

**Compliance Workpapers**  
**The Davis Super Fund**  
**Financial Year - 2022**



### Fund Details

<b>Fund Name</b>	The Davis Super Fund
<b>Contact no</b>	0421478353
<b>Financial Year</b>	2022
<b>Established Date</b>	02/02/2014
<b>ABN</b>	13 659 776 841
<b>TFN</b>	936987741
<b>Trustee Type</b>	Corporate
<b>Trustees</b>	T&L Davis Investments Pty Ltd
<b>ACN</b>	158635780

## Review Points

## Statement of Financial Position

Assets	Qty	2022	2021	Change (\$)	Change (%)	
<b>Investments</b>	0.00	708,329.52	846,141.59	-137,812.07	16.29	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Direct Property</b>	0.00	490,000.00	490,000.00	0.00	0.00	
56 Prospect St. Fortitude Valley QLD 4006	1.00	490,000.00	490,000.00	0.00	0.00	<a href="#">WP-1</a>
<b>Other Assets</b>	0.00	3,557.60	0.00	3,557.60	100.00	
Dogecoin	13,306.15	1,240.51	0.00	1,240.51	100.00	<a href="#">WP-1</a>
Ethereum	0.61	913.32	0.00	913.32	100.00	<a href="#">WP-1</a>
Kava	562.41	1,403.77	0.00	1,403.77	100.00	<a href="#">WP-1</a>
<b>Shares in Listed Companies</b>	0.00	120,153.95	167,122.29	-46,968.34	28.10	<a href="#">WP-1</a>
Afterpay Limited	0.00	0.00	66,766.05	-66,766.05	100.00	
Ainsworth Game Technology Limited	911.00	874.56	1,125.08	-250.52	22.27	
Allkem Limited	1,010.00	10,413.10	0.00	10,413.10	100.00	
Altium Limited	160.00	4,305.60	5,870.40	-1,564.80	26.66	
AMP Limited	917.00	875.74	1,031.62	-155.88	15.11	
AMP Limited - Cap Note 3-Bbsw+4.50%	100.00	9,947.00	9,901.00	46.00	0.46	
Aristocrat Leisure Limited	208.00	7,151.04	8,531.82	-1,380.78	16.18	
Atlas Arteria	596.00	4,803.76	3,796.52	1,007.24	26.53	
Block Inc	212.00	19,186.00	0.00	19,186.00	100.00	
Commonwealth Bank Of Australia	65.00	5,874.70	6,291.81	-417.11	6.63	
Commonwealth Bank Of Australia - Cap Note 3-Bbsw+5.20%	0.00	0.00	10,144.90	-10,144.90	100.00	

Assets	Qty	2022	2021	Change (\$)	Change (%)	
CSL Limited	40.00	10,762.40	0.00	10,762.40	100.00	
Endeavour Group Limited	64.00	484.48	0.00	484.48	100.00	
Galaxy Resources Limited	0.00	0.00	6,514.25	-6,514.25	100.00	
Healius Limited	797.00	2,924.99	3,690.11	-765.12	20.73	
Ht&E Limited	1,614.00	1,807.68	2,768.01	-960.33	34.69	
Ioneer Limited	1,724.00	706.84	0.00	706.84	100.00	
Ive Group Limited	2,228.00	3,832.16	3,241.74	590.42	18.21	
Mcperson's Limited	4,161.00	2,725.46	4,577.10	-1,851.64	40.45	
Medibank Private Limited	3,000.00	9,750.00	9,480.00	270.00	2.85	
Megaport Limited	255.00	1,389.75	0.00	1,389.75	100.00	
Micro-X Limited	4,438.00	621.32	1,420.16	-798.84	56.25	
National Australia Bank Limited	175.00	4,793.25	4,378.74	414.51	9.47	
Netlinkz Limited	84,636.00	2,539.08	2,115.90	423.18	20.00	
Speedcast International Limited (delisted)	0.00	0.00	2,902.46	-2,902.46	100.00	
Treasury Wine Estates Limited	476.00	5,402.60	5,559.68	-157.08	2.83	
Veem Limited	1,371.00	520.98	0.00	520.98	100.00	
Westpac Banking Corporation	181.00	3,529.50	4,439.32	-909.82	20.49	
Woolworths Group Limited	66.00	2,349.60	2,440.32	-90.72	3.72	
Yowie Group Limited	3,300.00	151.80	135.30	16.50	12.20	
ZIP Co Limited	5,524.00	2,430.56	0.00	2,430.56	100.00	
<b>Shares in Unlisted Companies</b>	0.00	2,252.25	2,252.25	0.00	0.00	

Assets	Qty	2022	2021	Change (\$)	Change (%)	
URB Investments Limited (delisted)	1,562.04	2,252.25	2,252.25	0.00	0.00	<a href="#">WP-1</a>
<b>Stapled Securities</b>	0.00	1,688.72	2,098.46	-409.74	19.53	<a href="#">WP-1</a>
360 Capital REIT	2,179.00	1,688.72	2,098.46	-409.74	19.53	
<b>Units In Listed Unit Trusts</b>	0.00	89,036.86	83,028.45	6,008.41	7.24	<a href="#">WP-1</a>
Betashares Australian Dividend Harvester Fund (Managed Fund)	534.00	6,381.30	7,048.08	-666.78	9.46	
Betashares Global Banks ETF - Currency Hedged	666.00	3,869.46	0.00	3,869.46	100.00	
Global X S&P Biotech ETF	136.00	5,012.96	0.00	5,012.96	100.00	
Ishares Core S&P/ASX 200 ETF	225.00	6,097.50	6,514.56	-417.06	6.40	
Ishares Europe ETF	90.00	5,710.50	6,381.76	-671.26	10.52	
Platinum International Fund (Quoted Managed Hedge Fund)	2,368.00	10,466.56	12,074.58	-1,608.02	13.32	
Qualitas Real Estate Income Fund	6,788.00	9,333.50	10,484.16	-1,150.66	10.98	
Russell Investments High Dividend Australian Shares ETF	182.00	4,897.62	5,214.78	-317.16	6.08	
Switzer Dividend Growth Fund (Managed Fund)	1,769.00	4,413.66	4,567.22	-153.56	3.36	
Vaneck Global Healthcare Leaders ETF	490.00	4,983.30	0.00	4,983.30	100.00	
Vanguard Australian Fixed Interest Index ETF	208.00	9,189.44	10,265.71	-1,076.27	10.48	
Vanguard Diversified Growth Index ETF	97.00	4,940.21	5,449.80	-509.59	9.35	
Vanguard Ftse Europe Shares ETF	80.00	4,436.80	5,045.04	-608.24	12.06	
Vanguard MSCI Index International Shares ETF	105.00	9,304.05	9,982.76	-678.71	6.80	
<b>Units In Unlisted Unit Trusts</b>	0.00	1,640.14	101,640.14	-100,000.00	98.39	
Sequoia Launch - Series 37A - Diversified Basket of Global Investments Fund	0.00	0.00	100,000.00	-100,000.00	100.00	<a href="#">WP-1</a>
Updater Inc - Unlisted US common stock	59.00	1,640.14	1,640.14	0.00	0.00	<a href="#">WP-1</a>

Assets	Qty	2022	2021	Change (\$)	Change (%)	
<b>Other Assets</b>	0.00	84,864.57	82,541.75	2,322.82	2.81	
<b>Cash At Bank</b>	0.00	76,419.64	75,418.48	1,001.16	1.33	
ANZ Active Cash	0.00	0.32	1,106.25	-1,105.93	99.97	<a href="#">WP-1</a>
St. George Complete Freedom Offset account	0.00	73,456.57	74,312.23	-855.66	1.15	<a href="#">WP-1</a>
Swyftx Pty Ltd - Fiat	0.00	2,962.75	0.00	2,962.75	100.00	<a href="#">WP-1</a>
<b>Receivables</b>	0.00	3,004.36	1,682.70	1,321.66	78.54	
<b>Investment Income Receivable</b>	0.00	3,004.36	1,682.70	1,321.66	78.54	
<b>Distributions</b>	0.00	2,137.41	815.75	1,321.66	162.02	
<b>Stapled Securities</b>	0.00	0.00	31.64	-31.64	100.00	
360 Capital REIT	0.00	0.00	31.64	-31.64	100.00	
<b>Units In Listed Unit Trusts</b>	0.00	2,137.41	784.11	1,353.30	172.59	
Betashares Australian Dividend Harvester Fund (Managed Fund)	0.00	56.09	29.71	26.38	88.79	
Global X S&P Biotech ETF	0.00	3.27	0.00	3.27	100.00	
Ishares Core S&P/ASX 200 ETF	0.00	138.05	43.97	94.08	213.96	
Ishares Europe ETF	0.00	139.06	86.42	52.64	60.91	
Platinum International Fund (Quoted Managed Hedge Fund)	0.00	1,257.53	193.45	1,064.08	550.05	
Qualitas Real Estate Income Fund	0.00	52.19	53.87	-1.68	3.12	
Russell Investments High Dividend Australian Shares ETF	0.00	117.97	29.22	88.75	303.73	
Switzer Dividend Growth Fund (Managed Fund)	0.00	123.19	17.61	105.58	599.55	
Vaneck Global Healthcare Leaders ETF	0.00	29.40	0.00	29.40	100.00	
Vanguard Australian Fixed Interest Index ETF	0.00	0.00	80.59	-80.59	100.00	

Assets	Qty	2022	2021	Change (\$)	Change (%)	
Vanguard Diversified Growth Index ETF	0.00	91.65	124.77	-33.12	26.54	
Vanguard Ftse Europe Shares ETF	0.00	71.43	40.76	30.67	75.25	
Vanguard MSCI Index International Shares ETF	0.00	57.58	83.74	-26.16	31.24	
<b>Rent</b>	0.00	866.95	866.95	0.00	0.00	
<b>Direct Property</b>	0.00	866.95	866.95	0.00	0.00	
56 Prospect St. Fortitude Valley QLD 4006	0.00	866.95	866.95	0.00	0.00	
<b>Sundry Assets</b>	0.00	5,440.57	5,440.57	0.00	0.00	
Other Assets	0.00	5,440.57	5,440.57	0.00	0.00	
<b>Total Assets</b>	0.00	793,194.09	928,683.34	-135,489.25	14.59	

Liabilities	Qty	2022	2021	Change (\$)	Change (%)	
<b>Borrowings</b>	0.00	313,462.81	430,383.14	-116,920.33	27.17	
<b>Limited Recourse Borrowing Arrangement</b>	0.00	313,462.81	430,383.14	-116,920.33	27.17	
Sequoia Launch - Series 37A (Fund Basket) (Loan)	0.00	0.00	100,000.00	-100,000.00	100.00	<a href="#">WP-1</a>
St. George Home Loan #1000	0.00	38,066.10	40,881.67	-2,815.57	6.89	<a href="#">WP-1</a>
St. George Home Loan #1001	0.00	275,396.71	289,501.47	-14,104.76	4.87	<a href="#">WP-1</a>
<b>Income Tax Payable</b>	0.00	5,522.27	2,120.07	3,402.20	160.48	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a>
<b>Foreign Tax Credits</b>	0.00	-122.42	-62.49	-59.93	95.90	
<b>Units In Listed Unit Trusts</b>	0.00	-122.42	-62.49	-59.93	95.90	
Betashares Australian Dividend Harvester Fund (Managed Fund)	0.00	-0.21	-0.28	0.07	25.00	



Liabilities	Qty	2022	2021	Change (\$)	Change (%)
Ishares Core S&P/ASX 200 ETF	0.00	-0.20	-0.15	-0.05	33.33
Ishares Europe ETF	0.00	-35.41	-20.74	-14.67	70.73
Platinum International Fund (Quoted Managed Hedge Fund)	0.00	-28.10	0.00	-28.10	100.00
Russell Investments High Dividend Australian Shares ETF	0.00	0.00	-0.10	0.10	100.00
Vaneck Global Healthcare Leaders ETF	0.00	-4.87	0.00	-4.87	100.00
Vanguard Diversified Growth Index ETF	0.00	-3.69	-2.94	-0.75	25.51
Vanguard Ftse Europe Shares ETF	0.00	-26.71	-18.39	-8.32	45.24
Vanguard MSCI Index International Shares ETF	0.00	-23.23	-19.89	-3.34	16.79
<b>Franking Credits</b>	0.00	-1,558.43	-1,322.44	-235.99	17.85
<b>Shares in Listed Companies</b>	0.00	-981.04	-1,025.40	44.36	4.33
Altium Limited	0.00	-16.56	0.00	-16.56	100.00
AMP Limited	0.00	0.00	-39.30	39.30	100.00
AMP Limited - Cap Note 3-Bbsw+4.50%	0.00	0.00	-136.82	136.82	100.00
Aristocrat Leisure Limited	0.00	-35.91	-8.49	-27.42	322.97
Commonwealth Bank Of Australia	0.00	-102.00	-65.48	-36.52	55.77
Commonwealth Bank Of Australia - Cap Note 3-Bbsw+5.20%	0.00	-52.36	-157.87	105.51	66.83
Endeavour Group Limited	0.00	-5.35	0.00	-5.35	100.00
Healius Limited	0.00	-57.22	-31.08	-26.14	84.11
Ht&E Limited	0.00	-51.19	0.00	-51.19	100.00
Ive Group Limited	0.00	-148.00	-66.84	-81.16	121.42
Mcperson's Limited	0.00	-80.25	-184.25	104.00	56.45

Liabilities	Qty	2022	2021	Change (\$)	Change (%)	
Medibank Private Limited	0.00	-167.14	-155.57	-11.57	7.44	
National Australia Bank Limited	0.00	-91.75	-42.04	-49.71	118.24	
Treasury Wine Estates Limited	0.00	-57.12	-46.92	-10.20	21.74	
Westpac Banking Corporation	0.00	-90.24	-63.68	-26.56	41.71	
Woolworths Group Limited	0.00	-25.95	-27.06	1.11	4.10	
<b>Stapled Securities</b>	0.00	-32.51	0.00	-32.51	100.00	
360 Capital REIT	0.00	-32.51	0.00	-32.51	100.00	
<b>Units In Listed Unit Trusts</b>	0.00	-544.88	-297.04	-247.84	83.44	
Betashares Australian Dividend Harvester Fund (Managed Fund)	0.00	-196.04	-146.54	-49.50	33.78	
Ishares Core S&P/ASX 200 ETF	0.00	-121.85	-48.02	-73.83	153.75	
Platinum International Fund (Quoted Managed Hedge Fund)	0.00	-0.31	-0.70	0.39	55.71	
Russell Investments High Dividend Australian Shares ETF	0.00	-116.91	-53.45	-63.46	118.73	
Switzer Dividend Growth Fund (Managed Fund)	0.00	-81.90	-42.05	-39.85	94.77	
Vanguard Diversified Growth Index ETF	0.00	-27.87	-6.28	-21.59	343.79	
Income Tax Instalments Paid	0.00	-2,820.00	-2,768.00	-52.00	1.88	<a href="#">WP-1</a>
Income Tax Payable	0.00	2,120.07	0.00	2,120.07	100.00	
Provision for Income Tax	0.00	7,903.05	6,273.00	1,630.05	25.99	
<b>Other Taxes Payable</b>	0.00	1,410.00	0.00	1,410.00	100.00	
Activity Statement Payable/Refundable	0.00	1,410.00	0.00	1,410.00	100.00	
<b>Total Liabilities</b>	0.00	320,395.08	432,503.21	-112,108.13	25.92	

Member Entitlements	Qty	2022	2021	Change (\$)	Change (%)	
<b>Member Entitlement Accounts</b>	0.00	472,799.01	496,180.13	-23,381.12	4.71	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Mr Timothy Davis</b>	0.00	297,994.34	322,288.39	-24,294.05	7.54	
Accumulation	0.00	297,994.34	322,288.39	-24,294.05	7.54	
<b>Ms Lynda Davis</b>	0.00	174,804.67	173,891.74	912.93	0.52	
Accumulation	0.00	174,804.67	173,891.74	912.93	0.52	
<b>Total Member Entitlements</b>	0.00	472,799.01	496,180.13	-23,381.12	4.71	

## Operating Statement

Income	2022	2021	Change (\$)	Change (%)	
<b>Investment Income</b>	34,029.33	32,770.98	1,258.35	3.84	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Distributions</b>	5,131.46	3,644.67	1,486.79	40.79	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Shares in Listed Companies</b>	214.56	143.04	71.52	50.00	
Atlas Arteria	214.56	143.04	71.52	50.00	
<b>Stapled Securities</b>	130.02	126.56	3.46	2.73	
360 Capital REIT	130.02	126.56	3.46	2.73	
<b>Units In Listed Unit Trusts</b>	4,786.88	3,375.07	1,411.81	41.83	
Betashares Australian Dividend Harvester Fund (Managed Fund)	649.87	593.56	56.31	9.49	
Global X S&P Biotech ETF	3.27	0.00	3.27	100.00	
Ishares Core S&P/ASX 200 ETF	479.81	220.92	258.89	117.19	
Ishares Europe ETF	235.63	192.15	43.48	22.63	
Platinum International Fund (Quoted Managed Hedge Fund)	1,285.94	194.15	1,091.79	562.34	
Qualitas Real Estate Income Fund	569.20	625.39	-56.19	8.98	
Russell Investments High Dividend Australian Shares ETF	437.45	226.56	210.89	93.08	
Switzer Dividend Growth Fund (Managed Fund)	343.06	158.46	184.60	116.50	
Vaneck Global Healthcare Leaders ETF	34.27	0.00	34.27	100.00	
Vanguard Australian Fixed Interest Index ETF	153.17	404.26	-251.09	62.11	
Vanguard Diversified Growth Index ETF	222.18	326.15	-103.97	31.88	
Vanguard Ftse Europe Shares ETF	168.94	156.40	12.54	8.02	

Income	2022	2021	Change (\$)	Change (%)	
Vanguard MSCI Index International Shares ETF	204.09	277.07	-72.98	26.34	
<b>Dividends</b>	3,812.91	3,417.99	394.92	11.55	
<b>Shares in Listed Companies</b>	3,812.91	3,417.99	394.92	11.55	
Altium Limited	83.76	0.00	83.76	100.00	
AMP Limited	0.00	131.00	-131.00	100.00	
AMP Limited - Cap Note 3-Bbsw+4.50%	456.35	456.06	0.29	0.06	
Aristocrat Leisure Limited	119.69	28.29	91.40	323.08	
Commonwealth Bank Of Australia	340.00	218.26	121.74	55.78	
Commonwealth Bank Of Australia - Cap Note 3-Bbsw+5.20%	174.52	526.22	-351.70	66.84	
CSL Limited	56.92	0.00	56.92	100.00	
Endeavour Group Limited	17.83	0.00	17.83	100.00	
Healius Limited	190.72	103.61	87.11	84.07	
Ht&E Limited	170.63	0.00	170.63	100.00	
Ive Group Limited	493.34	222.80	270.54	121.43	
Mcperson's Limited	267.50	614.16	-346.66	56.44	
Medibank Private Limited	557.14	518.57	38.57	7.44	
National Australia Bank Limited	305.85	140.14	165.71	118.25	
Treasury Wine Estates Limited	190.40	156.40	34.00	21.74	
Veem Limited	0.96	0.00	0.96	100.00	
Westpac Banking Corporation	300.80	212.27	88.53	41.71	
Woolworths Group Limited	86.50	90.21	-3.71	4.11	

Income	2022	2021	Change (\$)	Change (%)	
<b>Interest</b>	0.00	0.04	-0.04	100.00	
<b>Cash At Bank</b>	0.00	0.04	-0.04	100.00	
ANZ Active Cash	0.00	0.04	-0.04	100.00	
<b>Other Rental Related Income</b>	384.96	579.79	-194.83	33.60	<a href="#">WP-1</a>
<b>Direct Property</b>	384.96	579.79	-194.83	33.60	
56 Prospect St. Fortitude Valley QLD 4006	384.96	579.79	-194.83	33.60	
<b>Rent</b>	24,700.00	25,128.49	-428.49	1.71	<a href="#">WP-1</a>
<b>Direct Property</b>	24,700.00	25,128.49	-428.49	1.71	
56 Prospect St. Fortitude Valley QLD 4006	24,700.00	25,128.49	-428.49	1.71	
<b>Member Receipts</b>	58,735.91	52,853.14	5,882.77	11.13	
<b>Contributions</b>	58,735.91	52,853.14	5,882.77	11.13	<a href="#">WP-1</a>
<b>Employer</b>	58,735.91	52,853.14	5,882.77	11.13	
Mr Timothy Davis	26,368.54	24,684.99	1,683.55	6.82	<a href="#">WP-1</a>
Ms Lynda Davis	32,367.37	28,168.15	4,199.22	14.91	<a href="#">WP-1</a>
<b>Other Income</b>	28.87	10.84	18.03	166.33	
Fee Refund	0.00	0.24	-0.24	100.00	
Non-Taxable Income	0.00	10.60	-10.60	100.00	
Other income	28.87	0.00	28.87	100.00	<a href="#">WP-1</a>
<b>Total Income</b>	92,794.11	85,634.96	7,159.15	8.36	

Expenses	2022	2021	Change (\$)	Change (%)	
<b>Investment Losses</b>	75,927.18	-75,546.83	151,474.01	200.50	
<b>Decrease in Market Value</b>	62,393.78	-68,373.78	130,767.56	191.25	<a href="#">WP-1</a>
<b>Direct Property</b>	-1,011.09	-26,394.09	25,383.00	96.17	
56 Prospect St. Fortitude Valley QLD 4006	-1,011.09	-26,394.09	25,383.00	96.17	
<b>Other Assets</b>	3,508.52	0.00	3,508.52	100.00	
Dogecoin	1,259.49	0.00	1,259.49	100.00	
Ethereum	1,596.21	0.00	1,596.21	100.00	
Kava	652.82	0.00	652.82	100.00	
<b>Shares in Listed Companies</b>	47,775.08	-36,482.52	84,257.60	230.95	
Afterpay Limited	52,601.50	-29,253.50	81,855.00	279.81	
Ainsworth Game Technology Limited	250.52	-751.57	1,002.09	133.33	
Allkem Limited	-5,272.35	0.00	-5,272.35	100.00	
Altium Limited	1,564.80	-1,974.60	3,539.40	179.25	
AMP Limited	155.88	669.42	-513.54	76.71	
AMP Limited - Cap Note 3-Bbsw+4.50%	-46.00	-141.00	95.00	67.38	
Aristocrat Leisure Limited	1,799.28	-3,482.82	5,282.10	151.66	
Atlas Arteria	-1,007.24	149.00	-1,156.24	776.00	
Block Inc	-5,021.45	0.00	-5,021.45	100.00	
Commonwealth Bank Of Australia	655.11	-1,904.41	2,559.52	134.40	
Commonwealth Bank Of Australia - Cap Note 3-Bbsw+5.20%	-603.00	175.10	-778.10	444.37	
CSL Limited	-178.60	0.00	-178.60	100.00	

Expenses	2022	2021	Change (\$)	Change (%)	
Endeavour Group Limited	-183.17	0.00	-183.17	100.00	
Galaxy Resources Limited	1,373.50	-1,373.50	2,747.00	200.00	
Healius Limited	765.12	-1,259.26	2,024.38	160.76	
Ht&E Limited	960.33	-847.35	1,807.68	213.33	
Ioneer Limited	390.28	0.00	390.28	100.00	
Ive Group Limited	-590.42	-1,459.34	868.92	59.54	
Mcperson's Limited	1,851.64	6,956.14	-5,104.50	73.38	
Medibank Private Limited	-270.00	-510.00	240.00	47.06	
Megaport Limited	2,387.60	0.00	2,387.60	100.00	
Micro-X Limited	798.84	-821.03	1,619.87	197.30	
National Australia Bank Limited	-200.41	-1,329.00	1,128.59	84.92	
Netlinkz Limited	-423.18	2,792.99	-3,216.17	115.15	
Speedcast International Limited (delisted)	-9,883.04	0.00	-9,883.04	100.00	
Treasury Wine Estates Limited	157.08	-571.20	728.28	127.50	
Veem Limited	710.21	0.00	710.21	100.00	
Westpac Banking Corporation	1,120.38	-1,328.98	2,449.36	184.30	
Woolworths Group Limited	-150.04	-65.81	-84.23	127.99	
Yowie Group Limited	-16.50	-151.80	135.30	89.13	
ZIP Co Limited	4,078.41	0.00	4,078.41	100.00	
<b>Stapled Securities</b>	473.51	-274.18	747.69	272.70	
360 Capital REIT	473.51	-274.18	747.69	272.70	



Expenses	2022	2021	Change (\$)	Change (%)	
<b>Units In Listed Unit Trusts</b>	11,647.76	-5,222.99	16,870.75	323.01	
Betashares Australian Dividend Harvester Fund (Managed Fund)	1,094.02	5,470.89	-4,376.87	80.00	
Betashares Global Banks ETF - Currency Hedged	1,036.64	0.00	1,036.64	100.00	
Global X S&P Biotech ETF	-10.76	0.00	-10.76	100.00	
Ishares Core S&P/ASX 200 ETF	680.74	-1,324.78	2,005.52	151.39	
Ishares Europe ETF	818.84	-1,056.37	1,875.21	177.51	
Platinum International Fund (Quoted Managed Hedge Fund)	1,801.47	-2,398.11	4,199.58	175.12	
Qualitas Real Estate Income Fund	1,721.54	-1,302.28	3,023.82	232.19	
Russell Investments High Dividend Australian Shares ETF	548.95	-1,065.69	1,614.64	151.51	
Switzer Dividend Growth Fund (Managed Fund)	291.53	-877.92	1,169.45	133.21	
Vaneck Global Healthcare Leaders ETF	15.90	0.00	15.90	100.00	
Vanguard Australian Fixed Interest Index ETF	1,310.03	463.50	846.53	182.64	
Vanguard Diversified Growth Index ETF	733.33	-208.44	941.77	451.82	
Vanguard Ftse Europe Shares ETF	719.80	-878.34	1,598.14	181.95	
Vanguard MSCI Index International Shares ETF	885.73	-2,045.45	2,931.18	143.30	
<b>Realised Capital Losses</b>	13,533.40	-7,173.05	20,706.45	288.67	<a href="#">WP-1</a>
<b>Shares in Listed Companies</b>	13,533.40	-7,173.05	20,706.45	288.67	
Afterpay Limited	0.00	-8,058.05	8,058.05	100.00	
Commonwealth Bank Of Australia - Cap Note 3-Bbsw+5.20%	747.90	0.00	747.90	100.00	
Quintis Limited (delisted)	0.00	885.00	-885.00	100.00	
Speedcast International Limited (delisted)	12,785.50	0.00	12,785.50	100.00	<a href="#">WP-1</a>

Expenses	2022	2021	Change (\$)	Change (%)	
<b>Member Payments</b>	3,909.32	4,557.34	-648.02	14.22	
<b>Insurance Premiums</b>	3,909.32	4,557.34	-648.02	14.22	
<b>Mr Timothy Davis</b>	1,255.55	2,145.98	-890.43	41.49	<a href="#">WP-1</a>
Accumulation	1,255.55	2,145.98	-890.43	41.49	
<b>Ms Lynda Davis</b>	2,653.77	2,411.36	242.41	10.05	<a href="#">WP-1</a>
Accumulation	2,653.77	2,411.36	242.41	10.05	
<b>Other Expenses</b>	28,435.68	39,428.49	-10,992.81	27.88	
Accountancy Fee	1,322.50	2,645.00	-1,322.50	50.00	<a href="#">WP-1</a>
ASIC Fee	56.00	55.00	1.00	1.82	
<b>Bank Fees</b>	232.00	288.00	-56.00	19.44	
<b>Limited Recourse Borrowing Arrangement</b>	232.00	288.00	-56.00	19.44	
St. George Home Loan #1000	116.00	144.00	-28.00	19.44	
St. George Home Loan #1001	116.00	144.00	-28.00	19.44	
<b>Depreciation</b>	1,011.09	1,185.09	-174.00	14.68	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Capital Allowances</b>	1,011.09	1,185.09	-174.00	14.68	
<b>Direct Property</b>	1,011.09	1,185.09	-174.00	14.68	
56 Prospect St. Fortitude Valley QLD 4006	1,011.09	1,185.09	-174.00	14.68	
<b>Interest Paid</b>	14,617.67	17,952.24	-3,334.57	18.57	
<b>Limited Recourse Borrowing Arrangement</b>	14,617.67	17,952.24	-3,334.57	18.57	
St. George Home Loan #1000	2,334.43	158.82	2,175.61	1,369.86	<a href="#">WP-1</a>

Expenses	2022	2021	Change (\$)	Change (%)	
St. George Home Loan #1001	12,283.24	17,793.42	-5,510.18	30.97	<a href="#">WP-1</a>
Investment Management Fee	638.00	619.28	18.72	3.02	<a href="#">WP-1</a>
Non-Deductible Expense	0.00	2,875.90	-2,875.90	100.00	
<b>Property Expenses</b>	10,558.42	13,275.98	-2,717.56	20.47	<a href="#">WP-1</a>
<b>Agents Management Fee</b>	1,883.62	534.16	1,349.46	252.63	<a href="#">WP-1</a>
<b>Direct Property</b>	1,883.62	534.16	1,349.46	252.63	
56 Prospect St. Fortitude Valley QLD 4006	1,883.62	534.16	1,349.46	252.63	
<b>Council Rates</b>	1,724.64	1,619.70	104.94	6.48	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a> <a href="#">WP-4</a>
<b>Direct Property</b>	1,724.64	1,619.70	104.94	6.48	
56 Prospect St. Fortitude Valley QLD 4006	1,724.64	1,619.70	104.94	6.48	
<b>Electricity</b>	0.00	195.00	-195.00	100.00	
<b>Direct Property</b>	0.00	195.00	-195.00	100.00	
56 Prospect St. Fortitude Valley QLD 4006	0.00	195.00	-195.00	100.00	
<b>Insurance Premium</b>	372.00	372.00	0.00	0.00	<a href="#">WP-1</a>
<b>Direct Property</b>	372.00	372.00	0.00	0.00	
56 Prospect St. Fortitude Valley QLD 4006	372.00	372.00	0.00	0.00	
<b>Repairs Maintenance</b>	467.62	0.00	467.62	100.00	<a href="#">WP-1</a>
<b>Direct Property</b>	467.62	0.00	467.62	100.00	
56 Prospect St. Fortitude Valley QLD 4006	467.62	0.00	467.62	100.00	

Expenses	2022	2021	Change (\$)	Change (%)	
<b>Strata Levy Fee</b>	4,826.11	7,802.27	-2,976.16	38.14	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a>
<b>Direct Property</b>	4,826.11	7,802.27	-2,976.16	38.14	
56 Prospect St. Fortitude Valley QLD 4006	4,826.11	7,802.27	-2,976.16	38.14	
<b>Sundry Expenses</b>	380.05	1,536.82	-1,156.77	75.27	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Direct Property</b>	380.05	1,536.82	-1,156.77	75.27	
56 Prospect St. Fortitude Valley QLD 4006	380.05	1,536.82	-1,156.77	75.27	
<b>Water Rates</b>	904.38	1,216.03	-311.65	25.63	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a>
<b>Direct Property</b>	904.38	1,216.03	-311.65	25.63	
56 Prospect St. Fortitude Valley QLD 4006	904.38	1,216.03	-311.65	25.63	
Regulatory Fees	0.00	273.00	-273.00	100.00	
SMSF Supervisory Levy	0.00	259.00	-259.00	100.00	
<b>Total Expenses</b>	108,272.18	-31,561.00	139,833.18	443.06	
Income Tax	2022	2021	Change (\$)	Change (%)	
<b>Income Tax Expense</b>	7,903.05	6,273.00	1,630.05	25.99	<a href="#">WP-1</a> <a href="#">WP-2</a>
Income Tax Expense	7,903.05	6,273.00	1,630.05	25.99	
<b>Total Income Tax</b>	7,903.05	6,273.00	1,630.05	25.99	

Net Profit(Loss) Total	-23,381.12	110,922.96	
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## Market Value

				Current Status : Good to Go Prior Status : N/A		Prepared By : N/A	Reviewed By : N/A
	Security Code	Security Name	Source Price	Units	Market Price	Market Value	
<b>SECURITY</b>							
	AGI	Ainsworth Game Technology Limited	0.96	911.00	0.96	874.56	
	AKE	Allkem Limited	10.31	1,010.00	10.31	10,413.10	
	ALL	Aristocrat Leisure Limited	34.38	208.00	34.38	7,151.04	
	ALU	Altium Limited	26.91	160.00	26.91	4,305.60	
	ALX	Atlas Arteria	8.06	596.00	8.06	4,803.76	
	AMP	AMP Limited	0.95	917.00	0.95	875.74	
	AMPPB	AMP Limited - Cap Note 3-Bbsw+4.50%	99.47	100.00	99.47	9,947.00	
	BNKS	Betashares Global Banks ETF - Currency Hedged	5.81	666.00	5.81	3,869.46	
	CBA	Commonwealth Bank Of Australia	90.38	65.00	90.38	5,874.70	
	CSL	CSL Limited	269.06	40.00	269.06	10,762.40	
	CURE	Global X S&P Biotech ETF	36.86	136.00	36.86	5,012.96	
	EDV	Endeavour Group Limited	7.57	64.00	7.57	484.48	
	HLS	Healius Limited	3.67	797.00	3.67	2,924.99	
	HLTH	Vaneck Global Healthcare Leaders ETF	10.17	490.00	10.17	4,983.30	
	HT1	Ht&E Limited	1.12	1,614.00	1.12	1,807.68	
	HVST	Betashares Australian Dividend Harvester Fund (Managed Fund)	11.95	534.00	11.95	6,381.30	

				Current Status : Good to Go Prior Status : N/A		Prepared By : N/A	Reviewed By : N/A
IEU	Ishares Europe ETF		63.45	90.00	63.45	5,710.50	
IGL	Ive Group Limited		1.72	2,228.00	1.72	3,832.16	
INR	Ioneer Limited		0.41	1,724.00	0.41	706.84	
IOZ	Ishares Core S&P/ASX 200 ETF		27.10	225.00	27.10	6,097.50	
MCP	Mcperson's Limited		0.66	4,161.00	0.66	2,725.46	
MP1	Megaport Limited		5.45	255.00	5.45	1,389.75	
MPL	Medibank Private Limited		3.25	3,000.00	3.25	9,750.00	
MX1	Micro-X Limited		0.14	4,438.00	0.14	621.32	
NAB	National Australia Bank Limited		27.39	175.00	27.39	4,793.25	
NET	Netlinkz Limited		0.03	84,636.00	0.03	2,539.08	
PIXX	Platinum International Fund (Quoted Managed Hedge Fund)		4.42	2,368.00	4.42	10,466.56	
QRI	Qualitas Real Estate Income Fund		1.38	6,788.00	1.38	9,333.50	
RDV	Russell Investments High Dividend Australian Shares ETF		26.91	182.00	26.91	4,897.62	
SQ2	Block Inc		90.50	212.00	90.50	19,186.00	
SWTZ	Switzer Dividend Growth Fund (Managed Fund)		2.50	1,769.00	2.50	4,413.66	
TOT	360 Capital REIT		0.78	2,179.00	0.78	1,688.72	
TWE	Treasury Wine Estates Limited		11.35	476.00	11.35	5,402.60	
VAF	Vanguard Australian Fixed Interest Index ETF		44.18	208.00	44.18	9,189.44	
VDGR	Vanguard Diversified Growth Index ETF		50.93	97.00	50.93	4,940.21	

				Current Status : Good to Go Prior Status : N/A		Prepared By : N/A	Reviewed By : N/A
VEE	Veem Limited	0.38	1,371.00	0.38	520.98		
VEQ	Vanguard Ftse Europe Shares ETF	55.46	80.00	55.46	4,436.80		
VGS	Vanguard MSCI Index International Shares ETF	88.61	105.00	88.61	9,304.05		
WBC	Westpac Banking Corporation	19.50	181.00	19.50	3,529.50		
WOW	Woolworths Group Limited	35.60	66.00	35.60	2,349.60		
YOW	Yowie Group Limited	0.05	3,300.00	0.05	151.80		
ZIP	ZIP Co Limited	0.44	5,524.00	0.44	2,430.56		



## Lump Sum Payment - Good to Go

Great news! After review there is nothing that requires your attention.

**Preservation Components**

						Current Status : Good to Go Prior Status : N/A		Prepared By : N/A	Reviewed By : N/A
			Prior Year			Current Year			
Account Name	Account Type	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount		
<b>Mr Timothy Davis (Age: 54 at 30/06/2022)</b>									
Accumulation	Accumulation	322,288.39	0.00	0.00	297,994.34	0.00	0.00		
<b>Ms Lynda Davis (Age: 52 at 30/06/2022)</b>									
Accumulation	Accumulation	173,891.74	0.00	0.00	174,804.67	0.00	0.00		

**Tax Component Verification (Accumulation)**

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name		Prior Year Tax Free Amount	Current Year Tax Free Amount
Mr Timothy Davis (Age: 54 at 30/06/2022)				
	Accumulation		27,312.36	27,312.36
Ms Lynda Davis (Age: 52 at 30/06/2022)				
	Accumulation		10,945.64	10,945.64

## Work Test - Good to Go

Great news! After review there is nothing that requires your attention.

### Contribution Cap Limit

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Current Year Contributions		Concessional	Non-Concessional
<b>Mr Timothy Davis</b> Date of Birth: 22/01/1968 (Age: 53 at 30/06/2022)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		50,315.01	0.00
	Maximum cap available		77,815.01	110,000.00
	Contributions made (to this fund)		26,368.54	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		26,368.54	0.00
	Amount above caps		0.00	0.00
<b>Ms Lynda Davis</b> Date of Birth: 30/08/1969 (Age: 51 at 30/06/2022)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		46,831.85	0.00
	Maximum cap available		74,331.85	110,000.00
	Contributions made (to this fund)		32,367.37	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		32,367.37	0.00
	Amount above caps		0.00	0.00

## Negative Balance


				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Date	Description	Debits	Credits	Balance	
St. George Home Loan #1000						
🚩	17/07/2021	Service Fee	12.00	0.00	-40,893.67	
🚩	17/07/2021	Interest charged	197.24	0.00	-41,090.91	
🚩	18/07/2021	Repayment	0.00	437.00	-40,653.91	
🚩	17/08/2021	Service Fee	12.00	0.00	-40,665.91	
🚩	17/08/2021	Interest charged	202.68	0.00	-40,868.59	
🚩	18/08/2021	Repayment	0.00	437.00	-40,431.59	
🚩	17/09/2021	Service Fee	12.00	0.00	-40,443.59	
🚩	17/09/2021	Interest charged	201.57	0.00	-40,645.16	
🚩	18/09/2021	Repayment	0.00	437.00	-40,208.16	
🚩	17/10/2021	Service Fee	12.00	0.00	-40,220.16	
🚩	17/10/2021	Interest charged	193.99	0.00	-40,414.15	
🚩	18/10/2021	Repayment	0.00	437.00	-39,977.15	
🚩	17/11/2021	Service Fee	12.00	0.00	-39,989.15	
🚩	17/11/2021	Interest charged	199.31	0.00	-40,188.46	
🚩	18/11/2021	Repayment	0.00	437.00	-39,751.46	
🚩	17/12/2021	Service Fee	8.00	0.00	-39,759.46	
🚩	17/12/2021	Interest charged	191.79	0.00	-39,951.25	

				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
🚩	18/12/2021	Repayment	0.00	433.00	-39,518.25	
🚩	17/01/2022	Service Fee	8.00	0.00	-39,526.25	
🚩	17/01/2022	Interest charged	197.02	0.00	-39,723.27	
🚩	18/01/2022	Repayment	0.00	433.00	-39,290.27	
🚩	17/02/2022	Service Fee	8.00	0.00	-39,298.27	
🚩	17/02/2022	Interest charged	195.88	0.00	-39,494.15	
🚩	18/02/2022	Repayment	0.00	433.00	-39,061.15	
🚩	17/03/2022	Service Fee	8.00	0.00	-39,069.15	
🚩	17/03/2022	Interest charged	175.89	0.00	-39,245.04	
🚩	18/03/2022	Repayment	0.00	433.00	-38,812.04	
🚩	17/04/2022	Service Fee	8.00	0.00	-38,820.04	
🚩	17/04/2022	Interest charged	193.50	0.00	-39,013.54	
🚩	18/04/2022	Repayment	0.00	433.00	-38,580.54	
🚩	17/05/2022	Interest	0.00	25.00	-38,555.54	
🚩	17/05/2022	Service Fee	8.00	0.00	-38,563.54	
🚩	17/05/2022	Interest charged	186.40	0.00	-38,749.94	
🚩	18/05/2022	Repayment	0.00	433.00	-38,316.94	
🚩	17/06/2022	Interest	0.00	25.00	-38,291.94	
🚩	17/06/2022	Service Fee	8.00	0.00	-38,299.94	

				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
🚩	17/06/2022	Interest charged		199.16	0.00	-38,499.10
🚩	18/06/2022	Repayment		0.00	433.00	-38,066.10
St. George Home Loan #1001						
🚩	17/07/2021	Service Fee		12.00	0.00	-289,513.47
🚩	17/07/2021	Interest charged		1,042.98	0.00	-290,556.45
🚩	18/07/2021	Repayment		0.00	2,211.00	-288,345.45
🚩	17/08/2021	Service Fee		12.00	0.00	-288,357.45
🚩	17/08/2021	Interest charged		1,058.21	0.00	-289,415.66
🚩	18/08/2021	Repayment		0.00	2,211.00	-287,204.66
🚩	17/09/2021	Service Fee		12.00	0.00	-287,216.66
🚩	17/09/2021	Interest charged		1,045.10	0.00	-288,261.76
🚩	18/09/2021	Repayment		0.00	2,211.00	-286,050.76
🚩	17/10/2021	Service Fee		12.00	0.00	-286,062.76
🚩	17/10/2021	Interest charged		992.28	0.00	-287,055.04
🚩	18/10/2021	Repayment		0.00	2,211.00	-284,844.04
🚩	17/11/2021	Service Fee		12.00	0.00	-284,856.04
🚩	17/11/2021	Interest charged		974.01	0.00	-285,830.05
🚩	18/11/2021	Repayment		0.00	2,211.00	-283,619.05
🚩	17/12/2021	Service Fee		8.00	0.00	-283,627.05



				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
🚩	17/12/2021	Interest charged		972.69	0.00	-284,599.74
🚩	18/12/2021	Repayment		0.00	2,207.00	-282,392.74
🚩	17/01/2022	Service Fee		8.00	0.00	-282,400.74
🚩	17/01/2022	Interest charged		989.20	0.00	-283,389.94
🚩	18/01/2022	Repayment		0.00	2,207.00	-281,182.94
🚩	17/02/2022	Service Fee		8.00	0.00	-281,190.94
🚩	17/02/2022	Interest charged		1,014.84	0.00	-282,205.78
🚩	18/02/2022	Repayment		0.00	2,207.00	-279,998.78
🚩	17/03/2022	Service Fee		8.00	0.00	-280,006.78
🚩	17/03/2022	Interest charged		964.86	0.00	-280,971.64
🚩	18/03/2022	Repayment		0.00	2,207.00	-278,764.64
🚩	17/04/2022	Service Fee		8.00	0.00	-278,772.64
🚩	17/04/2022	Interest charged		1,073.82	0.00	-279,846.46
🚩	18/04/2022	Repayment		0.00	2,207.00	-277,639.46
🚩	17/05/2022	Service Fee		8.00	0.00	-277,647.46
🚩	17/05/2022	Interest charged		1,045.66	0.00	-278,693.12
🚩	18/05/2022	Repayment		0.00	2,207.00	-276,486.12
🚩	17/06/2022	Service Fee		8.00	0.00	-276,494.12
🚩	17/06/2022	Interest charged		1,109.59	0.00	-277,603.71















				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	18/06/2022	Repayment		0.00	2,207.00	-275,396.71

## Contra Bank Entries

				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Date	Description	Debits	Credits	Balance	
<b>St. George Complete Freedom Offset account</b>						
🚩	15/10/2021	CBAPE	0.00	10,000.00	90,777.85	
🚩	18/11/2021	Loan Repayments	437.00	0.00	89,356.21	
🚩	18/11/2021	Loan Repayments	2,211.00	0.00	87,145.21	
🚩	23/11/2021	CMC Markets	5,000.00	0.00	82,145.21	
🚩	27/01/2022	CMC Markets	12,000.00	0.00	74,306.44	
🚩	21/02/2022	CMC Markets	10,000.00	0.00	62,775.49	
🚩	28/03/2022	EDV Div	0.00	8.00	65,666.63	
🚩	30/05/2022	Swyftx	5,000.00	0.00	61,195.49	
🚩	17/06/2022	To S21106370100	25.00	0.00	62,076.57	
🚩	18/06/2022	Loan Repayments	433.00	0.00	61,643.57	
🚩	18/06/2022	Loan Repayments	2,207.00	0.00	59,436.57	
<b>Swyftx Pty Ltd - Fiat</b>						
🚩	29/03/2022	Deposit	0.00	5,000.00	5,000.00	
<b>St. George Home Loan #1000</b>						
🚩	18/07/2021	Repayment	0.00	437.00	-40,653.91	
🚩	17/12/2021	Service Fee	8.00	0.00	-39,759.46	
🚩	18/12/2021	Repayment	0.00	433.00	-39,518.25	

			Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	17/05/2022	Interest	0.00	25.00	-38,555.54
St. George Home Loan #1001					
	18/07/2021	Repayment	0.00	2,211.00	-288,345.45
	18/12/2021	Repayment	0.00	2,207.00	-282,392.74
ANZ Active Cash					
	24/11/2021	BPAY: AS AT 23/11/2021	0.00	5,000.00	5,009.13
	28/01/2022	BPAY: AS AT 27/01/2022	0.00	12,000.00	12,000.59

## Income Comparison

					Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Date	Income Type	Total Income	Franking Credit	Estimated Income	Estimated Franking Credit	
<b>VDGR : Vanguard Diversified Growth Index ETF (ASX:VDGR)</b>							
	01/10/2021	Distribution	28.74	0.00	28.74	8.01	
	04/01/2022	Distribution	23.96	0.00	23.96	2.93	
	01/04/2022	Distribution	46.27	0.00	46.27	5.57	
	30/06/2022	Distribution	91.65	0.00	91.65	9.51	
<b>TOT : 360 Capital REIT (ASX:TOT)</b>							
	30/12/2021	Distribution	32.69	0.00	32.68	10.89	
	30/03/2022	Distribution	32.69	0.00	32.68	10.89	
<b>AMPPB : AMP Limited - Cap Note 3-Bbsw+4.50% (ASX:AMPPB)</b>							
	07/09/2021	Distribution	0.00	0.00	113.98	0.00	
	16/09/2021	Dividend	113.98	0.00	0.00	0.00	
	07/12/2021	Distribution	0.00	0.00	112.51	0.00	
	16/12/2021	Dividend	112.51	0.00	0.00	0.00	
	07/03/2022	Distribution	0.00	0.00	112.56	0.00	
	16/03/2022	Dividend	112.56	0.00	0.00	0.00	
	07/06/2022	Distribution	0.00	0.00	117.30	0.00	
	16/06/2022	Dividend	117.30	0.00	0.00	0.00	
<b>SWTZ : Switzer Dividend Growth Fund (Managed Fund) (ASX:SWTZ)</b>							

				Current Status : Good to Go Prior Status : Warning		Prepared By : N/A	Reviewed By : N/A
🚩	20/07/2021	Dividend	0.00	0.00	17.61	7.55	
🚩	01/10/2021	Distribution	48.46	0.00	48.46	20.77	
🚩	04/01/2022	Distribution	36.78	0.00	36.78	15.76	
🚩	01/02/2022	Distribution	10.50	0.00	10.49	4.50	
🚩	01/03/2022	Distribution	10.52	0.00	10.52	4.51	
🚩	01/04/2022	Distribution	10.55	0.00	10.54	4.52	
🚩	02/05/2022	Distribution	10.57	0.00	10.57	4.53	
🚩	01/06/2022	Distribution	10.59	0.00	10.59	4.54	
🚩	30/06/2022	Distribution	123.19	0.00	123.18	42.23	
<b>IOZ : Ishares Core S&amp;P/ASX 200 ETF (ASX:IOZ)</b>							
🚩	08/10/2021	Distribution	104.07	0.00	104.07	39.34	
🚩	06/01/2022	Distribution	32.25	0.00	32.25	9.23	
🚩	07/04/2022	Distribution	83.39	0.00	83.39	30.15	
<b>RDV : Russell Investments High Dividend Australian Shares ETF (ASX:RDV)</b>							
🚩	30/09/2021	Distribution	93.96	0.00	93.96	34.46	
🚩	31/12/2021	Distribution	34.32	0.00	34.32	11.67	
🚩	31/03/2022	Distribution	74.29	0.00	74.29	22.92	
🚩	30/06/2022	Distribution	117.97	0.00	117.97	41.55	
<b>PIXX : Platinum International Fund (Quoted Managed Hedge Fund) (ASX:PIXX)</b>							

				Current Status : Good to Go Prior Status : Warning		Prepared By : N/A	Reviewed By : N/A
🚩	29/06/2022	Distribution	1,257.53	0.00	1,257.53	0.32	
<a href="#">HVST : Betashares Australian Dividend Harvester Fund (Managed Fund) (ASX:HVST)</a>							
🚩	02/08/2021	Distribution	33.94	0.00	33.94	8.08	
🚩	01/09/2021	Distribution	34.07	0.00	34.07	4.02	
🚩	01/10/2021	Distribution	34.20	0.00	34.20	14.44	
🚩	01/11/2021	Distribution	34.41	0.00	34.41	14.78	
🚩	01/12/2021	Distribution	34.54	0.00	34.54	15.15	
🚩	04/01/2022	Distribution	37.22	0.00	37.22	15.69	
🚩	01/02/2022	Distribution	37.44	0.00	0.00	0.00	
🚩	16/02/2022	Dividend	0.00	0.00	37.44	16.05	
🚩	01/03/2022	Distribution	37.66	0.00	37.66	16.39	
🚩	01/04/2022	Distribution	37.80	0.00	37.80	16.48	
🚩	02/05/2022	Distribution	38.02	0.00	38.02	16.55	
🚩	01/06/2022	Distribution	38.23	0.00	38.23	16.90	
🚩	30/06/2022	Distribution	56.09	0.00	56.09	24.26	

### Benefits Paid to Member < 60 - Good to Go

Great news! After review there is nothing that requires your attention.



## Retirement Condition - Good to Go

Great news! After review there is nothing that requires your attention.

### Pension Limit - Not Applicable

The system did not find any data to process.

### Tax Effective Allocation of Pension Payment (Member Level) - Not Applicable

The system did not find any data to process.

### Preservation Components for Member above 65 - Not Applicable

The system did not find any data to process.

### Tax Component Verification (Pension) - Not Applicable

The system did not find any data to process.

### Tax Effective Allocation of Pension Payment (Pension Account Level) - Not Applicable

The system did not find any data to process.

## General Ledger

Date	Description	Quantity	Debits	Credits	Balance
<b>Member Receipts / Contributions / Employer / Mr Timothy Davis</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/08/2021	Quicksuper	0.00	0.00	2,891.40	2,891.40
01/09/2021	Quicksuper	0.00	0.00	1,970.76	4,862.16
27/09/2021	Quicksuper	0.00	0.00	1,970.76	6,832.92
26/10/2021	Quicksuper	0.00	0.00	2,999.51	9,832.43
09/12/2021	Quicksuper	0.00	0.00	1,983.70	11,816.13
23/12/2021	Quicksuper	0.00	0.00	1,983.70	13,799.83
21/01/2022	Quicksuper	0.00	0.00	1,983.70	15,783.53
22/02/2022	Quicksuper	0.00	0.00	1,983.70	17,767.23
25/03/2022	Quicksuper	0.00	0.00	1,983.70	19,750.93
28/04/2022	Quicksuper	0.00	0.00	2,319.53	22,070.46
23/05/2022	Quicksuper	0.00	0.00	2,149.04	24,219.50
30/06/2022	Quicksuper	0.00	0.00	2,149.04	26,368.54
30/06/2022	Closing Balance	0.00	0.00	0.00	26,368.54
<b>Member Receipts / Contributions / Employer / Ms Lynda Davis</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
12/07/2021	Superchoice	0.00	0.00	333.37	333.37
14/09/2021	Superchoice	0.00	0.00	340.38	673.75

Date	Description	Quantity	Debits	Credits	Balance
21/12/2021	Superchoice	0.00	0.00	2,382.66	3,056.41
11/01/2022	SPA Sublime wages	0.00	0.00	1,034.00	4,090.41
04/02/2022	Superchoice	0.00	0.00	1,400.00	5,490.41
31/03/2022	Superchoice	0.00	0.00	1,750.00	7,240.41
05/05/2022	Superchoice	0.00	0.00	13,200.00	20,440.41
22/06/2022	Superchoice	0.00	0.00	11,926.96	32,367.37
30/06/2022	Closing Balance	0.00	0.00	0.00	32,367.37
<b>Investment Gains / Disposal Suspense / Shares in Listed Companies / Afterpay Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/02/2022	APT Takeover/Merger	565.00	0.00	14,164.55	14,164.55
01/02/2022	APT Takeover/Merger	-565.00	14,164.55	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Investment Gains / Disposal Suspense / Shares in Listed Companies / Commonwealth Bank Of Australia - Cap Note 3-Bbsw+5.20%</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
15/10/2021	CBAPE	100.00	0.00	10,000.00	10,000.00
15/10/2021	CBAPE	-100.00	10,000.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Investment Gains / Disposal Suspense / Shares in Listed Companies / Galaxy Resources Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
25/08/2021	GXY Takeover/Merger	1,775.00	0.00	5,140.75	5,140.75



Date	Description	Quantity	Debits	Credits	Balance
25/08/2021	GXY Takeover/Merger	-1,775.00	5,140.75	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Investment Gains / Disposal Suspense / Shares in Listed Companies / Orocobre Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
06/12/2021	ORE/AKE Code Change	1,010.00	0.00	5,140.75	5,140.75
06/12/2021	ORE/AKE Code Change	-1,010.00	5,140.75	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Investment Gains / Disposal Suspense / Shares in Listed Companies / Speedcast International Limited (delisted)</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Non Cash Disposal	3,674.00	0.00	0.00	0.00
30/06/2022	Non Cash Disposal	-3,674.00	0.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Investment Gains / Disposal Suspense / Units In Unlisted Unit Trusts / Sequoia Launch - Series 37A - Diversified Basket of Global Investments Fund</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
04/04/2022	Unlisted Security Sale	100,000.00	0.00	100,000.00	100,000.00
04/04/2022	Unlisted Security Sale	-100,000.00	100,000.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Investment Income / Distributions / Shares in Listed Companies / Atlas Arteria</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
24/09/2021	ALX AUD UNFRANKED, NIL CFI	0.00	0.00	92.38	92.38

Date	Description	Quantity	Debits	Credits	Balance
24/09/2021	Distribution - Tax Statement	0.00	0.00	0.00	92.38
22/03/2022	ALX AUD UNFRANKED, NIL CFI	0.00	0.00	122.18	214.56
22/03/2022	Distribution - Tax Statement	0.00	0.00	0.00	214.56
30/06/2022	Closing Balance	0.00	0.00	0.00	214.56
<b>Investment Income / Distributions / Stapled Securities / 360 Capital REIT</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/09/2021	Distribution - Tax Statement	0.00	0.00	10.71	10.71
29/09/2021	TOT AUD 0.015 FRANKED, 25% CTR, DRP 1.5% DISC	0.00	0.00	32.13	42.84
30/12/2021	Distribution - Tax Statement	0.00	0.00	10.90	53.74
30/12/2021	TOT AUD 0.015 FRANKED, 25% CTR, DRP SUSP	0.00	0.00	32.69	86.43
30/03/2022	Distribution - Tax Statement	0.00	0.00	10.90	97.33
30/03/2022	TOT AUD 0.015 FRANKED, 25% CTR, DRP SUSP	0.00	0.00	32.69	130.02
30/06/2022	Closing Balance	0.00	0.00	0.00	130.02
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Betashares Australian Dividend Harvester Fund (Managed Fund)</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/08/2021	HVST AUD EST 0.0373 FRANKED, 30% CTR, DRP	0.00	0.00	33.94	33.94
01/09/2021	HVST AUD EST 0.0185 FRANKED, 30% CTR, DRP	0.00	0.00	34.07	68.01

Date	Description	Quantity	Debits	Credits	Balance
01/10/2021	HVST AUD EST 0.0662 FRANKED, 30% CTR, DRP	0.00	0.00	34.20	102.21
01/11/2021	HVST AUD EST 0.0673 EQUIV FRANKED, 30% CTR, DRP	0.00	0.00	34.41	136.62
01/12/2021	HVST AUD EST 0.0688 EQUIV FRANKED, 30% CTR, DRP	0.00	0.00	34.54	171.16
04/01/2022	HVST AUD EST 0.0708 FRANKED, 30% CTR, DRP	0.00	0.00	37.22	208.38
01/02/2022	HVST AUD EST 0.072 FRANKED, 30% CTR, DRP	0.00	0.00	37.44	245.82
01/03/2022	HVST AUD EST 0.0731 EQUIV FRANKED, 30% CTR, DRP	0.00	0.00	37.66	283.48
01/04/2022	HVST AUD EST 0.0732 EQUIV FRANKED, 30% CTR, DRP	0.00	0.00	37.80	321.28
02/05/2022	HVST AUD EST 0.073152 EQUIV FRANKED, 30% CTR, DRP	0.00	0.00	38.02	359.30
01/06/2022	HVST AUD EST 0.0742 EQUIV FRANKED, 30% CTR, DRP	0.00	0.00	38.23	397.53
30/06/2022	Distribution - Tax Statement	0.00	0.00	14.64	412.17
30/06/2022	Distribution - Tax Statement	0.00	0.00	14.74	426.91
30/06/2022	Distribution - Tax Statement	0.00	0.00	14.80	441.71
30/06/2022	Distribution - Tax Statement	0.00	0.00	14.89	456.60
30/06/2022	Distribution - Tax Statement	0.00	0.00	14.95	471.55
30/06/2022	Distribution - Tax Statement	0.00	0.00	16.11	487.66
30/06/2022	Distribution - Tax Statement	0.00	0.00	16.20	503.86

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Distribution - Tax Statement	0.00	0.00	16.30	520.16
30/06/2022	Distribution - Tax Statement	0.00	0.00	16.36	536.52
30/06/2022	Distribution - Tax Statement	0.00	0.00	16.45	552.97
30/06/2022	Distribution - Tax Statement	0.00	0.00	16.54	569.51
30/06/2022	Distribution - Tax Statement	0.00	0.00	24.27	593.78
30/06/2022	HVST AUD EST 0.1060 EQUIV FRANKED, 30% CTR, DRP	0.00	0.00	56.09	649.87
30/06/2022	Closing Balance	0.00	0.00	0.00	649.87
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Global X S&amp;P Biotech ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	CURE AUD DRP	0.00	0.00	3.27	3.27
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.00	3.27
30/06/2022	Closing Balance	0.00	0.00	0.00	3.27
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Ishares Core S&amp;P/ASX 200 ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
08/10/2021	Distribution - Tax Statement	0.00	0.00	39.78	39.78
08/10/2021	IOZ AUD EST 0.4211 FRANKED, 30% CTR, 0.023 CFI, DRP	0.00	0.00	104.07	143.85
06/01/2022	Distribution - Tax Statement	0.00	0.00	9.70	153.55
06/01/2022	IOZ AUD EST 0.0974 FRANKED, 30% CTR, 0.0143 CFI, DRP	0.00	0.00	32.25	185.80
07/04/2022	Distribution - Tax Statement	0.00	0.00	30.76	216.56

Date	Description	Quantity	Debits	Credits	Balance
07/04/2022	IOZ AUD EST 0.3169 FRANKED, 30% CTR, 0.0131 CFI, DRP	0.00	0.00	83.39	299.95
30/06/2022	Distribution - Tax Statement	0.00	0.00	41.81	341.76
30/06/2022	IOZ AUD DRP	0.00	0.00	138.05	479.81
30/06/2022	Closing Balance	0.00	0.00	0.00	479.81
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Ishares Europe ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Distribution - Tax Statement	0.00	0.00	11.04	11.04
21/12/2021	IEU AUD DRP	0.00	0.00	61.16	72.20
30/06/2022	Distribution - Tax Statement	0.00	0.00	24.37	96.57
30/06/2022	IEU AUD DRP	0.00	0.00	139.06	235.63
30/06/2022	Closing Balance	0.00	0.00	0.00	235.63
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Platinum International Fund (Quoted Managed Hedge Fund)</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/06/2022	PIXX AUD 0.000294 FRANKED, 30% CTR; DRP	0.00	0.00	1,257.53	1,257.53
30/06/2022	Distribution - Tax Statement	0.00	0.00	28.41	1,285.94
30/06/2022	Closing Balance	0.00	0.00	0.00	1,285.94
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Qualitas Real Estate Income Fund</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/07/2021	Distribution - Tax Statement	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
29/07/2021	QRI AUD DRP NIL DISC	0.00	0.00	45.22	45.22
30/08/2021	Distribution - Tax Statement	0.00	0.00	0.00	45.22
30/08/2021	QRI AUD DRP NIL DISC	0.00	0.00	51.26	96.48
29/09/2021	Distribution - Tax Statement	0.00	0.00	0.00	96.48
29/09/2021	QRI AUD DRP NIL DISC	0.00	0.00	48.99	145.47
28/10/2021	Distribution - Tax Statement	0.00	0.00	0.00	145.47
28/10/2021	QRI AUD DRP NIL DISC	0.00	0.00	51.23	196.70
29/11/2021	Distribution - Tax Statement	0.00	0.00	0.00	196.70
29/11/2021	QRI AUD DRP NIL DISC	0.00	0.00	44.18	240.88
30/12/2021	Distribution - Tax Statement	0.00	0.00	0.00	240.88
30/12/2021	QRI AUD DRP NIL DISC	0.00	0.00	41.78	282.66
28/01/2022	Distribution - Tax Statement	0.00	0.00	0.00	282.66
28/01/2022	QRI AUD DRP NIL DISC	0.00	0.00	41.96	324.62
25/02/2022	Distribution - Tax Statement	0.00	0.00	0.00	324.62
25/02/2022	QRI AUD DRP NIL DISC	0.00	0.00	40.09	364.71
30/03/2022	Distribution - Tax Statement	0.00	0.00	0.00	364.71
30/03/2022	QRI AUD DRP NIL DISC	0.00	0.00	46.40	411.11
28/04/2022	Distribution - Tax Statement	0.00	0.00	0.00	411.11
28/04/2022	QRI AUD DRP NIL DISC	0.00	0.00	50.79	461.90
30/05/2022	Distribution - Tax Statement	0.00	0.00	0.00	461.90

Date	Description	Quantity	Debits	Credits	Balance
30/05/2022	QRI AUD DRP NIL DISC	0.00	0.00	55.11	517.01
29/06/2022	Distribution - Tax Statement	0.00	0.00	0.00	517.01
29/06/2022	QRI AUD DRP NIL DISC	0.00	0.00	52.19	569.20
30/06/2022	Closing Balance	0.00	0.00	0.00	569.20
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Russell Investments High Dividend Australian Shares ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	Distribution - Tax Statement	0.00	0.00	34.27	34.27
30/09/2021	RDV AUD 0.459427 FRANKED, 31.0199% CTR, 0.030126 CFI, DRP NIL DI	0.00	0.00	93.96	128.23
31/12/2021	Distribution - Tax Statement	0.00	0.00	12.52	140.75
31/12/2021	RDV AUD 0.152953 FRANKED, 32.9727% CTR, 0.008236 CFI, DRP NIL DI	0.00	0.00	34.32	175.07
31/03/2022	Distribution - Tax Statement	0.00	0.00	27.09	202.16
31/03/2022	RDV AUD 0.298716 FRANKED, 31.3819% CTR, 0.01331 CFI, DRP NIL DIS	0.00	0.00	74.29	276.45
30/06/2022	Distribution - Tax Statement	0.00	0.00	43.03	319.48
30/06/2022	RDV AUD 0.532742 FRANKED, 30.6224% CTR, 0.002793 CFI, DRP NIL DI	0.00	0.00	117.97	437.45
30/06/2022	Closing Balance	0.00	0.00	0.00	437.45
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Switzer Dividend Growth Fund (Managed Fund)</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/10/2021	Distribution - Tax Statement	0.00	0.00	15.21	15.21

Date	Description	Quantity	Debits	Credits	Balance
01/10/2021	SWTZ AUD EST 0.028222 FRANKED, 30% CTR, DRP	0.00	0.00	48.46	63.67
04/01/2022	Distribution - Tax Statement	0.00	0.00	11.53	75.20
04/01/2022	SWTZ AUD EST 0.021198 FRANKED, 30% CTR, DRP	0.00	0.00	36.78	111.98
01/02/2022	Distribution - Tax Statement	0.00	0.00	3.29	115.27
01/02/2022	SWTZ AUD EST 0.006 FRANKED, 30% CTR, DRP	0.00	0.00	10.50	125.77
01/03/2022	Distribution - Tax Statement	0.00	0.00	3.30	129.07
01/03/2022	SWTZ AUD 0.006, EST 0.006 FRANKED, 30% CTR, DRP	0.00	0.00	10.52	139.59
01/04/2022	Distribution - Tax Statement	0.00	0.00	3.31	142.90
01/04/2022	SWTZ AUD 0.006, EST 0.006 FRANKED, 30% CTR, DRP	0.00	0.00	10.55	153.45
02/05/2022	Distribution - Tax Statement	0.00	0.00	3.31	156.76
02/05/2022	SWTZ AUD 0.006, EST 0.006 FRANKED, 30% CTR, DRP	0.00	0.00	10.57	167.33
01/06/2022	Distribution - Tax Statement	0.00	0.00	3.32	170.65
01/06/2022	SWTZ AUD 0.006, EST 0.006 FRANKED, 30% CTR, DRP	0.00	0.00	10.59	181.24
30/06/2022	Distribution - Tax Statement	0.00	0.00	38.63	219.87
30/06/2022	SWTZ AUD EST 0.0557 FRANKED, 30% CTR, DRP	0.00	0.00	123.19	343.06
30/06/2022	Closing Balance	0.00	0.00	0.00	343.06

Investment Income / Distributions / Units In Listed Unit Trusts / Van Eck Global Healthcare Leaders ETF



Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	0.00	4.87	4.87
30/06/2022	HLTH AUD DRP	0.00	0.00	29.40	34.27
30/06/2022	Closing Balance	0.00	0.00	0.00	34.27
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Vanguard Australian Fixed Interest Index ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/10/2021	Distribution - Tax Statement	0.00	0.00	0.00	0.00
01/10/2021	VAF AUD DRP	0.00	0.00	31.69	31.69
04/01/2022	Distribution - Tax Statement	0.00	0.00	0.00	31.69
04/01/2022	VAF AUD DRP	0.00	0.00	84.36	116.05
01/04/2022	Distribution - Tax Statement	0.00	0.00	0.00	116.05
01/04/2022	VAF AUD DRP	0.00	0.00	37.12	153.17
30/06/2022	Closing Balance	0.00	0.00	0.00	153.17
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Vanguard Diversified Growth Index ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/10/2021	Distribution - Tax Statement	0.00	0.00	9.15	9.15
01/10/2021	VDGR AUD EST 0.1967 FRANKED, 30% CTR, 0.0036 CFI, DRP	0.00	0.00	28.74	37.89
04/01/2022	Distribution - Tax Statement	0.00	0.00	4.27	42.16
04/01/2022	VDGR AUD EST 0.0712 FRANKED, 30% CTR, 0.0117 CFI, DRP	0.00	0.00	23.96	66.12

Date	Description	Quantity	Debits	Credits	Balance
01/04/2022	Distribution - Tax Statement	0.00	0.00	6.78	72.90
01/04/2022	VDGR AUD EST 0.1354 FRANKED, 30% CTR, 0.00671 CFI, DRP	0.00	0.00	46.27	119.17
30/06/2022	Distribution - Tax Statement	0.00	0.00	11.36	130.53
30/06/2022	VDGR AUD EST 0.2288 FRANKED, 30% CTR, 0.0127 CFI, DRP	0.00	0.00	91.65	222.18
30/06/2022	Closing Balance	0.00	0.00	0.00	222.18
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Vanguard Ftse Europe Shares ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/10/2021	Distribution - Tax Statement	0.00	0.00	4.31	4.31
01/10/2021	VEQ AUD DRP	0.00	0.00	21.69	26.00
04/01/2022	Distribution - Tax Statement	0.00	0.00	7.38	33.38
04/01/2022	VEQ AUD DRP	0.00	0.00	39.07	72.45
01/04/2022	Distribution - Tax Statement	0.00	0.00	2.01	74.46
01/04/2022	VEQ AUD DRP	0.00	0.00	10.04	84.50
30/06/2022	Distribution - Tax Statement	0.00	0.00	13.01	97.51
30/06/2022	VEQ AUD DRP	0.00	0.00	71.43	168.94
30/06/2022	Closing Balance	0.00	0.00	0.00	168.94
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Vanguard MSCI Index International Shares ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/10/2021	Distribution - Tax Statement	0.00	0.00	3.81	3.81

Date	Description	Quantity	Debits	Credits	Balance
01/10/2021	VGS AUD DRP	0.00	0.00	35.63	39.44
04/01/2022	Distribution - Tax Statement	0.00	0.00	5.85	45.29
04/01/2022	VGS AUD DRP	0.00	0.00	44.84	90.13
01/04/2022	Distribution - Tax Statement	0.00	0.00	4.76	94.89
01/04/2022	VGS AUD DRP	0.00	0.00	42.81	137.70
30/06/2022	Distribution - Tax Statement	0.00	0.00	8.81	146.51
30/06/2022	VGS AUD DRP	0.00	0.00	57.58	204.09
30/06/2022	Closing Balance	0.00	0.00	0.00	204.09
<b>Investment Income / Dividends / Shares in Listed Companies / Altium Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
28/09/2021	ALU AUD 0.0315 FRANKED, 30% CTR, NIL CFI	0.00	0.00	35.76	35.76
22/03/2022	ALU AUD 0.21 FRANKED, 30% CTR	0.00	0.00	48.00	83.76
30/06/2022	Closing Balance	0.00	0.00	0.00	83.76
<b>Investment Income / Dividends / Shares in Listed Companies / AMP Limited - Cap Note 3-Bbsw+4.50%</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/09/2021	AMPPB AUD UNFRANKED, 1.1398 CFI	0.00	0.00	113.98	113.98
16/12/2021	AMPPB AUD UNFRANKED, 1.1251 CFI	0.00	0.00	112.51	226.49
16/03/2022	AMPPB AUD UNFRANKED, 1.1256 CFI	0.00	0.00	112.56	339.05
16/06/2022	AMPPB AUD UNFRANKED, 1.173 CFI	0.00	0.00	117.30	456.35

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	456.35
<b>Investment Income / Dividends / Shares in Listed Companies / Aristocrat Leisure Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/07/2021	ALL AUD 0.15 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	42.43	42.43
17/12/2021	ALL AUD 0.26 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	77.26	119.69
30/06/2022	Closing Balance	0.00	0.00	0.00	119.69
<b>Investment Income / Dividends / Shares in Listed Companies / Commonwealth Bank Of Australia</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/09/2021	CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	180.00	180.00
30/03/2022	CBA AUD 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	160.00	340.00
30/06/2022	Closing Balance	0.00	0.00	0.00	340.00
<b>Investment Income / Dividends / Shares in Listed Companies / Commonwealth Bank Of Australia - Cap Note 3-Bbsw+5.20%</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
15/09/2021	CBAPE AUD 0.9218 FRANKED, 30% CTR	0.00	0.00	131.69	131.69
15/10/2021	CBAPE AUD 0.2998 FRANKED, 30% CTR	0.00	0.00	42.83	174.52
30/06/2022	Closing Balance	0.00	0.00	0.00	174.52
<b>Investment Income / Dividends / Shares in Listed Companies / CSL Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
06/04/2022	CSL USD 1.04, UNFRANKED, 1.04 CFI, DRP SUSP	0.00	0.00	56.92	56.92
30/06/2022	Closing Balance	0.00	0.00	0.00	56.92
<b>Investment Income / Dividends / Shares in Listed Companies / Endeavour Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
22/09/2021	EDV AUD 0.07 FRANKED, 30% CTR	0.00	0.00	6.40	6.40
28/03/2022	EDV AUD 0.125 FRANKED, 30% CTR	0.00	0.00	11.43	17.83
30/06/2022	Closing Balance	0.00	0.00	0.00	17.83
<b>Investment Income / Dividends / Shares in Listed Companies / Healius Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
08/10/2021	HLS AUD 0.0675 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	76.86	76.86
05/04/2022	HLS AUD 0.1 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	113.86	190.72
30/06/2022	Closing Balance	0.00	0.00	0.00	190.72
<b>Investment Income / Dividends / Shares in Listed Companies / Ht&amp;E Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
15/09/2021	HT1 AUD 0.035 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	80.70	80.70
23/03/2022	HT1 AUD 0.039 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	89.93	170.63
30/06/2022	Closing Balance	0.00	0.00	0.00	170.63
<b>Investment Income / Dividends / Shares in Listed Companies / Ive Group Limited</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
14/10/2021	IGL AUD 0.07 FRANKED, 30% CTR	0.00	0.00	222.80	222.80
14/04/2022	IGL AUD 0.085 FRANKED, 30% CTR	0.00	0.00	270.54	493.34
30/06/2022	Closing Balance	0.00	0.00	0.00	493.34
<b>Investment Income / Dividends / Shares in Listed Companies / Mcpherson's Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/09/2021	MCP AUD 0.015 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	89.17	89.17
18/03/2022	MCP AUD 0.03 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	178.33	267.50
30/06/2022	Closing Balance	0.00	0.00	0.00	267.50
<b>Investment Income / Dividends / Shares in Listed Companies / Medibank Private Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	MPL AUD 0.069 FRANKED, 30% CTR	0.00	0.00	295.71	295.71
24/03/2022	MPL AUD 0.061 FRANKED, 30% CTR	0.00	0.00	261.43	557.14
30/06/2022	Closing Balance	0.00	0.00	0.00	557.14
<b>Investment Income / Dividends / Shares in Listed Companies / National Australia Bank Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/07/2021	NAB AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	143.14	143.14
15/12/2021	NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	162.71	305.85

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	305.85
<b>Investment Income / Dividends / Shares in Listed Companies / Treasury Wine Estates Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/10/2021	TWE AUD 0.13 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	88.40	88.40
01/04/2022	TWE AUD 0.15 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	102.00	190.40
30/06/2022	Closing Balance	0.00	0.00	0.00	190.40
<b>Investment Income / Dividends / Shares in Listed Companies / Veem Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
19/04/2022	VEE AUD UNFRANKED, NIL CFI	0.00	0.00	0.96	0.96
30/06/2022	Closing Balance	0.00	0.00	0.00	0.96
<b>Investment Income / Dividends / Shares in Listed Companies / Westpac Banking Corporation</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	147.43	147.43
24/06/2022	WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	153.37	300.80
30/06/2022	Closing Balance	0.00	0.00	0.00	300.80
<b>Investment Income / Dividends / Shares in Listed Companies / Woolworths Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
08/10/2021	WOW AUD 0.55 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	50.29	50.29

Date	Description	Quantity	Debits	Credits	Balance
13/04/2022	WOW AUD 0.39 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	36.21	86.50
30/06/2022	Closing Balance	0.00	0.00	0.00	86.50
<b>Investment Income / Other Rental Related Income / Direct Property / 56 Prospect St. Fortitude Valley QLD 4006</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Investment Income	0.00	0.00	384.96	384.96
30/06/2022	Closing Balance	0.00	0.00	0.00	384.96
<b>Investment Income / Rent / Direct Property / 56 Prospect St. Fortitude Valley QLD 4006</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Rental Statement	0.00	0.00	24,700.00	24,700.00
30/06/2022	Closing Balance	0.00	0.00	0.00	24,700.00
<b>Other Income / Other income</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
31/05/2022	ETH rewards	0.00	0.00	4.74	4.74
30/06/2022	ETH rewards	0.00	0.00	4.79	9.53
30/06/2022	KAVA rewards	0.00	0.00	19.34	28.87
30/06/2022	Closing Balance	0.00	0.00	0.00	28.87
<b>Member Payments / Insurance Premiums / Mr Timothy Davis / Accumulation</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
04/01/2022	MLC Life Insurance	0.00	1,255.55	0.00	1,255.55



Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	1,255.55
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
04/01/2022	Insurance Premium Paid	0.00	1,255.55	0.00	1,255.55
04/01/2022	MLC Life Insurance	0.00	0.00	1,255.55	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Member Payments / Insurance Premiums / Ms Lynda Davis / Accumulation</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
25/11/2021	Onepath Life	0.00	2,653.77	0.00	2,653.77
30/06/2022	Closing Balance	0.00	0.00	0.00	2,653.77
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
25/11/2021	Insurance Premium Paid	0.00	2,653.77	0.00	2,653.77
25/11/2021	Onepath Life	0.00	0.00	2,653.77	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Expenses / Accountancy Fee</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/11/2021	SMSF Tax kelly	0.00	1,322.50	0.00	1,322.50
30/06/2022	Closing Balance	0.00	0.00	0.00	1,322.50
<b>Other Expenses / ASIC Fee</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	ASIC	0.00	56.00	0.00	56.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	56.00
<b>Other Expenses / Bank Fees / Limited Recourse Borrowing Arrangement / St. George Home Loan #1000</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
17/07/2021	Service Fee	0.00	12.00	0.00	12.00
17/08/2021	Service Fee	0.00	12.00	0.00	24.00
17/09/2021	Service Fee	0.00	12.00	0.00	36.00
17/10/2021	Service Fee	0.00	12.00	0.00	48.00
17/11/2021	Service Fee	0.00	12.00	0.00	60.00
17/12/2021	Service Fee	0.00	8.00	0.00	68.00
17/01/2022	Service Fee	0.00	8.00	0.00	76.00
17/02/2022	Service Fee	0.00	8.00	0.00	84.00
17/03/2022	Service Fee	0.00	8.00	0.00	92.00
17/04/2022	Service Fee	0.00	8.00	0.00	100.00
17/05/2022	Service Fee	0.00	8.00	0.00	108.00
17/06/2022	Service Fee	0.00	8.00	0.00	116.00
30/06/2022	Closing Balance	0.00	0.00	0.00	116.00
<b>Other Expenses / Bank Fees / Limited Recourse Borrowing Arrangement / St. George Home Loan #1001</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
17/07/2021	Service Fee	0.00	12.00	0.00	12.00
17/08/2021	Service Fee	0.00	12.00	0.00	24.00

Date	Description	Quantity	Debits	Credits	Balance
17/09/2021	Service Fee	0.00	12.00	0.00	36.00
17/10/2021	Service Fee	0.00	12.00	0.00	48.00
17/11/2021	Service Fee	0.00	12.00	0.00	60.00
17/12/2021	Service Fee	0.00	8.00	0.00	68.00
17/01/2022	Service Fee	0.00	8.00	0.00	76.00
17/02/2022	Service Fee	0.00	8.00	0.00	84.00
17/03/2022	Service Fee	0.00	8.00	0.00	92.00
17/04/2022	Service Fee	0.00	8.00	0.00	100.00
17/05/2022	Service Fee	0.00	8.00	0.00	108.00
17/06/2022	Service Fee	0.00	8.00	0.00	116.00
30/06/2022	Closing Balance	0.00	0.00	0.00	116.00
<b>Other Expenses / Depreciation / Capital Allowances / Direct Property / 56 Prospect St. Fortitude Valley QLD 4006</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Depreciation 56 Prospect St. Fortitude Valley QLD 4006	0.00	1,011.09	0.00	1,011.09
30/06/2022	Closing Balance	0.00	0.00	0.00	1,011.09
<b>Other Expenses / Interest Paid / Limited Recourse Borrowing Arrangement / St. George Home Loan #1000</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
17/07/2021	Interest charged	0.00	197.24	0.00	197.24
17/08/2021	Interest charged	0.00	202.68	0.00	399.92

Date	Description	Quantity	Debits	Credits	Balance
17/09/2021	Interest charged	0.00	201.57	0.00	601.49
17/10/2021	Interest charged	0.00	193.99	0.00	795.48
17/11/2021	Interest charged	0.00	199.31	0.00	994.79
17/12/2021	Interest charged	0.00	191.79	0.00	1,186.58
17/01/2022	Interest charged	0.00	197.02	0.00	1,383.60
17/02/2022	Interest charged	0.00	195.88	0.00	1,579.48
17/03/2022	Interest charged	0.00	175.89	0.00	1,755.37
17/04/2022	Interest charged	0.00	193.50	0.00	1,948.87
17/05/2022	Interest charged	0.00	186.40	0.00	2,135.27
17/06/2022	Interest charged	0.00	199.16	0.00	2,334.43
30/06/2022	Closing Balance	0.00	0.00	0.00	2,334.43

**Other Expenses / Interest Paid / Limited Recourse Borrowing Arrangement / St. George Home Loan #1001**

01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
17/07/2021	Interest charged	0.00	1,042.98	0.00	1,042.98
17/08/2021	Interest charged	0.00	1,058.21	0.00	2,101.19
17/09/2021	Interest charged	0.00	1,045.10	0.00	3,146.29
17/10/2021	Interest charged	0.00	992.28	0.00	4,138.57
17/11/2021	Interest charged	0.00	974.01	0.00	5,112.58
17/12/2021	Interest charged	0.00	972.69	0.00	6,085.27
17/01/2022	Interest charged	0.00	989.20	0.00	7,074.47

Date	Description	Quantity	Debits	Credits	Balance
17/02/2022	Interest charged	0.00	1,014.84	0.00	8,089.31
17/03/2022	Interest charged	0.00	964.86	0.00	9,054.17
17/04/2022	Interest charged	0.00	1,073.82	0.00	10,127.99
17/05/2022	Interest charged	0.00	1,045.66	0.00	11,173.65
17/06/2022	Interest charged	0.00	1,109.59	0.00	12,283.24
30/06/2022	Closing Balance	0.00	0.00	0.00	12,283.24
<b>Other Expenses / Investment Management Fee</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
04/01/2022	TFR Properties	0.00	638.00	0.00	638.00
30/06/2022	Closing Balance	0.00	0.00	0.00	638.00
<b>Other Expenses / Agents Management Fee / Direct Property / 56 Prospect St. Fortitude Valley QLD 4006</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Agents Management Fee	0.00	1,883.62	0.00	1,883.62
30/06/2022	Closing Balance	0.00	0.00	0.00	1,883.62
<b>Other Expenses / Property Expenses / Council Rates / Direct Property / 56 Prospect St. Fortitude Valley QLD 4006</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/08/2021	Bcc rates	0.00	432.39	0.00	432.39
04/11/2021	Bcc rates	0.00	431.45	0.00	863.84
04/02/2022	Bcc rates	0.00	430.40	0.00	1,294.24
03/06/2022	Bcc rates	0.00	430.40	0.00	1,724.64

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	1,724.64
<b>Other Expenses / Property Expenses / Insurance Premium / Direct Property / 56 Prospect St. Fortitude Valley QLD 4006</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Insurance Premium	0.00	372.00	0.00	372.00
30/06/2022	Closing Balance	0.00	0.00	0.00	372.00
<b>Other Expenses / Property Expenses / Repairs Maintenance / Direct Property / 56 Prospect St. Fortitude Valley QLD 4006</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Repairs Maintenance	0.00	467.62	0.00	467.62
30/06/2022	Closing Balance	0.00	0.00	0.00	467.62
<b>Other Expenses / Property Expenses / Strata Levy Fee / Direct Property / 56 Prospect St. Fortitude Valley QLD 4006</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/11/2021	Strata levy	0.00	1,604.35	0.00	1,604.35
01/02/2022	Strata levy	0.00	1,604.35	0.00	3,208.70
02/05/2022	Strata levy	0.00	1,617.41	0.00	4,826.11
30/06/2022	Closing Balance	0.00	0.00	0.00	4,826.11
<b>Other Expenses / Property Expenses / Sundry Expenses / Direct Property / 56 Prospect St. Fortitude Valley QLD 4006</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Sundry Expenses	0.00	380.05	0.00	380.05
30/06/2022	Closing Balance	0.00	0.00	0.00	380.05
<b>Other Expenses / Property Expenses / Water Rates / Direct Property / 56 Prospect St. Fortitude Valley QLD 4006</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/09/2021	Urban Utilities	0.00	273.35	0.00	273.35
07/01/2022	Urban Utilities	0.00	327.90	0.00	601.25
27/04/2022	Urban Utilities	0.00	303.13	0.00	904.38
30/06/2022	Closing Balance	0.00	0.00	0.00	904.38
<b>Investment Losses / Realised Capital Losses / Shares in Listed Companies / Commonwealth Bank Of Australia - Cap Note 3-Bbsw+5.20%</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
15/10/2021	CBAPE	0.00	747.90	0.00	747.90
30/06/2022	Closing Balance	0.00	0.00	0.00	747.90
<b>Investment Losses / Realised Capital Losses / Shares in Listed Companies / Speedcast International Limited (delisted)</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Non Cash Disposal	0.00	12,785.50	0.00	12,785.50
30/06/2022	Closing Balance	0.00	0.00	0.00	12,785.50
<b>Investment Losses / Decrease in Market Value / Direct Property / 56 Prospect St. Fortitude Valley QLD 4006</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	1,011.09	1,011.09
30/06/2022	Closing Balance	0.00	0.00	0.00	1,011.09
<b>Investment Losses / Decrease in Market Value / Other Assets / Dogecoin</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	1,259.49	0.00	1,259.49

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	1,259.49
<b>Investment Losses / Decrease in Market Value / Other Assets / Ethereum</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	1,596.21	0.00	1,596.21
30/06/2022	Closing Balance	0.00	0.00	0.00	1,596.21
<b>Investment Losses / Decrease in Market Value / Other Assets / Kava</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	652.82	0.00	652.82
30/06/2022	Closing Balance	0.00	0.00	0.00	652.82
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Afterpay Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	52,601.50	0.00	52,601.50
30/06/2022	Closing Balance	0.00	0.00	0.00	52,601.50
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Ainsworth Game Technology Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	250.52	0.00	250.52
30/06/2022	Closing Balance	0.00	0.00	0.00	250.52
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Allkem Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	5,272.35	5,272.35



Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	5,272.35
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Altium Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	1,564.80	0.00	1,564.80
30/06/2022	Closing Balance	0.00	0.00	0.00	1,564.80
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / AMP Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	155.88	0.00	155.88
30/06/2022	Closing Balance	0.00	0.00	0.00	155.88
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / AMP Limited - Cap Note 3-Bbsw+4.50%</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	46.00	46.00
30/06/2022	Closing Balance	0.00	0.00	0.00	46.00
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Aristocrat Leisure Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	1,799.28	0.00	1,799.28
30/06/2022	Closing Balance	0.00	0.00	0.00	1,799.28
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Atlas Arteria</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	1,007.24	1,007.24

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	1,007.24
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Block Inc</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	5,021.45	5,021.45
30/06/2022	Closing Balance	0.00	0.00	0.00	5,021.45
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Commonwealth Bank Of Australia</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	655.11	0.00	655.11
30/06/2022	Closing Balance	0.00	0.00	0.00	655.11
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Commonwealth Bank Of Australia - Cap Note 3-Bbsw+5.20%</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	603.00	603.00
30/06/2022	Closing Balance	0.00	0.00	0.00	603.00
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / CSL Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	178.60	178.60
30/06/2022	Closing Balance	0.00	0.00	0.00	178.60
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Endeavour Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	183.17	183.17

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	183.17
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Galaxy Resources Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	1,373.50	0.00	1,373.50
30/06/2022	Closing Balance	0.00	0.00	0.00	1,373.50
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Healius Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	765.12	0.00	765.12
30/06/2022	Closing Balance	0.00	0.00	0.00	765.12
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Ht&amp;E Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	960.33	0.00	960.33
30/06/2022	Closing Balance	0.00	0.00	0.00	960.33
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Ioneer Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	390.28	0.00	390.28
30/06/2022	Closing Balance	0.00	0.00	0.00	390.28
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Ive Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	590.42	590.42

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	590.42
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Mcpherson's Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	1,851.64	0.00	1,851.64
30/06/2022	Closing Balance	0.00	0.00	0.00	1,851.64
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Medibank Private Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	270.00	270.00
30/06/2022	Closing Balance	0.00	0.00	0.00	270.00
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Megaport Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	2,387.60	0.00	2,387.60
30/06/2022	Closing Balance	0.00	0.00	0.00	2,387.60
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Micro-X Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	798.84	0.00	798.84
30/06/2022	Closing Balance	0.00	0.00	0.00	798.84
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / National Australia Bank Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	200.41	200.41

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	200.41
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Netlinkz Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	423.18	423.18
30/06/2022	Closing Balance	0.00	0.00	0.00	423.18
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Speedcast International Limited (delisted)</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	9,883.04	9,883.04
30/06/2022	Closing Balance	0.00	0.00	0.00	9,883.04
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Treasury Wine Estates Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	157.08	0.00	157.08
30/06/2022	Closing Balance	0.00	0.00	0.00	157.08
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Veem Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	710.21	0.00	710.21
30/06/2022	Closing Balance	0.00	0.00	0.00	710.21
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Westpac Banking Corporation</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	1,120.38	0.00	1,120.38

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	1,120.38
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Woolworths Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	150.04	150.04
30/06/2022	Closing Balance	0.00	0.00	0.00	150.04
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Yowie Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	16.50	16.50
30/06/2022	Closing Balance	0.00	0.00	0.00	16.50
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / ZIP Co Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	4,078.41	0.00	4,078.41
30/06/2022	Closing Balance	0.00	0.00	0.00	4,078.41
<b>Investment Losses / Decrease in Market Value / Stapled Securities / 360 Capital REIT</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	473.51	0.00	473.51
30/06/2022	Closing Balance	0.00	0.00	0.00	473.51
<b>Investment Losses / Decrease in Market Value / Units In Listed Unit Trusts / Betashares Australian Dividend Harvester Fund (Managed Fund)</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	1,094.02	0.00	1,094.02

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	1,094.02
<b>Investment Losses / Decrease in Market Value / Units In Listed Unit Trusts / Betashares Global Banks ETF - Currency Hedged</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	1,036.64	0.00	1,036.64
30/06/2022	Closing Balance	0.00	0.00	0.00	1,036.64
<b>Investment Losses / Decrease in Market Value / Units In Listed Unit Trusts / Global X S&amp;P Biotech ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	10.76	10.76
30/06/2022	Closing Balance	0.00	0.00	0.00	10.76
<b>Investment Losses / Decrease in Market Value / Units In Listed Unit Trusts / Ishares Core S&amp;P/ASX 200 ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	680.74	0.00	680.74
30/06/2022	Closing Balance	0.00	0.00	0.00	680.74
<b>Investment Losses / Decrease in Market Value / Units In Listed Unit Trusts / Ishares Europe ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	818.84	0.00	818.84
30/06/2022	Closing Balance	0.00	0.00	0.00	818.84
<b>Investment Losses / Decrease in Market Value / Units In Listed Unit Trusts / Platinum International Fund (Quoted Managed Hedge Fund)</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	1,801.47	0.00	1,801.47

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	1,801.47
<b>Investment Losses / Decrease in Market Value / Units In Listed Unit Trusts / Qualitas Real Estate Income Fund</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	1,721.54	0.00	1,721.54
30/06/2022	Closing Balance	0.00	0.00	0.00	1,721.54
<b>Investment Losses / Decrease in Market Value / Units In Listed Unit Trusts / Russell Investments High Dividend Australian Shares ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	548.95	0.00	548.95
30/06/2022	Closing Balance	0.00	0.00	0.00	548.95
<b>Investment Losses / Decrease in Market Value / Units In Listed Unit Trusts / Switzer Dividend Growth Fund (Managed Fund)</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	291.53	0.00	291.53
30/06/2022	Closing Balance	0.00	0.00	0.00	291.53
<b>Investment Losses / Decrease in Market Value / Units In Listed Unit Trusts / Van Eck Global Healthcare Leaders ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	15.90	0.00	15.90
30/06/2022	Closing Balance	0.00	0.00	0.00	15.90
<b>Investment Losses / Decrease in Market Value / Units In Listed Unit Trusts / Vanguard Australian Fixed Interest Index ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	1,310.03	0.00	1,310.03



Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	1,310.03
<b>Investment Losses / Decrease in Market Value / Units In Listed Unit Trusts / Vanguard Diversified Growth Index ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	733.33	0.00	733.33
30/06/2022	Closing Balance	0.00	0.00	0.00	733.33
<b>Investment Losses / Decrease in Market Value / Units In Listed Unit Trusts / Vanguard Ftse Europe Shares ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	719.80	0.00	719.80
30/06/2022	Closing Balance	0.00	0.00	0.00	719.80
<b>Investment Losses / Decrease in Market Value / Units In Listed Unit Trusts / Vanguard MSCI Index International Shares ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	885.73	0.00	885.73
30/06/2022	Closing Balance	0.00	0.00	0.00	885.73
<b>Income Tax Expense / Income Tax Expense</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
12/07/2021	Fund Income Tax	0.00	50.01	0.00	50.01
02/08/2021	Fund Income Tax	0.00	433.71	0.00	483.72
01/09/2021	Fund Income Tax	0.00	295.61	0.00	779.33
14/09/2021	Fund Income Tax	0.00	51.06	0.00	830.39
27/09/2021	Fund Income Tax	0.00	295.61	0.00	1,126.00

Date	Description	Quantity	Debits	Credits	Balance
26/10/2021	Fund Income Tax	0.00	449.93	0.00	1,575.93
25/11/2021	Fund Income Tax	0.00	0.00	398.07	1,177.86
09/12/2021	Fund Income Tax	0.00	297.56	0.00	1,475.42
21/12/2021	Fund Income Tax	0.00	357.40	0.00	1,832.82
23/12/2021	Fund Income Tax	0.00	297.56	0.00	2,130.38
04/01/2022	Fund Income Tax	0.00	0.00	188.33	1,942.05
11/01/2022	Fund Income Tax	0.00	155.10	0.00	2,097.15
21/01/2022	Fund Income Tax	0.00	297.56	0.00	2,394.71
04/02/2022	Fund Income Tax	0.00	210.00	0.00	2,604.71
22/02/2022	Fund Income Tax	0.00	297.56	0.00	2,902.27
25/03/2022	Fund Income Tax	0.00	297.56	0.00	3,199.83
31/03/2022	Fund Income Tax	0.00	262.50	0.00	3,462.33
28/04/2022	Fund Income Tax	0.00	347.93	0.00	3,810.26
05/05/2022	Fund Income Tax	0.00	1,980.00	0.00	5,790.26
23/05/2022	Fund Income Tax	0.00	322.36	0.00	6,112.62
22/06/2022	Fund Income Tax	0.00	1,789.04	0.00	7,901.66
30/06/2022	Fund Income Tax	0.00	0.00	320.97	7,580.69
30/06/2022	Fund Income Tax	0.00	322.36	0.00	7,903.05
30/06/2022	Closing Balance	0.00	0.00	0.00	7,903.05

Investments - 56 Prospect St. Fortitude Valley QLD 4006

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	1.00	0.00	0.00	490,000.00
30/06/2022	Depreciation 56 Prospect St. Fortitude Valley QLD 4006	0.00	0.00	1,011.09	488,988.91
30/06/2022	Market Value Adjustment	0.00	1,011.09	0.00	490,000.00
30/06/2022	Closing Balance	1.00	0.00	0.00	490,000.00
<b>Investments - Dogecoin</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
22/04/2022	BUY DOGE	13,306.15	2,500.00	0.00	2,500.00
30/06/2022	Market Value Adjustment	0.00	0.00	1,259.49	1,240.51
30/06/2022	Closing Balance	13,306.15	0.00	0.00	1,240.51
<b>Investments - Ethereum</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/04/2022	BUY ETH	0.60	2,500.00	0.00	2,500.00
31/05/2022	ETH rewards	0.00	4.74	0.00	2,504.74
30/06/2022	ETH rewards	0.00	4.79	0.00	2,509.53
30/06/2022	Market Value Adjustment	0.00	0.00	1,596.21	913.32
30/06/2022	Closing Balance	0.61	0.00	0.00	913.32
<b>Investments - Kava</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
07/06/2022	BUY KAVA	555.00	2,037.25	0.00	2,037.25

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	KAWA rewards	7.41	19.34	0.00	2,056.59
30/06/2022	Market Value Adjustment	0.00	0.00	652.82	1,403.77
30/06/2022	Closing Balance	562.41	0.00	0.00	1,403.77
<b>Investments - Afterpay Limited</b>					
01/07/2021	Opening Balance	565.00	0.00	0.00	66,766.05
01/02/2022	APT Takeover/Merger	-565.00	0.00	14,164.55	52,601.50
30/06/2022	Market Value Adjustment	0.00	0.00	52,601.50	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Investments - Ainsworth Game Technology Limited</b>					
01/07/2021	Opening Balance	911.00	0.00	0.00	1,125.08
30/06/2022	Market Value Adjustment	0.00	0.00	250.52	874.56
30/06/2022	Closing Balance	911.00	0.00	0.00	874.56
<b>Investments - Allkem Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
06/12/2021	ORE/AKE Code Change	1,010.00	5,140.75	0.00	5,140.75
30/06/2022	Market Value Adjustment	0.00	5,272.35	0.00	10,413.10
30/06/2022	Closing Balance	1,010.00	0.00	0.00	10,413.10
<b>Investments - Altium Limited</b>					
01/07/2021	Opening Balance	160.00	0.00	0.00	5,870.40
30/06/2022	Market Value Adjustment	0.00	0.00	1,564.80	4,305.60

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	160.00	0.00	0.00	4,305.60
<b>Investments - AMP Limited</b>					
01/07/2021	Opening Balance	917.00	0.00	0.00	1,031.62
30/06/2022	Market Value Adjustment	0.00	0.00	155.88	875.74
30/06/2022	Closing Balance	917.00	0.00	0.00	875.74
<b>Investments - AMP Limited - Cap Note 3-Bbsw+4.50%</b>					
01/07/2021	Opening Balance	100.00	0.00	0.00	9,901.00
30/06/2022	Market Value Adjustment	0.00	46.00	0.00	9,947.00
30/06/2022	Closing Balance	100.00	0.00	0.00	9,947.00
<b>Investments - Aristocrat Leisure Limited</b>					
01/07/2021	Opening Balance	198.00	0.00	0.00	8,531.82
17/11/2021	Boardroom	10.00	418.50	0.00	8,950.32
30/06/2022	Market Value Adjustment	0.00	0.00	1,799.28	7,151.04
30/06/2022	Closing Balance	208.00	0.00	0.00	7,151.04
<b>Investments - Atlas Arteria</b>					
01/07/2021	Opening Balance	596.00	0.00	0.00	3,796.52
30/06/2022	Market Value Adjustment	0.00	1,007.24	0.00	4,803.76
30/06/2022	Closing Balance	596.00	0.00	0.00	4,803.76
<b>Investments - Block Inc</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/02/2022	APT Takeover/Merger	212.00	14,164.55	0.00	14,164.55
30/06/2022	Market Value Adjustment	0.00	5,021.45	0.00	19,186.00
30/06/2022	Closing Balance	212.00	0.00	0.00	19,186.00
<b>Investments - Commonwealth Bank Of Australia</b>					
01/07/2021	Opening Balance	63.00	0.00	0.00	6,291.81
29/09/2021	CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	1.00	126.00	0.00	6,417.81
30/03/2022	CBA AUD 1.75 FRANKED, 30% CTR, DRP NIL DISC	1.00	112.00	0.00	6,529.81
30/06/2022	Market Value Adjustment	0.00	0.00	655.11	5,874.70
30/06/2022	Closing Balance	65.00	0.00	0.00	5,874.70
<b>Investments - Commonwealth Bank Of Australia - Cap Note 3-Bbsw+5.20%</b>					
01/07/2021	Opening Balance	100.00	0.00	0.00	10,144.90
15/10/2021	CBAPE	-100.00	0.00	10,747.90	603.00
30/06/2022	Market Value Adjustment	0.00	603.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Investments - CSL Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
24/02/2022	Bght 40 CSL @ 264.3200	40.00	10,583.80	0.00	10,583.80
30/06/2022	Market Value Adjustment	0.00	178.60	0.00	10,762.40
30/06/2022	Closing Balance	40.00	0.00	0.00	10,762.40

Date	Description	Quantity	Debits	Credits	Balance
<b>Investments - Endeavour Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	1:1 DIST OF ORD SHS IN ENDEAVOUR GROUP LIMITED (EDV)	1.00	4.22	0.00	4.22
01/07/2021	1:1 DIST OF ORD SHS IN ENDEAVOUR GROUP LIMITED (EDV)	1.00	4.74	0.00	8.96
01/07/2021	1:1 DIST OF ORD SHS IN ENDEAVOUR GROUP LIMITED (EDV)	62.00	292.35	0.00	301.31
30/06/2022	Market Value Adjustment	0.00	183.17	0.00	484.48
30/06/2022	Closing Balance	64.00	0.00	0.00	484.48
<b>Investments - Galaxy Resources Limited</b>					
01/07/2021	Opening Balance	1,775.00	0.00	0.00	6,514.25
25/08/2021	GXY Takeover/Merger	-1,775.00	0.00	5,140.75	1,373.50
30/06/2022	Market Value Adjustment	0.00	0.00	1,373.50	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Investments - Healius Limited</b>					
01/07/2021	Opening Balance	797.00	0.00	0.00	3,690.11
30/06/2022	Market Value Adjustment	0.00	0.00	765.12	2,924.99
30/06/2022	Closing Balance	797.00	0.00	0.00	2,924.99
<b>Investments - Ht&amp;E Limited</b>					
01/07/2021	Opening Balance	1,614.00	0.00	0.00	2,768.01

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Market Value Adjustment	0.00	0.00	960.33	1,807.68
30/06/2022	Closing Balance	1,614.00	0.00	0.00	1,807.68
<b>Investments - Ioneer Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	Bght 1724 INR @ 0.6300	1,724.00	1,097.12	0.00	1,097.12
30/06/2022	Market Value Adjustment	0.00	0.00	390.28	706.84
30/06/2022	Closing Balance	1,724.00	0.00	0.00	706.84
<b>Investments - Ive Group Limited</b>					
01/07/2021	Opening Balance	2,228.00	0.00	0.00	3,241.74
30/06/2022	Market Value Adjustment	0.00	590.42	0.00	3,832.16
30/06/2022	Closing Balance	2,228.00	0.00	0.00	3,832.16
<b>Investments - Mcpherson's Limited</b>					
01/07/2021	Opening Balance	4,161.00	0.00	0.00	4,577.10
30/06/2022	Market Value Adjustment	0.00	0.00	1,851.64	2,725.46
30/06/2022	Closing Balance	4,161.00	0.00	0.00	2,725.46
<b>Investments - Medibank Private Limited</b>					
01/07/2021	Opening Balance	3,000.00	0.00	0.00	9,480.00
30/06/2022	Market Value Adjustment	0.00	270.00	0.00	9,750.00
30/06/2022	Closing Balance	3,000.00	0.00	0.00	9,750.00
<b>Investments - Megaport Limited</b>					



Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/01/2022	Bght 255 MP1 @ 14.7700	255.00	3,777.35	0.00	3,777.35
30/06/2022	Market Value Adjustment	0.00	0.00	2,387.60	1,389.75
30/06/2022	Closing Balance	255.00	0.00	0.00	1,389.75
<b>Investments - Micro-X Limited</b>					
01/07/2021	Opening Balance	4,438.00	0.00	0.00	1,420.16
30/06/2022	Market Value Adjustment	0.00	0.00	798.84	621.32
30/06/2022	Closing Balance	4,438.00	0.00	0.00	621.32
<b>Investments - National Australia Bank Limited</b>					
01/07/2021	Opening Balance	167.00	0.00	0.00	4,378.74
02/07/2021	NAB AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC, BSP	3.00	100.20	0.00	4,478.94
15/12/2021	NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	5.00	113.90	0.00	4,592.84
30/06/2022	Market Value Adjustment	0.00	200.41	0.00	4,793.25
30/06/2022	Closing Balance	175.00	0.00	0.00	4,793.25
<b>Investments - Netlinkz Limited</b>					
01/07/2021	Opening Balance	84,636.00	0.00	0.00	2,115.90
30/06/2022	Market Value Adjustment	0.00	423.18	0.00	2,539.08
30/06/2022	Closing Balance	84,636.00	0.00	0.00	2,539.08
<b>Investments - Orocobre Limited</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
25/08/2021	GXY Takeover/Merger	1,010.00	5,140.75	0.00	5,140.75
06/12/2021	ORE/AKE Code Change	-1,010.00	0.00	5,140.75	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Investments - Speedcast International Limited (delisted)</b>					
01/07/2021	Opening Balance	3,674.00	0.00	0.00	2,902.46
30/06/2022	Market Value Adjustment	0.00	9,883.04	0.00	12,785.50
30/06/2022	Non Cash Disposal	-3,674.00	0.00	12,785.50	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Investments - Treasury Wine Estates Limited</b>					
01/07/2021	Opening Balance	476.00	0.00	0.00	5,559.68
30/06/2022	Market Value Adjustment	0.00	0.00	157.08	5,402.60
30/06/2022	Closing Balance	476.00	0.00	0.00	5,402.60
<b>Investments - Veem Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/01/2022	Bght 1371 VEE @ 0.8900	1,371.00	1,231.19	0.00	1,231.19
30/06/2022	Market Value Adjustment	0.00	0.00	710.21	520.98
30/06/2022	Closing Balance	1,371.00	0.00	0.00	520.98
<b>Investments - Westpac Banking Corporation</b>					
01/07/2021	Opening Balance	172.00	0.00	0.00	4,439.32

Date	Description	Quantity	Debits	Credits	Balance
21/12/2021	WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	4.00	103.20	0.00	4,542.52
24/06/2022	WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	5.00	107.36	0.00	4,649.88
30/06/2022	Market Value Adjustment	0.00	0.00	1,120.38	3,529.50
30/06/2022	Closing Balance	181.00	0.00	0.00	3,529.50
<b>Investments - Woolworths Group Limited</b>					
01/07/2021	Opening Balance	64.00	0.00	0.00	2,440.32
01/07/2021	1:1 DIST OF ORD SHS IN ENDEAVOUR GROUP LIMITED (EDV)	0.00	0.00	4.22	2,436.10
01/07/2021	1:1 DIST OF ORD SHS IN ENDEAVOUR GROUP LIMITED (EDV)	0.00	0.00	4.74	2,431.36
01/07/2021	1:1 DIST OF ORD SHS IN ENDEAVOUR GROUP LIMITED (EDV)	0.00	0.00	292.35	2,139.01
08/10/2021	WOW AUD 0.55 FRANKED, 30% CTR, DRP NIL DISC	1.00	35.20	0.00	2,174.21
13/04/2022	WOW AUD 0.39 FRANKED, 30% CTR, DRP NIL DISC	1.00	25.35	0.00	2,199.56
30/06/2022	Market Value Adjustment	0.00	150.04	0.00	2,349.60
30/06/2022	Closing Balance	66.00	0.00	0.00	2,349.60
<b>Investments - Yowie Group Limited</b>					
01/07/2021	Opening Balance	3,300.00	0.00	0.00	135.30
30/06/2022	Market Value Adjustment	0.00	16.50	0.00	151.80
30/06/2022	Closing Balance	3,300.00	0.00	0.00	151.80

Date	Description	Quantity	Debits	Credits	Balance
<b>Investments - ZIP Co Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
11/02/2022	Bght 1570 Z1P @ 2.8600	1,570.00	4,501.20	0.00	4,501.20
14/06/2022	Bght 3954 ZIP @ 0.5050	3,954.00	2,007.77	0.00	6,508.97
30/06/2022	Market Value Adjustment	0.00	0.00	4,078.41	2,430.56
30/06/2022	Closing Balance	5,524.00	0.00	0.00	2,430.56
<b>Investments - 360 Capital REIT</b>					
01/07/2021	Opening Balance	2,109.00	0.00	0.00	2,098.46
28/07/2021	TOT AUD DRP 1.5% DISC	33.00	31.64	0.00	2,130.10
27/10/2021	TOT AUD 0.015 FRANKED, 25% CTR, DRP 1.5% DISC	37.00	32.13	0.00	2,162.23
30/06/2022	Market Value Adjustment	0.00	0.00	473.51	1,688.72
30/06/2022	Closing Balance	2,179.00	0.00	0.00	1,688.72
<b>Investments - Betashares Australian Dividend Harvester Fund (Managed Fund)</b>					
01/07/2021	Opening Balance	502.00	0.00	0.00	7,048.08
16/07/2021	HVST AUD EST 0.0475 FRANKED, 30% CTR, DRP	3.00	29.71	0.00	7,077.79
17/08/2021	HVST AUD EST 0.0373 FRANKED, 30% CTR, DRP	2.00	33.94	0.00	7,111.73
16/09/2021	HVST AUD EST 0.0185 FRANKED, 30% CTR, DRP	2.00	34.07	0.00	7,145.80
18/10/2021	HVST AUD EST 0.0662 FRANKED, 30% CTR, DRP	3.00	34.20	0.00	7,180.00

Date	Description	Quantity	Debits	Credits	Balance
16/11/2021	HVST AUD EST 0.0673 EQUIV FRANKED, 30% CTR, DRP	2.00	34.41	0.00	7,214.41
16/12/2021	HVST AUD EST 0.0688 EQUIV FRANKED, 30% CTR, DRP	3.00	34.54	0.00	7,248.95
19/01/2022	HVST AUD EST 0.0708 FRANKED, 30% CTR, DRP	3.00	37.22	0.00	7,286.17
16/02/2022	HVST AUD EST 0.072 FRANKED, 30% CTR, DRP	3.00	37.44	0.00	7,323.61
16/03/2022	HVST AUD EST 0.0731 EQUIV FRANKED, 30% CTR, DRP	2.00	37.66	0.00	7,361.27
20/04/2022	HVST AUD EST 0.0732 EQUIV FRANKED, 30% CTR, DRP	3.00	37.80	0.00	7,399.07
17/05/2022	HVST AUD EST 0.073152 EQUIV FRANKED, 30% CTR, DRP	3.00	38.02	0.00	7,437.09
17/06/2022	HVST AUD EST 0.0742 EQUIV FRANKED, 30% CTR, DRP	3.00	38.23	0.00	7,475.32
30/06/2022	Market Value Adjustment	0.00	0.00	1,094.02	6,381.30
30/06/2022	Closing Balance	534.00	0.00	0.00	6,381.30

**Investments - Betashares Global Banks ETF - Currency Hedged**

01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/02/2022	Bght 666 BNKS @ 7.3500	666.00	4,906.10	0.00	4,906.10
30/06/2022	Market Value Adjustment	0.00	0.00	1,036.64	3,869.46
30/06/2022	Closing Balance	666.00	0.00	0.00	3,869.46

**Investments - Global X S&P Biotech ETF**

01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
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Date	Description	Quantity	Debits	Credits	Balance
27/04/2022	Bght 136 CURE @ 36.7000	136.00	5,002.20	0.00	5,002.20
30/06/2022	Market Value Adjustment	0.00	10.76	0.00	5,012.96
30/06/2022	Closing Balance	136.00	0.00	0.00	5,012.96
<b>Investments - Ishares Core S&amp;P/ASX 200 ETF</b>					
01/07/2021	Opening Balance	216.00	0.00	0.00	6,514.56
13/07/2021	IOZ AUD EST 0.0935 FRANKED, 30% CTR, 0.0202 CFI, DRP	2.00	43.97	0.00	6,558.53
20/10/2021	IOZ AUD EST 0.4211 FRANKED, 30% CTR, 0.023 CFI, DRP	3.00	104.07	0.00	6,662.60
18/01/2022	IOZ AUD EST 0.0974 FRANKED, 30% CTR, 0.0143 CFI, DRP	1.00	32.25	0.00	6,694.85
21/04/2022	IOZ AUD EST 0.3169 FRANKED, 30% CTR, 0.0131 CFI, DRP	3.00	83.39	0.00	6,778.24
30/06/2022	Market Value Adjustment	0.00	0.00	680.74	6,097.50
30/06/2022	Closing Balance	225.00	0.00	0.00	6,097.50
<b>Investments - Ishares Europe ETF</b>					
01/07/2021	Opening Balance	88.00	0.00	0.00	6,381.76
13/07/2021	IEU AUD DRP	1.00	86.42	0.00	6,468.18
05/01/2022	IEU AUD DRP	1.00	61.16	0.00	6,529.34
30/06/2022	Market Value Adjustment	0.00	0.00	818.84	5,710.50
30/06/2022	Closing Balance	90.00	0.00	0.00	5,710.50
<b>Investments - Platinum International Fund (Quoted Managed Hedge Fund)</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	2,331.00	0.00	0.00	12,074.58
15/07/2021	PIXX AUD DRP	37.00	193.45	0.00	12,268.03
30/06/2022	Market Value Adjustment	0.00	0.00	1,801.47	10,466.56
30/06/2022	Closing Balance	2,368.00	0.00	0.00	10,466.56
<b>Investments - Qualitas Real Estate Income Fund</b>					
01/07/2021	Opening Balance	6,432.00	0.00	0.00	10,484.16
15/07/2021	QRI AUD DRP NIL DISC	33.00	53.87	0.00	10,538.03
17/08/2021	QRI AUD DRP NIL DISC	29.00	45.22	0.00	10,583.25
15/09/2021	QRI AUD DRP NIL DISC	32.00	51.26	0.00	10,634.51
15/10/2021	QRI AUD DRP NIL DISC	30.00	48.99	0.00	10,683.50
15/11/2021	QRI AUD DRP NIL DISC	32.00	51.23	0.00	10,734.73
15/12/2021	QRI AUD DRP NIL DISC	28.00	44.18	0.00	10,778.91
17/01/2022	QRI AUD DRP NIL DISC	26.00	41.78	0.00	10,820.69
17/02/2022	QRI AUD DRP NIL DISC	26.00	41.96	0.00	10,862.65
15/03/2022	QRI AUD DRP NIL DISC	25.00	40.09	0.00	10,902.74
14/04/2022	QRI AUD DRP NIL DISC	29.00	46.40	0.00	10,949.14
16/05/2022	QRI AUD DRP NIL DISC	32.00	50.79	0.00	10,999.93
15/06/2022	QRI AUD DRP NIL DISC	34.00	55.11	0.00	11,055.04
30/06/2022	Market Value Adjustment	0.00	0.00	1,721.54	9,333.50
30/06/2022	Closing Balance	6,788.00	0.00	0.00	9,333.50

Date	Description	Quantity	Debits	Credits	Balance
<b>Investments - Russell Investments High Dividend Australian Shares ETF</b>					
01/07/2021	Opening Balance	174.00	0.00	0.00	5,214.78
15/07/2021	RDV AUD 0.070155 FRANKED, 35.1753% CTR, 0.012209 CFI, DRP NIL DI	1.00	29.22	0.00	5,244.00
15/10/2021	RDV AUD 0.459427 FRANKED, 31.0199% CTR, 0.030126 CFI, DRP NIL DI	3.00	93.96	0.00	5,337.96
18/01/2022	RDV AUD 0.152953 FRANKED, 32.9727% CTR, 0.008236 CFI, DRP NIL DI	1.00	34.32	0.00	5,372.28
19/04/2022	RDV AUD 0.298716 FRANKED, 31.3819% CTR, 0.01331 CFI, DRP NIL DIS	3.00	74.29	0.00	5,446.57
30/06/2022	Market Value Adjustment	0.00	0.00	548.95	4,897.62
30/06/2022	Closing Balance	182.00	0.00	0.00	4,897.62
<b>Investments - Switzer Dividend Growth Fund (Managed Fund)</b>					
01/07/2021	Opening Balance	1,717.00	0.00	0.00	4,567.22
19/10/2021	SWTZ AUD EST 0.028222 FRANKED, 30% CTR, DRP	18.00	48.46	0.00	4,615.68
19/01/2022	SWTZ AUD EST 0.021198 FRANKED, 30% CTR, DRP	14.00	36.78	0.00	4,652.46
18/02/2022	SWTZ AUD EST 0.006 FRANKED, 30% CTR, DRP	4.00	10.50	0.00	4,662.96
18/03/2022	SWTZ AUD 0.006, EST 0.006 FRANKED, 30% CTR, DRP	4.00	10.52	0.00	4,673.48
20/04/2022	SWTZ AUD 0.006, EST 0.006 FRANKED, 30% CTR, DRP	4.00	10.55	0.00	4,684.03
20/05/2022	SWTZ AUD 0.006, EST 0.006 FRANKED, 30% CTR, DRP	4.00	10.57	0.00	4,694.60



Date	Description	Quantity	Debits	Credits	Balance
20/06/2022	SWTZ AUD 0.006, EST 0.006 FRANKED, 30% CTR, DRP	4.00	10.59	0.00	4,705.19
30/06/2022	Market Value Adjustment	0.00	0.00	291.53	4,413.66
30/06/2022	Closing Balance	1,769.00	0.00	0.00	4,413.66
<b>Investments - Vaneck Global Healthcare Leaders ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
03/05/2022	Bght 490 HLTH @ 10.1800	490.00	4,999.20	0.00	4,999.20
30/06/2022	Market Value Adjustment	0.00	0.00	15.90	4,983.30
30/06/2022	Closing Balance	490.00	0.00	0.00	4,983.30
<b>Investments - Vanguard Australian Fixed Interest Index ETF</b>					
01/07/2021	Opening Balance	203.00	0.00	0.00	10,265.71
16/07/2021	VAF AUD DRP	2.00	80.59	0.00	10,346.30
18/10/2021	VAF AUD DRP	1.00	31.69	0.00	10,377.99
19/01/2022	VAF AUD DRP	1.00	84.36	0.00	10,462.35
20/04/2022	VAF AUD DRP	1.00	37.12	0.00	10,499.47
30/06/2022	Market Value Adjustment	0.00	0.00	1,310.03	9,189.44
30/06/2022	Closing Balance	208.00	0.00	0.00	9,189.44
<b>Investments - Vanguard Diversified Growth Index ETF</b>					
01/07/2021	Opening Balance	93.00	0.00	0.00	5,449.80
16/07/2021	VDGR AUD EST 0.0457 FRANKED, 30% CTR, 0.0111 CFI, DRP	2.00	124.77	0.00	5,574.57

Date	Description	Quantity	Debits	Credits	Balance
18/10/2021	VDGR AUD EST 0.1967 FRANKED, 30% CTR, 0.0036 CFI, DRP	1.00	28.74	0.00	5,603.31
19/01/2022	Capital Call	0.00	23.96	0.00	5,627.27
20/04/2022	VDGR AUD EST 0.1354 FRANKED, 30% CTR, 0.00671 CFI, DRP	1.00	46.27	0.00	5,673.54
30/06/2022	Market Value Adjustment	0.00	0.00	733.33	4,940.21
30/06/2022	Closing Balance	97.00	0.00	0.00	4,940.21
<b>Investments - Vanguard Ftse Europe Shares ETF</b>					
01/07/2021	Opening Balance	78.00	0.00	0.00	5,045.04
16/07/2021	VEQ AUD DRP	1.00	40.76	0.00	5,085.80
18/10/2021	Capital Call	0.00	21.69	0.00	5,107.49
19/01/2022	VEQ AUD DRP	1.00	39.07	0.00	5,146.56
20/04/2022	Capital Call	0.00	10.04	0.00	5,156.60
30/06/2022	Market Value Adjustment	0.00	0.00	719.80	4,436.80
30/06/2022	Closing Balance	80.00	0.00	0.00	4,436.80
<b>Investments - Vanguard MSCI Index International Shares ETF</b>					
01/07/2021	Opening Balance	103.00	0.00	0.00	9,982.76
16/07/2021	VGS AUD DRP	1.00	83.74	0.00	10,066.50
18/10/2021	Capital Call	0.00	35.63	0.00	10,102.13
19/01/2022	VGS AUD DRP	1.00	44.84	0.00	10,146.97
20/04/2022	Capital Call	0.00	42.81	0.00	10,189.78

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Market Value Adjustment	0.00	0.00	885.73	9,304.05
30/06/2022	Closing Balance	105.00	0.00	0.00	9,304.05
<b>Investments - Sequoia Launch - Series 37A - Diversified Basket of Global Investments Fund</b>					
01/07/2021	Opening Balance	100,000.00	0.00	0.00	100,000.00
04/04/2022	Unlisted Security Sale	-100,000.00	0.00	100,000.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Cash At Bank - ANZ Active Cash</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	1,106.25
30/09/2021	Bght 1724 INR @ 0.6300	0.00	0.00	1,097.12	9.13
24/11/2021	BPAY: AS AT 23/11/2021	0.00	5,000.00	0.00	5,009.13
21/01/2022	Bght 1371 VEE @ 0.8900	0.00	0.00	1,231.19	3,777.94
21/01/2022	Bght 255 MP1 @ 14.7700	0.00	0.00	3,777.35	0.59
28/01/2022	BPAY: AS AT 27/01/2022	0.00	12,000.00	0.00	12,000.59
11/02/2022	Bght 1570 Z1P @ 2.8600	0.00	0.00	4,501.20	7,499.39
16/02/2022	Bght 666 BNKS @ 7.3500	0.00	0.00	4,906.10	2,593.29
22/02/2022	BPAY: AS AT 21/02/2022	0.00	10,000.00	0.00	12,593.29
24/02/2022	Bght 40 CSL @ 264.3200	0.00	0.00	10,583.80	2,009.49
27/04/2022	Bght 136 CURE @ 36.7000	0.00	0.00	5,002.20	2,992.71
27/04/2022	BPAY: AS AT 26/04/2022	0.00	10,000.00	0.00	7,007.29
03/05/2022	Bght 490 HLTH @ 10.1800	0.00	0.00	4,999.20	2,008.09

Date	Description	Quantity	Debits	Credits	Balance
14/06/2022	Bght 3954 ZIP @ 0.5050	0.00	0.00	2,007.77	0.32
30/06/2022	Closing Balance	0.00	0.00	0.00	0.32
<b>Cash At Bank - St. George Complete Freedom Offset account</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	74,312.23
02/07/2021	Aristocrat div	0.00	29.70	0.00	74,341.93
05/07/2021	Precint apts rent	0.00	866.95	0.00	75,208.88
12/07/2021	Superchoice	0.00	333.37	0.00	75,542.25
19/07/2021	Loan Repayments	0.00	0.00	437.00	75,105.25
19/07/2021	Loan Repayments	0.00	0.00	2,211.00	72,894.25
20/07/2021	Precint apts rent	0.00	1,753.70	0.00	74,647.95
20/07/2021	Swtz dst	0.00	17.61	0.00	74,665.56
02/08/2021	Quicksuper	0.00	2,891.40	0.00	77,556.96
17/08/2021	Precint apts rent	0.00	1,365.83	0.00	78,922.79
18/08/2021	Loan Repayments	0.00	0.00	437.00	78,485.79
18/08/2021	Loan Repayments	0.00	0.00	2,211.00	76,274.79
30/08/2021	Bcc rates	0.00	0.00	432.39	75,842.40
01/09/2021	Quicksuper	0.00	1,970.76	0.00	77,813.16
03/09/2021	Precint apts rent	0.00	866.95	0.00	78,680.11
14/09/2021	Superchoice	0.00	340.38	0.00	79,020.49
15/09/2021	HTI Div	0.00	56.49	0.00	79,076.98

Date	Description	Quantity	Debits	Credits	Balance
15/09/2021	Pearls VIII Dst	0.00	92.18	0.00	79,169.16
16/09/2021	AMP Cap Notes 2	0.00	113.98	0.00	79,283.14
18/09/2021	Loan Repayments	0.00	0.00	437.00	78,846.14
18/09/2021	Loan Repayments	0.00	0.00	2,211.00	76,635.14
20/09/2021	Precint apts rent	0.00	876.85	0.00	77,511.99
22/09/2021	EDV Div	0.00	4.48	0.00	77,516.47
23/09/2021	Mcperson's ltd	0.00	62.42	0.00	77,578.89
27/09/2021	Quicksuper	0.00	1,970.76	0.00	79,549.65
28/09/2021	Altium Limited	0.00	33.60	0.00	79,583.25
29/09/2021	Urban Utilities	0.00	0.00	273.35	79,309.90
30/09/2021	Medibank Div	0.00	207.00	0.00	79,516.90
01/10/2021	Treasury wines	0.00	61.88	0.00	79,578.78
04/10/2021	Precint apts rent	0.00	866.95	0.00	80,445.73
05/10/2021	Atlas Arteria	0.00	92.38	0.00	80,538.11
08/10/2021	Healius Div	0.00	53.80	0.00	80,591.91
14/10/2021	IGL Div	0.00	155.96	0.00	80,747.87
15/10/2021	CBAPE	0.00	10,000.00	0.00	90,747.87
15/10/2021	Pearls VIII Dst	0.00	29.98	0.00	90,777.85
18/10/2021	Loan Repayments	0.00	0.00	437.00	90,340.85
18/10/2021	Loan Repayments	0.00	0.00	2,211.00	88,129.85

Date	Description	Quantity	Debits	Credits	Balance
19/10/2021	Precint apts rent	0.00	696.85	0.00	88,826.70
26/10/2021	Quicksuper	0.00	2,999.51	0.00	91,826.21
01/11/2021	SMSF Tax kelly	0.00	0.00	1,322.50	90,503.71
01/11/2021	Strata levy	0.00	0.00	1,604.35	88,899.36
02/11/2021	Precint apts rent	0.00	866.95	0.00	89,766.31
04/11/2021	Bcc rates	0.00	0.00	431.45	89,334.86
04/11/2021	Boardroom	0.00	0.00	418.50	88,916.36
17/11/2021	Precint apts rent	0.00	876.85	0.00	89,793.21
18/11/2021	Loan Repayments	0.00	0.00	437.00	89,356.21
18/11/2021	Loan Repayments	0.00	0.00	2,211.00	87,145.21
23/11/2021	CMC Markets	0.00	0.00	5,000.00	82,145.21
25/11/2021	Onepath Life	0.00	0.00	2,653.77	79,491.44
02/12/2021	Precint apts rent	0.00	866.95	0.00	80,358.39
09/12/2021	Quicksuper	0.00	1,983.70	0.00	82,342.09
16/12/2021	AMP Cap Notes 2	0.00	112.51	0.00	82,454.60
17/12/2021	Aristocrat div	0.00	54.08	0.00	82,508.68
18/12/2021	Loan Repayments	0.00	0.00	433.00	82,075.68
18/12/2021	Loan Repayments	0.00	0.00	2,207.00	79,868.68
20/12/2021	Precint apts rent	0.00	876.85	0.00	80,745.53
21/12/2021	Superchoice	0.00	2,382.66	0.00	83,128.19

Date	Description	Quantity	Debits	Credits	Balance
23/12/2021	Quicksuper	0.00	1,983.70	0.00	85,111.89
04/01/2022	MLC Life Insurance	0.00	0.00	1,255.55	83,856.34
04/01/2022	Precint apts rent	0.00	866.95	0.00	84,723.29
04/01/2022	TFR Properties	0.00	0.00	638.00	84,085.29
07/01/2022	Urban Utilities	0.00	0.00	327.90	83,757.39
11/01/2022	SPA Sublime wages	0.00	1,034.00	0.00	84,791.39
18/01/2022	Loan Repayments	0.00	0.00	433.00	84,358.39
18/01/2022	Loan Repayments	0.00	0.00	2,207.00	82,151.39
18/01/2022	Precint apts rent	0.00	2,138.66	0.00	84,290.05
21/01/2022	Quicksuper	0.00	1,983.70	0.00	86,273.75
27/01/2022	360 Capital reit	0.00	32.69	0.00	86,306.44
27/01/2022	CMC Markets	0.00	0.00	12,000.00	74,306.44
01/02/2022	Strata levy	0.00	0.00	1,604.35	72,702.09
02/02/2022	Precint apts rent	0.00	866.95	0.00	73,569.04
04/02/2022	Bcc rates	0.00	0.00	430.40	73,138.64
04/02/2022	Superchoice	0.00	1,400.00	0.00	74,538.64
17/02/2022	Precint apts rent	0.00	876.85	0.00	75,415.49
18/02/2022	Loan Repayments	0.00	0.00	433.00	74,982.49
18/02/2022	Loan Repayments	0.00	0.00	2,207.00	72,775.49
21/02/2022	CMC Markets	0.00	0.00	10,000.00	62,775.49

Date	Description	Quantity	Debits	Credits	Balance
22/02/2022	Quicksuper	0.00	1,983.70	0.00	64,759.19
02/03/2022	Precint apts rent	0.00	866.95	0.00	65,626.14
04/03/2022	Tax office payments	0.00	0.00	705.00	64,921.14
16/03/2022	AMP Cap Notes 2	0.00	112.56	0.00	65,033.70
17/03/2022	Precint apts rent	0.00	876.85	0.00	65,910.55
18/03/2022	Loan Repayments	0.00	0.00	433.00	65,477.55
18/03/2022	Loan Repayments	0.00	0.00	2,207.00	63,270.55
18/03/2022	Mcperson's ltd	0.00	124.83	0.00	63,395.38
22/03/2022	Altium Limited	0.00	33.60	0.00	63,428.98
23/03/2022	HTI Div	0.00	62.95	0.00	63,491.93
24/03/2022	Medibank Div	0.00	183.00	0.00	63,674.93
25/03/2022	Quicksuper	0.00	1,983.70	0.00	65,658.63
28/03/2022	EDV Div	0.00	8.00	0.00	65,666.63
28/03/2022	Swyftx	0.00	0.00	5,000.00	60,666.63
31/03/2022	Atlas Arteria	0.00	122.18	0.00	60,788.81
31/03/2022	Superchoice	0.00	1,750.00	0.00	62,538.81
01/04/2022	Treasury wines	0.00	71.40	0.00	62,610.21
04/04/2022	Precint apts rent	0.00	866.95	0.00	63,477.16
05/04/2022	Healius Div	0.00	79.70	0.00	63,556.86
06/04/2022	CSL Div	0.00	56.92	0.00	63,613.78



Date	Description	Quantity	Debits	Credits	Balance
14/04/2022	IGL Div	0.00	189.38	0.00	63,803.16
19/04/2022	Loan Repayments	0.00	0.00	433.00	63,370.16
19/04/2022	Loan Repayments	0.00	0.00	2,207.00	61,163.16
19/04/2022	Precint apts rent	0.00	876.85	0.00	62,040.01
19/04/2022	VEE Div	0.00	0.96	0.00	62,040.97
26/04/2022	CMC Markets	0.00	0.00	10,000.00	52,040.97
27/04/2022	360 Capital reit	0.00	32.69	0.00	52,073.66
27/04/2022	Urban Utilities	0.00	0.00	303.13	51,770.53
28/04/2022	Quicksuper	0.00	2,319.53	0.00	54,090.06
02/05/2022	Strata levy	0.00	0.00	1,617.41	52,472.65
03/05/2022	Precint apts rent	0.00	866.95	0.00	53,339.60
05/05/2022	Superchoice	0.00	13,200.00	0.00	66,539.60
14/05/2022	Tax office payments	0.00	0.00	705.00	65,834.60
17/05/2022	Precint apts rent	0.00	876.85	0.00	66,711.45
17/05/2022	To S21106370100	0.00	0.00	25.00	66,686.45
18/05/2022	Loan Repayments	0.00	0.00	433.00	66,253.45
18/05/2022	Loan Repayments	0.00	0.00	2,207.00	64,046.45
23/05/2022	Quicksuper	0.00	2,149.04	0.00	66,195.49
30/05/2022	Swyftx	0.00	0.00	5,000.00	61,195.49
03/06/2022	Bcc rates	0.00	0.00	430.40	60,765.09

Date	Description	Quantity	Debits	Credits	Balance
03/06/2022	Precint apts rent	0.00	866.95	0.00	61,632.04
16/06/2022	AMP Cap Notes 2	0.00	117.30	0.00	61,749.34
17/06/2022	Precint apts rent	0.00	352.23	0.00	62,101.57
17/06/2022	To S21106370100	0.00	0.00	25.00	62,076.57
18/06/2022	Loan Repayments	0.00	0.00	433.00	61,643.57
18/06/2022	Loan Repayments	0.00	0.00	2,207.00	59,436.57
22/06/2022	Superchoice	0.00	11,926.96	0.00	71,363.53
30/06/2022	ASIC	0.00	0.00	56.00	71,307.53
30/06/2022	Quicksuper	0.00	2,149.04	0.00	73,456.57
30/06/2022	Closing Balance	0.00	0.00	0.00	73,456.57
<b>Cash At Bank - Swyftx Pty Ltd - Fiat</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/03/2022	Deposit	0.00	5,000.00	0.00	5,000.00
21/04/2022	BUY ETH	0.00	0.00	2,500.00	2,500.00
22/04/2022	BUY DOGE	0.00	0.00	2,500.00	0.00
30/05/2022	Deposit	0.00	5,000.00	0.00	5,000.00
07/06/2022	BUY KAVA	0.00	0.00	2,037.25	2,962.75
30/06/2022	Closing Balance	0.00	0.00	0.00	2,962.75
<b>Other Assets - Unsettled Trades / Acquisitions / Limited Recourse Borrowing Arrangement / Sequoia Launch - Series 37A (Fund Basket) (Loan)</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
04/04/2022	Maturity	0.00	0.00	100,000.00	100,000.00
04/04/2022	Maturity	0.00	100,000.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Limited Recourse Borrowing Arrangement / St. George Home Loan #1000</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
17/07/2021	Interest charged	0.00	0.00	197.24	197.24
17/07/2021	Interest charged	0.00	197.24	0.00	0.00
17/07/2021	Service Fee	0.00	0.00	12.00	12.00
17/07/2021	Service Fee	0.00	12.00	0.00	0.00
18/07/2021	Repayment	0.00	0.00	437.00	437.00
19/07/2021	Repayment	0.00	437.00	0.00	0.00
17/08/2021	Interest charged	0.00	0.00	202.68	202.68
17/08/2021	Interest charged	0.00	202.68	0.00	0.00
17/08/2021	Service Fee	0.00	0.00	12.00	12.00
17/08/2021	Service Fee	0.00	12.00	0.00	0.00
18/08/2021	Repayment	0.00	0.00	437.00	437.00
18/08/2021	Repayment	0.00	437.00	0.00	0.00
17/09/2021	Interest charged	0.00	0.00	201.57	201.57
17/09/2021	Interest charged	0.00	201.57	0.00	0.00
17/09/2021	Service Fee	0.00	0.00	12.00	12.00

Date	Description	Quantity	Debits	Credits	Balance
17/09/2021	Service Fee	0.00	12.00	0.00	0.00
18/09/2021	Repayment	0.00	0.00	437.00	437.00
18/09/2021	Repayment	0.00	437.00	0.00	0.00
17/10/2021	Interest charged	0.00	0.00	193.99	193.99
17/10/2021	Interest charged	0.00	193.99	0.00	0.00
17/10/2021	Service Fee	0.00	0.00	12.00	12.00
17/10/2021	Service Fee	0.00	12.00	0.00	0.00
18/10/2021	Repayment	0.00	0.00	437.00	437.00
18/10/2021	Repayment	0.00	437.00	0.00	0.00
17/11/2021	Interest charged	0.00	0.00	199.31	199.31
17/11/2021	Interest charged	0.00	199.31	0.00	0.00
17/11/2021	Service Fee	0.00	0.00	12.00	12.00
17/11/2021	Service Fee	0.00	12.00	0.00	0.00
18/11/2021	Repayment	0.00	0.00	437.00	437.00
18/11/2021	Repayment	0.00	437.00	0.00	0.00
17/12/2021	Interest charged	0.00	0.00	191.79	191.79
17/12/2021	Interest charged	0.00	191.79	0.00	0.00
17/12/2021	Service Fee	0.00	0.00	8.00	8.00
17/12/2021	Service Fee	0.00	8.00	0.00	0.00
18/12/2021	Repayment	0.00	0.00	433.00	433.00

Date	Description	Quantity	Debits	Credits	Balance
18/12/2021	Repayment	0.00	433.00	0.00	0.00
17/01/2022	Interest charged	0.00	0.00	197.02	197.02
17/01/2022	Interest charged	0.00	197.02	0.00	0.00
17/01/2022	Service Fee	0.00	0.00	8.00	8.00
17/01/2022	Service Fee	0.00	8.00	0.00	0.00
18/01/2022	Repayment	0.00	0.00	433.00	433.00
18/01/2022	Repayment	0.00	433.00	0.00	0.00
17/02/2022	Interest charged	0.00	0.00	195.88	195.88
17/02/2022	Interest charged	0.00	195.88	0.00	0.00
17/02/2022	Service Fee	0.00	0.00	8.00	8.00
17/02/2022	Service Fee	0.00	8.00	0.00	0.00
18/02/2022	Repayment	0.00	0.00	433.00	433.00
18/02/2022	Repayment	0.00	433.00	0.00	0.00
17/03/2022	Interest charged	0.00	0.00	175.89	175.89
17/03/2022	Interest charged	0.00	175.89	0.00	0.00
17/03/2022	Service Fee	0.00	0.00	8.00	8.00
17/03/2022	Service Fee	0.00	8.00	0.00	0.00
18/03/2022	Repayment	0.00	0.00	433.00	433.00
18/03/2022	Repayment	0.00	433.00	0.00	0.00
17/04/2022	Interest charged	0.00	0.00	193.50	193.50

Date	Description	Quantity	Debits	Credits	Balance
17/04/2022	Interest charged	0.00	193.50	0.00	0.00
17/04/2022	Service Fee	0.00	0.00	8.00	8.00
17/04/2022	Service Fee	0.00	8.00	0.00	0.00
18/04/2022	Repayment	0.00	0.00	433.00	433.00
19/04/2022	Repayment	0.00	433.00	0.00	0.00
17/05/2022	Interest	0.00	0.00	25.00	25.00
17/05/2022	Interest	0.00	25.00	0.00	0.00
17/05/2022	Interest charged	0.00	0.00	186.40	186.40
17/05/2022	Interest charged	0.00	186.40	0.00	0.00
17/05/2022	Service Fee	0.00	0.00	8.00	8.00
17/05/2022	Service Fee	0.00	8.00	0.00	0.00
18/05/2022	Repayment	0.00	0.00	433.00	433.00
18/05/2022	Repayment	0.00	433.00	0.00	0.00
17/06/2022	Interest	0.00	0.00	25.00	25.00
17/06/2022	Interest	0.00	25.00	0.00	0.00
17/06/2022	Interest charged	0.00	0.00	199.16	199.16
17/06/2022	Interest charged	0.00	199.16	0.00	0.00
17/06/2022	Service Fee	0.00	0.00	8.00	8.00
17/06/2022	Service Fee	0.00	8.00	0.00	0.00
18/06/2022	Repayment	0.00	0.00	433.00	433.00

Date	Description	Quantity	Debits	Credits	Balance
18/06/2022	Repayment	0.00	433.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Limited Recourse Borrowing Arrangement / St. George Home Loan #1001</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
17/07/2021	Interest charged	0.00	0.00	1,042.98	1,042.98
17/07/2021	Interest charged	0.00	1,042.98	0.00	0.00
17/07/2021	Service Fee	0.00	0.00	12.00	12.00
17/07/2021	Service Fee	0.00	12.00	0.00	0.00
18/07/2021	Repayment	0.00	0.00	2,211.00	2,211.00
19/07/2021	Repayment	0.00	2,211.00	0.00	0.00
17/08/2021	Interest charged	0.00	0.00	1,058.21	1,058.21
17/08/2021	Interest charged	0.00	1,058.21	0.00	0.00
17/08/2021	Service Fee	0.00	0.00	12.00	12.00
17/08/2021	Service Fee	0.00	12.00	0.00	0.00
18/08/2021	Repayment	0.00	0.00	2,211.00	2,211.00
18/08/2021	Repayment	0.00	2,211.00	0.00	0.00
17/09/2021	Interest charged	0.00	0.00	1,045.10	1,045.10
17/09/2021	Interest charged	0.00	1,045.10	0.00	0.00
17/09/2021	Service Fee	0.00	0.00	12.00	12.00
17/09/2021	Service Fee	0.00	12.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
18/09/2021	Repayment	0.00	0.00	2,211.00	2,211.00
18/09/2021	Repayment	0.00	2,211.00	0.00	0.00
17/10/2021	Interest charged	0.00	0.00	992.28	992.28
17/10/2021	Interest charged	0.00	992.28	0.00	0.00
17/10/2021	Service Fee	0.00	0.00	12.00	12.00
17/10/2021	Service Fee	0.00	12.00	0.00	0.00
18/10/2021	Repayment	0.00	0.00	2,211.00	2,211.00
18/10/2021	Repayment	0.00	2,211.00	0.00	0.00
17/11/2021	Interest charged	0.00	0.00	974.01	974.01
17/11/2021	Interest charged	0.00	974.01	0.00	0.00
17/11/2021	Service Fee	0.00	0.00	12.00	12.00
17/11/2021	Service Fee	0.00	12.00	0.00	0.00
18/11/2021	Repayment	0.00	0.00	2,211.00	2,211.00
18/11/2021	Repayment	0.00	2,211.00	0.00	0.00
17/12/2021	Interest charged	0.00	0.00	972.69	972.69
17/12/2021	Interest charged	0.00	972.69	0.00	0.00
17/12/2021	Service Fee	0.00	0.00	8.00	8.00
17/12/2021	Service Fee	0.00	8.00	0.00	0.00
18/12/2021	Repayment	0.00	0.00	2,207.00	2,207.00
18/12/2021	Repayment	0.00	2,207.00	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
17/01/2022	Interest charged	0.00	0.00	989.20	989.20
17/01/2022	Interest charged	0.00	989.20	0.00	0.00
17/01/2022	Service Fee	0.00	0.00	8.00	8.00
17/01/2022	Service Fee	0.00	8.00	0.00	0.00
18/01/2022	Repayment	0.00	0.00	2,207.00	2,207.00
18/01/2022	Repayment	0.00	2,207.00	0.00	0.00
17/02/2022	Interest charged	0.00	0.00	1,014.84	1,014.84
17/02/2022	Interest charged	0.00	1,014.84	0.00	0.00
17/02/2022	Service Fee	0.00	0.00	8.00	8.00
17/02/2022	Service Fee	0.00	8.00	0.00	0.00
18/02/2022	Repayment	0.00	0.00	2,207.00	2,207.00
18/02/2022	Repayment	0.00	2,207.00	0.00	0.00
17/03/2022	Interest charged	0.00	0.00	964.86	964.86
17/03/2022	Interest charged	0.00	964.86	0.00	0.00
17/03/2022	Service Fee	0.00	0.00	8.00	8.00
17/03/2022	Service Fee	0.00	8.00	0.00	0.00
18/03/2022	Repayment	0.00	0.00	2,207.00	2,207.00
18/03/2022	Repayment	0.00	2,207.00	0.00	0.00
17/04/2022	Interest charged	0.00	0.00	1,073.82	1,073.82
17/04/2022	Interest charged	0.00	1,073.82	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
17/04/2022	Service Fee	0.00	0.00	8.00	8.00
17/04/2022	Service Fee	0.00	8.00	0.00	0.00
18/04/2022	Repayment	0.00	0.00	2,207.00	2,207.00
19/04/2022	Repayment	0.00	2,207.00	0.00	0.00
17/05/2022	Interest charged	0.00	0.00	1,045.66	1,045.66
17/05/2022	Interest charged	0.00	1,045.66	0.00	0.00
17/05/2022	Service Fee	0.00	0.00	8.00	8.00
17/05/2022	Service Fee	0.00	8.00	0.00	0.00
18/05/2022	Repayment	0.00	0.00	2,207.00	2,207.00
18/05/2022	Repayment	0.00	2,207.00	0.00	0.00
17/06/2022	Interest charged	0.00	0.00	1,109.59	1,109.59
17/06/2022	Interest charged	0.00	1,109.59	0.00	0.00
17/06/2022	Service Fee	0.00	0.00	8.00	8.00
17/06/2022	Service Fee	0.00	8.00	0.00	0.00
18/06/2022	Repayment	0.00	0.00	2,207.00	2,207.00
18/06/2022	Repayment	0.00	2,207.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Other Assets / Dogecoin</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
22/04/2022	BUY DOGE	0.00	0.00	2,500.00	2,500.00

Date	Description	Quantity	Debits	Credits	Balance
22/04/2022	BUY DOGE	0.00	2,500.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Other Assets / Ethereum</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/04/2022	BUY ETH	0.00	0.00	2,500.00	2,500.00
21/04/2022	BUY ETH	0.00	2,500.00	0.00	0.00
31/05/2022	ETH rewards	0.00	0.00	4.74	4.74
31/05/2022	ETH rewards	0.00	4.74	0.00	0.00
30/06/2022	ETH rewards	0.00	0.00	4.79	4.79
30/06/2022	ETH rewards	0.00	4.79	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Other Assets / Kava</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
07/06/2022	BUY KAVA	0.00	0.00	2,037.25	2,037.25
07/06/2022	BUY KAVA	0.00	2,037.25	0.00	0.00
30/06/2022	KAWA rewards	0.00	0.00	19.34	19.34
30/06/2022	KAWA rewards	0.00	19.34	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Aristocrat Leisure Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
04/11/2021	Boardroom	0.00	418.50	0.00	418.50
17/11/2021	Boardroom	0.00	0.00	418.50	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Commonwealth Bank Of Australia</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/09/2021	CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	126.00	126.00
29/09/2021	CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	0.00	126.00	0.00	0.00
30/03/2022	CBA AUD 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	112.00	112.00
30/03/2022	CBA AUD 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	112.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / CSL Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
24/02/2022	Bght 40 CSL @ 264.3200	0.00	0.00	10,583.80	10,583.80
24/02/2022	Bght 40 CSL @ 264.3200	0.00	10,583.80	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Ioneer Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	Bght 1724 INR @ 0.6300	0.00	0.00	1,097.12	1,097.12

Date	Description	Quantity	Debits	Credits	Balance
30/09/2021	Bght 1724 INR @ 0.6300	0.00	1,097.12	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Megaport Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/01/2022	Bght 255 MP1 @ 14.7700	0.00	0.00	3,777.35	3,777.35
21/01/2022	Bght 255 MP1 @ 14.7700	0.00	3,777.35	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / National Australia Bank Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/07/2021	NAB AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	100.20	100.20
02/07/2021	NAB AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	100.20	0.00	0.00
15/12/2021	NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	113.90	113.90
15/12/2021	NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	113.90	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Veem Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/01/2022	Bght 1371 VEE @ 0.8900	0.00	0.00	1,231.19	1,231.19
21/01/2022	Bght 1371 VEE @ 0.8900	0.00	1,231.19	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Westpac Banking Corporation</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	103.20	103.20
21/12/2021	WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	0.00	103.20	0.00	0.00
24/06/2022	WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	107.36	107.36
24/06/2022	WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	0.00	107.36	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Woolworths Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
08/10/2021	WOW AUD 0.55 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	35.20	35.20
08/10/2021	WOW AUD 0.55 FRANKED, 30% CTR, DRP NIL DISC	0.00	35.20	0.00	0.00
13/04/2022	WOW AUD 0.39 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	25.35	25.35
13/04/2022	WOW AUD 0.39 FRANKED, 30% CTR, DRP NIL DISC	0.00	25.35	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / ZIP Co Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
11/02/2022	Bght 1570 Z1P @ 2.8600	0.00	0.00	4,501.20	4,501.20
11/02/2022	Bght 1570 Z1P @ 2.8600	0.00	4,501.20	0.00	0.00
14/06/2022	Bght 3954 ZIP @ 0.5050	0.00	0.00	2,007.77	2,007.77
14/06/2022	Bght 3954 ZIP @ 0.5050	0.00	2,007.77	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / 360 Capital REIT</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
28/07/2021	TOT AUD DRP 1.5% DISC	0.00	0.00	31.64	31.64
28/07/2021	TOT AUD DRP 1.5% DISC	0.00	31.64	0.00	0.00
27/10/2021	TOT AUD 0.015 FRANKED, 25% CTR, DRP 1.5% DISC	0.00	0.00	32.13	32.13
27/10/2021	TOT AUD 0.015 FRANKED, 25% CTR, DRP 1.5% DISC	0.00	32.13	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Betashares Australian Dividend Harvester Fund (Managed Fund)</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/07/2021	HVST AUD EST 0.0475 FRANKED, 30% CTR, DRP	0.00	0.00	29.71	29.71
16/07/2021	HVST AUD EST 0.0475 FRANKED, 30% CTR, DRP	0.00	29.71	0.00	0.00
17/08/2021	HVST AUD EST 0.0373 FRANKED, 30% CTR, DRP	0.00	0.00	33.94	33.94

Date	Description	Quantity	Debits	Credits	Balance
17/08/2021	HVST AUD EST 0.0373 FRANKED, 30% CTR, DRP	0.00	33.94	0.00	0.00
16/09/2021	HVST AUD EST 0.0185 FRANKED, 30% CTR, DRP	0.00	0.00	34.07	34.07
16/09/2021	HVST AUD EST 0.0185 FRANKED, 30% CTR, DRP	0.00	34.07	0.00	0.00
18/10/2021	HVST AUD EST 0.0662 FRANKED, 30% CTR, DRP	0.00	0.00	34.20	34.20
18/10/2021	HVST AUD EST 0.0662 FRANKED, 30% CTR, DRP	0.00	34.20	0.00	0.00
16/11/2021	HVST AUD EST 0.0673 EQUIV FRANKED, 30% CTR, DRP	0.00	0.00	34.41	34.41
16/11/2021	HVST AUD EST 0.0673 EQUIV FRANKED, 30% CTR, DRP	0.00	34.41	0.00	0.00
16/12/2021	HVST AUD EST 0.0688 EQUIV FRANKED, 30% CTR, DRP	0.00	0.00	34.54	34.54
16/12/2021	HVST AUD EST 0.0688 EQUIV FRANKED, 30% CTR, DRP	0.00	34.54	0.00	0.00
19/01/2022	HVST AUD EST 0.0708 FRANKED, 30% CTR, DRP	0.00	0.00	37.22	37.22
19/01/2022	HVST AUD EST 0.0708 FRANKED, 30% CTR, DRP	0.00	37.22	0.00	0.00
16/02/2022	HVST AUD EST 0.072 FRANKED, 30% CTR, DRP	0.00	0.00	37.44	37.44
16/02/2022	HVST AUD EST 0.072 FRANKED, 30% CTR, DRP	0.00	37.44	0.00	0.00
16/03/2022	HVST AUD EST 0.0731 EQUIV FRANKED, 30% CTR, DRP	0.00	0.00	37.66	37.66



Date	Description	Quantity	Debits	Credits	Balance
16/03/2022	HVST AUD EST 0.0731 EQUIV FRANKED, 30% CTR, DRP	0.00	37.66	0.00	0.00
20/04/2022	HVST AUD EST 0.0732 EQUIV FRANKED, 30% CTR, DRP	0.00	0.00	37.80	37.80
20/04/2022	HVST AUD EST 0.0732 EQUIV FRANKED, 30% CTR, DRP	0.00	37.80	0.00	0.00
17/05/2022	HVST AUD EST 0.073152 EQUIV FRANKED, 30% CTR, DRP	0.00	0.00	38.02	38.02
17/05/2022	HVST AUD EST 0.073152 EQUIV FRANKED, 30% CTR, DRP	0.00	38.02	0.00	0.00
17/06/2022	HVST AUD EST 0.0742 EQUIV FRANKED, 30% CTR, DRP	0.00	0.00	38.23	38.23
17/06/2022	HVST AUD EST 0.0742 EQUIV FRANKED, 30% CTR, DRP	0.00	38.23	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Betashares Global Banks ETF - Currency Hedged</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/02/2022	Bght 666 BNKS @ 7.3500	0.00	0.00	4,906.10	4,906.10
16/02/2022	Bght 666 BNKS @ 7.3500	0.00	4,906.10	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Global X S&amp;P Biotech ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
27/04/2022	Bght 136 CURE @ 36.7000	0.00	0.00	5,002.20	5,002.20
27/04/2022	Bght 136 CURE @ 36.7000	0.00	5,002.20	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Ishares Core S&amp;P/ASX 200 ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
13/07/2021	IOZ AUD EST 0.0935 FRANKED, 30% CTR, 0.0202 CFI, DRP	0.00	0.00	43.97	43.97
13/07/2021	IOZ AUD EST 0.0935 FRANKED, 30% CTR, 0.0202 CFI, DRP	0.00	43.97	0.00	0.00
20/10/2021	IOZ AUD EST 0.4211 FRANKED, 30% CTR, 0.023 CFI, DRP	0.00	0.00	104.07	104.07
20/10/2021	IOZ AUD EST 0.4211 FRANKED, 30% CTR, 0.023 CFI, DRP	0.00	104.07	0.00	0.00
18/01/2022	IOZ AUD EST 0.0974 FRANKED, 30% CTR, 0.0143 CFI, DRP	0.00	0.00	32.25	32.25
18/01/2022	IOZ AUD EST 0.0974 FRANKED, 30% CTR, 0.0143 CFI, DRP	0.00	32.25	0.00	0.00
21/04/2022	IOZ AUD EST 0.3169 FRANKED, 30% CTR, 0.0131 CFI, DRP	0.00	0.00	83.39	83.39
21/04/2022	IOZ AUD EST 0.3169 FRANKED, 30% CTR, 0.0131 CFI, DRP	0.00	83.39	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Ishares Europe ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
13/07/2021	IEU AUD DRP	0.00	0.00	86.42	86.42
13/07/2021	IEU AUD DRP	0.00	86.42	0.00	0.00
05/01/2022	IEU AUD DRP	0.00	0.00	61.16	61.16

Date	Description	Quantity	Debits	Credits	Balance
05/01/2022	IEU AUD DRP	0.00	61.16	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Platinum International Fund (Quoted Managed Hedge Fund)</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
15/07/2021	PIXX AUD DRP	0.00	0.00	193.45	193.45
15/07/2021	PIXX AUD DRP	0.00	193.45	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Qualitas Real Estate Income Fund</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
15/07/2021	QRI AUD DRP NIL DISC	0.00	0.00	53.87	53.87
15/07/2021	QRI AUD DRP NIL DISC	0.00	53.87	0.00	0.00
17/08/2021	QRI AUD DRP NIL DISC	0.00	0.00	45.22	45.22
17/08/2021	QRI AUD DRP NIL DISC	0.00	45.22	0.00	0.00
15/09/2021	QRI AUD DRP NIL DISC	0.00	0.00	51.26	51.26
15/09/2021	QRI AUD DRP NIL DISC	0.00	51.26	0.00	0.00
15/10/2021	QRI AUD DRP NIL DISC	0.00	0.00	48.99	48.99
15/10/2021	QRI AUD DRP NIL DISC	0.00	48.99	0.00	0.00
15/11/2021	QRI AUD DRP NIL DISC	0.00	0.00	51.23	51.23
15/11/2021	QRI AUD DRP NIL DISC	0.00	51.23	0.00	0.00
15/12/2021	QRI AUD DRP NIL DISC	0.00	0.00	44.18	44.18

Date	Description	Quantity	Debits	Credits	Balance
15/12/2021	QRI AUD DRP NIL DISC	0.00	44.18	0.00	0.00
17/01/2022	QRI AUD DRP NIL DISC	0.00	0.00	41.78	41.78
17/01/2022	QRI AUD DRP NIL DISC	0.00	41.78	0.00	0.00
17/02/2022	QRI AUD DRP NIL DISC	0.00	0.00	41.96	41.96
17/02/2022	QRI AUD DRP NIL DISC	0.00	41.96	0.00	0.00
15/03/2022	QRI AUD DRP NIL DISC	0.00	0.00	40.09	40.09
15/03/2022	QRI AUD DRP NIL DISC	0.00	40.09	0.00	0.00
14/04/2022	QRI AUD DRP NIL DISC	0.00	0.00	46.40	46.40
14/04/2022	QRI AUD DRP NIL DISC	0.00	46.40	0.00	0.00
16/05/2022	QRI AUD DRP NIL DISC	0.00	0.00	50.79	50.79
16/05/2022	QRI AUD DRP NIL DISC	0.00	50.79	0.00	0.00
15/06/2022	QRI AUD DRP NIL DISC	0.00	0.00	55.11	55.11
15/06/2022	QRI AUD DRP NIL DISC	0.00	55.11	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Russell Investments High Dividend Australian Shares ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
15/07/2021	RDV AUD 0.070155 FRANKED, 35.1753% CTR, 0.012209 CFI, DRP NIL DI	0.00	0.00	29.22	29.22
15/07/2021	RDV AUD 0.070155 FRANKED, 35.1753% CTR, 0.012209 CFI, DRP NIL DI	0.00	29.22	0.00	0.00
15/10/2021	RDV AUD 0.459427 FRANKED, 31.0199% CTR, 0.030126 CFI, DRP NIL DI	0.00	0.00	93.96	93.96

Date	Description	Quantity	Debits	Credits	Balance
15/10/2021	RDV AUD 0.459427 FRANKED, 31.0199% CTR, 0.030126 CFI, DRP NIL DI	0.00	93.96	0.00	0.00
18/01/2022	RDV AUD 0.152953 FRANKED, 32.9727% CTR, 0.008236 CFI, DRP NIL DI	0.00	0.00	34.32	34.32
18/01/2022	RDV AUD 0.152953 FRANKED, 32.9727% CTR, 0.008236 CFI, DRP NIL DI	0.00	34.32	0.00	0.00
19/04/2022	RDV AUD 0.298716 FRANKED, 31.3819% CTR, 0.01331 CFI, DRP NIL DIS	0.00	0.00	74.29	74.29
19/04/2022	RDV AUD 0.298716 FRANKED, 31.3819% CTR, 0.01331 CFI, DRP NIL DIS	0.00	74.29	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Switzer Dividend Growth Fund (Managed Fund)</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
19/10/2021	SWTZ AUD EST 0.028222 FRANKED, 30% CTR, DRP	0.00	0.00	48.46	48.46
19/10/2021	SWTZ AUD EST 0.028222 FRANKED, 30% CTR, DRP	0.00	48.46	0.00	0.00
19/01/2022	SWTZ AUD EST 0.021198 FRANKED, 30% CTR, DRP	0.00	0.00	36.78	36.78
19/01/2022	SWTZ AUD EST 0.021198 FRANKED, 30% CTR, DRP	0.00	36.78	0.00	0.00
18/02/2022	SWTZ AUD EST 0.006 FRANKED, 30% CTR, DRP	0.00	0.00	10.50	10.50
18/02/2022	SWTZ AUD EST 0.006 FRANKED, 30% CTR, DRP	0.00	10.50	0.00	0.00
18/03/2022	SWTZ AUD 0.006, EST 0.006 FRANKED, 30% CTR, DRP	0.00	0.00	10.52	10.52

Date	Description	Quantity	Debits	Credits	Balance
18/03/2022	SWTZ AUD 0.006, EST 0.006 FRANKED, 30% CTR, DRP	0.00	10.52	0.00	0.00
20/04/2022	SWTZ AUD 0.006, EST 0.006 FRANKED, 30% CTR, DRP	0.00	0.00	10.55	10.55
20/04/2022	SWTZ AUD 0.006, EST 0.006 FRANKED, 30% CTR, DRP	0.00	10.55	0.00	0.00
20/05/2022	SWTZ AUD 0.006, EST 0.006 FRANKED, 30% CTR, DRP	0.00	0.00	10.57	10.57
20/05/2022	SWTZ AUD 0.006, EST 0.006 FRANKED, 30% CTR, DRP	0.00	10.57	0.00	0.00
20/06/2022	SWTZ AUD 0.006, EST 0.006 FRANKED, 30% CTR, DRP	0.00	0.00	10.59	10.59
20/06/2022	SWTZ AUD 0.006, EST 0.006 FRANKED, 30% CTR, DRP	0.00	10.59	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Vaneck Global Healthcare Leaders ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
03/05/2022	Bght 490 HLTH @ 10.1800	0.00	0.00	4,999.20	4,999.20
03/05/2022	Bght 490 HLTH @ 10.1800	0.00	4,999.20	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Vanguard Australian Fixed Interest Index ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/07/2021	VAF AUD DRP	0.00	0.00	80.59	80.59
16/07/2021	VAF AUD DRP	0.00	80.59	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
18/10/2021	VAF AUD DRP	0.00	0.00	31.69	31.69
18/10/2021	VAF AUD DRP	0.00	31.69	0.00	0.00
19/01/2022	VAF AUD DRP	0.00	0.00	84.36	84.36
19/01/2022	VAF AUD DRP	0.00	84.36	0.00	0.00
20/04/2022	VAF AUD DRP	0.00	0.00	37.12	37.12
20/04/2022	VAF AUD DRP	0.00	37.12	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Vanguard Diversified Growth Index ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/07/2021	VDGR AUD EST 0.0457 FRANKED, 30% CTR, 0.0111 CFI, DRP	0.00	0.00	124.77	124.77
16/07/2021	VDGR AUD EST 0.0457 FRANKED, 30% CTR, 0.0111 CFI, DRP	0.00	124.77	0.00	0.00
18/10/2021	VDGR AUD EST 0.1967 FRANKED, 30% CTR, 0.0036 CFI, DRP	0.00	0.00	28.74	28.74
18/10/2021	VDGR AUD EST 0.1967 FRANKED, 30% CTR, 0.0036 CFI, DRP	0.00	28.74	0.00	0.00
19/01/2022	Capital Call	0.00	0.00	23.96	23.96
19/01/2022	Capital Call	0.00	23.96	0.00	0.00
20/04/2022	VDGR AUD EST 0.1354 FRANKED, 30% CTR, 0.00671 CFI, DRP	0.00	0.00	46.27	46.27
20/04/2022	VDGR AUD EST 0.1354 FRANKED, 30% CTR, 0.00671 CFI, DRP	0.00	46.27	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Vanguard Ftse Europe Shares ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/07/2021	VEQ AUD DRP	0.00	0.00	40.76	40.76
16/07/2021	VEQ AUD DRP	0.00	40.76	0.00	0.00
18/10/2021	Capital Call	0.00	0.00	21.69	21.69
18/10/2021	Capital Call	0.00	21.69	0.00	0.00
19/01/2022	VEQ AUD DRP	0.00	0.00	39.07	39.07
19/01/2022	VEQ AUD DRP	0.00	39.07	0.00	0.00
20/04/2022	Capital Call	0.00	0.00	10.04	10.04
20/04/2022	Capital Call	0.00	10.04	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Vanguard MSCI Index International Shares ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/07/2021	VGS AUD DRP	0.00	0.00	83.74	83.74
16/07/2021	VGS AUD DRP	0.00	83.74	0.00	0.00
18/10/2021	Capital Call	0.00	0.00	35.63	35.63
18/10/2021	Capital Call	0.00	35.63	0.00	0.00
19/01/2022	VGS AUD DRP	0.00	0.00	44.84	44.84
19/01/2022	VGS AUD DRP	0.00	44.84	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
20/04/2022	Capital Call	0.00	0.00	42.81	42.81
20/04/2022	Capital Call	0.00	42.81	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Commonwealth Bank Of Australia - Cap Note 3-Bbsw+5.20%</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
15/10/2021	CBAPE	0.00	0.00	10,000.00	10,000.00
15/10/2021	CBAPE	0.00	10,000.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Disposals / Units In Unlisted Unit Trusts / Sequoia Launch - Series 37A - Diversified Basket of Global Investments Fund</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
04/04/2022	Unlisted Security Sale	0.00	0.00	100,000.00	100,000.00
04/04/2022	Unlisted Security Sale	0.00	100,000.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Shares in Listed Companies / Atlas Arteria</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
24/09/2021	ALX AUD UNFRANKED, NIL CFI	0.00	92.38	0.00	92.38
05/10/2021	ALX AUD UNFRANKED, NIL CFI	0.00	0.00	92.38	0.00
22/03/2022	ALX AUD UNFRANKED, NIL CFI	0.00	122.18	0.00	122.18
31/03/2022	ALX AUD UNFRANKED, NIL CFI	0.00	0.00	122.18	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Stapled Securities / 360 Capital REIT</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	31.64
28/07/2021	TOT AUD DRP 1.5% DISC	0.00	0.00	31.64	0.00
29/09/2021	TOT AUD 0.015 FRANKED, 25% CTR, DRP 1.5% DISC	0.00	32.13	0.00	32.13
27/10/2021	TOT AUD 0.015 FRANKED, 25% CTR, DRP 1.5% DISC	0.00	0.00	32.13	0.00
30/12/2021	TOT AUD 0.015 FRANKED, 25% CTR, DRP SUSP	0.00	32.69	0.00	32.69
27/01/2022	TOT AUD 0.015 FRANKED, 25% CTR, DRP SUSP	0.00	0.00	32.69	0.00
30/03/2022	TOT AUD 0.015 FRANKED, 25% CTR, DRP SUSP	0.00	32.69	0.00	32.69
27/04/2022	TOT AUD 0.015 FRANKED, 25% CTR, DRP SUSP	0.00	0.00	32.69	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Betashares Australian Dividend Harvester Fund (Managed Fund)</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	29.71
16/07/2021	HVST AUD EST 0.0475 FRANKED, 30% CTR, DRP	0.00	0.00	29.71	0.00
02/08/2021	HVST AUD EST 0.0373 FRANKED, 30% CTR, DRP	0.00	33.94	0.00	33.94
17/08/2021	HVST AUD EST 0.0373 FRANKED, 30% CTR, DRP	0.00	0.00	33.94	0.00
01/09/2021	HVST AUD EST 0.0185 FRANKED, 30% CTR, DRP	0.00	34.07	0.00	34.07

Date	Description	Quantity	Debits	Credits	Balance
16/09/2021	HVST AUD EST 0.0185 FRANKED, 30% CTR, DRP	0.00	0.00	34.07	0.00
01/10/2021	HVST AUD EST 0.0662 FRANKED, 30% CTR, DRP	0.00	34.20	0.00	34.20
18/10/2021	HVST AUD EST 0.0662 FRANKED, 30% CTR, DRP	0.00	0.00	34.20	0.00
01/11/2021	HVST AUD EST 0.0673 EQUIV FRANKED, 30% CTR, DRP	0.00	34.41	0.00	34.41
16/11/2021	HVST AUD EST 0.0673 EQUIV FRANKED, 30% CTR, DRP	0.00	0.00	34.41	0.00
01/12/2021	HVST AUD EST 0.0688 EQUIV FRANKED, 30% CTR, DRP	0.00	34.54	0.00	34.54
16/12/2021	HVST AUD EST 0.0688 EQUIV FRANKED, 30% CTR, DRP	0.00	0.00	34.54	0.00
04/01/2022	HVST AUD EST 0.0708 FRANKED, 30% CTR, DRP	0.00	37.22	0.00	37.22
19/01/2022	HVST AUD EST 0.0708 FRANKED, 30% CTR, DRP	0.00	0.00	37.22	0.00
01/02/2022	HVST AUD EST 0.072 FRANKED, 30% CTR, DRP	0.00	37.44	0.00	37.44
16/02/2022	HVST AUD EST 0.072 FRANKED, 30% CTR, DRP	0.00	0.00	37.44	0.00
01/03/2022	HVST AUD EST 0.0731 EQUIV FRANKED, 30% CTR, DRP	0.00	37.66	0.00	37.66
16/03/2022	HVST AUD EST 0.0731 EQUIV FRANKED, 30% CTR, DRP	0.00	0.00	37.66	0.00
01/04/2022	HVST AUD EST 0.0732 EQUIV FRANKED, 30% CTR, DRP	0.00	37.80	0.00	37.80

Date	Description	Quantity	Debits	Credits	Balance
20/04/2022	HVST AUD EST 0.0732 EQUIV FRANKED, 30% CTR, DRP	0.00	0.00	37.80	0.00
02/05/2022	HVST AUD EST 0.073152 EQUIV FRANKED, 30% CTR, DRP	0.00	38.02	0.00	38.02
17/05/2022	HVST AUD EST 0.073152 EQUIV FRANKED, 30% CTR, DRP	0.00	0.00	38.02	0.00
01/06/2022	HVST AUD EST 0.0742 EQUIV FRANKED, 30% CTR, DRP	0.00	38.23	0.00	38.23
17/06/2022	HVST AUD EST 0.0742 EQUIV FRANKED, 30% CTR, DRP	0.00	0.00	38.23	0.00
30/06/2022	HVST AUD EST 0.1060 EQUIV FRANKED, 30% CTR, DRP	0.00	56.09	0.00	56.09
30/06/2022	Closing Balance	0.00	0.00	0.00	56.09
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Global X S&amp;P Biotech ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	CURE AUD DRP	0.00	3.27	0.00	3.27
30/06/2022	Closing Balance	0.00	0.00	0.00	3.27
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Ishares Core S&amp;P/ASX 200 ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	43.97
13/07/2021	IOZ AUD EST 0.0935 FRANKED, 30% CTR, 0.0202 CFI, DRP	0.00	0.00	43.97	0.00
08/10/2021	IOZ AUD EST 0.4211 FRANKED, 30% CTR, 0.023 CFI, DRP	0.00	104.07	0.00	104.07
20/10/2021	IOZ AUD EST 0.4211 FRANKED, 30% CTR, 0.023 CFI, DRP	0.00	0.00	104.07	0.00

Date	Description	Quantity	Debits	Credits	Balance
06/01/2022	IOZ AUD EST 0.0974 FRANKED, 30% CTR, 0.0143 CFI, DRP	0.00	32.25	0.00	32.25
18/01/2022	IOZ AUD EST 0.0974 FRANKED, 30% CTR, 0.0143 CFI, DRP	0.00	0.00	32.25	0.00
07/04/2022	IOZ AUD EST 0.3169 FRANKED, 30% CTR, 0.0131 CFI, DRP	0.00	83.39	0.00	83.39
21/04/2022	IOZ AUD EST 0.3169 FRANKED, 30% CTR, 0.0131 CFI, DRP	0.00	0.00	83.39	0.00
30/06/2022	IOZ AUD DRP	0.00	138.05	0.00	138.05
30/06/2022	Closing Balance	0.00	0.00	0.00	138.05
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Ishares Europe ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	86.42
13/07/2021	IEU AUD DRP	0.00	0.00	86.42	0.00
21/12/2021	IEU AUD DRP	0.00	61.16	0.00	61.16
05/01/2022	IEU AUD DRP	0.00	0.00	61.16	0.00
30/06/2022	IEU AUD DRP	0.00	139.06	0.00	139.06
30/06/2022	Closing Balance	0.00	0.00	0.00	139.06
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Platinum International Fund (Quoted Managed Hedge Fund)</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	193.45
15/07/2021	PIXX AUD DRP	0.00	0.00	193.45	0.00
29/06/2022	PIXX AUD 0.000294 FRANKED, 30% CTR; DRP	0.00	1,257.53	0.00	1,257.53
30/06/2022	Closing Balance	0.00	0.00	0.00	1,257.53

Date	Description	Quantity	Debits	Credits	Balance
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Qualitas Real Estate Income Fund</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	53.87
15/07/2021	QRI AUD DRP NIL DISC	0.00	0.00	53.87	0.00
29/07/2021	QRI AUD DRP NIL DISC	0.00	45.22	0.00	45.22
17/08/2021	QRI AUD DRP NIL DISC	0.00	0.00	45.22	0.00
30/08/2021	QRI AUD DRP NIL DISC	0.00	51.26	0.00	51.26
15/09/2021	QRI AUD DRP NIL DISC	0.00	0.00	51.26	0.00
29/09/2021	QRI AUD DRP NIL DISC	0.00	48.99	0.00	48.99
15/10/2021	QRI AUD DRP NIL DISC	0.00	0.00	48.99	0.00
28/10/2021	QRI AUD DRP NIL DISC	0.00	51.23	0.00	51.23
15/11/2021	QRI AUD DRP NIL DISC	0.00	0.00	51.23	0.00
29/11/2021	QRI AUD DRP NIL DISC	0.00	44.18	0.00	44.18
15/12/2021	QRI AUD DRP NIL DISC	0.00	0.00	44.18	0.00
30/12/2021	QRI AUD DRP NIL DISC	0.00	41.78	0.00	41.78
17/01/2022	QRI AUD DRP NIL DISC	0.00	0.00	41.78	0.00
28/01/2022	QRI AUD DRP NIL DISC	0.00	41.96	0.00	41.96
17/02/2022	QRI AUD DRP NIL DISC	0.00	0.00	41.96	0.00
25/02/2022	QRI AUD DRP NIL DISC	0.00	40.09	0.00	40.09
15/03/2022	QRI AUD DRP NIL DISC	0.00	0.00	40.09	0.00
30/03/2022	QRI AUD DRP NIL DISC	0.00	46.40	0.00	46.40

Date	Description	Quantity	Debits	Credits	Balance
14/04/2022	QRI AUD DRP NIL DISC	0.00	0.00	46.40	0.00
28/04/2022	QRI AUD DRP NIL DISC	0.00	50.79	0.00	50.79
16/05/2022	QRI AUD DRP NIL DISC	0.00	0.00	50.79	0.00
30/05/2022	QRI AUD DRP NIL DISC	0.00	55.11	0.00	55.11
15/06/2022	QRI AUD DRP NIL DISC	0.00	0.00	55.11	0.00
29/06/2022	QRI AUD DRP NIL DISC	0.00	52.19	0.00	52.19
30/06/2022	Closing Balance	0.00	0.00	0.00	52.19
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Russell Investments High Dividend Australian Shares ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	29.22
15/07/2021	RDV AUD 0.070155 FRANKED, 35.1753% CTR, 0.012209 CFI, DRP NIL DI	0.00	0.00	29.22	0.00
30/09/2021	RDV AUD 0.459427 FRANKED, 31.0199% CTR, 0.030126 CFI, DRP NIL DI	0.00	93.96	0.00	93.96
15/10/2021	RDV AUD 0.459427 FRANKED, 31.0199% CTR, 0.030126 CFI, DRP NIL DI	0.00	0.00	93.96	0.00
31/12/2021	RDV AUD 0.152953 FRANKED, 32.9727% CTR, 0.008236 CFI, DRP NIL DI	0.00	34.32	0.00	34.32
18/01/2022	RDV AUD 0.152953 FRANKED, 32.9727% CTR, 0.008236 CFI, DRP NIL DI	0.00	0.00	34.32	0.00
31/03/2022	RDV AUD 0.298716 FRANKED, 31.3819% CTR, 0.01331 CFI, DRP NIL DIS	0.00	74.29	0.00	74.29
19/04/2022	RDV AUD 0.298716 FRANKED, 31.3819% CTR, 0.01331 CFI, DRP NIL DIS	0.00	0.00	74.29	0.00
30/06/2022	RDV AUD 0.532742 FRANKED, 30.6224% CTR, 0.002793 CFI, DRP NIL DI	0.00	117.97	0.00	117.97

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	117.97
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Switzer Dividend Growth Fund (Managed Fund)</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	17.61
20/07/2021	SWTZ AUD EST 0.010254 FRANKED, 30% CTR	0.00	0.00	17.61	0.00
01/10/2021	SWTZ AUD EST 0.028222 FRANKED, 30% CTR, DRP	0.00	48.46	0.00	48.46
19/10/2021	SWTZ AUD EST 0.028222 FRANKED, 30% CTR, DRP	0.00	0.00	48.46	0.00
04/01/2022	SWTZ AUD EST 0.021198 FRANKED, 30% CTR, DRP	0.00	36.78	0.00	36.78
19/01/2022	SWTZ AUD EST 0.021198 FRANKED, 30% CTR, DRP	0.00	0.00	36.78	0.00
01/02/2022	SWTZ AUD EST 0.006 FRANKED, 30% CTR, DRP	0.00	10.50	0.00	10.50
18/02/2022	SWTZ AUD EST 0.006 FRANKED, 30% CTR, DRP	0.00	0.00	10.50	0.00
01/03/2022	SWTZ AUD 0.006, EST 0.006 FRANKED, 30% CTR, DRP	0.00	10.52	0.00	10.52
18/03/2022	SWTZ AUD 0.006, EST 0.006 FRANKED, 30% CTR, DRP	0.00	0.00	10.52	0.00
01/04/2022	SWTZ AUD 0.006, EST 0.006 FRANKED, 30% CTR, DRP	0.00	10.55	0.00	10.55
20/04/2022	SWTZ AUD 0.006, EST 0.006 FRANKED, 30% CTR, DRP	0.00	0.00	10.55	0.00
02/05/2022	SWTZ AUD 0.006, EST 0.006 FRANKED, 30% CTR, DRP	0.00	10.57	0.00	10.57



Date	Description	Quantity	Debits	Credits	Balance
20/05/2022	SWTZ AUD 0.006, EST 0.006 FRANKED, 30% CTR, DRP	0.00	0.00	10.57	0.00
01/06/2022	SWTZ AUD 0.006, EST 0.006 FRANKED, 30% CTR, DRP	0.00	10.59	0.00	10.59
20/06/2022	SWTZ AUD 0.006, EST 0.006 FRANKED, 30% CTR, DRP	0.00	0.00	10.59	0.00
30/06/2022	SWTZ AUD EST 0.0557 FRANKED, 30% CTR, DRP	0.00	123.19	0.00	123.19
30/06/2022	Closing Balance	0.00	0.00	0.00	123.19
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Vaneck Global Healthcare Leaders ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	HLTH AUD DRP	0.00	29.40	0.00	29.40
30/06/2022	Closing Balance	0.00	0.00	0.00	29.40
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Vanguard Australian Fixed Interest Index ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	80.59
16/07/2021	VAF AUD DRP	0.00	0.00	80.59	0.00
01/10/2021	VAF AUD DRP	0.00	31.69	0.00	31.69
18/10/2021	VAF AUD DRP	0.00	0.00	31.69	0.00
04/01/2022	VAF AUD DRP	0.00	84.36	0.00	84.36
19/01/2022	VAF AUD DRP	0.00	0.00	84.36	0.00
01/04/2022	VAF AUD DRP	0.00	37.12	0.00	37.12
20/04/2022	VAF AUD DRP	0.00	0.00	37.12	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Vanguard Diversified Growth Index ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	124.77
16/07/2021	VDGR AUD EST 0.0457 FRANKED, 30% CTR, 0.0111 CFI, DRP	0.00	0.00	124.77	0.00
01/10/2021	VDGR AUD EST 0.1967 FRANKED, 30% CTR, 0.0036 CFI, DRP	0.00	28.74	0.00	28.74
18/10/2021	VDGR AUD EST 0.1967 FRANKED, 30% CTR, 0.0036 CFI, DRP	0.00	0.00	28.74	0.00
04/01/2022	VDGR AUD EST 0.0712 FRANKED, 30% CTR, 0.0117 CFI, DRP	0.00	23.96	0.00	23.96
19/01/2022	VDGR AUD EST 0.0712 FRANKED, 30% CTR, 0.0117 CFI, DRP	0.00	0.00	23.96	0.00
01/04/2022	VDGR AUD EST 0.1354 FRANKED, 30% CTR, 0.00671 CFI, DRP	0.00	46.27	0.00	46.27
20/04/2022	VDGR AUD EST 0.1354 FRANKED, 30% CTR, 0.00671 CFI, DRP	0.00	0.00	46.27	0.00
30/06/2022	VDGR AUD EST 0.2288 FRANKED, 30% CTR, 0.0127 CFI, DRP	0.00	91.65	0.00	91.65
30/06/2022	Closing Balance	0.00	0.00	0.00	91.65
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Vanguard Ftse Europe Shares ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	40.76
16/07/2021	VEQ AUD DRP	0.00	0.00	40.76	0.00
01/10/2021	VEQ AUD DRP	0.00	21.69	0.00	21.69
18/10/2021	VEQ AUD DRP	0.00	0.00	21.69	0.00

Date	Description	Quantity	Debits	Credits	Balance
04/01/2022	VEQ AUD DRP	0.00	39.07	0.00	39.07
19/01/2022	VEQ AUD DRP	0.00	0.00	39.07	0.00
01/04/2022	VEQ AUD DRP	0.00	10.04	0.00	10.04
20/04/2022	VEQ AUD DRP	0.00	0.00	10.04	0.00
30/06/2022	VEQ AUD DRP	0.00	71.43	0.00	71.43
30/06/2022	Closing Balance	0.00	0.00	0.00	71.43
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Vanguard MSCI Index International Shares ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	83.74
16/07/2021	VGS AUD DRP	0.00	0.00	83.74	0.00
01/10/2021	VGS AUD DRP	0.00	35.63	0.00	35.63
18/10/2021	VGS AUD DRP	0.00	0.00	35.63	0.00
04/01/2022	VGS AUD DRP	0.00	44.84	0.00	44.84
19/01/2022	VGS AUD DRP	0.00	0.00	44.84	0.00
01/04/2022	VGS AUD DRP	0.00	42.81	0.00	42.81
20/04/2022	VGS AUD DRP	0.00	0.00	42.81	0.00
30/06/2022	VGS AUD DRP	0.00	57.58	0.00	57.58
30/06/2022	Closing Balance	0.00	0.00	0.00	57.58
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Altium Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
28/09/2021	ALU AUD 0.0315 FRANKED, 30% CTR, NIL CFI	0.00	0.00	33.60	33.60
28/09/2021	ALU AUD 0.0315 FRANKED, 30% CTR, NIL CFI	0.00	33.60	0.00	0.00
22/03/2022	ALU AUD 0.21 FRANKED, 30% CTR	0.00	0.00	33.60	33.60
22/03/2022	ALU AUD 0.21 FRANKED, 30% CTR	0.00	33.60	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / AMP Limited - Cap Note 3-Bbsw+4.50%</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/09/2021	AMPPB AUD UNFRANKED, 1.1398 CFI	0.00	0.00	113.98	113.98
16/09/2021	AMPPB AUD UNFRANKED, 1.1398 CFI	0.00	113.98	0.00	0.00
16/12/2021	AMPPB AUD UNFRANKED, 1.1251 CFI	0.00	0.00	112.51	112.51
16/12/2021	AMPPB AUD UNFRANKED, 1.1251 CFI	0.00	112.51	0.00	0.00
16/03/2022	AMPPB AUD UNFRANKED, 1.1256 CFI	0.00	0.00	112.56	112.56
16/03/2022	AMPPB AUD UNFRANKED, 1.1256 CFI	0.00	112.56	0.00	0.00
16/06/2022	AMPPB AUD UNFRANKED, 1.173 CFI	0.00	0.00	117.30	117.30
16/06/2022	AMPPB AUD UNFRANKED, 1.173 CFI	0.00	117.30	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Aristocrat Leisure Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/07/2021	ALL AUD 0.15 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	29.70	29.70

Date	Description	Quantity	Debits	Credits	Balance
02/07/2021	ALL AUD 0.15 FRANKED, 30% CTR, DRP SUSP	0.00	29.70	0.00	0.00
17/12/2021	ALL AUD 0.26 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	54.08	54.08
17/12/2021	ALL AUD 0.26 FRANKED, 30% CTR, DRP SUSP	0.00	54.08	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Commonwealth Bank Of Australia</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/09/2021	CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	126.00	126.00
29/09/2021	CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	0.00	126.00	0.00	0.00
30/03/2022	CBA AUD 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	112.00	112.00
30/03/2022	CBA AUD 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	112.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Commonwealth Bank Of Australia - Cap Note 3-Bbsw+5.20%</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
15/09/2021	CBAPE AUD 0.9218 FRANKED, 30% CTR	0.00	0.00	92.18	92.18
15/09/2021	CBAPE AUD 0.9218 FRANKED, 30% CTR	0.00	92.18	0.00	0.00
15/10/2021	CBAPE AUD 0.2998 FRANKED, 30% CTR	0.00	0.00	29.98	29.98
15/10/2021	CBAPE AUD 0.2998 FRANKED, 30% CTR	0.00	29.98	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / CSL Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
06/04/2022	CSL USD 1.04, UNFRANKED, 1.04 CFI, DRP SUSP	0.00	0.00	56.92	56.92
06/04/2022	CSL USD 1.04, UNFRANKED, 1.04 CFI, DRP SUSP	0.00	56.92	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Endeavour Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
22/09/2021	EDV AUD 0.07 FRANKED, 30% CTR	0.00	0.00	4.48	4.48
22/09/2021	EDV AUD 0.07 FRANKED, 30% CTR	0.00	4.48	0.00	0.00
28/03/2022	EDV AUD 0.125 FRANKED, 30% CTR	0.00	0.00	8.00	8.00
28/03/2022	EDV AUD 0.125 FRANKED, 30% CTR	0.00	8.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Healius Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
08/10/2021	HLS AUD 0.0675 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	53.80	53.80
08/10/2021	HLS AUD 0.0675 FRANKED, 30% CTR, DRP SUSP	0.00	53.80	0.00	0.00
05/04/2022	HLS AUD 0.1 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	79.70	79.70

Date	Description	Quantity	Debits	Credits	Balance
05/04/2022	HLS AUD 0.1 FRANKED, 30% CTR, DRP SUSP	0.00	79.70	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Ht&amp;E Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
15/09/2021	HT1 AUD 0.035 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	56.49	56.49
15/09/2021	HT1 AUD 0.035 FRANKED, 30% CTR, DRP SUSP	0.00	56.49	0.00	0.00
23/03/2022	HT1 AUD 0.039 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	62.95	62.95
23/03/2022	HT1 AUD 0.039 FRANKED, 30% CTR, DRP SUSP	0.00	62.95	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Ive Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
14/10/2021	IGL AUD 0.07 FRANKED, 30% CTR	0.00	0.00	155.96	155.96
14/10/2021	IGL AUD 0.07 FRANKED, 30% CTR	0.00	155.96	0.00	0.00
14/04/2022	IGL AUD 0.085 FRANKED, 30% CTR	0.00	0.00	189.38	189.38
14/04/2022	IGL AUD 0.085 FRANKED, 30% CTR	0.00	189.38	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Mcpherson's Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
23/09/2021	MCP AUD 0.015 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	62.42	62.42
23/09/2021	MCP AUD 0.015 FRANKED, 30% CTR, DRP SUSP	0.00	62.42	0.00	0.00
18/03/2022	MCP AUD 0.03 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	124.83	124.83
18/03/2022	MCP AUD 0.03 FRANKED, 30% CTR, DRP SUSP	0.00	124.83	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Medibank Private Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	MPL AUD 0.069 FRANKED, 30% CTR	0.00	0.00	207.00	207.00
30/09/2021	MPL AUD 0.069 FRANKED, 30% CTR	0.00	207.00	0.00	0.00
24/03/2022	MPL AUD 0.061 FRANKED, 30% CTR	0.00	0.00	183.00	183.00
24/03/2022	MPL AUD 0.061 FRANKED, 30% CTR	0.00	183.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / National Australia Bank Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/07/2021	NAB AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	100.20	100.20
02/07/2021	NAB AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	100.20	0.00	0.00
15/12/2021	NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	113.90	113.90



Date	Description	Quantity	Debits	Credits	Balance
15/12/2021	NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	113.90	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Treasury Wine Estates Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/10/2021	TWE AUD 0.13 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	61.88	61.88
01/10/2021	TWE AUD 0.13 FRANKED, 30% CTR, DRP NIL DISC	0.00	61.88	0.00	0.00
01/04/2022	TWE AUD 0.15 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	71.40	71.40
01/04/2022	TWE AUD 0.15 FRANKED, 30% CTR, DRP NIL DISC	0.00	71.40	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Veem Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
19/04/2022	VEE AUD UNFRANKED, NIL CFI	0.00	0.00	0.96	0.96
19/04/2022	VEE AUD UNFRANKED, NIL CFI	0.00	0.96	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Westpac Banking Corporation</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	103.20	103.20

Date	Description	Quantity	Debits	Credits	Balance
21/12/2021	WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	0.00	103.20	0.00	0.00
24/06/2022	WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	107.36	107.36
24/06/2022	WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	0.00	107.36	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Woolworths Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
08/10/2021	WOW AUD 0.55 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	35.20	35.20
08/10/2021	WOW AUD 0.55 FRANKED, 30% CTR, DRP NIL DISC	0.00	35.20	0.00	0.00
13/04/2022	WOW AUD 0.39 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	25.35	25.35
13/04/2022	WOW AUD 0.39 FRANKED, 30% CTR, DRP NIL DISC	0.00	25.35	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Other Rental Related Income / Direct Property / 56 Prospect St. Fortitude Valley QLD 4006</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Investment Income	0.00	0.00	384.96	384.96
30/06/2022	Investment Income	0.00	384.96	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Rent / Direct Property / 56 Prospect St. Fortitude Valley QLD 4006</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	866.95
05/07/2021	Rental Income/Disbursements Received	0.00	0.00	866.95	0.00
20/07/2021	Rental Income/Disbursements Received	0.00	0.00	1,753.70	1,753.70
17/08/2021	Rental Income/Disbursements Received	0.00	0.00	1,365.83	3,119.53
03/09/2021	Rental Income/Disbursements Received	0.00	0.00	866.95	3,986.48
20/09/2021	Rental Income/Disbursements Received	0.00	0.00	876.85	4,863.33
04/10/2021	Rental Income/Disbursements Received	0.00	0.00	866.95	5,730.28
19/10/2021	Rental Income/Disbursements Received	0.00	0.00	696.85	6,427.13
02/11/2021	Rental Income/Disbursements Received	0.00	0.00	866.95	7,294.08
17/11/2021	Rental Income/Disbursements Received	0.00	0.00	876.85	8,170.93
02/12/2021	Rental Income/Disbursements Received	0.00	0.00	866.95	9,037.88
20/12/2021	Rental Income/Disbursements Received	0.00	0.00	876.85	9,914.73
04/01/2022	Rental Income/Disbursements Received	0.00	0.00	866.95	10,781.68
18/01/2022	Rental Income/Disbursements Received	0.00	0.00	2,138.66	12,920.34
02/02/2022	Rental Income/Disbursements Received	0.00	0.00	866.95	13,787.29
17/02/2022	Rental Income/Disbursements Received	0.00	0.00	876.85	14,664.14
02/03/2022	Rental Income/Disbursements Received	0.00	0.00	866.95	15,531.09
17/03/2022	Rental Income/Disbursements Received	0.00	0.00	876.85	16,407.94
04/04/2022	Rental Income/Disbursements Received	0.00	0.00	866.95	17,274.89
19/04/2022	Rental Income/Disbursements Received	0.00	0.00	876.85	18,151.74

Date	Description	Quantity	Debits	Credits	Balance
03/05/2022	Rental Income/Disbursements Received	0.00	0.00	866.95	19,018.69
17/05/2022	Rental Income/Disbursements Received	0.00	0.00	876.85	19,895.54
03/06/2022	Rental Income/Disbursements Received	0.00	0.00	866.95	20,762.49
17/06/2022	Rental Income/Disbursements Received	0.00	0.00	352.23	21,114.72
30/06/2022	Rental Income/Disbursements Received	0.00	384.96	0.00	20,729.76
30/06/2022	Rental Statement	0.00	21,596.71	0.00	866.95
30/06/2022	Closing Balance	0.00	0.00	0.00	866.95
<b>Other Assets - Receivables / Member Income Receivable / Contributions / Mr Timothy Davis</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/08/2021	Contribution Received	0.00	0.00	2,891.40	2,891.40
02/08/2021	Quicksuper	0.00	2,891.40	0.00	0.00
01/09/2021	Contribution Received	0.00	0.00	1,970.76	1,970.76
01/09/2021	Quicksuper	0.00	1,970.76	0.00	0.00
27/09/2021	Contribution Received	0.00	0.00	1,970.76	1,970.76
27/09/2021	Quicksuper	0.00	1,970.76	0.00	0.00
26/10/2021	Contribution Received	0.00	0.00	2,999.51	2,999.51
26/10/2021	Quicksuper	0.00	2,999.51	0.00	0.00
09/12/2021	Contribution Received	0.00	0.00	1,983.70	1,983.70
09/12/2021	Quicksuper	0.00	1,983.70	0.00	0.00
23/12/2021	Contribution Received	0.00	0.00	1,983.70	1,983.70

Date	Description	Quantity	Debits	Credits	Balance
23/12/2021	Quicksuper	0.00	1,983.70	0.00	0.00
21/01/2022	Contribution Received	0.00	0.00	1,983.70	1,983.70
21/01/2022	Quicksuper	0.00	1,983.70	0.00	0.00
22/02/2022	Contribution Received	0.00	0.00	1,983.70	1,983.70
22/02/2022	Quicksuper	0.00	1,983.70	0.00	0.00
25/03/2022	Contribution Received	0.00	0.00	1,983.70	1,983.70
25/03/2022	Quicksuper	0.00	1,983.70	0.00	0.00
28/04/2022	Contribution Received	0.00	0.00	2,319.53	2,319.53
28/04/2022	Quicksuper	0.00	2,319.53	0.00	0.00
23/05/2022	Contribution Received	0.00	0.00	2,149.04	2,149.04
23/05/2022	Quicksuper	0.00	2,149.04	0.00	0.00
30/06/2022	Contribution Received	0.00	0.00	2,149.04	2,149.04
30/06/2022	Quicksuper	0.00	2,149.04	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Contributions / Ms Lynda Davis</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
12/07/2021	Contribution Received	0.00	0.00	333.37	333.37
12/07/2021	Superchoice	0.00	333.37	0.00	0.00
14/09/2021	Contribution Received	0.00	0.00	340.38	340.38
14/09/2021	Superchoice	0.00	340.38	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
21/12/2021	Contribution Received	0.00	0.00	2,382.66	2,382.66
21/12/2021	Superchoice	0.00	2,382.66	0.00	0.00
11/01/2022	Contribution Received	0.00	0.00	1,034.00	1,034.00
11/01/2022	SPA Sublime wages	0.00	1,034.00	0.00	0.00
04/02/2022	Contribution Received	0.00	0.00	1,400.00	1,400.00
04/02/2022	Superchoice	0.00	1,400.00	0.00	0.00
31/03/2022	Contribution Received	0.00	0.00	1,750.00	1,750.00
31/03/2022	Superchoice	0.00	1,750.00	0.00	0.00
05/05/2022	Contribution Received	0.00	0.00	13,200.00	13,200.00
05/05/2022	Superchoice	0.00	13,200.00	0.00	0.00
22/06/2022	Contribution Received	0.00	0.00	11,926.96	11,926.96
22/06/2022	Superchoice	0.00	11,926.96	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Sundry Debtors / Other income</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
31/05/2022	ETH rewards	0.00	0.00	4.74	4.74
31/05/2022	ETH rewards	0.00	4.74	0.00	0.00
30/06/2022	ETH rewards	0.00	0.00	4.79	4.79
30/06/2022	ETH rewards	0.00	4.79	0.00	0.00
30/06/2022	KAVA rewards	0.00	0.00	19.34	19.34

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	KAVA rewards	0.00	19.34	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Accountancy Fee</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/11/2021	SMSF Tax kelly	0.00	0.00	1,322.50	1,322.50
01/11/2021	SMSF Tax kelly	0.00	1,322.50	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / ASIC Fee</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	ASIC	0.00	0.00	56.00	56.00
30/06/2022	ASIC	0.00	56.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Bank Fees / Limited Recourse Borrowing Arrangement / St. George Home Loan #1000</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
17/07/2021	Service Fee	0.00	0.00	12.00	12.00
17/07/2021	Service Fee	0.00	12.00	0.00	0.00
17/08/2021	Service Fee	0.00	0.00	12.00	12.00
17/08/2021	Service Fee	0.00	12.00	0.00	0.00
17/09/2021	Service Fee	0.00	0.00	12.00	12.00
17/09/2021	Service Fee	0.00	12.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
17/10/2021	Service Fee	0.00	0.00	12.00	12.00
17/10/2021	Service Fee	0.00	12.00	0.00	0.00
17/11/2021	Service Fee	0.00	0.00	12.00	12.00
17/11/2021	Service Fee	0.00	12.00	0.00	0.00
17/12/2021	Service Fee	0.00	0.00	8.00	8.00
17/12/2021	Service Fee	0.00	8.00	0.00	0.00
17/01/2022	Service Fee	0.00	0.00	8.00	8.00
17/01/2022	Service Fee	0.00	8.00	0.00	0.00
17/02/2022	Service Fee	0.00	0.00	8.00	8.00
17/02/2022	Service Fee	0.00	8.00	0.00	0.00
17/03/2022	Service Fee	0.00	0.00	8.00	8.00
17/03/2022	Service Fee	0.00	8.00	0.00	0.00
17/04/2022	Service Fee	0.00	0.00	8.00	8.00
17/04/2022	Service Fee	0.00	8.00	0.00	0.00
17/05/2022	Service Fee	0.00	0.00	8.00	8.00
17/05/2022	Service Fee	0.00	8.00	0.00	0.00
17/06/2022	Service Fee	0.00	0.00	8.00	8.00
17/06/2022	Service Fee	0.00	8.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00

Other Creditors and Accruals / Bank Fees / Limited Recourse Borrowing Arrangement / St. George Home Loan #1001



Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
17/07/2021	Service Fee	0.00	0.00	12.00	12.00
17/07/2021	Service Fee	0.00	12.00	0.00	0.00
17/08/2021	Service Fee	0.00	0.00	12.00	12.00
17/08/2021	Service Fee	0.00	12.00	0.00	0.00
17/09/2021	Service Fee	0.00	0.00	12.00	12.00
17/09/2021	Service Fee	0.00	12.00	0.00	0.00
17/10/2021	Service Fee	0.00	0.00	12.00	12.00
17/10/2021	Service Fee	0.00	12.00	0.00	0.00
17/11/2021	Service Fee	0.00	0.00	12.00	12.00
17/11/2021	Service Fee	0.00	12.00	0.00	0.00
17/12/2021	Service Fee	0.00	0.00	8.00	8.00
17/12/2021	Service Fee	0.00	8.00	0.00	0.00
17/01/2022	Service Fee	0.00	0.00	8.00	8.00
17/01/2022	Service Fee	0.00	8.00	0.00	0.00
17/02/2022	Service Fee	0.00	0.00	8.00	8.00
17/02/2022	Service Fee	0.00	8.00	0.00	0.00
17/03/2022	Service Fee	0.00	0.00	8.00	8.00
17/03/2022	Service Fee	0.00	8.00	0.00	0.00
17/04/2022	Service Fee	0.00	0.00	8.00	8.00

Date	Description	Quantity	Debits	Credits	Balance
17/04/2022	Service Fee	0.00	8.00	0.00	0.00
17/05/2022	Service Fee	0.00	0.00	8.00	8.00
17/05/2022	Service Fee	0.00	8.00	0.00	0.00
17/06/2022	Service Fee	0.00	0.00	8.00	8.00
17/06/2022	Service Fee	0.00	8.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Interest Paid / Limited Recourse Borrowing Arrangement / St. George Home Loan #1000</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
17/07/2021	Interest charged	0.00	0.00	197.24	197.24
17/07/2021	Interest charged	0.00	197.24	0.00	0.00
17/08/2021	Interest charged	0.00	0.00	202.68	202.68
17/08/2021	Interest charged	0.00	202.68	0.00	0.00
17/09/2021	Interest charged	0.00	0.00	201.57	201.57
17/09/2021	Interest charged	0.00	201.57	0.00	0.00
17/10/2021	Interest charged	0.00	0.00	193.99	193.99
17/10/2021	Interest charged	0.00	193.99	0.00	0.00
17/11/2021	Interest charged	0.00	0.00	199.31	199.31
17/11/2021	Interest charged	0.00	199.31	0.00	0.00
17/12/2021	Interest charged	0.00	0.00	191.79	191.79
17/12/2021	Interest charged	0.00	191.79	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
17/01/2022	Interest charged	0.00	0.00	197.02	197.02
17/01/2022	Interest charged	0.00	197.02	0.00	0.00
17/02/2022	Interest charged	0.00	0.00	195.88	195.88
17/02/2022	Interest charged	0.00	195.88	0.00	0.00
17/03/2022	Interest charged	0.00	0.00	175.89	175.89
17/03/2022	Interest charged	0.00	175.89	0.00	0.00
17/04/2022	Interest charged	0.00	0.00	193.50	193.50
17/04/2022	Interest charged	0.00	193.50	0.00	0.00
17/05/2022	Interest charged	0.00	0.00	186.40	186.40
17/05/2022	Interest charged	0.00	186.40	0.00	0.00
17/06/2022	Interest charged	0.00	0.00	199.16	199.16
17/06/2022	Interest charged	0.00	199.16	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00

**Other Creditors and Accruals / Interest Paid / Limited Recourse Borrowing Arrangement / St. George Home Loan #1001**

01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
17/07/2021	Interest charged	0.00	0.00	1,042.98	1,042.98
17/07/2021	Interest charged	0.00	1,042.98	0.00	0.00
17/08/2021	Interest charged	0.00	0.00	1,058.21	1,058.21
17/08/2021	Interest charged	0.00	1,058.21	0.00	0.00
17/09/2021	Interest charged	0.00	0.00	1,045.10	1,045.10

Date	Description	Quantity	Debits	Credits	Balance
17/09/2021	Interest charged	0.00	1,045.10	0.00	0.00
17/10/2021	Interest charged	0.00	0.00	992.28	992.28
17/10/2021	Interest charged	0.00	992.28	0.00	0.00
17/11/2021	Interest charged	0.00	0.00	974.01	974.01
17/11/2021	Interest charged	0.00	974.01	0.00	0.00
17/12/2021	Interest charged	0.00	0.00	972.69	972.69
17/12/2021	Interest charged	0.00	972.69	0.00	0.00
17/01/2022	Interest charged	0.00	0.00	989.20	989.20
17/01/2022	Interest charged	0.00	989.20	0.00	0.00
17/02/2022	Interest charged	0.00	0.00	1,014.84	1,014.84
17/02/2022	Interest charged	0.00	1,014.84	0.00	0.00
17/03/2022	Interest charged	0.00	0.00	964.86	964.86
17/03/2022	Interest charged	0.00	964.86	0.00	0.00
17/04/2022	Interest charged	0.00	0.00	1,073.82	1,073.82
17/04/2022	Interest charged	0.00	1,073.82	0.00	0.00
17/05/2022	Interest charged	0.00	0.00	1,045.66	1,045.66
17/05/2022	Interest charged	0.00	1,045.66	0.00	0.00
17/06/2022	Interest charged	0.00	0.00	1,109.59	1,109.59
17/06/2022	Interest charged	0.00	1,109.59	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Other Creditors and Accruals / Investment Management Fee</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
04/01/2022	TFR Properties	0.00	0.00	638.00	638.00
04/01/2022	TFR Properties	0.00	638.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Council Rates / Direct Property / 56 Prospect St. Fortitude Valley QLD 4006</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/08/2021	Bcc rates	0.00	0.00	432.39	432.39
30/08/2021	Bcc rates	0.00	432.39	0.00	0.00
04/11/2021	Bcc rates	0.00	0.00	431.45	431.45
04/11/2021	Bcc rates	0.00	431.45	0.00	0.00
04/02/2022	Bcc rates	0.00	0.00	430.40	430.40
04/02/2022	Bcc rates	0.00	430.40	0.00	0.00
03/06/2022	Bcc rates	0.00	0.00	430.40	430.40
03/06/2022	Bcc rates	0.00	430.40	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Property Expenses / Strata Levy Fee / Direct Property / 56 Prospect St. Fortitude Valley QLD 4006</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/11/2021	Strata levy	0.00	0.00	1,604.35	1,604.35
01/11/2021	Strata levy	0.00	1,604.35	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/02/2022	Strata levy	0.00	0.00	1,604.35	1,604.35
01/02/2022	Strata levy	0.00	1,604.35	0.00	0.00
02/05/2022	Strata levy	0.00	0.00	1,617.41	1,617.41
02/05/2022	Strata levy	0.00	1,617.41	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Property Expenses / Water Rates / Direct Property / 56 Prospect St. Fortitude Valley QLD 4006</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/09/2021	Urban Utilities	0.00	0.00	273.35	273.35
29/09/2021	Urban Utilities	0.00	273.35	0.00	0.00
07/01/2022	Urban Utilities	0.00	0.00	327.90	327.90
07/01/2022	Urban Utilities	0.00	327.90	0.00	0.00
27/04/2022	Urban Utilities	0.00	0.00	303.13	303.13
27/04/2022	Urban Utilities	0.00	303.13	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Borrowings / Limited Recourse Borrowing Arrangement / Sequoia Launch - Series 37A (Fund Basket) (Loan)</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	100,000.00
04/04/2022	Maturity	0.00	100,000.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Borrowings / Limited Recourse Borrowing Arrangement / St. George Home Loan #1000</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	40,881.67

Date	Description	Quantity	Debits	Credits	Balance
17/07/2021	Interest charged	0.00	0.00	197.24	41,078.91
17/07/2021	Service Fee	0.00	0.00	12.00	41,090.91
18/07/2021	Repayment	0.00	437.00	0.00	40,653.91
17/08/2021	Interest charged	0.00	0.00	202.68	40,856.59
17/08/2021	Service Fee	0.00	0.00	12.00	40,868.59
18/08/2021	Repayment	0.00	437.00	0.00	40,431.59
17/09/2021	Interest charged	0.00	0.00	201.57	40,633.16
17/09/2021	Service Fee	0.00	0.00	12.00	40,645.16
18/09/2021	Repayment	0.00	437.00	0.00	40,208.16
17/10/2021	Interest charged	0.00	0.00	193.99	40,402.15
17/10/2021	Service Fee	0.00	0.00	12.00	40,414.15
18/10/2021	Repayment	0.00	437.00	0.00	39,977.15
17/11/2021	Interest charged	0.00	0.00	199.31	40,176.46
17/11/2021	Service Fee	0.00	0.00	12.00	40,188.46
18/11/2021	Repayment	0.00	437.00	0.00	39,751.46
17/12/2021	Interest charged	0.00	0.00	191.79	39,943.25
17/12/2021	Service Fee	0.00	0.00	8.00	39,951.25
18/12/2021	Repayment	0.00	433.00	0.00	39,518.25
17/01/2022	Interest charged	0.00	0.00	197.02	39,715.27
17/01/2022	Service Fee	0.00	0.00	8.00	39,723.27

Date	Description	Quantity	Debits	Credits	Balance
18/01/2022	Repayment	0.00	433.00	0.00	39,290.27
17/02/2022	Interest charged	0.00	0.00	195.88	39,486.15
17/02/2022	Service Fee	0.00	0.00	8.00	39,494.15
18/02/2022	Repayment	0.00	433.00	0.00	39,061.15
17/03/2022	Interest charged	0.00	0.00	175.89	39,237.04
17/03/2022	Service Fee	0.00	0.00	8.00	39,245.04
18/03/2022	Repayment	0.00	433.00	0.00	38,812.04
17/04/2022	Interest charged	0.00	0.00	193.50	39,005.54
17/04/2022	Service Fee	0.00	0.00	8.00	39,013.54
18/04/2022	Repayment	0.00	433.00	0.00	38,580.54
17/05/2022	Interest	0.00	25.00	0.00	38,555.54
17/05/2022	Interest charged	0.00	0.00	186.40	38,741.94
17/05/2022	Service Fee	0.00	0.00	8.00	38,749.94
18/05/2022	Repayment	0.00	433.00	0.00	38,316.94
17/06/2022	Interest	0.00	25.00	0.00	38,291.94
17/06/2022	Interest charged	0.00	0.00	199.16	38,491.10
17/06/2022	Service Fee	0.00	0.00	8.00	38,499.10
18/06/2022	Repayment	0.00	433.00	0.00	38,066.10
30/06/2022	Closing Balance	0.00	0.00	0.00	38,066.10

**Borrowings / Limited Recourse Borrowing Arrangement / St. George Home Loan #1001**



Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	289,501.47
17/07/2021	Interest charged	0.00	0.00	1,042.98	290,544.45
17/07/2021	Service Fee	0.00	0.00	12.00	290,556.45
18/07/2021	Repayment	0.00	2,211.00	0.00	288,345.45
17/08/2021	Interest charged	0.00	0.00	1,058.21	289,403.66
17/08/2021	Service Fee	0.00	0.00	12.00	289,415.66
18/08/2021	Repayment	0.00	2,211.00	0.00	287,204.66
17/09/2021	Interest charged	0.00	0.00	1,045.10	288,249.76
17/09/2021	Service Fee	0.00	0.00	12.00	288,261.76
18/09/2021	Repayment	0.00	2,211.00	0.00	286,050.76
17/10/2021	Interest charged	0.00	0.00	992.28	287,043.04
17/10/2021	Service Fee	0.00	0.00	12.00	287,055.04
18/10/2021	Repayment	0.00	2,211.00	0.00	284,844.04
17/11/2021	Interest charged	0.00	0.00	974.01	285,818.05
17/11/2021	Service Fee	0.00	0.00	12.00	285,830.05
18/11/2021	Repayment	0.00	2,211.00	0.00	283,619.05
17/12/2021	Interest charged	0.00	0.00	972.69	284,591.74
17/12/2021	Service Fee	0.00	0.00	8.00	284,599.74
18/12/2021	Repayment	0.00	2,207.00	0.00	282,392.74
17/01/2022	Interest charged	0.00	0.00	989.20	283,381.94

Date	Description	Quantity	Debits	Credits	Balance
17/01/2022	Service Fee	0.00	0.00	8.00	283,389.94
18/01/2022	Repayment	0.00	2,207.00	0.00	281,182.94
17/02/2022	Interest charged	0.00	0.00	1,014.84	282,197.78
17/02/2022	Service Fee	0.00	0.00	8.00	282,205.78
18/02/2022	Repayment	0.00	2,207.00	0.00	279,998.78
17/03/2022	Interest charged	0.00	0.00	964.86	280,963.64
17/03/2022	Service Fee	0.00	0.00	8.00	280,971.64
18/03/2022	Repayment	0.00	2,207.00	0.00	278,764.64
17/04/2022	Interest charged	0.00	0.00	1,073.82	279,838.46
17/04/2022	Service Fee	0.00	0.00	8.00	279,846.46
18/04/2022	Repayment	0.00	2,207.00	0.00	277,639.46
17/05/2022	Interest charged	0.00	0.00	1,045.66	278,685.12
17/05/2022	Service Fee	0.00	0.00	8.00	278,693.12
18/05/2022	Repayment	0.00	2,207.00	0.00	276,486.12
17/06/2022	Interest charged	0.00	0.00	1,109.59	277,595.71
17/06/2022	Service Fee	0.00	0.00	8.00	277,603.71
18/06/2022	Repayment	0.00	2,207.00	0.00	275,396.71
30/06/2022	Closing Balance	0.00	0.00	0.00	275,396.71
<b>Income Tax Payable / Income Tax Payable</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Fund Tax Finalisation	0.00	0.00	2,120.07	2,120.07
30/06/2022	Closing Balance	0.00	0.00	0.00	2,120.07
<b>Income Tax Payable / Provision for Income Tax</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	6,273.00
01/07/2021	Fund Tax Finalisation	0.00	6,273.00	0.00	0.00
12/07/2021	Tax Effect Of Income	0.00	0.00	50.01	50.01
02/08/2021	Tax Effect Of Income	0.00	0.00	433.71	483.72
01/09/2021	Tax Effect Of Income	0.00	0.00	295.61	779.33
14/09/2021	Tax Effect Of Income	0.00	0.00	51.06	830.39
27/09/2021	Tax Effect Of Income	0.00	0.00	295.61	1,126.00
26/10/2021	Tax Effect Of Income	0.00	0.00	449.93	1,575.93
25/11/2021	Tax Effect Of Income	0.00	398.07	0.00	1,177.86
09/12/2021	Tax Effect Of Income	0.00	0.00	297.56	1,475.42
21/12/2021	Tax Effect Of Income	0.00	0.00	357.40	1,832.82
23/12/2021	Tax Effect Of Income	0.00	0.00	297.56	2,130.38
04/01/2022	Tax Effect Of Income	0.00	188.33	0.00	1,942.05
11/01/2022	Tax Effect Of Income	0.00	0.00	155.10	2,097.15
21/01/2022	Tax Effect Of Income	0.00	0.00	297.56	2,394.71
04/02/2022	Tax Effect Of Income	0.00	0.00	210.00	2,604.71
22/02/2022	Tax Effect Of Income	0.00	0.00	297.56	2,902.27

Date	Description	Quantity	Debits	Credits	Balance
25/03/2022	Tax Effect Of Income	0.00	0.00	297.56	3,199.83
31/03/2022	Tax Effect Of Income	0.00	0.00	262.50	3,462.33
28/04/2022	Tax Effect Of Income	0.00	0.00	347.93	3,810.26
05/05/2022	Tax Effect Of Income	0.00	0.00	1,980.00	5,790.26
23/05/2022	Tax Effect Of Income	0.00	0.00	322.36	6,112.62
22/06/2022	Tax Effect Of Income	0.00	0.00	1,789.04	7,901.66
30/06/2022	Tax Effect Of Income	0.00	0.00	322.36	8,224.02
30/06/2022	Tax Effect Of Income	0.00	320.97	0.00	7,903.05
30/06/2022	Closing Balance	0.00	0.00	0.00	7,903.05
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Altium Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
28/09/2021	ALU AUD 0.0315 FRANKED, 30% CTR, NIL CFI	0.00	2.16	0.00	2.16
22/03/2022	ALU AUD 0.21 FRANKED, 30% CTR	0.00	14.40	0.00	16.56
30/06/2022	Closing Balance	0.00	0.00	0.00	16.56
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / AMP Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	39.30
01/07/2021	Fund Tax Finalisation	0.00	0.00	39.30	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / AMP Limited - Cap Note 3-Bbsw+4.50%</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	136.82
01/07/2021	Fund Tax Finalisation	0.00	0.00	136.82	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Aristocrat Leisure Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	8.49
01/07/2021	Fund Tax Finalisation	0.00	0.00	8.49	0.00
02/07/2021	ALL AUD 0.15 FRANKED, 30% CTR, DRP SUSP	0.00	12.73	0.00	12.73
17/12/2021	ALL AUD 0.26 FRANKED, 30% CTR, DRP SUSP	0.00	23.18	0.00	35.91
30/06/2022	Closing Balance	0.00	0.00	0.00	35.91
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Commonwealth Bank Of Australia</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	65.48
01/07/2021	Fund Tax Finalisation	0.00	0.00	65.48	0.00
29/09/2021	CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	0.00	54.00	0.00	54.00
30/03/2022	CBA AUD 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	48.00	0.00	102.00
30/06/2022	Closing Balance	0.00	0.00	0.00	102.00
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Commonwealth Bank Of Australia - Cap Note 3-Bbsw+5.20%</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	157.87
01/07/2021	Fund Tax Finalisation	0.00	0.00	157.87	0.00

Date	Description	Quantity	Debits	Credits	Balance
15/09/2021	CBAPE AUD 0.9218 FRANKED, 30% CTR	0.00	39.51	0.00	39.51
15/10/2021	CBAPE AUD 0.2998 FRANKED, 30% CTR	0.00	12.85	0.00	52.36
30/06/2022	Closing Balance	0.00	0.00	0.00	52.36
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Endeavour Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
22/09/2021	EDV AUD 0.07 FRANKED, 30% CTR	0.00	1.92	0.00	1.92
28/03/2022	EDV AUD 0.125 FRANKED, 30% CTR	0.00	3.43	0.00	5.35
30/06/2022	Closing Balance	0.00	0.00	0.00	5.35
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Healius Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	31.08
01/07/2021	Fund Tax Finalisation	0.00	0.00	31.08	0.00
08/10/2021	HLS AUD 0.0675 FRANKED, 30% CTR, DRP SUSP	0.00	23.06	0.00	23.06
05/04/2022	HLS AUD 0.1 FRANKED, 30% CTR, DRP SUSP	0.00	34.16	0.00	57.22
30/06/2022	Closing Balance	0.00	0.00	0.00	57.22
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Ht&amp;E Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
15/09/2021	HT1 AUD 0.035 FRANKED, 30% CTR, DRP SUSP	0.00	24.21	0.00	24.21
23/03/2022	HT1 AUD 0.039 FRANKED, 30% CTR, DRP SUSP	0.00	26.98	0.00	51.19

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	51.19
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Ive Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	66.84
01/07/2021	Fund Tax Finalisation	0.00	0.00	66.84	0.00
14/10/2021	IGL AUD 0.07 FRANKED, 30% CTR	0.00	66.84	0.00	66.84
14/04/2022	IGL AUD 0.085 FRANKED, 30% CTR	0.00	81.16	0.00	148.00
30/06/2022	Closing Balance	0.00	0.00	0.00	148.00
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Mcpherson's Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	184.25
01/07/2021	Fund Tax Finalisation	0.00	0.00	184.25	0.00
23/09/2021	MCP AUD 0.015 FRANKED, 30% CTR, DRP SUSP	0.00	26.75	0.00	26.75
18/03/2022	MCP AUD 0.03 FRANKED, 30% CTR, DRP SUSP	0.00	53.50	0.00	80.25
30/06/2022	Closing Balance	0.00	0.00	0.00	80.25
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Medibank Private Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	155.57
01/07/2021	Fund Tax Finalisation	0.00	0.00	155.57	0.00
30/09/2021	MPL AUD 0.069 FRANKED, 30% CTR	0.00	88.71	0.00	88.71
24/03/2022	MPL AUD 0.061 FRANKED, 30% CTR	0.00	78.43	0.00	167.14
30/06/2022	Closing Balance	0.00	0.00	0.00	167.14

Date	Description	Quantity	Debits	Credits	Balance
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / National Australia Bank Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	42.04
01/07/2021	Fund Tax Finalisation	0.00	0.00	42.04	0.00
02/07/2021	NAB AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	42.94	0.00	42.94
15/12/2021	NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	48.81	0.00	91.75
30/06/2022	Closing Balance	0.00	0.00	0.00	91.75
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Treasury Wine Estates Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	46.92
01/07/2021	Fund Tax Finalisation	0.00	0.00	46.92	0.00
01/10/2021	TWE AUD 0.13 FRANKED, 30% CTR, DRP NIL DISC	0.00	26.52	0.00	26.52
01/04/2022	TWE AUD 0.15 FRANKED, 30% CTR, DRP NIL DISC	0.00	30.60	0.00	57.12
30/06/2022	Closing Balance	0.00	0.00	0.00	57.12
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Westpac Banking Corporation</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	63.68
01/07/2021	Fund Tax Finalisation	0.00	0.00	63.68	0.00
21/12/2021	WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	0.00	44.23	0.00	44.23
24/06/2022	WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	0.00	46.01	0.00	90.24



Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	90.24
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Woolworths Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	27.06
01/07/2021	Fund Tax Finalisation	0.00	0.00	27.06	0.00
08/10/2021	WOW AUD 0.55 FRANKED, 30% CTR, DRP NIL DISC	0.00	15.09	0.00	15.09
13/04/2022	WOW AUD 0.39 FRANKED, 30% CTR, DRP NIL DISC	0.00	10.86	0.00	25.95
30/06/2022	Closing Balance	0.00	0.00	0.00	25.95
<b>Income Tax Payable / Franking Credits / 360 Capital REIT</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/09/2021	Distribution - Tax Statement	0.00	10.71	0.00	10.71
30/12/2021	Distribution - Tax Statement	0.00	10.90	0.00	21.61
30/03/2022	Distribution - Tax Statement	0.00	10.90	0.00	32.51
30/06/2022	Closing Balance	0.00	0.00	0.00	32.51
<b>Income Tax Payable / Franking Credits / Units In Listed Unit Trusts / Betashares Australian Dividend Harvester Fund (Managed Fund)</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	146.54
01/07/2021	Fund Tax Finalisation	0.00	0.00	146.54	0.00
30/06/2022	Distribution - Tax Statement	0.00	14.66	0.00	14.66
30/06/2022	Distribution - Tax Statement	0.00	14.72	0.00	29.38
30/06/2022	Distribution - Tax Statement	0.00	14.78	0.00	44.16

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Distribution - Tax Statement	0.00	14.87	0.00	59.03
30/06/2022	Distribution - Tax Statement	0.00	14.93	0.00	73.96
30/06/2022	Distribution - Tax Statement	0.00	16.09	0.00	90.05
30/06/2022	Distribution - Tax Statement	0.00	16.18	0.00	106.23
30/06/2022	Distribution - Tax Statement	0.00	16.28	0.00	122.51
30/06/2022	Distribution - Tax Statement	0.00	16.34	0.00	138.85
30/06/2022	Distribution - Tax Statement	0.00	16.43	0.00	155.28
30/06/2022	Distribution - Tax Statement	0.00	16.52	0.00	171.80
30/06/2022	Distribution - Tax Statement	0.00	24.24	0.00	196.04
30/06/2022	Closing Balance	0.00	0.00	0.00	196.04
<b>Income Tax Payable / Franking Credits / Units In Listed Unit Trusts / Ishares Core S&amp;P/ASX 200 ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	48.02
01/07/2021	Fund Tax Finalisation	0.00	0.00	48.02	0.00
08/10/2021	Distribution - Tax Statement	0.00	39.71	0.00	39.71
06/01/2022	Distribution - Tax Statement	0.00	9.63	0.00	49.34
07/04/2022	Distribution - Tax Statement	0.00	30.73	0.00	80.07
30/06/2022	Distribution - Tax Statement	0.00	41.78	0.00	121.85
30/06/2022	Closing Balance	0.00	0.00	0.00	121.85
<b>Income Tax Payable / Franking Credits / Units In Listed Unit Trusts / Platinum International Fund (Quoted Managed Hedge Fund)</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.70

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Fund Tax Finalisation	0.00	0.00	0.70	0.00
30/06/2022	Distribution - Tax Statement	0.00	0.31	0.00	0.31
30/06/2022	Closing Balance	0.00	0.00	0.00	0.31
<b>Income Tax Payable / Franking Credits / Units In Listed Unit Trusts / Russell Investments High Dividend Australian Shares ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	53.45
01/07/2021	Fund Tax Finalisation	0.00	0.00	53.45	0.00
30/09/2021	Distribution - Tax Statement	0.00	34.27	0.00	34.27
31/12/2021	Distribution - Tax Statement	0.00	12.52	0.00	46.79
31/03/2022	Distribution - Tax Statement	0.00	27.09	0.00	73.88
30/06/2022	Distribution - Tax Statement	0.00	43.03	0.00	116.91
30/06/2022	Closing Balance	0.00	0.00	0.00	116.91
<b>Income Tax Payable / Franking Credits / Units In Listed Unit Trusts / Switzer Dividend Growth Fund (Managed Fund)</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	42.05
01/07/2021	Fund Tax Finalisation	0.00	0.00	42.05	0.00
01/10/2021	Distribution - Tax Statement	0.00	15.21	0.00	15.21
04/01/2022	Distribution - Tax Statement	0.00	11.53	0.00	26.74
01/02/2022	Distribution - Tax Statement	0.00	3.29	0.00	30.03
01/03/2022	Distribution - Tax Statement	0.00	3.30	0.00	33.33
01/04/2022	Distribution - Tax Statement	0.00	3.31	0.00	36.64
02/05/2022	Distribution - Tax Statement	0.00	3.31	0.00	39.95

Date	Description	Quantity	Debits	Credits	Balance
01/06/2022	Distribution - Tax Statement	0.00	3.32	0.00	43.27
30/06/2022	Distribution - Tax Statement	0.00	38.63	0.00	81.90
30/06/2022	Closing Balance	0.00	0.00	0.00	81.90
<b>Income Tax Payable / Franking Credits / Units In Listed Unit Trusts / Vanguard Diversified Growth Index ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	6.28
01/07/2021	Fund Tax Finalisation	0.00	0.00	6.28	0.00
01/10/2021	Distribution - Tax Statement	0.00	8.46	0.00	8.46
04/01/2022	Distribution - Tax Statement	0.00	3.37	0.00	11.83
01/04/2022	Distribution - Tax Statement	0.00	6.05	0.00	17.88
30/06/2022	Distribution - Tax Statement	0.00	9.99	0.00	27.87
30/06/2022	Closing Balance	0.00	0.00	0.00	27.87
<b>Income Tax Payable / Foreign Tax Credits / Units In Listed Unit Trusts / Betashares Australian Dividend Harvester Fund (Managed Fund)</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.28
01/07/2021	Fund Tax Finalisation	0.00	0.00	0.28	0.00
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.02	0.02
30/06/2022	Distribution - Tax Statement	0.00	0.02	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	0.02	0.00	0.02
30/06/2022	Distribution - Tax Statement	0.00	0.02	0.00	0.04
30/06/2022	Distribution - Tax Statement	0.00	0.02	0.00	0.06
30/06/2022	Distribution - Tax Statement	0.00	0.02	0.00	0.08

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Distribution - Tax Statement	0.00	0.02	0.00	0.10
30/06/2022	Distribution - Tax Statement	0.00	0.02	0.00	0.12
30/06/2022	Distribution - Tax Statement	0.00	0.02	0.00	0.14
30/06/2022	Distribution - Tax Statement	0.00	0.02	0.00	0.16
30/06/2022	Distribution - Tax Statement	0.00	0.02	0.00	0.18
30/06/2022	Distribution - Tax Statement	0.00	0.03	0.00	0.21
30/06/2022	Closing Balance	0.00	0.00	0.00	0.21
<b>Income Tax Payable / Foreign Tax Credits / Units In Listed Unit Trusts / Ishares Core S&amp;P/ASX 200 ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.15
01/07/2021	Fund Tax Finalisation	0.00	0.00	0.15	0.00
08/10/2021	Distribution - Tax Statement	0.00	0.07	0.00	0.07
06/01/2022	Distribution - Tax Statement	0.00	0.07	0.00	0.14
07/04/2022	Distribution - Tax Statement	0.00	0.03	0.00	0.17
30/06/2022	Distribution - Tax Statement	0.00	0.03	0.00	0.20
30/06/2022	Closing Balance	0.00	0.00	0.00	0.20
<b>Income Tax Payable / Foreign Tax Credits / Units In Listed Unit Trusts / Ishares Europe ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	20.74
01/07/2021	Fund Tax Finalisation	0.00	0.00	20.74	0.00
21/12/2021	Distribution - Tax Statement	0.00	11.04	0.00	11.04
30/06/2022	Distribution - Tax Statement	0.00	24.37	0.00	35.41

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	35.41
<b>Income Tax Payable / Foreign Tax Credits / Units In Listed Unit Trusts / Platinum International Fund (Quoted Managed Hedge Fund)</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	28.10	0.00	28.10
30/06/2022	Closing Balance	0.00	0.00	0.00	28.10
<b>Income Tax Payable / Foreign Tax Credits / Units In Listed Unit Trusts / Russell Investments High Dividend Australian Shares ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.10
01/07/2021	Fund Tax Finalisation	0.00	0.00	0.10	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Income Tax Payable / Foreign Tax Credits / Units In Listed Unit Trusts / Vaneck Global Healthcare Leaders ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	4.87	0.00	4.87
30/06/2022	Closing Balance	0.00	0.00	0.00	4.87
<b>Income Tax Payable / Foreign Tax Credits / Units In Listed Unit Trusts / Vanguard Diversified Growth Index ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	2.94
01/07/2021	Fund Tax Finalisation	0.00	0.00	2.94	0.00
01/10/2021	Distribution - Tax Statement	0.00	0.69	0.00	0.69
04/01/2022	Distribution - Tax Statement	0.00	0.90	0.00	1.59
01/04/2022	Distribution - Tax Statement	0.00	0.73	0.00	2.32
30/06/2022	Distribution - Tax Statement	0.00	1.37	0.00	3.69

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	3.69
<b>Income Tax Payable / Foreign Tax Credits / Units In Listed Unit Trusts / Vanguard Ftse Europe Shares ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	18.39
01/07/2021	Fund Tax Finalisation	0.00	0.00	18.39	0.00
01/10/2021	Distribution - Tax Statement	0.00	4.31	0.00	4.31
04/01/2022	Distribution - Tax Statement	0.00	7.38	0.00	11.69
01/04/2022	Distribution - Tax Statement	0.00	2.01	0.00	13.70
30/06/2022	Distribution - Tax Statement	0.00	13.01	0.00	26.71
30/06/2022	Closing Balance	0.00	0.00	0.00	26.71
<b>Income Tax Payable / Foreign Tax Credits / Units In Listed Unit Trusts / Vanguard MSCI Index International Shares ETF</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	19.89
01/07/2021	Fund Tax Finalisation	0.00	0.00	19.89	0.00
01/10/2021	Distribution - Tax Statement	0.00	3.81	0.00	3.81
04/01/2022	Distribution - Tax Statement	0.00	5.85	0.00	9.66
01/04/2022	Distribution - Tax Statement	0.00	4.76	0.00	14.42
30/06/2022	Distribution - Tax Statement	0.00	8.81	0.00	23.23
30/06/2022	Closing Balance	0.00	0.00	0.00	23.23
<b>Income Tax Payable / Income Tax Instalments Paid</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	2,768.00
01/07/2021	Fund Tax Finalisation	0.00	0.00	2,768.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/09/2021	Tax office payments	0.00	705.00	0.00	705.00
31/12/2021	Tax office payments	0.00	705.00	0.00	1,410.00
31/03/2022	TFR WDL BPAY INTERNET 136597768412760 TAX OFFICE PAYMENTS	0.00	705.00	0.00	2,115.00
30/06/2022	TFR WDL BPAY INTERNET 136597768412760 TAX OFFICE PAYMENTS	0.00	705.00	0.00	2,820.00
30/06/2022	Closing Balance	0.00	0.00	0.00	2,820.00
<b>Other Taxes Payable / Activity Statement Payable/Refundable</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	Tax office payments	0.00	0.00	705.00	705.00
31/12/2021	Tax office payments	0.00	0.00	705.00	1,410.00
04/03/2022	Tax office payments	0.00	705.00	0.00	705.00
31/03/2022	TFR WDL BPAY INTERNET 136597768412760 TAX OFFICE PAYMENTS	0.00	0.00	705.00	1,410.00
14/05/2022	Tax office payments	0.00	705.00	0.00	705.00
30/06/2022	TFR WDL BPAY INTERNET 136597768412760 TAX OFFICE PAYMENTS	0.00	0.00	705.00	1,410.00
30/06/2022	Closing Balance	0.00	0.00	0.00	1,410.00
<b>Fund Suspense / ANZ Active Cash</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	Bght 1724 INR @ 0.6300	0.00	0.00	1,097.12	1,097.12
30/09/2021	Bght 1724 INR @ 0.6300	0.00	1,097.12	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
24/11/2021	BPAY: AS AT 23/11/2021	0.00	0.00	5,000.00	5,000.00
24/11/2021	BPAY: AS AT 23/11/2021	0.00	5,000.00	0.00	0.00
21/01/2022	Bght 1371 VEE @ 0.8900	0.00	0.00	1,231.19	1,231.19
21/01/2022	Bght 1371 VEE @ 0.8900	0.00	1,231.19	0.00	0.00
21/01/2022	Bght 255 MP1 @ 14.7700	0.00	0.00	3,777.35	3,777.35
21/01/2022	Bght 255 MP1 @ 14.7700	0.00	3,777.35	0.00	0.00
28/01/2022	BPAY: AS AT 27/01/2022	0.00	0.00	12,000.00	12,000.00
28/01/2022	BPAY: AS AT 27/01/2022	0.00	12,000.00	0.00	0.00
11/02/2022	Bght 1570 Z1P @ 2.8600	0.00	0.00	4,501.20	4,501.20
11/02/2022	Bght 1570 Z1P @ 2.8600	0.00	4,501.20	0.00	0.00
16/02/2022	Bght 666 BNKS @ 7.3500	0.00	0.00	4,906.10	4,906.10
16/02/2022	Bght 666 BNKS @ 7.3500	0.00	4,906.10	0.00	0.00
22/02/2022	BPAY: AS AT 21/02/2022	0.00	0.00	10,000.00	10,000.00
22/02/2022	BPAY: AS AT 21/02/2022	0.00	10,000.00	0.00	0.00
24/02/2022	Bght 40 CSL @ 264.3200	0.00	0.00	10,583.80	10,583.80
24/02/2022	Bght 40 CSL @ 264.3200	0.00	10,583.80	0.00	0.00
27/04/2022	Bght 136 CURE @ 36.7000	0.00	0.00	5,002.20	5,002.20
27/04/2022	Bght 136 CURE @ 36.7000	0.00	5,002.20	0.00	0.00
27/04/2022	BPAY: AS AT 26/04/2022	0.00	0.00	10,000.00	10,000.00
27/04/2022	BPAY: AS AT 26/04/2022	0.00	10,000.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
03/05/2022	Bght 490 HLTH @ 10.1800	0.00	0.00	4,999.20	4,999.20
03/05/2022	Bght 490 HLTH @ 10.1800	0.00	4,999.20	0.00	0.00
14/06/2022	Bght 3954 ZIP @ 0.5050	0.00	0.00	2,007.77	2,007.77
14/06/2022	Bght 3954 ZIP @ 0.5050	0.00	2,007.77	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / St. George Complete Freedom Offset account</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/07/2021	Aristocrat div	0.00	0.00	29.70	29.70
02/07/2021	Aristocrat div	0.00	29.70	0.00	0.00
05/07/2021	Precint apts rent	0.00	0.00	866.95	866.95
05/07/2021	Precint apts rent	0.00	866.95	0.00	0.00
12/07/2021	Superchoice	0.00	0.00	333.37	333.37
12/07/2021	Superchoice	0.00	333.37	0.00	0.00
19/07/2021	Loan Repayments	0.00	0.00	437.00	437.00
19/07/2021	Loan Repayments	0.00	0.00	2,211.00	2,648.00
19/07/2021	Loan Repayments	0.00	437.00	0.00	2,211.00
19/07/2021	Loan Repayments	0.00	2,211.00	0.00	0.00
20/07/2021	Precint apts rent	0.00	0.00	1,753.70	1,753.70
20/07/2021	Precint apts rent	0.00	1,753.70	0.00	0.00
20/07/2021	Swtz dst	0.00	0.00	17.61	17.61

Date	Description	Quantity	Debits	Credits	Balance
20/07/2021	Swtz dst	0.00	17.61	0.00	0.00
02/08/2021	Quicksuper	0.00	0.00	2,891.40	2,891.40
02/08/2021	Quicksuper	0.00	2,891.40	0.00	0.00
17/08/2021	Precint apts rent	0.00	0.00	1,365.83	1,365.83
17/08/2021	Precint apts rent	0.00	1,365.83	0.00	0.00
18/08/2021	Loan Repayments	0.00	0.00	437.00	437.00
18/08/2021	Loan Repayments	0.00	0.00	2,211.00	2,648.00
18/08/2021	Loan Repayments	0.00	437.00	0.00	2,211.00
18/08/2021	Loan Repayments	0.00	2,211.00	0.00	0.00
30/08/2021	Bcc rates	0.00	0.00	432.39	432.39
30/08/2021	Bcc rates	0.00	432.39	0.00	0.00
01/09/2021	Quicksuper	0.00	0.00	1,970.76	1,970.76
01/09/2021	Quicksuper	0.00	1,970.76	0.00	0.00
03/09/2021	Precint apts rent	0.00	0.00	866.95	866.95
03/09/2021	Precint apts rent	0.00	866.95	0.00	0.00
14/09/2021	Superchoice	0.00	0.00	340.38	340.38
14/09/2021	Superchoice	0.00	340.38	0.00	0.00
15/09/2021	HTI Div	0.00	0.00	56.49	56.49
15/09/2021	HTI Div	0.00	56.49	0.00	0.00
15/09/2021	Pearls VIII Dst	0.00	0.00	92.18	92.18

Date	Description	Quantity	Debits	Credits	Balance
15/09/2021	Pearls VIII Dst	0.00	92.18	0.00	0.00
16/09/2021	AMP Cap Notes 2	0.00	0.00	113.98	113.98
16/09/2021	AMP Cap Notes 2	0.00	113.98	0.00	0.00
18/09/2021	Loan Repayments	0.00	0.00	437.00	437.00
18/09/2021	Loan Repayments	0.00	0.00	2,211.00	2,648.00
18/09/2021	Loan Repayments	0.00	437.00	0.00	2,211.00
18/09/2021	Loan Repayments	0.00	2,211.00	0.00	0.00
20/09/2021	Precint apts rent	0.00	0.00	876.85	876.85
20/09/2021	Precint apts rent	0.00	876.85	0.00	0.00
22/09/2021	EDV Div	0.00	0.00	4.48	4.48
22/09/2021	EDV Div	0.00	4.48	0.00	0.00
23/09/2021	Mcperson's ltd	0.00	0.00	62.42	62.42
23/09/2021	Mcperson's ltd	0.00	62.42	0.00	0.00
27/09/2021	Quicksuper	0.00	0.00	1,970.76	1,970.76
27/09/2021	Quicksuper	0.00	1,970.76	0.00	0.00
28/09/2021	Altium Limited	0.00	0.00	33.60	33.60
28/09/2021	Altium Limited	0.00	33.60	0.00	0.00
29/09/2021	Urban Utilities	0.00	0.00	273.35	273.35
29/09/2021	Urban Utilities	0.00	273.35	0.00	0.00
30/09/2021	Medibank Div	0.00	0.00	207.00	207.00

Date	Description	Quantity	Debits	Credits	Balance
30/09/2021	Medibank Div	0.00	207.00	0.00	0.00
01/10/2021	Treasury wines	0.00	0.00	61.88	61.88
01/10/2021	Treasury wines	0.00	61.88	0.00	0.00
04/10/2021	Precint apts rent	0.00	0.00	866.95	866.95
04/10/2021	Precint apts rent	0.00	866.95	0.00	0.00
05/10/2021	Atlas Arteria	0.00	0.00	92.38	92.38
05/10/2021	Atlas Arteria	0.00	92.38	0.00	0.00
08/10/2021	Healius Div	0.00	0.00	53.80	53.80
08/10/2021	Healius Div	0.00	53.80	0.00	0.00
14/10/2021	IGL Div	0.00	0.00	155.96	155.96
14/10/2021	IGL Div	0.00	155.96	0.00	0.00
15/10/2021	CBAPE	0.00	0.00	10,000.00	10,000.00
15/10/2021	CBAPE	0.00	10,000.00	0.00	0.00
15/10/2021	Pearls VIII Dst	0.00	0.00	29.98	29.98
15/10/2021	Pearls VIII Dst	0.00	29.98	0.00	0.00
18/10/2021	Loan Repayments	0.00	0.00	437.00	437.00
18/10/2021	Loan Repayments	0.00	0.00	2,211.00	2,648.00
18/10/2021	Loan Repayments	0.00	437.00	0.00	2,211.00
18/10/2021	Loan Repayments	0.00	2,211.00	0.00	0.00
19/10/2021	Precint apts rent	0.00	0.00	696.85	696.85

Date	Description	Quantity	Debits	Credits	Balance
19/10/2021	Precint apts rent	0.00	696.85	0.00	0.00
26/10/2021	Quicksuper	0.00	0.00	2,999.51	2,999.51
26/10/2021	Quicksuper	0.00	2,999.51	0.00	0.00
01/11/2021	SMSF Tax kelly	0.00	0.00	1,322.50	1,322.50
01/11/2021	SMSF Tax kelly	0.00	1,322.50	0.00	0.00
01/11/2021	Strata levy	0.00	0.00	1,604.35	1,604.35
01/11/2021	Strata levy	0.00	1,604.35	0.00	0.00
02/11/2021	Precint apts rent	0.00	0.00	866.95	866.95
02/11/2021	Precint apts rent	0.00	866.95	0.00	0.00
04/11/2021	Bcc rates	0.00	0.00	431.45	431.45
04/11/2021	Bcc rates	0.00	431.45	0.00	0.00
04/11/2021	Boardroom	0.00	0.00	418.50	418.50
04/11/2021	Boardroom	0.00	418.50	0.00	0.00
17/11/2021	Precint apts rent	0.00	0.00	876.85	876.85
17/11/2021	Precint apts rent	0.00	876.85	0.00	0.00
18/11/2021	Loan Repayments	0.00	0.00	437.00	437.00
18/11/2021	Loan Repayments	0.00	0.00	2,211.00	2,648.00
18/11/2021	Loan Repayments	0.00	437.00	0.00	2,211.00
18/11/2021	Loan Repayments	0.00	2,211.00	0.00	0.00
23/11/2021	CMC Markets	0.00	5,000.00	0.00	5,000.00

Date	Description	Quantity	Debits	Credits	Balance
24/11/2021	CMC Markets	0.00	0.00	5,000.00	0.00
25/11/2021	Onepath Life	0.00	0.00	2,653.77	2,653.77
25/11/2021	Onepath Life	0.00	2,653.77	0.00	0.00
02/12/2021	Precint apts rent	0.00	0.00	866.95	866.95
02/12/2021	Precint apts rent	0.00	866.95	0.00	0.00
09/12/2021	Quicksuper	0.00	0.00	1,983.70	1,983.70
09/12/2021	Quicksuper	0.00	1,983.70	0.00	0.00
16/12/2021	AMP Cap Notes 2	0.00	0.00	112.51	112.51
16/12/2021	AMP Cap Notes 2	0.00	112.51	0.00	0.00
17/12/2021	Aristocrat div	0.00	0.00	54.08	54.08
17/12/2021	Aristocrat div	0.00	54.08	0.00	0.00
18/12/2021	Loan Repayments	0.00	0.00	433.00	433.00
18/12/2021	Loan Repayments	0.00	0.00	2,207.00	2,640.00
18/12/2021	Loan Repayments	0.00	433.00	0.00	2,207.00
18/12/2021	Loan Repayments	0.00	2,207.00	0.00	0.00
20/12/2021	Precint apts rent	0.00	0.00	876.85	876.85
20/12/2021	Precint apts rent	0.00	876.85	0.00	0.00
21/12/2021	Superchoice	0.00	0.00	2,382.66	2,382.66
21/12/2021	Superchoice	0.00	2,382.66	0.00	0.00
23/12/2021	Quicksuper	0.00	0.00	1,983.70	1,983.70

Date	Description	Quantity	Debits	Credits	Balance
23/12/2021	Quicksuper	0.00	1,983.70	0.00	0.00
04/01/2022	MLC Life Insurance	0.00	0.00	1,255.55	1,255.55
04/01/2022	MLC Life Insurance	0.00	1,255.55	0.00	0.00
04/01/2022	Precint apts rent	0.00	0.00	866.95	866.95
04/01/2022	Precint apts rent	0.00	866.95	0.00	0.00
04/01/2022	TFR Properties	0.00	0.00	638.00	638.00
04/01/2022	TFR Properties	0.00	638.00	0.00	0.00
07/01/2022	Urban Utilities	0.00	0.00	327.90	327.90
07/01/2022	Urban Utilities	0.00	327.90	0.00	0.00
11/01/2022	SPA Sublime wages	0.00	0.00	1,034.00	1,034.00
11/01/2022	SPA Sublime wages	0.00	1,034.00	0.00	0.00
18/01/2022	Loan Repayments	0.00	0.00	433.00	433.00
18/01/2022	Loan Repayments	0.00	0.00	2,207.00	2,640.00
18/01/2022	Loan Repayments	0.00	433.00	0.00	2,207.00
18/01/2022	Loan Repayments	0.00	2,207.00	0.00	0.00
18/01/2022	Precint apts rent	0.00	0.00	2,138.66	2,138.66
18/01/2022	Precint apts rent	0.00	2,138.66	0.00	0.00
21/01/2022	Quicksuper	0.00	0.00	1,983.70	1,983.70
21/01/2022	Quicksuper	0.00	1,983.70	0.00	0.00
27/01/2022	360 Capital reit	0.00	0.00	32.69	32.69



Date	Description	Quantity	Debits	Credits	Balance
27/01/2022	360 Capital reit	0.00	32.69	0.00	0.00
27/01/2022	CMC Markets	0.00	12,000.00	0.00	12,000.00
28/01/2022	CMC Markets	0.00	0.00	12,000.00	0.00
01/02/2022	Strata levy	0.00	0.00	1,604.35	1,604.35
01/02/2022	Strata levy	0.00	1,604.35	0.00	0.00
02/02/2022	Precint apts rent	0.00	0.00	866.95	866.95
02/02/2022	Precint apts rent	0.00	866.95	0.00	0.00
04/02/2022	Bcc rates	0.00	0.00	430.40	430.40
04/02/2022	Bcc rates	0.00	430.40	0.00	0.00
04/02/2022	Superchoice	0.00	0.00	1,400.00	1,400.00
04/02/2022	Superchoice	0.00	1,400.00	0.00	0.00
17/02/2022	Precint apts rent	0.00	0.00	876.85	876.85
17/02/2022	Precint apts rent	0.00	876.85	0.00	0.00
18/02/2022	Loan Repayments	0.00	0.00	433.00	433.00
18/02/2022	Loan Repayments	0.00	0.00	2,207.00	2,640.00
18/02/2022	Loan Repayments	0.00	433.00	0.00	2,207.00
18/02/2022	Loan Repayments	0.00	2,207.00	0.00	0.00
21/02/2022	CMC Markets	0.00	10,000.00	0.00	10,000.00
22/02/2022	CMC Markets	0.00	0.00	10,000.00	0.00
22/02/2022	Quicksuper	0.00	0.00	1,983.70	1,983.70

Date	Description	Quantity	Debits	Credits	Balance
22/02/2022	Quicksuper	0.00	1,983.70	0.00	0.00
02/03/2022	Precint apts rent	0.00	0.00	866.95	866.95
02/03/2022	Precint apts rent	0.00	866.95	0.00	0.00
04/03/2022	Tax office payments	0.00	0.00	705.00	705.00
04/03/2022	Tax office payments	0.00	705.00	0.00	0.00
16/03/2022	AMP Cap Notes 2	0.00	0.00	112.56	112.56
16/03/2022	AMP Cap Notes 2	0.00	112.56	0.00	0.00
17/03/2022	Precint apts rent	0.00	0.00	876.85	876.85
17/03/2022	Precint apts rent	0.00	876.85	0.00	0.00
18/03/2022	Loan Repayments	0.00	0.00	433.00	433.00
18/03/2022	Loan Repayments	0.00	0.00	2,207.00	2,640.00
18/03/2022	Loan Repayments	0.00	433.00	0.00	2,207.00
18/03/2022	Loan Repayments	0.00	2,207.00	0.00	0.00
18/03/2022	Mcperson's ltd	0.00	0.00	124.83	124.83
18/03/2022	Mcperson's ltd	0.00	124.83	0.00	0.00
22/03/2022	Altium Limited	0.00	0.00	33.60	33.60
22/03/2022	Altium Limited	0.00	33.60	0.00	0.00
23/03/2022	HTI Div	0.00	0.00	62.95	62.95
23/03/2022	HTI Div	0.00	62.95	0.00	0.00
24/03/2022	Medibank Div	0.00	0.00	183.00	183.00

Date	Description	Quantity	Debits	Credits	Balance
24/03/2022	Medibank Div	0.00	183.00	0.00	0.00
25/03/2022	Quicksuper	0.00	0.00	1,983.70	1,983.70
25/03/2022	Quicksuper	0.00	1,983.70	0.00	0.00
28/03/2022	EDV Div	0.00	0.00	8.00	8.00
28/03/2022	EDV Div	0.00	8.00	0.00	0.00
28/03/2022	Swyftx	0.00	5,000.00	0.00	5,000.00
29/03/2022	Swyftx	0.00	0.00	5,000.00	0.00
31/03/2022	Atlas Arteria	0.00	0.00	122.18	122.18
31/03/2022	Atlas Arteria	0.00	122.18	0.00	0.00
31/03/2022	Superchoice	0.00	0.00	1,750.00	1,750.00
31/03/2022	Superchoice	0.00	1,750.00	0.00	0.00
01/04/2022	Treasury wines	0.00	0.00	71.40	71.40
01/04/2022	Treasury wines	0.00	71.40	0.00	0.00
04/04/2022	Precint apts rent	0.00	0.00	866.95	866.95
04/04/2022	Precint apts rent	0.00	866.95	0.00	0.00
05/04/2022	Healius Div	0.00	0.00	79.70	79.70
05/04/2022	Healius Div	0.00	79.70	0.00	0.00
06/04/2022	CSL Div	0.00	0.00	56.92	56.92
06/04/2022	CSL Div	0.00	56.92	0.00	0.00
14/04/2022	IGL Div	0.00	0.00	189.38	189.38

Date	Description	Quantity	Debits	Credits	Balance
14/04/2022	IGL Div	0.00	189.38	0.00	0.00
19/04/2022	Loan Repayments	0.00	0.00	433.00	433.00
19/04/2022	Loan Repayments	0.00	0.00	2,207.00	2,640.00
19/04/2022	Loan Repayments	0.00	433.00	0.00	2,207.00
19/04/2022	Loan Repayments	0.00	2,207.00	0.00	0.00
19/04/2022	Precint apts rent	0.00	0.00	876.85	876.85
19/04/2022	Precint apts rent	0.00	876.85	0.00	0.00
19/04/2022	VEE Div	0.00	0.00	0.96	0.96
19/04/2022	VEE Div	0.00	0.96	0.00	0.00
26/04/2022	CMC Markets	0.00	10,000.00	0.00	10,000.00
27/04/2022	360 Capital reit	0.00	0.00	32.69	9,967.31
27/04/2022	360 Capital reit	0.00	32.69	0.00	10,000.00
27/04/2022	CMC Markets	0.00	0.00	10,000.00	0.00
27/04/2022	Urban Utilities	0.00	0.00	303.13	303.13
27/04/2022	Urban Utilities	0.00	303.13	0.00	0.00
28/04/2022	Quicksuper	0.00	0.00	2,319.53	2,319.53
28/04/2022	Quicksuper	0.00	2,319.53	0.00	0.00
02/05/2022	Strata levy	0.00	0.00	1,617.41	1,617.41
02/05/2022	Strata levy	0.00	1,617.41	0.00	0.00
03/05/2022	Precint apts rent	0.00	0.00	866.95	866.95

Date	Description	Quantity	Debits	Credits	Balance
03/05/2022	Precint apts rent	0.00	866.95	0.00	0.00
05/05/2022	Superchoice	0.00	0.00	13,200.00	13,200.00
05/05/2022	Superchoice	0.00	13,200.00	0.00	0.00
14/05/2022	Tax office payments	0.00	0.00	705.00	705.00
14/05/2022	Tax office payments	0.00	705.00	0.00	0.00
17/05/2022	Precint apts rent	0.00	0.00	876.85	876.85
17/05/2022	Precint apts rent	0.00	876.85	0.00	0.00
17/05/2022	To S21106370100	0.00	0.00	25.00	25.00
17/05/2022	To S21106370100	0.00	25.00	0.00	0.00
18/05/2022	Loan Repayments	0.00	0.00	433.00	433.00
18/05/2022	Loan Repayments	0.00	0.00	2,207.00	2,640.00
18/05/2022	Loan Repayments	0.00	433.00	0.00	2,207.00
18/05/2022	Loan Repayments	0.00	2,207.00	0.00	0.00
23/05/2022	Quicksuper	0.00	0.00	2,149.04	2,149.04
23/05/2022	Quicksuper	0.00	2,149.04	0.00	0.00
30/05/2022	Swyftx	0.00	0.00	5,000.00	5,000.00
30/05/2022	Swyftx	0.00	5,000.00	0.00	0.00
03/06/2022	Bcc rates	0.00	0.00	430.40	430.40
03/06/2022	Bcc rates	0.00	430.40	0.00	0.00
03/06/2022	Precint apts rent	0.00	0.00	866.95	866.95

Date	Description	Quantity	Debits	Credits	Balance
03/06/2022	Precint apts rent	0.00	866.95	0.00	0.00
16/06/2022	AMP Cap Notes 2	0.00	0.00	117.30	117.30
16/06/2022	AMP Cap Notes 2	0.00	117.30	0.00	0.00
17/06/2022	Precint apts rent	0.00	0.00	352.23	352.23
17/06/2022	Precint apts rent	0.00	352.23	0.00	0.00
17/06/2022	To S21106370100	0.00	0.00	25.00	25.00
17/06/2022	To S21106370100	0.00	25.00	0.00	0.00
18/06/2022	Loan Repayments	0.00	0.00	433.00	433.00
18/06/2022	Loan Repayments	0.00	0.00	2,207.00	2,640.00
18/06/2022	Loan Repayments	0.00	433.00	0.00	2,207.00
18/06/2022	Loan Repayments	0.00	2,207.00	0.00	0.00
22/06/2022	Superchoice	0.00	0.00	11,926.96	11,926.96
22/06/2022	Superchoice	0.00	11,926.96	0.00	0.00
30/06/2022	ASIC	0.00	0.00	56.00	56.00
30/06/2022	ASIC	0.00	56.00	0.00	0.00
30/06/2022	Quicksuper	0.00	0.00	2,149.04	2,149.04
30/06/2022	Quicksuper	0.00	2,149.04	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / Swyftx Pty Ltd - Fiat</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
29/03/2022	Deposit	0.00	0.00	5,000.00	5,000.00
29/03/2022	Deposit	0.00	5,000.00	0.00	0.00
21/04/2022	BUY ETH	0.00	0.00	2,500.00	2,500.00
21/04/2022	BUY ETH	0.00	2,500.00	0.00	0.00
22/04/2022	BUY DOGE	0.00	0.00	2,500.00	2,500.00
22/04/2022	BUY DOGE	0.00	2,500.00	0.00	0.00
30/05/2022	Deposit	0.00	0.00	5,000.00	5,000.00
30/05/2022	Deposit	0.00	5,000.00	0.00	0.00
07/06/2022	BUY KAVA	0.00	0.00	2,037.25	2,037.25
07/06/2022	BUY KAVA	0.00	2,037.25	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00

**Member Entitlement Accounts / Mr Timothy Davis / Accumulation**

01/07/2021	Opening Balance	0.00	0.00	0.00	322,288.39
02/08/2021	Contribution Tax Withheld	0.00	433.71	0.00	321,854.68
02/08/2021	Quicksuper	0.00	0.00	2,891.40	324,746.08
01/09/2021	Contribution Tax Withheld	0.00	295.61	0.00	324,450.47
01/09/2021	Quicksuper	0.00	0.00	1,970.76	326,421.23
27/09/2021	Contribution Tax Withheld	0.00	295.61	0.00	326,125.62
27/09/2021	Quicksuper	0.00	0.00	1,970.76	328,096.38
26/10/2021	Contribution Tax Withheld	0.00	449.93	0.00	327,646.45

Date	Description	Quantity	Debits	Credits	Balance
26/10/2021	Quicksuper	0.00	0.00	2,999.51	330,645.96
09/12/2021	Contribution Tax Withheld	0.00	297.56	0.00	330,348.40
09/12/2021	Quicksuper	0.00	0.00	1,983.70	332,332.10
23/12/2021	Contribution Tax Withheld	0.00	297.56	0.00	332,034.54
23/12/2021	Quicksuper	0.00	0.00	1,983.70	334,018.24
04/01/2022	MLC Life Insurance	0.00	1,255.55	0.00	332,762.69
04/01/2022	Tax Effect of Direct Member Expenses	0.00	0.00	188.33	332,951.02
21/01/2022	Contribution Tax Withheld	0.00	297.56	0.00	332,653.46
21/01/2022	Quicksuper	0.00	0.00	1,983.70	334,637.16
22/02/2022	Contribution Tax Withheld	0.00	297.56	0.00	334,339.60
22/02/2022	Quicksuper	0.00	0.00	1,983.70	336,323.30
25/03/2022	Contribution Tax Withheld	0.00	297.56	0.00	336,025.74
25/03/2022	Quicksuper	0.00	0.00	1,983.70	338,009.44
28/04/2022	Contribution Tax Withheld	0.00	347.93	0.00	337,661.51
28/04/2022	Quicksuper	0.00	0.00	2,319.53	339,981.04
23/05/2022	Contribution Tax Withheld	0.00	322.36	0.00	339,658.68
23/05/2022	Quicksuper	0.00	0.00	2,149.04	341,807.72
30/06/2022	Contribution Tax	0.00	0.00	0.03	341,807.75
30/06/2022	Contribution Tax Withheld	0.00	322.36	0.00	341,485.39
30/06/2022	Income Taxes Allocated	0.00	0.00	209.28	341,694.67



Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Investment Profit or Loss	0.00	45,849.37	0.00	295,845.30
30/06/2022	Quicksuper	0.00	0.00	2,149.04	297,994.34
30/06/2022	Closing Balance	0.00	0.00	0.00	297,994.34
<b>Member Entitlement Accounts / Ms Lynda Davis / Accumulation</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	173,891.74
12/07/2021	Contribution Tax Withheld	0.00	50.01	0.00	173,841.73
12/07/2021	Superchoice	0.00	0.00	333.37	174,175.10
14/09/2021	Contribution Tax Withheld	0.00	51.06	0.00	174,124.04
14/09/2021	Superchoice	0.00	0.00	340.38	174,464.42
25/11/2021	Onepath Life	0.00	2,653.77	0.00	171,810.65
25/11/2021	Tax Effect of Direct Member Expenses	0.00	0.00	398.07	172,208.72
21/12/2021	Contribution Tax Withheld	0.00	357.40	0.00	171,851.32
21/12/2021	Superchoice	0.00	0.00	2,382.66	174,233.98
11/01/2022	Contribution Tax Withheld	0.00	155.10	0.00	174,078.88
11/01/2022	SPA Sublime wages	0.00	0.00	1,034.00	175,112.88
04/02/2022	Contribution Tax Withheld	0.00	210.00	0.00	174,902.88
04/02/2022	Superchoice	0.00	0.00	1,400.00	176,302.88
31/03/2022	Contribution Tax Withheld	0.00	262.50	0.00	176,040.38
31/03/2022	Superchoice	0.00	0.00	1,750.00	177,790.38
05/05/2022	Contribution Tax Withheld	0.00	1,980.00	0.00	175,810.38

Date	Description	Quantity	Debits	Credits	Balance
05/05/2022	Superchoice	0.00	0.00	13,200.00	189,010.38
22/06/2022	Contribution Tax Withheld	0.00	1,789.04	0.00	187,221.34
22/06/2022	Superchoice	0.00	0.00	11,926.96	199,148.30
30/06/2022	Income Taxes Allocated	0.00	0.00	111.66	199,259.96
30/06/2022	Investment Profit or Loss	0.00	24,455.29	0.00	174,804.67
30/06/2022	Closing Balance	0.00	0.00	0.00	174,804.67

## Permanent Documents

<a href="#">OCR_(A) The Davis SF_Trust Deed.pdf</a>
<a href="#">OCR_Deed Between The Trustee For The Prospect Street Trust and The Davis Bare Trust.pdf</a>
<a href="#">OCR_(C) Consent to act as trustee.pdf</a>
<a href="#">OCR_(G) The Davis SF_Investment Strategy.pdf</a>
<a href="#">OCR_(B) The Davis Super Fund_SMSF Trust Deed Variation.pdf</a>
<a href="#">OCR_(E) The Davis SF_Binding Death Benefit Nomination_Lynda Davis.pdf</a>
<a href="#">T &amp; L Davis Holdings Pty Ltd_ASIC Extract.pdf</a>
<a href="#">OCR_(E) The Davis SF_Binding Death Benefit Nomination_Tim Davis.pdf</a>

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

## Who should complete this annual return?

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

- ! The *Self-managed superannuation fund annual return instructions 2022* (NAT 71606) (the instructions) can assist you to complete this annual return.
- The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via [ABR.gov.au](http://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)**

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

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

**2 Name of self-managed superannuation fund (SMSF)**

The Davis Super Fund

**3 Australian business number (ABN)** (if applicable)

**4 Current postal address**

PO Box 230

Suburb/town

Glen Osmond

State/territory

SA

Postcode

5064

**5 Annual return status**

Is this an amendment to the SMSF's 2022 return?

**A** No  Yes

Is this the first required return for a newly registered SMSF?

**B** No  Yes

Fund's tax file number (TFN) \*\*\*\*\*

**6 SMSF auditor**

Auditor's name

Title: MR

Family name

Boys

First given name

Anthony

Other given names

SMSF Auditor Number

100014140

Auditor's phone number

04

10702708

Postal address

PO Box 3376

Suburb/town

Rundle Mall

State/territory

SA

Postcode

5000

Date audit was completed

A

Day Month Year

Was Part A of the audit report qualified?

B No  Yes 

Was Part B of the audit report qualified?

C No  Yes 

If Part B of the audit report was qualified, have the reported issues been rectified?

D No  Yes **7 Electronic funds transfer (EFT)**

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

**A Fund's financial institution account details**

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

Fund BSB number 112879

Fund account number 467729452

Fund account name

T&amp;L Davis Investments Pty Ltd ATF The Davis Super Fund

I would like my tax refunds made to this account.  Go to C.**B Financial institution account details for tax refunds**

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

BSB number

Account number

Account name

**C Electronic service address alias**

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

smsfdataflow

Fund's tax file number (TFN) 

- 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** \$ .00

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.

Fund's tax file number (TFN)

## Section B: Income

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

### 11 Income

Did you have a capital gains tax (CGT) event during the year? **G** No  Yes

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

Have you applied an exemption or rollover? **M** No  Yes  Code

Net capital gain **A** \$ -00

Gross rent and other leasing and hiring income **B** \$ -00

Gross interest **C** \$ -00

Forestry managed investment scheme income **X** \$ -00

Gross foreign income	<b>D1</b> \$ <input type="text" value="1902"/> -00	Net foreign income	<b>D</b> \$ <input type="text" value="1902"/> -00	Loss <input type="checkbox"/>
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Australian franking credits from a New Zealand company **E** \$ -00

Transfers from foreign funds **F** \$ -00 Number

Gross payments where ABN not quoted **H** \$ -00

**Calculation of assessable contributions**

Assessable employer contributions

**R1** \$ -00

plus Assessable personal contributions

**R2** \$ -00

plus **\*\*No-TFN-quoted contributions**

**R3** \$ -00  
*(an amount must be included even if it is zero)*

less Transfer of liability to life insurance company or PST

**R6** \$ -00

Gross distribution from partnerships **I** \$ -00

\*Unfranked dividend amount **J** \$ -00

\*Franked dividend amount **K** \$ -00

\*Dividend franking credit **L** \$ -00

\*Gross trust distributions **M** \$ -00

**Assessable contributions (R1 plus R2 plus R3 less R6)**

**R** \$ -00

**Calculation of non-arm's length income**

\*Net non-arm's length private company dividends

**U1** \$ -00

plus \*Net non-arm's length trust distributions

**U2** \$ -00

plus \*Net other non-arm's length income

**U3** \$ -00

\*Other income **S** \$ -00

\*Assessable income due to changed tax status of fund **T** \$ -00

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

**U** \$ -00

#This is a mandatory label.

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

**GROSS INCOME (Sum of labels A to U)** **W** \$ -00 Loss

Exempt current pension income **Y** \$ -00

**TOTAL ASSESSABLE INCOME (W less Y)** **V** \$ -00 Loss

Fund's tax file number (TFN)

## 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	<b>A1</b> \$ <input type="text" value="14617"/> -00		<b>A2</b> \$ <input type="text" value="0"/> -00
Interest expenses overseas	<b>B1</b> \$ <input type="text" value="0"/> -00		<b>B2</b> \$ <input type="text" value="0"/> -00
Capital works expenditure	<b>D1</b> \$ <input type="text" value="7211"/> -00		<b>D2</b> \$ <input type="text" value="0"/> -00
Decline in value of depreciating assets	<b>E1</b> \$ <input type="text" value="1011"/> -00		<b>E2</b> \$ <input type="text" value="0"/> -00
Insurance premiums – members	<b>F1</b> \$ <input type="text" value="3909"/> -00		<b>F2</b> \$ <input type="text" value="0"/> -00
SMSF auditor fee	<b>H1</b> \$ <input type="text" value="0"/> -00		<b>H2</b> \$ <input type="text" value="0"/> -00
Investment expenses	<b>I1</b> \$ <input type="text" value="11428"/> -00		<b>I2</b> \$ <input type="text" value="0"/> -00
Management and administration expenses	<b>J1</b> \$ <input type="text" value="1378"/> -00		<b>J2</b> \$ <input type="text" value="0"/> -00
Forestry managed investment scheme expense	<b>U1</b> \$ <input type="text" value="0"/> -00		<b>U2</b> \$ <input type="text" value="0"/> -00
Other amounts	<b>L1</b> \$ <input type="text" value="0"/> -00 <input type="text" value=""/>	Code	<b>L2</b> \$ <input type="text" value="0"/> -00 <input type="text" value=""/>
Tax losses deducted	<b>M1</b> \$ <input type="text" value="0"/> -00		

**TOTAL DEDUCTIONS**  
**N** \$ -00  
 (Total **A1** to **M1**)

**TOTAL NON-DEDUCTIBLE EXPENSES**  
**Y** \$ -00  
 (Total **A2** to **L2**)

**#TAXABLE INCOME OR LOSS**  
**O** \$ -00  Loss  
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

**TOTAL SMSF EXPENSES**  
**Z** \$ -00  
 (N plus Y)

#This is a mandatory label.



Fund's tax file number (TFN) \*\*\*\*\*

## Section D: Income tax calculation statement

**#Important:**

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

### 13 Calculation statement

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

#Taxable income	<b>A</b>	\$	<input type="text" value="52687"/>	<b>-00</b>
<i>(an amount must be included even if it is zero)</i>				
#Tax on taxable income	<b>T1</b>	\$	<input type="text" value="7903.05"/>	
<i>(an amount must be included even if it is zero)</i>				
#Tax on no-TFN-quoted contributions	<b>J</b>	\$	<input type="text" value="0"/>	
<i>(an amount must be included even if it is zero)</i>				

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

Foreign income tax offset	<b>C1</b>	\$	<input type="text" value="122.42"/>	
Rebates and tax offsets	<b>C2</b>	\$	<input type="text"/>	
<b>Non-refundable non-carry forward tax offsets</b>				
	<b>C</b>	\$	<input type="text" value="122.42"/>	
<i>(C1 plus C2)</i>				

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

Early stage venture capital limited partnership tax offset	<b>D1</b>	\$	<input type="text" value="0"/>	
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D2</b>	\$	<input type="text" value="0"/>	
Early stage investor tax offset	<b>D3</b>	\$	<input type="text" value="0"/>	
Early stage investor tax offset carried forward from previous year	<b>D4</b>	\$	<input type="text" value="0"/>	
<b>Non-refundable carry forward tax offsets</b>				
	<b>D</b>	\$	<input type="text" value="0"/>	
<i>(D1 plus D2 plus D3 plus D4)</i>				

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

Complying fund's franking credits tax offset	<b>E1</b>	\$	<input type="text" value="1558.43"/>	
No-TFN tax offset	<b>E2</b>	\$	<input type="text"/>	
National rental affordability scheme tax offset	<b>E3</b>	\$	<input type="text"/>	
Exploration credit tax offset	<b>E4</b>	\$	<input type="text"/>	
<b>Refundable tax offsets</b>				
	<b>E</b>	\$	<input type="text" value="1558.43"/>	
<i>(E1 plus E2 plus E3 plus E4)</i>				

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

Section 102AAM interest charge  
**G** \$

Fund's tax file number (TFN)

Credit for interest on early payments – amount of interest	<b>H1 \$</b> <input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	<b>H2 \$</b> <input type="text" value="0"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<b>H3 \$</b> <input type="text" value="0"/>
Credit for TFN amounts withheld from payments from closely held trusts	<b>H5 \$</b> <input type="text"/>
Credit for interest on no-TFN tax offset	<b>H6 \$</b> <input type="text"/>
Credit for foreign resident capital gains withholding amounts	<b>H8 \$</b> <input type="text"/>
<b>Eligible credits</b>	<b>H \$</b> <input type="text" value="0"/> <i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

<b>#Tax offset refunds</b> (Remainder of refundable tax offsets)	<b>I \$</b> <input type="text" value="0"/> <i>(unused amount from label E – an amount must be included even if it is zero)</i>
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**PAYG instalments raised**

**K \$**

**Supervisory levy**

**L \$**

**Supervisory levy adjustment for wound up funds**

**M \$**

**Supervisory levy adjustment for new funds**

**N \$**

<b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S \$</b> <input type="text" value="3661.20"/> <i>(T5 plus G less H less I less K plus L less M plus N)</i>
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#This is a mandatory label.

## Section E: Losses

### 14 Losses

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

Tax losses carried forward to later income years	<b>U \$</b> <input type="text" value="0"/> -00
Net capital losses carried forward to later income years	<b>V \$</b> <input type="text" value="13078"/> -00

Fund's tax file number (TFN) \*\*\*\*\*

### Section F: Member information

#### MEMBER 1

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration. \*\*\*\*\*

Date of birth

Day Month Year

#### Contributions

OPENING ACCOUNT BALANCE \$

**!** 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** \$

**TOTAL CONTRIBUTIONS N** \$

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

#### Other transactions

Allocated earnings or losses

**O** \$

Loss

Inward rollovers and transfers

**P** \$

Outward rollovers and transfers

**Q** \$

Lump Sum payments

**R1** \$

Income stream payments

**R2** \$

Code

Code

Accumulation phase account balance

**S1** \$

Retirement phase account balance - Non CDBIS

**S2** \$

Retirement phase account balance - CDBIS

**S3** \$

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN)

**MEMBER 2**

Title:

Family name

First given name

Other given names

Member's TFN   
See the Privacy note in the Declaration.

Date of birth

**Contributions**

OPENING ACCOUNT BALANCE \$

**!** Refer to instructions for completing these labels.

Proceeds from primary residence disposal  
**H** \$

Receipt date   
**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** \$

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** \$

**TOTAL CONTRIBUTIONS N** \$   
(Sum of labels **A** to **M**)

**Other transactions**

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance  
**S1** \$

Retirement phase account balance - Non CDBIS  
**S2** \$

Retirement phase account balance - CDBIS  
**S3** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$   
(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN)

## Section H: Assets and liabilities

### 15 ASSETS

15a Australian managed investments

Listed trusts	<b>A</b>	\$	<input type="text" value="90725"/>	-00
Unlisted trusts	<b>B</b>	\$	<input type="text" value="1640"/>	-00
Insurance policy	<b>C</b>	\$	<input type="text" value="0"/>	-00
Other managed investments	<b>D</b>	\$	<input type="text" value="0"/>	-00

15b Australian direct investments

<b>Limited recourse borrowing arrangements</b> Australian residential real property <b>J1</b> \$ <input type="text" value="490000"/> -00 Australian non-residential real property <b>J2</b> \$ <input type="text" value="0"/> -00 Overseas real property <b>J3</b> \$ <input type="text" value="0"/> -00 Australian shares <b>J4</b> \$ <input type="text" value="0"/> -00 Overseas shares <b>J5</b> \$ <input type="text" value="0"/> -00 Other <b>J6</b> \$ <input type="text" value="0"/> -00 Property count <b>J7</b> <input type="text" value="1"/>		Cash and term deposits <b>E</b> \$ <input type="text" value="76419"/> -00 Debt securities <b>F</b> \$ <input type="text" value="9947"/> -00 Loans <b>G</b> \$ <input type="text" value="0"/> -00 Listed shares <b>H</b> \$ <input type="text" value="110206"/> -00 Unlisted shares <b>I</b> \$ <input type="text" value="2252"/> -00 Limited recourse borrowing arrangements <b>J</b> \$ <input type="text" value="490000"/> -00 Non-residential real property <b>K</b> \$ <input type="text" value="0"/> -00 Residential real property <b>L</b> \$ <input type="text" value="0"/> -00 Collectables and personal use assets <b>M</b> \$ <input type="text" value="0"/> -00 Other assets <b>O</b> \$ <input type="text" value="8447"/> -00
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15c Other investments

Crypto-Currency	<b>N</b>	\$	<input type="text" value="3557"/>	-00
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15d Overseas direct investments

Overseas shares	<b>P</b>	\$	<input type="text" value="0"/>	-00
Overseas non-residential real property	<b>Q</b>	\$	<input type="text" value="0"/>	-00
Overseas residential real property	<b>R</b>	\$	<input type="text" value="0"/>	-00
Overseas managed investments	<b>S</b>	\$	<input type="text" value="0"/>	-00
Other overseas assets	<b>T</b>	\$	<input type="text" value="0"/>	-00

<b>TOTAL AUSTRALIAN AND OVERSEAS ASSETS</b>	<b>U</b>	\$	<input type="text" value="793193"/>	-00
(Sum of labels <b>A</b> to <b>T</b> )				

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  \$  -00

Fund's tax file number (TFN)

**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	<b>V1</b> \$ <input type="text" value="313462"/> -00	
Permissible temporary borrowings	<b>V2</b> \$ <input type="text"/> -00	
Other borrowings	<b>V3</b> \$ <input type="text"/> -00	
	Borrowings	<b>V</b> \$ <input type="text" value="313462"/> -00
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)		<b>W</b> \$ <input type="text" value="472799"/> -00
Reserve accounts		<b>X</b> \$ <input type="text" value="0"/> -00
Other liabilities		<b>Y</b> \$ <input type="text" value="6932"/> -00
<b>TOTAL LIABILITIES</b>		<b>Z</b> \$ <input type="text" value="793193"/> -00

**Section I: Taxation of financial arrangements**

**17 Taxation of financial arrangements (TOFA)**

Total TOFA gains **H** \$  -00

Total TOFA losses **I** \$  -00

**Section J: Other information**

**Family trust election status**

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

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

**Interposed entity election status**

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

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

Section K: **Declarations**

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

**Important**

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

**Privacy**

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

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

Family name

First given name

Other given names

Phone number



Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return  Hrs

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

**TAX AGENT'S DECLARATION:**

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

Tax agent's signature

Date      Day      /      Month      /      Year

**Tax agent's contact details**

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

**The Davis Super Fund**  
**Investment Revaluation as at 30 June 2022**

Investment		Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Listed Securities Market</b>						
AGI	Ainsworth Game Technology Limited (ASX:AGI)	30 Jun 2022	0.96000	911.00000	874.56	(250.52)
AKE	Allkem Limited (ASX:AKE)	30 Jun 2022	10.31000	1,010.00000	10,413.10	5,272.35
ALL	Aristocrat Leisure Limited (ASX:ALL)	30 Jun 2022	34.38000	208.00000	7,151.04	(1,799.28)
ALU	Altium Limited (ASX:ALU)	30 Jun 2022	26.91000	160.00000	4,305.60	(1,564.80)
ALX	Atlas Arteria (ASX:ALX)	30 Jun 2022	8.06000	596.00000	4,803.76	1,007.24
AMP	AMP Limited (ASX:AMP)	30 Jun 2022	0.95500	917.00000	875.74	(155.88)
AMPPB	AMP Limited - Cap Note 3-Bbsw+4.50% (ASX:AMPPB)	30 Jun 2022	99.47000	100.00000	9,947.00	46.00
APT	Afterpay Limited (ASX:APT)	19 Jan 2022	66.47000	0.00000	0.00	(52,601.50)
BNKS	Betashares Global Banks ETF - Currency Hedged (ASX:BNKS)	30 Jun 2022	5.81000	666.00000	3,869.46	(1,036.64)
CBA	Commonwealth Bank Of Australia (ASX:CBA)	30 Jun 2022	90.38000	65.00000	5,874.70	(655.11)
CBAPE	Commonwealth Bank Of Australia - Cap Note 3-Bbsw+5.20% (ASX:CBAPE)	5 Oct 2021	100.14000	0.00000	0.00	603.00
CSL	CSL Limited (ASX:CSL)	30 Jun 2022	269.06000	40.00000	10,762.40	178.60
CURE	Global X S&P Biotech ETF (ASX:CURE)	30 Jun 2022	36.86000	136.00000	5,012.96	10.76
EDV	Endeavour Group Limited (ASX:EDV)	30 Jun 2022	7.57000	64.00000	484.48	183.17
GXY	Galaxy Resources Limited (ASX:GXY)	16 Aug 2021	5.28000	0.00000	0.00	(1,373.50)
HLS	Healius Limited (ASX:HLS)	30 Jun 2022	3.67000	797.00000	2,924.99	(765.12)
HLTH	Vaneck Global Healthcare Leaders ETF (ASX:HLTH)	30 Jun 2022	10.17000	490.00000	4,983.30	(15.90)
HT1	Ht&E Limited (ASX:HT1)	30 Jun 2022	1.12000	1,614.00000	1,807.68	(960.33)
HVST	Betashares Australian Dividend Harvester Fund (Managed Fund) (ASX:HVST)	30 Jun 2022	11.95000	534.00000	6,381.30	(1,094.02)
IEU	Ishares Europe ETF (ASX:IEU)	30 Jun 2022	63.45000	90.00000	5,710.50	(818.84)
IGL	Ive Group Limited (ASX:IGL)	30 Jun 2022	1.72000	2,228.00000	3,832.16	590.42
INR	loneer Limited (ASX:INR)	30 Jun 2022	0.41000	1,724.00000	706.84	(390.28)
IOZ	Ishares Core S&P/ASX 200 ETF (ASX:IOZ)	30 Jun 2022	27.10000	225.00000	6,097.50	(680.74)
MCP	Mcperson's Limited (ASX:MCP)	30 Jun 2022	0.65500	4,161.00000	2,725.46	(1,851.64)
MP1	Megaport Limited (ASX:MP1)	30 Jun 2022	5.45000	255.00000	1,389.75	(2,387.60)



**The Davis Super Fund**  
Investment Revaluation as at 30 June 2022

Investment		Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Listed Securities Market</b>						
MPL	Medibank Private Limited (ASX:MPL)	30 Jun 2022	3.25000	3,000.00000	9,750.00	270.00
MX1	Micro-X Limited (ASX:MX1)	30 Jun 2022	0.14000	4,438.00000	621.32	(798.84)
NAB	National Australia Bank Limited (ASX:NAB)	30 Jun 2022	27.39000	175.00000	4,793.25	200.41
NET	Netlinkz Limited (ASX:NET)	30 Jun 2022	0.03000	84,636.00000	2,539.08	423.18
PIXX	Platinum International Fund (Quoted Managed Hedge Fund) (ASX:PIXX)	30 Jun 2022	4.42000	2,368.00000	10,466.56	(1,801.47)
QRI	Qualitas Real Estate Income Fund (ASX:QRI)	30 Jun 2022	1.37500	6,788.00000	9,333.50	(1,721.54)
RDV	Russell Investments High Dividend Australian Shares ETF (ASX:RDV)	30 Jun 2022	26.91000	182.00000	4,897.62	(548.95)
SQ2	Block Inc (ASX:SQ2)	30 Jun 2022	90.50000	212.00000	19,186.00	5,021.45
SWTZ	Switzer Dividend Growth Fund (Managed Fund) (ASX:SWTZ)	30 Jun 2022	2.49500	1,769.00000	4,413.66	(291.53)
TOT	360 Capital REIT (ASX:TOT)	30 Jun 2022	0.77500	2,179.00000	1,688.72	(473.51)
TWE	Treasury Wine Estates Limited (ASX:TWE)	30 Jun 2022	11.35000	476.00000	5,402.60	(157.08)
VAF	Vanguard Australian Fixed Interest Index ETF (ASX:VAF)	30 Jun 2022	44.18000	208.00000	9,189.44	(1,310.03)
VDGR	Vanguard Diversified Growth Index ETF (ASX:VDGR)	30 Jun 2022	50.93000	97.00000	4,940.21	(733.33)
VEE	Veem Limited (ASX:VEE)	30 Jun 2022	0.38000	1,371.00000	520.98	(710.21)
VEQ	Vanguard Ftse Europe Shares ETF (ASX:VEQ)	30 Jun 2022	55.46000	80.00000	4,436.80	(719.80)
VGS	Vanguard MSCI Index International Shares ETF (ASX:VGS)	30 Jun 2022	88.61000	105.00000	9,304.05	(885.73)
WBC	Westpac Banking Corporation (ASX:WBC)	30 Jun 2022	19.50000	181.00000	3,529.50	(1,120.38)
WOW	Woolworths Group Limited (ASX:WOW)	30 Jun 2022	35.60000	66.00000	2,349.60	150.04
YOW	Yowie Group Limited (ASX:YOW)	30 Jun 2022	0.04600	3,300.00000	151.80	16.50
ZIP	ZIP Co Limited (ASX:ZIP)	30 Jun 2022	0.44000	5,524.00000	2,430.56	(4,078.41)
<b>Listed Securities Market Total</b>					<b>210,879.53</b>	<b>(69,779.39)</b>
<b>Property Direct Market</b>						
PROSPECT	56 Prospect St. Fortitude Valley QLD 4006	30 Jun 2021	490,000.00000	1.00000	490,000.00	1,011.09
<b>Property Direct Market Total</b>					<b>490,000.00</b>	<b>1,011.09</b>
<b>Unlisted Market</b>						
DOGECOIN	Dogecoin	30 Jun 2022	0.09323	13,306.14566	1,240.51	(1,259.49)
ETHEREUM	Ethereum	30 Jun 2022	1,501.57832	0.60824	913.32	(1,596.21)
KAVA	Kava	30 Jun 2022	2.49599	562.40990	1,403.77	(652.82)
SDA	Speedcast International Limited (delisted) (ASX:SDA)	30 Jun 2020	0.00000	0.00000	0.00	9,883.04

**The Davis Super Fund**  
**Investment Revaluation as at 30 June 2022**

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Unlisted Market</b>					
UPD-US      Updater Inc - Unlisted US common stock	30 Jun 2020	27.79898	59.00000	1,640.14	0.00
URB          URB Investments Limited (delisted) (ASX:URB)	30 Jun 2020	1.44186	1,562.04000	2,252.25	0.00
<b>Unlisted Market Total</b>				<b>7,449.99</b>	<b>6,374.52</b>
<b>Fund Total</b>				<b>708,329.52</b>	<b>(62,393.78)</b>

**The Davis Super Fund**  
**Investment Income Comparison Report**  
**For the period 1 July 2021 to 30 June 2022**

Payment Date	Income Type	Ledger Data			Diff *	Announcement Data				
		Total Income	Tax Credits+			Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
<b>Shares in Listed Companies</b>										
<b>ALL: Aristocrat Leisure Limited (ASX:ALL)</b>										
02/07/2021	Dividend	29.70	12.73		198	0	0.1500	29.70	12.73	
17/12/2021	Dividend	54.08	23.18		208	0	0.2600	54.08	23.18	
		<u>83.78</u>	<u>35.91</u>					<u>83.78</u>	<u>35.91</u>	
<b>ALU: Altium Limited (ASX:ALU)</b>										
28/09/2021	Dividend	33.60	2.16		160	0	0.2100	33.60	2.16	
22/03/2022	Dividend	33.60	14.40		160	0	0.2100	33.60	14.40	
		<u>67.20</u>	<u>16.56</u>					<u>67.20</u>	<u>16.56</u>	
<b>ALX: Atlas Arteria (ASX:ALX)</b>										
24/09/2021	Distribution	92.38	0.00		596	0	0.1550	92.38	0.00	
22/03/2022	Distribution	122.18	0.00		596	0	0.2050	122.18	0.00	
		<u>214.56</u>	<u>0.00</u>					<u>214.56</u>	<u>0.00</u>	
<b>AMPPB: AMP Limited - Cap Note 3-Bbsw+4.50% (ASX:AMPPB)</b>										
07/09/2021	Distribution	0.00	0.00	*	100	0	1.1398	113.98	0.00	
16/09/2021	Dividend	113.98	0.00	*						
07/12/2021	Distribution	0.00	0.00	*	100	0	1.1251	112.51	0.00	
16/12/2021	Dividend	112.51	0.00	*						
07/03/2022	Distribution	0.00	0.00	*	100	0	1.1256	112.56	0.00	
16/03/2022	Dividend	112.56	0.00	*						
07/06/2022	Distribution	0.00	0.00	*	100	0	1.1730	117.30	0.00	
16/06/2022	Dividend	117.30	0.00	*						
		<u>456.35</u>	<u>0.00</u>					<u>456.35</u>	<u>0.00</u>	
<b>CBA: Commonwealth Bank Of Australia (ASX:CBA)</b>										
29/09/2021	Dividend	126.00	54.00		63	0	2.0000	126.00	54.00	
30/03/2022	Dividend	112.00	48.00		64	0	1.7500	112.00	48.00	
		<u>238.00</u>	<u>102.00</u>					<u>238.00</u>	<u>102.00</u>	
<b>CBAPE: Commonwealth Bank Of Australia - Cap Note 3-Bbsw+5.20% (ASX:CBAPE)</b>										
15/09/2021	Dividend	92.18	39.51		100	0	0.9218	92.18	39.51	
15/10/2021	Dividend	29.98	12.85		100	0	0.2998	29.98	12.85	
		<u>122.16</u>	<u>52.36</u>					<u>122.16</u>	<u>52.36</u>	
<b>CSL: CSL Limited (ASX:CSL)</b>										
06/04/2022	Dividend	56.92	0.00		40	0	1.4229	56.92	0.00	
		<u>56.92</u>	<u>0.00</u>					<u>56.92</u>	<u>0.00</u>	
<b>EDV: Endeavour Group Limited (ASX:EDV)</b>										
22/09/2021	Dividend	4.48	1.92		64	0	0.0700	4.48	1.92	
28/03/2022	Dividend	8.00	3.43		64	0	0.1250	8.00	3.43	
		<u>12.48</u>	<u>5.35</u>					<u>12.48</u>	<u>5.35</u>	
<b>HLS: Healius Limited (ASX:HLS)</b>										
08/10/2021	Dividend	53.80	23.06		797	0	0.0675	53.80	23.06	
05/04/2022	Dividend	79.70	34.16		797	0	0.1000	79.70	34.16	

+Note: Tax Credits refer to franking credits for domestic income and foreign tax credits where the income is foreign in nature.

**The Davis Super Fund**  
**Investment Income Comparison Report**  
**For the period 1 July 2021 to 30 June 2022**

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data				
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
		133.50	57.22					133.50	57.22
<b>HT1: Ht&amp;E Limited (ASX:HT1)</b>									
15/09/2021	Dividend	56.49	24.21		1,614	0	0.0350	56.49	24.21
23/03/2022	Dividend	62.95	26.98		1,614	0	0.0390	62.95	26.98
		119.44	51.19					119.44	51.19
<b>IGL: Ive Group Limited (ASX:IGL)</b>									
14/10/2021	Dividend	155.96	66.84		2,228	0	0.0700	155.96	66.84
14/04/2022	Dividend	189.38	81.16		2,228	0	0.0850	189.38	81.16
		345.34	148.00					345.34	148.00
<b>MCP: Mcpherson's Limited (ASX:MCP)</b>									
23/09/2021	Dividend	62.42	26.75		4,161	0	0.0150	62.42	26.75
18/03/2022	Dividend	124.83	53.50		4,161	0	0.0300	124.83	53.50
		187.25	80.25					187.25	80.25
<b>MPL: Medibank Private Limited (ASX:MPL)</b>									
30/09/2021	Dividend	207.00	88.71		3,000	0	0.0690	207.00	88.71
24/03/2022	Dividend	183.00	78.43		3,000	0	0.0610	183.00	78.43
		390.00	167.14					390.00	167.14
<b>NAB: National Australia Bank Limited (ASX:NAB)</b>									
02/07/2021	Dividend	100.20	42.94		167	0	0.6000	100.20	42.94
15/12/2021	Dividend	113.90	48.81		170	0	0.6700	113.90	48.81
		214.10	91.75					214.10	91.75
<b>TWE: Treasury Wine Estates Limited (ASX:TWE)</b>									
01/10/2021	Dividend	61.88	26.52		476	0	0.1300	61.88	26.52
01/04/2022	Dividend	71.40	30.60		476	0	0.1500	71.40	30.60
		133.28	57.12					133.28	57.12
<b>VEE: Veem Limited (ASX:VEE)</b>									
19/04/2022	Dividend	0.96	0.00		1,371	0	0.0007	0.96	0.00
		0.96	0.00					0.96	0.00
<b>WBC: Westpac Banking Corporation (ASX:WBC)</b>									
21/12/2021	Dividend	103.20	44.23		172	0	0.6000	103.20	44.23
24/06/2022	Dividend	107.36	46.01		176	0	0.6100	107.36	46.01
		210.56	90.24					210.56	90.24
<b>WOW: Woolworths Group Limited (ASX:WOW)</b>									
08/10/2021	Dividend	35.20	15.09		64	0	0.5500	35.20	15.09
13/04/2022	Dividend	25.35	10.86		65	0	0.3900	25.35	10.86
		60.55	25.95					60.55	25.95
<b>Total</b>		<b>3,046.43</b>	<b>981.04</b>					<b>3,046.43</b>	<b>981.04</b>
<b>Stapled Securities</b>									
<b>TOT: 360 Capital REIT (ASX:TOT)</b>									
29/09/2021	Distribution	32.13	0.00		2,142	0	0.0150	32.13	0.00
30/12/2021	Distribution	32.69	0.00	*	2,179	0	0.0150	32.68	10.89
30/03/2022	Distribution	32.69	0.00	*	2,179	0	0.0150	32.68	10.89
		97.51	0.00					97.49	21.78
<b>Total</b>		<b>97.51</b>	<b>0.00</b>					<b>97.49</b>	<b>21.78</b>

+Note: Tax Credits refer to franking credits for domestic income and foreign tax credits where the income is foreign in nature.

**The Davis Super Fund**  
**Investment Income Comparison Report**  
**For the period 1 July 2021 to 30 June 2022**

Payment Date	Income Type	Ledger Data			Announcement Data				
		Total Income	Tax Credits+	Diff *	Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
<b>Units In Listed Unit Trusts</b>									
<b>CURE: Global X S&amp;P Biotech ETF (ASX:CURE)</b>									
30/06/2022	Distribution	3.27	0.00		136	0	0.0240	3.27	0.00
		3.27	0.00					3.27	0.00
<b>HLTH: Vaneck Global Healthcare Leaders ETF (ASX:HLTH)</b>									
30/06/2022	Distribution	29.40	0.00		490	0	0.0600	29.40	0.00
		29.40	0.00					29.40	0.00
<b>HVST: Betashares Australian Dividend Harvester Fund (Managed Fund) (ASX:HVST)</b>									
02/08/2021	Distribution	33.94	0.00	*	505	0	0.0672	33.94	8.08
01/09/2021	Distribution	34.07	0.00	*	507	0	0.0672	34.07	4.02
01/10/2021	Distribution	34.20	0.00	*	509	0	0.0672	34.20	14.44
01/11/2021	Distribution	34.41	0.00	*	512	0	0.0672	34.41	14.78
01/12/2021	Distribution	34.54	0.00	*	514	0	0.0672	34.54	15.15
04/01/2022	Distribution	37.22	0.00	*	517	0	0.0720	37.22	15.69
01/02/2022	Distribution	37.44	0.00	*					
16/02/2022	Dividend	0.00	0.00	*	520	0	0.0720	37.44	16.05
01/03/2022	Distribution	37.66	0.00	*	523	0	0.0720	37.66	16.39
01/04/2022	Distribution	37.80	0.00	*	525	0	0.0720	37.80	16.48
02/05/2022	Distribution	38.02	0.00	*	528	0	0.0720	38.02	16.55
01/06/2022	Distribution	38.23	0.00	*	531	0	0.0720	38.23	16.90
30/06/2022	Distribution	56.09	0.00	*	534	0	0.1050	56.09	24.26
		453.62	0.00					453.62	178.79
<b>IEU: Ishares Europe ETF (ASX:IEU)</b>									
21/12/2021	Distribution	61.16	0.00		89	0	0.6872	61.16	0.00
30/06/2022	Distribution	139.06	0.00		90	0	1.5451	139.06	0.00
		200.22	0.00					200.22	0.00
<b>IOZ: Ishares Core S&amp;P/ASX 200 ETF (ASX:IOZ)</b>									
08/10/2021	Distribution	104.07	0.00	*	218	0	0.4774	104.07	39.34
06/01/2022	Distribution	32.25	0.00	*	221	0	0.1459	32.25	9.23
07/04/2022	Distribution	83.39	0.00	*	222	0	0.3756	83.39	30.15
30/06/2022	Distribution	138.05	0.00		225	0	0.6136	138.05	0.00
		357.76	0.00					357.76	78.72
<b>PIXX: Platinum International Fund (Quoted Managed Hedge Fund) (ASX:PIXX)</b>									
29/06/2022	Distribution	1,257.53	0.00	*	2,368	0	0.5311	1,257.53	0.32
		1,257.53	0.00					1,257.53	0.32
<b>QRI: Qualitas Real Estate Income Fund (ASX:QRI)</b>									
29/07/2021	Distribution	45.22	0.00		6,465	0	0.0070	45.22	0.00
30/08/2021	Distribution	51.26	0.00		6,494	0	0.0079	51.26	0.00
29/09/2021	Distribution	48.99	0.00		6,526	0	0.0075	48.99	0.00
28/10/2021	Distribution	51.23	0.00		6,556	0	0.0078	51.23	0.00
29/11/2021	Distribution	44.18	0.00		6,588	0	0.0067	44.18	0.00
30/12/2021	Distribution	41.78	0.00		6,616	0	0.0063	41.78	0.00
28/01/2022	Distribution	41.96	0.00		6,642	0	0.0063	41.96	0.00
25/02/2022	Distribution	40.09	0.00		6,668	0	0.0060	40.09	0.00
30/03/2022	Distribution	46.40	0.00		6,693	0	0.0069	46.40	0.00
28/04/2022	Distribution	50.79	0.00		6,722	0	0.0076	50.79	0.00
30/05/2022	Distribution	55.11	0.00		6,754	0	0.0082	55.11	0.00

+Note: Tax Credits refer to franking credits for domestic income and foreign tax credits where the income is foreign in nature.

**The Davis Super Fund**  
**Investment Income Comparison Report**  
**For the period 1 July 2021 to 30 June 2022**

Payment Date	Income Type	Ledger Data			Announcement Data				
		Total Income	Tax Credits+	Diff *	Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
29/06/2022	Distribution	52.19	0.00		6,788	0	0.0077	52.19	0.00
		569.20	0.00					569.20	0.00
<b>RDV: Russell Investments High Dividend Australian Shares ETF (ASX:RDV)</b>									
30/09/2021	Distribution	93.96	0.00	*	175	0	0.5369	93.96	34.46
31/12/2021	Distribution	34.32	0.00	*	178	0	0.1928	34.32	11.67
31/03/2022	Distribution	74.29	0.00	*	179	0	0.4150	74.29	22.92
30/06/2022	Distribution	117.97	0.00	*	182	0	0.6482	117.97	41.55
		320.54	0.00					320.54	110.60
<b>SWTZ: Switzer Dividend Growth Fund (Managed Fund) (ASX:SWTZ)</b>									
20/07/2021	Dividend	0.00	0.00	*	1,717	0	0.0103	17.61	7.55
01/10/2021	Distribution	48.46	0.00	*	1,717	0	0.0282	48.46	20.77
04/01/2022	Distribution	36.78	0.00	*	1,735	0	0.0212	36.78	15.76
01/02/2022	Distribution	10.50	0.00	*	1,749	0	0.0060	10.49	4.50
01/03/2022	Distribution	10.52	0.00	*	1,753	0	0.0060	10.52	4.51
01/04/2022	Distribution	10.55	0.00	*	1,757	0	0.0060	10.54	4.52
02/05/2022	Distribution	10.57	0.00	*	1,761	0	0.0060	10.57	4.53
01/06/2022	Distribution	10.59	0.00	*	1,765	0	0.0060	10.59	4.54
30/06/2022	Distribution	123.19	0.00	*	1,769	0	0.0696	123.18	42.23
		261.16	0.00					278.74	108.91
<b>VAF: Vanguard Australian Fixed Interest Index ETF (ASX:VAF)</b>									
01/10/2021	Distribution	31.69	0.00		205	0	0.1546	31.69	0.00
04/01/2022	Distribution	84.36	0.00		206	0	0.4095	84.36	0.00
01/04/2022	Distribution	37.12	0.00		207	0	0.1793	37.12	0.00
		153.17	0.00					153.17	0.00
<b>VDGR: Vanguard Diversified Growth Index ETF (ASX:VDGR)</b>									
01/10/2021	Distribution	28.74	0.00	*	95	0	0.3025	28.74	8.01
04/01/2022	Distribution	23.96	0.00	*	96	0	0.2496	23.96	2.93
01/04/2022	Distribution	46.27	0.00	*	96	0	0.4820	46.27	5.57
30/06/2022	Distribution	91.65	0.00	*	97	0	0.9449	91.65	9.51
		190.62	0.00					190.62	26.02
<b>VEQ: Vanguard Ftse Europe Shares ETF (ASX:VEQ)</b>									
01/10/2021	Distribution	21.69	0.00		79	0	0.2746	21.69	0.00
04/01/2022	Distribution	39.07	0.00		79	0	0.4945	39.07	0.00
01/04/2022	Distribution	10.04	0.00		80	0	0.1255	10.04	0.00
30/06/2022	Distribution	71.43	0.00		80	0	0.8928	71.43	0.00
		142.23	0.00					142.23	0.00
<b>VGS: Vanguard MSCI Index International Shares ETF (ASX:VGS)</b>									
01/10/2021	Distribution	35.63	0.00		104	0	0.3426	35.63	0.00
04/01/2022	Distribution	44.84	0.00		104	0	0.4312	44.84	0.00
01/04/2022	Distribution	42.81	0.00		105	0	0.4077	42.81	0.00
30/06/2022	Distribution	57.58	0.00		105	0	0.5483	57.58	0.00
		180.86	0.00					180.86	0.00
<b>Total</b>		<b>4,119.58</b>	<b>0.00</b>					<b>4,137.16</b>	<b>503.36</b>

+Note: Tax Credits refer to franking credits for domestic income and foreign tax credits where the income is foreign in nature.

**The Davis Super Fund**  
**Tax Accounting Reconciliation**  
**For the period 1 July 2021 to 30 June 2022**

<b>Operating Statement Profit vs. Provision for Income Tax</b>	<b>2022</b>	
	<b>\$</b>	
<b>Benefits Accrued as a Result of Operations before Income Tax</b>	<b>(15,478.07)</b>	
<b><u>ADD:</u></b>		
Decrease in Market Value	62,393.78	
Realised Capital Losses	13,533.40	
<b><u>LESS:</u></b>		
Capital Works Deduction - Tax Only	7,211.00	
Distributed Capital Gains	455.00	
Non-Taxable Income	93.55	
Rounding	2.56	
<b>Taxable Income or Loss</b>	<b>52,687.00</b>	
	<b>Income Amount</b>	
	<b>Tax Amount</b>	
Gross Tax @ 15% for Concessional Income	52,687.00	7,903.05
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
<b>Provision for Income Tax</b>		<b>7,903.05</b>

**Provision for Income Tax vs. Income Tax Expense**

<b>Provision for Income Tax</b>	<b>7,903.05</b>
<b>Income Tax Expense</b>	<b>7,903.05</b>

**Provision for Income Tax vs. Income Tax Payable**

<b>Provision for Income Tax</b>	<b>7,903.05</b>
<b><u>LESS:</u></b>	
Franking Credits	1,558.43
Foreign Tax Credits	122.42
Income Tax Instalments Paid	2,820.00
<b>Income Tax Payable (Receivable)</b>	<b>3,402.20</b>

**Exempt Current Pension Income Settings**

Pension Exempt % (Actuarial)	0.0000%
Pension Exempt % (Expenses)	0.0000%
Assets Segregated For Pensions	No

**The Davis Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
				<b>Section B</b>
<b>Income</b>				
<b>Net Capital Gain</b>				
Gross Capital Gain - Distributed Capital Gains from Trusts	As Per Investment Disposals CGT Report	30 Jun 2022	A	455.00
Deferred Capital Gain Realised		30 Jun 2022	A	0.00
Less Capital Losses Applied		30 Jun 2022	A	(455.00)
Less Discount		30 Jun 2022	A	0.00
<b>Total Net Capital Gain</b>			<b>A</b>	<b>0.00</b>
<b>Gross Rent and Other Leasing &amp; Hiring Income</b>				
Investment Income	PROSPECT: 56 Prospect St. Fortitude Valley QLD 4006	30 Jun 2022	B	384.96
Rental Income/Disbursements Received	PROSPECT: 56 Prospect St. Fortitude Valley QLD 4006	30 Jun 2022	B	24,700.00
<i>Less Rounding</i>			B	(0.96)
<b>Total Gross Rent and Other Leasing &amp; Hiring Income</b>			<b>B</b>	<b>25,084.00</b>
<b>Total Gross Interest</b>			<b>C</b>	<b>0.00</b>
<b>Total Forestry Managed Investment Scheme Income</b>			<b>X</b>	<b>0.00</b>
<b>Net Foreign Income</b>				
Distribution - Tax Statement	ALX: Atlas Arteria	24 Sep 2021	D	92.38
Distribution - Tax Statement	ALX: Atlas Arteria	22 Mar 2022	D	122.18
Distribution - Tax Statement	HLTH: Vaneck Global Healthcare Leaders ETF	30 Jun 2022	D	15.79
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	D	0.24
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	D	0.28
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	D	0.28
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	D	0.28
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	D	0.29
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	D	0.30
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	D	0.31
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	D	0.31
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	D	0.31
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	D	0.31
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	D	0.31
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	D	0.31
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	D	0.31
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	D	0.31
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	D	0.31
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	D	0.31
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	D	0.31
Distribution - Tax Statement	IEU: Ishares Europe ETF	21 Dec 2021	D	72.20
Distribution - Tax Statement	IEU: Ishares Europe ETF	30 Jun 2022	D	163.43
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	08 Oct 2021	D	1.74
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	06 Jan 2022	D	1.55
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	07 Apr 2022	D	1.60



**The Davis Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	30 Jun 2022	D	1.14
Distribution - Tax Statement	PIXX: Platinum International Fund (Quoted Managed Hedge Fund)	30 Jun 2022	D	1,052.50
Distribution - Tax Statement	RDV: Russell Investments High Dividend Australian Shares ETF	30 Sep 2021	D	1.61
Distribution - Tax Statement	RDV: Russell Investments High Dividend Australian Shares ETF	31 Dec 2021	D	0.59
Distribution - Tax Statement	RDV: Russell Investments High Dividend Australian Shares ETF	31 Mar 2022	D	1.28
Distribution - Tax Statement	RDV: Russell Investments High Dividend Australian Shares ETF	30 Jun 2022	D	2.03
Distribution - Tax Statement	VAF: Vanguard Australian Fixed Interest Index ETF	01 Oct 2021	D	4.75
Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	01 Oct 2021	D	6.21
Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	04 Jan 2022	D	5.91
Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	01 Apr 2022	D	4.24
Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	30 Jun 2022	D	9.90
Distribution - Tax Statement	VEQ: Vanguard Ftse Europe Shares ETF	01 Oct 2021	D	24.75
Distribution - Tax Statement	VEQ: Vanguard Ftse Europe Shares ETF	04 Jan 2022	D	45.58
Distribution - Tax Statement	VEQ: Vanguard Ftse Europe Shares ETF	01 Apr 2022	D	9.99
Distribution - Tax Statement	VEQ: Vanguard Ftse Europe Shares ETF	30 Jun 2022	D	87.41
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	01 Oct 2021	D	34.07
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	04 Jan 2022	D	39.74
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	01 Apr 2022	D	27.81
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	30 Jun 2022	D	68.40
<i>Less Rounding</i>			D	(0.46)
<b>Total Net Foreign Income</b>			<b>D</b>	<b>1,902.00</b>
<b>Total Australian Franking Credits from a New Zealand Company</b>			<b>E</b>	<b>0.00</b>
<b>Total Transfers from Foreign Funds</b>			<b>F</b>	<b>0.00</b>
<b>Total Gross Payments where ABN not quoted</b>			<b>H</b>	<b>0.00</b>
<b>Total Gross Distribution from Partnerships</b>			<b>I</b>	<b>0.00</b>
<b>Unfranked Dividend Amount</b>				
ALU AUD 0.0315 FRANKED, 30% CTR, NIL CFI	ALU: Altium Limited	28 Sep 2021	J	28.56
AMPPB AUD UNFRANKED, 1.1398 CFI	AMPPB: AMP Limited - Cap Note 3-Bbsw+4.50%	16 Sep 2021	J	113.98
AMPPB AUD UNFRANKED, 1.1251 CFI	AMPPB: AMP Limited - Cap Note 3-Bbsw+4.50%	16 Dec 2021	J	112.51
AMPPB AUD UNFRANKED, 1.1256 CFI	AMPPB: AMP Limited - Cap Note 3-Bbsw+4.50%	16 Mar 2022	J	112.56
AMPPB AUD UNFRANKED, 1.173 CFI	AMPPB: AMP Limited - Cap Note 3-Bbsw+4.50%	16 Jun 2022	J	117.30
CSL USD 1.04, UNFRANKED, 1.04 CFI, DRP SUSP	CSL: CSL Limited	06 Apr 2022	J	56.92
VEE AUD UNFRANKED, NIL CFI	VEE: Veem Limited	19 Apr 2022	J	0.96
<i>Less Rounding</i>			J	(0.79)
<b>Total Unfranked Dividend Amount</b>			<b>J</b>	<b>542.00</b>
<b>Franked Dividend Amount</b>				
ALL AUD 0.15 FRANKED, 30% CTR, DRP SUSP	ALL: Aristocrat Leisure Limited	02 Jul 2021	K	29.70
ALL AUD 0.26 FRANKED, 30% CTR, DRP SUSP	ALL: Aristocrat Leisure Limited	17 Dec 2021	K	54.08
ALU AUD 0.0315 FRANKED, 30% CTR, NIL CFI	ALU: Altium Limited	28 Sep 2021	K	5.04
ALU AUD 0.21 FRANKED, 30% CTR	ALU: Altium Limited	22 Mar 2022	K	33.60
CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia	29 Sep 2021	K	126.00
CBA AUD 1.75 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia	30 Mar 2022	K	112.00

**The Davis Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
CBAPE AUD 0.9218 FRANKED, 30% CTR	CBAPE: Commonwealth Bank Of Australia - Cap Note 3-Bbsw+5.20%	15 Sep 2021	K	92.18
CBAPE AUD 0.2998 FRANKED, 30% CTR	CBAPE: Commonwealth Bank Of Australia - Cap Note 3-Bbsw+5.20%	15 Oct 2021	K	29.98
EDV AUD 0.07 FRANKED, 30% CTR	EDV: Endeavour Group Limited	22 Sep 2021	K	4.48
EDV AUD 0.125 FRANKED, 30% CTR	EDV: Endeavour Group Limited	28 Mar 2022	K	8.00
HLS AUD 0.0675 FRANKED, 30% CTR, DRP SUSP	HLS: Healius Limited	08 Oct 2021	K	53.80
HLS AUD 0.1 FRANKED, 30% CTR, DRP SUSP	HLS: Healius Limited	05 Apr 2022	K	79.70
HT1 AUD 0.035 FRANKED, 30% CTR, DRP SUSP	HT1: Ht&E Limited	15 Sep 2021	K	56.49
HT1 AUD 0.039 FRANKED, 30% CTR, DRP SUSP	HT1: Ht&E Limited	23 Mar 2022	K	62.95
IGL AUD 0.07 FRANKED, 30% CTR	IGL: Ive Group Limited	14 Oct 2021	K	155.96
IGL AUD 0.085 FRANKED, 30% CTR	IGL: Ive Group Limited	14 Apr 2022	K	189.38
MCP AUD 0.015 FRANKED, 30% CTR, DRP SUSP	MCP: Mcpherson's Limited	23 Sep 2021	K	62.42
MCP AUD 0.03 FRANKED, 30% CTR, DRP SUSP	MCP: Mcpherson's Limited	18 Mar 2022	K	124.83
MPL AUD 0.069 FRANKED, 30% CTR	MPL: Medibank Private Limited	30 Sep 2021	K	207.00
MPL AUD 0.061 FRANKED, 30% CTR	MPL: Medibank Private Limited	24 Mar 2022	K	183.00
NAB AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	02 Jul 2021	K	100.20
NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	15 Dec 2021	K	113.90
TWE AUD 0.13 FRANKED, 30% CTR, DRP NIL DISC	TWE: Treasury Wine Estates Limited	01 Oct 2021	K	61.88
TWE AUD 0.15 FRANKED, 30% CTR, DRP NIL DISC	TWE: Treasury Wine Estates Limited	01 Apr 2022	K	71.40
WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	21 Dec 2021	K	103.20
WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	24 Jun 2022	K	107.36
WOW AUD 0.55 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Group Limited	08 Oct 2021	K	35.20
WOW AUD 0.39 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Group Limited	13 Apr 2022	K	25.35
<i>Less Rounding</i>			K	(0.08)
<b>Total Franked Dividend Amount</b>			<b>K</b>	<b>2,289.00</b>
<b>Dividend Franking Credit</b>				
ALL AUD 0.15 FRANKED, 30% CTR, DRP SUSP	ALL: Aristocrat Leisure Limited	02 Jul 2021	L	12.73
ALL AUD 0.26 FRANKED, 30% CTR, DRP SUSP	ALL: Aristocrat Leisure Limited	17 Dec 2021	L	23.18
ALU AUD 0.0315 FRANKED, 30% CTR, NIL CFI	ALU: Altium Limited	28 Sep 2021	L	2.16
ALU AUD 0.21 FRANKED, 30% CTR	ALU: Altium Limited	22 Mar 2022	L	14.40
CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia	29 Sep 2021	L	54.00
CBA AUD 1.75 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia	30 Mar 2022	L	48.00
CBAPE AUD 0.9218 FRANKED, 30% CTR	CBAPE: Commonwealth Bank Of Australia - Cap Note 3-Bbsw+5.20%	15 Sep 2021	L	39.51
CBAPE AUD 0.2998 FRANKED, 30% CTR	CBAPE: Commonwealth Bank Of Australia - Cap Note 3-Bbsw+5.20%	15 Oct 2021	L	12.85
EDV AUD 0.07 FRANKED, 30% CTR	EDV: Endeavour Group Limited	22 Sep 2021	L	1.92
EDV AUD 0.125 FRANKED, 30% CTR	EDV: Endeavour Group Limited	28 Mar 2022	L	3.43
HLS AUD 0.0675 FRANKED, 30% CTR, DRP SUSP	HLS: Healius Limited	08 Oct 2021	L	23.06
HLS AUD 0.1 FRANKED, 30% CTR, DRP SUSP	HLS: Healius Limited	05 Apr 2022	L	34.16
HT1 AUD 0.035 FRANKED, 30% CTR, DRP SUSP	HT1: Ht&E Limited	15 Sep 2021	L	24.21
HT1 AUD 0.039 FRANKED, 30% CTR, DRP SUSP	HT1: Ht&E Limited	23 Mar 2022	L	26.98
IGL AUD 0.07 FRANKED, 30% CTR	IGL: Ive Group Limited	14 Oct 2021	L	66.84
IGL AUD 0.085 FRANKED, 30% CTR	IGL: Ive Group Limited	14 Apr 2022	L	81.16
MCP AUD 0.015 FRANKED, 30% CTR, DRP SUSP	MCP: Mcpherson's Limited	23 Sep 2021	L	26.75
MCP AUD 0.03 FRANKED, 30% CTR, DRP SUSP	MCP: Mcpherson's Limited	18 Mar 2022	L	53.50

**The Davis Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
MPL AUD 0.069 FRANKED, 30% CTR	MPL: Medibank Private Limited	30 Sep 2021	L	88.71
MPL AUD 0.061 FRANKED, 30% CTR	MPL: Medibank Private Limited	24 Mar 2022	L	78.43
NAB AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	02 Jul 2021	L	42.94
NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	15 Dec 2021	L	48.81
TWE AUD 0.13 FRANKED, 30% CTR, DRP NIL DISC	TWE: Treasury Wine Estates Limited	01 Oct 2021	L	26.52
TWE AUD 0.15 FRANKED, 30% CTR, DRP NIL DISC	TWE: Treasury Wine Estates Limited	01 Apr 2022	L	30.60
WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	21 Dec 2021	L	44.23
WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	24 Jun 2022	L	46.01
WOW AUD 0.55 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Group Limited	08 Oct 2021	L	15.09
WOW AUD 0.39 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Group Limited	13 Apr 2022	L	10.86
<i>Less Rounding</i>			L	(0.04)
<b>Total Dividend Franking Credit</b>			<b>L</b>	<b>981.00</b>
<b>Gross Trust Distributions</b>				
ALX AUD UNFRANKED, NIL CFI	ALX: Atlas Arteria	24 Sep 2021	M	92.38
Distribution - Tax Statement	ALX: Atlas Arteria	24 Sep 2021	M	(92.38)
ALX AUD UNFRANKED, NIL CFI	ALX: Atlas Arteria	22 Mar 2022	M	122.18
Distribution - Tax Statement	ALX: Atlas Arteria	22 Mar 2022	M	(122.18)
CURE AUD DRP	CURE: Global X S&P Biotech ETF	30 Jun 2022	M	3.27
Distribution - Tax Statement	CURE: Global X S&P Biotech ETF	30 Jun 2022	M	(3.27)
Distribution - Tax Statement	HLTH: Vaneck Global Healthcare Leaders ETF	30 Jun 2022	M	(29.40)
HLTH AUD DRP	HLTH: Vaneck Global Healthcare Leaders ETF	30 Jun 2022	M	29.40
HVST AUD EST 0.0373 FRANKED, 30% CTR, DRP	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	02 Aug 2021	M	33.94
HVST AUD EST 0.0185 FRANKED, 30% CTR, DRP	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Sep 2021	M	34.07
HVST AUD EST 0.0662 FRANKED, 30% CTR, DRP	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Oct 2021	M	34.20
HVST AUD EST 0.0673 EQUIV FRANKED, 30% CTR, DRP	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Nov 2021	M	34.41
HVST AUD EST 0.0688 EQUIV FRANKED, 30% CTR, DRP	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Dec 2021	M	34.54
HVST AUD EST 0.0708 FRANKED, 30% CTR, DRP	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	04 Jan 2022	M	37.22
HVST AUD EST 0.072 FRANKED, 30% CTR, DRP	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Feb 2022	M	37.44
HVST AUD EST 0.0731 EQUIV FRANKED, 30% CTR, DRP	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Mar 2022	M	37.66
HVST AUD EST 0.0732 EQUIV FRANKED, 30% CTR, DRP	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Apr 2022	M	37.80
HVST AUD EST 0.073152 EQUIV FRANKED, 30% CTR, DRP	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	02 May 2022	M	38.02
HVST AUD EST 0.0742 EQUIV FRANKED, 30% CTR, DRP	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Jun 2022	M	38.23
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	M	13.81
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	M	13.86
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	M	13.92
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	M	14.01
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	M	14.06
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	M	15.16

**The Davis Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	M	15.33
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	M	15.39
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	M	15.47
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	M	15.56
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	M	22.83
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	M	15.23
HVST AUD EST 0.1060 EQUIV FRANKED, 30% CTR, DRP	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	M	56.09
Distribution - Tax Statement	IEU: Ishares Europe ETF	21 Dec 2021	M	(61.16)
IEU AUD DRP	IEU: Ishares Europe ETF	21 Dec 2021	M	61.16
Distribution - Tax Statement	IEU: Ishares Europe ETF	30 Jun 2022	M	(139.06)
IEU AUD DRP	IEU: Ishares Europe ETF	30 Jun 2022	M	139.06
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	08 Oct 2021	M	37.76
IOZ AUD EST 0.4211 FRANKED, 30% CTR, 0.023 CFI, DRP	IOZ: Ishares Core S&P/ASX 200 ETF	08 Oct 2021	M	104.07
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	06 Jan 2022	M	2.93
IOZ AUD EST 0.0974 FRANKED, 30% CTR, 0.0143 CFI, DRP	IOZ: Ishares Core S&P/ASX 200 ETF	06 Jan 2022	M	32.25
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	07 Apr 2022	M	28.63
IOZ AUD EST 0.3169 FRANKED, 30% CTR, 0.0131 CFI, DRP	IOZ: Ishares Core S&P/ASX 200 ETF	07 Apr 2022	M	83.39
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	30 Jun 2022	M	16.11
IOZ AUD DRP	IOZ: Ishares Core S&P/ASX 200 ETF	30 Jun 2022	M	138.05
PIXX AUD 0.000294 FRANKED, 30% CTR; DRP	PIXX: Platinum International Fund (Quoted Managed Hedge Fund)	29 Jun 2022	M	1,257.53
Distribution - Tax Statement	PIXX: Platinum International Fund (Quoted Managed Hedge Fund)	30 Jun 2022	M	(1,246.03)
Distribution - Tax Statement	QRI: Qualitas Real Estate Income Fund	29 Jul 2021	M	0.12
QRI AUD DRP NIL DISC	QRI: Qualitas Real Estate Income Fund	29 Jul 2021	M	45.22
Distribution - Tax Statement	QRI: Qualitas Real Estate Income Fund	30 Aug 2021	M	0.13
QRI AUD DRP NIL DISC	QRI: Qualitas Real Estate Income Fund	30 Aug 2021	M	51.26
Distribution - Tax Statement	QRI: Qualitas Real Estate Income Fund	29 Sep 2021	M	0.13
QRI AUD DRP NIL DISC	QRI: Qualitas Real Estate Income Fund	29 Sep 2021	M	48.99
Distribution - Tax Statement	QRI: Qualitas Real Estate Income Fund	28 Oct 2021	M	0.13
QRI AUD DRP NIL DISC	QRI: Qualitas Real Estate Income Fund	28 Oct 2021	M	51.23
Distribution - Tax Statement	QRI: Qualitas Real Estate Income Fund	29 Nov 2021	M	0.12
QRI AUD DRP NIL DISC	QRI: Qualitas Real Estate Income Fund	29 Nov 2021	M	44.18
Distribution - Tax Statement	QRI: Qualitas Real Estate Income Fund	30 Dec 2021	M	0.11
QRI AUD DRP NIL DISC	QRI: Qualitas Real Estate Income Fund	30 Dec 2021	M	41.78
Distribution - Tax Statement	QRI: Qualitas Real Estate Income Fund	28 Jan 2022	M	0.11
QRI AUD DRP NIL DISC	QRI: Qualitas Real Estate Income Fund	28 Jan 2022	M	41.96
Distribution - Tax Statement	QRI: Qualitas Real Estate Income Fund	25 Feb 2022	M	0.11
QRI AUD DRP NIL DISC	QRI: Qualitas Real Estate Income Fund	25 Feb 2022	M	40.09
Distribution - Tax Statement	QRI: Qualitas Real Estate Income Fund	30 Mar 2022	M	0.12
QRI AUD DRP NIL DISC	QRI: Qualitas Real Estate Income Fund	30 Mar 2022	M	46.40
Distribution - Tax Statement	QRI: Qualitas Real Estate Income Fund	28 Apr 2022	M	0.13
QRI AUD DRP NIL DISC	QRI: Qualitas Real Estate Income Fund	28 Apr 2022	M	50.79
Distribution - Tax Statement	QRI: Qualitas Real Estate Income Fund	30 May 2022	M	0.14

**The Davis Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
QRI AUD DRP NIL DISC	QRI: Qualitas Real Estate Income Fund	30 May 2022	M	55.11
Distribution - Tax Statement	QRI: Qualitas Real Estate Income Fund	29 Jun 2022	M	0.14
QRI AUD DRP NIL DISC	QRI: Qualitas Real Estate Income Fund	29 Jun 2022	M	52.19
Distribution - Tax Statement	RDV: Russell Investments High Dividend Australian Shares ETF	30 Sep 2021	M	27.50
RDV AUD 0.459427 FRANKED, 31.0199% CTR, 0.030126 CFI, DRP NIL DI	RDV: Russell Investments High Dividend Australian Shares ETF	30 Sep 2021	M	93.96
Distribution - Tax Statement	RDV: Russell Investments High Dividend Australian Shares ETF	31 Dec 2021	M	10.05
RDV AUD 0.152953 FRANKED, 32.9727% CTR, 0.008236 CFI, DRP NIL DI	RDV: Russell Investments High Dividend Australian Shares ETF	31 Dec 2021	M	34.32
Distribution - Tax Statement	RDV: Russell Investments High Dividend Australian Shares ETF	31 Mar 2022	M	21.73
RDV AUD 0.298716 FRANKED, 31.3819% CTR, 0.01331 CFI, DRP NIL DIS	RDV: Russell Investments High Dividend Australian Shares ETF	31 Mar 2022	M	74.29
Distribution - Tax Statement	RDV: Russell Investments High Dividend Australian Shares ETF	30 Jun 2022	M	34.53
RDV AUD 0.532742 FRANKED, 30.6224% CTR, 0.002793 CFI, DRP NIL DI	RDV: Russell Investments High Dividend Australian Shares ETF	30 Jun 2022	M	117.97
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Oct 2021	M	3.54
SWTZ AUD EST 0.028222 FRANKED, 30% CTR, DRP	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Oct 2021	M	48.46
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	04 Jan 2022	M	2.67
SWTZ AUD EST 0.021198 FRANKED, 30% CTR, DRP	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	04 Jan 2022	M	36.78
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Feb 2022	M	0.75
SWTZ AUD EST 0.006 FRANKED, 30% CTR, DRP	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Feb 2022	M	10.50
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Mar 2022	M	0.76
SWTZ AUD 0.006, EST 0.006 FRANKED, 30% CTR, DRP	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Mar 2022	M	10.52
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Apr 2022	M	0.77
SWTZ AUD 0.006, EST 0.006 FRANKED, 30% CTR, DRP	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Apr 2022	M	10.55
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	02 May 2022	M	0.77
SWTZ AUD 0.006, EST 0.006 FRANKED, 30% CTR, DRP	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	02 May 2022	M	10.57
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Jun 2022	M	0.77
SWTZ AUD 0.006, EST 0.006 FRANKED, 30% CTR, DRP	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Jun 2022	M	10.59
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	30 Jun 2022	M	8.95
SWTZ AUD EST 0.0557 FRANKED, 30% CTR, DRP	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	30 Jun 2022	M	123.19
Distribution - Tax Statement	TOT: 360 Capital REIT	29 Sep 2021	M	10.71
TOT AUD 0.015 FRANKED, 25% CTR, DRP 1.5% DISC	TOT: 360 Capital REIT	29 Sep 2021	M	32.13
Distribution - Tax Statement	TOT: 360 Capital REIT	30 Dec 2021	M	10.90
TOT AUD 0.015 FRANKED, 25% CTR, DRP SUSP	TOT: 360 Capital REIT	30 Dec 2021	M	32.69
Distribution - Tax Statement	TOT: 360 Capital REIT	30 Mar 2022	M	10.90
TOT AUD 0.015 FRANKED, 25% CTR, DRP SUSP	TOT: 360 Capital REIT	30 Mar 2022	M	32.69
Distribution - Tax Statement	VAF: Vanguard Australian Fixed Interest Index ETF	01 Oct 2021	M	(8.91)
VAF AUD DRP	VAF: Vanguard Australian Fixed Interest Index ETF	01 Oct 2021	M	31.69
Distribution - Tax Statement	VAF: Vanguard Australian Fixed Interest Index ETF	04 Jan 2022	M	(17.46)

**The Davis Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
VAF AUD DRP	VAF: Vanguard Australian Fixed Interest Index ETF	04 Jan 2022	M	84.36
Distribution - Tax Statement	VAF: Vanguard Australian Fixed Interest Index ETF	01 Apr 2022	M	(37.12)
VAF AUD DRP	VAF: Vanguard Australian Fixed Interest Index ETF	01 Apr 2022	M	37.12
Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	01 Oct 2021	M	2.18
VDGR AUD EST 0.1967 FRANKED, 30% CTR, 0.0036 CFI, DRP	VDGR: Vanguard Diversified Growth Index ETF	01 Oct 2021	M	28.74
Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	04 Jan 2022	M	(8.25)
VDGR AUD EST 0.0712 FRANKED, 30% CTR, 0.0117 CFI, DRP	VDGR: Vanguard Diversified Growth Index ETF	04 Jan 2022	M	23.96
Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	01 Apr 2022	M	(26.50)
VDGR AUD EST 0.1354 FRANKED, 30% CTR, 0.00671 CFI, DRP	VDGR: Vanguard Diversified Growth Index ETF	01 Apr 2022	M	46.27
Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	30 Jun 2022	M	(56.95)
VDGR AUD EST 0.2288 FRANKED, 30% CTR, 0.0127 CFI, DRP	VDGR: Vanguard Diversified Growth Index ETF	30 Jun 2022	M	91.65
Distribution - Tax Statement	VEQ: Vanguard Ftse Europe Shares ETF	01 Oct 2021	M	(21.69)
VEQ AUD DRP	VEQ: Vanguard Ftse Europe Shares ETF	01 Oct 2021	M	21.69
Distribution - Tax Statement	VEQ: Vanguard Ftse Europe Shares ETF	04 Jan 2022	M	(39.07)
VEQ AUD DRP	VEQ: Vanguard Ftse Europe Shares ETF	04 Jan 2022	M	39.07
Distribution - Tax Statement	VEQ: Vanguard Ftse Europe Shares ETF	01 Apr 2022	M	(10.04)
VEQ AUD DRP	VEQ: Vanguard Ftse Europe Shares ETF	01 Apr 2022	M	10.04
Distribution - Tax Statement	VEQ: Vanguard Ftse Europe Shares ETF	30 Jun 2022	M	(71.43)
VEQ AUD DRP	VEQ: Vanguard Ftse Europe Shares ETF	30 Jun 2022	M	71.43
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	01 Oct 2021	M	(35.33)
VGS AUD DRP	VGS: Vanguard MSCI Index International Shares ETF	01 Oct 2021	M	35.63
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	04 Jan 2022	M	(43.61)
VGS AUD DRP	VGS: Vanguard MSCI Index International Shares ETF	04 Jan 2022	M	44.84
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	01 Apr 2022	M	(42.81)
VGS AUD DRP	VGS: Vanguard MSCI Index International Shares ETF	01 Apr 2022	M	42.81
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	30 Jun 2022	M	(57.58)
VGS AUD DRP	VGS: Vanguard MSCI Index International Shares ETF	30 Jun 2022	M	57.58
<i>Less Rounding</i>			M	(0.45)
<b>Total Gross Trust Distributions</b>			<b>M</b>	<b>2,680.00</b>
<b>Assessable Employer Contributions</b>				
Quicksuper	1: Timothy Davis	02 Aug 2021	R1	2,891.40
Quicksuper	1: Timothy Davis	01 Sep 2021	R1	1,970.76
Quicksuper	1: Timothy Davis	27 Sep 2021	R1	1,970.76
Quicksuper	1: Timothy Davis	26 Oct 2021	R1	2,999.51
Quicksuper	1: Timothy Davis	09 Dec 2021	R1	1,983.70
Quicksuper	1: Timothy Davis	23 Dec 2021	R1	1,983.70
Quicksuper	1: Timothy Davis	21 Jan 2022	R1	1,983.70
Quicksuper	1: Timothy Davis	22 Feb 2022	R1	1,983.70
Quicksuper	1: Timothy Davis	25 Mar 2022	R1	1,983.70
Quicksuper	1: Timothy Davis	28 Apr 2022	R1	2,319.53
Quicksuper	1: Timothy Davis	23 May 2022	R1	2,149.04

**The Davis Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
Quicksuper	1: Timothy Davis	30 Jun 2022	R1	2,149.04
Superchoice	2: Lynda Davis	12 Jul 2021	R1	333.37
Superchoice	2: Lynda Davis	14 Sep 2021	R1	340.38
Superchoice	2: Lynda Davis	21 Dec 2021	R1	2,382.66
SPA Sublime wages	2: Lynda Davis	11 Jan 2022	R1	1,034.00
Superchoice	2: Lynda Davis	04 Feb 2022	R1	1,400.00
Superchoice	2: Lynda Davis	31 Mar 2022	R1	1,750.00
Superchoice	2: Lynda Davis	05 May 2022	R1	13,200.00
Superchoice	2: Lynda Davis	22 Jun 2022	R1	11,926.96
Less Rounding			R1	(0.91)
<b>Total Assessable Employer Contributions</b>			<b>R1</b>	<b>58,735.00</b>
<b>Total Assessable Personal Contributions</b>			<b>R2</b>	<b>0.00</b>
<b>Total No-TFN quoted contributions</b>			<b>R3</b>	<b>0.00</b>
<b>Total Transfer of Liability to life insurance company or PST</b>			<b>R6</b>	<b>0.00</b>
<b>Total Assessable Contributions</b>			<b>R</b>	<b>58,735.00</b>
<b>Other Income</b>				
ETH rewards		31 May 2022	S	4.74
ETH rewards		30 Jun 2022	S	4.79
KAVA rewards		30 Jun 2022	S	19.34
Less Rounding			S	(0.87)
<b>Total Other Income</b>			<b>S</b>	<b>28.00</b>
<b>Total Assessable Income Due to Changed Tax Status of Fund</b>			<b>T</b>	<b>0.00</b>
<b>Total Net Non-arm's Length Income</b>			<b>U</b>	<b>0.00</b>
<b>Total Exempt Current Pension Income</b>			<b>Y</b>	<b>0.00</b>
<b>Total Assessable Income</b>				<b>92,241.00</b>

**Deductions**

**Section C**

**Interest Expenses within Australia**

Interest charged	STG.LRBA00: St. George Home Loan #1000	17 Jul 2021	A	197.24
Interest charged	STG.LRBA00: St. George Home Loan #1000	17 Aug 2021	A	202.68
Interest charged	STG.LRBA00: St. George Home Loan #1000	17 Sep 2021	A	201.57
Interest charged	STG.LRBA00: St. George Home Loan #1000	17 Oct 2021	A	193.99
Interest charged	STG.LRBA00: St. George Home Loan #1000	17 Nov 2021	A	199.31
Interest charged	STG.LRBA00: St. George Home Loan #1000	17 Dec 2021	A	191.79
Interest charged	STG.LRBA00: St. George Home Loan #1000	17 Jan 2022	A	197.02
Interest charged	STG.LRBA00: St. George Home Loan #1000	17 Feb 2022	A	195.88
Interest charged	STG.LRBA00: St. George Home Loan #1000	17 Mar 2022	A	175.89
Interest charged	STG.LRBA00: St. George Home Loan #1000	17 Apr 2022	A	193.50
Interest charged	STG.LRBA00: St. George Home Loan #1000	17 May 2022	A	186.40
Interest charged	STG.LRBA00: St. George Home Loan #1000	17 Jun 2022	A	199.16
Interest charged	STG.LRBA01: St. George Home Loan #1001	17 Jul 2021	A	1,042.98
Interest charged	STG.LRBA01: St. George Home Loan #1001	17 Aug 2021	A	1,058.21
Interest charged	STG.LRBA01: St. George Home Loan #1001	17 Sep 2021	A	1,045.10
Interest charged	STG.LRBA01: St. George Home Loan #1001	17 Oct 2021	A	992.28
Interest charged	STG.LRBA01: St. George Home Loan #1001	17 Nov 2021	A	974.01
Interest charged	STG.LRBA01: St. George Home Loan #1001	17 Dec 2021	A	972.69
Interest charged	STG.LRBA01: St. George Home Loan #1001	17 Jan 2022	A	989.20

**The Davis Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
Interest charged	STG.LRBA01: St. George Home Loan #1001	17 Feb 2022	A	1,014.84
Interest charged	STG.LRBA01: St. George Home Loan #1001	17 Mar 2022	A	964.86
Interest charged	STG.LRBA01: St. George Home Loan #1001	17 Apr 2022	A	1,073.82
Interest charged	STG.LRBA01: St. George Home Loan #1001	17 May 2022	A	1,045.66
Interest charged	STG.LRBA01: St. George Home Loan #1001	17 Jun 2022	A	1,109.59
<i>Less Rounding</i>			A	(0.67)
<b>Total Interest Expenses within Australia</b>			<b>A</b>	<b>14,617.00</b>
<b>Total Interest Expenses Overseas</b>			<b>B</b>	<b>0.00</b>
<b>Capital Works Deductions</b>				
Capital Works Deduction 56 Prospect St. Fortitude Valley QLD 4006	PROSPECT: 56 Prospect St. Fortitude Valley QLD 4006	30 Jun 2022	D	7,211.00
<b>Total Capital Works Deductions</b>			<b>D</b>	<b>7,211.00</b>
<b>Deduction for Decline in Value of Depreciating Assets</b>				
Depreciation 56 Prospect St. Fortitude Valley QLD 4006	PROSPECT: 56 Prospect St. Fortitude Valley QLD 4006	30 Jun 2022	E	1,011.09
<i>Less Rounding</i>			E	(0.09)
<b>Total Deduction for Decline in Value of Depreciating Assets</b>			<b>E</b>	<b>1,011.00</b>
<b>Death or Disability Premiums</b>				
MLC Life Insurance	1: Timothy Davis	04 Jan 2022	F	1,255.55
Onepath Life	2: Lynda Davis	25 Nov 2021	F	2,653.77
<i>Less Rounding</i>			F	(0.32)
<b>Total Death or Disability Premiums</b>			<b>F</b>	<b>3,909.00</b>
<b>Total Death Benefit Increase</b>			<b>G</b>	<b>0.00</b>
<b>Total Approved Auditor Fee</b>			<b>H</b>	<b>0.00</b>
<b>Investment Expenses</b>				
TFR Properties		04 Jan 2022	I	638.00
Bcc rates	PROSPECT: 56 Prospect St. Fortitude Valley QLD 4006	30 Aug 2021	I	432.39
Urban Utilities	PROSPECT: 56 Prospect St. Fortitude Valley QLD 4006	29 Sep 2021	I	273.35
Strata levy	PROSPECT: 56 Prospect St. Fortitude Valley QLD 4006	01 Nov 2021	I	1,604.35
Bcc rates	PROSPECT: 56 Prospect St. Fortitude Valley QLD 4006	04 Nov 2021	I	431.45
Urban Utilities	PROSPECT: 56 Prospect St. Fortitude Valley QLD 4006	07 Jan 2022	I	327.90
Strata levy	PROSPECT: 56 Prospect St. Fortitude Valley QLD 4006	01 Feb 2022	I	1,604.35
Bcc rates	PROSPECT: 56 Prospect St. Fortitude Valley QLD 4006	04 Feb 2022	I	430.40
Urban Utilities	PROSPECT: 56 Prospect St. Fortitude Valley QLD 4006	27 Apr 2022	I	303.13
Strata levy	PROSPECT: 56 Prospect St. Fortitude Valley QLD 4006	02 May 2022	I	1,617.41
Bcc rates	PROSPECT: 56 Prospect St. Fortitude Valley QLD 4006	03 Jun 2022	I	430.40
Agents Management Fee	PROSPECT: 56 Prospect St. Fortitude Valley QLD 4006	30 Jun 2022	I	1,883.62
Insurance Premium	PROSPECT: 56 Prospect St. Fortitude Valley QLD 4006	30 Jun 2022	I	372.00
Repairs Maintenance	PROSPECT: 56 Prospect St. Fortitude Valley QLD 4006	30 Jun 2022	I	467.62
Sundry Expenses	PROSPECT: 56 Prospect St. Fortitude Valley QLD 4006	30 Jun 2022	I	380.05



**The Davis Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
Service Fee	STG.LRBA00: St. George Home Loan #1000	17 Jul 2021	I	12.00
Service Fee	STG.LRBA00: St. George Home Loan #1000	17 Aug 2021	I	12.00
Service Fee	STG.LRBA00: St. George Home Loan #1000	17 Sep 2021	I	12.00
Service Fee	STG.LRBA00: St. George Home Loan #1000	17 Oct 2021	I	12.00
Service Fee	STG.LRBA00: St. George Home Loan #1000	17 Nov 2021	I	12.00
Service Fee	STG.LRBA00: St. George Home Loan #1000	17 Dec 2021	I	8.00
Service Fee	STG.LRBA00: St. George Home Loan #1000	17 Jan 2022	I	8.00
Service Fee	STG.LRBA00: St. George Home Loan #1000	17 Feb 2022	I	8.00
Service Fee	STG.LRBA00: St. George Home Loan #1000	17 Mar 2022	I	8.00
Service Fee	STG.LRBA00: St. George Home Loan #1000	17 Apr 2022	I	8.00
Service Fee	STG.LRBA00: St. George Home Loan #1000	17 May 2022	I	8.00
Service Fee	STG.LRBA00: St. George Home Loan #1000	17 Jun 2022	I	8.00
Service Fee	STG.LRBA01: St. George Home Loan #1001	17 Jul 2021	I	12.00
Service Fee	STG.LRBA01: St. George Home Loan #1001	17 Aug 2021	I	12.00
Service Fee	STG.LRBA01: St. George Home Loan #1001	17 Sep 2021	I	12.00
Service Fee	STG.LRBA01: St. George Home Loan #1001	17 Oct 2021	I	12.00
Service Fee	STG.LRBA01: St. George Home Loan #1001	17 Nov 2021	I	12.00
Service Fee	STG.LRBA01: St. George Home Loan #1001	17 Dec 2021	I	8.00
Service Fee	STG.LRBA01: St. George Home Loan #1001	17 Jan 2022	I	8.00
Service Fee	STG.LRBA01: St. George Home Loan #1001	17 Feb 2022	I	8.00
Service Fee	STG.LRBA01: St. George Home Loan #1001	17 Mar 2022	I	8.00
Service Fee	STG.LRBA01: St. George Home Loan #1001	17 Apr 2022	I	8.00
Service Fee	STG.LRBA01: St. George Home Loan #1001	17 May 2022	I	8.00
Service Fee	STG.LRBA01: St. George Home Loan #1001	17 Jun 2022	I	8.00
Less Rounding			I	(0.42)
<b>Total Investment Expenses</b>			<b>I</b>	<b>11,428.00</b>
<b>Management and Administration Expenses</b>				
SMSF Tax kelly		01 Nov 2021	J	1,322.50
ASIC		30 Jun 2022	J	56.00
Less Rounding			J	(0.50)
<b>Total Management and Administration Expenses</b>			<b>J</b>	<b>1,378.00</b>
<b>Total Forestry Managed Investment Scheme Deduction</b>			<b>U</b>	<b>0.00</b>
<b>Total Other Deductions</b>			<b>L</b>	<b>0.00</b>
<b>Tax Losses Deducted</b>				
Tax Losses Brought Forward		30 Jun 2022	M	0.00
Less Net Exempt Income		30 Jun 2022	M	0.00
<b>Total Tax Losses Deducted</b>			<b>M</b>	<b>0.00</b>
<b>Total Deductions</b>				<b>39,554.00</b>
<b>Taxable Income or Loss</b>			(V - N) <b>O</b>	<b>52,687.00</b>

**Income Tax Calculation Statement**

**Section D**

**Gross Tax**

Gross Tax @ 15% for Concessional Income	30 Jun 2022	T1	7,903.05
Gross Tax @ 45% for Net Non-Arm's Length Income	30 Jun 2022	T1	0.00
No-TFN Quoted Contributions @ 32%	30 Jun 2022	J	0.00
<b>Total Gross Tax</b>			<b>7,903.05</b>

**The Davis Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
<b>Credit: Foreign Tax Income Offset</b>				
Distribution - Tax Statement	HLTH: Vaneck Global Healthcare Leaders ETF	30 Jun 2022	C1	4.87
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	C1	(0.02)
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	C1	0.02
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	C1	0.02
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	C1	0.02
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	C1	0.02
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	C1	0.02
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	C1	0.02
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	C1	0.02
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	C1	0.02
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	C1	0.02
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	C1	0.02
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	C1	0.02
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	C1	0.02
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	C1	0.02
Distribution - Tax Statement	IEU: Ishares Europe ETF	21 Dec 2021	C1	11.04
Distribution - Tax Statement	IEU: Ishares Europe ETF	30 Jun 2022	C1	24.37
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	08 Oct 2021	C1	0.07
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	06 Jan 2022	C1	0.07
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	07 Apr 2022	C1	0.03
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	30 Jun 2022	C1	0.03
Distribution - Tax Statement	PIXX: Platinum International Fund (Quoted Managed Hedge Fund)	30 Jun 2022	C1	28.10
Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	01 Oct 2021	C1	0.69
Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	04 Jan 2022	C1	0.90
Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	01 Apr 2022	C1	0.73
Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	30 Jun 2022	C1	1.37
Distribution - Tax Statement	VEQ: Vanguard Ftse Europe Shares ETF	01 Oct 2021	C1	4.31
Distribution - Tax Statement	VEQ: Vanguard Ftse Europe Shares ETF	04 Jan 2022	C1	7.38
Distribution - Tax Statement	VEQ: Vanguard Ftse Europe Shares ETF	01 Apr 2022	C1	2.01
Distribution - Tax Statement	VEQ: Vanguard Ftse Europe Shares ETF	30 Jun 2022	C1	13.01
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	01 Oct 2021	C1	3.81
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	04 Jan 2022	C1	5.85
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	01 Apr 2022	C1	4.76
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	30 Jun 2022	C1	8.81
<b>Total Credit: Foreign Tax Income Offset</b>			<b>C1</b>	<b>122.42</b>
<b>Total Credit: Rebates and Tax Offset</b>			<b>C2</b>	<b>0.00</b>
<b>Rebates and Offsets</b>			<b>C</b>	<b>122.42</b>
<b>SUBTOTAL</b>				<b>7,780.63</b>

**Credit: Refundable Franking Credits**

**The Davis Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
ALL AUD 0.15 FRANKED, 30% CTR, DRP SUSP	ALL: Aristocrat Leisure Limited	02 Jul 2021	E1	12.73
ALL AUD 0.26 FRANKED, 30% CTR, DRP SUSP	ALL: Aristocrat Leisure Limited	17 Dec 2021	E1	23.18
ALU AUD 0.0315 FRANKED, 30% CTR, NIL CFI	ALU: Altium Limited	28 Sep 2021	E1	2.16
ALU AUD 0.21 FRANKED, 30% CTR	ALU: Altium Limited	22 Mar 2022	E1	14.40
CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia	29 Sep 2021	E1	54.00
CBA AUD 1.75 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia	30 Mar 2022	E1	48.00
CBAPE AUD 0.9218 FRANKED, 30% CTR	CBAPE: Commonwealth Bank Of Australia - Cap Note 3-Bbsw+5.20%	15 Sep 2021	E1	39.51
CBAPE AUD 0.2998 FRANKED, 30% CTR	CBAPE: Commonwealth Bank Of Australia - Cap Note 3-Bbsw+5.20%	15 Oct 2021	E1	12.85
EDV AUD 0.07 FRANKED, 30% CTR	EDV: Endeavour Group Limited	22 Sep 2021	E1	1.92
EDV AUD 0.125 FRANKED, 30% CTR	EDV: Endeavour Group Limited	28 Mar 2022	E1	3.43
HLS AUD 0.0675 FRANKED, 30% CTR, DRP SUSP	HLS: Healius Limited	08 Oct 2021	E1	23.06
HLS AUD 0.1 FRANKED, 30% CTR, DRP SUSP	HLS: Healius Limited	05 Apr 2022	E1	34.16
HT1 AUD 0.035 FRANKED, 30% CTR, DRP SUSP	HT1: Ht&E Limited	15 Sep 2021	E1	24.21
HT1 AUD 0.039 FRANKED, 30% CTR, DRP SUSP	HT1: Ht&E Limited	23 Mar 2022	E1	26.98
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	E1	14.66
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	E1	14.72
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	E1	14.78
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	E1	14.87
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	E1	14.93
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	E1	16.09
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	E1	16.28
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	E1	16.34
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	E1	16.43
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	E1	16.52
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	E1	24.24
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2022	E1	16.18
IGL AUD 0.07 FRANKED, 30% CTR	IGL: Ive Group Limited	14 Oct 2021	E1	66.84
IGL AUD 0.085 FRANKED, 30% CTR	IGL: Ive Group Limited	14 Apr 2022	E1	81.16
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	08 Oct 2021	E1	39.71
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	06 Jan 2022	E1	9.63
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	07 Apr 2022	E1	30.73
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	30 Jun 2022	E1	41.78
MCP AUD 0.015 FRANKED, 30% CTR, DRP SUSP	MCP: Mcpherson's Limited	23 Sep 2021	E1	26.75
MCP AUD 0.03 FRANKED, 30% CTR, DRP SUSP	MCP: Mcpherson's Limited	18 Mar 2022	E1	53.50
MPL AUD 0.069 FRANKED, 30% CTR	MPL: Medibank Private Limited	30 Sep 2021	E1	88.71
MPL AUD 0.061 FRANKED, 30% CTR	MPL: Medibank Private Limited	24 Mar 2022	E1	78.43
NAB AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	02 Jul 2021	E1	42.94
NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	15 Dec 2021	E1	48.81
Distribution - Tax Statement	PIXX: Platinum International Fund (Quoted Managed Hedge Fund)	30 Jun 2022	E1	0.31
Distribution - Tax Statement	RDV: Russell Investments High Dividend Australian Shares ETF	30 Sep 2021	E1	34.27

**The Davis Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
Distribution - Tax Statement	RDV: Russell Investments High Dividend Australian Shares ETF	31 Dec 2021	E1	12.52
Distribution - Tax Statement	RDV: Russell Investments High Dividend Australian Shares ETF	31 Mar 2022	E1	27.09
Distribution - Tax Statement	RDV: Russell Investments High Dividend Australian Shares ETF	30 Jun 2022	E1	43.03
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Oct 2021	E1	15.21
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	04 Jan 2022	E1	11.53
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Feb 2022	E1	3.29
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Mar 2022	E1	3.30
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Apr 2022	E1	3.31
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	02 May 2022	E1	3.31
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Jun 2022	E1	3.32
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	30 Jun 2022	E1	38.63
Distribution - Tax Statement	TOT: 360 Capital REIT	29 Sep 2021	E1	10.71
Distribution - Tax Statement	TOT: 360 Capital REIT	30 Dec 2021	E1	10.90
Distribution - Tax Statement	TOT: 360 Capital REIT	30 Mar 2022	E1	10.90
TWE AUD 0.13 FRANKED, 30% CTR, DRP NIL DISC	TWE: Treasury Wine Estates Limited	01 Oct 2021	E1	26.52
TWE AUD 0.15 FRANKED, 30% CTR, DRP NIL DISC	TWE: Treasury Wine Estates Limited	01 Apr 2022	E1	30.60
Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	01 Oct 2021	E1	8.46
Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	04 Jan 2022	E1	3.37
Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	01 Apr 2022	E1	6.05
Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	30 Jun 2022	E1	9.99
WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	21 Dec 2021	E1	44.23
WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	24 Jun 2022	E1	46.01
WOW AUD 0.55 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Group Limited	08 Oct 2021	E1	15.09
WOW AUD 0.39 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Group Limited	13 Apr 2022	E1	10.86
<b>Total Credit: Refundable Franking Credits</b>			<b>E1</b>	<b>1,558.43</b>
<b>Total Credit: No-TFN Tax Offset</b>			<b>E2</b>	<b>0.00</b>
<b>Total Credit: Refundable National Rental Affordability Scheme Tax Offset</b>			<b>E3</b>	<b>0.00</b>
<b>Total Credit: Interest on Early Payments</b>			<b>H1</b>	<b>0.00</b>
<b>Total Credit: Foreign Resident Withholding</b>			<b>H2</b>	<b>0.00</b>
<b>Total Credit: ABN/TFN Not Quoted (Non-Individual)</b>			<b>H3</b>	<b>0.00</b>
<b>Total Credit: Interest on No-TFN Tax Offset</b>			<b>H6</b>	<b>0.00</b>
<b>Total Eligible Credits</b>				<b>0.00</b>
<b>Net Tax Payable</b>				<b>6,222.20</b>
<b>PAYG Instalments Raised</b>				
Tax office payments		30 Sep 2021	K	705.00
Tax office payments		31 Dec 2021	K	705.00
TFR WDL BPAY INTERNET 136597768412760 TAX OFFICE PAYMENTS		31 Mar 2022	K	705.00

**The Davis Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
TFR WDL BPAY INTERNET 136597768412760 TAX OFFICE PAYMENTS		30 Jun 2022	K	705.00
<b>Total PAYG Instalments Raised</b>			<b>K</b>	<b>2,820.00</b>
<b>Total Supervisory Levy</b>			<b>L</b>	<b>259.00</b>
<b>Total Supervisory Levy Adjustment for Wound Up Funds</b>			<b>M</b>	<b>0.00</b>
<b>Total Supervisory Levy Adjustment for New Funds</b>			<b>N</b>	<b>0.00</b>
<b>Total Amount Due / (Refundable)</b>				<b>3,661.20</b>

## The Davis Super Fund

### Members Summary Report - For the period 1/07/2021 to 30/06/2022

Member's Detail	Opening Balance	Increases				Decreases					Closing Balance	
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid		
<b>Mr Timothy Davis</b>												
8 Rawton Ave Northmead NSW 2152												
Accumulation	<b>Accumulation</b>	322,288.39	26,368.54	0.00	(45,849.37)	0.00	(3,557.67)	0.00	(1,255.55)	0.00	0.00	297,994.34
		322,288.39	26,368.54	0.00	(45,849.37)	0.00	(3,557.67)	0.00	(1,255.55)	0.00	0.00	297,994.34
<b>Ms Lynda Davis</b>												
8 Rawton Ave Northmead NSW 2152												
Accumulation	<b>Accumulation</b>	173,891.74	32,367.37	0.00	(24,455.29)	0.00	(4,345.38)	0.00	(2,653.77)	0.00	0.00	174,804.67
		173,891.74	32,367.37	0.00	(24,455.29)	0.00	(4,345.38)	0.00	(2,653.77)	0.00	0.00	174,804.67
		496,180.13	58,735.91	0.00	(70,304.66)	0.00	(7,903.05)	0.00	(3,909.32)	0.00	0.00	472,799.01

**The Davis Super Fund**  
**Investment Summary as at 30 June 2022**

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Bank</u></b>								
ANZ Active Cash				0.32	0.32			- %
St. George Complete Freedom Offset account				73,456.57	73,456.57			15.59%
St. George Home Loan #1000				(38,066.10)	(38,066.10)			(8.08)%
St. George Home Loan #1001				(275,396.71)	(275,396.71)			(58.44)%
Swyftx Pty Ltd - Fiat				2,962.75	2,962.75			0.63%
				<b>(237,043.17)</b>	<b>(237,043.17)</b>			<b>(50.30)%</b>

## The Davis Super Fund

### Investment Summary as at 30 June 2022

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Listed Securities Market</u></b>								
Ainsworth Game Technology Limited (ASX:AGI)	911.00000	0.6700	0.9600	610.37	874.56	264.19	43.28%	0.19%
Allkem Limited (ASX:AKE)	1,010.00000	5.0899	10.3100	5,140.75	10,413.10	5,272.35	102.56%	2.21%
Aristocrat Leisure Limited (ASX:ALL)	208.00000	31.2551	34.3800	6,501.06	7,151.04	649.98	10.00%	1.52%
Altium Limited (ASX:ALU)	160.00000	24.3488	26.9100	3,895.80	4,305.60	409.80	10.52%	0.91%
Atlas Arteria (ASX:ALX)	596.00000	7.8400	8.0600	4,672.64	4,803.76	131.12	2.81%	1.02%
AMP Limited (ASX:AMP)	917.00000	2.1200	0.9550	1,944.04	875.74	(1,068.30)	(54.95)%	0.19%
AMP Limited - Cap Note 3-Bbsw+4.50% (ASX:AMPPB)	100.00000	0.0000	99.4700	0.00	9,947.00	9,947.00	0.00%	2.11%
Betashares Global Banks ETF - Currency Hedged (ASX:BNKS)	666.00000	7.3665	5.8100	4,906.10	3,869.46	(1,036.64)	(21.13)%	0.82%
Commonwealth Bank Of Australia (ASX:CBA)	65.00000	83.6978	90.3800	5,440.36	5,874.70	434.34	7.98%	1.25%
CSL Limited (ASX:CSL)	40.00000	264.5950	269.0600	10,583.80	10,762.40	178.60	1.69%	2.28%
Global X S&P Biotech ETF (ASX:CURE)	136.00000	36.7809	36.8600	5,002.20	5,012.96	10.76	0.22%	1.06%
Endeavour Group Limited (ASX:EDV)	64.00000	4.7080	7.5700	301.31	484.48	183.17	60.79%	0.10%
Healius Limited (ASX:HLS)	797.00000	3.0200	3.6700	2,406.94	2,924.99	518.05	21.52%	0.62%
Vaneck Global Healthcare Leaders ETF (ASX:HLTH)	490.00000	10.2024	10.1700	4,999.20	4,983.30	(15.90)	(0.32)%	1.06%
Ht&E Limited (ASX:HT1)	1,614.00000	1.7600	1.1200	2,840.64	1,807.68	(1,032.96)	(36.36)%	0.38%
Betashares Australian Dividend Harvester Fund (Managed Fund) (ASX:HVST)	534.00000	15.9668	11.9500	8,526.28	6,381.30	(2,144.98)	(25.16)%	1.35%
Ishares Europe ETF (ASX:IEU)	90.00000	63.5199	63.4500	5,716.79	5,710.50	(6.29)	(0.11)%	1.21%
Ive Group Limited (ASX:IGL)	2,228.00000	2.0600	1.7200	4,589.68	3,832.16	(757.52)	(16.50)%	0.81%
loneer Limited (ASX:INR)	1,724.00000	0.6364	0.4100	1,097.12	706.84	(390.28)	(35.57)%	0.15%
Ishares Core S&P/ASX 200 ETF (ASX:IOZ)	225.00000	27.4206	27.1000	6,169.64	6,097.50	(72.14)	(1.17)%	1.29%
Mcperson's Limited (ASX:MCP)	4,161.00000	1.2444	0.6550	5,177.78	2,725.46	(2,452.32)	(47.36)%	0.58%
Megaport Limited (ASX:MP1)	255.00000	14.8131	5.4500	3,777.35	1,389.75	(2,387.60)	(63.21)%	0.29%
Medibank Private Limited (ASX:MPL)	3,000.00000	3.4900	3.2500	10,470.00	9,750.00	(720.00)	(6.88)%	2.07%
Micro-X Limited (ASX:MX1)	4,438.00000	0.2200	0.1400	976.36	621.32	(355.04)	(36.36)%	0.13%
National Australia Bank Limited (ASX:NAB)	175.00000	26.5191	27.3900	4,640.84	4,793.25	152.41	3.28%	1.02%
Netlinkz Limited (ASX:NET)	84,636.00000	0.1650	0.0300	13,964.90	2,539.08	(11,425.82)	(81.82)%	0.54%



**The Davis Super Fund**  
**Investment Summary as at 30 June 2022**

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Listed Securities Market</u></b>								
Platinum International Fund (Quoted Managed Hedge Fund) (ASX:PIXX)	2,368.00000	4.4164	4.4200	10,458.04	10,466.56	8.52	0.08%	2.22%
Qualitas Real Estate Income Fund (ASX:QRI)	6,788.00000	1.6374	1.3750	11,114.78	9,333.50	(1,781.28)	(16.03)%	1.98%
Russell Investments High Dividend Australian Shares ETF (ASX:RDV)	182.00000	30.0601	26.9100	5,470.93	4,897.62	(573.31)	(10.48)%	1.04%
Block Inc (ASX:SQ2)	212.00000	66.8139	90.5000	14,164.55	19,186.00	5,021.45	35.45%	4.07%
Switzer Dividend Growth Fund (Managed Fund) (ASX:SWTZ)	1,769.00000	2.5789	2.4950	4,562.07	4,413.66	(148.41)	(3.25)%	0.94%
360 Capital REIT (ASX:TOT)	2,179.00000	1.1714	0.7750	2,552.39	1,688.72	(863.67)	(33.84)%	0.36%
Treasury Wine Estates Limited (ASX:TWE)	476.00000	14.9200	11.3500	7,101.92	5,402.60	(1,699.32)	(23.93)%	1.15%
Vanguard Australian Fixed Interest Index ETF (ASX:VAF)	208.00000	52.0059	44.1800	10,817.23	9,189.44	(1,627.79)	(15.05)%	1.95%
Vanguard Diversified Growth Index ETF (ASX:VDGR)	97.00000	56.3412	50.9300	5,465.10	4,940.21	(524.89)	(9.60)%	1.05%
Veem Limited (ASX:VEE)	1,371.00000	0.8980	0.3800	1,231.19	520.98	(710.21)	(57.68)%	0.11%
Vanguard Ftse Europe Shares ETF (ASX:VEQ)	80.00000	56.4276	55.4600	4,514.21	4,436.80	(77.41)	(1.71)%	0.94%
Vanguard MSCI Index International Shares ETF (ASX:VGS)	105.00000	75.9683	88.6100	7,976.67	9,304.05	1,327.38	16.64%	1.97%
Westpac Banking Corporation (ASX:WBC)	181.00000	27.8373	19.5000	5,038.55	3,529.50	(1,509.05)	(29.95)%	0.75%
Woolworths Group Limited (ASX:WOW)	66.00000	28.5250	35.6000	1,882.65	2,349.60	466.95	24.80%	0.50%
Yowie Group Limited (ASX:YOW)	3,300.00000	0.0120	0.0460	39.60	151.80	112.20	283.33%	0.03%
ZIP Co Limited (ASX:ZIP)	5,524.00000	1.1783	0.4400	6,508.97	2,430.56	(4,078.41)	(62.66)%	0.52%
				<b>223,250.80</b>	<b>210,879.53</b>	<b>(12,371.27)</b>	<b>(5.54)%</b>	<b>44.75%</b>
<b><u>Property Direct Market</u></b>								
56 Prospect St. Fortitude Valley QLD 4006	1.00000	541,942.0000	490,000.0000	541,942.00	490,000.00	(51,942.00)	(9.58)%	103.97%
				<b>541,942.00</b>	<b>490,000.00</b>	<b>(51,942.00)</b>	<b>(9.58)%</b>	<b>103.97%</b>

**The Davis Super Fund**  
**Investment Summary as at 30 June 2022**

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Unlisted Market</u></b>								
Dogecoin	13,306.14566	0.1879	0.0932	2,500.00	1,240.51	(1,259.49)	(50.38)%	0.26%
Ethereum	0.60824	4,125.8878	1,501.5783	2,509.53	913.32	(1,596.21)	(63.61)%	0.19%
Kava	562.40990	3.6567	2.4960	2,056.59	1,403.77	(652.82)	(31.74)%	0.30%
Updater Inc - Unlisted US common stock	59.00000	1.3100	27.7990	77.29	1,640.14	1,562.85	2,022.06%	0.35%
URB Investments Limited (delisted) (ASX:URB)	1,562.04000	1.0500	1.4419	1,640.14	2,252.25	612.11	37.32%	0.48%
				<b>8,783.55</b>	<b>7,449.99</b>	<b>(1,333.56)</b>	<b>(15.18)%</b>	<b>1.58%</b>
				<b>536,933.18</b>	<b>471,286.35</b>	<b>(65,646.83)</b>	<b>(12.23)%</b>	<b>100.00%</b>

The accounting cost is the original cost base adjusted by any subsequent capital call/improvement or capital return transactions. In many cases, it is not the same as the adjusted or reduced cost base, or the reset cost base resulting from the CGT relief. To view the tax cost base and unrealised gain/(loss) for tax purposes refer to the Unrealised Capital Gains Report or change the report parameter to tax cost base.

**The Davis Super Fund**  
**Investment Income Summary**  
**For the period 1 July 2021 to 30 June 2022**

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *	
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST						
<b><i>Listed Securities Market</i></b>														
360 Capital REIT (ASX:TOT)														
97.51	32.51	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130.02	0.00	0.00	0.00	0.00	
Altium Limited (ASX:ALU)														
67.20	16.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83.76	0.00	0.00	0.00	0.00	
AMP Limited - Cap Note 3-Bbsw+4.50% (ASX:AMPPB)														
456.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	456.35	0.00	0.00	0.00	0.00	
Aristocrat Leisure Limited (ASX:ALL)														
83.78	35.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119.69	0.00	0.00	0.00	0.00	
Atlas Arteria (ASX:ALX)														
214.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214.56	0.00	0.00	0.00	0.00	
Betashares Australian Dividend Harvester Fund (Managed Fund) (ASX:HVST)														
453.62	196.04	0.21	0.00	0.00	7.94	0.00	0.00	0.00	641.93	0.00	0.00	0.00	0.00	
Commonwealth Bank Of Australia - Cap Note 3-Bbsw+5.20% (ASX:CBAPE)														
122.16	52.36	0.00	0.00	0.00	0.00	0.00	0.00	0.00	174.52	0.00	0.00	0.00	0.00	
Commonwealth Bank Of Australia (ASX:CBA)														
238.00	102.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	340.00	0.00	0.00	0.00	0.00	
CSL Limited (ASX:CSL)														
56.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56.92	0.00	0.00	0.00	0.00	
Endeavour Group Limited (ASX:EDV)														
12.48	5.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17.83	0.00	0.00	0.00	0.00	
Global X S&P Biotech ETF (ASX:CURE)														
3.27	0.00	0.00	0.00	0.00	0.00	0.00	3.27	0.00	0.00	0.00	1.63	0.00	1.64	
Healius Limited (ASX:HLS)														

**The Davis Super Fund**  
**Investment Income Summary**  
**For the period 1 July 2021 to 30 June 2022**

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST					
133.50	57.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190.72	0.00	0.00	0.00	0.00
Ht&E Limited (ASX:HT1)													
119.44	51.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	170.63	0.00	0.00	0.00	0.00
Ishares Core S&P/ASX 200 ETF (ASX:IOZ)													
357.76	121.85	0.20	0.00	0.00	8.49	0.00	22.10	0.00	449.22	0.00	11.05	0.00	11.05
Ishares Europe ETF (ASX:IEU)													
200.22	0.00	35.41	0.00	0.00	0.00	0.00	0.00	0.00	235.63	0.00	0.00	0.00	0.00
Ive Group Limited (ASX:IGL)													
345.34	148.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	493.34	0.00	0.00	0.00	0.00
Mcperson's Limited (ASX:MCP)													
187.25	80.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267.50	0.00	0.00	0.00	0.00
Medibank Private Limited (ASX:MPL)													
390.00	167.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	557.14	0.00	0.00	0.00	0.00
National Australia Bank Limited (ASX:NAB)													
214.10	91.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	305.85	0.00	0.00	0.00	0.00
Platinum International Fund (Quoted Managed Hedge Fund) (ASX:PIXX)													
1,257.53	0.31	28.10	0.00	0.00	0.00	0.00	221.94	0.00	1,064.00	0.00	110.97	0.00	110.97
Qualitas Real Estate Income Fund (ASX:QRI)													
569.20	0.00	0.00	0.00	0.00	(1.49)	0.00	0.00	0.00	570.69	0.00	0.00	0.00	0.00
Russell Investments High Dividend Australian Shares ETF (ASX:RDV)													
320.54	116.91	0.00	0.00	0.00	17.59	0.00	0.00	0.00	419.86	0.00	0.00	0.00	0.00
Switzer Dividend Growth Fund (Managed Fund) (ASX:SWTZ)													
261.16	81.90	0.00	0.00	0.00	0.42	0.00	62.50	0.00	280.14	0.00	31.25	0.00	31.25
Treasury Wine Estates Limited (ASX:TWE)													
133.28	57.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190.40	0.00	0.00	0.00	0.00
Vaneck Global Healthcare Leaders ETF (ASX:HLTH)													
29.40	0.00	4.87	0.00	0.00	18.48	0.00	0.00	0.00	15.79	0.00	0.00	0.00	0.00
Vanguard Australian Fixed Interest Index ETF (ASX:VAF)													
153.17	0.00	0.00	0.00	0.00	58.74	0.00	0.00	0.00	94.43	0.00	0.00	0.00	0.00

**The Davis Super Fund**  
**Investment Income Summary**  
**For the period 1 July 2021 to 30 June 2022**

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *	
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST						
Vanguard Diversified Growth Index ETF (ASX:VDGR)														
190.62	27.87	3.69	0.00	0.00	3.65	0.00	91.17	0.00	127.36	0.00	45.58	0.00	45.59	
Vanguard Ftse Europe Shares ETF (ASX:VEQ)														
142.23	0.00	26.71	0.00	0.00	(0.43)	0.00	1.64	0.00	167.73	0.00	0.82	0.00	0.82	
Vanguard MSCI Index International Shares ETF (ASX:VGS)														
180.86	0.00	23.23	0.00	0.00	(19.84)	0.00	52.38	0.00	171.55	0.00	26.19	0.00	26.19	
Veem Limited (ASX:VEE)														
0.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.96	0.00	0.00	0.00	0.00	
Westpac Banking Corporation (ASX:WBC)														
210.56	90.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300.80	0.00	0.00	0.00	0.00	
Woolworths Group Limited (ASX:WOW)														
60.55	25.95	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86.50	0.00	0.00	0.00	0.00	
<b>7,263.52</b>	<b>1,558.43</b>	<b>122.42</b>	<b>0.00</b>	<b>0.00</b>	<b>93.55</b>	<b>0.00</b>	<b>455.00</b>	<b>0.00</b>	<b>8,395.82</b>	<b>0.00</b>	<b>227.49</b>	<b>0.00</b>	<b>227.51</b>	
<b><u>Property Direct Market</u></b>														
56 Prospect St. Fortitude Valley QLD 4006														
25,084.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25,084.96	0.00	0.00	0.00	0.00	
<b>25,084.96</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>25,084.96</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
<b>32,348.48</b>	<b>1,558.43</b>	<b>122.42</b>	<b>0.00</b>	<b>0.00</b>	<b>93.55</b>	<b>0.00</b>	<b>455.00</b>	<b>0.00</b>	<b>33,480.78</b>	<b>0.00</b>	<b>227.49</b>	<b>0.00</b>	<b>227.51</b>	

\* Distributed capital gains components correspond to the cash amount received. You should refer to Realised Capital Gains or Distribution Reconciliation Reports for tax and capital gain reporting purpose.

**The Davis Super Fund**  
**Distribution Reconciliation Report**  
**For the period 1 July 2021 to 30 June 2022**

Net Distribution	Australian Income			Other Non-Assessable Amounts				Foreign Income		Capital Gains				AMIT	Gross Distribution	
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Capital Returns	Assesable Amounts	Foreign Tax Credits	Discounted Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Net Cost Base Increase/ (Decrease)	Accounting	Tax
<b>Listed Securities Market</b>																
Atlas Arteria (ASX:ALX)																
214.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214.56	0.00	0.00	0.00	0.00	0.00	0.00	214.56	0.00
Global X S&P Biotech ETF (ASX:CURE)																
3.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.63	1.64	0.00	0.00	0.00	3.27	0.00
Vaneck Global Healthcare Leaders ETF (ASX:HLTH)																
29.40	0.00	0.00	0.00	18.48	0.00	0.00	0.00	10.92	4.87	0.00	0.00	0.00	0.00	(18.48)	34.27	0.00
Betashares Australian Dividend Harvester Fund (Managed Fund) (ASX:HVST)																
453.62	442.21	196.04	0.00	7.94	0.00	0.00	0.00	3.47	0.21	0.00	0.00	0.00	0.00	(7.94)	649.87	638.25
Ishares Europe ETF (ASX:IEU)																
200.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200.22	35.41	0.00	0.00	0.00	0.00	0.00	235.63	0.00
Ishares Core S&P/ASX 200 ETF (ASX:IOZ)																
357.76	321.34	121.85	0.00	8.49	0.00	0.00	0.00	5.83	0.20	11.05	11.05	0.00	0.00	(8.49)	479.81	443.19
Platinum International Fund (Quoted Managed Hedge Fund) (ASX:PIXX)																
1,257.53	11.19	0.31	0.00	0.00	0.00	0.00	0.00	1,024.40	28.10	110.97	110.97	0.00	0.00	0.00	1,285.94	11.50
Qualitas Real Estate Income Fund (ASX:QRI)																
569.20	570.69	0.00	0.00	(1.49)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.49	569.20	570.69
Russell Investments High Dividend Australian Shares ETF (ASX:RDV)																
320.54	297.44	116.91	0.00	17.59	0.00	0.00	0.00	5.51	0.00	0.00	0.00	0.00	0.00	(17.59)	437.45	414.35
Switzer Dividend Growth Fund (Managed Fund) (ASX:SWTZ)																
261.16	198.24	81.90	0.00	0.42	0.00	0.00	0.00	0.00	0.00	31.25	31.25	0.00	0.00	(0.42)	343.06	280.14
360 Capital REIT (ASX:TOT)																
97.51	97.51	32.51	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130.02	130.02
Vanguard Australian Fixed Interest Index ETF (ASX:VAF)																
153.17	89.68	0.00	0.00	58.74	0.00	0.00	0.00	4.75	0.00	0.00	0.00	0.00	0.00	(58.74)	153.17	89.68
Vanguard Diversified Growth Index ETF (ASX:VDGR)																
190.62	73.23	27.87	0.00	3.65	0.00	0.00	0.00	22.57	3.69	45.58	45.59	0.00	0.00	(3.65)	222.18	101.10
Vanguard Ftse Europe Shares ETF (ASX:VEQ)																
142.23	0.00	0.00	0.00	(0.43)	0.00	0.00	0.00	141.02	26.71	0.82	0.82	0.00	0.00	0.43	168.94	0.00

**The Davis Super Fund**  
**Distribution Reconciliation Report**  
**For the period 1 July 2021 to 30 June 2022**

Net Distribution	Australian Income			Other Non-Assessable Amounts			Foreign Income			Capital Gains			AMIT	Gross Distribution		
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Capital Returns	Assesable Amounts	Foreign Tax Credits	Discounted Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Net Cost Base Increase/ (Decrease)	Accounting	Tax
Vanguard MSCI Index International Shares ETF (ASX:VGS)																
180.86	1.53	0.00	0.00	(19.84)	0.00	0.00	0.00	146.79	23.23	26.19	26.19	0.00	0.00	19.84	204.09	1.53
<b>4,431.65</b>	<b>2,103.06</b>	<b>577.39</b>	<b>0.00</b>	<b>93.55</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,780.04</b>	<b>122.42</b>	<b>227.49</b>	<b>227.51</b>	<b>0.00</b>	<b>0.00</b>	<b>(93.55)</b>	<b>5,131.46</b>	<b>2,680.45</b>
<b>4,431.65</b>	<b>2,103.06</b>	<b>577.39</b>	<b>0.00</b>	<b>93.55</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,780.04</b>	<b>122.42</b>	<b>227.49</b>	<b>227.51</b>	<b>0.00</b>	<b>0.00</b>	<b>(93.55)</b>	<b>5,131.46</b>	<b>2,680.45</b>

**Reconciliation**

	Australian Income		Other Non-Assessable Amounts			Foreign Income		Capital Gains				Gross Distribution	
	NPP Income	Franking Credits	Tax Exempt	Tax Free	Tax Deferred	Assesable Amounts	Foreign Tax Credits	Disc. Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Accounting	Tax
Gross Accounting Distribution	2,103.06	577.39	93.55	-	-	1,780.04	122.42	227.49	227.51	-	-	5,131.46	-
Gross Tax Distribution	2,103.06	577.39	-	-	-	-	-	-	-	-	-	-	2,680.45
Net Foreign Income	-	-	-	-	-	1,780.04	122.42	-	-	-	-	-	1,902.46
Net Distributed Capital Gain	-	-	-	-	-	-	-	455.01	N/A	-	-	-	455.01

**The Davis Super Fund**  
**Fund ABN: 13 659 776 841**  
**Rental Property Schedule**  
**For the Period From 1 July 2021 to 30 June 2022**

**Property Account Name**      **56 Prospect St. Fortitude Valley QLD 4006**  
**Property Type**                Residential  
**Address of the Property**      Precinct on Prospect 0/56 PROSPECT STREET  
                                                  FORTITUDE VALLEY, QLD 4006  
                                                  Australia

Description	Tax Return Label	Amount	Prior Year
<b>Income</b>			
Other Rental Related Income	B	384.96	579.79
Rent from Property	B	24,700.00	25,128.49
<b>Gross Rent</b>		<b>25,084.96</b>	<b>25,708.28</b>
<b>Expenses</b>			
Agents Management Fee	I	1,883.62	534.16
Capital Allowances	E	1,011.09	1,185.09
Capital Work Deduction - Tax Only	D	7,211.00	7,211.00
Council Rates	I	1,724.64	1,619.70
Electricity	I1	0.00	195.00
Insurance Premium	I	372.00	372.00
Repairs Maintenance	I	467.62	0.00
Strata Levy Fee	I	4,826.11	7,802.27
Sundry Expenses	I	380.05	1,536.82
Water Rates	I	904.38	1,216.03
<b>Total Expenses</b>		<b>18,780.51</b>	<b>21,672.07</b>
<b>Net Rent</b>		<b>6,304.45</b>	<b>4,036.21</b>





**The Davis Super Fund**  
**Realised Capital Gains**  
**For the period from 1 July 2021 to 30 June 2022**

		Accounting Treatment				Taxation Treatment							
		Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
							Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss
<b><u>Listed Securities Market</u></b>													
<b>Afterpay Limited (ASX:APT)</b>													
01/02/2022	Sale	565.00	14,164.55		14,164.55	0.00	14,164.55			0.00			
		565.00	14,164.55		14,164.55	0.00	14,164.55			0.00		0.00	
<b>Commonwealth Bank Of Australia - Cap Note 3-Bbsw+5.20% (ASX:CBAPE)</b>													
15/10/2021	Sale	100.00	10,000.00		10,747.90	(747.90)		10,747.90					747.90
		100.00	10,000.00		10,747.90	(747.90)		10,747.90		0.00		0.00	747.90
<b>Galaxy Resources Limited (ASX:GXY)</b>													
25/08/2021	Sale	1,775.00	5,140.75		5,140.75	0.00	5,140.75				0.00		
		1,775.00	5,140.75		5,140.75	0.00	5,140.75			0.00	0.00	0.00	
<b>Global X S&amp;P Biotech ETF (ASX:CURE)</b>													
30/06/2022	Dist	0.00	0.00		0.00					3.27			
		0.00	0.00		0.00	0.00				3.27	0.00	0.00	
<b>Ishares Core S&amp;P/ASX 200 ETF (ASX:IOZ)</b>													
30/06/2022	Dist	0.00	0.00		0.00					22.11			
		0.00	0.00		0.00	0.00				22.11	0.00	0.00	
<b>Orocobre Limited (ASX:ORE)</b>													
06/12/2021	Sale	1,010.00	5,140.75		5,140.75	0.00	5,140.75				0.00		
		1,010.00	5,140.75		5,140.75	0.00	5,140.75				0.00	0.00	
<b>Platinum International Fund (Quoted Managed Hedge Fund) (ASX:PIXX)</b>													
30/06/2022	Dist	0.00	0.00		0.00					221.94			
		0.00	0.00		0.00	0.00				221.94	0.00	0.00	

**The Davis Super Fund**  
**Realised Capital Gains**  
For the period from 1 July 2021 to 30 June 2022

		Accounting Treatment				Taxation Treatment							
		Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
							Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss
<b><u>Listed Securities Market</u></b>													
<b>Switzer Dividend Growth Fund (Managed Fund) (ASX:SWTZ)</b>													
01/10/2021	Dist	0.00	0.00		0.00					11.61			
04/01/2022	Dist	0.00	0.00		0.00					8.80			
01/02/2022	Dist	0.00	0.00		0.00					2.51			
01/03/2022	Dist	0.00	0.00		0.00					2.52			
01/04/2022	Dist	0.00	0.00		0.00					2.52			
02/05/2022	Dist	0.00	0.00		0.00					2.53			
01/06/2022	Dist	0.00	0.00		0.00					2.53			
30/06/2022	Dist	0.00	0.00		0.00					29.48			
		0.00	0.00		0.00	0.00				62.50	0.00	0.00	
<b>Vanguard Diversified Growth Index ETF (ASX:VDGR)</b>													
01/10/2021	Dist	0.00	0.00		0.00					0.71			
04/01/2022	Dist	0.00	0.00		0.00					5.80			
01/04/2022	Dist	0.00	0.00		0.00					27.52			
30/06/2022	Dist	0.00	0.00		0.00					57.14			
		0.00	0.00		0.00	0.00				91.17	0.00	0.00	
<b>Vanguard Ftse Europe Shares ETF (ASX:VEQ)</b>													
01/10/2021	Dist	0.00	0.00		0.00					0.20			
04/01/2022	Dist	0.00	0.00		0.00					0.29			
01/04/2022	Dist	0.00	0.00		0.00					0.69			
30/06/2022	Dist	0.00	0.00		0.00					0.45			
		0.00	0.00		0.00	0.00				1.63	0.00	0.00	
<b>Vanguard MSCI Index International Shares ETF (ASX:VGS)</b>													
01/10/2021	Dist	0.00	0.00		0.00					5.06			
04/01/2022	Dist	0.00	0.00		0.00					8.96			
01/04/2022	Dist	0.00	0.00		0.00					19.77			
30/06/2022	Dist	0.00	0.00		0.00					18.60			
		0.00	0.00		0.00	0.00				52.39	0.00	0.00	
<b>Listed Securities Market Total</b>			34,446.05		35,193.95	(747.90)	24,446.05	10,747.90		455.01	0.00	0.00	747.90

**The Davis Super Fund**  
**Realised Capital Gains**  
**For the period from 1 July 2021 to 30 June 2022**

		Accounting Treatment				Taxation Treatment							
		Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
							Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss
<b><u>Unlisted Market</u></b>													
<b>Sequoia Launch - Series 37A - Diversified Basket of Global Investments Fund</b>													
04/04/2022	Sale	100,000.00	100,000.00		100,000.00	0.00	100,000.00		0.00				
		100,000.00	100,000.00		100,000.00	0.00	100,000.00		0.00	0.00	0.00		
<b>Speedcast International Limited (delisted) (ASX:SDA)</b>													
30/06/2022	Sale	3,674.00	0.00		12,785.50	(12,785.50)		12,785.50				12,785.50	
		3,674.00	0.00		12,785.50	(12,785.50)		12,785.50	0.00	0.00	0.00	12,785.50	
<b>Unlisted Market Total</b>			100,000.00		112,785.50	(12,785.50)	100,000.00	12,785.50	0.00	0.00	0.00	12,785.50	
<b>Grand Total</b>			134,446.05		147,979.45	(13,533.40)	124,446.05	23,533.40	455.01	0.00	0.00	13,533.40	

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

**The Davis Super Fund**  
**Realised Capital Gains**  
For the period from 1 July 2021 to 30 June 2022

**Capital Gains Tax Return Summary**

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
<b>Current Year Capital Gains</b>						
Shares & Units - Listed Shares	0.00	0.00	0.00	0.00	0.00	13,533.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	455.00	0.00	0.00	455.00	0.00
	0.00	455.00	0.00	0.00	455.00	13,533.00
<b>Capital Losses Applied</b>						
Current Year	0.00	455.00	0.00	0.00	455.00	
Prior Years	0.00	0.00	0.00	0.00	0.00	
	0.00	455.00	0.00	0.00	455.00	
<b>Net Capital Gains</b>						
Net Gain after applying losses	0.00	0.00	0.00	0.00	0.00	
Discount applicable		0.00				
Net Gain after applying discount	0.00	0.00	0.00	0.00	0.00	

**The Davis Super Fund**  
**Depreciation Worksheet**  
**For the Period 1 July 2021 to 30 June 2022**

**Property Description:** 56 Prospect St. Fortitude Valley QLD 4006  
**Property Type:** Residential  
**Property Address:** Precinct on Prospect 0/56 PROSPECT STREET FORTITUDE VALLEY QLD 4006

Description of Assets	Purchase Date	Original Cost	Opening Written Down Value	Balancing Adjustment Events				Decline In Value		Closing Written Down Value	
				Disposal Date	Termination Value	Assessable	Deductible	Rate	Method		Decline In Value
56 Prospect St. Fortitude Valley QLD 4006	20-May-13	224,609.00	224,609.00					0.00%	N/A	-	224,609.00
Air-conditioning	20-May-13	5,179.00	849.37					20.00%	DV	169.87	679.50
Floor coverings	20-May-13	6,612.00	1,084.39					20.00%	DV	216.88	867.51
Hot water installations	20-May-13	1,346.00	307.37					16.66%	DV	51.21	256.16
Lifts	20-May-13	11,106.00	6,350.96					6.66%	DV	422.97	5,927.99
Dishwashers	20-May-13	2,071.00	339.65					20.00%	DV	67.93	271.72
Ovens	20-May-13	1,968.00	449.42					16.66%	DV	74.87	374.55
Code pads	20-May-13	807.60	12.95					40.00%	DV	5.18	7.77
Door controllers	20-May-13	336.50	5.40					40.00%	DV	2.16	3.24
Readers, swipe cards	20-May-13	201.90	0.03					66.66%	DV	0.02	0.01
Building & Property Improvements	20-May-13	287,705.00	237,169.00					0.00%	PC *	7,211.00	229,958.00
<b>Property Total</b>		<b>541,942.00</b>	<b>471,177.54</b>							<b>8,222.09</b>	<b>462,955.45</b>

**Key:**  
 DV: Diminishing Value Method  
 PC: Prime Cost Method  
 LV: Low value pool ( year 2 or 3)  
 LV Y1: Low value pool - year 1  
 N/A: Non-depreciable asset  
 \*: Capital work deduction

**Total Capital Allowance** 1,011.09  
**Total Capital Work Deductions** 7,211.00

**The Davis Super Fund**  
(ABN: 13 659 776 841)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 8 Rawton Ave Northmead, NSW 2152
Member Number: 1	Date of Birth: 22 January 1968
Mr Timothy Davis	Date Joined Fund: 2 February 2014
	Eligible Service Date: 2 February 2014
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF  
Refer to the Member Benefit Statements produced for each member account for further details*

**Your Accounts**

<b>Withdrawal Benefit as at 1 Jul 2021</b>	
Accumulation	322,288.39
<b>Total as at 1 Jul 2021</b>	<b>322,288.39</b>

<b>Withdrawal Benefit as at 30 Jun 2022</b>	
Accumulation	297,994.34
<b>Total as at 30 Jun 2022</b>	<b>297,994.34</b>

**Your Tax Components**

Tax Free	27,312.36
Taxable - Taxed	270,681.98
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	297,994.34
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

	Balance	Insurance	Total Benefit
On Death	297,994.34	406,231.49	704,225.83
On TPD	297,994.34	353,115.74	651,110.08
Salary Cont		-	

**Your Beneficiaries**

**Binding Beneficiary Nomination\***

Lynda Davis  
Spouse  
100%

\* Nomination in effect from 3 February 2014

**For Enquiries:**  
phone 0421478353 | email tims.email@optusnet.com.au  
mail The Davis Super Fund, 8 Rawton Ave, Northmead NSW 2152

**The Davis Super Fund**  
(ABN: 13 659 776 841)

**Member Benefit Statement**

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 8 Rawton Ave Northmead, NSW 2152
Member Number: 1	Date of Birth: 22 January 1968
<b>Mr Timothy Davis</b>	Date Joined Fund: 2 February 2014
Accumulation Account	Eligible Service Date: 2 February 2014
<b>Accumulation</b>	Tax File Number Held: Yes
	Account Start Date: 2 February 2014

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2021	<b>322,288.39</b>
<i>Increases to your account:</i>	
Employer Contributions	26,368.54
Tax Effect Of Direct Member Expenses	188.33
Tax on Net Fund Income	209.28
<u>Total Increases</u>	<u>26,766.15</u>
<i>Decreases to your account:</i>	
Contributions Tax	3,955.28
Member Insurance Premiums	1,255.55
Share Of Net Fund Income	45,849.37
<u>Total Decreases</u>	<u>51,060.20</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2022	<b><u>297,994.34</u></b>

Your Tax Components		
Tax Free	9.1654 %	27,312.36
Taxable - Taxed		270,681.98
Taxable - Untaxed		-

Your Preservation Components	
Preserved	297,994.34
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits			
	Balance	Insurance	Total Benefit
On Death	297,994.34	406,231.49	704,225.83
On TPD	297,994.34	353,115.74	651,110.08
Salary Cont		-	

**Your Beneficiaries**

**Binding Beneficiary Nomination\***

Lynda Davis  
Spouse  
100%

\* Nomination in effect from **3 February 2014**

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mail The Davis Super Fund, 8 Rawton Ave, Northmead NSW 2152



**Trustee**

The Trustee of the Fund is as follows:

T&L Davis Investments Pty Ltd

The directors of the Trustee company are:

Lynda Davis and  
Timothy Davis

**Availability of Other Fund Information**

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

**Trustee Disclaimer**

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While 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 errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....  
Lynda Davis  
Director - T&L Davis Investments Pty Ltd

.....  
Timothy Davis  
Director - T&L Davis Investments Pty Ltd

Statement Date: 30 June 2022

**For Enquiries:**  
phone 0421478353 | email [tims.email@optusnet.com.au](mailto:tims.email@optusnet.com.au)  
mail The Davis Super Fund, 8 Rawton Ave, Northmead NSW 2152



**The Davis Super Fund**  
(ABN: 13 659 776 841)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 8 Rawton Ave Northmead, NSW 2152
Member Number: 2	Date of Birth: 30 August 1969
Ms Lynda Davis	Date Joined Fund: 2 February 2014
	Eligible Service Date: 2 February 2014
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF  
Refer to the Member Benefit Statements produced for each member account for further details*

**Your Accounts**

<b>Withdrawal Benefit as at 1 Jul 2021</b>	
Accumulation	173,891.74
<b>Total as at 1 Jul 2021</b>	<b>173,891.74</b>

<b>Withdrawal Benefit as at 30 Jun 2022</b>	
Accumulation	174,804.67
<b>Total as at 30 Jun 2022</b>	<b>174,804.67</b>

**Your Tax Components**

Tax Free	10,945.64
Taxable - Taxed	163,859.03
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	174,804.67
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

	Balance	Insurance	Total Benefit
On Death	174,804.67	469,031.00	643,835.67
On TPD	174,804.67	670,044.00	844,848.67
Salary Cont		-	

**Your Beneficiaries**

**Binding Beneficiary Nomination\***

Tim Davis  
Spouse  
100%

\* Nomination in effect from 2 February 2014

**For Enquiries:**

phone 0421478353 | email [tims.email@optusnet.com.au](mailto:tims.email@optusnet.com.au)  
mail The Davis Super Fund, 8 Rawton Ave, Northmead NSW 2152

**The Davis Super Fund**  
(ABN: 13 659 776 841)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2021 - 30 June 2022</b>	Residential Address: 8 Rawton Ave Northmead, NSW 2152
<b>Member</b> Number: 2	Date of Birth: 30 August 1969
<b>Ms Lynda Davis</b>	Date Joined Fund: 2 February 2014
<b>Accumulation Account</b>	Eligible Service Date: 2 February 2014
<b>Accumulation</b>	Tax File Number Held: Yes
	Account Start Date: 2 February 2014

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2021	<b>173,891.74</b>
<i><u>Increases to your account:</u></i>	
Employer Contributions	32,367.37
Tax Effect Of Direct Member Expenses	398.07
Tax on Net Fund Income	111.66
<b><u>Total Increases</u></b>	<b>32,877.10</b>
<i><u>Decreases to your account:</u></i>	
Contributions Tax	4,855.11
Member Insurance Premiums	2,653.77
Share Of Net Fund Income	24,455.29
<b><u>Total Decreases</u></b>	<b>31,964.17</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2022	<b>174,804.67</b>

Your Tax Components		
Tax Free	6.2616 %	10,945.64
Taxable - Taxed		163,859.03
Taxable - Untaxed		-

Your Preservation Components	
Preserved	174,804.67
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits			
	Balance	Insurance	Total Benefit
On Death	174,804.67	469,031.00	643,835.67
On TPD	174,804.67	670,044.00	844,848.67
Salary Cont		-	

**Your Beneficiaries**

**Binding Beneficiary Nomination\***

Tim Davis  
Spouse  
100%

\* Nomination in effect from **2 February 2014**

**For Enquiries:**  
phone 0421478353 | email [tims.email@optusnet.com.au](mailto:tims.email@optusnet.com.au)  
mail The Davis Super Fund, 8 Rawton Ave, Northmead NSW 2152



**Trustee**

The Trustee of the Fund is as follows:

T&L Davis Investments Pty Ltd

The directors of the Trustee company are:

Lynda Davis and  
Timothy Davis

**Availability of Other Fund Information**

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

**Trustee Disclaimer**

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While 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 errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....  
Lynda Davis  
Director - T&L Davis Investments Pty Ltd

.....  
Timothy Davis  
Director - T&L Davis Investments Pty Ltd

Statement Date: 30 June 2022

**For Enquiries:**  
phone 0421478353 | email [tims.email@optusnet.com.au](mailto:tims.email@optusnet.com.au)  
mail The Davis Super Fund, 8 Rawton Ave, Northmead NSW 2152

**The Davis Super Fund**  
**Contribution Caps**  
**For the Period From 1 July 2021 to 30 June 2022**

**Mr Timothy Davis**

**Date of Birth:** 22 Jan 1968  
**Age:** 54 (at 30/06/2022)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

**Prior Year Contributions** **Non-Concessional**  
 Contributions for the previous 2 years are not confirmed  
 3-year cap in effect from previous years Unknown  
 Total non-concessional contributions in previous 2 years Unknown

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	50,315.01	0.00
Contributions made (to this fund)	3	26,368.54	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		26,368.54	0.00
Amount above caps	4	0.00	0.00
Available		51,446.47	110,000.00

**Notes**

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Member may be eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	26,368.54
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>26,368.54</b>
<b>NonConcessional</b>	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>0.00</b>
<b>Other</b>	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
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**The Davis Super Fund**  
**Contribution Caps**  
**For the Period From 1 July 2021 to 30 June 2022**

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**Mr Timothy Davis**

02/08/2021	Employer Voluntary	2,891.40	manual
01/09/2021	Employer Mandated	863.08	manual
01/09/2021	Employer Voluntary	1,107.68	manual
27/09/2021	Employer Voluntary	1,970.76	manual
26/10/2021	Employer Voluntary	2,999.51	manual
09/12/2021	Employer Voluntary	1,983.70	manual
23/12/2021	Employer Voluntary	1,983.70	manual
21/01/2022	Employer Voluntary	1,983.70	manual
22/02/2022	Employer Voluntary	1,983.70	manual
25/03/2022	Employer Voluntary	1,983.70	manual
28/04/2022	Employer Voluntary	2,319.53	manual
23/05/2022	Employer Voluntary	2,149.04	manual
30/06/2022	Employer Voluntary	2,149.04	manual
<b>Totals:</b>		<b>26,368.54</b>	

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**The Davis Super Fund**  
**Contribution Caps**  
**For the Period From 1 July 2021 to 30 June 2022**

**Ms Lynda Davis**

**Date of Birth:** 30 Aug 1969  
**Age:** 52 (at 30/06/2022)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

<b>Prior Year Contributions</b>		<b>Non-Concessional</b>	
Contributions for the previous 2 years are not confirmed			Unknown
3-year cap in effect from previous years			Unknown
Total non-concessional contributions in previous 2 years			Unknown
<b>Current Year Contributions</b>	<b>Note</b>	<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	46,831.85	0.00
Contributions made (to this fund)	3	32,367.37	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		32,367.37	0.00
Amount above caps	4	0.00	0.00
Available		41,964.48	110,000.00

**Notes**

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Member may be eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	32,367.37
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>32,367.37</b>
<b>NonConcessional</b>	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>0.00</b>
<b>Other</b>	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>	<b>Source</b>
12/07/2021	Employer Mandated	133.37			manual
12/07/2021	Employer Voluntary	200.00			manual
14/09/2021	Employer Mandated	140.38			manual
14/09/2021	Employer Voluntary	200.00			manual
21/12/2021	Employer Mandated	982.66			manual

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**The Davis Super Fund**  
**Contribution Caps**  
**For the Period From 1 July 2021 to 30 June 2022**

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**Ms Lynda Davis**

21/12/2021	Employer Voluntary	1,400.00	manual
11/01/2022	Employer Mandated	1,034.00	manual
04/02/2022	Employer Mandated	600.00	manual
04/02/2022	Employer Voluntary	800.00	manual
31/03/2022	Employer Mandated	750.00	manual
31/03/2022	Employer Voluntary	1,000.00	manual
05/05/2022	Employer Mandated	1,200.00	manual
05/05/2022	Employer Voluntary	12,000.00	manual
22/06/2022	Employer Mandated	4,266.09	manual
22/06/2022	Employer Voluntary	7,660.87	manual
<b>Totals:</b>		<b>32,367.37</b>	

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**The Davis Super Fund**  
**Investment Movement Summary**  
**For the period 1 July 2021 to 30 June 2022**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<b><u>Bank</u></b>										
ANZ Active Cash		1,106.25		37,000.00		38,105.93	0.00		0.32	0.32
St. George Complete Freedom Offset account		74,312.23		93,123.79		93,979.45	0.00		73,456.57	73,456.57
St. George Home Loan #1000		(40,881.67)		5,266.00		2,450.43	0.00		(38,066.10)	(38,066.10)
St. George Home Loan #1001		(289,501.47)		26,504.00		12,399.24	0.00		(275,396.71)	(275,396.71)
Swyftx Pty Ltd - Fiat		0.00		10,000.00		7,037.25	0.00		2,962.75	2,962.75
		<u>(254,964.66)</u>		<u>171,893.79</u>		<u>153,972.30</u>	<u>0.00</u>		<u>(237,043.17)</u>	<u>(237,043.17)</u>
<b><u>Listed Securities Market</u></b>										
360 Capital REIT (ASX:TOT)	2,109.00	2,488.62	70.00	63.77	0.00	0.00	0.00	2,179.00	2,552.39	1,688.72
Afterpay Limited (ASX:APT)	565.00	14,164.55	0.00	0.00	565.00	14,164.55	0.00	0.00	0.00	0.00
Ainsworth Game Technology Limited (ASX:AGI)	911.00	610.37	0.00	0.00	0.00	0.00	0.00	911.00	610.37	874.56
Allkem Limited (ASX:AKE)	0.00	0.00	1,010.00	5,140.75	0.00	0.00	0.00	1,010.00	5,140.75	10,413.10
Altium Limited (ASX:ALU)	160.00	3,895.80	0.00	0.00	0.00	0.00	0.00	160.00	3,895.80	4,305.60
AMP Limited - Cap Note 3-Bbsw+4.50% (ASX:AMPPB)	100.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	9,947.00
AMP Limited (ASX:AMP)	917.00	1,944.04	0.00	0.00	0.00	0.00	0.00	917.00	1,944.04	875.74
Aristocrat Leisure Limited (ASX:ALL)	198.00	6,082.56	10.00	418.50	0.00	0.00	0.00	208.00	6,501.06	7,151.04
Atlas Arteria (ASX:ALX)	596.00	4,672.64	0.00	0.00	0.00	0.00	0.00	596.00	4,672.64	4,803.76
Betashares Australian Dividend Harvester Fund (Managed Fund) (ASX:HVST)	502.00	8,099.04	32.00	427.24	0.00	0.00	0.00	534.00	8,526.28	6,381.30
Betashares Global Banks ETF - Currency Hedged (ASX:BNKS)	0.00	0.00	666.00	4,906.10	0.00	0.00	0.00	666.00	4,906.10	3,869.46
Block Inc (ASX:SQ2)	0.00	0.00	212.00	14,164.55	0.00	0.00	0.00	212.00	14,164.55	19,186.00
Commonwealth Bank Of Australia - Cap Note 3-Bbsw+5.20% (ASX:CBAPE)	100.00	10,747.90	0.00	0.00	100.00	10,000.00	(747.90)	0.00	0.00	0.00



**The Davis Super Fund**  
**Investment Movement Summary**  
**For the period 1 July 2021 to 30 June 2022**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
Commonwealth Bank Of Australia (ASX:CBA)	63.00	5,202.36	2.00	238.00	0.00	0.00	0.00	65.00	5,440.36	5,874.70
CSL Limited (ASX:CSL)	0.00	0.00	40.00	10,583.80	0.00	0.00	0.00	40.00	10,583.80	10,762.40
Endeavour Group Limited (ASX:EDV)	0.00	0.00	64.00	301.31	0.00	0.00	0.00	64.00	301.31	484.48
Galaxy Resources Limited (ASX:GXY)	1,775.00	5,140.75	0.00	0.00	1,775.00	5,140.75	0.00	0.00	0.00	0.00
Global X S&P Biotech ETF (ASX:CURE)	0.00	0.00	136.00	5,002.20	0.00	0.00	0.00	136.00	5,002.20	5,012.96
Healius Limited (ASX:HLS)	797.00	2,406.94	0.00	0.00	0.00	0.00	0.00	797.00	2,406.94	2,924.99
Ht&E Limited (ASX:HT1)	1,614.00	2,840.64	0.00	0.00	0.00	0.00	0.00	1,614.00	2,840.64	1,807.68
Ioneer Limited (ASX:INR)	0.00	0.00	1,724.00	1,097.12	0.00	0.00	0.00	1,724.00	1,097.12	706.84
Ishares Core S&P/ASX 200 ETF (ASX:IOZ)	216.00	5,905.96	9.00	263.68	0.00	0.00	0.00	225.00	6,169.64	6,097.50
Ishares Europe ETF (ASX:IEU)	88.00	5,569.21	2.00	147.58	0.00	0.00	0.00	90.00	5,716.79	5,710.50
Ive Group Limited (ASX:IGL)	2,228.00	4,589.68	0.00	0.00	0.00	0.00	0.00	2,228.00	4,589.68	3,832.16
Mcperson's Limited (ASX:MCP)	4,161.00	5,177.78	0.00	0.00	0.00	0.00	0.00	4,161.00	5,177.78	2,725.46
Medibank Private Limited (ASX:MPL)	3,000.00	10,470.00	0.00	0.00	0.00	0.00	0.00	3,000.00	10,470.00	9,750.00
Megaport Limited (ASX:MP1)	0.00	0.00	255.00	3,777.35	0.00	0.00	0.00	255.00	3,777.35	1,389.75
Micro-X Limited (ASX:MX1)	4,438.00	976.36	0.00	0.00	0.00	0.00	0.00	4,438.00	976.36	621.32
National Australia Bank Limited (ASX:NAB)	167.00	4,426.74	8.00	214.10	0.00	0.00	0.00	175.00	4,640.84	4,793.25
Netlinkz Limited (ASX:NET)	84,636.00	13,964.90	0.00	0.00	0.00	0.00	0.00	84,636.00	13,964.90	2,539.08
Orocobre Limited (ASX:ORE)	0.00	0.00	1,010.00	5,140.75	1,010.00	5,140.75	0.00	0.00	0.00	0.00
Platinum International Fund (Quoted Managed Hedge Fund) (ASX:PIXX)	2,331.00	10,264.59	37.00	193.45	0.00	0.00	0.00	2,368.00	10,458.04	10,466.56
Qualitas Real Estate Income Fund (ASX:QRI)	6,432.00	10,543.90	356.00	570.88	0.00	0.00	0.00	6,788.00	11,114.78	9,333.50
Russell Investments High Dividend Australian Shares ETF (ASX:RDV)	174.00	5,239.14	8.00	231.79	0.00	0.00	0.00	182.00	5,470.93	4,897.62
Switzer Dividend Growth Fund (Managed Fund) (ASX:SWTZ)	1,717.00	4,424.10	52.00	137.97	0.00	0.00	0.00	1,769.00	4,562.07	4,413.66
Treasury Wine Estates Limited (ASX:TWE)	476.00	7,101.92	0.00	0.00	0.00	0.00	0.00	476.00	7,101.92	5,402.60
Vaneck Global Healthcare Leaders ETF (ASX:HLTH)	0.00	0.00	490.00	4,999.20	0.00	0.00	0.00	490.00	4,999.20	4,983.30
Vanguard Australian Fixed Interest Index ETF (ASX:VAF)	203.00	10,583.47	5.00	233.76	0.00	0.00	0.00	208.00	10,817.23	9,189.44
Vanguard Diversified Growth Index ETF (ASX:VDGR)	93.00	5,241.36	4.00	223.74	0.00	0.00	0.00	97.00	5,465.10	4,940.21

**The Davis Super Fund**  
**Investment Movement Summary**  
**For the period 1 July 2021 to 30 June 2022**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
Vanguard Ftse Europe Shares ETF (ASX:VEQ)	78.00	4,402.65	2.00	111.56	0.00	0.00	0.00	80.00	4,514.21	4,436.80
Vanguard MSCI Index International Shares ETF (ASX:VGS)	103.00	7,769.65	2.00	207.02	0.00	0.00	0.00	105.00	7,976.67	9,304.05
Veem Limited (ASX:VEE)	0.00	0.00	1,371.00	1,231.19	0.00	0.00	0.00	1,371.00	1,231.19	520.98
Westpac Banking Corporation (ASX:WBC)	172.00	4,827.99	9.00	210.56	0.00	0.00	0.00	181.00	5,038.55	3,529.50
Woolworths Group Limited (ASX:WOW)	64.00	2,123.41	2.00	60.55	0.00	301.31	0.00	66.00	1,882.65	2,349.60
Yowie Group Limited (ASX:YOW)	3,300.00	39.60	0.00	0.00	0.00	0.00	0.00	3,300.00	39.60	151.80
ZIP Co Limited (ASX:ZIP)	0.00	0.00	5,524.00	6,508.97	0.00	0.00	0.00	5,524.00	6,508.97	2,430.56
		191,938.62		66,807.44		34,747.36	(747.90)		223,250.80	210,879.53

***Property Direct Market***

56 Prospect St. Fortitude Valley QLD 4006	1.00	541,942.00	0.00	0.00	0.00	0.00	0.00	1.00	541,942.00	490,000.00
		541,942.00		0.00		0.00	0.00		541,942.00	490,000.00

***Unlisted Market***

Dogecoin	0.00	0.00	13,306.15	2,500.00	0.00	0.00	0.00	13,306.15	2,500.00	1,240.51
Ethereum	0.00	0.00	0.61	2,509.53	0.00	0.00	0.00	0.61	2,509.53	913.32
Kava	0.00	0.00	562.41	2,056.59	0.00	0.00	0.00	562.41	2,056.59	1,403.77
Sequoia Launch - Series 37A - Diversified Basket of Global Investments Fund	100,000.00	100,000.00	0.00	0.00	100,000.00	100,000.00	0.00	0.00	0.00	0.00
Sequoia Launch - Series 37A (Fund Basket) (Loan)		(100,000.00)		100,000.00		0.00	0.00		0.00	0.00
Speedcast International Limited (delisted) (ASX:SDA)	3,674.00	12,785.50	0.00	0.00	3,674.00	0.00	(12,785.50)	0.00	0.00	0.00
Updater Inc - Unlisted US common stock	59.00	77.29	0.00	0.00	0.00	0.00	0.00	59.00	77.29	1,640.14
URB Investments Limited (delisted) (ASX:URB)	1,562.04	1,640.14	0.00	0.00	0.00	0.00	0.00	1,562.04	1,640.14	2,252.25
		14,502.93		107,066.12		100,000.00	(12,785.50)		8,783.55	7,449.99
<b>Fund Total</b>		<b>493,418.89</b>		<b>345,767.35</b>		<b>288,719.66</b>	<b>(13,533.40)</b>		<b>536,933.18</b>	<b>471,286.35</b>

**The Davis Super Fund**  
**Investment Movement Summary**  
**For the period 1 July 2021 to 30 June 2022**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value



Australian Government  
Australian Taxation Office

## PAYG Instalments report 2022

**Tax Agent** 25957257  
**Last Updated** 04/03/2023

<b>TFN</b>	<b>Client Name</b>	<b>Quarter 1 (\$)</b>	<b>Quarter 2 (\$)</b>	<b>Quarter 3 (\$)</b>	<b>Quarter 4 (\$)</b>	<b>Total Instalment (\$)</b>
936987741	THE DAVIS SUPER FUND	705.00	705.00	705.00	705.00	2,820.00

**Total No of Clients: 1**

# Eddystone Management & Maintenance P/L

A.B.N. A.C.N. 607977060 Ph: 0415 382 934  
56 Prospect Street Fax:  
Fortitude Valley QLD 4006

Email: admin@precinctapartments.com.au

TO: T & L Davis Investments P/L ATF The Davis  
8 Rawton Avenue  
Northmead NSW 2152

Our Ref: 602 DAV

## Financial Year Summary

For The Year Ending 2022

	Debits	Credits
<b><u>602 / 56 Prospect St, Fortitude Valley</u></b>		
<b>Income</b>		
Rental Income		\$24,700.00
Other Income		\$384.96
<b>Expenses</b>		
Land Lord Insurance	\$372.00	
Letting Fees	\$261.25	
Management Fees	\$1,883.62	
Repairs & Maintenance	\$467.62	
<b><u>Other Items</u></b>		
Balance Carried Forward From Prior Year		\$0.00
Other Account Credits		\$0.00
Administration Fee	\$118.80	
Other Account Debits	\$0.00	
Total Payments To Owner	\$21,981.67	

# Statement of Account

## HOME LOAN

St. George Bank  
 A Division of  
 Westpac Banking Corporation  
 ABN 33 007 457 141  
 AFSL and Australian credit licence 233714

**Customer Enquiries** 13 33 30  
 (8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S211 0637010 00

**BSB/Acct ID No.** 112-911 063701000

**Statement Start Date** 01/07/2021


**Statement End Date** 18/12/2021

**Page** 1 of 3

### Loan Account

T AND L DAVIS INVESTMENTS PTY LTD ACN 158635780 ATF THE DAVIS SUPER FUND

### Account Summary as at 18 Dec 2021

	<b>Opening Balance</b> 40,881.67	+	<b>Interest Charge for the Period</b> \$1,186.58	+	<b>Total Debits excluding Interest</b> 68.00	-	<b>Total Credits</b> 2,618.00	=	<b>Closing Balance</b> 39,518.25
	<b>Payments in Advance</b> \$17,108.60		<b>Contract Term Remaining</b> 21yrs 06mths		<b>Forecasted Term</b> 10yrs 05mths		<b>Interest Offset Benefit for Statement Period</b> \$0.00		<b>Annual Percentage Rate</b> 5.870%

### Repayment Details as at 18 Dec 2021

<b>Monthly Repayment</b> \$433.00	<b>Monthly Repayment Due Date</b> due on the 18th	<b>Repayment Account</b> 467 729 452
<b>Additional Monthly Repayment</b> \$0.00	<b>Repayment Frequency</b> Monthly	<b>Repayment Frequency Amount</b> \$0.00

AS AT 18 DEC 2021 YOUR REPAYMENTS WERE IN ADVANCE BY \$17,108.60.



**Bill Code: 808220**  
**Ref: 112911063701000**

\*\*Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).\*\*

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S211 0637010 00

BSB/Acct ID No. 112-911 063701000

Statement Start Date 01/07/2021

Statement End Date 18/12/2021

Page 2 of 3

Phone Banking Plus

☎ 13 33 22

#### Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2021	Opening Balance Interest Rate 5.870% PA			40,881.67
17 Jul 2021	INTEREST	197.24		41,078.91
17 Jul 2021	LOAN ACCOUNT FEE	12.00		41,090.91
18 Jul 2021	REPAYMT A/C TFR		437.00	40,653.91
17 Aug 2021	INTEREST	202.68		40,856.59
17 Aug 2021	LOAN ACCOUNT FEE	12.00		40,868.59
18 Aug 2021	REPAYMT A/C TFR		437.00	40,431.59
17 Sep 2021	INTEREST	201.57		40,633.16
17 Sep 2021	LOAN ACCOUNT FEE	12.00		40,645.16
18 Sep 2021	REPAYMT A/C TFR		437.00	40,208.16
17 Oct 2021	INTEREST	193.99		40,402.15
17 Oct 2021	LOAN ACCOUNT FEE	12.00		40,414.15
18 Oct 2021	REPAYMT A/C TFR		437.00	39,977.15
17 Nov 2021	INTEREST	199.31		40,176.46
17 Nov 2021	LOAN ACCOUNT FEE	12.00		40,188.46
18 Nov 2021	REPAYMT A/C TFR		437.00	39,751.46
17 Dec 2021	INTEREST	191.79		39,943.25
17 Dec 2021	LOAN ACCOUNT FEE	8.00		39,951.25
18 Dec 2021	REPAYMT A/C TFR		433.00	39,518.25
18 Dec 2021	Closing Balance			39,518.25

From 22/11/21: No fees apply for dishonours, paying in branch or by cheque or cash, or requesting a progress payment, loan increase, switch/split or security substitution. Arrears Letter Fee renamed Missed Payment Fee is \$15. Admin. Fee renamed Loan Account Fee is \$8 for all loans if applies. Fees renamed with no change to amount: Valuation Fee now Property Valuer Fee, Settlement Processing Fee now Document Processing Fee & Mortgage Discharge Fee now Loan Discharge Fee.

Your Loan Agreement will be amended to provide clarity if an interest rate discount results in a rate of less than zero. It deems your annual percentage rate to be zero until your relevant variable rate increases or discount period expires. This change takes effect 30 days from the date of this statement. A reminder if the Residential Loan Agreement forms part of your Loan Agreement, it is available at [stgeorge.com.au/personal/home-loans](http://stgeorge.com.au/personal/home-loans) or by calling 13 33 30.

A reminder to check with your insurer that the insurance on your property has adequate cover, as your mortgage terms require you to fully insure the property. Find out more at the Australian Securities and Investments Commission website: [moneysmart.gov.au](http://moneysmart.gov.au). If you have a strata title, you may be covered by body corporate insurance. To talk through your specific insurance needs, contact your current insurer, body corporate, or visit [stgeorge.com.au/building-insurance](http://stgeorge.com.au/building-insurance)

# HOME LOAN

St. George Bank  
A Division of  
Westpac Banking Corporation  
ABN 33 007 457 141  
AFSL and Australian credit licence 233714

**Loan Acct Number** S211 0637010 00

**BSB/Acct ID No.** 112-911 063701000

**Statement Start Date** 01/07/2021

**Statement End Date** 18/12/2021

**Page** 3 of 3

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.

To help you learn how you can protect your card against unauthorised transactions, you can find more information at [stgeorge.com.au/dispute](http://stgeorge.com.au/dispute)

## Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 or write to us at St. George Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



Statement of Account  
**HOME LOAN**

St. George Bank  
 A Division of  
 Westpac Banking Corporation  
 ABN 33 007 457 141  
 AFSL and Australian credit licence 233714

**Customer Enquiries** 13 33 30  
 (8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S211 0637010 00

**BSB/Acct ID No.** 112-911 063701000

**Statement Start Date** 19/12/2021

**Statement End Date** 18/06/2022

**Page** 1 of 3

**Loan Account**

T AND L DAVIS INVESTMENTS PTY LTD ACN 158635780 ATF THE DAVIS SUPER FUND

**Account Summary as at 18 Jun 2022**



<b>Opening Balance</b>		<b>Interest Charge for the Period</b>		<b>Total Debits excluding Interest</b>		<b>Total Credits</b>		<b>Closing Balance</b>
39,518.25	+	\$1,147.85	+	48.00	-	2,648.00	=	38,066.10
<b>Payments in Advance</b>		<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
\$17,158.60		21yrs 00mths		10yrs 00mths		\$0.00		6.120%

**Repayment Details as at 18 Jun 2022**

<b>Monthly Repayment</b>	<b>Monthly Repayment Due Date</b>	<b>Repayment Account</b>
\$433.00	due on the 18th	467 729 452
<b>Additional Monthly Repayment</b>	<b>Repayment Frequency</b>	<b>Repayment Frequency Amount</b>
\$0.00	Monthly	\$0.00

AS AT 18 JUN 2022 YOUR REPAYMENTS WERE IN ADVANCE BY \$17,158.60.



**Bill Code: 808220**  
**Ref: 112911063701000**

\*\*Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).\*\*

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S211 0637010 00

BSB/Acct ID No. 112-911 063701000

Statement Start Date 19/12/2021

Statement End Date 18/06/2022

Page 2 of 3

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
19 Dec 2021	Opening Balance Interest Rate 5.870% PA			39,518.25
17 Jan 2022	INTEREST	197.02		39,715.27
17 Jan 2022	LOAN ACCOUNT FEE	8.00		39,723.27
18 Jan 2022	REPAYMT A/C TFR		433.00	39,290.27
17 Feb 2022	INTEREST	195.88		39,486.15
17 Feb 2022	LOAN ACCOUNT FEE	8.00		39,494.15
18 Feb 2022	REPAYMT A/C TFR		433.00	39,061.15
17 Mar 2022	INTEREST	175.89		39,237.04
17 Mar 2022	LOAN ACCOUNT FEE	8.00		39,245.04
18 Mar 2022	REPAYMT A/C TFR		433.00	38,812.04
17 Apr 2022	INTEREST	193.50		39,005.54
17 Apr 2022	LOAN ACCOUNT FEE	8.00		39,013.54
18 Apr 2022	REPAYMT A/C TFR		433.00	38,580.54
17 May 2022	INTEREST RATE CHANGE TO 6.12% PA			38,580.54
17 May 2022	INTERNET PMT		25.00	38,555.54
17 May 2022	INTEREST	186.40		38,741.94
17 May 2022	LOAN ACCOUNT FEE	8.00		38,749.94
18 May 2022	REPAYMT A/C TFR		433.00	38,316.94
17 Jun 2022	INTERNET PMT		25.00	38,291.94
17 Jun 2022	INTEREST	199.16		38,491.10
17 Jun 2022	LOAN ACCOUNT FEE	8.00		38,499.10
18 Jun 2022	REPAYMT A/C TFR		433.00	38,066.10
18 Jun 2022	Closing Balance			38,066.10

In September 2022, the redraw daily limit will increase to \$100,000 via internet and phone banking.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.

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# HOME LOAN

St. George Bank  
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ABN 33 007 457 141  
AFSL and Australian credit licence 233714

**Loan Acct Number** S211 0637010 00

**BSB/Acct ID No.** 112-911 063701000

**Statement Start Date** 19/12/2021

**Statement End Date** 18/06/2022

**Page** 3 of 3

## Complaints

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# Statement of Account

## HOME LOAN

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**Customer Enquiries** 13 33 30  
 (8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S211 0637010 00

**BSB/Acct ID No.** 112-911 063701000

**Statement Start Date** 19/06/2022


**Statement End Date** 30/06/2022

**Page** 1 of 2

### Loan Account

T AND L DAVIS INVESTMENTS PTY LTD ACN 158635780 ATF THE DAVIS SUPER FUND

### Account Summary as at 30 Jun 2022

	<b>Opening Balance</b> 38,066.10	+	<b>Interest Charge for the Period</b> \$0.00	+	<b>Total Debits excluding Interest</b> 0.00	-	<b>Total Credits</b> 0.00	=	<b>Closing Balance</b> 38,066.10
	<b>Payments in Advance</b> \$17,158.60		<b>Contract Term Remaining</b> 21yrs 00mths		<b>Forecasted Term</b> 10yrs 04mths		<b>Interest Offset Benefit for Statement Period</b> \$0.00		<b>Annual Percentage Rate</b> 6.620%

### Repayment Details as at 30 Jun 2022

<b>Monthly Repayment</b> \$433.00	<b>Monthly Repayment Due Date</b> due on the 18th	<b>Repayment Account</b> 467 729 452
<b>Additional Monthly Repayment</b> \$0.00	<b>Repayment Frequency</b> Monthly	<b>Repayment Frequency Amount</b> \$0.00

AS AT 30 JUN 2022 YOUR REPAYMENTS WERE IN ADVANCE BY \$17,158.60.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2022 IS \$2,334.43. ■



**Billor Code: 808220**  
**Ref: 112911063701000**

\*\*Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).\*\*

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S211 0637010 00

BSB/Acct ID No. 112-911 063701000

Statement Start Date 19/06/2022

Statement End Date 30/06/2022

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**Phone Banking Plus**

**☎ 13 33 22**

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#### Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
19 Jun 2022	Opening Balance Interest Rate 6.120% PA			38,066.10
21 Jun 2022	INTEREST RATE CHANGE TO 6.62% PA			38,066.10
30 Jun 2022	Closing Balance			38,066.10

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In September 2022, the redraw daily limit will increase to \$100,000 via internet and phone banking.

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Email: [info@afca.org.au](mailto:info@afca.org.au)

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Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

# Statement of Account

## HOME LOAN

St. George Bank  
 A Division of  
 Westpac Banking Corporation  
 ABN 33 007 457 141  
 AFSL and Australian credit licence 233714

**Customer Enquiries** 13 33 30  
 (8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S211 0637010 01

**BSB/Acct ID No.** 112-911 063701001

**Statement Start Date** 01/07/2021


**Statement End Date** 18/12/2021

**Page** 1 of 3

### Loan Account

T AND L DAVIS INVESTMENTS PTY LTD ACN 158635780 ATF THE DAVIS SUPER FUND

### Account Summary as at 18 Dec 2021

	<b>Opening Balance</b> 289,501.47	+	<b>Interest Charge for the Period</b> \$6,085.27	+	<b>Total Debits excluding Interest</b> 68.00	-	<b>Total Credits</b> 13,262.00	=	<b>Closing Balance</b> 282,392.74
	<b>Payments in Advance</b> \$35,000.00		<b>Contract Term Remaining</b> 21yrs 06mths		<b>Forecasted Term</b> 16yrs 11mths		<b>Interest Offset Benefit for Statement Period</b> \$2,349.41		<b>Annual Percentage Rate</b> 5.870%

### Repayment Details as at 18 Dec 2021

<b>Monthly Repayment</b> \$2,207.00	<b>Monthly Repayment Due Date</b> due on the 18th	<b>Repayment Account</b> 467 729 452
<b>Additional Monthly Repayment</b> \$0.00	<b>Repayment Frequency</b> Monthly	<b>Repayment Frequency Amount</b> \$0.00

AS AT 18 DEC 2021 YOUR REPAYMENTS WERE IN ADVANCE BY \$35,000.00.



**Billers Code: 808220**  
**Ref: 112911063701001**

\*\*Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).\*\*

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S211 0637010 01

BSB/Acct ID No. 112-911 063701001

Statement Start Date 01/07/2021

Statement End Date 18/12/2021

Page 2 of 3

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2021	Opening Balance Interest Rate 5.870% PA			289,501.47
17 Jul 2021	INTEREST	1,042.98		290,544.45
17 Jul 2021	LOAN ACCOUNT FEE	12.00		290,556.45
18 Jul 2021	REPAYMT A/C TFR		2,211.00	288,345.45
17 Aug 2021	INTEREST	1,058.21		289,403.66
17 Aug 2021	LOAN ACCOUNT FEE	12.00		289,415.66
18 Aug 2021	REPAYMT A/C TFR		2,211.00	287,204.66
17 Sep 2021	INTEREST	1,045.10		288,249.76
17 Sep 2021	LOAN ACCOUNT FEE	12.00		288,261.76
18 Sep 2021	REPAYMT A/C TFR		2,211.00	286,050.76
17 Oct 2021	INTEREST	992.28		287,043.04
17 Oct 2021	LOAN ACCOUNT FEE	12.00		287,055.04
18 Oct 2021	REPAYMT A/C TFR		2,211.00	284,844.04
17 Nov 2021	INTEREST	974.01		285,818.05
17 Nov 2021	LOAN ACCOUNT FEE	12.00		285,830.05
18 Nov 2021	REPAYMT A/C TFR		2,211.00	283,619.05
17 Dec 2021	INTEREST	972.69		284,591.74
17 Dec 2021	LOAN ACCOUNT FEE	8.00		284,599.74
18 Dec 2021	REPAYMT A/C TFR		2,207.00	282,392.74
18 Dec 2021	Closing Balance			282,392.74

From 22/11/21: No fees apply for dishonours, paying in branch or by cheque or cash, or requesting a progress payment, loan increase, switch/split or security substitution. Arrears Letter Fee renamed Missed Payment Fee is \$15. Admin. Fee renamed Loan Account Fee is \$8 for all loans if applies. Fees renamed with no change to amount: Valuation Fee now Property Valuer Fee, Settlement Processing Fee now Document Processing Fee & Mortgage Discharge Fee now Loan Discharge Fee.

Your Loan Agreement will be amended to provide clarity if an interest rate discount results in a rate of less than zero. It deems your annual percentage rate to be zero until your relevant variable rate increases or discount period expires. This change takes effect 30 days from the date of this statement. A reminder if the Residential Loan Agreement forms part of your Loan Agreement, it is available at [stgeorge.com.au/personal/home-loans](http://stgeorge.com.au/personal/home-loans) or by calling 13 33 30.

A reminder to check with your insurer that the insurance on your property has adequate cover, as your mortgage terms require you to fully insure the property. Find out more at the Australian Securities and Investments Commission website: [moneysmart.gov.au](http://moneysmart.gov.au). If you have a strata title, you may be covered by body corporate insurance. To talk through your specific insurance needs, contact your current insurer, body corporate, or visit [stgeorge.com.au/building-insurance](http://stgeorge.com.au/building-insurance)

# HOME LOAN

St. George Bank  
A Division of  
Westpac Banking Corporation  
ABN 33 007 457 141  
AFSL and Australian credit licence 233714

**Loan Acct Number** S211 0637010 01

**BSB/Acct ID No.** 112-911 063701001

**Statement Start Date** 01/07/2021

**Statement End Date** 18/12/2021

**Page** 3 of 3

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.

To help you learn how you can protect your card against unauthorised transactions, you can find more information at [stgeorge.com.au/dispute](http://stgeorge.com.au/dispute)

## Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 or write to us at St. George Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



# Statement of Account

## HOME LOAN

St. George Bank  
 A Division of  
 Westpac Banking Corporation  
 ABN 33 007 457 141  
 AFSL and Australian credit licence 233714

**Customer Enquiries** 13 33 30  
 (8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S211 0637010 01

**BSB/Acct ID No.** 112-911 063701001

**Statement Start Date** 19/12/2021

**Statement End Date** 18/06/2022

**Page** 1 of 3

### Loan Account

T AND L DAVIS INVESTMENTS PTY LTD ACN 158635780 ATF THE DAVIS SUPER FUND

### Account Summary as at 18 Jun 2022

<b>Opening Balance</b>		<b>Interest Charge for the Period</b>		<b>Total Debits excluding Interest</b>		<b>Total Credits</b>		<b>Closing Balance</b>
282,392.74	+	\$6,197.97	+	48.00	-	13,242.00	=	275,396.71
<b>Payments in Advance</b>		<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
\$35,000.00		21yrs 00mths		16yrs 09mths		\$2,040.88		6.120%

### Repayment Details as at 18 Jun 2022

<b>Monthly Repayment</b>	<b>Monthly Repayment Due Date</b>	<b>Repayment Account</b>
\$2,207.00	due on the 18th	467 729 452
<b>Additional Monthly Repayment</b>	<b>Repayment Frequency</b>	<b>Repayment Frequency Amount</b>
\$0.00	Monthly	\$0.00

AS AT 18 JUN 2022 YOUR REPAYMENTS WERE IN ADVANCE BY \$35,000.00.



**Biller Code: 808220**  
**Ref: 112911063701001**

\*\*Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).\*\*

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S211 0637010 01

BSB/Acct ID No. 112-911 063701001

Statement Start Date 19/12/2021

Statement End Date 18/06/2022

Page 2 of 3

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
19 Dec 2021	Opening Balance Interest Rate 5.870% PA			282,392.74
17 Jan 2022	INTEREST	989.20		283,381.94
17 Jan 2022	LOAN ACCOUNT FEE	8.00		283,389.94
18 Jan 2022	REPAYMT A/C TFR		2,207.00	281,182.94
17 Feb 2022	INTEREST	1,014.84		282,197.78
17 Feb 2022	LOAN ACCOUNT FEE	8.00		282,205.78
18 Feb 2022	REPAYMT A/C TFR		2,207.00	279,998.78
17 Mar 2022	INTEREST	964.86		280,963.64
17 Mar 2022	LOAN ACCOUNT FEE	8.00		280,971.64
18 Mar 2022	REPAYMT A/C TFR		2,207.00	278,764.64
17 Apr 2022	INTEREST	1,073.82		279,838.46
17 Apr 2022	LOAN ACCOUNT FEE	8.00		279,846.46
18 Apr 2022	REPAYMT A/C TFR		2,207.00	277,639.46
17 May 2022	INTEREST RATE CHANGE TO 6.12% PA			277,639.46
17 May 2022	INTEREST	1,045.66		278,685.12
17 May 2022	LOAN ACCOUNT FEE	8.00		278,693.12
18 May 2022	REPAYMT A/C TFR		2,207.00	276,486.12
17 Jun 2022	INTEREST	1,109.59		277,595.71
17 Jun 2022	LOAN ACCOUNT FEE	8.00		277,603.71
18 Jun 2022	REPAYMT A/C TFR		2,207.00	275,396.71
18 Jun 2022	Closing Balance			275,396.71

In September 2022, the redraw daily limit will increase to \$100,000 via internet and phone banking.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.

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# HOME LOAN

St. George Bank  
A Division of  
Westpac Banking Corporation  
ABN 33 007 457 141  
AFSL and Australian credit licence 233714

**Loan Acct Number** S211 0637010 01

**BSB/Acct ID No.** 112-911 063701001

**Statement Start Date** 19/12/2021

**Statement End Date** 18/06/2022

**Page** 3 of 3

## Complaints

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Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



Statement of Account  
**HOME LOAN**

St. George Bank  
 A Division of  
 Westpac Banking Corporation  
 ABN 33 007 457 141  
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**Customer Enquiries** 13 33 30  
 (8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S211 0637010 01

**BSB/Acct ID No.** 112-911 063701001

**Statement Start Date** 19/06/2022


**Statement End Date** 30/06/2022

**Page** 1 of 2

**Loan Account**

T AND L DAVIS INVESTMENTS PTY LTD ACN 158635780 ATF THE DAVIS SUPER FUND

**Account Summary as at 30 Jun 2022**

	<b>Opening Balance</b>		<b>Interest Charge for the Period</b>		<b>Total Debits excluding Interest</b>		<b>Total Credits</b>		<b>Closing Balance</b>
	275,396.71	+	\$0.00	+	0.00	-	0.00	=	275,396.71
	<b>Payments in Advance</b>		<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
	\$35,000.00		21yrs 00mths		17yrs 10mths		\$0.00		6.620%

**Repayment Details as at 30 Jun 2022**

<b>Monthly Repayment</b> \$2,207.00	<b>Monthly Repayment Due Date</b> due on the 18th	<b>Repayment Account</b> 467 729 452
<b>Additional Monthly Repayment</b> \$0.00	<b>Repayment Frequency</b> Monthly	<b>Repayment Frequency Amount</b> \$0.00

AS AT 30 JUN 2022 YOUR REPAYMENTS WERE IN ADVANCE BY \$35,000.00.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2022 IS \$12,283.24.



**Billers Code: 808220**  
**Ref: 112911063701001**

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Loan Acct Number S211 0637010 01

BSB/Acct ID No. 112-911 063701001

Statement Start Date 19/06/2022

Statement End Date 30/06/2022

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**Phone Banking Plus**

**☎ 13 33 22**

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#### Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
19 Jun 2022	Opening Balance Interest Rate 6.120% PA			275,396.71
21 Jun 2022	INTEREST RATE CHANGE TO 6.62% PA			275,396.71
30 Jun 2022	Closing Balance			275,396.71

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In September 2022, the redraw daily limit will increase to \$100,000 via internet and phone banking.

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Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Issued by Sequoia Specialist Investments Pty Ltd  
 ACN 145 459 936  
 Arranged by Sequoia Asset Management Pty Ltd  
 ACN 145 459 936 AFSL 246621



**T & L DAVIS INVESTMENT PTY LTD <THE DAVIS  
 SUPER FUND>  
 8 RAWTON AVENUE  
 NORTHMEAD NSW 2152  
 AUSTRALIA**

**Final Coupon Determination  
 Date: 4 April 2022  
 Maturity Date: 4 April 2022  
 Portfolio Number:  
 I90028876738**

## Sequoia Launch Series 37B Diversified basket of Global Investment funds

### Final Coupon and Maturity Notice

Dear Investor

We refer to your investment in Sequoia Launch - Series 37B, pursuant to the Product Disclosure Statement dated 3 February 2020 (**PDS**).

Please note that your investment matured on 4 April 2022.

This Notice confirms the maturity of your investment and the fact that there is unfortunately no Performance Coupon payable.

### Series 37B Performance

Date	Strategy Value	Indicative Unit Value*	Gross Performance
28-Feb-2020	96.923	\$1.00	-3.08%
30-Mar-2020	94.892	\$1.00	-5.11%
30-Apr-2020	94.926	\$1.00	-5.07
29-May-2020	95.170	\$1.00	-4.83%
30-Jun-2020	95.254	\$1.00	-4.75%
31-Jul-2020	95.518	\$1.00	-4.48%
31-Aug-2020	96.057	\$1.00	-3.94%
30-Sep-2020	95.715	\$1.00	-4.29%
30-Oct-2020	95.757	\$1.00	-4.24%
30-Nov-2020	96.830	\$1.00	-3.17%
30-Dec-2020	97.608	\$1.00	-2.392%

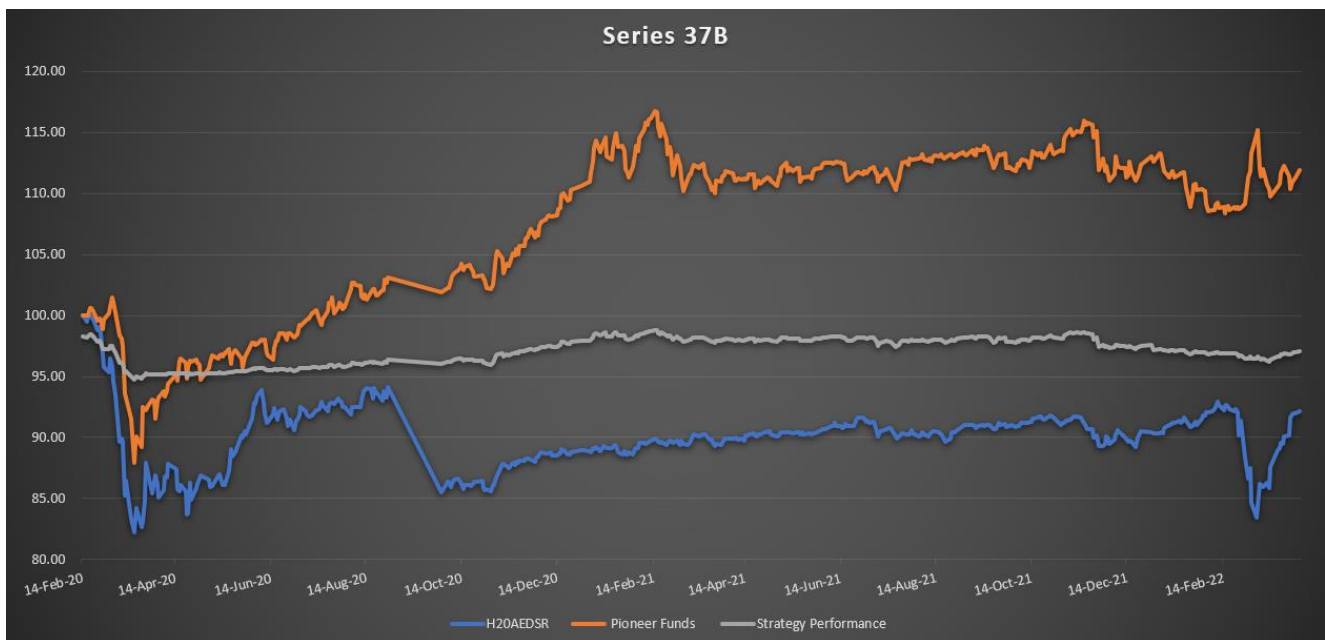
27-Jan-2021	97.793	\$1.00	-2.207%
25-Feb-2021	97.73	\$1.00	-2.39%
31-Mar-2021	97.70	\$1.00	-2.30%
30-Apr-2021	97.664	\$1.00	-2.34%
28-May-2021	97.773	\$1.00	-2.23%
29-Jun-2021	98.21	\$1.00	-1.79%
30-Jul-2021	97.95	\$1.00	-2.05%
31-Aug-2021	98.23	\$1.001	-1.77%
30-Sep-2021	97.88	\$1.000	-2.12%
29-Oct-2021	98.17	\$1.000	-1.83%
30-Nov-2021	97.43	\$1.000	-2.57%
31-Dec-2021	97.19	\$1.000	-2.81%
31-Jan-2022	97.02	\$1.000	-2.98%
28-Feb-2022	96.44	\$1.000	-3.56%
4 April 2022	97.07	\$1.000	-2.93%

As at 4 April 2022, the Strategy Value had generated a negative performance of -2.93%

When attempting to understand the cause of this negative performance, we need to look at how the individual funds included within the Reference Basket have performed. As a reminder, Series 37B included a 50/50 allocation across two Reference Assets (“funds”):

1. Amundi Funds - Multi-Strategy Growth - Class E2 EUR 2 (“Amundi”); and
2. H2O Adagio (Global Currencies and Bonds) (“H2O Adagio”).

## Individual Fund Performance



Please refer to Appendix A for a further explanation.

### Calculation of Coupons for Series 37B

Since the Strategy Value performance was negative at Maturity, no performance Coupon is payable.

In order for any Performance Coupons to be payable on Maturity 4 April 2022, the Strategy Value needed to generate positive performance above 100 by this date. Unfortunately, this did not occur.

	<b>Strategy Value</b>	<b>Performance Coupon payable</b>
Strategy Value as at Commencement Date*	98.305	
Coupon Determination Date of 4 April 2022	97.07	0.0%

*\*The commencement date in the PDS. This was the Strategy Value of Series 37A at the date of your unwind in Series 37A and reinvestment into Series 37B.*

As such, the Series 37B did not declare a Performance Coupon and a Final Performance Coupon is not payable as at 4 April 2022, being the Maturity Date for this investment.

As you did not repay the Loan by the Maturity Date with your own funds, you were deemed to elect the Agency Sale Option in accordance with the terms of the PDS. The Delivery Parcel was deemed to have been sold on your behalf by the Custodian with the resulting Sale Monies used to repay the amount outstanding under your Loan. The surplus will be paid to you and this statement confirms the payments made to you following Maturity.



**Final Value:** 

The Final Value of the Units is \$1.00 per Unit.

The calculation of the value of the **Delivery Parcel** per Unit is as follows:

$$\begin{aligned}
 \text{Value of Delivery Parcel} &= \text{Final Value per Unit } (\$1.00) \times \text{Number of Units held as at the} \\
 &\text{Maturity Date} \\
 &= \$1.00 \times 100000 \\
 &= \$100000
 \end{aligned}$$

The Delivery Parcel was deemed to have been sold by the Custodian [or its nominee] on your behalf and, as there were no Delivery Costs applicable, the total Sale Monies equals the value of the Delivery Parcel set out above.

**Outstanding Loan:**

The outstanding Loan Amount for each Unit held as at the Maturity Date was \$1.00 per Unit which is a total of \$100,000

After the Sale of the Delivery Parcel, the Loan Amount outstanding is:

$$\begin{aligned}
 \text{Loan Amount Outstanding} &= \$100000 - \$100000 \\
 &= \mathbf{\$0.00} \quad \img alt="orange square" data-bbox="464 421 482 435"/>
\end{aligned}$$

No further statements are expected to be sent in regard to this investment. If you require any further information regarding this letter or your investment, please talk to your financial adviser or Sequoia Specialist Investments. This statement contains information that you may use to lodge your income tax return. This statement does not constitute tax advice. Investors should seek their own independent professional tax advice in relation to this investment and when using this statement to lodge their tax return.

## Appendix A Performance Explanation Sequoia Launch Series 37B

The purpose of this Appendix A is to provide investors with a further explanation of the performance of their investment in Sequoia Launch Series 37B which matured on 4 April 2022.

Clearly, the -2.93% performance at Maturity is a very disappointing result, particularly given that no performance coupons have been paid since the commencement of the first related Sequoia Series 37 on 4 April 2022.

When attempting to understand the cause of this lack of performance, we need to look at how the individual funds included within the Reference Basket have performed. As a reminder, Series 37B included a 50/50 allocation across two Reference Assets ("funds"):

1. Amundi Funds - Multi-Strategy Growth - Class E2 EUR 2;
2. H2O Adagio (Global Currencies and Bonds) ("H2O Adagio").

### Individual Fund Performance

	Amundi Funds	H2O Adagio	Reference Basket Performance
Performance at 4 April 2020*	-6.3%	-14.3%	-10.4%
Performance at 4 April 2021**	+11.6%	-11.2%	+0.2% <sup>1</sup>
Performance at 4 April 2022***	+11.94%	-7.82%	+2.06% <sup>1</sup>

\*1<sup>st</sup> Coupon Determination Date for Series 37B

\*\*2<sup>nd</sup> Coupon Determination for Series 37B

\*\*\*3<sup>rd</sup> Coupon Determination for Series 37B

<sup>1</sup>No Performance Coupon was payable on either 4 April 2021 or the 4 April 2022 as the Strategy Value on both these dates was still below 100 notwithstanding the positive Reference Asset Performance since the Commencement Date of Series 37B. This is due to the fact that:

- the starting point for Series 37B was -1.695% as the Strategy Value on the Commencement Date was 98.305; and
- the average Participation Rate applicable to the performance of the Reference Basket was significantly below 50% during the Investment Term due to the impact of the Target Volatility mechanism. As such, the increase in the Strategy Value was much less than the increase in the Reference Basket leading into the Maturity Date.

### Amundi Funds - Multi-Strategy Growth

We can see from the performance graph on page 2 that the March 2020 Covid crash had quite a devastating effect on the ability of the Amundi Fund to deliver a strong performance by the First Coupon Determination Date on 4 April 2020. It dropped to approx -6.3% by the end of March 2020. It did however have a strong recovery during the second half of 2020 and early 2021 in line with the rebound in global equity markets generally. However, since early 2021 the Amundi Fund has remain relatively flat and was unable to further contribute to the overall performance of Series 37B during the remainder of the Investment Term.

### H2O Adagio

Sequoia Specialist Investments  
Level 7, 7 Macquarie Place  
Sydney NSW 2000

P: + 61 2 8114 2222 E: [invest@sequoia.com.au](mailto:invest@sequoia.com.au) W: [www.sequoiasi.com.au](http://www.sequoiasi.com.au)

Whilst Amundi was able to generate some decent overall performance by the Maturity Date, H2O Adagio was a vastly different story. Not only was it hit by a massive drop during the March 2020 Covid crash (approx -17% at its worst point), it was also impacted by a significant outflow of funds following a suspension of the fund during late August 2020 after the French finance regulator, Autorité des Marchés Financiers (AMF), cited issues surrounding the valuation of its non-listed private securities.

You can see from the performance graph the massive drop in the H2O Adagio unit price during the March 2020 period. It recovered to a -4.98% performance by August 2020 when the fund's units were then suspended for redemptions. On 28 August, the AMF asked H2O to suspend the subscriptions and redemptions of its three French-domiciled UCITS funds H2O Allegro, H2O MultiBonds and H2O MultiStrategies "to protect the interests of unit holders and the public."

<https://www.amf-france.org/en/news-publications/news-releases/amf-news-releases/amf-confirms-having-requested-suspension-subscriptions-and-redemptions-units-three-french-domiciled>

This decision by the AMF was motivated by valuation uncertainties on the significant exposure of these funds to "private" securities. H2O subsequently decided to extend the suspension to five other funds, including H2O Adagio, which it said were "also exposed to these securities."

In a statement at the time, H2O said: 'This suspension period is temporary, and should last around four weeks, during which H2O will actively manage the portfolios while creating, for the seven above-mentioned Ucits, "side pockets" that will hold the "private" securities.'

Subsequent to these changes being completed, Series 37B tracked the units in a new fund similar to the initial one, but without any "private" securities. In addition, Series 37B tracked units of the corresponding side-pocketed fund holding the "private" securities. H2O's objective has been to sell those private securities in the best possible terms, via the completion of an "Evergreen contract", or via alternative routes. Until this occurred however it was not possible for unitholders to sell their units in this side pocketed fund.

This meant that Series 37B obtained exposure to two new H2O Adagio funds after the suspension event providing exposure to:

- i) liquid assets; and
- ii) illiquid private securities (Side pocket).

Given the inability of our Hedge provider to sell the units of the illiquid pocket, this has led to a significant impact on fund valuations during the investment term of Series 37B. This was further compounded by the preceding March 2020 Covid crash. Simply, it has not been possible to sell the units in the illiquid pocket during the remaining investment term of Series 37B. This is why we can see a vertical drop in the performance line in the graph. In essence the illiquid pocket is attributed a zero value since it is impossible to sell the units in that fund. In order for any value to be attributed to the illiquid pocket by the Maturity Date of Series 37B (4 April 2022), H2O Adagio needed to complete the sale of the underlying securities held by that fund and to distribute those proceeds to investors. This unfortunately has not occurred as at 4 April 2022 and so the Issuer (via the Hedge provider) has been unable to realise any value for investors in relation to this part.

As far as the fully liquid pocket is concerned, it has started to recover somewhat but again its performance has been rather subdued since it does not have any exposure to equities at all. As such, it has not been able to recoup the loss suffered from the illiquid pocket.

This is why the overall performance for H20 Adagio as at 4 April 2022 remains at -9.11%.

## Conclusion

In conclusion, the poor performance of Series 37B has been a very disappointing result for our investors and a very unfortunate outcome in our view. The crash in financial markets in March 2020 was clearly unforeseen by investors worldwide and gave rise to a very large negative impact on both the Amundi Fund and H20 Adagio funds. This was probably one of the worst crashes in history given the magnitude and pace of the crash as well as the breadth of asset classes impacted. However, when this was combined with the subsequent suspension of H20 Adagio units and split-off of the illiquid assets into a side pocket which were unable to be sold by H20 Adagio by 4 April 2022, there was unfortunately no further hope of realizing any value for our investors for this investment.

Should you have any queries in relation to performance or anything discussed above please feel free to contact Sequoia Specialist Investments Pty Ltd at [invest@sequoia.com.au](mailto:invest@sequoia.com.au) or Ph +61 2 8114 2203

Your sincerely

## Sequoia Specialist Investments Pty Ltd

### Disclaimer

Units in Sequoia Launch Units – Series 37B were issued by Sequoia Specialist Investments Pty Ltd (ACN 145 459 936) (the “Issuer”) and arranged by Sequoia Asset Management Pty Ltd (ABN 70 135 907 550, AFSL 341506) (the “Arranger”).

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Body Corporate for  
**PRECINCT ON PROSPECT CTS 44655**

56 Prospect Street Fortitude Valley QLD 4006

C/- GPO Box 5256 BRISBANE Q 4000

Tel: (07) 3229 9185 Email: levies@stratadynamics.com.au

**TAX INVOICE**  
ABN 41 200 319 677

**T & L Davis Holdings Pty Ltd**  
**ATF The Davis Bare Trust**  
**8 Rawton Avenue**  
**NORTHMEAD NSW 2152**

Notice Date 24 September 2021  
Lot Number 602 Unit Number 602  
Account Number 23  
Contribution Entitlements 25  
Interest Entitlements 106

**Amount Payable \$1,604.35**  
**Payment Due 01/11/21**

Please make cheques payable to: StrataPay plus your StrataPay Reference Number

**CURRENT CONTRIBUTIONS**

Account	Period	Due Date	Amount	Discount	If Received by	Net Amount
Admin Fund	01/11/21 to 31/01/22	01/11/21	804.32	0.00		804.32
Sinking Fund	01/11/21 to 31/01/22	01/11/21	580.32	0.00		580.32
Insurance Levy	01/11/21 to 31/01/22	01/11/21	219.71	0.00		219.71












(Contributions include GST)

GST component on levies of \$1,458.50 is \$145.85

**AMOUNT PAYABLE: \$1,604.35**

NOTES

**Payment Options**

 Tel: 1300 552 311 Ref: 1334 0061 9	Telephone: Call this number to pay by credit card using a land line or mobile phone. International: +613 8648 0158	   
 www.stratapay.com.au Ref: 1334 0061 9	Internet: Visit this website to make a secure credit card payment over the internet.	
 Tel: 1300 552 311 Ref: 1334 0061 9	Direct Debit: Make auto payments directly from your nominated bank account or credit card. Go to www.stratapay.com/ddr to register.	
 Biller Code: 74625 Ref: 1334 0061 9	BPay: Contact your participating financial institution to make a payment from your cheque or savings account using BPay.	
 Billpay Code: 9216 Ref No: 1334 0061 947	In Person: Present this bill at any Post Office to make cash, cheque or debit card payments.	
 Make cheque payable to: StrataPay 1334 0061 9	Mail: Send cheque with this slip by mail to: StrataPay, Locked Bag 9 GCMC, Bundall Qld 9726 Australia	
 BSB: 067-970 Account No: 1334 0061 9 (Applies to this bill only)	Internet Banking - EFT: Use this BSB and Account Number to pay directly from your bank account in Australian Dollars (AUD). Account Name: StrataPay Bank: CBA, Sydney, Australia.	



StrataPay Reference

**1334 0061 9**

Amount Due Date  
**\$1,604.35 01 Nov 21**

STRATA DYNAMICS PTY LTD  
44655/02100023 Lot 602/602

T & L Davis Holdings Pty Ltd  
ATF The Davis Bare Trust  
8 Rawton Avenue  
NORTHMEAD NSW 2152



\*71 216 133400619 47

Body Corporate for  
**PRECINCT ON PROSPECT CTS 44655**

56 Prospect Street Fortitude Valley QLD 4006

C/- GPO Box 5256 BRISBANE Q 4000

Tel: (07) 3229 9185 Email: levies@stratadynamics.com.au

**TAX INVOICE**  
ABN 41 200 319 677

**T & L Davis Holdings Pty Ltd**  
**ATF The Davis Bare Trust**  
**8 Rawton Avenue**  
**NORTHMEAD NSW 2152**

Notice Date 20 December 2021  
Lot Number 602 Unit Number 602  
Account Number 23  
Contribution Entitlements 25  
Interest Entitlements 106

**Amount Payable \$1,604.35**  
**Payment Due 01/02/22**

Please make cheques payable to: StrataPay plus your StrataPay Reference Number

**CURRENT CONTRIBUTIONS**

Account	Period	Due Date	Amount	Discount	If Received by	Net Amount
Admin Fund	01/02/22 to 30/04/22	01/02/22	804.32	0.00		804.32
Sinking Fund	01/02/22 to 30/04/22	01/02/22	580.32	0.00		580.32
Insurance Levy	01/02/22 to 30/04/22	01/02/22	219.71	0.00		219.71













(Contributions include GST)

GST component on levies of \$1,458.50 is \$145.85

**AMOUNT PAYABLE: \$1,604.35**

NOTES

**Payment Options**

 Tel: 1300 552 311 Ref: 1334 0061 9	Telephone: Call this number to pay by credit card using a land line or mobile phone. International: +613 8648 0158	 
 www.stratapay.com.au Ref: 1334 0061 9	Internet: Visit this website to make a secure credit card payment over the internet.	 
 Tel: 1300 552 311 Ref: 1334 0061 9	Direct Debit: Make auto payments directly from your nominated bank account or credit card. Go to www.stratapay.com/ddr to register.	
 Biller Code: 74625 Ref: 1334 0061 9	BPay: Contact your participating financial institution to make a payment from your cheque or savings account using BPay.	
 Billpay Code: 9216 Ref No: 1334 0061 947	In Person: Present this bill at any Post Office to make cash, cheque or debit card payments.	
 Make cheque payable to: StrataPay 1334 0061 9	Mail: Send cheque with this slip by mail to: StrataPay, Locked Bag 9 GCMC, Bundall Qld 9726 Australia	
 BSB: 067-970 Account No: 1334 0061 9 (Applies to this bill only)	Internet Banking - EFT: Use this BSB and Account Number to pay directly from your bank account in Australian Dollars (AUD). Account Name: StrataPay Bank: CBA, Sydney, Australia.	



StrataPay Reference

**1334 0061 9**

Amount Due Date  
**\$1,604.35 01 Feb 22**

STRATA DYNAMICS PTY LTD  
44655/02100023 Lot 602/602

T & L Davis Holdings Pty Ltd  
ATF The Davis Bare Trust  
8 Rawton Avenue  
NORTHMEAD NSW 2152



\*71 216 133400619 47

Body Corporate for  
**PRECINCT ON PROSPECT CTS 44655**

56 Prospect Street Fortitude Valley QLD 4006

C/- GPO Box 5256 BRISBANE Q 4000

Tel: (07) 3229 9185 Email: levies@stratadynamics.com.au

**TAX INVOICE**  
ABN 41 200 319 677

**T & L Davis Holdings Pty Ltd**  
**ATF The Davis Bare Trust**  
**8 Rawton Avenue**  
**NORTHMEAD NSW 2152**

Notice Date 29 March 2022  
Lot Number 602 Unit Number 602  
Account Number 23  
Contribution Entitlements 25  
Interest Entitlements 106

**Amount Payable \$1,617.41**  
**Payment Due 01/05/22**

Please make cheques payable to: StrataPay plus your StrataPay Reference Number

**CURRENT CONTRIBUTIONS**

Account	Period	Due Date	Amount	Discount	If Received by	Net Amount
Admin Fund	01/05/22 to 31/07/22	01/05/22	769.21	0.00		769.21
Sinking Fund	01/05/22 to 31/07/22	01/05/22	580.32	0.00		580.32
Insurance Levy	01/05/22 to 31/07/22	01/05/22	267.88	0.00		267.88












(Contributions include GST)

GST component on levies of \$1,470.37 is \$147.04

**AMOUNT PAYABLE: \$1,617.41**

NOTES

**Payment Options**

 Tel: 1300 552 311 Ref: 1334 0061 9	Telephone: Call this number to pay by credit card using a land line or mobile phone. International: +613 8648 0158	   
 www.stratapay.com.au Ref: 1334 0061 9	Internet: Visit this website to make a secure credit card payment over the internet.	
 Tel: 1300 552 311 Ref: 1334 0061 9	Direct Debit: Make auto payments directly from your nominated bank account or credit card. Go to www.stratapay.com/ddr to register.	
 Biller Code: 74625 Ref: 1334 0061 9	BPay: Contact your participating financial institution to make a payment from your cheque or savings account using BPay.	
 Billpay Code: 9216 Ref No: 1334 0061 947	In Person: Present this bill at any Post Office to make cash, cheque or debit card payments.	
 Make cheque payable to: StrataPay 1334 0061 9	Mail: Send cheque with this slip by mail to: StrataPay, Locked Bag 9 GCMC, Bundall Qld 9726 Australia	
 BSB: 067-970 Account No: 1334 0061 9 (Applies to this bill only)	Internet Banking - EFT: Use this BSB and Account Number to pay directly from your bank account in Australian Dollars (AUD). Account Name: StrataPay Bank: CBA, Sydney, Australia.	



StrataPay Reference

**1334 0061 9**

Amount Due Date  
**\$1,617.41 01 May 22**

STRATA DYNAMICS PTY LTD  
44655/02100023 Lot 602/602

T & L Davis Holdings Pty Ltd  
ATF The Davis Bare Trust  
8 Rawton Avenue  
NORTHMEAD NSW 2152



\*71 216 133400619 47



Swyftx Pty Ltd  
MILTON QLD 4064  
AUSTRALIA

ABN 72 623 556 730  
Report Date 23/08/2022  
Report Time 17:49:58  
Report Timezone GMT+10

## TRANSACTION REPORT

T&L DAVIS INVESTMENTS PTY LIMITED atf THE DAVIS SUPER FUND

01/07/2021 - 30/06/2022

### Crypto Statement

Date	Time	Event	Asset	Rate	Currency	Amount	AUD Value	Fee Amount	Fee AUD*	Balance
21/04/2022	1:19:48	BUY	ETH	4114.02345599	AUD	0.60402868 ETH	2500.00 AUD	0.00 ETH	14.97 AUD	0.604 ETH
22/04/2022	6:35:55	BUY	DOGE	0.18675581	AUD	13306.14566255 DOGE	2500.00 AUD	80.31 DOGE	14.89 AUD	13306.145 DOGE
11/05/2022	9:59:59	REWARD	ETH			0.00006205 ETH	0.20 AUD	0.00 ETH	0.00 AUD	0.604 ETH
12/05/2022	9:59:59	REWARD	ETH			0.00008269 ETH	0.24 AUD	0.00 ETH	0.00 AUD	0.604 ETH
13/05/2022	9:59:59	REWARD	ETH			0.00008271 ETH	0.24 AUD	0.00 ETH	0.00 AUD	0.604 ETH
14/05/2022	9:59:59	REWARD	ETH			0.00008272 ETH	0.24 AUD	0.00 ETH	0.00 AUD	0.604 ETH
15/05/2022	9:59:59	REWARD	ETH			0.00008273 ETH	0.24 AUD	0.00 ETH	0.00 AUD	0.604 ETH
16/05/2022	9:59:59	REWARD	ETH			0.00008274 ETH	0.24 AUD	0.00 ETH	0.00 AUD	0.604 ETH



Date	Time	Event	Asset	Rate	Currency	Amount	AUD Value	Fee Amount	Fee AUD*	Balance
17/05/2022	9:59:59	REWARD	ETH			0.00008275 ETH	0.24 AUD	0.00 ETH	0.00 AUD	0.604 ETH
18/05/2022	9:59:59	REWARD	ETH			0.00008276 ETH	0.24 AUD	0.00 ETH	0.00 AUD	0.604 ETH
19/05/2022	9:59:59	REWARD	ETH			0.00008277 ETH	0.22 AUD	0.00 ETH	0.00 AUD	0.604 ETH
20/05/2022	9:59:59	REWARD	ETH			0.00008278 ETH	0.23 AUD	0.00 ETH	0.00 AUD	0.604 ETH
21/05/2022	9:59:59	REWARD	ETH			0.00008280 ETH	0.23 AUD	0.00 ETH	0.00 AUD	0.604 ETH
22/05/2022	9:59:59	REWARD	ETH			0.00008281 ETH	0.23 AUD	0.00 ETH	0.00 AUD	0.605 ETH
23/05/2022	9:59:59	REWARD	ETH			0.00008282 ETH	0.23 AUD	0.00 ETH	0.00 AUD	0.605 ETH
24/05/2022	9:59:59	REWARD	ETH			0.00008283 ETH	0.23 AUD	0.00 ETH	0.00 AUD	0.605 ETH
25/05/2022	9:59:59	REWARD	ETH			0.00008284 ETH	0.23 AUD	0.00 ETH	0.00 AUD	0.605 ETH
26/05/2022	9:59:59	REWARD	ETH			0.00008285 ETH	0.22 AUD	0.00 ETH	0.00 AUD	0.605 ETH
27/05/2022	9:59:59	REWARD	ETH			0.00008286 ETH	0.20 AUD	0.00 ETH	0.00 AUD	0.605 ETH
28/05/2022	9:59:59	REWARD	ETH			0.00008288 ETH	0.20 AUD	0.00 ETH	0.00 AUD	0.605 ETH
29/05/2022	9:59:59	REWARD	ETH			0.00008289 ETH	0.20 AUD	0.00 ETH	0.00 AUD	0.605 ETH
30/05/2022	9:59:59	REWARD	ETH			0.00008290 ETH	0.21 AUD	0.00 ETH	0.00 AUD	0.605 ETH
31/05/2022	9:59:59	REWARD	ETH			0.00008291 ETH	0.23 AUD	0.00 ETH	0.00 AUD	0.605 ETH
1/06/2022	9:59:59	REWARD	ETH			0.00008292 ETH	0.22 AUD	0.00 ETH	0.00 AUD	0.605 ETH
2/06/2022	9:59:59	REWARD	ETH			0.00008293 ETH	0.21 AUD	0.00 ETH	0.00 AUD	0.605 ETH
3/06/2022	9:59:59	REWARD	ETH			0.00008294 ETH	0.20 AUD	0.00 ETH	0.00 AUD	0.605 ETH
4/06/2022	9:59:59	REWARD	ETH			0.00008296 ETH	0.20 AUD	0.00 ETH	0.00 AUD	0.606 ETH
5/06/2022	9:59:59	REWARD	ETH			0.00008297 ETH	0.20 AUD	0.00 ETH	0.00 AUD	0.606 ETH
6/06/2022	9:59:59	REWARD	ETH			0.00008298 ETH	0.21 AUD	0.00 ETH	0.00 AUD	0.606 ETH

Date	Time	Event	Asset	Rate	Currency	Amount	AUD Value	Fee Amount	Fee AUD*	Balance
7/06/2022	3:11:10	BUY	KAVA	3.64881218	AUD	555.00000000 KAVA	2037.24 AUD	12.14 AUD	12.14 AUD	555.000 KAVA
7/06/2022	9:59:59	REWARD	ETH			0.00008299 ETH	0.20 AUD	0.00 ETH	0.00 AUD	0.606 ETH
8/06/2022	9:59:59	REWARD	ETH			0.00008300 ETH	0.21 AUD	0.00 ETH	0.00 AUD	0.606 ETH
9/06/2022	9:59:59	REWARD	KAVA			0.02396020 KAVA	0.08 AUD	0.00 KAVA	0.00 AUD	555.023 KAVA
9/06/2022	9:59:59	REWARD	ETH			0.00008301 ETH	0.20 AUD	0.00 ETH	0.00 AUD	0.606 ETH
10/06/2022	9:59:59	REWARD	KAVA			0.34950174 KAVA	1.23 AUD	0.00 KAVA	0.00 AUD	555.373 KAVA
10/06/2022	9:59:59	REWARD	ETH			0.00008302 ETH	0.20 AUD	0.00 ETH	0.00 AUD	0.606 ETH
11/06/2022	9:59:59	REWARD	KAVA			0.34972182 KAVA	1.17 AUD	0.00 KAVA	0.00 AUD	555.723 KAVA
11/06/2022	9:59:59	REWARD	ETH			0.00008303 ETH	0.19 AUD	0.00 ETH	0.00 AUD	0.606 ETH
12/06/2022	9:59:59	REWARD	KAVA			0.34994205 KAVA	1.02 AUD	0.00 KAVA	0.00 AUD	556.073 KAVA
12/06/2022	9:59:59	REWARD	ETH			0.00008305 ETH	0.17 AUD	0.00 ETH	0.00 AUD	0.606 ETH
13/06/2022	9:59:59	REWARD	KAVA			0.35016241 KAVA	0.87 AUD	0.00 KAVA	0.00 AUD	556.423 KAVA
13/06/2022	9:59:59	REWARD	ETH			0.00008306 ETH	0.16 AUD	0.00 ETH	0.00 AUD	0.606 ETH
14/06/2022	9:59:59	REWARD	KAVA			0.35038291 KAVA	0.82 AUD	0.00 KAVA	0.00 AUD	556.773 KAVA
14/06/2022	9:59:59	REWARD	ETH			0.00008307 ETH	0.13 AUD	0.00 ETH	0.00 AUD	0.606 ETH
15/06/2022	9:59:59	REWARD	KAVA			0.35060354 KAVA	0.85 AUD	0.00 KAVA	0.00 AUD	557.124 KAVA
15/06/2022	9:59:59	REWARD	ETH			0.00008308 ETH	0.14 AUD	0.00 ETH	0.00 AUD	0.606 ETH
16/06/2022	9:59:59	REWARD	KAVA			0.35082432 KAVA	0.91 AUD	0.00 KAVA	0.00 AUD	557.475 KAVA
16/06/2022	9:59:59	REWARD	ETH			0.00008309 ETH	0.14 AUD	0.00 ETH	0.00 AUD	0.607 ETH
17/06/2022	9:59:59	REWARD	KAVA			0.35104524 KAVA	0.80 AUD	0.00 KAVA	0.00 AUD	557.826 KAVA
17/06/2022	9:59:59	REWARD	ETH			0.00008310 ETH	0.12 AUD	0.00 ETH	0.00 AUD	0.607 ETH

Date	Time	Event	Asset	Rate	Currency	Amount	AUD Value	Fee Amount	Fee AUD*	Balance
18/06/2022	9:59:59	REWARD	KAVA			0.35126629 KAVA	0.84 AUD	0.00 KAVA	0.00 AUD	558.177 KAVA
18/06/2022	9:59:59	REWARD	ETH			0.00008311 ETH	0.12 AUD	0.00 ETH	0.00 AUD	0.607 ETH
19/06/2022	9:59:59	REWARD	KAVA			0.35148749 KAVA	0.75 AUD	0.00 KAVA	0.00 AUD	558.528 KAVA
19/06/2022	9:59:59	REWARD	ETH			0.00008313 ETH	0.11 AUD	0.00 ETH	0.00 AUD	0.607 ETH
20/06/2022	9:59:59	REWARD	KAVA			0.35170882 KAVA	0.78 AUD	0.00 KAVA	0.00 AUD	558.880 KAVA
20/06/2022	9:59:59	REWARD	ETH			0.00008314 ETH	0.12 AUD	0.00 ETH	0.00 AUD	0.607 ETH
21/06/2022	9:59:59	REWARD	KAVA			0.35193029 KAVA	0.84 AUD	0.00 KAVA	0.00 AUD	559.232 KAVA
21/06/2022	9:59:59	REWARD	ETH			0.00008315 ETH	0.13 AUD	0.00 ETH	0.00 AUD	0.607 ETH
22/06/2022	9:59:59	REWARD	KAVA			0.35215191 KAVA	0.85 AUD	0.00 KAVA	0.00 AUD	559.584 KAVA
22/06/2022	9:59:59	REWARD	ETH			0.00008316 ETH	0.13 AUD	0.00 ETH	0.00 AUD	0.607 ETH
23/06/2022	9:59:59	REWARD	KAVA			0.35237366 KAVA	0.84 AUD	0.00 KAVA	0.00 AUD	559.937 KAVA
23/06/2022	9:59:59	REWARD	ETH			0.00008317 ETH	0.13 AUD	0.00 ETH	0.00 AUD	0.607 ETH
24/06/2022	9:59:59	REWARD	KAVA			0.35259555 KAVA	0.92 AUD	0.00 KAVA	0.00 AUD	560.289 KAVA
24/06/2022	9:59:59	REWARD	ETH			0.00008318 ETH	0.13 AUD	0.00 ETH	0.00 AUD	0.607 ETH
25/06/2022	9:59:59	REWARD	KAVA			0.35281758 KAVA	0.92 AUD	0.00 KAVA	0.00 AUD	560.642 KAVA
25/06/2022	9:59:59	REWARD	ETH			0.00008319 ETH	0.14 AUD	0.00 ETH	0.00 AUD	0.607 ETH
26/06/2022	9:59:59	REWARD	KAVA			0.35303975 KAVA	0.93 AUD	0.00 KAVA	0.00 AUD	560.995 KAVA
26/06/2022	9:59:59	REWARD	ETH			0.00008321 ETH	0.14 AUD	0.00 ETH	0.00 AUD	0.607 ETH
27/06/2022	9:59:59	REWARD	KAVA			0.35326206 KAVA	0.93 AUD	0.00 KAVA	0.00 AUD	561.348 KAVA
27/06/2022	9:59:59	REWARD	ETH			0.00008322 ETH	0.14 AUD	0.00 ETH	0.00 AUD	0.607 ETH
28/06/2022	9:59:59	REWARD	KAVA			0.35348451 KAVA	1.05 AUD	0.00 KAVA	0.00 AUD	561.702 KAVA

Date	Time	Event	Asset	Rate	Currency	Amount	AUD Value	Fee Amount	Fee AUD*	Balance
28/06/2022	9:59:59	REWARD	ETH			0.00008323 ETH	0.14 AUD	0.00 ETH	0.00 AUD	0.608 ETH
29/06/2022	9:59:59	REWARD	KAVA			0.35370711 KAVA	1.02 AUD	0.00 KAVA	0.00 AUD	562.055 KAVA
29/06/2022	9:59:59	REWARD	ETH			0.00008324 ETH	0.13 AUD	0.00 ETH	0.00 AUD	0.608 ETH
30/06/2022	9:59:59	REWARD	KAVA			0.35392984 KAVA	0.92 AUD	0.00 KAVA	0.00 AUD	562.409 KAVA
30/06/2022	9:59:59	REWARD	ETH			0.00008325 ETH	0.13 AUD	0.00 ETH	0.00 AUD	0.608 ETH
<b>SUB-TOTAL</b>									<b>42.01 AUD</b>	

\* inclusive of GST where applicable  
 \* Fiat values rounded to nearest cent

### Fiat Statement

Date	Time	Event	Asset	Amount	AUD Value	Fee Amount	Fee AUD*
29/03/2022	14:25:33	DEPOSIT	AUD	5000.00000000 AUD	5000.00 AUD	0.00 AUD	0.00 AUD
30/05/2022	10:58:32	DEPOSIT	AUD	5000.00000000 AUD	5000.00 AUD	0.00 AUD	0.00 AUD
<b>SUB-TOTAL</b>							

\* inclusive of GST where applicable  
 \* Fiat values rounded to nearest cent

### Opening Statements

#### Crypto Statement

No Positions Held

#### Fiat Statement

No Positions Held

### Closing Statements

#### Crypto Statement

#### Fiat Statement

Date	Asset	Amount	AUD Value
30/06/2022	ETH	0.60823933 ETH	913.32 AUD
30/06/2022	DOGE	13306.14566254 DOGE	1240.51 AUD
30/06/2022	KAVA	562.40989908 KAVA	1403.77 AUD



Date	Asset	Amount	AUD Value
30/06/2022	AUD	2962.75 AUD	2962.75 AUD



To find out more information about our transaction reports, read our help article.  
[Understanding the transaction report](#)



## Pricing

We understand every property is different and price is only a matter of opinion. In our experience, there is always two prices, one based on historical data and the second, what a buyer that loves the property might pay.

At Image Property we aim to provide the most accurate and realistic market estimate possible. We examine every comparable sale to provide you with factual information before recommending a price guide to competitively market your property.

Since exact comparisons are often hard to find we also take into consideration the following:

- Condition
- Construction
- Configuration
- Size
- Age
- Market Indicators

Before arriving at our best and most accurate market estimate we look at current market indicators:

- State of the market
- Stock levels
- Current level of buyer activity
- Social and political trends

Based upon our all of the above we believe your property falls in a price range below and we stress this is only an opinion of value.

**\$475,000 - \$505,000**

# TAX INVOICE

The Davis Super Fund  
29 Glenn Ave  
NORTHMEAD NSW 2152  
AUSTRALIA  
ABN: 13 659 776 841

**Invoice Date**  
07 Oct 2021

**Invoice Number**  
I0021381

**ABN**  
17 161 730 490

Description	Unit Price	Amount
Annual SMSF Financial Statements, Tax Return & Audit Annual SMSF Financial Statements, Tax Return & Audit Preparation of tax return, financial statements and independent audit report for the year ended 30 June 2021.		
Corporate Secretarial Attendance to annual Australian Securities and Investment Commission (ASIC) filing requirements including;		
<ul style="list-style-type: none"> <li>preparation of annual company statement;</li> <li>preparation and lodgement of form 484 for changes to company address details, officer details, shareholders details and/or share structure;</li> <li>preparation of accompanying minutes of directors/members meetings as required; and</li> <li>providing our office as the Company's Registered Office and ensuring such office abides by ASIC requirements for the year ended 30 June 2021 as required</li> </ul>	1,202.27	1,202.27
		Subtotal 1,202.27
		Total GST 10% 120.23
<b>Due Date: 14 Oct 2021</b>		Invoice Total 1,322.50
<b>Please note interest will be charged on all late payments</b>		Total Net Payments AUD 0.00
		<b>Amount Due AUD <span style="color: orange;">■</span> \$1,322.50</b>

## PAYMENT OPTIONS

### Pay Online Now by Credit Card, Direct Debit or Monthly Instalments

Visit our website at <https://kellypartners.com.au/payment> and select **BLUE MOUNTAINS**

We accept Visa, Mastercard AMEX or apply online for a monthly payment plan.

A processing fee of 1.5% applies to all credit card payments.  
Payment will appear as QuickFee on your statement.

### Payment via (EFT)

Account Name: Kelly Partners Glenbrook  
BSB: 032 324  
Account No: 373 694

### Pay by Cheque

Cheques should be made in favour of  
**Kelly Partners (Blue Mountains) Pty Ltd**  
Please include a copy of this invoice as reference

Please email your remittance to [bluemountains@kellypartners.com.au](mailto:bluemountains@kellypartners.com.au)

## Postal Address

TIMOTHY DAVIS

8 RAWTON AVENUE, NORTHMEAD NSW 2152

## Trading Account Number

297329

## Trading Account Name

T&L DAVIS INVESTMENTS PTY LTD <DAVIS S/F A/C>


## BSB

014-936

## Cash Account Number

111848522

## How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

### Statement

777777000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 <b>B</b>	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions				
Settled Date	Transaction Date	Reference	Description	Balance
			<b>Brought Forward Balance</b>	0.00
		<b>C</b>	No Bank Transactions	
			<b>Carried Forward Balance</b>	0.00

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**Note:** Your full BSB and cash account number can be found at the top of this page.

**B** This is an ANZ internal reference number for this account.

**C** Each transaction has a unique reference number. Use this if you need to query a specific transaction with CMC Markets.





Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

## Statement

CMC Markets Stockbroking Limited ATF T&L DAVIS INVESTMENTS  
PTY LIMITED - THE DAVIS SUPER FUND A/C  
8164360000111848522

### Summary

Statement No.	6
Opening Balance	1,106.25
Total In	0.00
Total Out	0.00
Closing Balance	1,106.25

Account	Account Description	Statement Start	Statement End
SBA 112233 900664213	CLI Client	01 Jul 2021	31 Jul 2021

### Account Transactions

Settled Date	Transaction Date	Reference	Description	Amount	Balance
			<b>Brought Forward Balance</b>		<b>1,106.25</b>
			No Bank Transactions		
			<b>Carried Forward Balance</b>		<b>1,106.25</b>

## Postal Address

TIMOTHY DAVIS

8 RAWTON AVENUE, NORTHMEAD NSW 2152

## Trading Account Number

297329

## Trading Account Name

T&L DAVIS INVESTMENTS PTY LTD <DAVIS S/F A/C>


## BSB

014-936

## Cash Account Number

111848522

## How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

### Statement

7777770000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 <b>B</b>	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			<b>Brought Forward Balance</b>		0.00
		<b>C</b>	No Bank Transactions		
			<b>Carried Forward Balance</b>		0.00

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Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

## Statement

CMC Markets Stockbroking Limited ATF T&L DAVIS INVESTMENTS  
PTY LIMITED - THE DAVIS SUPER FUND A/C  
8164360000111848522

### Summary

Statement No.	7
Opening Balance	1,106.25
Total In	0.00
Total Out	0.00
Closing Balance	1,106.25

Account	Account Description	Statement Start	Statement End
SBA 112233 900664213	CLI Client	01 Aug 2021	31 Aug 2021

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			<b>Brought Forward Balance</b>		<b>1,106.25</b>
			No Bank Transactions		
			<b>Carried Forward Balance</b>		<b>1,106.25</b>

## Postal Address

TIMOTHY DAVIS

8 RAWTON AVENUE, NORTHMEAD NSW 2152

## Trading Account Number

297329

## Trading Account Name

T&L DAVIS INVESTMENTS PTY LTD <DAVIS S/F A/C>


## BSB

014-936

## Cash Account Number

111848522

## How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

### Statement

777777000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 <b>B</b>	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions				
Settled Date	Transaction Date	Reference	Description	Balance
			<b>Brought Forward Balance</b>	0.00
		<b>C</b>	No Bank Transactions	
			<b>Carried Forward Balance</b>	0.00

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Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

## Statement

CMC Markets Stockbroking Limited ATF T&L DAVIS INVESTMENTS  
PTY LIMITED - THE DAVIS SUPER FUND A/C  
8164360000111848522

### Summary

Statement No.	8
Opening Balance	1,106.25
Total In	0.00
Total Out	0.00
Closing Balance	1,106.25

Account	Account Description	Statement Start	Statement End
SBA 112233 900664213	CLI Client	01 Sep 2021	30 Sep 2021

### Account Transactions

Settled Date	Transaction Date	Reference	Description	Amount	Balance
			<b>Brought Forward Balance</b>		<b>1,106.25</b>
			No Bank Transactions		
			<b>Carried Forward Balance</b>		<b>1,106.25</b>

## Postal Address

TIMOTHY DAVIS

8 RAWTON AVENUE, NORTHMEAD NSW 2152

## Trading Account Number

297329

## Trading Account Name

T&L DAVIS INVESTMENTS PTY LTD <DAVIS S/F A/C>


## BSB

014-936

## Cash Account Number

111848522

## How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

### Statement

777777000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 <b>B</b>	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions				
Settled Date	Transaction Date	Reference	Description	Balance
			<b>Brought Forward Balance</b>	0.00
		<b>C</b>	No Bank Transactions	
			<b>Carried Forward Balance</b>	0.00

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Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

## Statement

CMC Markets Stockbroking Limited ATF T&L DAVIS INVESTMENTS  
PTY LIMITED - THE DAVIS SUPER FUND A/C  
8164360000111848522

### Summary

Statement No.	9
Opening Balance	1,106.25
Total In	0.00
Total Out	1,097.12
Closing Balance	9.13

Account	Account Description	Statement Start	Statement End
SBA 112233 900664213	CLI Client	01 Oct 2021	31 Oct 2021

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			<b>Brought Forward Balance</b>		<b>1,106.25</b>
04/10/2021	04/10/2021	49A03CX8PA	C16409288	-1,097.12	9.13
			<b>Carried Forward Balance</b>		<b>9.13</b>

## Postal Address

TIMOTHY DAVIS

8 RAWTON AVENUE, NORTHMEAD NSW 2152

## Trading Account Number

297329

## Trading Account Name

T&L DAVIS INVESTMENTS PTY LTD <DAVIS S/F A/C>


## BSB

014-936

## Cash Account Number

111848522

## How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

### Statement

7777770000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 <b>B</b>	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions				
Settled Date	Transaction Date	Reference	Description	Balance
			<b>Brought Forward Balance</b>	0.00
		<b>C</b>	No Bank Transactions	
			<b>Carried Forward Balance</b>	0.00

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Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

## Statement

CMC Markets Stockbroking Limited ATF T&L DAVIS INVESTMENTS  
PTY LIMITED - THE DAVIS SUPER FUND A/C  
81643600000111848522

### Summary

Statement No.	10
Opening Balance	9.13
Total In	5,000.00
Total Out	0.00
Closing Balance	5,009.13

Account	Account Description	Statement Start	Statement End
SBA 112233 900664213	CLI Client	01 Nov 2021	30 Nov 2021

### Account Transactions

Settled Date	Transaction Date	Reference	Description	Amount	Balance
			<b>Brought Forward Balance</b>		<b>9.13</b>
24/11/2021	24/11/2021	49A03N0RJR	18837868	5,000.00	5,009.13
			<b>Carried Forward Balance</b>		<b>5,009.13</b>

## Postal Address

TIMOTHY DAVIS

8 RAWTON AVENUE, NORTHMEAD NSW 2152

## Trading Account Number

297329

## Trading Account Name

T&L DAVIS INVESTMENTS PTY LTD <DAVIS S/F A/C>

## BSB

014-936

## Cash Account Number

111848522

## How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

### Statement

777777000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 <b>B</b>	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions				
Settled Date	Transaction Date	Reference	Description	Balance
			<b>Brought Forward Balance</b>	0.00
		<b>C</b>	No Bank Transactions	
			<b>Carried Forward Balance</b>	0.00

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**C** Each transaction has a unique reference number. Use this if you need to query a specific transaction with CMC Markets.



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

## Statement

CMC Markets Stockbroking Limited ATF T&L DAVIS INVESTMENTS  
PTY LIMITED - THE DAVIS SUPER FUND A/C  
8164360000111848522

### Summary

Statement No.	11
Opening Balance	5,009.13
Total In	0.00
Total Out	0.00
Closing Balance	5,009.13

Account	Account Description	Statement Start	Statement End
SBA 112233 900664213	CLI Client	01 Dec 2021	31 Dec 2021

### Account Transactions

Settled Date	Transaction Date	Reference	Description	Amount	Balance
			<b>Brought Forward Balance</b>		<b>5,009.13</b>
			No Bank Transactions		
			<b>Carried Forward Balance</b>		<b>5,009.13</b>

## Postal Address

TIMOTHY DAVIS

8 RAWTON AVENUE, NORTHMEAD NSW 2152

## Trading Account Number

297329

## Trading Account Name

T&L DAVIS INVESTMENTS PTY LTD <DAVIS S/F A/C>


## BSB

014-936

## Cash Account Number

111848522

## How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

### Statement

7777770000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 <b>B</b>	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			<b>Brought Forward Balance</b>		0.00
		<b>C</b>	No Bank Transactions		
			<b>Carried Forward Balance</b>		0.00

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**B** This is an ANZ internal reference number for this account.

**C** Each transaction has a unique reference number. Use this if you need to query a specific transaction with CMC Markets.



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

## Statement

CMC Markets Stockbroking Limited ATF T&L DAVIS INVESTMENTS  
PTY LIMITED - THE DAVIS SUPER FUND A/C

8164360000111848522

### Summary

Statement No.	12
Opening Balance	5,009.13
Total In	12,000.00
Total Out	5,008.54
Closing Balance	12,000.59

Account	Account Description	Statement Start	Statement End
SBA 112233 900664213	CLI Client	01 Jan 2022	31 Jan 2022

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			<b>Brought Forward Balance</b>		<b>5,009.13</b>
25/01/2022	25/01/2022	49A03WD60A	C17751961	-1,231.19	3,777.94
25/01/2022	25/01/2022	49A03WD62A	C17750667	-3,777.35	0.59
28/01/2022	28/01/2022	49A03WXLPR	19661302	12,000.00	12,000.59
			<b>Carried Forward Balance</b>		<b>12,000.59</b>

## Postal Address

TIMOTHY DAVIS

8 RAWTON AVENUE, NORTHMEAD NSW 2152

## Trading Account Number

297329

## Trading Account Name

T&L DAVIS INVESTMENTS PTY LTD <DAVIS S/F A/C>


## BSB

014-936

## Cash Account Number

111848522

## How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

### Statement

7777770000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 <b>B</b>	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions				
Settled Date	Transaction Date	Reference	Description	Balance
			<b>Brought Forward Balance</b>	0.00
		<b>C</b>	No Bank Transactions	
			<b>Carried Forward Balance</b>	0.00

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Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

## Statement

CMC Markets Stockbroking Limited ATF T&L DAVIS INVESTMENTS  
PTY LIMITED - THE DAVIS SUPER FUND A/C

8164360000111848522

### Summary

Statement No.	13
Opening Balance	12,000.59
Total In	10,000.00
Total Out	19,991.10
Closing Balance	2,009.49

Account	Account Description	Statement Start	Statement End
SBA 112233 900664213	CLI Client	01 Feb 2022	28 Feb 2022

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			<b>Brought Forward Balance</b>		<b>12,000.59</b>
15/02/2022	15/02/2022	49A0402O7A	C18018770	-4,501.20	7,499.39
18/02/2022	18/02/2022	49A040O8QA	C18059938	-4,906.10	2,593.29
22/02/2022	22/02/2022	49A041LD0R	19977840	10,000.00	12,593.29
28/02/2022	28/02/2022	49A042JHGA	C18165798	-10,583.80	2,009.49
			<b>Carried Forward Balance</b>		<b>2,009.49</b>

## Postal Address

TIMOTHY DAVIS

8 RAWTON AVENUE, NORTHMEAD NSW 2152

## Trading Account Number

297329

## Trading Account Name

T&L DAVIS INVESTMENTS PTY LTD <DAVIS S/F A/C>


## BSB

014-936

## Cash Account Number

111848522

## How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

### Statement

777777000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 <b>B</b>	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions				
Settled Date	Transaction Date	Reference	Description	Balance
			<b>Brought Forward Balance</b>	0.00
		<b>C</b>	No Bank Transactions	
			<b>Carried Forward Balance</b>	0.00

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Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

## Statement

CMC Markets Stockbroking Limited ATF T&L DAVIS INVESTMENTS  
PTY LIMITED - THE DAVIS SUPER FUND A/C  
8164360000111848522

Summary	
Statement No.	14
Opening Balance	2,009.49
Total In	0.00
Total Out	0.00
Closing Balance	2,009.49

Account	Account Description	Statement Start	Statement End
SBA 112233 900664213	CLI Client	01 Mar 2022	31 Mar 2022

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			<b>Brought Forward Balance</b>		<b>2,009.49</b>
			No Bank Transactions		
			<b>Carried Forward Balance</b>		<b>2,009.49</b>

## Postal Address

TIMOTHY DAVIS

8 RAWTON AVENUE, NORTHMEAD NSW 2152

## Trading Account Number

297329

## Trading Account Name

T&L DAVIS INVESTMENTS PTY LTD <DAVIS S/F A/C>


## BSB

014-936

## Cash Account Number

111848522

## How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

### Statement

7777770000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 <b>B</b>	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			<b>Brought Forward Balance</b>		0.00
		<b>C</b>	No Bank Transactions		
			<b>Carried Forward Balance</b>		0.00

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**C** Each transaction has a unique reference number. Use this if you need to query a specific transaction with CMC Markets.



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

## Statement

CMC Markets Stockbroking Limited ATF T&L DAVIS INVESTMENTS  
PTY LIMITED - THE DAVIS SUPER FUND A/C  
81643600000111848522

### Summary

Statement No.	15
Opening Balance	2,009.49
Total In	10,000.00
Total Out	5,002.20
Closing Balance	7,007.29

Account	Account Description	Statement Start	Statement End
SBA 112233 900664213	CLI Client	01 Apr 2022	30 Apr 2022

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			<b>Brought Forward Balance</b>		<b>2,009.49</b>
27/04/2022	27/04/2022	49A04BJ6IR	20857873	10,000.00	12,009.49
29/04/2022	29/04/2022	49A04CFHPA	C18900570	-5,002.20	7,007.29
			<b>Carried Forward Balance</b>		<b>7,007.29</b>

## Postal Address

TIMOTHY DAVIS

8 RAWTON AVENUE, NORTHMEAD NSW 2152

## Trading Account Number

297329

## Trading Account Name

T&L DAVIS INVESTMENTS PTY LTD <DAVIS S/F A/C>


## BSB

014-936

## Cash Account Number

111848522

## How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

### Statement

7777770000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 <b>B</b>	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions				
Settled Date	Transaction Date	Reference	Description	Balance
			<b>Brought Forward Balance</b>	0.00
		<b>C</b>	No Bank Transactions	
			<b>Carried Forward Balance</b>	0.00

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Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

## Statement

CMC Markets Stockbroking Limited ATF T&L DAVIS INVESTMENTS  
PTY LIMITED - THE DAVIS SUPER FUND A/C  
8164360000111848522

### Summary

Statement No.	16
Opening Balance	7,007.29
Total In	0.00
Total Out	4,999.20
Closing Balance	2,008.09

Account	Account Description	Statement Start	Statement End
SBA 112233 900664213	CLI Client	01 May 2022	31 May 2022

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			<b>Brought Forward Balance</b>		<b>7,007.29</b>
05/05/2022	05/05/2022	49A04DF97A	C18967115	-4,999.20	2,008.09
			<b>Carried Forward Balance</b>		<b>2,008.09</b>

## Postal Address

TIMOTHY DAVIS  
8 RAWTON AVENUE, NORTHMEAD NSW 2152

## Trading Account Number

297329

## Trading Account Name

T&L DAVIS INVESTMENTS PTY LTD <DAVIS S/F A/C>


## BSB

014-936

## Cash Account Number

111848522

## How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

### Statement

777777000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 <b>B</b>	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions				
Settled Date	Transaction Date	Reference	Description	Balance
			<b>Brought Forward Balance</b>	0.00
		<b>C</b>	No Bank Transactions	
			<b>Carried Forward Balance</b>	0.00

**A** The number displayed after the zeros is your cash account number.

**Note:** Your full BSB and cash account number can be found at the top of this page.

**B** This is an ANZ internal reference number for this account.

**C** Each transaction has a unique reference number. Use this if you need to query a specific transaction with CMC Markets.



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

## Statement

CMC Markets Stockbroking Limited ATF T&L DAVIS INVESTMENTS  
PTY LIMITED - THE DAVIS SUPER FUND A/C  
81643600000111848522

### Summary

Statement No.	17
Opening Balance	2,008.09
Total In	0.00
Total Out	2,007.77
Closing Balance	0.32

Account	Account Description	Statement Start	Statement End
SBA 112233 900664213	CLI Client	01 Jun 2022	30 Jun 2022

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			<b>Brought Forward Balance</b>		<b>2,008.09</b>
16/06/2022	16/06/2022	49A04JH9WA	C19416691	-2,007.77	0.32
			<b>Carried Forward Balance</b>		<b>0.32</b>



## Activity statement 001

<b>Date generated</b>	09 March 2023
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

**25** results found - from **09 March 2021** to **09 March 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
2 Mar 2023	1 Mar 2023	General interest charge			\$0.00
2 Mar 2023	28 Feb 2023	Payment received		\$719.00	\$0.00
1 Mar 2023	1 Mar 2023	General interest charge			\$719.00 DR
17 Feb 2023	16 Feb 2023	Payment received		\$2,129.00	\$719.00 DR
14 Feb 2023	28 Feb 2023	Original Activity Statement for the period ending 31 Dec 22 - PAYG Instalments	\$719.00		\$2,848.00 DR
1 Nov 2022	1 Nov 2022	General interest charge			\$2,129.00 DR
30 Oct 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$719.00		\$2,129.00 DR
1 Aug 2022	1 Aug 2022	General interest charge			\$1,410.00 DR
31 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$705.00		\$1,410.00 DR
1 Jun 2022	1 Jun 2022	General interest charge			\$705.00 DR
17 May 2022	16 May 2022	Payment received		\$705.00	\$705.00 DR
2 May 2022	2 May 2022	General interest charge			\$1,410.00 DR



Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$705.00		\$1,410.00 DR
1 Apr 2022	1 Mar 2022	General interest charge			\$705.00 DR
7 Mar 2022	4 Mar 2022	Payment received		\$705.00	\$705.00 DR
7 Mar 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$705.00		\$1,410.00 DR
1 Nov 2021	1 Nov 2021	General interest charge			\$705.00 DR
31 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$705.00		\$705.00 DR
1 Aug 2021	1 Aug 2021	General interest charge			\$0.00
1 Aug 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$692.00		\$0.00
1 Jul 2021	30 Jun 2021	Payment received		\$692.00	\$692.00 CR
22 Jun 2021	22 Jun 2021	General interest charge			\$0.00
22 Jun 2021	21 Jun 2021	Payment received		\$692.00	\$0.00
3 May 2021	3 May 2021	General interest charge			\$692.00 DR
2 May 2021	28 Apr 2021	Original Activity Statement for the period ending 31 Mar 21 - PAYG Instalments	\$692.00		\$692.00 DR



**Australian Government**  
**Australian Taxation Office**

**Agent** SMSF AUSTRALIA PTY LTD  
**Client** THE DAVIS SUPER FUND  
**ABN** 13 659 776 841  
**TFN** 936 987 741

## Income tax 551


<b>Date generated</b>	09 March 2023
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

3 results found - from **09 March 2021** to **09 March 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
22 Jun 2021	22 Jun 2021	General interest charge			\$0.00
22 Jun 2021	21 Jun 2021	Payment received		\$106.64	\$0.00
9 Jun 2021	17 May 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$106.64		\$106.64 DR

## UPDATER INC

delisted from the close of trading on Wednesday, 10 October 2018, pursuant to Listing rule 17.2. 10/10/2018 

we understand "financial interests" and "strategic parties" had expressed interest in a acquiring stock in the company as a private company not listed on ASX - the company offered to buy-back shares at the higher of A\$1.25 per CDI or the 20-day volume weighted average price of the CDIs on the date of delisting - shares are no longer tradeable except via private off-market transactions 10/10/2018

The securities of Updater Inc. will be suspended from quotation at the close of trading today, Monday, 8 October 2018, in accordance with Listing Rule 17.2, at the request of UPD in accordance with listing rule 17.2, and the timetable outlined within UPD's Notice of Special Meeting dated 21 August 2018 and subsequent Letter from the CEO dated 4 October 2018. 08/10/2018

listed entity carried for record purposes only 07/12/2015

*Your browser may reflect a date of printing in American format.*

**URB INVESTMENTS LIMITED**

delisted from the close of trading on Monday 23 December 2019, pursuant to Listing rule 17.11. ■ 23/12/2019

we understand 360 Capital FM Limited as Responsible Entity for the 360 Capital Total Return Fund (TOT) acquired all of the issued shares in URB for the consideration of 0.9833 new TOT securities per URB share 23/12/2019

The securities of URB Investments Limited will be suspended from quotation at the close of trading today, Wednesday, 11 December 2019, in accordance with Listing Rule 17.2, following lodgement of the Federal Court of Australia orders with the Australian Securities and Investments Commission approving the scheme of arrangement by which 360 Capital FM Limited as Responsible Entity for the 360 Capital Total Return Fund will acquire all of the issued shares in URB. 11/12/2019

listed entity carried for record purposes only 12/04/2017

*Your browser may reflect a date of printing in American format.*



# Statement of Account

## COMPLETE FREEDOM OFFSET

**Customer Enquiries** 13 33 30  
(24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 467729452  
**Statement Period** 03/06/2021 to 02/09/2021  
**Statement No.** 33(page 1 of 4)

T AND L DAVIS INVESTMENTS PTY LTD ATF  
THE DAVIS SUPER FUND

### Account Summary

<b>Opening Balance</b>		<b>Total Credits</b>		<b>Total Debits</b>		<b>Closing Balance</b>
65,176.09	+	27,013.20	-	14,376.13	=	77,813.16

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
03 JUN	OPENING BALANCE			65,176.09
03 JUN	EDDYSTONE MANAGE PRECINCT APTS RENT		866.95	66,043.04
14 JUN	QUICKSUPER QUICKSPR2984094670		1,971.81	68,014.85
15 JUN	OSKO WITHDRAWAL 15JUN 19:32 I0021079 Final tax prep payment. Kelly P	1,322.50		66,692.35
15 JUN	PERLS VIII DST 001261382262		92.40	66,784.75
16 JUN	AMP CAP NOTES 2 JUN21/00801413		80.00	66,864.75
17 JUN	EDDYSTONE MANAGE PRECINCT APTS RENT		681.85	67,546.60
18 JUN	TFR WDL BPAY INTERNET18JUN 18:22 TO TAX OFFICE PAYMENTS 001136597768411360	692.00		66,854.60
18 JUN	TFR WDL BPAY INTERNET18JUN 18:26 TO TAX OFFICE PAYMENTS 551009369877410121	106.64		66,747.96
18 JUN	LOAN REPAYMENT S.211.0637010.00	437.00		66,310.96
18 JUN	LOAN REPAYMENT S.211.0637010.01	2,211.00		64,099.96
18 JUN	SuperChoice P/L PC150621-150114230		3,000.33	67,100.29
19 JUN	TFR WDL BPAY INTERNET19JUN 05:36 TO MLC Life Insurance 1115730739	1,072.99		66,027.30
24 JUN	SuperChoice P/L PC210621-161520088		9,162.94	75,190.24
30 JUN	TFR WDL BPAY INTERNET30JUN 05:47 TO ASIC 2291586357801	55.00		75,135.24
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			75,135.24

**Transaction Details continued**

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			75,135.24
30 JUN	TFR WDL BPAY INTERNET30JUN 05:47 TO ASIC 2291591231272	273.00		74,862.24
30 JUN	TFR WDL BPAY INTERNET30JUN 05:47 TO STRATAPAY-LEVY 133400619	1,560.52		73,301.72
30 JUN	TFR WDL BPAY INTERNET30JUN 05:47 TO URBAN UTILITIES 101063792300002	225.09		73,076.63
30 JUN	TFR WDL BPAY INTERNET30JUN 05:47 TO TAX OFFICE PAYMENTS 136597768412760	692.00		72,384.63
30 JUN	QUICKSUPER QUICKSPR2995618602		1,927.60	74,312.23
02 JUL	ARISTOCRAT DIV S00092926028		29.70	74,341.93
05 JUL	EDDYSTONE MANAGE PRECINCT APTS RENT		866.95	75,208.88
12 JUL	SuperChoice P/L PC070721-167773049		333.37	75,542.25
19 JUL	LOAN REPAYMENT S.211.0637010.00 EFFECTIVE DATE 18JUL	437.00		75,105.25
19 JUL	LOAN REPAYMENT S.211.0637010.01 EFFECTIVE DATE 18JUL	2,211.00		72,894.25
20 JUL	SWTZ DST JUN 001262461501		17.61	72,911.86
20 JUL	EDDYSTONE MANAGE PRECINCT APTS RENT		1,753.70	74,665.56
02 AUG	QUICKSUPER QUICKSPR3017021543		2,891.40	77,556.96
17 AUG	EDDYSTONE MANAGE PRECINCT APTS RENT		1,365.83	78,922.79
18 AUG	LOAN REPAYMENT S.211.0637010.00	437.00		78,485.79
18 AUG	LOAN REPAYMENT S.211.0637010.01	2,211.00		76,274.79
30 AUG	TFR WDL BPAY INTERNET30AUG 09:09 TO BCC RATES 500000005057546	432.39		75,842.40
01 SEP	QUICKSUPER QUICKSPR3036837585		1,970.76	77,813.16
02 SEP	<i>CLOSING BALANCE</i>			77,813.16

**Interest Details**

Credit Interest

Debit Interest

**Account Number** 467729452  
**Statement Period** 03/06/2021 to 02/09/2021  
**Statement No.** 33(page 3 of 4)

**Year to Date** \$0.00 \$0.00  
**Previous Year** \$0.00 \$0.00

#### Information

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

#### Summary of Transaction Fees 01/06/2021 TO 30/06/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	9	9	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
<b>SUB TOTAL</b>	9	9	0		0.00
<b>FEE REBATE</b>					0.00
<b>TOTALS</b>	9	9	0		0.00

#### Summary of Transaction Fees 01/07/2021 TO 31/07/2021 - No transactions carried out

<b>SUB TOTAL</b>	0	0	0		0.00
<b>FEE REBATE</b>					0.00

#### Summary of Transaction Fees 01/08/2021 TO 31/08/2021 - No transactions carried out

<b>SUB TOTAL</b>	1	1	0		0.00
<b>FEE REBATE</b>					0.00

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Terms and Conditions for your account. For a copy of that document, please visit our website.

<b>Account Number</b>	467729452
<b>Statement Period</b>	03/06/2021 to 02/09/2021
<b>Statement No.</b>	33(page 4 of 4)

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUL - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions AUG - NIL**

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**Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.**

**To help you learn how you can protect your card against unauthorised transactions, you can find more information at [stgeorge.com.au/dispute](http://stgeorge.com.au/dispute)**

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# Statement of Account

## COMPLETE FREEDOM OFFSET

Customer Enquiries 13 33 30  
(24 hours, seven days)

BSB Number 112-879

Account Number 467729452

Statement Period 03/09/2021 to 02/12/2021

Statement No. 34(page 1 of 4)

T AND L DAVIS INVESTMENTS PTY LTD ATF  
THE DAVIS SUPER FUND

### Account Summary

<b>Opening Balance</b>		<b>Total Credits</b>		<b>Total Debits</b>		<b>Closing Balance</b>
77,813.16	+	22,193.15	-	19,647.92	=	80,358.39

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
03 SEP	OPENING BALANCE			77,813.16
03 SEP	EDDYSTONE MANAGE PRECINCT APTS RENT		866.95	78,680.11
14 SEP	SuperChoice P/L PC080921-157872963		340.38	79,020.49
15 SEP	HT1 DIV 001265115986		56.49	79,076.98
15 SEP	PERLS VIII DST 001267233226		92.18	79,169.16
16 SEP	AMP CAP NOTES 2 SEP21/00801381		113.98	79,283.14
18 SEP	LOAN REPAYMENT S.211.0637010.00	437.00		78,846.14
18 SEP	LOAN REPAYMENT S.211.0637010.01	2,211.00		76,635.14
20 SEP	EDDYSTONE MANAGE PRECINCT APTS RENT		876.85	77,511.99
22 SEP	EDV DIV 001266264445		4.48	77,516.47
23 SEP	MCPHERSON'S LTD SEP21/00803881		62.42	77,578.89
27 SEP	QUICKSUPER QUICKSPR3052863402		1,970.76	79,549.65
28 SEP	ALTIUM LIMITED SEP21/00813538		33.60	79,583.25
29 SEP	TFR WDL BPAY INTERNET29SEP 05:45 TO URBAN UTILITIES 101063792300002	273.35		79,309.90
30 SEP	MEDIBANK DIV SEP21/00985521		207.00	79,516.90
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			79,516.90

**Transaction Details continued**

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			79,516.90
01 OCT	TREASURY WINES FIN21/00853083		61.88	79,578.78
04 OCT	EDDYSTONE MANAGE PRECINCT APTS RENT		866.95	80,445.73
05 OCT	ATLAS ARTERIA SEP21/00816988		92.38	80,538.11
08 OCT	HEALIUS DIV SEP21/00808775		53.80	80,591.91
14 OCT	IGL FNL DIV 001267819245		155.96	80,747.87
15 OCT	PERLS VIII DST 001268521568		29.98	80,777.85
15 OCT	CBAPE 001268537127		10,000.00	90,777.85
18 OCT	LOAN REPAYMENT S.211.0637010.00	437.00		90,340.85
18 OCT	LOAN REPAYMENT S.211.0637010.01	2,211.00		88,129.85
19 OCT	EDDYSTONE MANAGE PRECINCT APTS RENT		696.85	88,826.70
26 OCT	QUICKSUPER QUICKSPR3071998898		2,999.51	91,826.21
01 NOV	TFR WDL BPAY INTERNET01NOV 05:47 TO STRATAPAY-LEVY 133400619	1,604.35		90,221.86
01 NOV	OSKO WITHDRAWAL 31OCT 15:23 I0021381 I0021381 Davis SMSF tax Kelly P	1,322.50		88,899.36
02 NOV	EDDYSTONE MANAGE PRECINCT APTS RENT		866.95	89,766.31
04 NOV	TFR WDL BPAY INTERNET04NOV 05:56 TO BCC RATES 500000005057546	431.45		89,334.86
04 NOV	TFR WDL BPAY INTERNET04NOV 05:56 TO BOARDROOM P/L #40 86919560	418.50		88,916.36
17 NOV	EDDYSTONE MANAGE PRECINCT APTS RENT		876.85	89,793.21
18 NOV	LOAN REPAYMENT S.211.0637010.00	437.00		89,356.21
18 NOV	LOAN REPAYMENT S.211.0637010.01	2,211.00		87,145.21
23 NOV	TFR WDL BPAY INTERNET23NOV 17:26 TO CMC Markets 03304752973293	5,000.00		82,145.21
25 NOV	TFR WDL BPAY INTERNET25NOV 06:00 TO ONEPATH LIFE TST 10036505211	2,653.77		79,491.44
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			79,491.44

**Account Number** 467729452  
**Statement Period** 03/09/2021 to 02/12/2021  
**Statement No.** 34(page 3 of 4)

**Transaction Details continued**

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			79,491.44
02 DEC	EDDYSTONE MANAGE PRECINCT APTS RENT		866.95	80,358.39
02 DEC	<i>CLOSING BALANCE</i>			80,358.39

**Interest Details**

	Credit Interest	Debit Interest
<b>Year to Date</b>	\$0.00	\$0.00
<b>Previous Year</b>	\$0.00	\$0.00

**Information**

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- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

**Summary of Transaction Fees 01/09/2021 TO 30/09/2021**

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	1	1	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
<b>SUB TOTAL</b>	1	1	0		0.00
<b>FEE REBATE</b>					0.00
<b>TOTALS</b>	1	1	0		0.00

Account Number 467729452  
Statement Period 03/09/2021 to 02/12/2021  
Statement No. 34(page 4 of 4)

**Summary of Transaction Fees 01/10/2021 TO 31/10/2021 - No transactions carried out**

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

**Summary of Transaction Fees 01/11/2021 TO 30/11/2021 - No transactions carried out**

SUB TOTAL	6	6	0		0.00
FEE REBATE					0.00

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Terms and Conditions for your account. For a copy of that document, please visit our website.

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions SEP - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions OCT - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions NOV - NIL**

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**Complaints**

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 for Personal Banking or 133 800 for Business Banking. Alternatively, you can write to us at St.George Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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# Statement of Account

## COMPLETE FREEDOM OFFSET

Customer Enquiries 13 33 30  
(24 hours, seven days)

BSB Number 112-879

Account Number 467729452

Statement Period 03/12/2021 to 02/03/2022

Statement No. 35(page 1 of 4)

T AND L DAVIS INVESTMENTS PTY LTD ATF  
THE DAVIS SUPER FUND

### Account Summary

<b>Opening Balance</b>		<b>Total Credits</b>		<b>Total Debits</b>		<b>Closing Balance</b>
80,358.39	+	19,443.95	-	34,176.20	=	65,626.14

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
03 DEC	OPENING BALANCE			80,358.39
09 DEC	QUICKSUPER QUICKSPR3101802316		1,983.70	82,342.09
16 DEC	AMP CAP NOTES 2 DEC21/00801362		112.51	82,454.60
17 DEC	ARISTOCRAT DIV S00092926028		54.08	82,508.68
18 DEC	LOAN REPAYMENT S.211.0637010.00	433.00		82,075.68
18 DEC	LOAN REPAYMENT S.211.0637010.01	2,207.00		79,868.68
20 DEC	EDDYSTONE MANAGE PRECINCT APTS RENT		876.85	80,745.53
21 DEC	SuperChoice P/L PC151221-148987988		2,382.66	83,128.19
23 DEC	QUICKSUPER QUICKSPR3111317826		1,983.70	85,111.89
04 JAN	TFR WDL BPAY INTERNET01JAN 05:43 TO TFS PROPERTIES LTD 42218	638.00		84,473.89
04 JAN	TFR WDL BPAY INTERNET01JAN 12:12 TO MLC Life Insurance 1115730739	1,255.55		83,218.34
04 JAN	EDDYSTONE MANAGE PRECINCT APTS RENT		866.95	84,085.29
07 JAN	TFR WDL BPAY INTERNET07JAN 05:56 TO URBAN UTILITIES 101063792300002	327.90		83,757.39
11 JAN	Spa Sublime Wages 2nd Jan		1,034.00	84,791.39
18 JAN	LOAN REPAYMENT S.211.0637010.00	433.00		84,358.39
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			84,358.39

**Transaction Details continued**

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			84,358.39
18 JAN	LOAN REPAYMENT S.211.0637010.01	2,207.00		82,151.39
18 JAN	EDDYSTONE MANAGE PRECINCT APTS RENT		2,138.66	84,290.05
21 JAN	QUICKSUPER QUICKSPR3128739838		1,983.70	86,273.75
27 JAN	TFR WDL BPAY INTERNET27JAN 12:37 TO CMC Markets 03304752973293	12,000.00		74,273.75
27 JAN	360 CAPITAL REIT S00092926028		32.69	74,306.44
01 FEB	TFR WDL BPAY INTERNET01FEB 05:45 TO STRATAPAY-LEVY 133400619	1,604.35		72,702.09
02 FEB	EDDYSTONE MANAGE PRECINCT APTS RENT		866.95	73,569.04
04 FEB	TFR WDL BPAY INTERNET04FEB 05:58 TO BCC RATES 500000005057546	430.40		73,138.64
04 FEB	SuperChoice P/L PC280122-139833366		1,400.00	74,538.64
17 FEB	EDDYSTONE MANAGE PRECINCT APTS RENT		876.85	75,415.49
18 FEB	LOAN REPAYMENT S.211.0637010.00	433.00		74,982.49
18 FEB	LOAN REPAYMENT S.211.0637010.01	2,207.00		72,775.49
21 FEB	TFR WDL BPAY INTERNET21FEB 17:30 TO CMC Markets 03304752973293	10,000.00		62,775.49
22 FEB	QUICKSUPER QUICKSPR3149994539		1,983.70	64,759.19
02 MAR	EDDYSTONE MANAGE PRECINCT APTS RENT		866.95	65,626.14
02 MAR	<i>CLOSING BALANCE</i>			65,626.14

**Interest Details**

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

**Account Number** 467729452  
**Statement Period** 03/12/2021 to 02/03/2022  
**Statement No.** 35(page 3 of 4)

### Information

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

### Summary of Transaction Fees 01/12/2021 TO 31/12/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
<b>SUB TOTAL</b>	0	0	0		0.00
<b>FEE REBATE</b>					0.00
<b>TOTALS</b>	0	0	0		0.00

### Summary of Transaction Fees 01/01/2022 TO 31/01/2022 - No transactions carried out

<b>SUB TOTAL</b>	4	4	0		0.00
<b>FEE REBATE</b>					0.00

### Summary of Transaction Fees 01/02/2022 TO 28/02/2022 - No transactions carried out

<b>SUB TOTAL</b>	3	3	0		0.00
<b>FEE REBATE</b>					0.00

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### Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions DEC - NIL

<b>Account Number</b>	467729452
<b>Statement Period</b>	03/12/2021 to 02/03/2022
<b>Statement No.</b>	35(page 4 of 4)

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JAN - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions FEB - NIL**

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Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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# Statement of Account

## COMPLETE FREEDOM OFFSET

**Customer Enquiries** 13 33 30  
(24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 467729452  
**Statement Period** 03/03/2022 to 02/06/2022  
**Statement No.** 36(page 1 of 5)

T AND L DAVIS INVESTMENTS PTY LTD ATF  
THE DAVIS SUPER FUND

### Account Summary

<b>Opening Balance</b>		<b>Total Credits</b>		<b>Total Debits</b>		<b>Closing Balance</b>
65,626.14	+	26,844.89	-	31,275.54	=	61,195.49

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
03 MAR	OPENING BALANCE			65,626.14
04 MAR	TFR WDL BPAY INTERNET04MAR 09:16 TO TAX OFFICE PAYMENTS 136597768412760	705.00		64,921.14
16 MAR	AMP CAP NOTES 2 MAR22/00801300		112.56	65,033.70
17 MAR	EDDYSTONE MANAGE PRECINCT APTS RENT		876.85	65,910.55
18 MAR	LOAN REPAYMENT S.211.0637010.00	433.00		65,477.55
18 MAR	LOAN REPAYMENT S.211.0637010.01	2,207.00		63,270.55
18 MAR	MCPHERSON'S LTD MAR22/00803757		124.83	63,395.38
22 MAR	ALTIUM LIMITED MAR22/00812390		33.60	63,428.98
23 MAR	HTI DIV 001272798023		62.95	63,491.93
24 MAR	MEDIBANK DIV MAR22/00982288		183.00	63,674.93
25 MAR	QUICKSUPER QUICKSPR3172350376		1,983.70	65,658.63
28 MAR	OSKO WITHDRAWAL 28MAR 15:24 T&L DAVIS INVESTMENTS P Swyftx Swyftx	5,000.00		60,658.63
28 MAR	EDV DIV 001273679239		8.00	60,666.63
31 MAR	ATLAS ARTERIA MAR22/00816393		122.18	60,788.81
31 MAR	SuperChoice P/L PC250322-183717765		1,750.00	62,538.81
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			62,538.81

**Transaction Details continued**

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			62,538.81
01 APR	TREASURY WINES INT22/00851432		71.40	62,610.21
04 APR	EDDYSTONE MANAGE PRECINCT APTS RENT		866.95	63,477.16
05 APR	HEALIUS DIV APR22/00808602		79.70	63,556.86
06 APR	CSL LTD DIVIDEND 22AUD/00929036		56.92	63,613.78
14 APR	IGL DIV 001276248784		189.38	63,803.16
19 APR	LOAN REPAYMENT S.211.0637010.00 EFFECTIVE DATE 18APR	433.00		63,370.16
19 APR	LOAN REPAYMENT S.211.0637010.01 EFFECTIVE DATE 18APR	2,207.00		61,163.16
19 APR	VEE DIVIDEND APR22/00800743		0.96	61,164.12
19 APR	EDDYSTONE MANAGE PRECINCT APTS RENT		876.85	62,040.97
26 APR	TFR WDL BPAY INTERNET26APR 12:15 TO CMC Markets 03304752973293	10,000.00		52,040.97
27 APR	TFR WDL BPAY INTERNET27APR 05:45 TO URBAN UTILITIES 101063792300002	303.13		51,737.84
27 APR	360 CAPITAL REIT S00092926028		32.69	51,770.53
28 APR	QUICKSUPER QUICKSPR3194587150		2,319.53	54,090.06
02 MAY	TFR WDL BPAY INTERNET01MAY 05:41 TO STRATAPAY-LEVY 133400619	1,617.41		52,472.65
03 MAY	EDDYSTONE MANAGE PRECINCT APTS RENT		866.95	53,339.60
05 MAY	SuperChoice P/L PC280422-184847572		13,200.00	66,539.60
14 MAY	TFR WDL BPAY INTERNET14MAY 17:18 TO TAX OFFICE PAYMENTS 136597768412760	705.00		65,834.60
17 MAY	INTERNET WITHDRAWAL 17MAY 05:39 TO S211063701000	25.00		65,809.60
17 MAY	EDDYSTONE MANAGE PRECINCT APTS RENT		876.85	66,686.45
18 MAY	LOAN REPAYMENT S.211.0637010.00	433.00		66,253.45
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			66,253.45

**Account Number** 467729452  
**Statement Period** 03/03/2022 to 02/06/2022  
**Statement No.** 36(page 3 of 5)

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**Transaction Details continued**

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			66,253.45
18 MAY	LOAN REPAYMENT S.211.0637010.01	2,207.00		64,046.45
23 MAY	QUICKSUPER QUICKSPR3212190519		2,149.04	66,195.49
30 MAY	OSKO WITHDRAWAL Swftix transfer Swyftx	5,000.00		61,195.49
02 JUN	<i>CLOSING BALANCE</i>			61,195.49

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**Interest Details**

	Credit Interest	Debit Interest
<b>Year to Date</b>	\$0.00	\$0.00
<b>Previous Year</b>	\$0.00	\$0.00

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Account Number 467729452  
Statement Period 03/03/2022 to 02/06/2022  
Statement No. 36(page 4 of 5)

**Summary of Transaction Fees 01/03/2022 TO 31/03/2022**

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	2	2	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
<b>SUB TOTAL</b>	2	2	0		0.00
<b>FEE REBATE</b>					0.00
<b>TOTALS</b>	2	2	0		0.00

**Summary of Transaction Fees 01/04/2022 TO 30/04/2022 - No transactions carried out**

<b>SUB TOTAL</b>	2	2	0		0.00
<b>FEE REBATE</b>					0.00

**Summary of Transaction Fees 01/05/2022 TO 31/05/2022 - No transactions carried out**

<b>SUB TOTAL</b>	4	4	0		0.00
<b>FEE REBATE</b>					0.00

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**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAR - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions APR - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAY - NIL**

<b>Account Number</b>	467729452
<b>Statement Period</b>	03/03/2022 to 02/06/2022
<b>Statement No.</b>	36(page 5 of 5)

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Email: [info@afca.org.au](mailto:info@afca.org.au)

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# Statement of Account

## COMPLETE FREEDOM OFFSET

**Customer Enquiries** 13 33 30  
(24 hours, seven days)  
**BSB Number** 112-879  
**Account Number** 467729452  
**Statement Period** 03/06/2022 to 02/09/2022  
**Statement No.** 37(page 1 of 4)

T AND L DAVIS INVESTMENTS PTY LTD ATF  
THE DAVIS SUPER FUND

### Account Summary

<b>Opening Balance</b>		<b>Total Credits</b>		<b>Total Debits</b>		<b>Closing Balance</b>
61,195.49	+	21,970.15	-	12,347.58	=	70,818.06

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
03 JUN	OPENING BALANCE			61,195.49
03 JUN	TFR WDL BPAY INTERNET03JUN 05:57 TO BCC RATES 500000005057546	430.40		60,765.09
03 JUN	EDDYSTONE MANAGE PRECINCT APTS RENT		866.95	61,632.04
16 JUN	AMP CAP NOTES 2 JUN22/00801273		117.30	61,749.34
17 JUN	INTERNET WITHDRAWAL 17JUN 05:56 TO S211063701000	25.00		61,724.34
17 JUN	EDDYSTONE MANAGE PRECINCT APTS RENT		352.23	62,076.57
18 JUN	LOAN REPAYMENT S.211.0637010.00	433.00		61,643.57
18 JUN	LOAN REPAYMENT S.211.0637010.01	2,207.00		59,436.57
22 JUN	SuperChoice P/L PC150622-109222466		11,926.96	71,363.53
30 JUN	TFR WDL BPAY INTERNET30JUN 05:56 TO ASIC 2291586357801	56.00		71,307.53
30 JUN	QUICKSUPER QUICKSPR3240608796		2,149.04	73,456.57
01 JUL	ARISTOCRAT DIV S00092926028		54.08	73,510.65
02 JUL	TFR WDL BPAY INTERNET02JUL 10:45 TO MLC Life Insurance 1115730739	1,255.55		72,255.10
04 JUL	EDDYSTONE MANAGE PRECINCT APTS RENT		866.95	73,122.05
18 JUL	INTERNET WITHDRAWAL 17JUL 05:34 TO S211063701000	25.00		73,097.05
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			73,097.05

**Transaction Details continued**

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			73,097.05
18 JUL	LOAN REPAYMENT S.211.0637010.00	433.00		72,664.05
18 JUL	LOAN REPAYMENT S.211.0637010.01	2,207.00		70,457.05
19 JUL	EDDYSTONE MANAGE PRECINCT APTS RENT		1,753.70	72,210.75
29 JUL	QUICKSUPER QUICKSPR3263352569		2,149.04	74,359.79
01 AUG	TFR WDL BPAY INTERNET01AUG 05:47 TO STRATAPAY-LEVY 133400619	1,617.41		72,742.38
03 AUG	TFR WDL BPAY INTERNET03AUG 05:43 TO URBAN UTILITIES 101063792300002	300.02		72,442.36
05 AUG	TFR WDL BPAY INTERNET05AUG 05:59 TO BCC RATES 500000005057546	450.20		71,992.16
17 AUG	INTERNET WITHDRAWAL 17AUG 05:45 TO S211063701000	25.00		71,967.16
18 AUG	LOAN REPAYMENT S.211.0637010.00	400.00		71,567.16
18 AUG	LOAN REPAYMENT S.211.0637010.01	2,207.00		69,360.16
18 AUG	EDDYSTONE MANAGE PRECINCT APTS RENT		1,733.90	71,094.06
22 AUG	TFR WDL BPAY INTERNET21AUG 08:00 TO ASIC 2291591231272	276.00		70,818.06
02 SEP	<i>CLOSING BALANCE</i>			70,818.06

**Interest Details**

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

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Account Number 467729452  
 Statement Period 03/06/2022 to 02/09/2022  
 Statement No. 37(page 3 of 4)

**Summary of Transaction Fees 01/06/2022 TO 30/06/2022**

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	3	3	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
<b>SUB TOTAL</b>	<b>3</b>	<b>3</b>	<b>0</b>		<b>0.00</b>
<b>FEE REBATE</b>					<b>0.00</b>
<b>TOTALS</b>	<b>3</b>	<b>3</b>	<b>0</b>		<b>0.00</b>

**Summary of Transaction Fees 01/07/2022 TO 31/07/2022 - No transactions carried out**

<b>SUB TOTAL</b>	<b>2</b>	<b>2</b>	<b>0</b>		<b>0.00</b>
<b>FEE REBATE</b>					<b>0.00</b>

**Summary of Transaction Fees 01/08/2022 TO 31/08/2022 - No transactions carried out**

<b>SUB TOTAL</b>	<b>5</b>	<b>5</b>	<b>0</b>		<b>0.00</b>
<b>FEE REBATE</b>					<b>0.00</b>

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**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUL - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions AUG - NIL**



<b>Account Number</b>	467729452
<b>Statement Period</b>	03/06/2022 to 02/09/2022
<b>Statement No.</b>	37(page 4 of 4)

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T&L DAVIS INVESTMENTS PTY LTD <DAVIS S/F A/C>  
29 GLENN AVENUE  
NORTHMEAD NSW 2152  
AUSTRALIA

## Trading Account Statement

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

Trading Account Number: 297329

Date	Reference	Description	Debit	Credit	Balance
01/07/2021		Open Balance			0.00
30/09/2021	16409288	Bght 1724 INR @ 0.6300	1,097.12		1,097.12
04/10/2021	15406911	Wdl ANZA CASH ACTIVE 014-936 111848522 16409288		1,097.12	0.00
24/11/2021	15961520	BPAY: AS AT 23/11/2021		5,000.00	5,000.00Cr
24/11/2021	11966594	Dep ANZA CASH ACTIVE 014-936 111848522	5,000.00		0.00
21/01/2022	17750667	Bght 255 MP1 @ 14.7700	3,777.35		3,777.35
21/01/2022	17751961	Bght 1371 VEE @ 0.8900	1,231.19		5,008.54
25/01/2022	16505674	Wdl ANZA CASH ACTIVE 014-936 111848522 17751961		1,231.19	3,777.35
25/01/2022	16505675	Wdl ANZA CASH ACTIVE 014-936 111848522 17750667		3,777.35	0.00
28/01/2022	16528204	BPAY: AS AT 27/01/2022		12,000.00	12,000.00Cr
28/01/2022	12359147	Dep ANZA CASH ACTIVE 014-936 111848522	12,000.00		0.00
11/02/2022	18018770	Bght 1570 Z1P @ 2.8600	4,501.20		4,501.20
15/02/2022	16711041	Wdl ANZA CASH ACTIVE 014-936 111848522 18018770		4,501.20	0.00
16/02/2022	18059938	Bght 666 BNKS @ 7.3500	4,906.10		4,906.10
18/02/2022	16748643	Wdl ANZA CASH ACTIVE 014-936 111848522 18059938		4,906.10	0.00
22/02/2022	16763854	BPAY: AS AT 21/02/2022		10,000.00	10,000.00Cr
22/02/2022	12501129	Dep ANZA CASH ACTIVE 014-936 111848522	10,000.00		0.00
24/02/2022	18165798	Bght 40 CSL @ 264.3200	10,583.80		10,583.80
28/02/2022	16832832	Wdl ANZA CASH ACTIVE 014-936 111848522 18165798		10,583.80	0.00
27/04/2022	17369456	BPAY: AS AT 26/04/2022		10,000.00	10,000.00Cr
27/04/2022	12926801	Dep ANZA CASH ACTIVE 014-936 111848522	10,000.00		0.00
27/04/2022	18900570	Bght 136 CURE @ 36.7000	5,002.20		5,002.20
29/04/2022	17415307	Wdl ANZA CASH ACTIVE 014-936 111848522 18900570		5,002.20	0.00
03/05/2022	18967115	Bght 490 HLTH @ 10.1800	4,999.20		4,999.20
05/05/2022	17470116	Wdl ANZA CASH ACTIVE 014-936 111848522 18967115		4,999.20	0.00
14/06/2022	19416691	Bght 3954 ZIP @ 0.5050	2,007.77		2,007.77
16/06/2022	17844417	Wdl ANZA CASH ACTIVE 014-936 111848522 19416691		2,007.77	0.00
<b>Total</b>			<b>75,105.930</b>	<b>75,105.930</b>	

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T&L DAVIS INVESTMENTS PTY LTD <DAVIS S/F A/C>  
29 GLENN AVENUE  
NORTHMEAD NSW 2152  
AUSTRALIA

## Confirmations

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

Trading Account Number: 297329

Code	Confirmation No.	Type	Trade Date	Settlement Date	Price	Quantity	Brokerage	GST	Other fees	Consideration
INR	16409288	Buy	30/09/2021	04/10/2021	0.630	1724	10.00	1.00	0.00	1,097.12
VEE	17751961	Buy	21/01/2022	25/01/2022	0.890	1371	10.00	1.00	0.00	1,231.19
MP1	17750667	Buy	21/01/2022	25/01/2022	14.770	255	10.00	1.00	0.00	3,777.35
Z1P	18018770	Buy	11/02/2022	15/02/2022	2.860	1570	10.00	1.00	0.00	4,501.20
BNKS	18059938	Buy	16/02/2022	18/02/2022	7.350	666	10.00	1.00	0.00	4,906.10
CSL	18165798	Buy	24/02/2022	28/02/2022	264.320	40	10.00	1.00	0.00	10,583.80
CURE	18900570	Buy	27/04/2022	29/04/2022	36.700	136	10.00	1.00	0.00	5,002.20
HLTH	18967115	Buy	03/05/2022	05/05/2022	10.180	490	10.00	1.00	0.00	4,999.20
ZIP	19416691	Buy	14/06/2022	16/06/2022	0.505	3954	10.00	1.00	0.00	2,007.77

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Code	Company Name	Closing Price	FX Rate	Quantity	Value
AGI	AINSWORTH GAME TECHNOLOGY LIMITED	0.960		911	874.560
AKE	ALLKEM LIMITED	10.310		1,010	10,413.100
ALL	ARISTOCRAT LEISURE LIMITED	34.380		208	7,151.040
ALU	ALTIUM LIMITED	26.910		160	4,305.600
ALX	ATLAS ARTERIA	8.060		596	4,803.760
AMP	AMP LIMITED	0.955		917	875.735
AMPPB	AMP LIMITED	99.470		100	9,947.000
BNKS	BETASHARES GLOBAL BANKS ETF - CURRENCY HEDGED	5.810		666	3,869.460
CBA	COMMONWEALTH BANK OF AUSTRALIA.	90.380		65	5,874.700
CSL	CSL LIMITED	269.060		40	10,762.400
CURE	ETFS S&P BIOTECH ETF	36.840		136	5,010.240
EDV	ENDEAVOUR GROUP LIMITED	7.570		64	484.480
HLS	HEALIUS LIMITED	3.670		797	2,924.990
HLTH	VANECK GLOBAL HEALTHCARE LEADERS ETF	10.170		490	4,983.300
HT1	HT&E LIMITED	1.120		1,614	1,807.680
HVST	BETASHARES AUSTRALIAN DIVIDEND HARVESTER FUND (...)	11.950		534	6,381.300
IEU	ISHARES EUROPE ETF	63.450		90	5,710.500
IGL	IVE GROUP LIMITED	1.720		2,228	3,832.160
INR	IONEER LTD	0.410		1,724	706.840
IOZ	ISHARES CORE S&P/ASX 200 ETF	27.280		225	6,138.000
MCP	MCPHERSON'S LIMITED	0.655		4,161	2,725.455
MP1	MEGAPORT LIMITED	5.450		255	1,389.750
MPL	MEDIBANK PRIVATE LIMITED	3.250		3,000	9,750.000
MX1	MICRO-X LIMITED	0.140		4,438	621.320
NAB	NATIONAL AUSTRALIA BANK LIMITED	27.390		175	4,793.250
NET	NETLINKZ LIMITED	0.030		84,636	2,539.080
PIXX	PLATINUM INTERNATIONAL FUND (QUOTED MANAGED HED...	4.420		2,368	10,466.560
QRI	QUALITAS REAL ESTATE INCOME FUND	1.375		6,788	9,333.500
RDV	RUSSELL INVESTMENTS HIGH DIVIDEND AUSTRALIAN SH...	26.910		182	4,897.620
SQ2	BLOCK INC.	90.500		212	19,186.000
SWTZ	SWITZER DIVIDEND GROWTH FUND (MANAGED FUND)	2.495		1,769	4,413.655
TOT	360 CAPITAL REIT	0.775		2,179	1,688.725
TWE	TREASURY WINE ESTATES LIMITED	11.350		476	5,402.600
VAF	VANGUARD AUSTRALIAN FIXED INTEREST INDEX ETF	44.180		208	9,189.440
VDGR	VANGUARD DIVERSIFIED GROWTH INDEX ETF	50.930		97	4,940.210
VEE	VEEM LTD	0.380		1,371	520.980
VEQ	VANGUARD FTSE EUROPE SHARES ETF	55.460		80	4,436.800
VGS	VANGUARD MSCI INDEX INTERNATIONAL SHARES ETF	88.820		105	9,326.100
WBC	WESTPAC BANKING CORPORATION	19.500		181	3,529.500
WOW	WOOLWORTHS GROUP LIMITED	35.600		66	2,349.600
YOW	YOWIE GROUP LTD	0.046		3,300	151.800
ZIP	ZIP CO LIMITED..	0.440		5,524	2,430.560
<b>Total</b>					<b>210,939.350</b>

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29 GLENN AVENUE

NORTHMEAD NSW 2152

AUSTRALIA

## Holdings

At close of business: 30/06/2022

Trading Account Number: 297329

Code	Company Name	Closing Price	FX Rate	Quantity	Value
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NORTHMEAD NSW 2152  
AUSTRALIA

## International Dividends

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

Trading Account Number: 297329

Code	Pay Date	Ex Date	Holdings at Ex Date	Gross Amount Per Share	Gross Amount	Fees	Tax Withheld	Net Amount	FX Rate	Net Amount (AUD)
<b>Total</b>										<b>0.00</b>

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### Trading Account Statement

The Trading Account Statement displays all transactions processed through the trading account during the reporting period. This may include trade transactions (buying and selling shares) as well as cash movements for settling trades. All prices and values are denominated in AUD unless otherwise indicated.

<b>Date</b>	The date the transaction was processed
<b>Reference</b>	A unique reference number for the transaction
<b>Description</b>	A brief description of the transaction
<b>Debit</b>	Amount debited from the trading account
<b>Credit</b>	Amount credited to the trading account
<b>Balance</b>	A running balance of the trading account

### Confirmations

The Confirmations statement lists all equity trade confirmations recorded on the trading account during the reporting period. This is a summary of the information provided to you through email or printed trade confirmations issued on the day of the trade. All prices and values are denominated in AUD unless otherwise indicated.

<b>Code</b>	The instrument code traded
<b>Confirmation No</b>	The unique confirmation reference number
<b>Type</b>	Indicates if the transaction was a Buy or Sell
<b>Trade Date</b>	The date the trade was recorded
<b>Settlement Date</b>	The date the transaction was due to settle. This will usually, but not always, be 2 business day after the trade date
<b>Price</b>	The average price at which the shares were bought or sold
<b>Quantity</b>	The number of shares bought or sold
<b>Brokerage</b>	The brokerage charged for the transaction (excluding GST)
<b>GST</b>	The GST charged for the transaction for brokerage and any other fees
<b>Other Fees</b>	Any other fees related to the transaction (excluding GST). This may include stamp duty, postage fees, or exchange fees. Please refer to your original confirmation for full details
<b>Consideration</b>	The consideration paid (for buys) or received (for sells) net of brokerage, fees, and GST
<b>Foreign Exchange</b>	For confirmations related to international shares, the foreign exchange rate and price in local currency is displayed

### Holdings

The Holdings statement displays all equity positions held at the end of the reporting period.

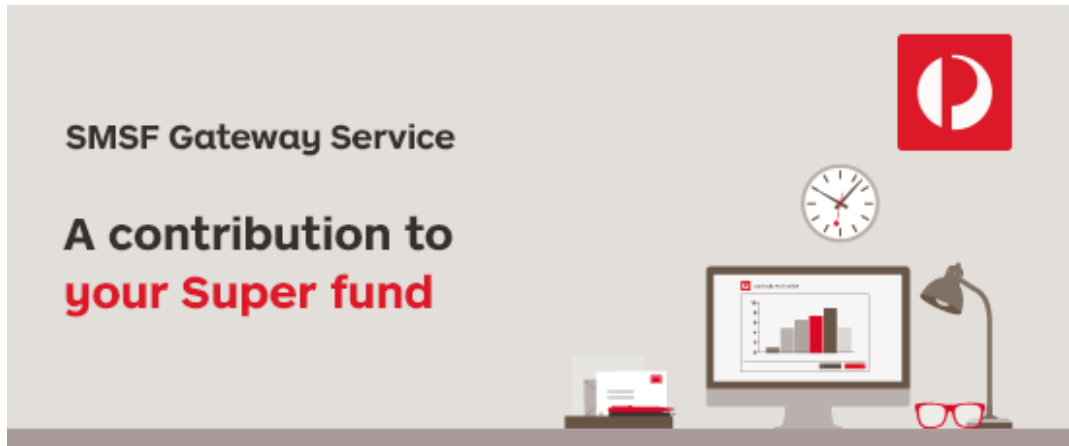
<b>Code</b>	The instrument code
<b>Company Name</b>	The name of the company or instrument
<b>Closing Price</b>	The price as at market close on the last trading day of the reporting period
<b>FX Rate</b>	The foreign exchange rate applied to international holdings
<b>Quantity</b>	The notional number of shares held. This will include any pending buy transactions, and exclude any pending sell transactions
<b>Value</b>	The value, in AUD, of the holding at the end of the reporting period. So Closing Price x Quantity (x FX rate for international holdings)

### International Dividends

The International Dividends Statement lists all dividends paid from international shares during the reporting period. All prices and values are denominated in AUD unless otherwise indicated.

<b>Code</b>	The instrument code
<b>Pay Date</b>	The date the dividend was paid to you
<b>Ex Date</b>	The date after which a security will trade without the dividend. You must hold the security on this date to be entitled to the dividend
<b>Holdings at Ex Date</b>	The number of shares you held on the ex date
<b>Gross Amount Per Share</b>	The amount paid by the company per share held
<b>Gross Amount</b>	The gross amount paid, being Amount per Share x Holdings at ex date
<b>Fees</b>	Custodial Fees charged by our custodian
<b>Tax Withheld</b>	The amount of tax withheld from the dividend. In some cases for US Shares you may be eligible for a reduced rate of withholding tax. See the trading platform under Support   US Tax Form for more details
<b>Net Amount</b>	The net amount paid after tax has been withheld in the local currency of the instrument
<b>FX Rate</b>	The foreign exchange rate applied to the dividend payment
<b>Net Amount (AUD)</b>	The net amount in AUD paid into your account





Dear Lynda Davis ,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **Spa Sublime Pty Ltd** on **12/07/2021 8:37:36 PM**.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **PC070721-167773049**.

The message contains the following types of contributions to the **The Trustee for The Davis Super Fund** Fund:

Superannuation Guarantee	\$133.37
Salary Sacrifice	\$200.00

To view this contribution message in detail, log in to your account at [auspost.com.au/smsf](https://auspost.com.au/smsf)

If any of the details above are incorrect, please let us know immediately by emailing [superannuation@auspost.com.au](mailto:superannuation@auspost.com.au)

Kind Regards

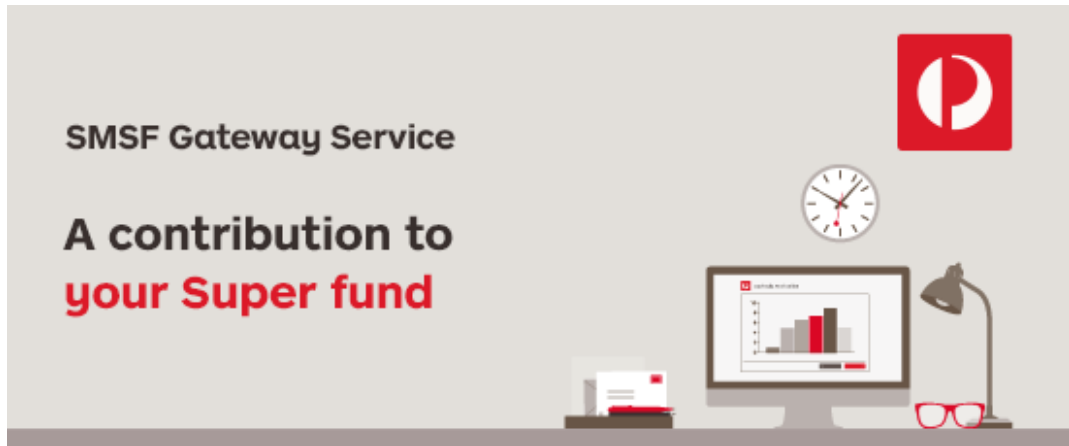
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Dear Lynda Davis ,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **Spa Sublime Pty Ltd** on **14/09/2021 1:09:43 PM**.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **PC080921-157872963**.

The message contains the following types of contributions to the **The Trustee for The Davis Super Fund** Fund:

Superannuation Guarantee	\$140.38
Salary Sacrifice	\$200.00

To view this contribution message in detail, log in to your account at [auspost.com.au/smsf](https://auspost.com.au/smsf)

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Kind Regards

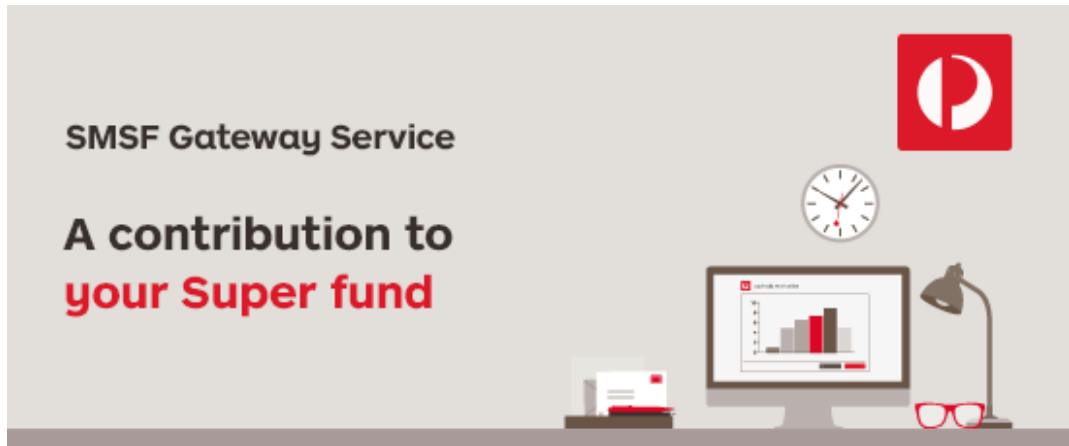
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Dear Lynda Davis ,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **Spa Sublime Pty Ltd** on **21/12/2021 8:01:23 PM**.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **PC151221-148987988**.

The message contains the following types of contributions to the **The Trustee for The Davis Super Fund** Fund:

Superannuation Guarantee	\$982.66
Salary Sacrifice	\$1,400.00

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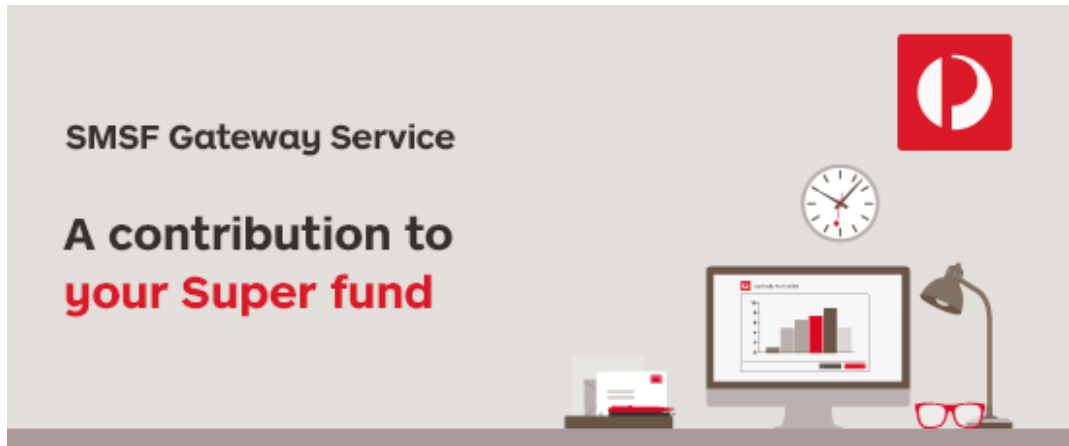
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Dear Lynda Davis ,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **Spa Sublime Pty Ltd** on **4/02/2022 3:06:22 PM**.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **PC280122-139833366**.

The message contains the following types of contributions to the **The Trustee for The Davis Super Fund** Fund:

Superannuation Guarantee	\$600.00
Salary Sacrifice	\$800.00

To view this contribution message in detail, log in to your account at [auspost.com.au/smsf](https://auspost.com.au/smsf)

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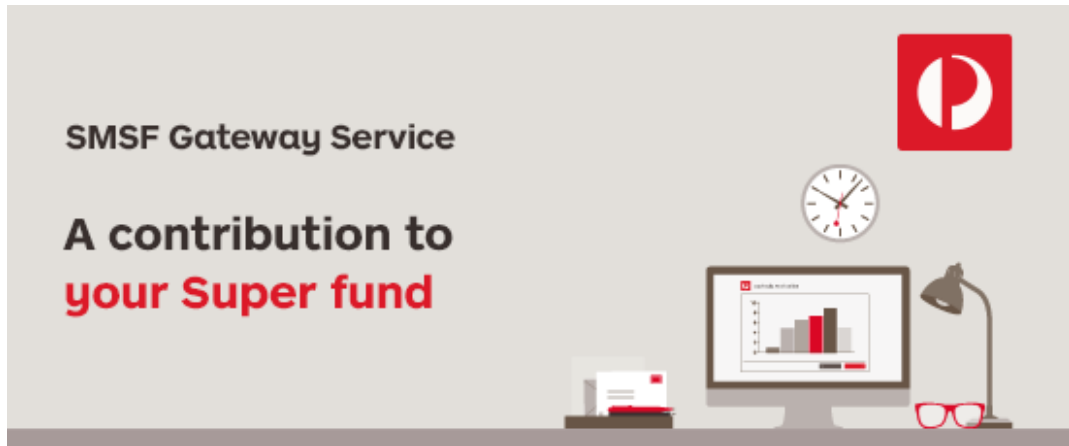
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Dear Lynda Davis ,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **Spa Sublime Pty Ltd** on **31/03/2022 2:42:44 PM**.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **PC250322-183717765**.

The message contains the following types of contributions to the **The Trustee for The Davis Super Fund** Fund:

Superannuation Guarantee	\$750.00
Salary Sacrifice	\$1,000.00

To view this contribution message in detail, log in to your account at [auspost.com.au/smsf](https://auspost.com.au/smsf)

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## SMSF Gateway Service

# A contribution to your Super fund



Dear Timothy DAVIS ,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **PARAGON CARE GROUP MANAGEMENT SERVICES PTY LTD** on **30/03/2022 9:16:01 PM**.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **QUICKSPR3111317826**.

The message contains the following types of contributions to the **The Trustee for The Davis Super Fund** Fund:

Superannuation Guarantee	\$876.02
Salary Sacrifice	\$1,107.68

To view this contribution message in detail, log in to your account at [auspost.com.au/smsf](https://auspost.com.au/smsf)

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Kind Regards

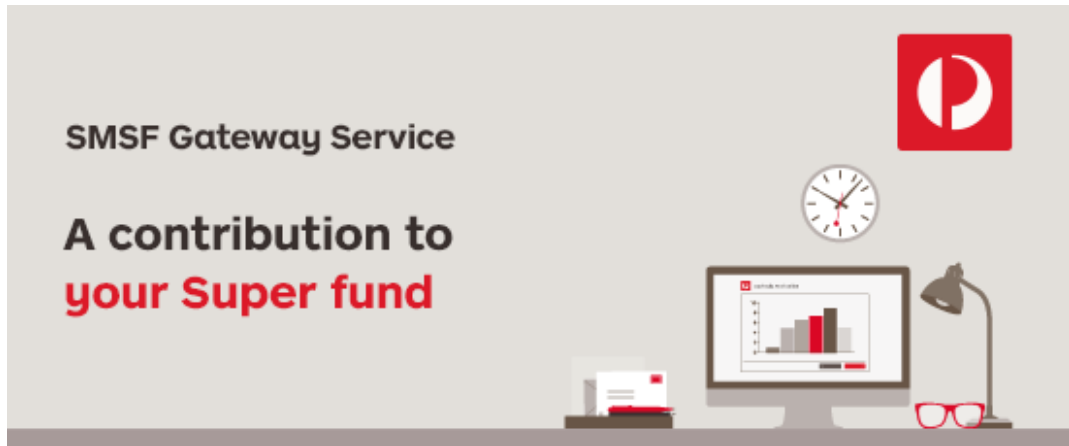
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Dear Lynda Davis ,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **Spa Sublime Pty Ltd** on **5/05/2022 1:51:12 PM**.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **PC280422-184847572**.

The message contains the following types of contributions to the **The Trustee for The Davis Super Fund** Fund:

Superannuation Guarantee	\$1,200.00
Salary Sacrifice	\$12,000.00

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Kind Regards

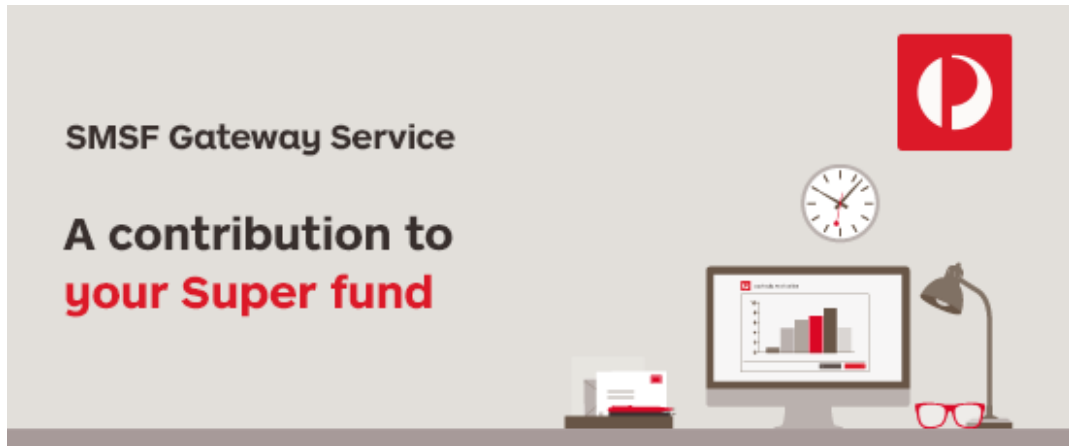
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Dear Lynda Davis ,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **Spa Sublime Pty Ltd** on **22/06/2022 7:43:15 PM**.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **PC150622-109222466**.

The message contains the following types of contributions to the **The Trustee for The Davis Super Fund** Fund:

Superannuation Guarantee	\$4,266.09
Salary Sacrifice	\$7,660.87

To view this contribution message in detail, log in to your account at [auspost.com.au/smsf](https://auspost.com.au/smsf)

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Dear Timothy DAVIS ,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **PARAGON CARE GROUP MANAGEMENT SERVICES PTY LTD** on **2/08/2021 10:26:32 AM**.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **QUICKSPR3017021543**.

The message contains the following types of contributions to the **The Trustee for The Davis Super Fund** Fund:

Superannuation Guarantee	\$1,229.88
Salary Sacrifice	\$1,661.52

To view this contribution message in detail, log in to your account at [auspost.com.au/smsf](https://auspost.com.au/smsf)

If any of the details above are incorrect, please let us know immediately by emailing [superannuation@auspost.com.au](mailto:superannuation@auspost.com.au)

Kind Regards

The SMSF Gateway Team

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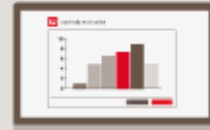
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## SMSF Gateway Service

# A contribution to your Super fund



Dear Timothy DAVIS ,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **PARAGON CARE GROUP MANAGEMENT SERVICES PTY LTD** on **1/09/2021 10:20:49 AM**.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **QUICKSPR3036837585**.

The message contains the following types of contributions to the **The Trustee for The Davis Super Fund** Fund:

Superannuation Guarantee	\$863.08
Salary Sacrifice	\$1,107.68

To view this contribution message in detail, log in to your account at [auspost.com.au/smsf](https://auspost.com.au/smsf)

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## SMSF Gateway Service

### A contribution to your Super fund



Dear Timothy DAVIS ,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **PARAGON CARE GROUP MANAGEMENT SERVICES PTY LTD** on **27/09/2021 10:36:57 AM**.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **QUICKSPR3052863402**.

The message contains the following types of contributions to the **The Trustee for The Davis Super Fund** Fund:

Superannuation Guarantee	\$863.08
Salary Sacrifice	\$1,107.68

To view this contribution message in detail, log in to your account at [auspost.com.au/smsf](https://auspost.com.au/smsf)

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The SMSF Gateway Team

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## SMSF Gateway Service

# A contribution to your Super fund



Dear Timothy DAVIS ,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **PARAGON CARE GROUP MANAGEMENT SERVICES PTY LTD** on **26/10/2021 10:43:21 AM**.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **QUICKSPR3071998898**.

The message contains the following types of contributions to the **The Trustee for The Davis Super Fund** Fund:

Superannuation Guarantee	\$1,337.99
Salary Sacrifice	\$1,661.52

To view this contribution message in detail, log in to your account at [auspost.com.au/smsf](https://auspost.com.au/smsf)

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Kind Regards

The SMSF Gateway Team

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## SMSF Gateway Service

# A contribution to your Super fund



Dear Timothy DAVIS ,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **PARAGON CARE GROUP MANAGEMENT SERVICES PTY LTD** on **4/03/2022 2:47:19 PM**.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **QUICKSPR3101802316**.

The message contains the following types of contributions to the **The Trustee for The Davis Super Fund** Fund:

Superannuation Guarantee	\$876.02
Salary Sacrifice	\$1,107.68

To view this contribution message in detail, log in to your account at [auspost.com.au/smsf](https://auspost.com.au/smsf)

If any of the details above are incorrect, please let us know immediately by emailing [superannuation@auspost.com.au](mailto:superannuation@auspost.com.au)

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## SMSF Gateway Service

# A contribution to your Super fund



Dear Timothy DAVIS ,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **PARAGON CARE GROUP MANAGEMENT SERVICES PTY LTD** on **25/03/2022 10:33:12 AM**.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **QUICKSPR3172350376**.

The message contains the following types of contributions to the **The Trustee for The Davis Super Fund** Fund:

Superannuation Guarantee	\$876.02
Salary Sacrifice	\$1,107.68

To view this contribution message in detail, log in to your account at [auspost.com.au/smsf](https://auspost.com.au/smsf)

If any of the details above are incorrect, please let us know immediately by emailing [superannuation@auspost.com.au](mailto:superannuation@auspost.com.au)

Kind Regards

The SMSF Gateway Team

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## SMSF Gateway Service

# A contribution to your Super fund



Dear Timothy DAVIS ,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **PARAGON CARE GROUP MANAGEMENT SERVICES PTY LTD** on **3/04/2022 10:59:40 PM**.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **QUICKSPR3128739838**.

The message contains the following types of contributions to the **The Trustee for The Davis Super Fund** Fund:

Superannuation Guarantee	\$876.02
Salary Sacrifice	\$1,107.68

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Kind Regards

The SMSF Gateway Team

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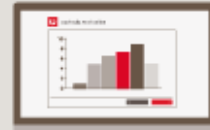
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## SMSF Gateway Service

# A contribution to your Super fund



Dear Timothy DAVIS ,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **PARAGON CARE GROUP MANAGEMENT SERVICES PTY LTD** on **7/04/2022 12:52:39 AM**.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **QUICKSPR3149994539**.

The message contains the following types of contributions to the **The Trustee for The Davis Super Fund** Fund:

Superannuation Guarantee	\$876.02
Salary Sacrifice	\$1,107.68

To view this contribution message in detail, log in to your account at [auspost.com.au/smsf](https://auspost.com.au/smsf)

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Kind Regards

The SMSF Gateway Team

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## SMSF Gateway Service

# A contribution to your Super fund



Dear Timothy DAVIS ,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **PARAGON CARE GROUP MANAGEMENT SERVICES PTY LTD** on **28/04/2022 11:03:13 AM**.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **QUICKSPR3194587150**.

The message contains the following types of contributions to the **The Trustee for The Davis Super Fund** Fund:

Superannuation Guarantee	\$1,211.85
Salary Sacrifice	\$1,107.68

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Kind Regards

The SMSF Gateway Team

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## SMSF Gateway Service

### A contribution to your Super fund



Dear Timothy DAVIS ,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **PARAGON CARE GROUP MANAGEMENT SERVICES PTY LTD** on **23/05/2022 11:15:46 AM**.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **QUICKSPR3212190519**.

The message contains the following types of contributions to the **The Trustee for The Davis Super Fund** Fund:

Superannuation Guarantee	\$949.04
Salary Sacrifice	\$1,200.00

To view this contribution message in detail, log in to your account at [auspost.com.au/smsf](https://auspost.com.au/smsf)

If any of the details above are incorrect, please let us know immediately by emailing [superannuation@auspost.com.au](mailto:superannuation@auspost.com.au)

Kind Regards

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## SMSF Gateway Service

# A contribution to your Super fund



Dear Timothy DAVIS ,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **PARAGON CARE GROUP MANAGEMENT SERVICES PTY LTD** on **30/06/2022 11:04:03 AM**.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **QUICKSPR3240608796**.

The message contains the following types of contributions to the **The Trustee for The Davis Super Fund** Fund:

Superannuation Guarantee	\$949.04
Salary Sacrifice	\$1,200.00

To view this contribution message in detail, log in to your account at [auspost.com.au/smsf](https://auspost.com.au/smsf)

If any of the details above are incorrect, please let us know immediately by emailing [superannuation@auspost.com.au](mailto:superannuation@auspost.com.au)

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15 October 2021

**POLICY OWNER(S)**

T and L Davis Investments Pty Ltd

**POLICY NUMBER**

1003650521

T and L Davis Investments Pty Ltd  
ATF The Davis Super Fund  
8 Rawton Ave  
NORTHMEAD NSW 2152

## It's time to review your life insurance.

Thank you for continuing to trust us to protect what matters through your OneCare held through super policy.

As your life changes, so should your insurance. This Annual Review Pack includes important information about any changes to your policy, cover and premium, and what you can do to make sure it suits your needs best.

### WHAT'S CHANGED WITH YOUR PREMIUM

One or more of your covers has **indexation** applied to the amount you're insured for. This acts as 'inflation protection' for your cover (see page 4).

**Your cover is on a level premium, which means age increases do not apply to your policy.** Your price may still have changed though (see page 3).

**We have increased the premium for your cover in addition to the usual annual changes (such as age and indexation increases).** This increase applies to all policies like yours, and is necessary due to a significant rise in claims, amongst other factors.

**Take a look at the information guide accompanying this letter for more details.**

### What's included in this Review Pack

- ✓ A quick summary of your cover
- ✓ A detailed overview of your cover in the Policy Schedule
- ✓ Information about your premium and any changes to your premium, policy or cover
- ✓ Things you need to know when reviewing your cover
- ✓ How to make a claim.

Your annual premium is  
**\$2,653.77**

Payment method  
**Cheque**

**You've chosen to pay your premium annually via cheque.** If you don't need to make changes, please mail your payment to Reply Paid 4148, Sydney NSW 2001 by 26 November 2021.

Because you pay your premium annually, you are saving 6% compared with monthly payments.

### YOUR COVER SNAPSHOT

Here is a view of some of your cover. For a detailed look, please see the attached Policy Schedule.



**Lynda**  
you are now insured for

Life Cover	\$469,031
Total & Permanent Disability Cover	\$469,031
Trauma Cover	\$201,013

## What you need to do next



## You're in control of your insurance cover

Your OnePath Life policy is flexible, and you may wish to consider making changes to your policy to ensure it is right for you. You're in control and can make choices that affect your premium, such as:

- ✓ Changing your cover levels
- ✓ Linking multiple insurance policies with us
- ✓ Changing your premium payment frequency
- ✓ Adding or removing any extra cost options
- ✓ Turning indexation on or off

Head to our [OnePath Clarity educational site to learn more](#) →

## Do you need to change your cover?

Read your Policy Schedule carefully so you can ensure your cover suits your circumstances. Here are **some** things that you might want to consider during your review:



Have you expanded your family?



Do you need to update your beneficiaries?



Has your health improved – can you apply to review any loadings or medical exclusions?



Have you increased or decreased your debts?



Have key people left or joined the business?



Have you entered into any new agreements with other owners or parties in your business?

# Your premiums

## How your premium is calculated

There are many factors that can affect how your premium is calculated. These can include (but are not limited to):

- ✓ The amount and type of cover
- ✓ Higher risk occupations or hobbies
- ✓ Your smoking status
- ✓ Your health
- ✓ Your age and gender
- ✓ Whether you've chosen to pay stepped or level premiums
- ✓ Whether you've selected indexation
- ✓ How many lives you cover in your policy
- ✓ How frequently you pay your premium
- ✓ Where you live

[You can learn more about your premiums here](#) ➔

## Stepped and level premiums

### Your cover is on a level premium

The difference between stepped and level premiums can be a major factor in how your premium is calculated.

**With stepped premiums,** the cost of your cover is recalculated each year based on your age at your policy anniversary. As you get older, your health and personal risks generally increase, as does the likelihood that you may claim. This generally means your premium will increase each year as you age.

**With level premiums,** the cost of your cover is based on your age when any cover started. Your premium is generally averaged out over a number of years, so you avoid increases in your premium due to age. Your cover is more expensive than stepped premiums at the start of your policy, but generally gets cheaper than stepped premiums through the life of your policy.

Please note that level premiums are not guaranteed, and life insurers have increased level premiums in the past (and may do so again in the future). It's important to remember that age is only one factor in calculating premiums. Others, such as claims trends and interest rates, can also have an impact.

You can also choose a combination of stepped and level premiums on the same policy.

[Read here more about stepped and level premiums](#) ➔



If any of your circumstances regarding these factors changes, or if you have questions about any of them, please call us at 133 667 for help.

## Indexation

Indexation applies to one or more of your covers, which means your sum insured has been increased to keep up with the cost of living. As your sum insured increases, so does your premium.

Think of indexation as a kind of "inflation protection" that helps to maintain the value of your cover over time, as living costs increase.

This indexation rate is 5% for your lump sum cover.

**If you want to accept indexation on your cover, you don't need to do anything.**

**If you've changed your mind, you can decline to accept indexation on some or all of your covers (either for this year or permanently),** and keep your amount insured at the same level, but it may not give you the same value in the future as it does today.

Please call us on 133 667 to make any changes or ask any questions.

**To learn what indexation might mean for you in the future, head to our guide on OnePath Clarity**

Cover	With Indexation		Without Indexation	
	Amount Insured	Annual Premium	Amount Insured	Annual Premium
<b>Lynda Davis</b>				
Life Cover	\$469,031	\$615.50	\$446,697	\$560.66
Trauma Premier	\$201,013	\$941.61	\$191,441	\$872.55
TPD Cover (Working)	\$469,031	\$1,096.66	\$446,697	\$973.82

Being a OnePath Life customer means you get more than just the cover offered by your life insurance.



### Get the clarity you deserve

You deserve to know exactly how your insurance works. Head to OnePath Clarity to learn about types of cover, maximising the value of your cover, how your premium is calculated and how to make a claim.

[Head to our OnePath Clarity educational site to learn more](#) →



### Earn Qantas Points on your premiums



\*You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath Life Limited (OnePath Life) to earn Qantas Points on eligible insurance policies. Eligible insurance policies are OneCare, OneCare Super, SmartCare and World of Protection. Membership and points are subject to Qantas Frequent Flyer program terms and conditions available at [qantas.com/terms](http://qantas.com/terms). The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions' available at [onepath.com.au/qff-terms-conditions](http://onepath.com.au/qff-terms-conditions). Qantas does not endorse, is not responsible for and does not provide any advice, opinion or recommendation about this product or the information provided by OnePath Life in this communication.



Call us: 133 667



Email us: [customer.risk@onepath.com.au](mailto:customer.risk@onepath.com.au)




## Important things to remember

### Have you had any medical events, injuries or illness?

It can sometimes be easy to forget what you're covered for, and you may be able to claim against something that's happened to you since you took your policy out.

**Please consider if anything has happened to you, and call us at 1300 555 250** if you wish to make a claim. Our Life Insurance specialists will advise you on what's claimable on your policy, as well as guide you and make sure you're taken care of from the first step in the claims process to the last.

**To learn more about the claims process and what it means for you and your beneficiaries, please visit our OnePath Clarity educational website for more information** 

### Have confidence in your cover

Your OneCare held through super is a Guaranteed Renewable policy. This means that as long as you keep paying your premiums, your coverage continues, and your policy terms and conditions **cannot** be reduced or cancelled – even if your health declines or your personal risks increase. For example, if you're diagnosed with diabetes or even choose to start base jumping two days after you take out your policy, you're guaranteed to have the same cover, for the same price. In fact, you don't even have to tell us about these changes.

**Head to our OnePath Clarity site to learn more** 



We're in the business of paying claims

It's our job to be there for you when you need to make a claim, to provide you with complete support when it matters most.

**It's why we pay over 9 of every 10 claims<sup>1</sup> we get – because we're in the business of paying claims.**

Visit [onepathclarity.com.au](http://onepathclarity.com.au) to learn more about the claims process, read claims stories and see why some claims aren't paid.

<sup>1</sup>2018 OnePath Claims, ASIC Claims Comparison 2019



## Are you in difficulty?

Life insurance is all about long-term certainty, but sometimes that certainty comes under immediate pressure.

As your life insurer, we take very seriously our responsibility to ensure you are supported if you are experiencing financial hardship.

Your product is flexible, and there are various ways that we can support you to make sure you can stay protected as you navigate through the difficulties you might be experiencing.

Click [here](#) to see some options you can consider to reduce the costs of your cover, and give you valuable breathing space.

To discuss lowering your premium, or for anything else to do with your cover, please call us on 133 667. We're here to support you.

## Considering your need for cover at all?

If you are thinking about cancelling your cover, it's important to consider the risks to you and your beneficiaries if life takes an unexpected turn for the worse – specifically, that you'll have no cover in place should a claimable event occur.

Also, if you are considering replacing your cover with another policy with us or another insurer, you may not be able to get cover at all or have access to the same terms, or you may have to pay a higher premium if your health has changed. The same may apply if you cancel your cover and at a later time apply again for cover.

## We're here for you

If you have any questions about your cover or you wish to change something, please call us at 133 667. Thank you for your trust – we're here to protect you.

Sincerely,  
Customer Service Team  
OnePath Life

### Important Information

OnePath Life Limited ABN 33 009 657 176, AFSL 238341 (OnePath Life) is the issuer of OneCare. This includes OneCare External Master Trust and OneCare SMSF. OnePath Custodians Pty Limited ABN 12 008 508 496, AFSL 238346 (OnePath Custodians) is the issuer of OneCare Super. OnePath Custodians is not a related body corporate of OnePath Life.

This information is of a general nature and does not take into account your personal needs and financial circumstances. You should consider the appropriateness of the information, having regard to your objectives, financial situation and needs.

You should read the OneCare Product Disclosure Statement and policy terms (PDS) available online at [onepath.com.au](http://onepath.com.au) or by calling 133 667 before deciding whether to acquire, or to continue to hold, this product.

MJAE-016220-2020



Call us: 133 667



Email us: [customer.risk@onepath.com.au](mailto:customer.risk@onepath.com.au)



Call us: 133 667



Email us: [customer.risk@onepath.com.au](mailto:customer.risk@onepath.com.au)



**OnePath Life Limited**  
ABN 33 009 657 176 AFSL 238341  
onepath.com.au

## ONECARE POLICY SCHEDULE

### DATE

15 October 2021

### YOUR POLICY SUMMARY


Policy number: 1003650521

Policy owner(s):  
T and L Davis Investments Pty Ltd

Fund name:  
ATF The Davis Super Fund

Policy start date: 26 November  
2012

Policy anniversary date: 26 November

	First name	Surname	Date of birth	Gender
<b>Life/lives insured:</b>	Lynda	Davis	30 August 1969	Female
<b>Annual premium*:</b>				\$2,653.77
<b>Includes:</b>				
	Policy Fee(s)*:			\$93.40

\*Includes stamp duty if applicable.

## ONECARE POLICY SCHEDULE

### DATE

15 October 2021

### Policy Number

1003650521

Life Insured: Lynda Davis

## LIFE COVER WITH OPTIONAL TRAUMA AND TPD COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$469,031	\$615.50	Yes	26 November 2012	25 November 2099
Trauma Premier	\$201,013	\$941.61	Yes	26 November 2012	25 November 2039
TPD Cover (Working)	\$469,031	\$1,096.66	Yes	26 November 2012	25 November 2034

### Options

Benefit payment type: Lump sum  
Premium type: Level premium  
Occupation category†: M  
TPD definition: Any Occupation  
Smoker†: No

### Optional extras

Premium Waiver Disability Option: Yes  
Business Guarantee Option: No  
Trauma Cover Reinstatement Option: No  
Double Trauma Option: No  
Premier Maximiser Option: No  
Baby Care Option: No  
Double TPD Option: No

† Last recorded details. If any of this information has changed, you can let us know by contacting Customer Services on 133 667.



T and L Davis Investments Pty Ltd  
ATF The Davis Super Fund  
8 Rawton Ave  
NORTHMEAD NSW 2152

**Product Name:**  
OneCare  
**Policy owner(s):**  
T and L Davis Investments Pty Ltd  
**Policy Number:**  
1003650521

15 October 2021

## PREMIUM DUE

Dear Trustee,

Thank you for choosing OnePath for your insurance needs. The premium for your policy is now due.

To maintain the valuable protection provided by your policy, please pay the premium amount of \$2,653.77 by 26 November 2021. Our records show that your preferred method of payment is by cheque. Please send your cheque payment to us with the payment slip below to the address shown.

Alternatively, you can pay the premium amount due by using any of the methods shown on the reverse side of this letter.

Kind Regards,  
Customer Service Team

OnePath Life Limited  
ABN 33 009 657 176 AFSL 238341  
onepath.com.au

## PAYMENT ADVICE

OnePath Life Limited  
Reply Paid 4148  
Sydney NSW 2001

Please return this section with your payment

Amount Due	\$2,653.77
Due Date	26 November 2021
Policy Number	1003650521
First Life Insured	T and L Davis Investments Pty Ltd

## PAYING YOUR PREMIUM

### 1. Periodic payments

You may choose to pay your future premium payments by periodic deductions from your:

- ✓ MasterCard
- ✓ VISA or
- ✓ Nominated bank account.

To make arrangements for direct debits, or to update your credit card or bank account details, you will need to sign and complete a Direct Debit Request form authorising your request. Please contact your adviser or Customer Services on 133 667 to obtain a form.

### 2. Phone

MasterCard or VISA.  
Please contact Customer Services on 133 667.

### 3. Pay by mail

Return the Payment Advice below either with your cheque attached or fill in your credit card details.

Post to:

**OnePath Life Limited**  
**Reply Paid 4148**  
**Sydney NSW 2001**

Please make cheques payable to **OnePath Life Limited** and remember to write your policy number and the name of the life insured on the back. **Please do not mail cash.**

### Payment changes

If you pay your premiums by Direct Debit, you have the option of paying monthly, half-yearly or annually. If you wish to change how often you make payments, please notify us in writing at least 14 days before the next debit is due. Don't forget to include your policy number in your correspondence. Please post your request to **OnePath Life Limited, Reply Paid 4148, Sydney, NSW, 2001.**

### Your responsibility

If you don't pay your policy premium by the due date, the policy may lapse and your valuable protection will be lost. Of course, you may reapply for cover but your application may have to be reassessed and you could be required to provide updated information about your health and pastimes.

### Enquiries

Call Customer Services on 133 667, weekdays between 8:30am and 6:00pm (AEST).

### Privacy Policy

I/We acknowledge and consent to the collection, use, storage and disclosure of my/our personal information (including health and other sensitive information) as described in the Product Disclosure Statement and the OnePath Privacy Policy, which is available at OnePath's website [www.onepath.com.au/insurance/privacy-policy](http://www.onepath.com.au/insurance/privacy-policy) or by calling Customer Services on 133 667.

If I have provided information about another person in this application (for example a beneficiary or life insured), I declare that I have the consent of that person to do so. If I give OnePath personal information about someone else, I understand that OnePath requires me to show them a copy of the Product Disclosure Statement and OnePath's Privacy Policy so that they may understand the manner in which their personal information may be used or disclosed by OnePath and their related entities.

## PAYMENT ADVICE

### Credit card payment authorisation

To pay this premium payment only by credit card, please complete this form. Should you wish to make regular premium payment by credit card, please contact Customer Services on 133 667 and an appropriate authorisation will be forwarded to you.

Please debit my	<input type="checkbox"/> MasterCard	<input type="checkbox"/> VISA	
Card Number			
Expiry Date	/		
Cardholder name			
Signature	X		
		Payment amount \$	
		Date (dd/mm/yyyy)	

602



RentCover



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

T&L Davis Investments PTY Limited  
C/- Precinct Apartments  
PO Box 1200  
OXLEY QLD 4075

**TAX INVOICE 14359283**

Invoice Date : 02.04.2022  
Client Number : EBM RCP TB620  
Invoice Ref : I4359283 Cover No : 1419328/002  
Class : RentCoverUltra  
Placement with/by : Various Insurers  
Period : 05.06.2022 to 05.06.2023  
Agent Name : Precinct Apartments

Premium 283.70  
Stamp Duty 28.09  
Admin Fee 28.95  
SubTotal Excl. GST 340.74  
GST Total 31.26  
**Total Amount \$ 372.00**

**TRANSACTION DESCRIPTION**

\*\* RENEWAL \*\*

INSURED  
T&L Davis Investments PTY Limited

PROPERTY INSURED  
602/56 Prospect Street FORTITUDE VALLEY

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

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

**PAYMENT OPTIONS (our credit terms are 30 days)**

Client Number : EBM RCP TB620 Client Name : T&L Davis Investments PTY Limited  
Invoice No : I4359283 Cover No : 1419328/002 Brief Description: 602/56 Prospect Street FORTITU  
Agent Name : Precinct Apartments Agent Code : PA34/PA34



Billor Code: 20362  
Reference: 4027 4330 1280 04543

**Total Amount \$ 372.00**

Cheque or Money Order : Payable to EBM Insurance Brokers (please return with this remittance slip)



\*498 402743 30128004543



**COVER SUMMARY**

CLIENT	PLACEMENT WITH/BY
T&L Davis Investments PTY Limited C/- Precinct Apartments PO Box 1200 OXLEY                      QLD 4075	04.04.22  Various Insurers

CLASS OF RISK	PERIOD OF INSURANCE
RentCoverUltra  Policy No : 34-AG48493-SRP	From:    5th June 2022 To :        5th June 2023                      at 4.00pm Local Time  Our Ref : EBM RCP TB620 1419328/002

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

RENTCOVER SECTION:	266.30
CONTENTS SECTION:	73.86
	-----
Broker Fee	31.84
Total Premium	372.00
	=====

**INSURED DETAILS:**

INSURED                      : T&L Davis Investments PTY Limited

SITUATION                    : 602/56 Prospect Street FORTITUDE VALLEY

POSTCODE                    : 4006

DWELLINGS                    :        1

**RENTCOVER SECTION:**

**POLICY DETAILS**

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

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

Sum Insured:        \$            65,000

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

Section 2 : Cover for your Premises - Insured Events

Section 2 is inoperative

INSURER	POLICY NUMBER	PROPORTION
RentCover Underwriting Agency HAWTHORN EAST VIC 3123	34-AG48493-SRP	100.0000%
* SUPPORTING INSURERS		
- QBE Insurance (Australia) Ltd 82 Pitt Street SYDNEY NSW 2000	100.0000%	

### CONTENTS SECTION:

Section 3 : Cover for your Contents - Insured Events

Sum Insured: \$ 65,000

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

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

INSURER	POLICY NUMBER	PROPORTION
RentCover Underwriting Agency ABBOTSFORD VIC 3067	34-AU03641-HHH	100.0000%
* SUPPORTING INSURERS		
- QBE Insurance (Australia) Ltd 82 Pitt Street SYDNEY NSW 2000	100.0000%	

### SPECIAL ENDORSEMENTS:

Section 4 : Cover for Rent and legal Expenses

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

Legal Expenses  
 Up to \$5,000

Section 5 : Cover for your Legal Liability - Property owners

Limit of Liability

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

Section 6 : Cover for your Taxation Audit

Sum Insured

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

Excesses : Sections 4, 5 and 6  
Nil excess applicable

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

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

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

Policy Wording : QM2178-0221

**Premium Details :**

Premium	283.70
Stamp Duty	28.09
Broker Fee	28.95
GST	31.26
TOTAL	372.00

**GENERAL ADVICE NOTICE**

<b>CLIENT</b>	<b>PLACEMENT WITH/BY</b>	<b>04.04.22</b>
T&L Davis Investments PTY Limited C/- Precinct Apartments PO Box 1200 OXLEY QLD 4075	Various Insurers	
<b>Your account is managed by:</b> UNIT23 Michelle Stone admin@rentcover.com.au		

<b>CLASS OF RISK</b>	<b>PERIOD OF INSURANCE</b>
RentCoverUltra	From: 5th June 2022 To : 5th June 2023 at 4.00pm Local Time
Policy No : 34-AG48493-SRP	Our Ref : EBM RCP TB620 1419328/002/01

**GENERAL ADVICE NOTICE**

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

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

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

06 December 2021

T & L Davis Investments Pty Limited ATF The Davis Super Fund  
8 Rawton Avenue,  
NORTHMEAD, NSW, 2152

Ref: G1-4221

Dear Trustee,

**ANNUAL FEE - DUE 01 JANUARY 2022**

Under the terms of your investment, there are annual fees applicable. Depending on the project you have invested in, this annual fee is identified as either Lease and Management Fee or Annual Fee and Rent.

Under the terms of the Product Disclosure Statement ("PDS"), you are offered the option of either paying these fees annually as they fall due or not paying the fees and forgoing an additional interest of the gross proceeds of the harvests at the end of the project.

Please find overleaf a Summary Statement of the annual fees which are due for payment on 01 January 2022. You will note on the summary that you still have the option to elect to defer payment as per the original PDS however, the advantages of paying these fees include the following:

- You will retain a greater proportion of the harvest proceeds as the deferred percentage fee will not apply for this year.
- These payments are able to be claimed as a Tax Deduction in the 2021/22 financial year as per the ATO Product Ruling applicable to the project you invested in.
- Provided you are registered for GST purposes you are entitled to claim an input tax credit for the GST component of the fees.
- If you wish, you may pay these fees over the 3 months from January to March 2022 or over the 6 months from January to June 2022 by way of Direct Debit from your nominated bank account or credit card. This option was not available under the PDS but Sandalwood Properties and each grower can vary the lease and management agreement to allow for this payment method by each party signing this letter and payment authority.

If you wish to pay your annual fees you must return the Summary Statement. If your Summary Statement is not received you will automatically be registered as a deferred payment for this year thus forfeiting a percentage of the gross proceeds of the harvest at the end of the project.

Please don't hesitate to telephone our team on (08) 6458 4700 if you have any questions.

Yours sincerely,




Morne Wagener  
Head of Commercial Finance

**Email Correspondence:** If you would like to receive your correspondence electronically going forward, please email your preference to [info@quintis.com.au](mailto:info@quintis.com.au) and quote your Grower Number.

### SUMMARY OF ANNUAL FEE - DUE 01 JANUARY 2022

G1-4221 T & L Davis Investments Pty Limited ATF The Davis Super Fund

App Number	Project	Lots	Current Total Deferral Rate*	2022 Annual Fee			Please Tick		Amount Payable (please complete if paying)
				Fee Year	Fee Due (GST Incl.)	2022 Fee Deferral Rate (Ex GST)	Pay this Fee	Defer this Fee	
15-0018	TFS Sandalwood Project 2015	1	0%	6	\$638.00	1%	<input type="checkbox"/>	<input type="checkbox"/>	\$
					<b>\$638.00</b>		<b>Total to Pay</b>		<b>\$</b>

\* The Current Total Deferral Rate does not include the 2022 annual fee. If you decide to forgo this fee the Current Total Deferral Rate will increase accordingly. In making the decision to forgo the annual fee you are effectively requesting Sandalwood Properties to make these payments on your behalf. In exchange Sandalwood Properties will be entitled to the above percentage of the gross proceeds of the harvest at the end of the project. If you elect to pay your annual fee a tax invoice will be issued to you once the payment has been processed.

#### PAYMENT OPTIONS


- Payment in full - select Payment Method below
- Payment by instalments by way of Direct Debit from the bank account or credit card only as detailed below:
  - 3 equal monthly payments: January 2022 - March 2022, processed on the 20th of each month
  - 6 equal monthly payments: January 2022 - June 2022, processed on the 20th of each month

The Grower acknowledges that this is a variation of the Lease and Management agreement between Sandalwood Properties Ltd and the Grower.

Signature of grower: \_\_\_\_\_ Date: \_\_\_\_\_ Phone: \_\_\_\_\_

#### PAYMENT METHOD

- CHEQUE:** Payable to Sandalwood Properties Ltd (payments in full only)
- BPAY:** Only available for payments in full
- DIRECT DEBIT PAYMENT AUTHORITY**



**Billers Code:** 127142  
**Ref:** 42218

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

Account Name: \_\_\_\_\_  
BSB Number: \_\_\_\_\_ Account Number: \_\_\_\_\_  
Signature: \_\_\_\_\_

#### CREDIT CARD PAYMENT AUTHORITY

Please tick card type:  Mastercard  Visa

Card No: \_\_\_\_\_ Expiry Date: \_\_\_\_/\_\_\_\_ VCC: \_\_\_\_\_

Cardholder's Name: \_\_\_\_\_ Signature: \_\_\_\_\_

Please return this form to Sandalwood Properties by:  
fax: (08) 6323 3350 mail: PO Box 260, West Perth WA 6872 or email: fees@quintis.com.au



LIFE INSURANCE

05 November 2021

**Policy number**

36170495

**Product Name**

MLC Personal Protection Portfolio

T & L DAVIS INVESTMENTS PTY LTD  
ATF THE DAVIS SUPERANNUATION  
FUND  
8 RAWTON AVE  
NORTHMEAD NSW 2152

## Important information about your life insurance policy

To T & L DAVIS INVESTMENTS PTY LTD ATF THE DAVIS SUPERANNUATION FUND,

We're contacting you to let you know that the premium rates that apply to MLC Personal Protection Portfolio policies are changing and your premiums may increase. You'll find your new insurance premium for the year ahead in the enclosed policy schedule and annual renewal notice.

### Why are premiums rates increasing?

A continued rise in claims over several years has increased the cost of providing insurance, making it necessary to increase premium rates.

### What does this mean for you?

There are no increases to Death Cover rates. Premium rates will increase for some Total and Permanent Disability, Critical Illness, Income Protection and Business Expenses benefit between 0% and 23%. Your premium, on the new rates, is set out in your annual renewal notice.

Your premium may also increase with your age and if you have added annual cost of living increases to your benefit amount.

Premium rate changes that apply to your policy will commence on your policy anniversary date. You don't need to do anything, but we encourage you to read your annual renewal notice carefully and review your insurance to check that it continues to meet your needs.

### Life insurance is one of your most important investments

Life insurance should always be a part of your financial plan.

MLC Life Insurance also offers additional services with your insurance which you and your family can access at any time. Our partnership with the Best Doctors<sup>TM</sup> service connects you to a global network of medical specialists and online medical libraries, so you can be confident about your diagnosis and treatment plan for a wide range of illnesses and injuries. To support your mental health, the Mental Health Navigator service helps you and your family (over 18) connect to specialist mental healthcare nurses and psychologists who can support you and review diagnoses and treatment plans.

To find out more about our range of services please visit [mlcinsurance.com.au/using-your-insurance](https://mlcinsurance.com.au/using-your-insurance)

MLC Limited  
ABN 90 000 000 402  
AFSL 230694

PO Box 23455  
Docklands  
VIC 3008

Tel 13 65 25  
[mlcinsurance.com.au](https://mlcinsurance.com.au)

MLC Limited uses the MLC brand under licence. MLC Limited is part of the Nippon Life Insurance Group and is not a part of the IOOF Group. This information does not take into account your objectives, financial situation and needs. Please consider the appropriateness of the information having regard to your personal circumstances. Please read the relevant Product Disclosure Statement (PDS), which is available at [mlcinsurance.com.au](https://mlcinsurance.com.au) or by contacting us before making any decision.

## Would you like to review your policy?

If your circumstances have changed or you are experiencing difficulty meeting your premium payments, there may be options available to you. If this is of interest please:

- Call your financial adviser who can help you determine the amount of cover that's right for you and make any alterations,
- Visit [mlcinsurance.com.au/premiumchanges](http://mlcinsurance.com.au/premiumchanges) for information on how you can manage your premiums, or
- Call us on **13 65 25** between 8.30am and 6pm (AEST) Monday to Friday.

Yours sincerely



**Michael Rogers**  
Chief Life Insurance Officer  
MLC Life Insurance





# MLC Life Insurance Policy Schedule

LIFE INSURANCE

This Policy Schedule replaces any previous Policy Schedules. Effective date 20 December 2021

## Policy details

Policy Owner	T & L DAVIS INVESTMENTS PTY LTD ATF THE DAVIS SUPERANNUATION FUND ATF T & L DAVIS INVESTMENTS PTY LTD ATF THE DAVIS SUPERANNUATION FUND		
Product name	MLC Personal Protection Portfolio		
Policy number	36170495	Policy start date	20 December 2004
Review Date(Annual renewal)	20 December	Half-yearly premium*	\$1,255.55
Half-yearly policy fee	\$45.03	Stamp Duty state	NSW
Half-yearly Stamp Duty	\$0.00		

\* Your Half-yearly premium includes the policy fee and stamp duty

## Connected Policies

Connected policy number	36170496	Connected benefit/s	Critical Illness Plus
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## Life Insured details

### Life Insured

Life Insured	Mr TIMOTHY DAVIS	Date of Birth	22 January 1968
Age next birthday	54	Occupation Class	NA

## What you're covered for

Mr TIMOTHY DAVIS Life Insured

## Individual Benefit details

Benefit type	Premium structure	Benefit amount	Half-yearly Premium	Benefit expiry date	Smoker status	Inflation Linked
Life Cover Plus	Level	\$426,543	\$675.79	20 December 2033	Non-smoker	Yes

### Extra benefits (benefit details)

- Financial Planning included
- Continuation Option for level premium included. Your cover will end on the Termination Date. You can apply for new cover on a Stepped Premium structure within 30 days of the Termination Date. Refer to the Policy document for full details.

	Level	\$150,000	\$81.90	20 December 2033	Non-smoker	No
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### Extra benefits (benefit details)

- Financial Planning included

Total and Permanent Disability	Level	\$213,272	\$452.83	20 December 2033	Non-smoker	Yes
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**Extra benefits (benefit details)**

- Financial Planning included
- Life Cover Buy Back Option included
- Any Occupation in Total and Permanent Disability applied

The premium referred to in the Individual Benefits details section does not include any Policy Fee that may be payable. The premium details in this Schedule will be valid until the next Review Date. This Schedule is current as at the effective date shown, and replaces any Schedule previously issued. You should refer to the Policy Document for full details of when we will pay a Benefit.

This annual review notice is subject to payment of all premiums due. If you have already received notice or receive a notice that your policy has been cancelled, the insurances set out in this notice ceased to be effective on the date of cancellation of your policy.

A request by you to reinstate your policy will be subject to our requirements, payment of overdue premiums and may be subject to evidence of continued good health.

**Water and Sewerage  
Quarterly Account**



QUUR09\_A4A01/E-5041/S-5731/I-11461/005  
DAVIS BARE TRUST  
C/- T & L DAVIS HOLDINGS PTY  
LTD  
AS TRUSTEES  
8 RAWTON AVE  
NORTHMEAD NSW 2152

**Property Location:** PRECINCT ON PROSPECT 602  
56 PROSPECT STREET  
FORTITUDE VALLEY 4006

Customer reference number	10 1063 7923 0000 2
Bill number	1063 7923 38
Date issued	30/08/2021
<b>Total due</b>	<b>\$273.35</b>
<b>Current charges due date</b>	<b>29/09/2021</b>

**Your water usage**

Water usage (kL) 23.84  
Days charged 82

*Average daily water usage (litres)*

Current period 291  
Same period last year 294

**Account Summary** Period 28/05/2021 - 17/08/2021

**Your Last Account**

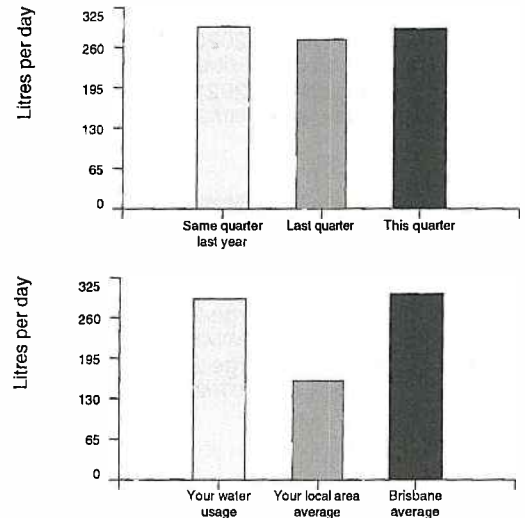
Amount Billed \$225.09  
Amount Paid \$225.09CR

**Your Current Account**

Balance \$0.00  
Current Charges \$273.35

**Total Due \$273.35**

*If full payment is not received by the due date, a compounding interest of 8.03% per annum will accrue daily on any amount owing.*




**eBills make tax time easy. Cut down on clutter. Make the switch now.**



SCAN ME

**Payment options**

- Direct debit**  
To arrange automatic payment from your bank account, visit [www.urbanutilities.com.au/directdebit](http://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](http://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](http://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 Snip® mobile app, create your account and scan the circular QR code over the page to pay. Snip payments can be used with Visa and MasterCard cards\*. Snip is not available for iPads or tablets.

Amount paid

Date paid

Receipt number

**YOUR CHARGES for 28/05/2021 - 17/08/2021 (82 days)**

Customer ref.no. 10 1063 7923 0000 2

PRECINCT ON PROSPECT 602  
56 PROSPECT STREET  
FORTITUDE VALLEY 4006

**Your meter readings**

Serial Number	Read Date	Reading	Usage	Comment
FES1900092	28/05/2021	7912		
	18/08/2021	8939	1027kL	
Boundary Meter	Your share percentage is 2.321262		Your share of usage is 23.84	



Your usage was **23.84 kilolitres.**

That's an average of **291 litres per day.**

**Water Usage**

**State bulk water price**

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

State Bulk Water Charge 2020/21	9.88kL @ \$3.122000/kL	\$30.84
State Bulk Water Charge 2021/22	13.96kL @ \$3.231000/kL	\$45.10

**Urban Utilities distributor-retailer price**

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

Tier 1 usage 2020/21	9.88kL @ \$0.818000/kL	\$8.08
Tier 1 usage 2021/22	13.96kL @ \$0.818000/kL	\$11.41
<b>Subtotal</b>		<b>\$95.43</b>

**Water Services**

**Urban Utilities water service charge**

The amount we charge to maintain the water network.

Water service charge 2020/21	34 days	\$21.65
This charge is for the period 28/05/2021 to 30/06/2021		
Water service charge 2021/22	48 days	\$30.57
This charge is for the period 01/07/2021 to 17/08/2021		
<b>Subtotal</b>		<b>\$52.22</b>

**Sewerage Services**

**Urban Utilities sewerage service charge**

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

Sewerage service charge 2020/21	34 days	\$52.12
This charge is for the period 28/05/2021 to 30/06/2021		
Sewerage service charge 2021/22	48 days	\$73.58
This charge is for the period 01/07/2021 to 17/08/2021		
<b>Subtotal</b>		<b>\$125.70</b>

**Water usage \$95.43**

**Water services \$52.22**

**Sewerage services \$125.70**

**Your total charges 28/05/2021 - 17/08/2021 \$273.35**

**My bill seems higher than my previous two bills. Why?**

Your current bill may seem higher than your previous two bills, but there's a 'simple' explanation.

Your last two bills were likely lower than usual due to our Simpler Billing initiative. One had no services charges and the other covered a shorter than usual services charges period.

Your current bill, by comparison, covers a normal services charges period. So, while it may seem higher than your previous two bills, it's likely just a return to a normal total due.

Visit [urbanutilities.com.au/simpler](http://urbanutilities.com.au/simpler) for more information.

**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

© Urban Utilities 2021



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



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**Water and Sewerage Account**  
In Person / Mail Payment Advice  
Name: DAVIS BARE TRUST

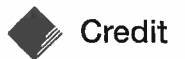


Billers Code: 112144  
Ref: 10 1063 7923 0000 2



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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](http://www.bpay.com.au)

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



Date:

Cash

Cheques

Current charges due date  
29/09/2021



\*4001 101063792300002



Teller Stamp & Initials

Total Due

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

Customer Reference No.

831

066840

101063792300002

\$

273.35

+757+

Water and Sewerage  
Quarterly Account



QUUR16\_A4A01/E-5805/S-6913/I-13825/005  
DAVIS BARE TRUST  
C/- T & L DAVIS HOLDINGS PTY  
LTD  
AS TRUSTEES  
8 RAWTON AVE  
NORTHMEAD NSW 2152

Property Location: PRECINCT ON PROSPECT 602  
56 PROSPECT STREET  
FORTITUDE VALLEY 4006

Customer reference number 10 1063 7923 0000 2

Bill number 1063 7923 39

Date issued 08/12/2021

Total due \$327.90

Current charges due date 07/01/2022

Your water usage

Water usage (kL) 28.06  
Days charged 98

Average daily water usage (litres)

Current period 286  
Same period last year 292

Account Summary Period 18/08/2021 - 23/11/2021

Your Last Account

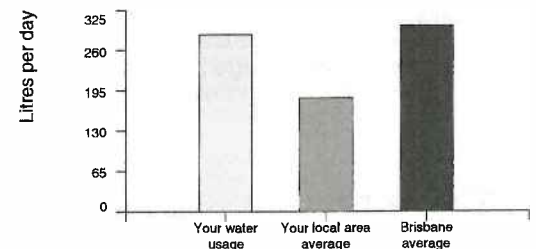
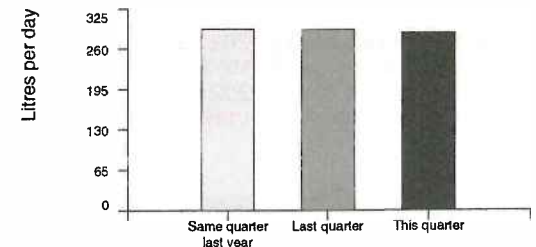
Amount Billed \$273.35  
Amount Paid \$273.35CR

Your Current Account

Balance \$0.00  
Current Charges \$327.90

Total Due \$327.90

If full payment is not received by the due date, a compounding interest of 8.03% per annum will accrue daily on any amount owing.



WATER RESTRICTIONS ARE PART OF OUR PLAN  
AS OUR DAM LEVELS CONTINUE TO DROP.

Find out more at [urbanutilities.com.au/restrictions](http://urbanutilities.com.au/restrictions)

Payment options



**Direct debit**  
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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

# YOUR CHARGES for 18/08/2021 - 23/11/2021 (98 days)

Customer ref. no. 10 1063 7923 0000 2

PRECINCT ON PROSPECT 602  
56 PROSPECT STREET  
FORTITUDE VALLEY 4006

## Your meter readings

Serial Number	Read Date	Reading	Usage	Comment
FES1900092	18/08/2021	8939		
	24/11/2021	10148	1209KL	
Boundary Meter	Your share percentage is 2.321262 Your share of usage is 28.06			

## Water Usage

### State bulk water price

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

State Bulk Water Charge 2021/22	12.60kL @ \$3.231000/kL	\$40.71
State Bulk Water Charge 2021/22	15.46kL @ \$3.231000/kL	\$49.95

### Urban Utilities distributor-retailer price

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

Tier 1 usage 2021/22	12.60kL @ \$0.818000/kL	\$10.30
Tier 1 usage 2021/22	15.46kL @ \$0.838000/kL	\$12.95
<b>Subtotal</b>		<b>\$113.91</b>

## Water Services

### Urban Utilities water service charge

The amount we charge to maintain the water network.

Water service charge 2021/22	44 days	\$28.02
This charge is for the period 18/08/2021 to 30/09/2021		
Water service charge 2021/22	54 days	\$34.99
This charge is for the period 01/10/2021 to 23/11/2021		
<b>Subtotal</b>		<b>\$63.01</b>

## Sewerage Services

### Urban Utilities sewerage service charge

Sewerage service charge 2021/22	44 days	\$67.45
This charge is for the period 18/08/2021 to 30/09/2021		
Sewerage service charge 2021/22	54 days	\$83.53
This charge is for the period 01/10/2021 to 23/11/2021		
<b>Subtotal</b>		<b>\$150.98</b>

## Water usage

\$113.91

## Water services

\$63.01

## Sewerage services

\$150.98

**Your total charges 18/08/2021 - 23/11/2021**

**\$327.90**

 Your usage was 28.06 kilolitres.

That's an average of 286 litres per day.



**WATER-SAVVY SUMMER GARDENS**

Did you know that reducing outdoor water use is the primary focus of water restrictions.

You can still achieve sustainable green spaces with careful preparation and plant choice.

To learn more, visit [urbanutilities.com.au/savewater](http://urbanutilities.com.au/savewater)

## INTERPRETER SERVICE 13 14 50

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**Water and Sewerage Account**  
In Person / Mail Payment Advice  
Name: DAVIS BARE TRUST



Billor Code: 112144  
Ref: 10 1063 7923 0000 2



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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](http://www.bpay.com.au)



\*4001 101063792300002



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



Date  
Cash  
Cheques

Current charges due date  
07/01/2022

For Credit **Urban Utilities**  
Trans Code User ID Customer Reference No.

831 066840 101063792300002

Total Due

\$ 327.90

+757+

**Water and Sewerage  
Quarterly Account**



QUUR40\_A4A01/E-11191/S-15675/I-31349/005

**DAVIS BARE TRUST**  
C/- T & L DAVIS HOLDINGS PTY  
LTD  
AS TRUSTEES  
8 RAWTON AVE  
NORTHMEAD NSW 2152

**Property Location:** PRECINCT ON PROSPECT 602  
56 PROSPECT STREET  
FORTITUDE VALLEY 4009

Customer reference number	10 1063 7923 0000 2
Bill number	1063 7923 40
Date issued	28/03/2022
<b>Total due</b>	<b>\$303.13</b>
<b>Current charges due date</b>	<b>27/04/2022</b>

**Your water usage**

Water usage (kL) 25.95  
Days charged 90

**Average daily water usage (litres)**

Current period 288  
Same period last year 261

**Account Summary** Period 24/11/2021 - 21/02/2022

**Your Last Account**

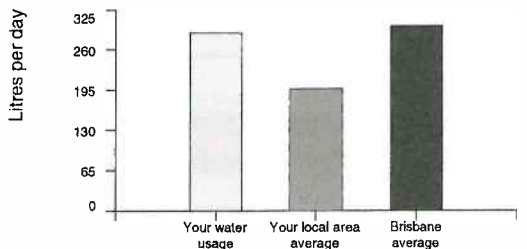
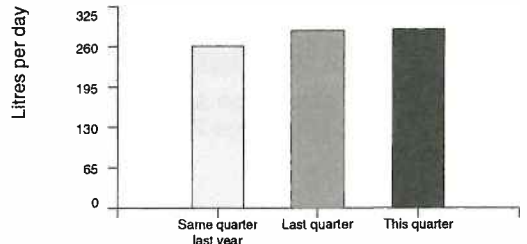
Amount Billed \$327.90  
Amount Paid \$327.90CR

**Your Current Account**

Balance \$0.00  
Current Charges \$303.13

**Total Due \$303.13**

*If full payment is not received by the due date, a compounding interest of 8.03% per annum will accrue daily on any amount owing.*



**IF YOUR PROPERTY HAS BEEN AFFECTED BY EXTREME WEATHER OR FLOODS AND YOU'RE EXPERIENCING DIFFICULTY PAYING YOUR BILLS, WE'RE HERE TO HELP!**

Scan the QR code for more information on our Urban Assist program.



**Payment options**

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To arrange automatic payment from your bank account, visit [www.urbanutilities.com.au/directdebit](http://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.  
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**Mail**  
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**By Mobile** - Download the free Sniiip® mobile app, create your account and scan the circular QR code over the page to pay. Sniiip payments can be used with Visa and MasterCard cards\*. Sniiip is not available for iPads or tablets.

Amount paid

Date paid

Receipt number

**YOUR CHARGES for 24/11/2021 - 21/02/2022 (90 days)**

Customer ref. no. 10 1063 7923 0000 2

PRECINCT ON PROSPECT 602  
56 PROSPECT STREET  
FORTITUDE VALLEY 4006

**Your meter readings**

Serial Number	Read Date	Reading	Usage	Comment
FES1900092	24/11/2021	10148		Estimated
	22/02/2022	11266	1118kL	
Boundary Meter	Your share percentage is 2.321262		Your share of usage is 25.95	

**Water Usage**

**State bulk water price**

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

State Bulk Water Charge 2021/22 25.95kL @ \$3.231000/kL \$83.84

**Urban Utilities distributor-retailer price**

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

Tier 1 usage 2021/22 25.95kL @ \$0.838000/kL \$21.74  
**Subtotal \$105.58**

**Water Services**

**Urban Utilities water service charge**

The amount we charge to maintain the water network.

Water service charge 2021/22 90 days \$58.32  
**Subtotal \$58.32**

**Sewerage Services**

**Urban Utilities sewerage service charge**

Sewerage service charge 2021/22 90 days \$139.23  
**Subtotal \$139.23**

**Water usage \$105.58**

**Water services \$58.32**

**Sewerage services \$139.23**

**Your total charges 24/11/2021 - 21/02/2022 \$303.13**

**Your usage was 25.95 kilolitres.**

**That's an average of 288 litres per day.**

**WE'RE HERE TO HELP**

As an essential service provider, we're here to help during challenging times. If your property has been affected by extreme weather or floods and you're experiencing difficulty paying your bills, please get in touch with us to discuss your circumstances. We'll work with you for as long as it takes to get back on track again.

Scan the QR code below for more information on our Urban Assist program.



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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.  
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**Water and Sewerage Account**  
In Person / Mail Payment Advice  
Name: DAVIS BARE TRUST



Billers Code: 112144  
Ref: 10 1063 7923 0000 2



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To use the QR code, use the reader within your mobile banking app.  
More info: www.bpay.com.au



\*4001 101063792300002



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



Date  
Cash  
Teller Stamp & Initials  
Cheques

Current charges due date  
27/04/2022

For Credit **Urban Utilities**  
Trans Code 831 User ID 066840 Customer Reference No. 101063792300002

Total Due \$ 303.13

+757+





14 June 2013

T and L Davis Holding PTY LTD ATF The Davis Bare Trust  
8 Rawton Avenue  
Northmead NSW 2152

**ACQUISITION OF 602/56 PROSPECT STREET, FORTITUDE VALLEY  
BY T AND L DAVIS HOLDING PTY LTD ATF THE DAVIS BARE TRUST**

Thank you for giving us the opportunity to identify Property Tax Allowances for your investment in the above property.

Our findings are summarised on page one of the enclosed report. We are confident you will be as pleased with the results as we are.

This schedule has been amended to correct the client's name as advice.

DEPPRO are the only company in Australia to specialise 100% in Tax Depreciation and its team of Quantity Surveyors are dedicated to adding value to depreciation.

Please visit our web site at [www.depro.com.au](http://www.depro.com.au)

If you have any queries relating to this report please do not hesitate to contact us.

Yours faithfully,  
DEPPRO Pty Ltd

Paul Bennion  
BAppSc(Quantity Surveying), AAIQS  
Director

[www.depro.com](http://www.depro.com)

Australia Wide  
1 1300 888 488  
World Wide  
1 + 61 1522 829 488  
0 + 61 7 3432 5788

**Swireps**  
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Hazelton Park QLD 4121  
PO Box 6081  
Mt Gravatt East QLD 4122  
1 67 3400 8755  
1 67 3408 8788

**Sydney**  
20 Gray Street  
Double Bay NSW 2008  
20 Gray Street  
Double Bay NSW 2008  
1 02 8228 2281  
1 02 8228 2888

**Melbourne**  
Suite 701/1550 24 Kilde Road  
Melbourne Vic 3004  
Suite 701/1550 24 Kilde Road  
Melbourne Vic 3004  
1 03 9525 8174  
1 03 9525 8173

**Perth**  
Suite 201/20 Rawson Road  
Subiaco WA 6008  
PO Box 1200  
Subiaco WA 6004  
1 08 9481 8100  
1 08 9481 8188



## **SCHEDULE OF PROPERTY TAX ALLOWANCES**

**FOR THE**

**ACQUISITION OF**

**602/56 PROSPECT STREET, FORTITUDE VALLEY**

**BY**

**T AND L DAVIS HOLDING PTY LTD ATF THE DAVIS BARE TRUST**

**ACQUIRED:**

**19 June 2012**

**SETTLED:**

**20 May 2013**

**our ref :**



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I) DEPRECIABLE PLANT	
USING DIMINISHING VALUE METHOD	
USING PRIME COST METHOD	
II) CAPITAL WORKS ALLOWANCES	
BUILDING	
STRUCTURAL IMPROVEMENTS	

**ACQUISITION OF 602/56 PROSPECT STREET, FORTITUDE VALLEY  
BY T AND L DAVIS HOLDING PTY LTD ATF THE DAVIS BARE TRUST**

---

**2.0 CERTIFICATION AND DISCLAIMER**

It is hereby certified that :

In accordance with the Act, the above named property has been inspected and report calculated and prepared all by a suitably experienced and qualified Quantity Surveyor and Associate Member of the Australian Institute of Quantity Surveyors.

All Plant and Capital Works deductions contained in this report have been calculated fully in accordance with our interpretation of the Income Tax Assessment Act 1997 and associated Acts and Appendages applicable at this time.

This report has been prepared under the understanding that no schedule of Depreciation Allowances form part of the Contract of Sale and that the exclusive ownership of all items of plant listed in this report are to the name or names specified in this report.

This report was prepared for the exclusive use by the name or names specified in this report for the sole purpose of claiming Property Tax Allowances by that name or names for the property specified in this report and is not to be used for any other purpose or to be reproduced without the express permission of the author.

DEPPRO Pty Ltd will not accept any liability for events arising as a result of any other person acting upon or using this schedule.

**3.0 CAPITAL EXPENDITURE ANALYSED**

.01 This report has been calculated and based on the total capital expenditure made up as follows:

Purchase Price (advised) :	\$530,000
Stamp Duty (advised/calculated) :	\$17,100
Legal Fees (advised) :	\$1,700

TOTAL CAPITAL EXPENDITURE ANALYSED :	\$548,800
--------------------------------------	-----------

.02 All figures contained in this report will be eligible to claim commencing the immediate day following the settlement date (advised) :

20-May-13

**ACQUISITION OF 602/56 PROSPECT STREET, FORTITUDE VALLEY  
BY T AND L DAVIS HOLDING PTY LTD ATF THE DAVIS BARE TRUST**

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**4.0 RECONCILIATION OF CAPITAL EXPENDITURE**

Total capital expenditure analysed can be broken up as follows :

.01	PLANT	\$36,486
-----	-------	----------

All plant listed in this report was identified during a site inspection and has been valued as an overall apportionment of the total capital expenditure analysed.

All plant listed and rates used are all in accordance with our interpretation and knowledge of legislation in force current at the date of this report.

Where applicable depreciation rates used in this report are taken from those recommended in legislation at the time of "Acquisition", or signing of the contract as stated on the cover of this report.

Where the acquisition date is unable to be determined, a nominal 30 days prior settlement has been assumed.

.02	CAPITAL WORKS ALLOWANCES	\$287,705
-----	--------------------------	-----------

Capital Works Allowances are based on the written down value of the historical construction cost with the exclusion of plant and ineligible items.

Where it has been unable to obtain the actual construction cost an estimate of works de-escalated to the date of construction has been used.

.03	INELIGIBLE ITEMS	\$224,609
-----	------------------	-----------

This figure comprises all items that are ineligible for taxation depreciation. This includes the land value, landscaping and any ineligible Capital Allowance associated with the property.

If the investment property is part of a complex any common area ineligible items have been included in this figure.

Items such as land and landscaping are considered to appreciate in value and therefore are deemed as being ineligible for depreciation.

TOTAL :	\$548,800
---------	-----------

**ACQUISITION OF 602/56 PROSPECT STREET, FORTITUDE VALLEY  
BY T AND L DAVIS HOLDING PTY LTD ATF THE DAVIS BARE TRUST**

**1.0 SUMMARY OF ENTITLEMENTS**

Financial Year	SUMMARY OF CLAIM BY USING DIMINISHING VALUE METHOD				OR	SUMMARY OF CLAIM BY USING PRIME COST METHOD		
	Depreciation on Plant	Capital Allowances	Yearly Total	Low Value Pooling		Depreciation on Plant	Capital Allowances	Yearly Total
	\$	\$	\$	\$	\$	\$	\$	
21/5/2013 - 2013	1,282 +	1,144 +	810 =	3,236	or	1,088 +	810 =	1,898
2013 - 2014	4,548 +	1,858 +	7,211 =	13,617		2,925 +	7,211 =	10,136
2014 - 2015	3,609 +	1,161 +	7,211 =	11,981		2,925 +	7,211 =	10,136
2015 - 2016	2,922 +	726 +	7,211 =	10,858		2,917 +	7,211 =	10,128
2016 - 2017	2,397 +	1,210 +	7,211 =	10,818		2,857 +	7,211 =	10,068
2017 - 2018	1,987 +	0 +	7,211 =	9,198		2,818 +	7,211 =	10,029
2018 - 2019	1,660 +	0 +	7,211 =	8,871		2,504 +	7,211 =	9,715
2019 - 2020	1,398 +	0 +	7,211 =	8,609		2,504 +	7,211 =	9,715
2020 - 2021	1,185 +	0 +	7,211 =	8,396		2,504 +	7,211 =	9,715
2021 - 2022	1,011 +	0 +	7,211 =	8,222		2,504 +	7,211 =	9,715
2022 - 2023	868 +	0 +	7,211 =	8,079		2,318 +	7,211 =	9,529
2023 - 2024	750 +	0 +	7,211 =	7,961		845 +	7,211 =	8,056
2024 - 2025	651 +	0 +	7,211 =	7,862		798 +	7,211 =	8,009
2025 - 2026	569 +	0 +	7,211 =	7,780		415 +	7,211 =	7,626
2026 - 2027	500 +	0 +	7,211 =	7,711		415 +	7,211 =	7,626
2027 - 2028	441 +	0 +	7,211 =	7,652		415 +	7,211 =	7,626
2028 - 2029	392 +	0 +	7,211 =	7,603		415 +	7,211 =	7,626
2029 - 2030	349 +	0 +	7,211 =	7,560		415 +	7,211 =	7,626
2030 - 2031	313 +	0 +	7,211 =	7,524		415 +	7,211 =	7,626
2031 - 2032	282 +	0 +	7,211 =	7,493		415 +	7,211 =	7,626
2032 - 2033	254 +	0 +	7,211 =	7,465		410 +	7,211 =	7,621
2033 - 2034	230 +	0 +	7,211 =	7,441		370 +	7,211 =	7,581
2034 - 2035	209 +	0 +	7,211 =	7,420		370 +	7,211 =	7,581
2035 - 2036	191 +	0 +	7,211 =	7,402		370 +	7,211 =	7,581
2036 - 2037	175 +	0 +	7,211 =	7,386		370 +	7,211 =	7,581
2037 - 2038	160 +	0 +	7,211 =	7,371		370 +	7,211 =	7,581
2038 - 2039	147 +	0 +	7,211 =	7,358		370 +	7,211 =	7,581
2039 - 2040	135 +	0 +	7,211 =	7,346		370 +	7,211 =	7,581
2040 - 2041	125 +	0 +	7,211 =	7,336		370 +	7,211 =	7,581
2041 - 2042	115 +	0 +	7,211 =	7,326		370 +	7,211 =	7,581
2042 - 2043	106 +	0 +	7,211 =	7,317		339 +	7,211 =	7,550
2043 - 2044	98 +	0 +	7,211 =	7,309		0 +	7,211 =	7,211
2044 - 2045	91 +	0 +	7,211 =	7,302		0 +	7,211 =	7,211
2045 - 2046	85 +	0 +	7,211 =	7,296		0 +	7,211 =	7,211
2046 - 2047	79 +	0 +	7,211 =	7,290		0 +	7,211 =	7,211
2047 - 2048	73 +	0 +	7,211 =	7,284		0 +	7,211 =	7,211
2048 - 2049	68 +	0 +	7,211 =	7,279		0 +	7,211 =	7,211
2049 - 2050	63 +	0 +	7,211 =	7,274		0 +	7,211 =	7,211
2050 - 2051	59 +	0 +	7,211 =	7,270		0 +	7,211 =	7,211
2051 - 2052	809 +	0 +	12,877 =	13,686		0 +	12,877 =	12,877
<b>Total</b>	<b>\$30,387 +</b>	<b>\$6,099 +</b>	<b>\$287,705 =</b>	<b>\$324,191</b>		<b>\$36,486 +</b>	<b>\$287,705 =</b>	<b>\$324,191</b>



**DIVISION 42 ALLOWANCES**

**DEPRECIABLE PLANT**

**USING**

**DIMINISHING VALUE METHOD**

ACQUISITION OF 602/56 PROSPECT STREET, FORTITUDE VALLEY  
BY T AND L DAVIS HOLDING PTY LTD ATF THE DAVIS BARE TRUST

<b>Capital Expenditure Incurred Upon Plant and Articles</b>	<b>Total Cost 20-May-13</b>	<b>Diminishing Value Rate</b>	<b>Depreciation Over First 41 Days</b>	<b>Opening W.D.V. 1-Jul-13</b>
	\$	%	\$	\$
<b>Diminishing Value</b>				
Items using effective lives as stated in TR 2006/15				
<b>Assets generally</b>				
Air-conditioning :				
* Mini Split System (up to 20KW)	5,179.00	20.00	116.35	5,062.65
Floor coverings (removable without damage)				
* Carpet	6,612.00	20.00	148.54	6,463.46
Hot Water Installation				
* Electric	1,346.00	16.66	25.19	1,320.81
Lifts (including hydraulic and traction)	11,106.00	6.66	83.09	11,022.91
<b>Kitchen assets</b>				
Dishwashers	2,071.00	20.00	46.53	2,024.47
Ovens	1,968.00	16.66	36.83	1,931.17
<b>Security and monitoring assets</b>				
Access control systems				
* Code pads	807.60	40.00	36.29	771.31
* Door controllers	336.50	40.00	15.12	321.38
* Readers, swipe cards	201.90	66.66	15.12	186.78
<b>TOTAL</b>	<b>\$ 29,628.00</b>		<b>\$ 523.05</b>	<b>29,104.95</b>



ACQUISITION OF 602/56 PROSPECT STREET, FORTITUDE VALLEY  
BY T AND L DAVIS HOLDING PTY LTD ATF THE DAVIS BARE TRUST

<b>Capital Expenditure Incurred Upon Plant and Articles</b>	<b>Total Cost 20-May-13</b>	<b>Diminishing Value Rate</b>	<b>Depreciation Over First 41 Days</b>	<b>Opening W.D.V. 1-Jul-13</b>
	\$	%	\$	\$
<b>Low Value Pooling Items</b>				
Items valued under \$1000 depreciated at 18.75% in the first financial year (irrespective of the number of days owned) and at 37.5% for each following year.				
<b>Assets generally</b>				
Ceiling Fans	621.00	18.75	116.44	504.56
Door closer	354.00	18.75	66.38	287.63
Master antenna television (MATV)				
* Amplifier	372.60	18.75	69.86	302.74
* Modulator	155.25	18.75	29.11	126.14
* Power source	93.15	18.75	17.47	75.68
Ventilation fans	559.00	18.75	104.81	454.19
Window blinds, internal	932.00	18.75	174.75	757.25
<b>Fire control assets</b>				
Detection and alarm systems				
* Fire alarm bell	398.00	18.75	74.63	323.38
* Detectors (incl addressable manual call points, heat, multi type and smoke)	335.00	18.75	62.81	272.19
<b>Kitchen assets</b>				
Cooktop	932.00	18.75	174.75	757.25
Range hoods	518.00	18.75	97.13	420.88
<b>Laundry assets</b>				
Clothes dryer	829.00	18.75	155.44	673.56
<b>TOTAL</b>	<b>\$</b>		<b>\$</b>	
	<u><u>6,099.00</u></u>		<u><u>1,143.56</u></u>	<u><u>4,955.44</u></u>

**ACQUISITION OF 602/56 PROSPECT STREET, FORTITUDE VALLEY  
BY T AND L DAVIS HOLDING PTY LTD ATF THE DAVIS BARE TRUST**

<b>Capital Expenditure Incurred Upon Plant and Articles</b>	<b>Total Cost 20-May-13</b>	<b>Diminishing Value Rate</b>	<b>Depreciation Over First 41 Days</b>	<b>Opening W.D.V. 1-Jul-13</b>
	<b>\$</b>	<b>%</b>	<b>\$</b>	<b>\$</b>

**Immediate Write Off Items**

Items valued under \$300 each written off in full in the first financial year of ownership, taking into account the set rule and grouping of like items.

**Assets generally**

Telecommunications

* Telephone hand set	249.00	100.00	249.00	Nil
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**Fire control assets**

Detection and alarm systems

* Detectors (incl addressable manual call points, heat, multi type and smoke)	259.00	100.00	259.00	Nil
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Hoses and nozzles	198.00	100.00	198.00	Nil
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**Outdoor assets**

Gates, electrical

* Controls	10.60	100.00	10.60	Nil
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* Motors	42.40	100.00	42.40	Nil
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<b>TOTAL</b>	<b>\$</b>	<b>759.00</b>	<b>\$</b>	<b>759.00</b>
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**DIVISION 42 ALLOWANCES**

**DEPRECIABLE PLANT**

**USING**

**PRIME COST METHOD**

**ACQUISITION OF 602/56 PROSPECT STREET, FORTITUDE VALLEY  
BY T AND L DAVIS HOLDING PTY LTD ATF THE DAVIS BARE TRUST**

<b>Capital Expenditure Incurred Upon Plant and Articles</b>	<b>Total Cost 20-May-13</b>	<b>Prime Cost Rate</b>	<b>Depreciation Over First 41 Days</b>	<b>Opening W.D.V. 1-Jul-13</b>
	\$	%	\$	\$
<b>Prime Cost</b>				
Items using effective lives as stated in TR 2006/15				
<b>Assets generally</b>				
Air-conditioning :				
* Mini Split System (up to 20KW)	5,179.00	10.00	58.18	5,120.82
Ceiling Fans	621.00	20.00	13.95	607.05
Door closer	354.00	10.00	3.98	350.02
Floor coverings (removable without damage)				
* Carpet	6,612.00	10.00	74.27	6,537.73
Hot Water Installation				
* Electric	1,346.00	8.33	12.59	1,333.41
Lifts (including hydraulic and traction)	11,106.00	3.33	41.54	11,064.46
Master antenna television (MATV)				
* Amplifier	372.60	10.00	4.19	368.41
* Modulator	155.25	10.00	1.74	153.51
* Power source	93.15	10.00	1.05	92.10
Ventilation fans	559.00	5.00	3.14	555.86
Window blinds, internal	932.00	10.00	10.47	921.53
<b>Fire control assets</b>				
Detection and alarm systems				
* Fire alarm bell	398.00	8.33	3.72	394.28
* Detectors (incl addressable manual call points, heat, multi type and smoke)	335.00	5.00	1.88	333.12



ACQUISITION OF 602/56 PROSPECT STREET, FORTITUDE VALLEY  
 BY T AND L DAVIS HOLDING PTY LTD ATF THE DAVIS BARE TRUST

Capital Expenditure Incurred Upon Plant and Articles	Total Cost 20-May-13 \$	Prime Cost Rate %	Depreciation Over First 41 Days \$	Opening W.D.V. 1-Jul-13 \$
<b>Kitchen assets</b>				
Cooktop	932.00	8.33	8.72	923.28
Dishwashers	2,071.00	10.00	23.26	2,047.74
Ovens	1,968.00	8.33	18.41	1,949.59
Range hoods	518.00	8.33	4.85	513.15
<b>Laundry assets</b>				
Clothes dryer	829.00	10.00	9.31	819.69
<b>Security and monitoring assets</b>				
Access control systems				
* Code pads	807.60	20.00	18.14	789.46
* Door controllers	336.50	20.00	7.56	328.94
* Readers, swipe cards	201.90	33.33	7.56	194.34
<b>TOTAL</b>	<b>\$ 35,727.00</b>		<b>\$ 328.52</b>	<b>35,398.48</b>



ACQUISITION OF 602/56 PROSPECT STREET, FORTITUDE VALLEY  
 BY T AND L DAVIS HOLDING PTY LTD ATF THE DAVIS BARE TRUST

<b>Capital Expenditure Incurred Upon Plant and Articles</b>	<b>Total Cost 20-May-13</b>	<b>Prime Cost Rate</b>	<b>Depreciation Over First 41 Days</b>	<b>Opening W.D.V. 1-Jul-13</b>
	\$	%	\$	\$
<b>Immediate Write Off Items</b>				
Items valued under \$300 each written off in full in the first financial year of ownership, taking into account the set rule and grouping of like items.				
<b>Assets generally</b>				
Telecommunications				
* Telephone hand set	249.00	100.00	249.00	Nil
<b>Fire control assets</b>				
Detection and alarm systems				
* Detectors (incl addressable manual call points, heat, multi type and smoke)	259.00	100.00	259.00	Nil
Hoses and nozzles	198.00	100.00	198.00	Nil
<b>Outdoor assets</b>				
Gates, electrical				
* Controls	10.60	100.00	10.60	Nil
* Motors	42.40	100.00	42.40	Nil
<b>TOTAL</b>	<b>\$ 759.00</b>		<b>\$ 759.00</b>	



**DIVISION 43 ALLOWANCES**

**CAPITAL WORKS ALLOWANCES**



ACQUISITION OF 602/56 PROSPECT STREET, FORTITUDE VALLEY  
 BY T AND L DAVIS HOLDING PTY LTD ATF THE DAVIS BARE TRUST

**Capital Expenditure Incurred on Qualifying Building Allowance**

Start & Finish Dates of Construction	Total Historical Cost	Prime Cost Rate	Annual Claim	Opening Residual Value 20-May-13	Total Capital Allowance for 41 Days	Opening W.D.V. 1-Jul-13
Start - Completion	\$	%	\$	\$	\$	\$
1.) 4/1/13 - 12/4/13	288,289	2.50	7,207	287,539	810	286,729
<b>sub-total</b>	<b>288,289</b>		<b>7,207</b>	<b>287,539</b>	<b>810</b>	<b>286,729</b>

**Capital Expenditure Incurred on Qualifying Structural Improvements**

Start & Finish Dates of Construction	Total Historical Cost	Prime Cost Rate	Annual Claim	Opening Residual Value 20-May-13	Total Capital Allowance for 41 Days	Opening W.D.V. 1-Jul-13
Start - Completion	\$	%	\$	\$	\$	\$
1.) 4/1/13 - 12/4/13	167	2.50	4	166	0	166
<b>sub-total</b>	<b>167</b>		<b>4</b>	<b>166</b>	<b>0</b>	<b>166</b>

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<b>TOTAL</b>	<b>\$</b>	<b>288,456</b>		<b>7,211</b>	<b>287,705</b>	<b>810</b>	<b>286,895</b>
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BRISBANE CITY COUNCIL ABN 72 002 765 795

# Rate Account

**Mailing Code** EMAIL  
**Property Location** 602/56 PROSPECT ST  
 FORTITUDE VALLEY  
**Issue Date** 4 May 2022

Dedicated to a better Brisbane



resource/EmailPDFs/500010413946197/E-1/S-1/I-1

DAVIS BARE TRUST  
 C/- T & L DAVIS HOLDINGS PTY LTD  
 AS TRUSTEES  
 8 RAWTON AVE  
 NORTHMEAD NSW 2152

Bill number  
**5000 1041 3946 197**

Bill number including donation  
**5800 1041 3946 197**

**Enquiries**  
 (07) 3403 8888  
**24 hours 7 days**

Account Period  
 1 Apr 2022 - 30 Jun 2022

## Donate to the Lord Mayor's Charitable Trust to help those in need

You can make a \$15 donation to the Lord Mayor's Charitable Trust to support Brisbane's grass-roots charities.

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

For more about the work of the Trust visit [lmct.org.au](http://lmct.org.au)

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 8.03% per annum will accrue daily on any amount owing immediately after this date.

### Nett Amount Payable

**\$430.40**

### Due Date

**3 Jun 2022**

## Summary of Charges

Opening Balance	0.00
Brisbane City Council Rates & Charges	372.95
State Government Charges	57.45
<b>Gross Amount</b>	<b>430.40</b>
<b>Discount and/or Rounding (where applicable)</b>	<b>0.00</b>
<b>Nett Amount Payable</b>	<b>430.40</b>
<b>Optional Lord Mayor's Charitable Trust donation received by the Due Date</b>	<b>445.40</b>

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



\*439 580010413946197



Billor Code: 319186  
 Ref: 5800 0000 5057 546  
 Amt: \$445.40 by 3 Jun 2022



\*439 500010413946197



Billor Code: 78550  
 Ref: 5000 0000 5057 546  
 Amt: \$430.40 by 3 Jun 2022

### Pay using your smartphone



DAVIS BARE TRUST

Due Date

**3 Jun 2022**

**50**

Gross Amount

**\$430.40**

Nett Amount

**\$430.40**

<0000043040>

<004440>

<500010413946197>

>

## 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**

## Rating and rebate information / payment assistance

**Rating information** - General rates are calculated based on land valuation and rating category. Please refer to your rating category statement or [www.brisbane.qld.gov.au/rates](http://www.brisbane.qld.gov.au/rates) for more information.

**Rebate** - Council offers a range of rates rebates, including pensioner and owner occupier. See [www.brisbane.qld.gov.au/rates](http://www.brisbane.qld.gov.au/rates) for more information or call Council's Contact Centre on (07) 3403 8888.

**Payment assistance** - If you would like to arrange a payment extension or a payment plan please contact Council on (07) 3403 8888.

## Payment options



### Online

To pay online go to [www.brisbane.qld.gov.au/payrates](http://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](http://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](http://www.bpay.com.au)  
Minimum payment \$10.

®Registered to BPAY Pty Ltd ABN 69 079 137 518

### BPAY VIEW

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

## 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 ruega 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

<b>Owner</b>	<b>DAVIS BARE TRUST</b>	
<b>Property Location</b>	<b>602/56 PROSPECT ST FORTITUDE VALLEY</b>	
<b>Real Property Description</b>	<b>L.602 SP.259352 PAR NTH BRISBANE 106/4506</b>	
Valuation effective from	1 Jul 2019	\$58,810
	1 Jul 2020	\$58,810
	1 Jul 2021	\$58,810
Average Rateable Valuation (A R V)		\$58,810

## Account Details

Account Number 5000 0000 5057 546

### Opening Balance

Closing Balance Of Last Bill	430.40	
Payment Received - 04-Feb-2022	430.40	CR

**Total** **0.00**

### Period: 1 Apr 2022 - 30 Jun 2022

#### Brisbane City Council Rates & Charges

General Rates - Category 14 (Annually 0.3391 Cents In The A R V \$) @ Parity Factor (P/F) 1.032307	259.83
Waste Utility Charge - 1 Charge(S) @ \$91.02 Qtr	91.02
Bushland Preservation Levy Category 14 (Annual 0.0115 Cents In The A R V \$) @ P/F 1.032307	9.10
Environmental Mgt Compliance Levy Category 14 (Annual 0.0138 Cents In The A R V \$) @ P/F 1.032307	13.00

**Total** **372.95**

#### State Government Charges

Emergency Management Levy - Group 2	57.45
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**Total** **57.45**

## 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 will receive a payment of \$39,410,162 in the 2021-22 financial year from the Queensland Government to mitigate any direct impacts from the Waste Levy on households.



BRISBANE CITY COUNCIL ABN 72 002 765 795

# Rate Account

**Property Location** 602/56 PROSPECT ST  
FORTITUDE VALLEY  
**Issue Date** 5 Oct 2021

Dedicated to a better Brisbane

Bill number  
**5000 1040 3111 389**

Bill number including donation  
**5800 1040 3111 389**

**Enquiries**  
(07) 3403 8888  
**24 hours 7 days**

Account Period  
1 Oct 2021 - 31 Dec 2021



P273BCCRA282\_A4MA01/E-3435/S-6873/I-13745

DAVIS BARE TRUST  
C/- T & L DAVIS HOLDINGS PTY LTD  
AS TRUSTEES  
8 RAWTON AVE  
NORTHMEAD NSW 2152

## Donate to the Lord Mayor's Charitable Trust to help those in need

You can make a \$15 donation to the Lord Mayor's Charitable Trust to support Brisbane's grass-roots charities.

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

For more about the work of the Trust visit [lmct.org.au](http://lmct.org.au)

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 8.03% per annum will accrue daily on any amount owing immediately after this date.*

**Nett Amount Payable****\$431.45****Due Date****4 Nov 2021****Summary of Charges**

Opening Balance	1.06
Brisbane City Council Rates & Charges	372.95
State Government Charges	57.45
<b>Gross Amount</b>	<b>431.46</b>
<b>Discount and/or Rounding (where applicable)</b>	<b>0.01 CR</b>
<b>Nett Amount Payable</b>	<b>431.45</b>
<b>Optional Lord Mayor's Charitable Trust donation received by the Due Date</b>	<b>446.45</b>

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 580010403111389



\*439 500010403111389



Billor Code: 319186  
Ref: 5800 0000 5057 546  
Amt: \$446.45 by 4 Nov 2021



Billor Code: 78550  
Ref: 5000 0000 5057 546  
Amt: \$431.45 by 4 Nov 2021



Snip

Available on the  
App Store

DAVIS BARE TRUST

**Due Date****4 Nov 2021****50****Gross Amount****\$431.46****Nett Amount****\$431.45**

&lt;00000/3115&gt;

&lt;006640&gt;

&lt;500010403111389&gt;

&gt;

## 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

## Rating and rebate information / payment assistance

**Rating information** - General rates are calculated based on land valuation and rating category. Please refer to your rating category statement or [www.brisbane.qld.gov.au/rates](http://www.brisbane.qld.gov.au/rates) for more information.

**Rebate** - Council offers a range of rates rebates, including pensioner and owner occupier. See [www.brisbane.qld.gov.au/rates](http://www.brisbane.qld.gov.au/rates) for more information or call Council's Contact Centre on (07) 3403 8888.

**Payment assistance** - If you would like to arrange a payment extension or a payment plan please contact Council on (07) 3403 8888.

## Payment options



### Online

To pay online go to [www.brisbane.qld.gov.au/payrates](http://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](http://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](http://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

## 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 ruega 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) 34038888 到布里斯本 (Brisbane) 市政廳。

## Property Details

<b>Owner</b>	<b>DAVIS BARE TRUST</b>	
<b>Property Location</b>	<b>602/56 PROSPECT ST FORTITUDE VALLEY</b>	
<b>Real Property Description</b>	<b>L.602 SP.259352 PAR NTH BRISBANE 106/4506</b>	
Valuation effective from	1 Jul 2019	\$58,810
	1 Jul 2020	\$58,810
	1 Jul 2021	\$58,810
Average Rateable Valuation (A R V)		\$58,810

## Account Details

Account Number 5000 0000 5057 546

### Opening Balance

Closing Balance Of Last Bill	430.99	
Payment Received - 30-Aug-2021	432.39	CR
Interest Charged On - State Government Charges	0.32	
Interest Charged On - Brisbane City Council Rates & Charges	2.13	
Projected Interest	0.01	

<b>Total</b>	<b>1.06</b>	
--------------	-------------	--

### Period: 1 Oct 2021 - 31 Dec 2021

#### Brisbane City Council Rates & Charges

General Rates - Category 14 (Annually 0.3391 Cents In The A R V \$) @ Parity Factor (P/F) 1.032307	259.83
Waste Utility Charge - 1 Charge(S) @ \$91.02 Qtr	91.02
Bushland Preservation Levy Category 14 (Annual 0.0115 Cents In The A R V \$) @ P/F 1.032307	9.10
Environmental Mgt Compliance Levy Category 14 (Annual 0.0138 Cents In The A R V \$) @ P/F 1.032307	13.00

<b>Total</b>	<b>372.95</b>
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#### State Government Charges

Emergency Management Levy - Group 2	57.45
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<b>Total</b>	<b>57.45</b>
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## 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 will receive a payment of \$39,410,162 in the 2021-22 financial year from the Queensland Government to mitigate any direct impacts from the Waste Levy on households.





# Reminder Notice

Dedicated to a better Brisbane

**Property Location** 602/56 PROSPECT ST  
FORTITUDE VALLEY

**Balance at** 12 Aug 2021

Account Number  
**5000 0000 5057 546**

**Enquiries**  
(07) 3403 8888  
**24 hours 7 days**

Amount Payable  
**\$432.39**



P225BCCREM80\_A4MA01.PDF/E-6783/S-6783/I-13565

DAVIS BARE TRUST  
C/- T & L DAVIS HOLDINGS PTY LTD  
AS TRUSTEES  
8 RAWTON AVE  
NORTHMEAD NSW 2152



## First Reminder Notice

Our records show full payment of your rate account has not been received.

As payment was not received by the due date, compounding interest of 8.03% per annum started accruing daily and any early payment discount was lost.

Please make payment as soon as possible or call 3403 8888 to discuss your account. If you have recently fully paid the account, thank you and please disregard this notice.

Council now offers paperless billing and free SMS reminders seven days before your account is due. For more information, please visit [www.brisbane.qld.gov.au/rates](http://www.brisbane.qld.gov.au/rates).

### Summary of Charges

Brisbane City Council Rates & Charges	372.96
State Government Charges	58.03
Interest	1.4
<b>Amount Payable</b>	<b>432.39</b>

OVERDUE

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 in person at any Post Office



\*439 50000005057546



Billers Code: 78550  
Ref: 5000 0000 5057 546

DAVIS BARE TRUST  
602/56 PROSPECT ST  
FORTITUDE VALLEY

**Balance at**  
**12 Aug 2021**

BPAY® this payment via Internet or phone banking.  
BPAY View® – View and pay this bill using internet banking.  
BPAY View Registration No.: Is our Account number

**50**

**\$432.39**





BRISBANE CITY COUNCIL ABN 72 002 765 795

# Rate Account

**Mailing Code** EMAIL  
**Property Location** 602/56 PROSPECT ST  
 FORTITUDE VALLEY  
**Issue Date** 5 Jan 2022

*Dedicated to a better Brisbane*

resource/EmailPDFs/500010408470214/E-1/S-1/I-1

DAVIS BARE TRUST  
 C/- T & L DAVIS HOLDINGS PTY LTD  
 AS TRUSTEES  
 8 RAWTON AVE  
 NORTHMEAD NSW 2152

Bill number  
**5000 1040 8470 214**

Bill number including donation  
**5800 1040 8470 214**

**Enquiries**  
 (07) 3403 8888  
**24 hours 7 days**

Account Period  
 1 Jan 2022 - 31 Mar 2022

## Donate to the Lord Mayor's Charitable Trust to help those in need

You can make a \$15 donation to the Lord Mayor's Charitable Trust to support Brisbane's grass-roots charities.

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

For more about the work of the Trust visit [lmct.org.au](http://lmct.org.au)

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 8.03% per annum will accrue daily on any amount owing immediately after this date.*

**Nett Amount Payable**

**\$430.40**

**Due Date**

**4 Feb 2022**

**Summary of Charges**

Opening Balance	0.00
Brisbane City Council Rates & Charges	372.95
State Government Charges	57.45
<b>Gross Amount</b>	<b>430.40</b>
<b>Discount and/or Rounding (where applicable)</b>	<b>0.00</b>
<b>Nett Amount Payable</b>	<b>430.40</b>
<b>Optional Lord Mayor's Charitable Trust donation received by the Due Date</b>	<b>445.40</b>

**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**

\*439 580010408470214



Billor Code: 319186  
 Ref: 5800 0000 5057 546  
 Amt: \$445.40 by 4 Feb 2022

**Excluding Lord Mayor's Charitable Trust \$15 donation**

\*439 500010408470214



Billor Code: 78550  
 Ref: 5000 0000 5057 546  
 Amt: \$430.40 by 4 Feb 2022

**Pay using your smartphone**

DAVIS BARE TRUST

**Due Date****4 Feb 2022****50****Gross Amount****\$430.40****Nett Amount****\$430.40**

&lt;0000043040&gt;

&lt;004440&gt;

&lt;500010408470214&gt;

&gt;

## 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**

## Rating and rebate information / payment assistance

**Rating information** - General rates are calculated based on land valuation and rating category. Please refer to your rating category statement or [www.brisbane.qld.gov.au/rates](http://www.brisbane.qld.gov.au/rates) for more information.

**Rebate** - Council offers a range of rates rebates, including pensioner and owner occupier. See [www.brisbane.qld.gov.au/rates](http://www.brisbane.qld.gov.au/rates) for more information or call Council's Contact Centre on (07) 3403 8888.

**Payment assistance** - If you would like to arrange a payment extension or a payment plan please contact Council on (07) 3403 8888.

## Payment options



### Online

To pay online go to [www.brisbane.qld.gov.au/payrates](http://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](http://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](http://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

## 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 ruega 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

<b>Owner</b>	<b>DAVIS BARE TRUST</b>	
<b>Property Location</b>	<b>602/56 PROSPECT ST FORTITUDE VALLEY</b>	
<b>Real Property Description</b>	<b>L.602 SP.259352 PAR NTH BRISBANE 106/4506</b>	
Valuation effective from	1 Jul 2019	\$58,810
	1 Jul 2020	\$58,810
	1 Jul 2021	\$58,810
Average Rateable Valuation (A R V)		\$58,810

## Account Details

Account Number 5000 0000 5057 546

### Opening Balance

Closing Balance Of Last Bill	431.46	
Payment Received - 04-Nov-2021	431.45	CR
Discount/Rounding Allowed	0.01	CR
Interest Charged On - State Government Charges	0.01	
Projected Interest	0.01	CR

**Total** **0.00**

### Period: 1 Jan 2022 - 31 Mar 2022

#### Brisbane City Council Rates & Charges

General Rates - Category 14 (Annually 0.3391 Cents In The A R V \$) @ Parity Factor (P/F) 1.032307	259.83
Waste Utility Charge - 1 Charge(S) @ \$91.02 Qtr	91.02
Bushland Preservation Levy Category 14 (Annual 0.0115 Cents In The A R V \$) @ P/F 1.032307	9.10
Environmental Mgt Compliance Levy Category 14 (Annual 0.0138 Cents In The A R V \$) @ P/F 1.032307	13.00

**Total** **372.95**

#### State Government Charges

Emergency Management Levy - Group 2	57.45
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**Total** **57.45**

## 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 will receive a payment of \$39,410,162 in the 2021-22 financial year from the Queensland Government to mitigate any direct impacts from the Waste Levy on households.



005 003384

T&L DAVIS INVESTMENTS PTY  
LIMITED  
<THE DAVIS SUPER FUND A/C>  
29 GLENN AVENUE  
NORTHMEAD NSW 2152

Statement date: 29 July 2022

Reference no.: X\*\*\*\*\*6012

## **Tax statement for the year ended 30 June 2022**

**Incorporating an AMMA statement required under the Income Tax Assessment Act 1997**



### **Part B - Information for resident investors to complete their tax return**

The tables on page 2 contain the information to be inserted into your tax return.

If you use a tax agent to prepare your income tax return, advise them to rely on the information in this statement rather than information that may be displayed in the tax agent's pre-filing service.

If you use myTax to prepare your income tax return, check the pre-filled amounts against this statement and correct them if necessary.

The information provided below assumes you were a resident of Australia for income tax purposes for the whole of the financial year. Additional information provided in Part C may be required by some taxpayers when completing their tax return. Information in Parts C and D may be relevant to capital gains tax calculations on disposal of your units.

We are required to report the information shown on this statement to the Australian Taxation Office. Please retain this statement for income tax purposes.

## Part B - Information for resident investors to complete their tax return

The four tables contain the information to be inserted into your tax return. They follow the structure of the *Tax Return for individuals (supplementary section) 2022*. Each line identifies a *Tax return label* to indicate where in the tax return the numbers below are to be inserted. On the tax return these labels are the white letters inside coloured boxes.

### Partnerships and trusts – Non-primary production

Item	Amount	Tax return label
Share of net income from trusts	\$0.00	13U
Franked distributions from trusts	\$0.00	13C

### Share of credits from income and tax offsets

Item	Amount	Tax return label
Share of franking credit from franked dividends	\$0.00	13Q
Share of credit for tax file number amounts withheld	\$0.00	13R

### Capital Gains

Item	Amount	Tax return label
Net capital gain*	\$0.00	18A
Total current year capital gains	\$0.00	18H

### Foreign Source Income and foreign assets or property

Item	Amount	Tax return label
Assessable foreign source income	\$15.79	20E
Other net foreign source income	\$15.79	20M
Foreign income tax offset**	\$4.87	20O

\*You may have capital losses from the sale of your units or from other sources to offset against this amount.

\*\*Where the foreign income tax offset amount shown is more than \$1,000 you should consult the Australian Taxation Office's *Guide to foreign income tax offset rules 2022* to determine whether you are entitled to claim the full amount.

Enquiries about this statement can be made to [enquiries@vaneck.com.au](mailto:enquiries@vaneck.com.au).

## Part C: Components of attribution

	Tax paid or Franking credit (grossed up)	Attributable amount
<b>Australian Income</b>		
Dividends - Unfranked amount		\$0.00
Dividends - Unfranked CFI amount		\$0.00
Interest (subject to non - resident withholding tax)		\$0.00
Interest (not subject to non - resident withholding tax)		\$0.00
NCMI		\$0.00
Excluded from NCMI		\$0.00
Clean building MIT income		\$0.00
Other income		\$0.00
<b>Non-primary production income</b>		
<b>Dividends - Franked amount</b>	\$0.00	\$0.00
<b>Capital Gains</b>		
Capital gains - Discounted method TAP		\$0.00
Capital gains - Discounted method NTAP		\$0.00
Capital gains - Other method TAP		\$0.00
Capital gains - Other method NTAP		\$0.00
<b>Net Capital Gains</b>		
AMIT CGT gross up amount		\$0.00
Other capital gains distribution		\$0.00
<b>Total current year capital gains</b>		\$0.00
<b>Foreign Income</b>		
<b>Assessable foreign income</b>	\$4.87	\$15.79
CFC income		\$0.00
<b>Total foreign income</b>	\$4.87	\$15.79
<b>Other Non-Assessable Amounts</b>		
Net exempt income		\$0.00
Non-Assessable non-exempt amount		\$0.00
Other non-attributable amounts		\$18.48
<b>Total Non-Assessable amounts</b>		\$18.48
<b>Total</b>	\$34.27	
Less: Gross-Ups	\$4.87	
Less: attributed amounts not paid in cash*	\$0.00	
<b>Gross Cash Distribution</b>	\$29.40	
<b>Other deductions from Distribution</b>		
Less: Withheld tax amount	\$0.00	
<b>Net Cash Distribution</b>	\$29.40	

\*It is no longer a tax law requirement that amounts to be included in your tax return have to be paid to you in cash. This can give rise to a cost base adjustment. See table E on the next page.

## Part D: Tax offsets

Tax offsets	Amount
Franking credit tax offset	\$0.00
Foreign income tax offset	\$4.87
<b>Total tax offsets</b>	<b>\$4.87</b>

The foreign income tax offset is split as follows:

referable to income	100%
referable to capital gains	0%
	<hr/>
	100%

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

AMIT cost base net increase amount	\$0.00
AMIT cost base net decrease amount	\$18.48

## Part F: Payment summary information for the year ended 30 June 2022 (for non-resident unitholders only)

Total fund payment	\$0.00
Total amounts withheld from fund payment	\$0.00

## 2022 Dividend Payment Summary

Payment Date	No. of Units	Dividend Payment Rate	Gross Dividend Amount	Tax Withheld	Net Dividend Amount
25/07/2022	490	\$0.0600	\$29.40	\$0.00	\$29.40
<b>Total</b>			<b>\$29.40</b>	<b>\$0.00</b>	<b>\$29.40</b>

## 2022 Dividend Reinvestment Plan (DRP) Allotment Summary

Allotment Date	Number of Units Allotted
25/07/2022	2

## Periodic statement

Your 2022 periodic or exit statement will be available online at <https://investorcentre.linkmarketservices.com.au> from around 27 September 2022. If you require a paper copy of a statement you can call +61 1300 68 38 37.

## Further information

The Fund's product disclosure statement and latest available half-year and annual financial reports are accessible at <https://www.vaneck.com.au> or by calling +61 1300 68 38 37.



# BetaShares

## Exchange Traded Funds

Responsible Entity: BetaShares Capital Ltd  
ABN 78 139 566 868 | AFSL 341181  
ARSN 169 907 064

All Registry communications to:  
C/- Link Market Services Limited  
Locked Bag A14, Sydney South, NSW, 1235  
Telephone: +61 1300 420 094  
ASX Code: HVST  
Email: [betashares@linkmarketservices.com.au](mailto:betashares@linkmarketservices.com.au)  
Website: [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)



005 003488

T&L DAVIS INVESTMENTS PTY  
LIMITED  
<THE DAVIS SUPER FUND A/C>  
29 GLENN AVENUE  
NORTHMEAD NSW 2152

Date: 31 July 2022  
Reference No.: X\*\*\*\*\*6012

### BETASHARES AUSTRALIAN DIVIDEND HARVESTER FUND (MANAGED FUND) Attribution Managed Investment Trust Member Annual Statement for the year ended 30 June 2022

#### Part A : Summary of 2022 tax return (supplementary section) items for a resident individual

Tax return (supplementary section)	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$35.08	13U
Franked distribution from trusts	\$603.17	13C
Share of franking credits from franked dividends	\$196.04	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust	\$0.00	13R
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Net capital gain	\$0.00	18A
Total current year capital gains	\$0.00	18H
CFC Income	\$0.00	19K
Assessable foreign source income	\$3.68	20E
Other net foreign source income	\$3.68	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$0.21	20O

\*To work out your foreign income tax offset (FITO) entitlement, see the '20 Foreign source income and foreign assets or property' section of the instructions for the 2022 Tax Return for Individuals (Supplementary Section) or the Guide to foreign tax offset rules 2022.

#### Capital gains tax information - Additional information for item 18

	Amount	
Capital gains - Discounted method	\$0.00	(grossed up amount)
Capital gains - Other method	\$0.00	
<b>Total current year capital gains</b>	<b>\$0.00</b>	



Part B: Components of attribution	Tax paid or franking credit gross up	Attributable amount
<b>Australian Income</b>		
Interest (subject to non - resident withholding tax)		\$2.39
Interest (not subject to non - resident withholding tax)		\$0.00
Dividends - unfranked amount declared to be CFI		\$21.22
Dividends - unfranked amount not declared to be CFI		\$7.16
Other assessable Australian income (Other)		\$4.04
Other assessable Australian income (NCMI)		\$0.21
Other assessable Australian income (Excluded from NCMI)		\$0.06
Other assessable Australian income (CBMI)		\$0.00
<b>Non-primary production income</b>		<b>\$35.08</b>
<b>Dividends - Franked amount (Franked distributions)</b>	<b>\$196.04</b>	<b>\$603.17</b>
<b>Capital Gains</b>		
Capital gains – Discounted method TAP (Other)		\$0.00
Capital gains – Discounted method TAP (NCMI)		\$0.00
Capital gains – Discounted method TAP (Excluded from NCMI)		\$0.00
Capital gains – Discounted method TAP (CBMI)		\$0.00
Capital gains - Discounted method NTAP		\$0.00
Taxable foreign capital gains - Discounted method	\$0.00	\$0.00
Capital gains – Other method TAP (Other)		\$0.00
Capital gains – Other method TAP (NCMI)		\$0.00
Capital gains – Other method TAP (Excluded from NCMI)		\$0.00
Capital gains – Other method TAP (CBMI)		\$0.00
Capital gains - Other method NTAP		\$0.00
Taxable foreign capital gains - Other method	\$0.00	\$0.00
<b>Net capital gains</b>	<b>\$0.00</b>	<b>\$0.00</b>
AMIT CGT gross up amount		\$0.00
Other capital gains distribution		\$0.00
<b>Total current year capital gains</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Foreign income</b>		
Other net foreign source income	\$0.21	\$3.68
<b>Assessable foreign source income</b>	<b>\$0.21</b>	<b>\$3.68</b>
Australian franking credit from a New Zealand franking company	\$0.00	\$0.00
CFC income		\$0.00
<b>Total foreign income</b>	<b>\$0.21</b>	<b>\$3.68</b>
<b>Non-assessable amounts</b>		
Net exempt income		\$0.00
Non-assessable non-exempt amount		\$0.00
Other non-attributable amounts		\$7.94
<b>Total Non-assessable amounts</b>		<b>\$7.94</b>
<b>Cash distribution</b>		
		<b>Cash amounts</b>
<b>Gross cash distribution</b>		<b>\$453.62</b>
Less: TFN amounts withheld		\$0.00
Less: Non-resident tax withheld on interest and dividends		\$0.00
Less: Non-resident tax withheld on fund payments		\$0.00
<b>Net cash distribution</b>		<b>\$453.62</b>
<b>Tax offsets</b>		
Franking credit tax offset from Australian resident companies		\$196.04
Foreign income tax offset - Other net foreign source income		\$0.21
Foreign income tax offset - Taxable foreign capital gains - Discounted method		\$0.00
Foreign income tax offset - Taxable foreign capital gains - Other method		\$0.00
Australian franking credit from a New Zealand franking company		\$0.00
<b>Total tax offsets</b>		<b>\$196.25</b>
<b>Attributed Managed Investment Trust ('AMIT') cost base</b>		
AMIT cost base net amount - excess (decrease cost base)		\$7.94
AMIT cost base net amount - shortfall (increase cost base)		\$0.00

#### Tax Guide

The Annual Tax Guide contains general information about how to use this statement when you prepare your 2022 Tax Return.

To view the 2022 Tax Guide, please visit: <http://www.betashares.com.au/TaxGuide>

This statement contains important information. Please retain it for taxation purposes as a charge may be levied for replacement. To view or change your Unitholder details, please visit our investor website at [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)

Stay informed with the latest investment news, economic insights, and portfolio construction information. Subscribe to BetaShares' weekly newsletter [www.betashares.com.au/subscribe](http://www.betashares.com.au/subscribe)

## iShares Europe ETF

ARSN 625 113 528  
BlackRock Investment Management (Australia) Limited  
ABN 13 006 165 975 AFSL 230523

Update your information:

 [www.investorcentre.com/au/contact](http://www.investorcentre.com/au/contact)

 Computershare Investor Services Pty Limited  
GPO Box 2975 Melbourne  
Victoria 3001 Australia  
Enquiries: (within Australia) 1-300-ishare (474 273)  
(international) +61 3 9415 4695

053306 000 IEU



T&L DAVIS INVESTMENTS PTY  
LIMITED  
<THE DAVIS SUPER FUND A/C>  
29 GLENN AVENUE  
NORTHMEAD NSW 2152

TFN/ABN Status: Quoted

Holder Identification Number (HIN)

HIN WITHHELD

### ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2022

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

#### PART A – SUMMARY OF 2022 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

Item	Tax Return Label	Tax Attribution Amount
Share of non-primary production income	13U	\$0.00
Franked distributions from trusts	13C	\$0.00
Share of franking credits from franked dividends	13Q	\$0.00
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Net capital gain	18A	\$0.00
Total current year capital gains	18H	\$0.00
Assessable foreign source income	20E	\$235.63
Other net foreign source income	20M	\$235.63
Foreign income tax offset	20O	\$35.41

#### PART B – COMPONENTS OF DISTRIBUTION

Item	Cash Distribution	Tax Paid/Offsets	Tax Attribution
<b>Australian income</b>			
Unfranked distributions			\$0.00
Unfranked CFI distributions			\$0.00
Interest (subject to non resident WHT)			\$0.00
Interest (not subject to non resident WHT)			\$0.00
Other income - clean building MIT income			\$0.00
Other income - excluded from NCMI			\$0.00
Other income - NCMI			\$0.00
Other income			\$0.00
<b>Non primary production income</b>			<b>\$0.00</b>
<b>Franked distributions</b>		<b>\$0.00</b>	<b>\$0.00</b>
<b>Capital gains</b>			
Discounted capital gains TAP - clean building MIT income			\$0.00
Discounted capital gains TAP - excluded from NCMI			\$0.00
Discounted capital gains TAP - NCMI			\$0.00
Discounted capital gains TAP			\$0.00
Discounted capital gains NTAP			\$0.00
Capital gains – other method TAP - clean building MIT income			\$0.00
Capital gains – other method TAP - excluded from NCMI			\$0.00
Capital gains – other method TAP - NCMI			\$0.00
Capital gains – other method TAP			\$0.00
Capital gains – other method NTAP			\$0.00
<b>Net capital gain</b>			<b>\$0.00</b>
AMIT CGT gross up amount			\$0.00
Other capital gains distribution			\$0.00
<b>Total current year capital gains</b>			<b>\$0.00</b>
Return of capital			
<b>Foreign income</b>			
<b>Assessable foreign source income</b>		<b>\$35.41</b>	<b>\$235.63</b>
<b>Other non-assessable amounts</b>			
Non-assessable non-exempt amount			\$0.00
Net exempt income			
Other non-attributable amounts			
<b>Gross amount</b>	<b>\$200.22</b>		<b>\$235.63</b>
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
<b>Net cash distribution</b>	<b>\$200.22</b>		

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

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

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

## iShares Core S&P/ASX 200 ETF

ARSN 146 083 141  
BlackRock Investment Management (Australia) Limited  
ABN 13 006 165 975 AFSL 230523

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 Computershare Investor Services Pty Limited  
GPO Box 2975 Melbourne  
Victoria 3001 Australia  
Enquiries: (within Australia) 1-300-ishare (474 273)  
(international) +61 3 9415 4695

119657 000 IOZ



T&L DAVIS INVESTMENTS PTY  
LIMITED  
<THE DAVIS SUPER FUND A/C>  
29 GLENN AVENUE  
NORTHMEAD NSW 2152

TFN/ABN Status: Quoted

Holder Identification Number (HIN)

HIN WITHHELD

### ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2022

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

#### PART A – SUMMARY OF 2022 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

Item	Tax Return Label	Tax Attribution Amount
Share of non-primary production income	13U	\$31.66
Franked distributions from trusts	13C	\$411.53
Share of franking credits from franked dividends	13Q	\$121.85
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Net capital gain	18A	\$11.05
Total current year capital gains	18H	\$22.10
Assessable foreign source income	20E	\$6.03
Other net foreign source income	20M	\$6.03
Foreign income tax offset	20O	\$0.20

#### PART B – COMPONENTS OF DISTRIBUTION

Item	Cash Distribution	Tax Paid/Offsets	Tax Attribution
<b>Australian income</b>			
Unfranked distributions			\$6.09
Unfranked CFI distributions			\$15.80
Interest (subject to non resident WHT)			\$3.26
Interest (not subject to non resident WHT)			\$0.00
Other income - clean building MIT income			\$0.00
Other income - excluded from NCMI			\$0.13
Other income - NCMI			\$0.14
Other income			\$6.24
<b>Non primary production income</b>			<b>\$31.66</b>
<b>Franked distributions</b>		<b>\$121.85</b>	<b>\$411.53</b>
<b>Capital gains</b>			
Discounted capital gains TAP - clean building MIT income			\$0.00
Discounted capital gains TAP - excluded from NCMI			\$0.00
Discounted capital gains TAP - NCMI			\$0.00
Discounted capital gains TAP			\$0.00
Discounted capital gains NTAP			\$11.05
Capital gains – other method TAP - clean building MIT income			\$0.00
Capital gains – other method TAP - excluded from NCMI			\$0.00
Capital gains – other method TAP - NCMI			\$0.00
Capital gains – other method TAP			\$0.00
Capital gains – other method NTAP			\$0.00
<b>Net capital gain</b>			<b>\$11.05</b>
AMIT CGT gross up amount			\$11.05
Other capital gains distribution			
<b>Total current year capital gains</b>			<b>\$22.10</b>
Return of capital			
<b>Foreign income</b>			
<b>Assessable foreign source income</b>		<b>\$0.20</b>	<b>\$6.03</b>
<b>Other non-assessable amounts</b>			
Non-assessable non-exempt amount			\$0.00
Net exempt income			
Other non-attributable amounts			
<b>Gross amount</b>	<b>\$357.76</b>		<b>\$471.32</b>
AMIT cost base net amount - excess (reduce cost base)			\$8.49
AMIT cost base net amount - shortfall (increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
<b>Net cash distribution</b>	<b>\$357.76</b>		

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

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

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

**Part A: Your details**

 005 000076

T&L DAVIS INVESTMENTS PTY  
LIMITED  
<THE DAVIS SUPER FUND A/C>  
29 GLENN AVENUE  
NORTHMEAD NSW 2152

**Date:** 15 July 2022  
**Reference No.:** X\*\*\*\*\*6012

**Platinum International Fund (Quoted Managed Hedge Fund) (ASX: PIXX)  
Attribution Managed Investment Trust Member Annual Statement  
for the year ended 30 June 2022**

**Part B: Summary of 2022 tax return (supplementary section) items for a resident individual**

Item	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$10.49	13U
Franked distribution from trusts	\$1.01	13C
Share of franking credits from franked dividends	\$0.31	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust distributions	\$0.00	13R
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Net capital gain	\$110.97	18A
Total current year capital gains	\$221.94	18H
CFC Income	\$0.00	19K
Assessable foreign source income	\$1,052.50	20E
Other net foreign source income	\$1,052.50	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$28.10	20O

\*To work out your foreign income tax offset (FITO) entitlement, see 20 Foreign source income and foreign assets or property or the Guide to foreign tax offset rules 2022.

**Part B: Capital gains tax information - Additional information for item 18**

	Amount	
Capital gains - discounted method	\$221.94	(gross amount)
Capital gains - other method	\$0.00	
<b>Total current year capital gains</b>	<b>\$221.94</b>	

Part C: Components of attribution	Cash Distributions	Tax paid or Franking credit (gross up)	Attributable amount
<b>Australian Income</b>			
Interest (subject to non - resident withholding tax)			\$0.03
Interest (not subject to non - resident withholding tax)			\$0.00
Dividends - unfranked amount declared to be CFI			\$0.00
Dividends - unfranked amount not declared to be CFI			\$0.00
Other assessable Australian income (Other)			\$10.46
Other assessable Australian income (NCMI)			\$0.00
Other assessable Australian income (Excluded from NCMI)			\$0.00
Other assessable Australian income (CBMI)			\$0.00
<b>Non-primary production income</b>			<b>\$10.49</b>
<b>Dividends - Franked amount</b>		<b>\$0.31</b>	<b>\$1.01</b>
<b>Capital Gains</b>			
Capital gains – Discounted method TAP (Other)			\$0.00
Capital gains – Discounted method TAP (NCMI)			\$0.00
Capital gains – Discounted method TAP (Excluded from NCMI)			\$0.00
Capital gains – Discounted method TAP (CBMI)			\$0.00
Capital gains - Discounted method NTAP			\$106.35
Taxable foreign capital gains - Discounted method		\$4.62	\$4.62
Capital gains – Other method TAP (Other)			\$0.00
Capital gains – Other method TAP (NCMI)			\$0.00
Capital gains – Other method TAP (Excluded from NCMI)			\$0.00
Capital gains – Other method TAP (CBMI)			\$0.00
Capital gains - Other method NTAP			\$0.00
Taxable foreign capital gains - Other method		\$0.00	\$0.00
<b>Net Capital Gains</b>		<b>\$4.62</b>	<b>\$110.97</b>
AMIT CGT gross up amount			\$110.97
Other capital gains distribution			
<b>Total current year capital gains</b>		<b>\$4.62</b>	<b>\$221.94</b>
<b>Foreign Income</b>			
Other net foreign source income		\$23.48	\$1,052.50
<b>Assessable foreign source income</b>		<b>\$23.48</b>	<b>\$1,052.50</b>
Australian franking credit from a New Zealand franking company		\$0.00	\$0.00
CFC income			\$0.00
<b>Total foreign income</b>		<b>\$23.48</b>	<b>\$1,052.50</b>
<b>Other Non-assessable Amounts</b>			
Net exempt income			\$0.00
Non-assessable non-exempt amount			\$0.00
Other non-attributable amounts			\$0.00
<b>Total Non-Assessable amounts</b>			<b>\$0.00</b>
<b>Gross Cash Distribution</b>	\$1,257.53		
Less: TFN amounts withheld	\$0.00		
Less: Non-resident tax withheld on interest and dividends	\$0.00		
Less: Non-resident tax withheld on fund payments	\$0.00		
<b>Net Cash Distribution</b>	<b>\$1,257.53</b>		
<b>Part D: Tax offsets</b>			
<b>Tax offsets</b>			<b>Amount</b>
Franking credit tax offset from Australian resident companies			\$0.31
Foreign income tax offset - Other net foreign source income			\$23.48
Foreign income tax offset - Taxable foreign capital gains - Discounted method			\$4.62
Foreign income tax offset - Taxable foreign capital gains - Other method			\$0.00
Australian franking credit from a New Zealand franking company			\$0.00
<b>Total tax offsets</b>			<b>\$28.41</b>
<b>Part E: Attribution Managed Investment Trust ('AMIT') cost base adjustments</b>			<b>Amount</b>
<b>AMIT cost base net amount - excess (decrease cost base)</b>			\$0.00
<b>AMIT cost base net amount - shortfall (increase cost base)</b>			\$0.00

To view or change your details, please visit our investor website at [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)

## 2022 Tax Statement

Attribution Managed Investment Trust (AMIT)  
Member Annual Statement (AMMA Statement)

T&L DAVIS INVESTMENTS PTY  
LIMITED  
<THE DAVIS SUPER FUND A/C>  
29 GLENN AVENUE  
NORTHMEAD NSW 2152

### Your details (Part A)

Holder Number

X\*\*\*\*\*416012

#### Summary of Key Information

Date: 26-Aug-2022

Year Ended: 30-Jun-2022

TFN/ABN Status: Quoted

Fund Code: QRI

Dear Unitholder,

This AMMA Statement has been prepared to assist you with completion of your Australian Income Tax Return for the year ended 30 June 2022. Please retain this statement for taxation purposes.

Please note that if any of your details displayed above is incorrect please log in to your investor portal account and update your details online or contact our registry.

### Distributions Paid for the 2022 tax year

Description	Gross Distribution	Tax Withheld	Net Distribution
Distribution – period end 31 July 2021	\$45.22	\$0.00	\$45.22
Distribution – period end 31 August 2021	\$51.26	\$0.00	\$51.26
Distribution – period end 30 September 2021	\$48.99	\$0.00	\$48.99
Distribution – period end 31 October 2021	\$51.23	\$0.00	\$51.23
Distribution – period end 30 November 2021	\$44.18	\$0.00	\$44.18
Distribution – period end 31 December 2021	\$41.78	\$0.00	\$41.78
Distribution – period end 31 January 2022	\$41.96	\$0.00	\$41.96
Distribution – period end 28 February 2022	\$40.09	\$0.00	\$40.09
Distribution – period end 31 March 2022	\$46.40	\$0.00	\$46.40
Distribution – period end 30 April 2022	\$50.79	\$0.00	\$50.79
Distribution – period end 31 May 2022	\$55.11	\$0.00	\$55.11
Distribution – period end 30 June 2022	\$52.19	\$0.00	\$52.19
<b>Total</b>	<b>\$569.20</b>	<b>\$0.00</b>	<b>\$569.20</b>



#### IMPORTANT NOTICE - FATCA/CRS DECLARATION RECORDED: Yes

##### Residency Certification (FATCA/CRS) Declaration Reminder

As a result of Australia's participation in the regime all unitholders must certify their country of tax residency. Where required the information will be reported to the Australian Taxation Office (ATO) which will report to various global tax authorities. **Unitholders who do not provide the above information may be treated as Non-Australian taxpayers and be reported accordingly to the ATO.**

You can certify your country of tax residency by logging into the Automic Investor Portal at <https://investor.automic.com.au>. Once you are logged in, select "declarations" from the left-hand vertical menu and follow the prompts.



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**QUALITAS**

# Tax Return Information

## Summary of 2022 Tax Return Items (Part B)

Description	Amount	Tax Return Reference
<b>Table 1 – Partnerships and trusts – Primary production</b>		
Share of net income from trusts		13L
Other deductions relating to amounts shown at share of net income from trusts		13X
<b>Table 2 – Partnership and trusts – Non-primary production</b>		
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$570.69	13U
Franked distributions from trusts		13C
Other deductions relating to non-primary production income		13Y
<b>Table 3 – Share of credits from income and tax offsets</b>		
Share of credit for tax withheld where Australian business number not quoted		13P
Share of franking credit from franked dividends		13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust distributions	\$0.00	13R
Share of credit for tax paid by trustee		13S
Share of credit for foreign resident withholding amounts (excluding capital gains)		13A
Share of National rental affordability scheme tax offset		13B
Early stage venture capital limited partnership: current year tax offset		T7K
Early stage investor: current year tax offset		T8L
Other refundable tax offsets: Exploration credits		T9P (code E)
<b>Table 4 – Capital gains</b>		
Net capital gain		18A
Total current year capital gains		18H
Credit for foreign resident capital gains withholding amounts		18X
<b>Table 5 – Foreign entities</b>		
CFC income		19K
Transferor trust income		19B
<b>Table 6 – Foreign source income and foreign assets or property</b>		
Assessable foreign source income		20E
Net foreign rent		20R
Other net foreign source income		20M
Australian franking credits from a New Zealand franking company		20F
Foreign income tax offset		20O
<b>Table 7 – Other income</b>		
Category 4 rebates		24V

## Component Information (Part C)

Description	Cash Distribution	Franking Credits / Tax Offsets	Attributed Amount	Tax Return Reference
<b>Table 1 – Australian income</b>				
Interest	\$569.20		\$570.69	
Dividends				-
Dividends: unfranked amount declared to be CFI				-
Dividends: unfranked amount not declared to be CFI				-
Dividends: less LIC capital gain deduction				-
Other assessable Australian income				-
NCMI – Non-primary production				-
Excluded from NCMI – Non-primary production				-
<b>Non-primary production income (A)</b>	<b>\$569.20</b>		<b>\$570.69</b>	<b>13U</b>
NCMI – Primary production				-
Excluded from NCMI – Primary Production				-
<b>Primary production Income (B)</b>				<b>13L</b>
<b>Dividends: Franked amount (Franked distributions) (X)</b>				<b>13C/13Q</b>



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Description	Cash Distribution	Franking Credits / Tax Offsets	Attributed Amount	Tax Return Reference
<b>Table 2 – Capital gains</b>				
Capital gains discount – Taxable Australian property				-
Capital gains discount – Non-taxable Australian property				-
Capital gains other – Taxable Australian property				-
Capital gains other – Non-taxable Australian property				-
NCMI capital gains				-
Excluded from NCMI capital gains				-
<b>Net capital gain</b>				<b>18A</b>
AMIT CGT gross up amount				-
Other capital gains distribution				-
<b>Total current year capital gains (C)</b>				<b>18H</b>
<b>Table 3 – Foreign income</b>				
Other net foreign source income				20M/200
Net foreign rent				20R
<b>Assessable foreign source income</b>				<b>20E</b>
Australian franking credits from a New Zealand franking company				20F
CFC income				19K
Transferor trust income				19B
<b>Total foreign income (D)</b>				-
<b>Table 4 – Tax offsets</b>				
Franking credit tax offset				13Q
Foreign income tax offset				200
<b>Total tax offsets (E)</b>				-
<b>Table 5 – Other non-assessable amounts and cost base details</b>				
Net exempt income				
Non-assessable non-exempt amount (F)				
Other non-attributable amounts				
Gross cash distribution (G)	\$569.20			
<b>AMIT cost base net amount – excess (decrease)</b>				
<b>AMIT cost base net amount – shortfall (increase)</b>	<b>\$1.49</b>			
<b>Table 6 – Other amounts deducted from trust distributions</b>				
TFN amounts withheld	\$0.00			13R
Non-resident tax withheld				-
Other expenses				13Y
Credit for foreign resident capital gains withholding amounts				18X
Other income Category 4: Rebates				24V
<b>Net cash distribution</b>	<b>\$569.20</b>			-
<b>Table 7 – Reporting for the purposes of non-resident withholding tax and income tax</b>				
Table 1 – Interest exempt from withholding				-
Table 6 – Non-resident withholding amount				-
Table 6 – Non-resident member para 276-105(2)(a) or (b) assessable amount				-
Table 6 – Non-resident member para 276-105(2)(c) assessable amount				-
Table 6 – Managed investment trust fund payments				-
Deemed payment – Dividend				-
Deemed payment – Interest				-
Deemed payment – Royalties				-
Deemed payment – Fund payment				-



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**Contact Us:**



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

001301 000 RDV



T&L DAVIS INVESTMENTS PTY  
LIMITED  
<THE DAVIS SUPER FUND A/C>  
29 GLENN AVENUE  
NORTHMEAD NSW 2152

**Enquiries:**

(within Australia) 1800 775 383  
(international) +61 3 9415 4248

**Holder Identification Number (HIN)**

**HIN WITHHELD**

**ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2022**

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

<b>PART A – SUMMARY OF 2022 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS</b>			
<b>Item</b>	<b>Tax Return Label</b>	<b>Amount</b>	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$39.68	
Franked distributions from trusts	13C	\$374.67	
Share of franking credits from franked dividends	13Q	\$116.91	
Share of credit for TFN amounts withheld	13R	\$0.00	
Share of credit for foreign resident withholding amounts	13A	\$0.00	
Net capital gain	18A	\$0.00	
Total current year capital gains	18H	\$0.00	
Assessable foreign source income	20E	\$5.51	
Other net foreign source income	20M	\$5.51	
Foreign income tax offset	20O	\$0.00	
<b>PART B – COMPONENTS OF ATTRIBUTION</b>			
<b>Item</b>	<b>Cash Distribution</b>	<b>Tax Paid/Offsets</b>	<b>Attribution</b>
<b>Australian Income</b>			
Unfranked distributions	\$12.57		\$12.57
Unfranked CFI distributions	\$9.79		\$9.79
Interest (subject to non resident WHT)	\$3.02		\$3.02
Interest (not subject to non resident WHT)	\$0.00		\$0.00
Clean building MIT income	\$0.03		\$0.03
Other income excluded from NCMi	\$0.00		\$0.00
Other income NCMi	\$0.25		\$0.25
Other income	\$14.02		\$14.02
<b>Non primary production income</b>	<b>\$39.68</b>		<b>\$39.68</b>
<b>Franked distributions</b>	<b>\$257.76</b>	<b>\$116.91</b>	<b>\$374.67</b>
<b>Capital Gains</b>			
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
<b>Net capital gain</b>	<b>\$0.00</b>		<b>\$0.00</b>
AMIT CGT gross up amount			\$0.00
Other capital gains distribution	\$0.00		\$0.00
<b>Total current year capital gains</b>	<b>\$0.00</b>		<b>\$0.00</b>
<b>Foreign Income</b>			
Assessable foreign source income	\$5.51	\$0.00	\$5.51
<b>Other Non-assessable Amounts</b>			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		\$0.00
Other non-attributable amounts	\$17.59		\$17.59
<b>Gross Amount</b>	<b>\$320.54</b>		<b>\$419.86</b>
AMIT cost base net amount - excess (reduce cost base)			\$17.59
AMIT cost base net amount - shortfall (increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		\$0.00
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		\$0.00
- Fund payment amounts withheld	\$0.00		\$0.00
<b>Net Cash Distribution</b>	<b>\$320.54</b>		

# Associate. Global Partners

All Registry communications to:  
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Locked Bag A14 Sydney South NSW 1235  
Telephone: +61 1300 420 094  
ASX Code: SWTZ  
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T&L DAVIS INVESTMENTS PTY  
LIMITED  
<THE DAVIS SUPER FUND A/C>  
29 GLENN AVENUE  
NORTHMEAD NSW 2152

**Statement date:** 29 July 2022

**Reference no:** X\*\*\*\*\*6012

## Switzer Dividend Growth Fund (ASX Code: SWTZ) Attribution Managed Investment Trust Member Annual Statement for the year ended 30 June 2022

### Part B: Summary of 2022 tax return (supplementary section) items for a resident individual

Non Australian residents should seek independent Australian tax advice.

Item	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$46.58	13U
Franked distribution from trusts	\$233.56	13C
Share of franking credits from franked dividends	\$81.90	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust distributions	\$0.00	13R
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Net capital gain	\$31.25	18A
Total current year capital gains	\$62.50	18H
CFC Income	\$0.00	19K
Assessable foreign source income	\$0.00	20E
Other net foreign source income	\$0.00	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$0.00	20O

\*To work out your foreign income tax offset (FITO) entitlement, see **20 Foreign source income and foreign assets or property** or the Guide to foreign tax offset rules 2022.

### Part B: Capital gains tax information - Additional information for item 18

	Amount	
Capital gains - discounted method	\$62.50	(gross amount)
Capital gains - other method	\$0.00	
<b>Total current year capital gains</b>	<b>\$62.50</b>	

**Part C: Components of attribution**

	Cash Distributions	Tax paid or Franking credit (grossed up)	Attributable amount
<b>Australian Income</b>			
Interest (subject to non - resident withholding tax)	\$0.01		\$0.01
Interest (not subject to non - resident withholding tax)	\$0.00		\$0.00
Dividends - unfranked amount declared to be CFI	\$0.00		\$0.00
Dividends - unfranked amount not declared to be CFI	\$43.98		\$43.98
Other assessable Australian income (Other)	\$2.59		\$2.59
Other assessable Australian income (NCMI)	\$0.00		\$0.00
Other assessable Australian income (Excluded from NCMI)	\$0.00		\$0.00
Other assessable Australian income (CBMI)	\$0.00		\$0.00
<b>Non-primary production income</b>	<b>\$46.58</b>		<b>\$46.58</b>
<b>Dividends - Franked amount</b>	<b>\$151.66</b>	<b>\$81.90</b>	<b>\$233.56</b>
<b>Capital Gains</b>			
Capital gains – Discounted method TAP (Other)	\$0.00		\$0.00
Capital gains – Discounted method TAP (NCMI)	\$0.00		\$0.00
Capital gains – Discounted method TAP (Excluded from NCMI)	\$0.00		\$0.00
Capital gains – Discounted method TAP (CBMI)	\$0.00		\$0.00
Capital gains - Discounted method NTAP	\$31.25		\$31.25
Taxable foreign capital gains - Discounted method	\$0.00	\$0.00	\$0.00
Capital gains – Other method TAP (Other)	\$0.00		\$0.00
Capital gains – Other method TAP (NCMI)	\$0.00		\$0.00
Capital gains – Other method TAP (Excluded from NCMI)	\$0.00		\$0.00
Capital gains – Other method TAP (CBMI)	\$0.00		\$0.00
Capital gains - Other method NTAP	\$0.00		\$0.00
Taxable foreign capital gains - Other method	\$0.00	\$0.00	\$0.00
<b>Net Capital Gains</b>	<b>\$31.25</b>	<b>\$0.00</b>	<b>\$31.25</b>
AMIT CGT gross up amount			\$31.25
Other capital gains distribution	\$31.25		
<b>Total current year capital gains</b>	<b>\$62.50</b>	<b>\$0.00</b>	<b>\$62.50</b>
<b>Foreign Income</b>			
Other net foreign source income	\$0.00	\$0.00	\$0.00
<b>Assessable foreign source income</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
Australian franking credit from a New Zealand franking company		\$0.00	\$0.00
CFC income	\$0.00		\$0.00
<b>Total foreign income</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Other Non-assessable Amounts</b>			
Net exempt income	\$0.00		
Non-assessable non-exempt amount	\$0.00		
Other non-attributable amounts	\$0.42		
<b>Total Non-Assessable amounts</b>	<b>\$0.42</b>		
<b>Gross Cash Distribution</b>	<b>\$261.16</b>		
Less: TFN amounts withheld	\$0.00		
Less: Non-resident tax withheld on interest and dividends	\$0.00		
Less: Non-resident tax withheld on fund payments	\$0.00		
<b>Net Cash Distribution</b>	<b>\$261.16</b>		

**Part D: Tax offsets**

	Amount
<b>Tax offsets</b>	
Franking credit tax offset from Australian resident companies	\$81.90
Foreign income tax offset - Other net foreign source income	\$0.00
Foreign income tax offset - Taxable foreign capital gains - Discounted method	\$0.00
Foreign income tax offset - Taxable foreign capital gains - Other method	\$0.00
Australian franking credit from a New Zealand franking company	\$0.00
<b>Total tax offsets</b>	<b>\$81.90</b>

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

AMIT cost base net amount - excess (decrease cost base)	\$0.42
AMIT cost base net amount - shortfall (increase cost base)	\$0.00

Please retain this statement for income tax purposes.



360 Capital REIT (ASX: TOT) comprising  
360 Capital Passive REIT (ARSN 602 304 432) and  
360 Capital Active REIT (ARSN 602 303 613)

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Smart Business Solutions

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**Statement Date:** 31 August 2022  
**Statement Period:** 1 July 2021 to 30 June 2022  
**Reference Number:** S00092926028

## Annual Tax Statement Attribution Managed Investment Trust Member Annual Statement (AMMA)

### Australian Resident Individuals – Use this statement to complete your 2022 Tax Return

This Statement includes all distributions paid by the entities in 360 Capital REIT during the period 1 July 2021 to 30 June 2022.

	360 Capital Active REIT	360 Capital Passive REIT	TOTAL	Tax Return Label
<b>Summary of 2022 Tax Return items</b>				
Franked dividend	97.51	0.00	97.51	11T
Unfranked dividend	0.00	0.00	0.00	11S
Franking credit	32.51	0.00	32.51	11U

**Note:** The dividend paid in July 2022 will be included in your 2023 Tax Return.

	360 Capital Active REIT	360 Capital Passive REIT	TOTAL	Tax Return Label
<b>Summary of 2022 Tax Return (Supplementary Section) items</b>				
Non-primary production income	0.00	0.00	0.00	13U
Credit for TFN amounts withheld	0.00	0.00	0.00	13R
Credit for non – resident withholding amounts withheld	0.00	0.00	0.00	13A
Total current year capital gains	0.00	0.00	0.00	18H
Net capital gain	0.00	0.00	0.00	18A

### Australian Resident Individuals – Summary of Distributions / Dividends

360 Capital Active REIT		360 Capital Passive REIT	
June 2021 Quarterly Dividend	0.00	September 2021 Quarterly Distribution	0.00
September 2021 Quarterly Dividend	32.13	December 2021 Quarterly Distribution	0.00
December 2021 Quarterly Dividend	32.69	March 2022 Quarterly Distribution	0.00
March 2022 Quarterly Dividend	32.69	June 2022 Quarterly Distribution	0.00
<b>TOTAL</b>	<b>97.51</b>	<b>TOTAL</b>	<b>0.00</b>

## Use this Annual Tax / AMMA Statement to complete your 2022 Tax Return

DO NOT use this in conjunction with your Distribution / Dividend Statements sent at the time of your payments. This Tax Statement supersedes and replaces your Distribution / Dividend Statements.

**Note:** This Statement contains essential information to assist you in preparing your income tax return. Please retain this Statement in a safe place. If you are in any doubt as to your tax position (including the impact of tax-deferred capital amounts) you should seek professional advice.

**Please see below for detailed components of the distributions / dividends**

### Components of the distributions / dividends

360 Capital Passive REIT	Cash distribution	Tax paid/offsets	Attribution amount
<b>Australian income</b>			
Interest	0.00		0.00
Other income	0.00		0.00
<b>Non-primary production income</b>	<b>0.00</b>		0.00
<b>Capital gains (NTARP)</b>			
Discounted capital gain	0.00	0.00	0.00
Capital gain other	0.00	0.00	0.00
<b>Net capital gain</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
AMIT CGT Gross amount			0.00
Other capital gains distribution	0.00		
<b>Total current year capital gains</b>	<b>0.00</b>		0.00
<b>Other non-assessable amounts</b>			
Net exempted amounts	0.00		
Non-assessable non-exempt amounts	0.00		
Other non-attributable amounts	0.00		
<b>Gross cash distribution</b>	<b>0.00</b>		
less TFN amounts withheld	0.00		
less Non-resident withholding tax	0.00		
<b>Net cash distribution</b>	<b>0.00</b>		
<b>Attribution Managed Investment Trust (AMIT)</b>			
AMIT cost base net amount - excess	0.00		
AMIT cost base net amount – shortfall	0.00		

360 Capital Active REIT	Cash dividend	Tax paid/offsets	Taxable income
<b>Australian income</b>			
Franked dividend	97.51		97.51
Unfranked dividend	0.00		0.00
Franking Credit		32.51	32.51
<b>Gross cash dividend</b>	<b>97.51</b>		
<b>Net cash dividend</b>	<b>97.51</b>		

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## ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2022

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

PART A – SUMMARY OF 2022 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS			
Item	Tax Return Label	Amount	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$89.68	
Franked distributions from trusts	13C	\$0.00	
Share of franking credits from franked dividends	13Q	\$0.00	
Share of credit for TFN amounts withheld	13R	\$0.00	
Share of credit for foreign resident withholding amounts	13A	\$0.00	
Net capital gain	18A	\$0.00	
Total current year capital gains	18H	\$0.00	
Assessable foreign source income	20E	\$4.75	
Other net foreign source income	20M	\$4.75	
Foreign income tax offset	20O	\$0.00	
PART B – COMPONENTS OF ATTRIBUTION			
Item	Cash Distribution	Tax Paid/Offsets	Attribution
<b>Australian Income</b>			
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$0.00		\$0.00
Interest - subject to non resident WHT	\$0.86		\$0.66
Interest - not subject to non resident WHT	\$134.67		\$89.02
Other income - clean building MIT income	\$0.00		\$0.00
Other income - excluded from NCMI	\$0.00		\$0.00
Other income - NCMI	\$0.00		\$0.00
Other income	\$0.00		\$0.00
<b>Non primary production income</b>	<b>\$135.53</b>		<b>\$89.68</b>
<b>Franked distributions</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Capital Gains</b>			
Discounted capital gains TAP - clean building MIT income	\$0.00		\$0.00
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$0.00		\$0.00
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$0.00		\$0.00
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
<b>Net capital gain</b>	<b>\$0.00</b>		<b>\$0.00</b>
AMIT CGT gross up amount			\$0.00
Other capital gains distribution	\$0.00		\$0.00
<b>Total current year capital gains</b>	<b>\$0.00</b>		<b>\$0.00</b>
<b>Foreign Income</b>			
<b>Assessable foreign source income</b>	<b>\$17.64</b>	<b>\$0.00</b>	<b>\$4.75</b>
<b>Other Non-assessable Amounts</b>			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		\$0.00
Other non-attributable amounts	\$0.00		\$0.00
<b>Gross Amount</b>	<b>\$153.17</b>		<b>\$94.43</b>
AMIT cost base net amount - excess (reduce cost base)			\$58.74
AMIT cost base net amount - shortfall (increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		\$0.00
Less non-resident withholding tax			\$0.00
- Interest / dividend amounts withheld	\$0.00		\$0.00
- Fund payment amounts withheld	\$0.00		\$0.00
<b>Net Cash Distribution</b>	<b>\$153.17</b>		

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## ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2022

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

PART A – SUMMARY OF 2022 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS			
Item	Tax Return Label	Amount	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$12.51	
Franked distributions from trusts	13C	\$88.58	
Share of franking credits from franked dividends	13Q	\$27.87	
Share of credit for TFN amounts withheld	13R	\$0.00	
Share of credit for foreign resident withholding amounts	13A	\$0.00	
Net capital gain	18A	\$45.59	
Total current year capital gains	18H	\$91.18	
Assessable foreign source income	20E	\$26.26	
Other net foreign source income	20M	\$26.26	
Foreign income tax offset	20O	\$3.69	
PART B – COMPONENTS OF ATTRIBUTION			
Item	Cash Distribution	Tax Paid/Offsets	Attribution
<b>Australian Income</b>			
Unfranked distributions	\$1.84		\$1.45
Unfranked CFI distributions	\$3.31		\$3.34
Interest - subject to non resident WHT	\$0.72		\$0.91
Interest - not subject to non resident WHT	\$6.21		\$4.29
Other income - clean building MIT income	\$0.00		\$0.00
Other income - excluded from NCMI	\$0.02		\$0.02
Other income - NCMI	\$0.03		\$0.04
Other income	\$3.20		\$2.46
<b>Non primary production income</b>	<b>\$15.33</b>		<b>\$12.51</b>
<b>Franked distributions</b>	<b>\$60.72</b>	<b>\$27.87</b>	<b>\$88.58</b>
<b>Capital Gains</b>			
Discounted capital gains TAP - clean building MIT income	\$0.00		\$0.00
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$0.00		\$0.00
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$45.68		\$45.59
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.17		\$0.00
<b>Net capital gain</b>	<b>\$45.85</b>		<b>\$45.59</b>
AMIT CGT gross up amount			\$45.59
Other capital gains distribution	\$45.68		
<b>Total current year capital gains</b>	<b>\$91.53</b>		<b>\$91.18</b>
<b>Foreign Income</b>			
<b>Assessable foreign source income</b>	<b>\$23.04</b>	<b>\$3.69</b>	<b>\$26.26</b>
<b>Other Non-assessable Amounts</b>			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
<b>Gross Amount</b>	<b>\$190.62</b>		<b>\$218.53</b>
AMIT cost base net amount - excess (reduce cost base)			\$3.65
AMIT cost base net amount - shortfall (increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
<b>Net Cash Distribution</b>	<b>\$190.62</b>		

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## ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2022

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

PART A – SUMMARY OF 2022 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS			
Item	Tax Return Label	Amount	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$0.00	
Franked distributions from trusts	13C	\$0.00	
Share of franking credits from franked dividends	13Q	\$0.00	
Share of credit for TFN amounts withheld	13R	\$0.00	
Share of credit for foreign resident withholding amounts	13A	\$0.00	
Net capital gain	18A	\$0.82	
Total current year capital gains	18H	\$1.64	
Assessable foreign source income	20E	\$167.73	
Other net foreign source income	20M	\$167.73	
Foreign income tax offset	20O	\$26.71	
PART B – COMPONENTS OF ATTRIBUTION			
Item	Cash Distribution	Tax Paid/Offsets	Attribution
<b>Australian Income</b>			
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$0.00		\$0.00
Interest - subject to non resident WHT	\$0.00		\$0.00
Interest - not subject to non resident WHT	\$0.00		\$0.00
Other income - clean building MIT income	\$0.00		\$0.00
Other income - excluded from NCMI	\$0.00		\$0.00
Other income - NCMI	\$0.00		\$0.00
Other income	\$3.00		\$0.00
<b>Non primary production income</b>	<b>\$3.00</b>		<b>\$0.00</b>
<b>Franked distributions</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Capital Gains</b>			
Discounted capital gains TAP - clean building MIT income	\$0.00		\$0.00
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$0.00		\$0.00
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$1.23		\$0.82
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
<b>Net capital gain</b>	<b>\$1.23</b>		<b>\$0.82</b>
AMIT CGT gross up amount			\$0.82
Other capital gains distribution	\$1.23		
<b>Total current year capital gains</b>	<b>\$2.46</b>		<b>\$1.64</b>
<b>Foreign Income</b>			
<b>Assessable foreign source income</b>	<b>\$136.77</b>	<b>\$26.71</b>	<b>\$167.73</b>
<b>Other Non-assessable Amounts</b>			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
<b>Gross Amount</b>	<b>\$142.23</b>		<b>\$169.37</b>
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$0.43
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
<b>Net Cash Distribution</b>	<b>\$142.23</b>		



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## ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2022

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

PART A – SUMMARY OF 2022 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS			
Item	Tax Return Label	Amount	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$1.53	
Franked distributions from trusts	13C	\$0.00	
Share of franking credits from franked dividends	13Q	\$0.00	
Share of credit for TFN amounts withheld	13R	\$0.00	
Share of credit for foreign resident withholding amounts	13A	\$0.00	
Net capital gain	18A	\$26.19	
Total current year capital gains	18H	\$52.38	
Assessable foreign source income	20E	\$170.01	
Other net foreign source income	20M	\$170.01	
Foreign income tax offset	20O	\$23.23	
PART B – COMPONENTS OF ATTRIBUTION			
Item	Cash Distribution	Tax Paid/Offsets	Attribution
<b>Australian Income</b>			
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$0.00		\$0.00
Interest - subject to non resident WHT	\$0.00		\$0.00
Interest - not subject to non resident WHT	\$0.00		\$0.00
Other income - clean building MIT income	\$0.00		\$0.00
Other income - excluded from NCMI	\$0.00		\$0.00
Other income - NCMI	\$0.00		\$0.00
Other income	\$2.28		\$1.53
<b>Non primary production income</b>	<b>\$2.28</b>		<b>\$1.53</b>
<b>Franked distributions</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Capital Gains</b>			
Discounted capital gains TAP - clean building MIT income	\$0.00		\$0.00
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$0.00		\$0.00
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$16.89		\$26.19
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.01		\$0.00
<b>Net capital gain</b>	<b>\$16.90</b>		<b>\$26.19</b>
AMIT CGT gross up amount			\$26.19
Other capital gains distribution	\$16.89		
<b>Total current year capital gains</b>	<b>\$33.79</b>		<b>\$52.38</b>
<b>Foreign Income</b>			
<b>Assessable foreign source income</b>	<b>\$144.79</b>	<b>\$23.23</b>	<b>\$170.01</b>
<b>Other Non-assessable Amounts</b>			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
<b>Gross Amount</b>	<b>\$180.86</b>		<b>\$223.92</b>
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$19.84
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
<b>Net Cash Distribution</b>	<b>\$180.86</b>		



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ACN 150 433 828

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T&L DAVIS INVESTMENTS PTY  
LIMITED  
<THE DAVIS SUPER FUND A/C>  
29 GLENN AVENUE  
NORTHMEAD NSW 2152

**Holder Identification Number (HIN)**  
HIN WITHHELD

**Exchange Code:**  
CURE

## Your Annual Tax Statement

Dear Securityholder,

We've enclosed your 2022 annual tax statement for your account with us. This statement includes important information you need to complete your tax return, so please take some time to review it.

## Our Yearly Wrap-Up

### 2022: The Year of inflation and gold?

The 2021 and 2022 financial years have been very different. In 2021, global share markets powered to all-time highs. Low interest rates, COVID-19 stimulus and record-setting earnings from technology companies made for a banner year.

But 2022 saw global share markets fall into bear market territory. Inflation, rising interest rates, and war in Ukraine worked together to dampen investor sentiment and asset prices. In this setting, the importance of diversification became pronounced. Gold, a safe-haven asset, outperformed treasury inflation-protected securities and bonds throughout the financial year. Gold has historically performed best when inflation is high.

## We're Here To Help

If you have questions about your tax components and payment information, please contact us on 1300 382 656 (within Australia) or +61 3 9415 4339 (outside Australia). Thank you for choosing to invest with us.

Yours sincerely,

The ETF Securities Team

Protect your portfolio with physical gold.

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**ASX: GOLD**



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# A Guide To The Information Provided In Your Tax Statement

## Part A – What do you do with the amounts that appear in part A

Your annual taxation statement has been designed so that the amounts in Part A correspond to the amounts you are required to enter into your 2022 Tax Return for Individuals (Supplementary Section) and includes the distribution components from your investments that are relevant for the completion of your Australian tax return.

## Part B – What information makes up the distribution components

Part B of your annual tax statement provides information relating to the components of the distributions you have received with respect to the financial year. Information relating to each component is provided in the notes below.

### Australian income components

<b>Note 1 – Dividends – Unfranked</b>	This is your share of Australian source unfranked dividends. No franking credits are attached to these dividends.
<b>Note 2 – Interest</b>	This income relates to interest earned on amounts such as cash or fixed interest on securities held in Australia.
<b>Note 3 – Other income</b>	Other income is any other income from Australian sources (excluding capital gains) that is taxable. This includes rental income from direct or indirect property investments.
<b>Note 4 – Dividends – Franked</b>	This is your share of franked dividends. Your share of franking credits in relation to franked dividends is provided in the "Tax Paid or Tax Offsets" column. Although you do not receive the franking credits in cash, you must include them as part of your assessable income in your tax return. However, you may be entitled to tax offsets to reduce your income tax payable or give you a tax refund.

### Capital gains

<b>Note 5 – Discounted capital gains TAP</b> <b>Note 6 – Discounted capital gains NTAP</b>	Discounted capital gains are gains on the disposal of investments that have been held by the fund for at least 12 months. The gains have been reduced by 50 per cent as a result of the CGT discount. These amounts are included in your tax return as part of the "net capital gain" amount at Item 18A.
<b>Note 7 – CGT concession amount TAP</b> <b>Note 8 – CGT concession amount NTAP</b>	This amount comprises the non-assessable CGT discount amount paid to you. This amount does not need to be recorded in your tax return and an adjustment to the cost base of your units is not required.
<b>Note 9 – Capital gains-indexation method TAP</b> <b>Note 10 – Capital gains-indexation method NTAP</b>	Capital gains – indexation method shows the part of the capital gains where the indexation method has been applied. This amount is included in your tax return as part of the "net capital gain" amount at Item 18A.
<b>Note 11 – Capital gains – other method TAP</b> <b>Note 12 – Capital gains – other method NTAP</b>	Capital gains – other method shows other capital gains where the discount method has not been applied (such as for CGT assets held by the fund for less than 12 months). These amounts are included in your tax return as part of the "net capital gain" amount at Item 18A.

### Foreign income

<b>Note 13 – Assessable foreign source income</b>	Assessable foreign source income is income that is derived from a foreign source.
---------------------------------------------------	-----------------------------------------------------------------------------------

### Other non-assessable amounts

<b>Note 14 – Tax free amounts</b>	Tax free amounts relate to non-assessable amounts which are not required to be included in your tax return. Distribution of a tax-free amount should not reduce the cost base of your units in the fund for the purposes of calculating a capital gain but should generally reduce the reduced cost base when calculating a capital loss.
<b>Note 15 – Tax deferred amounts</b>	Tax-deferred amounts are usually not assessable for income tax purposes and are therefore not included in your tax return. Details of tax-deferred amounts received should be retained for CGT purposes as you will need to reduce the cost base of your units by the tax-deferred amount. Tax-deferred amounts received are not assessable when received unless (or until) the total tax-deferred amounts received exceed the cost base of your investment, at which point in time the excess amounts are treated as capital gains.
<b>Note 16 – Tax exempt amounts</b>	Tax exempt amounts relate to non-assessable amounts which are not required to be included in your tax return. Distribution of a tax exempt amount should not reduce the cost base or reduced cost base of your units in the fund when calculating a capital gain or capital loss respectively.
<b>Note 17 – Return of capital</b>	Return of capital amounts are generally treated in the same manner as tax-deferred amounts.
<b>Note 18 – TFN/ABN amounts withheld</b>	If you have not provided a TFN, ABN or exemption for your investment, withholding tax at the highest marginal rate (including Medicare Levy) of 47 per cent has been deducted. You should record the total amount detailed at "Share of Credit for TFN/ABN amounts withheld" at Item 13R. When non-taxable/assessable components have had TFN/ABN Withheld, then you may be required to fill in the following form to claim back the TFN withholding amounts. Use form NAT1846 available for download from <a href="http://www.ato.gov.au">www.ato.gov.au</a> .

### What information makes up additional capital gains information

There are three methods that may be used to calculate a capital gain: the indexation method, the discount method and the 'other' method.

These items provide tax figures for the break up of label 18H as shown in Part A of your tax statement. If you have an amount in the net capital gain label in Part A of your tax statement, you should obtain a copy of the Australian Taxation Office publication "Personal Investors Guide to Capital Gains Tax 2022" or "Guide to Capital Gains Tax 2022" for further details. This can be downloaded from the ATO website at [www.ato.gov.au](http://www.ato.gov.au).

The information set out above relates to the items contained in the taxation statement for ETFS S&P Biotech ETF which is managed by ETFS Management (AUS) Limited. This information is intended to assist you in filling out your individual tax return in respect of your investment in the ETFS S&P Biotech ETF and has no regard to your current personal financial position.

ETFS Management (AUS) Limited does not provide taxation advice and this document does not constitute personal taxation advice. You should consider your personal financial position. If you have any doubt about your tax position, or if you require any further information about your tax affairs or the completion of your tax return, we recommend you speak to your accountant or tax adviser.

## Attribution Managed Investment Trust Member For Year Ended 30 June 2022

HIN WITHHELD

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

### Part A – Summary of 2022 Tax Return (Supplementary Section) Items

Item	Tax Return Label	Tax Attribution Amount
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$0.00
Franked distributions from trusts	13C	\$0.00
Share of franking credits from franked dividends	13Q	\$0.00
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Net capital gain	18A	\$1.63
Total current year capital gains	18H	\$3.26
Assessable foreign source income	20E	\$0.00
Other net foreign source income	20M	\$0.00
Foreign income tax offset	20O	\$0.00

### Part B – Components of Distribution

Item	Cash Distribution	Tax Paid/Offsets	Tax Attribution
<b>Australian income</b>			
Unfranked distributions			\$0.00
Unfranked CFI distributions			\$0.00
Interest (subject to non resident WHT)			\$0.00
Interest (not subject to non resident WHT)			\$0.00
Other income – clean building MIT			\$0.00
Other income – excluded from NCMI			\$0.00
Other income – NCMI			\$0.00
Other income			\$0.00
<b>Non primary production income</b>			<b>\$0.00</b>
<b>Franked distributions</b>		<b>\$0.00</b>	<b>\$0.00</b>
<b>Capital gains</b>			
Discounted capital gains TAP			\$0.00
Discounted capital gains NTAP		\$0.00	\$1.63
Capital gains – other method TAP			\$0.00
Capital gains – other method NTAP			\$0.00
<b>Net capital gain</b>			<b>\$1.63</b>
AMIT CGT gross up amount		\$0.00	\$1.63
<b>Total current year capital gains</b>		<b>\$0.00</b>	<b>\$3.26</b>
<b>Foreign income</b>			
<b>Assessable foreign source income</b>		<b>\$0.00</b>	<b>\$0.00</b>
<b>Other non-assessable amounts</b>			
Non-assessable non-exempt amount			\$0.00
<b>Gross amount</b>	<b>\$3.27</b>		<b>\$3.26</b>
AMIT cost base net amount – excess (reduce cost base)			\$0.00
AMIT cost base net amount – shortfall (increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
<b>Net cash distribution</b>	<b>\$3.27</b>		

# ETF Securities Product Range



## Future Present



The ETF Securities Future Present range offers investors access to emerging megatrends beginning to define the world we live in.

Our **Future Present** range includes:

- ETFS FANG+ ETF (**FANG**)
- ETFS Hydrogen ETF (**HGEN**)
- ETFS S&P Biotech ETF (**CURE**)
- ETFS Semiconductor ETF (**SEMI**)
- ETFS Fintech & Blockchain ETF (**FTEC**)
- ETFS Battery Tech & Lithium ETF (**ACDC**)
- ETFS Morningstar Global Technology ETF (**TECH**)
- ETFS ROBO Global Robotics and Automation ETF (**ROBO**)

## Commodities



The ETF Securities Commodities range offers investors simple, low-cost access to physical commodities without the need for personal storage.

Our **Commodities** range includes:

- ETFS Physical Gold (**GOLD**)
- ETFS Physical Silver (**ETPMAG**)
- ETFS Physical Platinum (**ETPMPT**)
- ETFS Physical Palladium (**ETPMPD**)
- ETFS Physical PM Basket (**ETPMPPM**)

## International



The ETF Securities International range offers investors access to some of the largest and fastest growing regions and sectors in the world.

Our **International** range includes:

- ETFS EURO STOXX 50® ETF (**ESTX**)
- ETFS-NAM India Nifty 50 ETF (**NDIA**)

## Yield



The ETF Securities Yield range offers investors access to yield strategies across Australian and international equities.

Our **Yield** range includes:

- ETFS S&P/ASX 300 High Yield Plus ETF (**ZYAU**)
- ETFS S&P 500 High Yield Low Volatility ETF (**ZYUS**)

## Short & Leveraged



The ETF Securities Short & Leveraged range offers experienced investors access to short term trading tools that allow them to trade their market views with conviction.

Our **Short & Leveraged** range includes:

- ETFS Ultra Short Nasdaq 100 Hedge Fund (**SNAS**)
- ETFS Ultra Long Nasdaq 100 Hedge Fund (**LNAS**)

## Cryptocurrency



The ETF Securities Cryptocurrency range offers investors access to cryptocurrencies via the regulated structure of an ETF.

Our **Cryptocurrency** range includes:

- ETFS 21Shares Bitcoin ETF (**EBTC**)
- ETFS 21Shares Ethereum ETF (**EETH**)

Funds issued under AFSL no. 466778

## SPEEDCAST INTERNATIONAL LIMITED

<p>■ a <a href="#">loss declaration</a> has been issued and the capital loss can therefore be claimed in the financial year the declaration is issued (this declaration was issued on 29 June 2022)</p>	30/06/2022
<p>Kathy Sozou and Jason Ireland of McGrathNicol appointed liquidators</p>	24/06/2022
<p>delisted from the close of trading on Tuesday, 16 March 2021, pursuant to Listing rule 17.11.</p>	16/03/2021
<p>we understand this company failed and ASX removed the company from listing because it has no material assets or liabilities and is to be liquidated</p>	16/03/2021
<p>Speedcast has been granted additional relief from the obligation to lodge an audited financial report for the year ended 31 December 2019 (FY19). Speedcast has further been issued with relief from the obligation to lodge future half-year and full-year reports during the deferral period.</p>	15/03/2021
<p>Speedcast Australia Pty Limited, one of Speedcast's group companies, has been granted relief from its obligations to report to members and lodge reports by the Australian Securities and Investments Commission.</p>	15/03/2021
<p>Speedcast has been granted an extension of time to hold its annual general meeting for the financial year ended 31 December 2019 (2020 AGM). The Australian Securities and Investments Commission has granted the extension until one month after the day Speedcast lodges its FY19 audited financial reports.</p>	15/03/2021
<p>The Speedcast business has successfully completed its restructuring, with new parent company, Speedcast Holdings III, replacing ASX listed Speedcast International Limited. The Speedcast business continues to serve customers, under Centerbridge Partners' new ownership. The former parent company of the Speedcast business, Speedcast International Limited, has no remaining material assets or liabilities and will shortly initiate a voluntary liquidation process (under which shareholders may be able to claim a tax loss on their shares in the most timely manner).</p>	12/03/2021
<p>Speedcast has been granted an extension of time to hold its annual general meeting for the financial year ended 31 December 2019 (2020 AGM). The Australian Securities and Investments Commission has granted the extension until one month after the day Speedcast lodges its FY19 audited financial reports.</p>	25/01/2021
<p>Speedcast has been granted additional relief from the obligation to lodge an audited financial report for the year ended 31 December 2019 (FY19). Speedcast has further been issued with relief from the obligation to lodge future half-year and full-year reports during the deferral period.</p>	25/01/2021
<p>Speedcast Australia Pty Limited, one of Speedcast's group companies, has been granted further relief from its obligations to report to members and lodge reports by the Australian Securities and Investments Commission.</p>	25/01/2021
<p>The company announces confirmation of plan of reorganisation. It expects to emerge from Chapter 11 in the first quarter of 2021.</p>	22/01/2021
<p>Speedcast prepares for final restructuring steps. Speedcast designates Centerbridge Partners as Plan Sponsor following plan sponsor selection process.</p>	30/11/2020
<p>Speedcast Sells Primary Maritime Customer Contracts to Inmarsat. Transfer includes Fleet Xpress, FleetBroadband, and Fleet One service contracts within the commercial maritime sector.</p>	16/11/2020
<p>Speedcast Managed Services employees, assets and equipment to transfer to NBN Co. Speedcast will continue to work as a Retail Service Provider to deliver NBN Co's Business Satellite Service.</p>	02/11/2020
<p>Speedcast files plan of reorganisation and disclosure statement outlining clear path to emergence from Chapter 11. Terms include a \$500 million equity investment and a reduction in secured debt of \$634 million.</p>	12/10/2020
<p>Speedcast has filed a motion seeking court approval to replace its DIP financing. The US\$285m refinanced DIP facility, funded by Centerbridge Partners, is an increase of</p>	15/09/2020

US\$100m over the company's previous DIP financing. The new DIP financing would equip Speedcast to continue its normal-course of operations, including serving customers and supporting business continuity while the company progresses negotiations with its largest lenders. Speedcast remains committed to working with its customers and suppliers to ensure continuity of their critical telecommunications services.

Speedcast has received recapitalisation proposals from Black Diamond Capital Management and Centerbridge Partners. Speedcast is continuing to evaluate both proposals to maximise value for all creditors and certainty of outcome for all stakeholders in order to expeditiously conclude its recapitalisation.

01/09/2020

Speedcast has received a US\$395m equity commitment to complete chapter 11 recapitalisation. Plan subject to confirmation through the Bankruptcy Court. Provides for cash payments to holders of secured claims and certain unsecured trade creditors. Speedcast remains committed to working with its customers and suppliers through this unprecedented period to ensure continuity of their critical telecommunications services.

13/08/2020

US Bankruptcy Court enters order establishing deadlines for filing proofs of claim in chapter 11 cases. The deadline, or "General Bar Date," is 6 August 2020 at 5.00pm (prevailing Central Time) for all creditors (other than governmental units).

08/07/2020

S&P Dow Jones Indices announced today the changes in the S&P/ASX indices, effective at the open of trading on June 22, 2020. At this rebalance, Speedcast International Limited Speedcast International Limited Speedcast International Limited entire S&P/ASX index hierarchy is reviewed, including the All Ordinaries. S&P/ASX 300 Index Effective at the Open on June 22, 2020 - removal - Speedcast International Limited.

12/06/2020

Speedcast Australia Pty Limited, one of Speedcast's group companies, has been granted relief from its obligations to report to members and lodge reports by the Australian Securities and Investments Commission.

09/06/2020

Speedcast has been granted an extension of time to hold its annual general meeting for the financial year ended 31 December 2019 (2020 AGM). The Australian Securities and Investments Commission (ASIC) has granted the extension until one month after the day Speedcast lodges its FY19 audited financial reports.

02/06/2020

Speedcast has been granted additional relief from the obligation to lodge an audited financial report for the year ended 31 December 2019 (FY19). Speedcast has further been issued with relief from the obligation to lodge future half-year and full-year reports during the deferral period.

18/05/2020

US Bankruptcy Court makes order restricting certain trades in the Company's shares.

05/05/2020

Speedcast has been granted an additional two week's relief from the obligation to lodge an audited financial report for the year ended 31 December 2019 (FY19).

01/05/2020

Speedcast requests that the trading suspension remains in place until the later of such time that: Speedcast is able to provide audited 2019 Results to the market; and the Chapter 11 Restructuring process is completed.

24/04/2020

Speedcast to recapitalise its balance sheet, through a voluntary process under chapter 11 of the US Bankruptcy Code. Commitment for up to US\$90 Million in Debtor-in-Possession Financing will support ordinary course of business operations. The Company expects to honour customer and employee commitments worldwide, and to pay suppliers in the normal course of business for all goods and services from today forward. Speedcast remains committed to working with its customers and suppliers through this unprecedented period to ensure continuity of their critical telecommunications services.

23/04/2020

Forbearance Agreement with lender group extended to 24 April 2020. Speedcast remains committed to working with its customers and suppliers through this unprecedented period to ensure continuity of their critical telecommunications services.

20/04/2020

Speedcast has signed a Forbearance Agreement with its lender group in relation to certain obligations due 31 March 2020, and a potential covenant breach for the period to 31 December 2019. Speedcast continues to progress discussions with its lender group for an interim funding package, as part of an overall restructuring of the Company's balance sheet. Speedcast remains committed to working with its customers and suppliers through this unprecedented period to ensure continuity of their critical telecommunications services.

02/04/2020

Speedcast has been granted one month's relief from the obligation to lodge an audited financial report for the year ended 31 December 2019 (FY19)	01/04/2020
Speedcast has today released its 2019 Results, however notes that pwc's audit of the Company's 2019 Results has not yet been completed. pwc and Speedcast will continue to work to complete the audit as soon as possible. As advised in Speedcast's business update of 18 March 2020, the Company continues to hold discussions with its lenders and advisors in respect of a potential long-term recapitalisation of the business. Given the above matters, Speedcast requests that the trading suspension remain in place until Speedcast is able to provide audited 2019 Results to the market.	30/03/2020
The company lodges its Appendix 4E and FY2019 Unaudited Financial Statements.	30/03/2020
The company lodges its FY2019 Preliminary Financial Report and Appendix 4E.	30/03/2020
The company provides a business update. The Board's extensive review of the FY19 result is progressing. FY20 performance has been affected by the heightened uncertainty surrounding the coronavirus, particularly within the Cruise segment. Additional funding is being sought to provide the opportunity to engage in meaningful discussions with the company's lending group and suppliers as part of an overall longer-term recapitalisation of the business. Potential sale of non-core assets continue to be pursued. Speedcast continues to operate as close to normal as possible.	18/03/2020
Speedcast requests that the suspension remain in place until the earlier of Speedcast making the announcement in relation to its financial results for the year ended 31 December 2019 and the commencement of trading on 30 March 2020.	13/03/2020
Speedcast requests that the suspension remain in place until the earlier of Speedcast making the announcement in relation to its Preliminary Financial Report and Appendix 4E for the year ended 31 December 2019 and the commencement of trading on 13 March 2020.	27/02/2020
Speedcast requests that the suspension remain in place until the earlier of Speedcast making the announcement in relation to its financial results for the year ended 31 December 2019 or the commencement of trading on 27 February 2020.	10/02/2020
The securities of Speedcast International Limited will be suspended from quotation immediately under Listing Rule 17.2, at the request of SDA, pending the release of an announcement regarding its financial results for the year ended 31 December 2019.	05/02/2020
listed entity carried for record purposes only	12/08/2014

*Your browser may reflect a date of printing in American format.*



**SUPERANNUATION INDUSTRY (SUPERVISION) ACT 1993**

**SELF MANAGED SUPERANNUATION FUND  
GOVERNING RULES FOR**

**The Davis Super Fund**

**Accounting & Taxation Advantage  
14 Hare Street  
Glenbrook NSW 2773**

**Ph: 02 47395600**

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## GOVERNING RULES

This Deed is dated the 2nd day of February 2014

### PARTIES

The parties named in the Reference Schedule.

### BACKGROUND

- 1.1 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.
- 1.2 The Trustee named in the Reference Schedule is the first Trustee.
- 1.3 The Initial Member(s) named in the Reference Schedule are the first Member(s) of the Fund.
- 1.4 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.

### OPERATIVE PROVISIONS

#### Fund Establishment

- 1.5 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").
- 1.6 The Fund commences and comes into operation on the date of this Deed.

#### Interpretation

##### 2.1 Interpretation

In this Deed unless the context otherwise requires words importing gender include any gender and words importing number include the singular number and the plural number. The following words have the meanings unless the contrary intention appears and subject to paragraph 2.3:-

"Act" means the Superannuation Industry (Supervision) Act, 1993, the Tax Act, Veterans' Entitlements Act 1986, Social Security Act 1991, Part VIIIB Family Law Act 1975, Corporations Act 2001 and any other legislation (as may be amended from time to time) governing superannuation funds from time to time and any re-enactment thereof and includes regulations from time to time made in accordance with that Act, and the determinations from time to time of the Commissioner.

"Allocated pension" means a pension first provided on or after 1 July 2007 in accordance with SIS Regulation 1.06(9A).

"Associated Employer" means any company, person or firm which the Trustee admits (including, subject to the Superannuation Conditions, by acceptance of a contribution from an employer of a Member) under this Deed to participate as a contributing Employer to the Fund.

"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).

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

**"Commissioner"** 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.

**"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.

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

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

**"Employer-Sponsored Member"** means a Member who is an employee of a contributing employer.

**"Employment"** means gainful employment, part-time employment and full-time employment and includes the services of an independent contractor and all senses of the word employ include the same meaning.

**"Equalisation Account"** means an account kept in accordance with paragraph 26.3.

**"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.

**"Gainfully Employed"** has the meaning in the SIS Regulations.

**"Mandated Employer Contributions"** has the meaning in the SIS Act.

**"Member"** means an Eligible 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 Past Member, 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"** has the same meaning as in paragraph 51(xxiii) of the Constitution.

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

**"Past Member"** means a former Member who still has a right to receive a benefit from the Fund.

**"Payment Split"** has the meaning given by Section 90MD of the Family Law Act 1975.

**"Pension Benefit Account"** means an account that provides a retirement benefit.

**"Pensioner"** means a retired Member, Past Member of the Dependent of a deceased Member, Past Member or Pensioner who is in receipt of or who is entitled to a pension.

**"Personal Representative"** or **"Legal Personal Representative"** means in relation to a Member a person who satisfies the Trustee that such person is entitled to represent the Member and to give valid receipts and discharges on the Member's behalf and in relation to a deceased Member the person who has been granted probate of a will or letters of administration of an estate of that Member.

**"Preservation age"** has the meaning given by 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.

**"Regulated Superannuation Fund"** has the meaning in the SIS Act.

**"Reserve Account"** means an account referred to in paragraph 19.1(d) or otherwise established to hold reserves under this Deed.

**"Retire"** means to cease to be engaged in the employment in which the Member is for the time being engaged and "Retirement" has a corresponding meaning subject to the SIS Regulations and to Regulation 3.01(7)(b).

**"Retirement Age"** "Retirement Date" and "Retiring Age" mean the sixty-fifth birthday or such other date or age as the Trustee determines, that is consistent with the SIS Act.

**"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 given from time to time by the Tax Act.



**"Self Managed Superannuation Fund"** has the meaning given from time to time by the SIS Act.

**"SIS Act"** means the Superannuation Industry (Supervision) Act 1993 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 legally married to or, although not legally married to, living with the person on a genuine domestic basis as the husband or wife of the person; and
- (b) 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 22B of the *Acts Interpretation Act 1901* as a kind of relationship prescribed for the purposes of that section; and
- (c) 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; and
- (d) any person who is a spouse for the purposes of the Act.

**"Standard"** means a standard prescribed by the SIS Act.

**"Standard Employer-Sponsor"** has the meaning in the SIS Act.

**"Superannuation Conditions"** subject to clause 2.4 means any provision which may be applicable to the Fund under the Act or other laws or rulings of the Commissioner which must or may be met for the Fund to be treated with the most concessional taxation treatment available or to be treated in any manner which, in the opinion of the Trustee, is concessional and includes conditions which must be met for the Fund to become or remain a self managed superannuation fund.

**"Tax Act"** means Income Tax Assessment Act 1936 or 1997 as may be applicable.

**"Temporary incapacity"** has the meaning in the SIS Regulations.

**"Trustee"** means the Trustees or the Trustee for the time being of the Fund and "Trustees" has the same meaning.

## 2.2 Headings

The headings in this Deed are for convenience and reference only and are not to affect its interpretation.

### 2.3 Meanings

- (a) 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 of those meanings applies.
- (b) This Deed will be read and construed on the basis that the provisions of the SIS Act are incorporated to the extent that they impose requirements on the Trustee or are required by that Act to be so incorporated, but this Deed will not be so read or construed and no provision will be so incorporated if to do so would constitute a breach of the power granted by this Deed to vary, add to or rescind its provisions. To the extent not prohibited by the SIS Act, the Trustee may however by resolution determine that a provision of the SIS Act does not apply, either generally to the Fund or in respect of any particular application and the Deed must be interpreted accordingly.
- (c) If a provision of this Deed refers to a provision of a statute or regulation then it shall be interpreted as referring to that provision as may be made whether before or after this Deed and as may be amended, enacted or replaced from time to time.

### 2.4 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 Commissioner and other rulings of the Commissioner;
- (c) the Acts or laws referred to in (a) and the rulings referred to in (b);
- (d) this Deed,

then subject to the Act, 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.

### 2.5 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 (however Section 35(b) of the South Australian Trustees Act 1936 does not apply to this Deed). Any person having or claiming any interest under this Deed must submit to the jurisdiction of the Courts of that State or Territory.

### 2.6 Saving Provision

To the extent any provision of this deed would be void or invalid, but for this 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 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.

**2.7 Trustee must comply with the Law**

The Trustee must not do or fail to do anything as Trustee of the fund that would result in either a breach of law, including the Act or the fund ceasing to qualify as a self managed fund under superannuation law or to qualify for concessional tax treatment under the Tax Act, even if the Trustee is otherwise empowered.

**2.8 Power to comply with Family Law**

The Trustee may do anything that it considers necessary to comply with the SIS Act and Part VIIIIB of the Family Law Act 1975.

**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 sole or primary purpose of the fund is the provision of old-age pensions.

**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.

**Notice of Election**

**5. Trustee to give notice to become a Regulated Superannuation Fund**

The Trustee must give to the Commissioner 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.

## Statutory Covenants

### 6. Statutory Covenants

The purpose of this paragraph is explanatory only. The effect of Section 52 of the SIS Act is that the Trustee covenants as follows in accordance with the SIS Act:-

- (a) to act honestly in all matters concerning the Fund;
- (b) to exercise, in relation to all matters affecting the Fund, 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 Fund 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 Fund;
- (e) not to enter into any contract, or do anything else, that would prevent from, or hinder the Trustee in properly performing or exercising the Trustee's functions and powers; this does not prevent the Trustee from engaging or authorising persons to do acts or things on behalf of the Trustee.
- (f) to formulate and give effect to an investment strategy that has regard to the whole of the circumstances of the Fund including, but not limited to, the following:
  - (i) the risk involved in making, holding and realising, and the likely return from the Fund's investments having regard to its objectives and its expected cash flow requirements;
  - (ii) the composition of the Fund's investments as a whole including the extent to which the investments are diverse or involve the Fund in being exposed to risks from inadequate diversification;
  - (iii) the liquidity of the Fund's investments having regard to its expected cash flow requirements;
  - (iv) the ability of the Fund to discharge its existing and prospective liabilities;
- (g) if there are any reserves of the Fund - to formulate and to give effect to a strategy for their prudential management, consistent with the Fund'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 information or documents prescribed under the SIS Act.

- (i) to observe such covenants as are prescribed to be included in the governing rules of the Fund prescribed by the Act.

### **Statutory Requirements**

#### **7. Self Managed Superannuation Fund**

Subject to 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.

### **Alterations to the Deed**

#### **8.1 Methods to alter Deed**

Subject to this clause 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 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.

### **Membership**

#### **9.1 Eligibility**

Any Eligible Person may make application in writing to the Trustee in a form approved by the Trustee from time to time to join the Fund, subject to the Act and the Superannuation Conditions.

## **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 Trustee to give notice**

- (a) A person who is not already a member becomes a Member, no later than when the Trustee approves their application.
  
- (b) If required by the Act, on admission to membership of the Fund, the Trustee must give notice to the Member that they have been appointed a Trustee of the Fund or a director of the body corporate Trustee of the Fund and the Trustee must take all steps to effect that appointment, unless the Member is under a legal disability or is otherwise prohibited from acting as Trustee or director of the body corporate Trustee under the SIS Act and subject to the consent of the Member being obtained under sub-clause 10.4.

## **9.4 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.

## **9.5 Cessation of membership**

Subject to the Superannuation Conditions a person ceases to be a Member on the happening of the first of the following:-

- (a) death, however subject to the SIS Act the deceased Member's legal personal representative is deemed to be a Member on that death;
  
- (b) when the total of all amounts payable under this Deed in respect of the Member's membership has been paid;
  
- (c) when under this Deed any benefit payable to the Member or any person on the Member's account ceases to be payable; or
  
- (d) when the Trustee so resolves, subject however to the Superannuation Conditions and the SIS Act.

## **9.6 Minors**

- (a) A minor may be a Member of the fund subject to the Act;
  
- (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).

## **Trustees**

### **10.1 Who can be Trustee**

Subject to clause 3.2, if the Trustee is a Constitutional Corporation, each Member of the Fund must be a Director of that corporation. If the Trustees are individuals, each Member of the Fund must be a Trustee, unless the Member is under a legal disability or otherwise not entitled to become a Trustee or director of the corporate Trustee under the SIS Act.

### **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 sole Trustee does not have 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) The office of a Trustee or of a director of a body corporate sole Trustee ipso facto becomes vacant if the Superannuation Conditions require it or upon the Trustee's or director's:
  - (i) death;
  - (ii) mental incapacity;
  - (iii) retirement by written notice to the Members and any other Trustee;
  - (iv) becoming a disqualified person within the meaning of the Act;
  - (v) suspension or removal under the Act;
  - (vi) tenure of the Trustee's position expires; or
  - (vii) in the case of a corporate Trustee, the Trustee's liquidation, administration or winding up; or
  - (viii) 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.
- (b) 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.
- (c) 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.
- (d) The parent or guardian of a Member who is under 18 and who does not have a legal personal representative may be appointed as a Trustee.
- (e) Paragraphs (b), (c) and (d) are subject to the SIS Act.

#### 10.9 Members to fill vacancy

- (a) Any vacancy in Trustee or board of a corporate Trustee must be filled within 90 days after it occurred where the Superannuation Conditions require it, or such other time as permitted under the Superannuation Conditions. Any vacancy may, subject to the Superannuation Conditions (and if required by the Superannuation Conditions with the consent of the Trustee), be filled by a resolution of a two-thirds majority of Members and may also be effected by Deed signed by or on behalf of the Members and signed by the new Trustee.



- (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(a) Members may remove Trustee**

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 in accordance with this Deed.

- (b) **Members may replace Trustee**

At the time of making a resolution under paragraph (a) above 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 or Trustees or an additional Trustee(s) may be appointed or a Trustee 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 the 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 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 Act.

**Limitation of Liability**

**11.1 (a) Limitation**

Subject to 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 or detriment whatsoever incurred by any person in connection with the Fund for any reason.

- (b) **Exception**

Paragraph 11.1(a) does not apply to the extent that the loss or detriment is due to the Trustee's, director's or officer's dishonesty or wilful or reckless failure to exercise the degree of care and diligence that the Trustee, director or officer was required to exercise.

**11.2 (a) Indemnity**

The Trustee and, where the Trustee is a corporation, its directors and officers are entitled, to the maximum extent permitted by the Act, and by law, 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.

**(b) Payment and reimbursement**

Subject to the Act, the Trustee and its directors and officers may recover from the Fund amounts necessary:-

- (i) to meet the indemnities referred to in paragraph 11.2(a); 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 the Act, the Trustee and its directors and officers have, and may exercise, a lien over the Fund.

**Approval of Members and Employers**

**12. (a) Approval of Members/Associated Employers 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 or Associated Employer(s) is required, the passing or rejection of that resolution must be determined by a requisite majority of Members/Associate Employers in writing unless all Members or Associated Employers of the Fund at the time of signature have signified their consent in writing otherwise.

**(b) Requisite majority**

In the provisions of this sub-paragraph the expression "requisite majority" means:-

- (i) in the case where a two-thirds majority is required - two-thirds or more of the responses;
- (ii) in any other case - one-half or more of the responses.

**(c) Notification to Members/Associated Employers**

The Trustee must within fourteen (14) days of any meeting held under the provisions of this sub-paragraph notify all Members/Associated Employers of the result thereof.

**(d) Strict compliance not essential**

Any resolution made under this 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.

**(e) Written Resolution**

Despite this clause 12 the Members may unanimously resolve to give their approval by signing a document or identical documents to the requisite effect.

## **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.

## **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 unless the Act permits loans to Members.

### **14.3 Acquisition of assets from Members**

The Trustee must not intentionally acquire an asset from:

- (a) a Member of the Fund; or
- (b) a relative of a Member of the Fund.

unless the Superannuation Conditions otherwise permit.

### **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 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 clause 14.4 is a proper outgoing of the Fund.

#### **Limited Recourse Borrowing**

- (c) Without limiting paragraph 14.4(a) the Trustee has all the necessary powers to enter into any arrangement that complies, to the extent necessary, with Section 67A & B of the SIS Act and subject to that section (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 Act. 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.
- (b) The Trustee has power to sell, vary or transpose any investment/asset of the Trust.
- (c) All investments by the Trustee are subject to compliance with the Superannuation Conditions

#### **14.8 Other investment powers**

Without limiting the preceding sub-clause but subject to the limitations in it and subject to the Superannuation Conditions, the Trustee may invest in: -

- (a) any investment authorised by the laws of Australia or of any of its States or Territories for the investment of trust funds;
- (b) 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) 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) policies of insurance, assurance, endowment, deposit administration or investment;
- (f) the purchase of annuities and deferred annuities from a life insurance company or other organisation;
- (g) the purchase of any real estate in Australia;
- (h) deposits with or loans to an Employer;
- (i) instalment warrants;
- (j) any other investment whether or not similar to any of the above which the Trustee considers to be appropriate.

#### **14.9 Nominees for Trustee**

Any investment may be held in such names including 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 to Members**

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.

### **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-clause 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-clause 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-clause 15.1, select one or more of the investment strategies formulated by the Trustee under sub-clause 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 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-clause 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-clause 15.2.
- (c) The Trustee may in their absolute discretion approve or reject any requests made under this paragraph.

### **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.

### **Powers of Trustee**

#### **16.1 Discretionary powers of Trustee**

Subject to the Act, the Trustee has all the powers of a natural person. The Trustee in the exercise of the authorities, powers and discretions hereby vested in them have 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) all the powers of a natural person;
- (b) to insure or re-insure any risks contingencies or liabilities of the Fund;
- (c) 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;
- (d) to institute or defend or otherwise deal with any legal proceedings in respect of the Fund;
- (e) to be indemnified or to give indemnities to or on behalf of any person or entity the Trustee thinks fit;
- (f) 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;
- (g) 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;
- (h) 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
- (i) 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;
- (j) 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 be entitled to receive only the net benefit or payment after the deduction has been made;

- (k) to sell, transfer, hire, lease or dispose of any real or personal property of the Fund, whether at a profit or not;
- (l) to 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) to buy, transfer, acquire, hire or lease any property;
- (n) to 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) to 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) to do anything incidental to the exercise of any of the Trustee's powers;
- (q) 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;
- (r) 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 in this Deed or conferred by law even if :-

- (a) a Trustee or
- (b) any person being a director or shareholder of a Trustee (being a company)

has or may have a direct or personal interest (whether as Trustee of any other settlement or in their personal capacity or a shareholder or director or member or partner of any company or partnership or as a unitholder in any unit trust or beneficial object of any other trust) in the method 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.



### **Notification of significant adverse effects**

#### **17. 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.

### **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 Dependents 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.

### **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) The Trustee may maintain reserves of the Fund subject to the SIS Act.
- (b) Subject to the SIS Act, paragraph 6(g) of this Deed 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.
- (c) The Trustee has, in relation to reserve accounts, all the powers applicable to the Fund, subject to the Superannuation Conditions.

### **Rollover**

#### **20. Trustee may pay rollovers**

The Trustee may pay benefits to an eligible rollover fund or other fund as permitted by the Superannuation Conditions.

### **Member Accounts**

#### **21.1 Trustee to keep Member and Employer accounts**

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 in respect of segregated current pension assets, and accounts may contain such particulars as the Trustee determines.

## **21.2 Details of accounts**

Each Member Account may include -

- (a) An Employer Contribution Account showing -
  - (i) contributions by any Associated Employer to that account;
  - (ii) sums which the Trustee determines 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 (the Preserved Portion);
- (b) A Member Contribution Account showing -
  - (i) contributions by the Member to that account;
  - (ii) sums which the Trustee determines are properly 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 (the Preserved Portion); and
- (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 subject to the SIS Act and 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 under section 90 MD Family Law Act, 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.

## **22.1 Segregated Current Pension Assets**

The Trustee may in accordance with the Tax Act, transfer and segregate 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 or SIS Act.

**22.2** The transfer values and annual valuations of the segregated current pension assets must be determined as may be required by the Tax Act.

**22.3** The Trustee may, in accordance with the Tax Act or other applicable laws or 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 Trustees may create such 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 Tax Act or the SIS Act to revert segregated assets so that they are no longer segregated and with the consent of the relevant Member where required.

### **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 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.

### **Contributions**

#### **24.1 Employer contributions**

Each Associated Employer, if any, must contribute to the Fund pursuant to an arrangement between such Employer and the Trustee in respect of the Employer's Employee who is a Member of the Fund.

#### **24.2 Member contributions**

Subject to the Superannuation Conditions and this Deed, each Member may contribute to the Fund (whether in specie or otherwise, subject to the Superannuation Conditions) such amount or otherwise as is agreed between the Member and the Trustee.

#### **24.3 Acceptance of contributions-General**

Despite this clause 24, the Trustee may accept any contribution from any contributor unless the Act or Superannuation Conditions do not permit it or if such acceptance would cause the fund not to comply with the SIS Act or fail to satisfy the provisions of the SIS Act applicable to self managed funds.

#### 24.4 Acceptance of contributions

- (1) Without limiting sub-clause 24.3, the Trustee may accept contributions that are made in respect of a Member in accordance with the following table and regulations (2), (3) and (6) of SIS Regulation 7.04.

Item	If the Member ...	the fund may accept ...
1	is under 65	contributions that are made in respect of a Member.
2	is not under 65, but is under 70	contributions that are made in respect of a Member that are (a) mandated employer contributions; or (b) if the Member has been gainfully employed on at least a part-time basis during the financial year in which the contributions are made: (i) employer contributions (except mandated employer contributions); or (ii) Member contributions
3	is not under 70, but is under 75	contributions that are made in respect of the Member that are: (a) mandated employer contributions; or (b) if the Member has been gainfully employed on at least a part-time basis during the financial year in which the contributions are made - contributions received on or before the day that is 28 days after the end of the month in which the Member turns 75 that are: (i) employer contributions (except mandated employer contributions); or (ii) Member contributions made by the Member.
4	is not under 75	mandated employer contributions

- (2) In addition to sub-clause 24.4 (1) (SIS Regulation 7.04(1)), the Trustee must not accept any Member contributions if the Member has not quoted (for superannuation purposes) his or her tax file number to the fund.
- (3) In addition to sub-clause 24.4 (1) (SIS Regulation 7.04(1)), the Trustee must not accept any fund-capped contributions in a financial year in respect of a Member that exceed:
- if the Member is 64 or less on 1 July of the financial year – three times the amount of the non-concessional contributions cap (as defined in the SIS Regulations); or
  - if the Member is 65 but less than 75 on 1 July of the financial year – the non-concessional contributions cap (as defined in the SIS Regulations).
- (4) If the Trustee receives an amount in a manner that is inconsistent with sub-paragraph (1), (2) or (3):
- the fund must return the amount to the Member within 30 days of becoming aware that the amount was received in a manner that is inconsistent with sub-paragraph (1) or (2); and
  - the Trustee may, and is empowered to comply with the provisions of SIS Regulation 7.04(4)(b).

- (5) If the Trustee complies with SIS Regulation 7.04(4) (See paragraph 24.4 (4)), the fund is taken not to have contravened the Act or the SIS Regulations in relation to the acceptance of the amount or in relation to the return of the money to the Member.
- (6) The Trustee may accept contributions in respect of a Member if the Trustee is reasonably satisfied that the contribution is in respect of a period during which, under an item in the table above (SIS Regulation 7.04(i)), the fund may accept the contribution in respect of that Member, even though the contribution is actually made after that period.
- (7) In this provision 24.4:  
**non-concessional contributions cap** means the amount mentioned in subsection 292-85 (2) of the *Income Tax Assessment Act 1997*.  
**quoted (for superannuation purposes)** has the same meaning as in the *Income Tax Assessment Act 1997*.  
**tax file number** has the meaning given by section 299W of the SIS Act.

#### 24.5 Child Contributions

The Trustee may accept child contributions in respect of a child if permitted by the Act.

#### 24.6 (a) Contributions in Cash or Assets

Any contribution made by a Member or an Associated Employer must be made to the Trustee within the period in respect of which it is paid either in cash or by transfer of an asset or 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 delegate of the Trustee is prohibited by the Superannuation Conditions from acquiring the asset.

#### (b) 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.

#### (c) Ineligible Contributions

If the Trustee at any time ascertains that any contribution has been accepted in breach of the provisions of the Act, the Trustee must refund such contribution within any time period which may be required by the Act, less any deductions the Trustee is permitted to make.

#### (d) Non-acceptance of Contributions

The Trustee may, subject to the Act and the Superannuation Conditions, return any contribution even if such contribution is permitted to be accepted by the Trustee under the SIS Act.

#### 24.7 Allocation of Contributions

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 Commissioner permits) of the end of the month of receipt of a contribution the Trustee must allocate the contribution to a Member of the fund.

### **Spouse contributions – splitting amounts**

#### **24.8 Application to roll over, transfer or allot an amount of contributions**

- (1) 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:
  - (a) the last financial year that ended before the application; or
  - (b) the financial year in which the application is made – where the Member's entire benefit is to be rolled over or transferred in that year.
  
- (2) The applicant must specify, in the application, the amount of the benefit from the following:
  - (a) the Member's taxed splittable contributions;
  - (b) the Member's untaxed splittable contributions;that the Member seeks to split for the benefit of the Member's spouse.

#### **24.9 Decision on application**

- (1) The Trustee may accept an application only if it is made in accordance with the SIS Regulations.
  
- (2) 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.
  
- (3) 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.

### **Benefits**

#### **25.1 Maximum Benefits**

Subject to the Superannuation Conditions, unless the Trustee otherwise resolves, the liability (if any) of the Trustee to make benefit payments may not exceed the lesser of:-

- (a) the benefits provided under the Deed in respect of the Beneficiary; and
  
- (b) the total balances of the relevant Member Accounts and any insurance proceeds received by the Trustee in respect of the Member.

#### **25.2 Application of benefits**

The benefits payable to or in respect of Beneficiaries must be paid or applied to or for the benefit of such one or more of those Beneficiaries in the form of lump sums, pensions or annuities as provided in this Deed and subject to the Superannuation Conditions and this Deed, in such manner as the Trustee may in their absolute discretion decide.

#### **25.3 Member's request**

Subject to the Superannuation Conditions, when a benefit is payable as a pension the Member may by written notice to the Trustee request payment of such benefit as an immediate or deferred lump sum and while the Trustee will take due consideration of a request, the Trustee's decision, with respect to the form of any benefit payment, will be final.

#### 25.4 Binding Nominations

- (a) Subject to the Superannuation Conditions, the Trustee consents to the ability of a Member to make a binding nomination to pay benefits to a designated Dependant and the Trustee agrees to give effect to such notice.
- (b) If the Trustee is unable to lawfully act upon the Member's notice under this sub-clause 25.4 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 their absolute discretion determines, not being inconsistent with the SIS Act.
- (c) Subject to paragraph 25.4(i) a Member may require the Trustee to provide any benefits in respect of that Member, on or after the death of that Member, to the legal personal representative or a Dependant of the Member if the Trustee gives the Member information under paragraph 25.4(d).
- (d) The Trustee must give to the Member information that the Trustee reasonably believes the Member reasonably needs for the purpose of understanding the right of that Member to require the Trustee to provide the benefits.
- (e) Subject to paragraph 25.4(i) the Trustee must pay a benefit in respect of the Member, on or after the death of that Member, to the person or persons mentioned in a notice given to the Trustee by that Member if:
  - (i) the person, or each of the persons, mentioned in the notice is the legal personal representative or a Dependant of that Member; and
  - (ii) the proportion of the benefit that will be paid to that person, or to each of those persons, is certain or readily ascertainable from the notice; and
  - (iii) the notice is in accordance with paragraph 25.4(g); and
  - (iv) the notice is in effect.
- (f) A Member who gives notice under paragraph 25.4(e), may:-
  - (i) confirm the notice by giving to the Trustee a written notice, signed and dated by the Member to that effect; or
  - (ii) amend or revoke the notice by giving to the Trustee notice, in accordance with paragraph 25.4(g) of the amendment or revocation.
- (g) For the purposes of paragraphs 25.4(e)(iii) and 25.4(f)(ii), the notice:-
  - (i) must be in writing; and
  - (ii) must be signed and dated by the Member in the presence of 2 witnesses, being persons:-
    - i. each of whom has turned 18; and



- ii. neither of whom is a person mentioned in the notice; and
- (iii) must contain a declaration signed and dated by the witnesses stating that the notice was signed by the Member in their presence.
- (h) Unless sooner revoked by the Member, a notice under paragraph 25.4(e) ceases to have effect at the end of the period of 3 years after the day it was first signed or last confirmed or amended by the Members.
- (i) If an item of information given by a Member in a notice under paragraph 25.4(e) is not sufficiently clear to allow the Trustee to pay the benefit, the Trustee must seek from the Member a written statement to clarify the item as soon as practicable after the Trustee receives the notice.

#### **25.5 Non-lapsing death benefit nomination - Death Benefit requested rule**

If the Trustee is given a written notice by a Member requesting that benefits be paid following the death of that Member to a person or persons or other permitted payees then the Trustee must:

- (a) by written resolution, accept the terms of the Member's notice; or
- (b) give written notice to the Member of a proposed rule in respect of the death benefit specifying the terms thereof in accordance with the Members request.

AND on the date of that resolution referred to in (a) or the date of the written acceptance by the Member of the death benefit rule referred to in (b), the Trustee is bound by those terms unless and until that Member and the Trustee otherwise in writing agree or until a later binding nomination in accordance with the SIS Act is given to the Trustee or a later non-lapsing nomination is given effect under (a) or (b).

#### **25.6 Preserved Benefits**

- (a) Any benefit which is subject to preservation or has been preserved under the Superannuation Conditions, an agreement made by the Trustee or this Deed, must not be paid to or in respect of the Member at a date earlier than allowed from time to time under the Superannuation Conditions.
- (b) The Trustee may transfer any preserved benefit to another superannuation fund nominated by the Member, an approved deposit fund nominated by the Member, a deferred annuity nominated by the Member 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.

#### **25.7 Member otherwise has no interest**

Except as provided in this Deed and subject to the Superannuation Conditions, a Member, Dependant or Personal Representative has no right to or interest in the Fund.

**25.8 Trustee to determine amount to pay benefits**

Subject to the Act, on the happening of an event as the result of which there arises an absolute or contingent right to the payment of a benefit in accordance with this Deed to or in respect of a Beneficiary either immediately or at some future date the Trustee must determine the amount required to meet that liability and any balance of the Member Accounts in excess of that amount may be transferred to the Forfeited Benefits Account subject to paragraph 26.1(b) unless the Trustee otherwise resolves.

**25.9 Member to provide evidence of entitlement**

The payment of any benefit is subject to the person claiming the same producing such evidence, doing such acts and executing such documents as the Trustee may reasonably require and the Trustee may postpone the payment of any benefit until the requirements of this paragraph have been met.

**25.10 Trustee may transfer assets in specie**

Subject to the Superannuation Conditions, the Trustee may, with the agreement of the Member or Beneficiary to whom a benefit is payable, 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.

**25.11 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.

**25.12 Unpaid benefits**

In the circumstances prescribed by the Superannuation Conditions, the Trustee may pay an unpaid benefit to an eligible rollover fund, or to the Commissioner or other body prescribed by the Superannuation Conditions.

**Forfeited Benefits Account**

**26.1 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 or the Superannuation Conditions.

**26.2 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.

### **26.3 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-clause 26.3 is subject to the Superannuation Conditions.

### **26.4 Lien**

Despite any other provision contained in this Deed to the contrary, though 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:-

- (a) all amounts owed by the Member to the Fund; and
- (b) 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.

### **26.5 Certificate**

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.

## **Transfer of Benefits**

### **27.1 Trustee to make arrangements with prior employer and Trustee**

- (a) Subject to the Superannuation Conditions the Trustee may at the request of an Employee or Member and with the consent of his or her Employer, if any, make such arrangements as they think proper with that previous Employer or the Trustee of any other superannuation fund or entity for the payment or transfer to the Fund of monies or assets and other rights and benefits of and arising in relation to the membership by such person in such other superannuation fund or entity.
- (b) The Trustee may make arrangements about any matter in relation to such payment or transfer which in their opinion is necessary and may also make such arrangements as are necessary to enable such Employee to be admitted to membership of the Fund, if that person is not a Member.
- (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 SIS Act.

### **27.2 Transferred amounts to be held according to Deed**

The Trustee must hold any monies or assets so paid or transferred to them from another superannuation fund according to the terms and conditions of this Deed and subject to paragraph 21.2.

### **27.3 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) the amount which by the terms and rules of such other superannuation fund is required to be preserved is to be identified and held by the Trustee as a Preserved Portion under this Deed.
- (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.

### **27.4 Application of benefits on Member leaving Fund**

The money and assets comprising any benefit payable to a Member on leaving the Fund may with the approval of such Member be paid or transferred to or invested in (as the case may be):-

- (a) another superannuation fund nominated by the Member of which such Member is or intends to become a Member and which satisfies the Superannuation Fund Conditions; or
- (b) an approved deposit fund nominated by the Member which satisfies the Approved Deposit Fund Conditions set out in the Superannuation Conditions; or

- (c) a deferred annuity nominated by the Member which does not pay benefits except in circumstances in which by the Superannuation Conditions or by this Deed benefits are payable to that person;
- (d) such other superannuation entity as the Superannuation Conditions permit.

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.

#### **27.5 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.

#### **Disclosure of Information**

- 28. 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.

#### **Notices**

- 29. Notices may be given by the Trustee to Members and Dependents 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.

#### **Principal and Associated Employers**

##### **30.1 Approval of Associated Employers**

Subject to the Superannuation Conditions the Trustee may permit any company, person or firm as an Associated Employer to contribute to the Fund. Unless inconsistent with the Superannuation Conditions, an Associated Employer is deemed to be bound by the Deed on such payment of a contribution. The payment by an Associated Employer of a contribution in respect of a Member to the Trustee is sufficient acknowledgement by the Associated Employer of being so bound. The Trustee may require the Associated Employer to make application to join in a form approved by the Trustee.

##### **30.2 Cessation**

Subject to the Superannuation Conditions an Employer ceases to be an Associated Employer on:-

- (a) The Employer ceasing to be an Employer of any Member; or
- (b) The Employer determining to cease contributing to the Fund; or
- (c) The Employer's becoming bankrupt or being placed into liquidation or receivership or ceasing to carry on a business; or

- (d) The Employer giving written notice of ceasing to be an Associated Employer to the Trustee and to each Member who is employed by that Employer; or
- (d) The Trustee giving written notice of cessation to the Associated Employer; or
- (e) The first date otherwise required by the SIS Act.

**30.3 Membership unaffected by Employer cessation**

A Member who is an employee of an Employer that has ceased to be an Associated Employer does not by reason of that event cease to be a Member.

**30.4 Appointment and cessation of Principal Employer**

- (a) Subject to the Superannuation Conditions, if the Fund has a Principal Employer, it may cease to occupy that role by giving written notice to the Trustee of that fact and that cessation takes effect from the date that notice is so given.
- (b) Another Employer of a Member may become the Principal Employer by written agreement of the Trustee and the Members.

**Rights Not Restricted**

**31. Workers compensation**

Nothing contained in this Deed is to affect the right of a Member or their Personal Representative or other person to claim damages or compensation at Common Law or under Workers' Compensation Acts or any other Statute in force governing compensation to a Member injured or dying from any accident arising out of and in the course of their employment with the Employer and any benefits payable hereunder are not to be reduced by reason of any payment that may be made in respect of such damages or compensation.

**Winding up of Fund**

**32.1 Winding up**

Subject to the Superannuation Conditions and if so required, with the Trustee's consent, the Fund is to be wound up by the Trustee as at a date determined by them 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 and no Associated Employers and no Principal Employers; or
- (c) if in respect of each Associated Employer and Principal Employer, if any, an order is made or a resolution is passed for the winding up of such Employers and there are no Beneficiaries.
- (d) if the Trustee resolves to wind up the Fund.

**32.2 Priorities**

Subject to the Superannuation Conditions and if so required, with the Trustee's approval, the assets of the Fund on its winding up are to be applied in the following order of priority and for the following purposes to the extent to which those assets will allow:-

- (a) firstly, in the payment of liabilities in respect of the administration and other costs associated with the winding-up proceedings;
- (b) secondly, in the discharge of all liabilities other than liabilities in respect of benefits payable to or in respect of Beneficiaries;
- (c) thirdly, in securing the minimum guaranteed benefits of Members;
- (d) fourthly, in securing for each Member the amounts standing to the credit of -
  - (i) their Member Contribution Accounts;
  - (ii) their Employer Contribution Accounts; and
  - (iii) any Preserved Portion of their Member Accounts in excess of the amount secured under (i) and (ii) above; and
- (e) lastly, in the distribution of any remaining balance to such of the Beneficiaries, and to any of the Employers in such proportions as in the opinion of the Trustee is appropriate in the circumstances and in accordance with the Superannuation Conditions.

### **32.3 Subject to preservation**

Subject to the Superannuation Conditions and in so far as it is within the power of the Trustee to do so, in dealing with the benefit of any Member in a 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.

### **Complaints**

#### **33. 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.

### **Payment of Benefits**

#### **34. Mode of Payment of Benefits**

Benefits shall be paid in accordance with clause 25 of this Deed.

#### **35.1 Benefits Payable**

Subject to the Act, the Trustee may pay any benefit permitted to be paid under the SIS Act and under this clause 35, subject to such conditions set out in this Deed or in the Act and subject to any Cashing Restrictions, to the Member or if the Member is unable to manage his or her own affairs, any of the Member's Dependants, and in any proportions as the Trustee, in its absolute discretion, determines. The Trustee may pay a Member's Benefit upon:

- (a) retirement before reaching preservation age; or
- (b) reaching preservation age and retiring; or
- (c) reaching age 65; or
- (d) permanent incapacity of the Member; or
- (e) terminal medical condition of the Member, as defined in Regulation 6.01A; or

- (f) severe financial hardship of the Member, which payment must first be approved by the Commissioner if the SIS Act requires; or
- (g) compassionate grounds, as defined in SIS Regulation 6.19A; or
- (h) satisfaction of any other condition of release required to be satisfied under the SIS Act; or
- (i) if the proceeds of a temporary total disablement insurance policy on the life of the Member becomes payable, the proceeds of the policy may be paid to the Member if the SIS Act permits.

### 35.2 Benefit payable on death

- (a) If a Member dies before payment or commencement of payment of a benefit under this Deed, the amount of the Member's Benefit will be held by the Trustee on trust, subject to this clause 35 and the SIS Act, for the benefit of one or more of the Member's Dependants in the shares and proportions as the Trustee, in its absolute discretion, determines.
- (b) The Trustee will take account of any nomination of beneficiaries made by the Member, but will not be bound by it unless required to do so under clause 25. Subject to the SIS Act, in the discretion of the Trustee, the benefit payable will be paid by lump sum or pension or a combination of both.
- (c) If the Trustee is unable to establish within 6 months after the Member's death, or such other period as may be permitted by the Act, that there are any Dependants, the Member's Benefit will be paid to the Member's legal personal representative.
- (d) 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, if permitted by the Act:
  - (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 the manner provided for in the Act or under this Deed; or
  - (iii) pay the benefit to a Reserve Account in the Fund.

### 35.3 Benefit payable on temporary incapacity

Subject to the Act and the provisions of this Deed, if a Member becomes subject to Temporary Incapacity, the Trustee may pay to the Member a non-commutable income stream for the purposes of continuing (in whole or in part) the gain or reward which the Member was receiving before the incapacity and only for a period not exceeding the period of incapacity from employment of the kind the Member engaged in immediately before the temporary incapacity.

### 35.4 Benefit payable to an Employer-Sponsored Member on termination of employment before retiring age

Subject to the Superannuation Conditions, if the employment by the employer of an Employer-Sponsored Member is terminated before the retiring age otherwise than in the circumstances of death, permanent incapacity, a terminal medical condition or temporary incapacity, the Member's Benefit may be paid to the Member if the Member has attained the age prescribed in the Act as being the preservation age for that Member and is retiring from the workforce. If the Member has not attained the age prescribed in the Act as being the preservation age for that Member or, having attained that age, has not retired from the workforce, the Trustees will pay or commence to pay the Member only that part of the benefit payable which is not a preserved benefit.



**35.5 Deferment of payment of benefit**

Subject to the Superannuation Conditions, the payment of any benefit payable under clauses 35.4 which is not a preserved benefit may, at the request of the Member and with the consent of the Trustee, be deferred until the Member requests payment of the benefit.

**35.6 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.

**35.7 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.

**Pension Conditions**

**36.1 Trustee's discretion**

Subject to clauses 34 and 38, where a benefit is payable under clause 35 or where a preserved benefit is payable by way of pension, the Trustee will, in its absolute discretion, determine the amount of the pension and the manner in which and the period for which it is paid. The pension must be paid at least annually. The annual amount of the pension cannot be greater than any maximum nor less than any minimum amount stated in the Act. The pension must be paid on a basis that complies with the requirements of the Act.

**36.2 Cessation of payments**

When the Member's Benefit is reduced to nil, the pension payable under these rules ceases to be payable and the person who was receiving the pension ceases to be entitled to any further benefits and, if a Member, ceases to be a Member.

**36.3 Commutation of pension**

Subject to the Act, the recipient of a pension may commute the whole or part of a pension to a lump sum payment, by applying in writing to the Trustee. The commutation must comply with the requirements of the Act.

**36.4 Pension payable to Reversionary Beneficiary**

If a Member in receipt of a Pension which is permitted to be paid to a Reversionary Beneficiary under the Superannuation Conditions dies, the Trustee may pay the deceased Member's Benefits as a pension under the same conditions as the deceased Member's pension, to any Reversionary Beneficiary.

**36.5 Pension payable to spouse on death of Member**

(a) If a Member to whom a pension is being paid dies and is survived by a spouse, the Trustee may determine to pay to the spouse until the spouse's death or until the Member's Benefit is reduced to nil (if that occurs before the spouse's death), a pension of the amount as the deceased Member's spouse and the Trustee agrees from time to time or, if there is no agreement, of any amount and on terms and conditions as the Trustee determines. If

however the pension has to be paid on some other basis for the fund to comply with the Act, it must be paid on that basis.

- (b) The annual amount of the pension will not be greater than any maximum nor less than any minimum amount stated in the Act.
- (c) A pension payable to a Member's spouse pursuant to this sub-clause 36.5 will commence on the date of the Member's death.

#### **36.6 Payment to Member's dependants**

- (a) If a Member in receipt of a pension who does not have a spouse, or to whose spouse a pension is not paid under sub-clause 36.5 dies, or if a Member's spouse to whom a pension was payable under sub-clause 36.5 dies, the balance of the Member's Benefit (if any) will be paid in a lump sum to such of the Member's Dependants as the Trustee, in its absolute discretion, determines.
- (b) If payment of part or all of the benefit does not comply with the requirements of the Act, the proportion of the benefit that does not so comply will be treated as a forfeited benefit and will be applied in the manner stated in paragraph (d) of this rule.
- (c) If the Trustees are unable to establish within the time required by the SIS Act after the death of a Member or the Member's spouse (if a pension was being paid to the Member's spouse) that there are any Dependants, the benefit payable under this sub-clause 36.6 will be paid to the Member's or the Member's spouse's legal personal representative in the discretion of the Trustees. If a grant of probate or letters of administration in respect of the estate of the deceased Member or the deceased Member's spouse is not made within 3 years of his or her death (or any longer period as the Trustees determine as the SIS Act provides), the benefit payable under this rule will be treated as a forfeited benefit and applied in the manner stated in paragraph (d) of this rule, subject however to the SIS Act.
- (d) A forfeited benefit will be applied in the manner provided for in the Act or, if there is no provision, will be applied by the Trustees as a forfeited benefit.

#### **36.7 No assignment or encumbrance**

- (a) Pensions payable from the fund cannot be assigned or otherwise transferred by the person receiving the pension (except to the extent provided for in sub-clause 36.4 or 36.5) and cannot be mortgaged or encumbered in any manner.
- (b) Neither the capital value (if any) of any pension payable from the fund nor any income from it, may be used as a security for a borrowing.

#### **36.8 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 Act.

#### **36.9 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.

**37. Benefit payable in other circumstances**

The Trustee may, but only if consistent with the SIS Act as it applies to the Fund, pay part or all of a Member's Benefit to a Member, or such other person as may be entitled to that benefit.

**Pensions**

**38.1 Interpretation**

- (a) The Trustee may by resolution determine to pay the following types of pension and in accordance with the following provisions, however they are subject to the Superannuation Conditions and to the SIS Act.
- (b) The Trustee is not bound to pay the pensions referred to in this rule however if they do so resolve then the Trustee must comply with the applicable provisions and those provisions apply despite the provisions of any other rule, unless the Trustee otherwise determines.
- (c) Where a provision of this clause 38 refers to this Deed and where these governing rules do not specify or do not sufficiently specify the matter to which the provision refers, the Trustee may, subject to the SIS Act, determine that matter by resolution, whether or not the matter refers to the size of the payments of a benefit in a year being fixed, variations to allow payments under a Payment Split, the amount of any reversionary benefit or determination as to who is entitled to a reversionary benefit or reversionary pension or the amount of same or anything else. Any such resolution of Trustee shall be deemed to be part of and included in this Deed.
- (d) Nothing in this Deed prevents continued payment of a pension already commenced prior to the date of this Deed if the SIS Act and Superannuation Conditions permit the continued payment of that pension.
- (e) To the extent that the provisions in this rule are inconsistent with the SIS Act, they are varied and are deemed to be included in this clause 38.
- (f) Subject to the SIS Act the Trustees may pay any other pension that is not prohibited by the SIS Act and the Superannuation Conditions.

**38.2 Paying Pensions**

- (a) A benefit may be paid as a pension under sub-clause 38.3 or 38.4 and if:
  - (i) it meets the standards of SIS Regulation 1.06(9A) (see sub-clause 38.3); and
  - (ii) if SIS Regulation 1.06(9A)(a) applies, the rules also meet the standards of SIS Regulation 1.07D; and
  - (iii) if SIS Regulation 1.06(9A)(b) applies, the rules also meet the standards of SIS Regulation 1.07B.
- (b) A Member may in writing request the Trustee to pay a pension to the Member that is an Allocated Pension or a Transition to Retirement Income Stream under sub-clause 38.3 or 38.4 and if the Member is entitled to be paid such a pension under the SIS Act at the date of the request, the Trustee must pay the Member's Benefits in accordance with the request, subject to the Superannuation Conditions.
- (c) 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 must be obtained if required by the SIS Act or the Superannuation Conditions. Without limiting the form of writing such writing may include a deed signed by the Trustee and the Member or other applicable recipient.

- (d) A Member may cancel a pension by a request in writing to the Trustee at any time.

### 38.3 Account Based Pensions

- (1) This pension (*the pension*) meets the standards of SIS Regulation 1.06(9A) if it is paid at least annually, and:
- (a) for a pension in relation to which there is an account balance attributable to the beneficiary — the total of payments in any year (including under a splitting order) is at least the amount calculated under clause 1 of Schedule 7 of the SIS Regulations; and
  - (b) for a pension that is not described in paragraph (a):
    - (i) both of the following apply:
      - (A) the pension cannot have a residual capital value, commutation value or withdrawal benefit greater than 100% of the purchase price of the pension; and
      - (B) the total of payments in any year (including under a splitting order) is at least the amount calculated under clause 2 of Schedule 7 of the SIS Regulation; or
    - (ii) each of the following applies:
      - (A) the pension is payable throughout the life or for a fixed term of years that is no greater than the difference between the beneficiary's age on the commencement day and the age of 100;
      - (B) there is no arrangement for an amount (or percentage of the purchase price) to be returned to the recipient when the payment of the pension ends;
      - (C) the total payments from the pension in the first year (including under a Payment Split) is at least the amount calculated under clause 2 of Schedule 7 of the SIS Regulation;
      - (D) the total of payments from the pension in a subsequent year cannot vary from the total of payments in the previous year unless the variation is as a result of an indexation arrangement or the transfer of the pension to another person;
      - (E) if the pension is commuted, the commutation amount cannot exceed the benefit that was payable immediately before the commutation; or
    - (iii) the rules meet the standards of regulation 1.06(2); and
  - (c) the pension is transferable to another person only on the death of the beneficiary (primary or reversionary, as the case may be); and
  - (d) the capital value of the pension and the income from it cannot be used as a security for a borrowing.
  - (e) In this clause:

**“indexation arrangement”**, in relation to a pension, means an arrangement specified in the rules for the provision of the pension that:

    - (a) either:
      - (i) results in the total amount of pension payments in each year increasing by the same percentage factor; or
      - (ii) results in the total amount of pension payments in each year being adjusted in line with movements in:
        - (A) the Consumer Price Index; or
        - (B) an index of average weekly earnings published by the Australian Statistician; and

- (b) ensures that, unless APRA otherwise approves, an adjustment is made at least annually to the amount of the pension payments.

#### 38.4 Transition to Retirement Income Streams

This is a pension the rules of which:

- (i) are rules
  - (A) to which regulation 1.06 (9A) applies; and
  - (B) that meet the standards of regulation 1.06 (9A); and
- (ii) allow total payments (including payments under a Payment Split) made in any financial year to amount to no more than 10% of the pension account balance.
  - (A) on 1 July in the financial year in which the payment is made; or
  - (B) if that year is the year in which the pension commences – on the commencement day; and
- (iii) comply with paragraph (b) of the definition of *non-commutable allocated pension* in SIS Regulation 6.01, as if it were such a pension.

#### 38.5 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.

#### 39. Pension Reserves

Subject to the Act, 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 clause 39, 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 dependants.

#### 40. Death benefits

- (a) This clause applies if the terms of a particular pension do not provide for the consequences for payment of the pension on the death of the pension recipient.
- (b) Where this clause applies, then unless the Trustee otherwise determines and subject to the Act, if any amount is payable in respect of the pension recipient on the pension recipient's death, it will be dealt with in accordance with any binding nomination or if there is no binding nomination, as the Trustees determine.

**41. Deduction for detrimental payments after Member's Death**

For the purposes of Section 295-485 of the *Income Tax Assessment Act 1997*, if a Member dies and a benefit is paid as a consequence, the Trustee may do all such things and make such allowances or payments as may be necessary or desirable to give to the recipient of that benefit, the benefit of any deduction permitted under the Section.

**42. Conversion of Pensions**

At the request of a Member, Pensioner or Reversionary Beneficiary, or their legal personal representative, as may be applicable and subject to the SIS Act and 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;
- (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.

## REFERENCE SCHEDULE

Name of Fund:-

The Davis Super Fund

Parties:-

(a) Trustee(s):-

T&L Davis Investments Pty Ltd  
A.C.N. 158 635 780  
8 Rawton Ave  
Northmead NSW 2152

(b) Initial Member(s):-

DAVIS, Timothy  
8 Rawton Ave  
Northmead NSW 2152

DAVIS, Lynda  
8 Rawton Ave  
Northmead NSW 2152

(c) Principal Employer (if any):-


Executed as a deed on the date appearing on page 1.

Executed for and on behalf of

T&L Davis Investments Pty Ltd  
A.C.N. 158 635 780

in their capacity as Trustee in the presence of:


  
.....  
Director

  
.....  
Secretary

.....  
OR Sole Director and Secretary

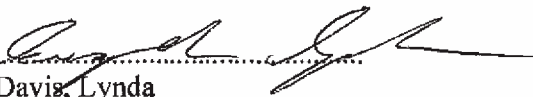
Signed Sealed and Delivered by  
Davis, Timothy  
in their capacity as Initial Member  
in the presence of:


  
.....  
Davis, Timothy

  
.....  
Witness (Signature)

LAUREN LAW  
.....  
Print Name of Witness

Signed Sealed and Delivered by  
Davis, Lynda  
in their capacity as Initial Member  
in the presence of:

  
.....  
Davis, Lynda

  
.....  
Witness (Signature)

LAUREN LAW  
.....  
Print Name of Witness



**DEED**

THIS DEED is made this 26<sup>th</sup> day of JUNE, 2012.

Between **DREW GROUP PTY LTD ACN 119 312 177 AS TRUSTEE FOR THE PROSPECT STREET TRUST**

of PO Box 583, New Farm, Brisbane in the State of Queensland

("the Seller")

And

T & L DAVIS HOLDINGS INVESTMENTS PTY LTD AS TRUSTEE FOR THE DAVIS SUPER FUND  
of 8 RANTON AVENUE, NORTHMEAD, NSW 2152.  
ACN 1158 635 780.  
("the Buyer")

**WHEREAS:-**

- A. The parties have entered into a Contract ("the Contract") for the sale and purchase of the property described in item 1 of the Schedule hereto ("the Property")
- B. The Seller has agreed to the Contract being subject to the conditions hereinafter set out in this Deed.

**NOW THIS DEED WITNESSES** as follows:-

**1.0 Rent Guarantee**

- 1.1 Subject to the provisions of this Deed the Seller agrees to pay to the Buyer the Guarantee Amount during the Guarantee Period.
- 1.2 The Seller will pay the Guarantee Amount to the Buyer via the Nominated Letting Agent as an amount less the gross weekly rent (if applicable) payable by the tenant under a Lease from the Buyer as Lessor in respect of the proposed lot.
- 1.3 The Guarantee Amount is only payable by the Seller:-
  - 1.3.1 if the Buyer properly and lawfully appoints the Nominated Letting Agent at least two weeks prior to the commencement of, and for the term of the Guarantee Period to let the Lot during the Guarantee Period;

T.O.

1.3.2 if the Lot is available for letting (in an unfurnished but otherwise clean and tidy condition) at the start of and at all times throughout the Guarantee Period; and

1.3.3 the Buyer permits the Seller, the Nominated Letting Agent, and any prospective tenants to inspect the Lot at all reasonable times throughout the Guarantee Period.

1.4 For the purpose of this clause:-

“Guarantee Period” means 12 months from the date of completion of the sale.

“Guarantee Amount” means the rent per week at \$ 612 for the Property equivalent to a total of 6% p.a. of the sale price for the Property calculated on a weekly basis for a period not exceeding 12 months from the date of completion of the sale.

“Nominated Letting Agent” means the letting agent, appointed or to be appointed pursuant to the proposed Letting Agreement contained in Section 6 of the Disclosure Statement delivered to the Buyer with the Contract, or such other letting agent as may be nominated by the Seller, provided that the Seller shall have given notice of such appointment or other nomination to the Buyer prior to or on the commencement of the Guarantee Period.

## 2.0 Refund of Expenses

Subject to completion of the Contract the Seller agrees to refund to the Buyer the cost of return airfares and accommodation for 2 persons to attend to inspection of the Property up to but not exceeding the sum of \$1000.00 such refund to be taken into account as an adjustment to the settlement figure at the time of settlement.

## 3.0 Installation of Blinds

The Seller agrees to install blinds to the master-bedroom and second bedroom and to the sliding doors to the living room in the Property at the Seller's expense prior to completion of the sale.

T.P



SCHEDULE


Item 1 Date of Contract: 26<sup>th</sup> JUNE 2012

Description of Property: Proposed Lot 602. being a residential unit on a proposed new Building Units Plan in a building being developed by the Vendor and known as "Precinct Apartments" situated at 56 Prospect Street, Fortitude Valley in the State of Queensland

T.O.  8/

IN WITNESS WHEREOF the parties have executed these presents as a Deed the day and your first hereinbefore within

SIGNED BY DREW GROUP PTY LTD )  
AS TRUSTEE FOR THE PROSPECT )  
STREET TRUST )

DREW GROUP PTY. LTD. AS TRUSTEE  
By its DULY CONSTITUTED ATTORNEY  
IAN FREDERICK HOLLAND UNDER POWER  
OF ATTORNEY 

WITNESS : 

SIGNED BY in accordance with s. )  
127 of the Corporations Act 2011 )

x   
Director x

x   
Director/Secretary x

SIGNED SEALED & DELIVERED )

BY in the presence of )

x )

Witness )

x  
\_\_\_\_\_

---

**MINUTES OF A MEETING OF THE DIRECTORS OF  
T&L DAVIS INVESTMENTS PTY LIMITED  
ACN 158 635 780**

Held At c/o Accounting & Taxation Advantage  
14A Hare Street  
GLENBROOK New South Wales 2773

Held On

Present

**CONSENT TO ACT AS TRUSTEE**

A deed of Trust called THE DAVIS BARE TRUST was tabled.

It was resolved that the Company accept the position of trustee to the above named fund and by this resolution the Directors authorised the affixation of the Company Seal onto the Deed if required.

Signed as a true and correct record

  
.....  
Chairperson

**CONSENT TO ACT AS A TRUSTEE**

of

**THE DAVIS BARE TRUST**

**STATUTORY INFORMATION**

**T&L DAVIS INVESTMENTS PTY LIMITED ACN 158 635 780**  
hereby consents to act as the Trustee of the above-named Trust and  
provide the following information:-

Company Name: T&L DAVIS INVESTMENTS  
PTY LIMITED ACN 158 635 780

Registered Office: c/o Accounting & Taxation Advantage  
14A Hare Street  
GLENBROOK New South Wales 2773

Executed by )  
**T&L DAVIS INVESTMENTS** )  
**PTY LIMITED ACN 158 635 780** )  
in the manner provided for in )  
Section 127 of the Corporations Act 2001 )

.....  
Director

.....  
Director/Secretary

Dated the 2nd July 2012

# **Investment Strategy**

## **The Davis Super Fund**

### **Background:**

The investment strategy outlined below represents an expansion and clarification of the Investment Strategy agreed at the formation of The Davis Super Fund. This Investment Strategy replaces the Investment Strategy document dated 30/6/19.

### **Objectives:**

The objective of the fund is to:

- Provide superannuation benefits to members and their dependants to meet their retirement needs.
- Ensure that appropriate mixes of investments are held by the fund to support these needs
- Ensure the fund has sufficient liquidity at all times to meet all commitments
- Maximise the tax effectiveness of fund investments thereby delivering the best long term after tax return for members.

The Investment objective of the trustees is to aim to achieve real medium to longer-term growth. In recognition of the 20 year investment time frame of members the fund will have a mixture of low and high growth assets in the portfolio.

### **Investment Choice:**

The Trustees have determined the fund's investment may include but not be limited to all or one of the following:

- Direct equities, stocks and derivatives and including the participation in dividend reinvestment program, right issues and the like, including the use of geared instalment warrants:
- Property trusts and associated investments:
- Managed investments and associated products:
- Direct residential, industrial commercial property investment including geared property investments purchased using allowable limited recourse borrowing arrangements:
- Bank and other financial institution securities including Term Deposits, Debentures, Secured and Unsecured Notes and Bonds:
- Any other investment that the trustees may feel prudent to achieve the objective of the fund.

The Trustee may from time to time decide to seek professional advice from Accountants, Solicitors or Financial Planners in the formulation or implementation of this or any future investment strategy.

In formulating this strategy the trustees have taken into consideration relevant features of the various investments in accordance with both the fund's objectives and appropriate legislation.

While drafting this investment strategy, the trustees have taken into account all of the circumstances of the fund, including:

- the risks involved in making each investment;
- the likely return from making each investment;
- the range and diversity of investments;
- any risks coming from limited diversification;
- the liquidity of the fund's investments;
- the ages and preferences of its members;
- expected cash flow requirements; and
- the ability of the fund to meet its existing and prospective liabilities such as paying benefits to its members.

#### **Policies:**

*The policies adopted by the Trustees in order to achieve these objectives are:*

- Regular monitoring of the performance of the fund's investment, to oversee the overall investment mix and the expected cash flow requirements of the fund.
- Balancing the fund's investment portfolio due to changes in market conditions, by further sale and purchase of investments.

The Trustees aim will always be to ensure that they follow the investment strategy, however, the Trustees will at all times reserve the right to change the investment mix depending on the market situation and opportunities available to strengthen its Objectives.

A copy of the Investment Strategy of the fund will be available to members of the fund on request.

#### **Risk profile and risk tolerance:**

The Fund has a long time horizon. Further the members are prepared to endure a reasonable level of volatility of returns in expectation of long term growth. The members have existing equity and property investments outside superannuation and are familiar with the variability of both returns and capital values which are associated with such investments.

Members understand

- the trade-off between investment risk and long term capital and income growth and have indicated growth is a priority
- Investment risk is borne by the members, as fluctuation in investment returns will affect the level of the members benefits on withdrawal

If the fund has geared investments eg. Property purchased using limited recourse borrowing arrangements, then the increased risk associated with borrowing needs to be specifically recognised and noted eg. The members have indicated they understand and are prepared to accept the increased volatility of returns associated with borrowing to invest, including the risk of loss, including the risk of total loss of invested assets where such assets are subject to limited recourse borrowing arrangements.

#### **Insurance:**

The Trustees have considered whether the Fund should hold a contract of insurance for its members and concluded that:



- The fund already has insurance for its members which is considered appropriate

**Liquidity:**

The Members of The Davis Super Fund are aged 52 & 50 and have significant assets outside of superannuation. At the present time neither expect to access their superannuation prior to age 67. Accordingly there is no anticipated benefit payment in the next 15 years. Cash in excess of anticipated liquidity requirement will be invested in accordance with the Fund's investment strategy.

**Asset Allocation:**

The targeted asset allocation will recognise the need to have a diversified asset mix, however, given the long term investment horizon of the members (of up to 20 years until life expectancy) and the significant assets outside of superannuation, the allocation will have a strong growth asset bias and be focused on maximising capital growth.

The Trustees recognise the higher risk in investing predominantly in growth assets and the volatility associated with shares and property. The volatility will be compensated by the prospect of achieving higher return and growth in the longer term. The shares are invested in different industries and sectors, which will spread risk to a satisfactory level

The final targeted asset allocation will be in the following ranges:

<b>Growth Assets</b>	<b>Range</b>	<b>12 month target</b>
• Australian equities	10 - 30%	20%
• International equities	0-10%	10%
• Direct property	20-70%	60%
<b>Defensive assets</b>		
• Australian Fixed interest	0-10%	0%
• International Fixed interest	0-10%	0%
• Australian cash and fixed interest	0-10%	10%
		100%

*All Trustees/Directors of the Trustee Company to sign:*

.....  
Signature of Trustee/Director of the Trustee Company

1/7/2020  
.....  
Date

.....  
Signature of Trustee/Director of the Trustee Company

01/07/2020  
.....  
Date



## **SMSF TRUST DEED VARIATION**

### **THE DAVIS SUPER FUND**

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## DEED OF VARIATION OF THE DAVIS SUPER FUND

The date of this Deed is the date upon which the last of the parties executes the Deed.

### PARTIES

**TRUSTEE:** T&L DAVIS INVESTMENTS PTY LIMITED - ACN 158 635 780 of  
8 Rawton Avenue, NORTHMEAD, NSW 2152

**MEMBERS:** Lynda Davis and Tim Davis of 8 Rawton Avenue, NORTHMEAD,  
NSW 2152

### RECITALS

- A. T&L DAVIS INVESTMENTS PTY LIMITED - ACN 158 635 780 is the Trustee of The Davis Super Fund (the **Fund**).
- B. Lynda Davis and Tim Davis are the Members of the Fund.
- C. The Fund was established by Deed dated 2 February 2014 and subsequently varied on 04 April 2018 (**Current Rules of the Fund**).
- D. Rule **Update Trust Deed** of the Current Rules of the Fund allows the Trustee to vary the Governing Rules of the Fund (as the term is defined at Section 10(1) of the *Superannuation Industry Supervision Act 1993 (SISA)*, provided the variation does not reduce a Member's Benefit (as defined in the Current Rules of the Fund).
- E. The purpose of the Fund is to provide Benefits to Members and, in the event of the Member's death, then for the Member's Dependants, and such other purposes as permitted from time to time under the SISA and *Superannuation Industry (Supervision) Regulations 1994 (SISR)*.
- F. The settlement of this Deed, resolved by the Trustee as the new Governing Rules of the Fund (**New Governing Rules**), ensures the purpose of the Fund is consistent with the SISA and SISR.

### **OPERATIVE PARTS:**

1. **Replacement of Governing Rules:** The Current Rules of the Fund are replaced by the New Governing Rules marked as **Annexure One** to this Deed, pursuant to **Rule Update Trust Deed** of the Current Rules of the Fund subject to the following:
  - a. a reference in the New Governing Rules of the Fund to the declaration of trust is to the trust declared in the Deed dated 2 February 2014;
  - b. a reference to the Initial Trustee in the New Governing Rules of the Fund is to the party shown as trustee in the Deed dated 2 February 2014;
  - c. a reference to the settlement of the Fund in the New Governing Rules of the Fund is to the settlement of the Fund as constituted and shown in the Deed dated 2 February 2014;
  - d. a reference to Trustee, as other than the Initial Trustee, in the New Governing Rules of the Fund shall be to the Trustee read in this Deed as acting for the Fund at the date of this Deed, and shall as retired, removed, replaced and/or appointed under the terms of the New Governing Rules of the Fund from and following the date of this Deed;

- e. any Special Rules adopted prior to this Deed in respect to segregated assets and/or segregated Member Superannuation Interests are restated in the New Governing Rules;
  - f. any Special Rules adopted prior to this Deed restricting membership of the Fund and/or the payment of Benefits from the Fund (such as any limitations imposed in respect to Foreign Superannuation Funds and QROPS) are restated in the New Governing Rules;
  - g. any Special Rules adopted prior to this Deed by the Trustee and/or one or more Members of the Fund in respect to membership matters, including, but not limited to Default Superannuation Fund Nominations, Pension Interest Agreements, SMSF Living Wills, SMSF Wills, Binding Death Benefit Nominations, Alternate Decision-Maker Nominations and/or such other Special Rules in respect to the Members' SMSF estate planning are restated in the New Governing Rules;
  - h. any Special Rule adopted prior to this Deed by the Trustee and/or one or more of the Members in respect to any Fund administration matter not otherwise shown in the preceding terms of this Operative Part 1 is restated in the New Governing Rules;
  - i. any amendment which detrimentally affects a Member's Superannuation Interest shall not be incorporated in the New Governing Rules;
  - j. any variation of which would cause the Fund to be subject to resettlement (if determined to be a trust at law) and/or a capital gains tax event shall not be incorporated in the New Governing Rules; and
  - k. if the Fund has a defined benefit pension in existence pre-2004, a loan arrangement pre-1985 or any other Rule that advantages the Members of the Fund, but which would be lost or diminished if a variation were imposed, then the variation which would cause such a loss or diminishment is not to be incorporated in the New Governing Rules.
2. **No Resettlement at Law:** The replacement of the Current Rules of the Fund with the New Governing Rules does not constitute a resettlement of the Fund at law, equity or under any Superannuation Law.
3. **Consent to Electronic Signatures:** The parties consent to execution of this Deed by electronic signature, and deem the electronic execution (including witness execution by electronic signatures) to be valid, subject to any state or Commonwealth electronic transactions and/or property law statutory provisions restricting such execution by electronic signature.
4. **Defective Execution:** Should a party's execution of the Deed be defective and/or by electronic signature in a state in which electronic signature is not allowed in the circumstances, then the party and witness (whether the same or a different witness) may re-sign the Deed to correct the defect. Notwithstanding any such remediation of the execution, the effective date of the Deed shall be the date upon which the last of the parties executed the Deed, excluding any later remedial execution under the terms of this Clause.
5. **Stamping:** The Trustee shall bear the responsibility of doing all things necessary to cause the stamping of this Deed (if required).
6. **Counter-Parts:** The parties acknowledge and agree that this Deed may be executed in counterparts, and that each taken as a whole constitutes the duly constituted Deed.

7. **Severability:** The parties acknowledge and agree that should any term of this Deed be determined to be invalid, illegal or unlawful for any reason, such term shall be severed and the balance of this Deed shall be restated.
8. **Costs:** The costs of drawing, execution and holding of this Deed are to be met from the assets of the Fund.
9. **Ratification:** The parties ratify and continue the Fund on the terms read in this Deed.

**EXECUTED AS A DEED.**

**The Trustee**

---

T&L DAVIS INVESTMENTS PTY LIMITED - ACN 158 635 780 of 8 Rawton Avenue, NORTHMEAD, NSW 2152 by being signed by the persons authorised to sign on behalf of the company pursuant to section 127 of the Corporations Act 2001 (Cth):



Lynda Davis  
Director

Dated: 5/7/18



Tim Davis  
Director

Dated: 5/4/18

**The Member**

---

Lynda Davis and Tim Davis of 8 Rawton Avenue, NORTHMEAD, NSW 2152:




Lynda Davis  
Member

Dated: 5/4/18


YASMINE BRAILEY 

Witness Name / Signature



Tim Davis  
Member

Dated: 5/4/18

YASMINE BRAILEY 

Witness Name / Signature

**ANNEXURE ONE**  
**THE DAVIS SUPER FUND**  
**GOVERNING RULES**

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## Part One – The Fund Establishment

### 1. Establishment and Interpretation Guidance

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- 1.1 A reference to the Fund is to **THE DAVIS SUPER FUND (Fund)**.
- 1.2 The Trustee and Members settle the Fund as an indefinitely continuing complying Self-Managed Superannuation Fund (**SMSF**).
- 1.3 Subject to the law:
- a) the Trustee must at all times be a constitutional Corporation; or
  - b) if the Trustee is not a constitutional Corporation, the sole or primary purpose of the Fund must be the provision of old-age pensions as that term is defined in the *Commonwealth of Australia Constitution Act*.
- 1.4 The Fund is settled as a Self-Managed Superannuation Fund, notwithstanding that the Trustee may resolve to change the nature of the Fund to a small APRA Fund, or such other type of fund permitted under the Superannuation Laws.

### The Purpose of the Fund

- 1.5 A SMSF, as the term is read for purposes of this Deed, is defined at sections 10(1), 17A and 17B of the SISA as a legal entity, which includes conditions including:
- (a) the Fund must have fewer than 5 (five) Members, and:
    - (i) if the Trustees of the Fund are Natural Person Trustees, then each Trustee of the Fund is a Member, excepting that a Member may nominate an Alternate Decision-Maker to act in his/her place as a Natural Person Trustee;
    - (ii) if the Trustee of the Fund is a Constitutional Corporation (**Corporate Trustee**), then each Member is a director of the Corporate Trustee, excepting that a Member may nominate an Alternate Decision-Maker to act in his/her place as a director of the Corporate Trustee (*see also Rules 4, 5 and 6*);
    - (iii) no Member of the fund is an employee of another Member, unless the Members concerned are relatives;
  - (b) if the Fund has a single Member, then:
    - (i) the single Member is one of two Natural Person Trustees, with the other Trustee being a Relative of the Member (**Relative**), or the Member is a sole director of a Corporate Trustee, or one of two directors and the other director is a Relative of the Member; or
    - (ii) no Member of the Fund is an employee of the other Member or the other director of the Corporate Trustee; and;
  - (c) no Trustee (including a Corporate Trustee and/or a director of a Corporate Trustee) of the Fund receives any remuneration from the Fund, or from any Person, for any duties or services performed by the Trustee in relation to management of the Fund.
- 1.6 The covenants read at sections 52B and 52C of the SISA are expressly adopted herein as Governing Rules of the Fund.

- 1.7 The Fund is settled and maintained solely for not less than one of the following core purposes, as read at section 62(1)(a) of the SISA:
- (a) the provision of benefits for each Member on or after whichever of the following is the earlier:
    - (i) the Member's Retirement from any business, trade, profession, vocation, calling, occupation, or employment in which the Member was engaged (**Retirement**); or
    - (ii) the Member's attainment of an age not less than the age prescribed for the purposes of Retirement (see SISR 6.01(7));
  - (b) the provision of benefits in respect of each Member on or after the Member's death, if:
    - (i) the death occurred before the Member's Retirement or the Member attaining **Preservation Age**; and
    - (ii) the benefits are provided to an **Eligible Pension Beneficiary** or Eligible Lump Sum Beneficiary and/or one or more of them.
- 1.8 The Fund is also settled and maintained for not less than one of the following ancillary purposes, as read at section 62(1)(b) of the SISA:
- (a) the provision of benefits for each Member on or after the termination of the Member's employment with an employer who had, or any of whose Associates had, at any time, contributed to the Fund in relation to the Member;
  - (b) the provision of benefits for each Member on or after the Member's cessation of work, Retirement, Temporary Incapacity, Permanent Incapacity and/or a Terminal Medical Condition;
  - (c) the provision of benefits in respect of each Member on or after the Member's death if:
    - (i) the death occurred after the Member's Retirement (whether the Member's Retirement occurred before, or occurred after, the Member joined the Fund) or after the Member attained Preservation Age (or such other age prescribed by Superannuation Laws in respect to an ancillary purpose); and
    - (ii) the benefits are provided to the Legal Personal Representative of the Member's Legal Estate, to any or all of the Member's Dependants, or to both; and
  - (d) the provision of such other benefits as the Regulator approves in writing.
- 1.9 The Fund Assets are held on trust, in accordance with the Governing Rules (including any Special Rules in respect thereto).

### **Overview of the Governing Rules and Special Rules**

- 1.10 This Deed is to be read as the Governing Rules of the Fund (**Governing Rules**), and the Trustee may from time to time add, vary, amend, modify and/or replace the Governing Rules.
- 1.11 Special Rules of the Fund (each a **Special Rule**) (*for example, a Binding Death Benefit Nomination of a Member*) are unique arrangements resolved by the Trustee and/or Members, which are not capable of being amended or varied

except on the terms of the Special Rules. Special Rules are deemed in all later Governing Rules of the Fund to be incorporated, notwithstanding later deeds or amendments of the Governing Rules may refer to a replacement of the Governing Rules in whole. This Rule 1.11 is deemed incorporated in all later deeds or amendments of the Governing Rules.

### **Primacy of Superannuation Laws, Special Rules and Governing Rules**

1.12 The Governing Rules, Special Rules and the Superannuation Laws are to apply as to primacy as below shown:

- (a) where the Governing Rules or Special Rules prescribe terms which are prohibited (as opposed to allowed) by the Superannuation Laws, then the Superannuation Laws shall take primacy over the Governing Rules or Special Rules. To the extent reasonable in the circumstances, the Trustee may notwithstanding, apply such of the terms of the prohibited Governing Rules or Special Rules as can be applied in an alternate manner which is not prohibited;

*For example, if the Governing Rules allow Members to make Contributions at 80 years of age, but the Superannuation Laws limit the making of Contributions to 75 years of age – then the Superannuation Laws prevail and Members are prohibited from making Contributions beyond 75 years of age.*

- (b) where the Governing Rules or Special Rules prescribe more restrictive terms than those provided in the Superannuation Laws, then the Governing Rules or Special Rules take primacy over the Superannuation Laws;

*For example, the Trustee and Members resolve that membership is limited to the bloodline members of John Smith's family. The Superannuation Laws allow membership in a SMSF to be inclusive, notwithstanding bloodline relationship of Members. In this case, the Governing Rules take primacy over the Superannuation Laws.*

- (c) where the Governing Rules or Special Rules do not prohibit a thing, matter, resolution or allowance which is permitted by the Superannuation Laws, then the Governing Rules and Special Rules shall be read as allowing the thing, matter, resolution or allowance;

*For example, if the Governing Rules or Special Rules do not prohibit the Trustee from buying widgets, and the Superannuation Laws expressly allow the Trustee to buy widgets – then, notwithstanding the Rules do not specifically authorise the Trustee to buy widgets, the Trustee is allowed to do so.*

- (d) the primacy read in this Rule 1.12 applies to any amendments to the Superannuation Laws made after the date of the Governing Rules or Special Rules; and

- (e) for clarity, a reference to Governing Rules includes any resolutions of the Trustee or Members made in accordance with the terms of this Deed, or any variations or amendments of the Governing Rules.

1.13 Nothing in the Governing Rules shall be read as allowing, ratifying or endorsing a transaction, undertaking, agreement or arrangement by the Trustee which has the effect of causing the Fund to be a Non-Complying SMSF, or giving rise to a breach of the Superannuation Laws. To the extent that a term of the Governing Rules may authorise conduct which breaches the Superannuation Laws, the term is to be read as void.

## **2. Establishment**

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- 2.1 Upon settlement of the Fund and the Initial Trustee accepting to act as Trustee of the Fund, the Trustee shall do all things necessary to ensure that the Fund becomes a Regulated Superannuation Fund under the Superannuation Laws, including, but not limited to:
- (a) appointing Professionals and SMSF Advisers;
  - (b) appointing an Auditor;
  - (c) registering with the Regulator as a SMSF;
  - (d) applying for a tax file number and an Australian business number;
  - (e) completing any mandatory Trustee training or education required by the Superannuation Laws and/or the Regulator;
  - (f) opening a bank account, cash management account or similar account to enable the Trustee to receive contributions, dividends, income and other monies on behalf of the Fund and to make payments from the Fund for benefits and Fund expenses;
  - (g) accepting and dealing with the Members;
  - (h) communicating with the Members with respect to Roll-overs and Member Contributions;
  - (i) receiving Member Roll-overs and Member Contributions by any manner allowed under the Superannuation Laws; and
  - (j) doing such further and additional things as may be required from time to time to establish and operate validly as a Complying SMSF under the Superannuation Laws.

### **Part Two – The Trustee**

## **3. Trusteeship of the Fund**

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- 3.1 There shall be, at all times, a Trustee of the Fund.
- 3.2 **Interpretation as to Trustee:**
- (a) a reference in **Part Two** of this Deed to Trustee is to a trusteeship held by Natural Persons;
  - (b) a reference in **Part Two** of this Deed to a Corporate Trustee is to a trusteeship by a Constitutional Corporation in accordance with the *Corporations Act 2001 (Cth)*;
  - (c) a reference to Trustee in the remainder of the Governing Rules (other than a Rule of **Part Two**) is to the Trustee of the Fund as constituted and includes, but is not limited to, one or more Natural Persons (if less than two Natural Persons, then only in circumstances permitted by the Superannuation Laws), a Corporate Trustee, or such other Person or Persons (including an RSE Licensee) as the Superannuation Laws allow; and
  - (d) if a term of the Governing Rules refers to a decision of the Trustee (other than a Rule of **Part Two**), then the decision-making of the relevant Trustee as constituted, whether being Natural Persons or the Directors of a Corporate Trustee, shall be determined in accordance with the terms of this **Part Two**.

- 3.3 The **Initial Trustee** (as constituted, being Natural Persons, a Corporate Trustee or any other Person or Persons permitted to act in such capacity in accordance with the Superannuation Laws) accepts to act in accordance with these Governing Rules and the Superannuation Laws (including but not limited to section 17A of the SISA).
- 3.4 The Initial Trustee, and each further appointed Trustee(s) of the Fund, shall in the undertaking of its duties in respect to the Fund:
- (a) hold the Fund (including all Earnings, profits, accumulations, and Contributions) on trust for the Members of the Fund in accordance with the Governing Rules;
  - (b) comply with the Superannuation Laws, and ensure the Fund maintains a Complying SMSF status as the term is interpreted in accordance with section 42A of the SISA;
  - (c) do all things necessary to ensure the Fund qualifies for Concessional Tax Treatment, and such other benefits or concessions as shall apply to a Complying SMSF;
  - (d) refrain from undertaking any transaction which would give rise to a penalty or obligation of the Fund which would not otherwise exist, but for a breach of the Superannuation Laws by the Trustee; and
  - (e) adhere to its obligations generally in respect to maintenance of the Fund Assets and Membership of the Fund.
- 3.5 In reading the preceding terms of Rule 3, where a Natural Person acting as Trustee, or as Director of a Corporate Trustee, is referred to, such Natural Person must:
- (a) not be a Disqualified Person;
  - (b) be a Member, or satisfy a criteria of section 17A of the SISA; and
  - (c) comply with the Superannuation Laws in respect to his/her appointment, conduct and retirement, including doing all things necessary to be vested or divested (as the case may be) in the Fund promptly, and having regard to the interests of the Members of the Fund.

#### **4. Trustee as Natural Persons**

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- 4.1 This Rule 4 prescribes the terms for the conduct of the Trustee, where the Trustee is constituted by one or more Natural Persons.
- 4.2 Each Trustee must conduct himself/herself in a respectful manner, and communicate on terms reasonable to conduct the administration of the Fund in accordance with the Superannuation Laws.
- 4.3 **Members as Trustee**
- (a) If the Trustee consists of Natural Persons, then each Member must be a Trustee of the Fund, except as otherwise prescribed in Rules 4.3(b), 4.3(c) and 4.3(d).
  - (b) A Member may appoint an Alternate Decision-Maker to act in his/her place as Trustee as follows:

- (i) if the Member wishes an Alternate Decision-Maker to act in his/her place for a reason unrelated to Mental Incapacity or death – refer to Rule 6.2; and/or
  - (ii) if the Member wishes an Alternate Decision-Maker to act in his/her place in the event of his/her Mental Incapacity or death – refer to Rule 6.3.
- (c) If the Member does not nominate an Alternate Decision-Maker to act, and the Member becomes Mentally Incapacitated or dies, then the Default Decision-Maker Rules apply – refer to Rule 6.4.
  - (d) If a Member becomes a Disqualified Person, then the Member must retire as Trustee immediately. If the Member fails or refuses to retire, then the Trustee (other than the Disqualified Person) can resolve by Trustee Ordinary Resolution (excluding the votes which the Disqualified Person would have been able to cast) to remove the Disqualified Person as Trustee.
  - (e) The Trustee (other than the Disqualified Person) has, for the purposes of Rule 4.3(d), Limited Power of Attorney to execute all legal documents, transfers and instruments necessary to divest the Disqualified Person of authority in relation to his/her position as Trustee.
  - (f) Rules 4.3(d) and 4.3(e) shall be read to apply to an Alternate Decision-Maker acting on behalf of a Member as Trustee.

#### 4.4 **Trustee Meetings and Decision-Making**

- (a) Any Trustee (**Calling Trustee**) may call a Trustee Meeting, by giving written notice to the other Trustees of not less than 5 (five) business days of the proposed Trustee Meeting identifying the date, time and location. The notice shall also contain details of the methods of telephone, video conferencing or such other mechanism for allowing each and every Trustee to hear and participate in the Trustee Meeting (should a Trustee be unable to attend personally). The notice may be by email (including attachments), facsimile, telephone text, personal service, or by posting to the other Natural Person Trustees.
- (b) The Calling Trustee may offer a written resolution (including but not limited to a resolution communicated by electronic means, and executable by an electronic signature of the Trustee(s)) for execution by the Trustees, which may be in addition, or in the alternative, to holding the proposed Trustee Meeting. The written resolution shall be determined on its terms, in accordance with the Decision-Making terms of this Rule 4.
- (c) A quorum of the Trustee Meeting is met when the Trustees representing not less than 51% (fifty-one percent) of the Total Superannuation Interests in the Fund (excluding Reserve Account Balances) are in attendance (whether in person, by telephone, by video conferencing, or such other mechanism by which the Trustees may participate), and may be a single Trustee (provided that Trustee represents not less than 51% (fifty-one percent) of the Total Superannuation Interests in the Fund).
- (d) A Trustee Meeting shall be called when any significant event, transaction, acquisition, disposal, or other event directly related to the Fund is proposed. These matters include, but are not limited to, those that relate to an Asset of the Fund, Superannuation Interest, Investment Strategy, Reserve Account, Superannuation Benefit, Member or where otherwise required under the Superannuation Laws.

- (e) For voting purposes, each Natural Person Trustee (including one or more Persons acting collectively as an Alternate Decision-Maker) holds the number of votes equal to the proportionate value of the Superannuation Interests represented by such Trustee in the Total Superannuation Interests held in the Fund (**Proportionate Voting Rule**).
- (f) Notwithstanding the Proportionate Voting Rule, the Trustee may adopt an alternate method of voting arrangements for some or all of the Trustee Meetings, by a resolution in favour supported by Trustee Special Resolution.
- (g) If there is only one Natural Person Trustee, the resolution of the Trustee shall be made solely by such Natural Person.

*Warning: If there is only one Natural Person acting as Trustee, ensure that section 17A of the SISA is not breached. For example, Bob and Jane are members of a Fund, Bob nominates Jane as his Alternate Decision-Maker. Bob becomes Mentally Incapacitated, in which case Jane would be the sole Natural Person Trustee – and such appointment does not breach section 17A of the SISA. However, if Jane ceased to be a Member, and Bob was the only Member – then Bob could not act as a sole Natural Person Trustee, without violating section 17A of the SISA. In such circumstances, Bob should establish a Corporate Trustee to succeed Bob and Jane as Natural Person Trustees.*

- (h) A resolution at a Trustee Meeting shall be passed where not less than 51% (fifty-one percent) of the votes available at the Trustee Meeting are cast in favour of the resolution. The resolution shall be signed by any one or more of the Trustees and/or the Chairman, to reflect the passing of the resolution, and may include execution by electronic signatures of the party(ies).
- (i) The Trustees are to record and maintain all resolutions of the Trustee for such period as required by the Superannuation Laws.
- (j) For clarity, if an Alternate Decision-Maker (including one or more Persons acting collectively as an Alternate Decision-Maker) is also a Member of a Fund in their individual right, then such Person shall have the right to vote representatively, and individually.

## **5. Corporate Trustee**

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- 5.1 This Rule 5 prescribes the terms for the conduct of the Trustee, where the Trustee is a company (**Corporate Trustee**).

*Note: A company acting as a Corporate Trustee must be a Constitutional Corporation.*

- 5.2 Each Director of the Corporate Trustee must conduct himself/herself in a respectful manner, and communicate on terms reasonable to conduct the administration of the Fund in accordance with the Superannuation Laws.
- 5.3 The Corporate Trustee shall be administered in accordance with the terms of its governance documents, subject to the Superannuation Laws and the Governing Rules of the Fund, subject to Rule 5 generally.

### **5.4 Members as Directors of Corporate Trustee**

- (a) Each Member must be a Director of the Corporate Trustee of the Fund, except as otherwise prescribed in the terms of Rules 5.4(b), 5.4(c) and 5.4(d).
- (b) A Member may appoint an Alternate Decision-Maker to act in his/her place as Director of the Corporate Trustee as follows:



- (i) if the Member wishes an Alternate Decision-Maker to act in his/her place for a reason unrelated to Mental Incapacity or death – refer to Rule 6.2; and/or
  - (ii) if the Member wishes an Alternate Decision-Maker to act in his/her place in the event of his/her Mental Incapacity or death – refer to Rule 6.3.
- (c) If the Member does not nominate an Alternate Decision-Maker to act, and the Member becomes Mentally Incapacitated or dies, then the Default Decision-Maker Rules apply – refer to Rule 6.4.
  - (d) If a Member becomes a Disqualified Person, then the Member must retire as Director immediately. If the Member fails or refuses to retire, then the Directors (other than the Disqualified Person) can resolve by Trustee Ordinary Resolution (excluding the votes which the Disqualified Person would have been able to cast) to remove the Disqualified Person as Director.
  - (e) The Directors (other than the Disqualified Person) have, for the purposes of Rule 5.4(d), Limited Power of Attorney to execute all legal documents, transfers and instruments necessary to divest the Disqualified Person of authority in relation to his/her position as Director.
  - (f) Rules 5.4(d) and 5.4(e) shall be read to apply to an Alternate Decision-Maker acting on behalf of a Member as Director.
  - (g) If a term of this Rule conflicts with the governing instruments of the Corporate Trustee, the terms of this Rule shall take precedence in respect to the Corporate Trustee’s recognition and regard for a Member’s Alternate Decision-Maker.

## **6. Alternate Decision-Maker for Member**

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6.1 This Rule 6 prescribes the terms by which a Member appoints an Alternate Decision-Maker to act in his/her shoes as a Trustee (if constituted as Natural Persons), a Director of a Corporate Trustee and/or in relation to such other matters as may be relevant to the Member. This Rule 6 is to be read with Rule 39.

### **6.2 Nomination of Alternate Decision-Maker for Member with Legal Capacity:**

*For example, Bob is moving overseas. Jane and Mary are the other Members of the Fund. Bob has legal capacity, but he wants Jane to act as his Alternate Decision-Maker whilst he is overseas. Jane, accordingly, would hold the voting powers for Bob, as well as herself. Bob can apply this Rule to make an Enduring Power of Attorney (EPOA), appointing Jane to act for him whilst he is overseas, and subject to any terms he may include in the EPOA. He may complement the EPOA by making an **Alternate Decision-Maker Nomination** in the form shown at Annexure A (or as otherwise prescribed as an approved form for an Alternate Decision-Maker Nomination by the Trustee from time to time).*

- (a) A Member may appoint an Alternate Decision-Maker to act in his/her place by EPOA notwithstanding the Member being alive and having Legal Capacity to act, and on such terms as are recorded in such EPOA (including the term of appointment and conditions of appointment). The Alternate Decision-Maker shall act on a continuing basis for such Member upon acceptance by the Alternate Decision-Maker on terms of the EPOA, until the earlier of the following (unless otherwise prescribed in the EPOA):
  - (i) the Member removes the Alternate Decision-Maker in writing (including by way of a revocation of the EPOA);
  - (ii) the Member ceases to be a Member; or

- (iii) the Member's death (unless the Alternate Decision-Maker is the same Person(s) who acts as the Alternate Decision-Maker on and following the Member's death, in which case the Person(s) shall have a continuing appointment).

**6.3 Nomination of Alternate Decision-Maker Nomination for Mentally Incapacitated or Deceased Member**

- (a) A Member may appoint an Alternate Decision-Maker to act in his/her place by written instrument (**Alternate Decision-Maker Nomination**) in the event of a Member's death, or upon and continuing for the period of a Member's Mental Incapacity. The Alternate Decision-Maker Nomination may provide cascading Nominations. A Member may submit his/her EPOA and/or Will for reference to the Trustee, in substitution to making an Alternate Decision-Maker Nomination.
- (b) An approved format **Alternate Decision-Maker Nomination** is provided at **Annexure A**; however, the Trustee may prescribe alternate or additional forms from time to time.
- (c) An Alternate Decision-Maker Nomination may, but is not required to be, accompanied by a copy of a Member's EPOA and/or Last Will. Notwithstanding, the Member may refuse to supply a copy of the EPOA and/or Last Will to the Trustee.
- (d) The Alternate Decision-Maker Nomination must be signed by the Member.
- (e) If there is a conflict between the Person or Persons nominated under the Alternate Decision-Maker Nomination made under this Rule 6.3, and:
  - (i) the Person or Persons appointed by an EPOA of the Member, then the appointment of Person or Persons under the EPOA shall be binding as the Alternate Decision-Maker, unless the EPOA otherwise provides; or
  - (ii) the Person or Persons appointed as Legal Personal Representative of the Member in a Member's Last Will, then the appointment of the Person or Persons nominated in the Last Will shall be binding as the Alternate Decision-Maker, unless the Last Will otherwise provides.
- (f) An Alternate Decision-Maker Nomination is deemed revoked if:
  - (i) withdrawn in writing by the Member, and communicated to the Trustee; or
  - (ii) the Member makes a subsequent Alternate Decision-Maker Nomination, and delivers such instrument to the Trustee.
- (g) If an Alternate Decision-Maker (or any one of them) dies or becomes Mentally Incapacitated, the Nomination of such Alternate Decision-Maker (if more than one Person acting in such capacity, then only as to the deceased or Mentally Incapacitated Alternate Decision-Maker) shall be deemed void, notwithstanding there may be no other Alternate Decision-Maker nominated by the Member in such instances. If all nominated Alternate Decision-Makers are unable or unwilling to act, then the Default Alternate Decision-Maker Rules shown at Rule 6.4 shall apply.
- (h) For clarity, an Alternate Decision-Maker is deemed appointed for the purposes of the Governing Rules upon:

- (i) the acceptance by the Alternate Decision-Maker on the death or Mental Incapacity of the Member, which acceptance may be communicated orally, in writing or by other reasonable means to the Trustee; and
  - (ii) the Trustee shall be under no obligation to prove an EPOA or Last Will submitted by an Alternate Decision-Maker of the Member if the Alternate Decision-Maker Nomination has matching terms.
- (i) Notwithstanding Rule 6.3(h), the Trustee may take whatever steps the Trustee deems appropriate to prove the Member's EPOA and/or Last Will.
  - (j) An Alternate Decision-Maker shall not be liable for any loss or damage caused to the Mentally Incapacitated Member or Member's Legal Estate as a consequence of a delay in appointment or acceptance, excepting where the Alternate Decision-Maker acted fraudulently, or the Court, Regulator, or other Government authority having jurisdiction, determines otherwise.

#### 6.4 **Default Alternate Decision-Maker Rules:**

- (a) In the event a Member does not complete an Alternate Decision-Maker Nomination, the following default terms shall apply in respect to the appointment of a Default Alternate Decision-Maker of a Deceased Member or Mentally Incapacitated Member (**Default Alternate Decision-Maker Appointment**):
  - (i) if the Member has died (**Deceased Member**), the Legal Personal Representative of the Member shall be deemed to act in the place of the Deceased Member as an Alternate Decision-Maker from the Deceased Member's death, until the payment of the Deceased Member's Death Benefits has commenced, after which time the Alternate Decision-Maker must resign;
  - (ii) if the Member is Mentally Incapacitated (**Mentally Incapacitated Member**), then:
    - (1) the Person(s) holding the Mentally Incapacitated Member's EPOA shall be deemed to act in the place of the Mentally Incapacitated Member as an Alternate Decision-Maker from the date upon which the Member is determined to be a Mentally Incapacitated Member, until the date the Member is no longer a Mentally Incapacitated Member, at which time the Alternate Decision-Maker must resign; or
    - (2) the Person(s) appointed to act as administrator(s) for the Mentally Incapacitated Member by the Court, Tribunal or relevant Government authority having jurisdiction in such matters shall be deemed to act in the place of the Mentally Incapacitated Member as an Alternate Decision-Maker from the date of appointment, until the date the administration is ended, at which time the Alternate Decision-Maker must resign;
  - (iii) if the Member is under a Legal Disability due to the age of the Member (**Minor Member**) (being a Natural Person of less than 18 (eighteen) years of age), the Minor Member's parent or guardian shall be deemed to act in the place of the Minor Member as an Alternate Decision-Maker from the date of membership until the Minor Member's 18<sup>th</sup> (eighteenth) birthday, at which time the Alternate Decision-Maker must resign; and/or

- (iv) if the Regulator suspends all the Trustees of the Fund, then the Constitutional Corporation, RSE Licensee, and/or Natural Persons appointed to act by the Regulator shall act as Trustee in accordance with section 134 of the SISA.
- (b) For clarity, an Alternate Decision-Maker is deemed appointed for the purposes of the Governing Rules upon:
  - (i) the acceptance by the Alternate Decision-Maker, which acceptance may be communicated orally, in writing or by other reasonable means to the Trustee; and
  - (ii) the happening of death or Mental Incapacity (as the case may be) of the Member, or upon membership of a Minor Member.
- (c) An Alternate Decision-Maker shall not be liable for any loss or damage caused to a Mentally Incapacitated Member, Minor Member or Member's Legal Estate as a consequence of a delay in appointment or acceptance, except where the Alternate Decision-Maker acted fraudulently, or a Court, Regulator or other Government authority having jurisdiction determines otherwise.
- (d) A Default Alternate Decision-Maker shall, in the remainder of the Deed, be read as an Alternate Decision-Maker.

**6.5 Suspension:**

- (a) In applying the terms of Rule 6, the Trustee of the Fund shall be prohibited from dealing with a Deceased Member's, Mentally Incapacitated Member's, or Minor Member's Superannuation Interest (**Suspended Interest**) until the Alternate Decision-Maker accepts to act; however:
  - (i) if a Pension or other payment (or series of payments) of the Suspended Interest is arranged or subject to prior arrangement, then this Rule 6.5 shall not limit the continuation of that Pension or other payment (or series of payments);
  - (ii) if the Regulator or Court makes a direction in respect to the Suspended Interest, then this Rule 6.5 shall not limit the Trustee from attending on such request;
  - (iii) the Suspended Interest has a continuing right to receive Earnings and Reserves, and the Trustee is obligated to deal with the Suspended Interest and all allocations whatsoever in the Fund on a fair and reasonable basis notwithstanding this Rule 6.5; and
  - (iv) if the Suspended Interest has the benefit or burden of segregation, the benefit or burden is continuing until the Alternate Decision-Maker accepts to act.

**6.6 Court Directions:**

- (a) The Trustee may apply to a Court of competent jurisdiction for guidance in respect to the acceptance and/or terms of appointment of an Alternate Decision-Maker of a Deceased Member, Mentally Incapacitated Member and/or Minor Member.
- (b) Unless the Court or Superannuation Laws otherwise prohibit, the costs of seeking such guidance shall be borne from the Deceased Member, Mentally Incapacitated Member and/or Minor Member's Superannuation Interest(s).

- (c) This Rule is read as beneficial to all Members, given the importance of proper trusteeship of the Fund.

#### **6.7 Voting Powers and Retirement of Alternate Decision-Maker:**

- (a) For the purposes of the Voting Rules of either a Trustee constituted by Natural Persons or the Directors of a Corporate Trustee, an Alternate Decision-Maker shall have the same voting power as the Member represented thereby, and where there is more than one Alternate Decision-Maker for one Member, then the Alternate Decision-Maker shall hold the voting power jointly and severally.
- (b) An Alternate Decision-Maker must resign on the payment of the Member's Death Benefits, restoration of the Member's Mental Capacity and/or the Member becoming 18 (eighteen) years of age, provided that the Alternate Decision-Maker does not individually hold a Superannuation Interest in the Fund (in which case he/she shall continue to act representing his/her individual Superannuation Interests).
- (c) If the Alternate Decision-Maker fails or refuses to resign following the Member's restoration of Capacity, termination of the Member's appointment by the Member or a Court (such as where a Member appoints a Person to act for the Member whilst the Member travels overseas, and withdraws the appointment upon the Member's return), following payment of a Deceased Member's Death Benefits, Minor Member becoming 18 (eighteen) years of age or otherwise upon the happening of an event upon which the Alternate Decision-Maker has no lawful right to remain an Alternate Decision-Maker, then the other Natural Person Trustees or Directors of the Corporate Trustee have, for the purposes of such Rule, Limited Power of Attorney to execute all legal documents, transfers and instruments necessary to divest the Alternate Decision-Maker of authority in respect to the Fund.
- (d) Rule 6.7(c) does not apply to the extent that an Alternate Decision-Maker is also a Member in the Fund, and acts in his/her individual capacity (and not as an Alternate Decision-Maker).

6.8 For clarity, the Bankruptcy Trustee of a Member does not qualify as the Member's Alternate Decision-Maker under the terms of Rule 6.

6.9 If a term of this Rule conflicts with the governing instruments of the Corporate Trustee, the terms of this Rule shall take precedence in respect to the Corporate Trustee's recognition and regard for a Member's Alternate Decision-Maker.

#### **7. RSE Licensee**

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7.1 A RSE Licensee is not bound by the terms of either Rule 4 or 5.

#### **8. Change of Trustee**

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8.1 Notwithstanding any other Rule, the Members may by Member Special Resolution resolve to convert the Fund to a small APRA Fund.

8.2 The Members shall be at liberty to appoint, remove, and replace the Trustee of the Fund as the Members determine from time to time, provided:

- (a) a Disqualified Person shall be prohibited from acting as a Natural Person Trustee (and be dealt with in accordance with Rule 4), or a Director of the Corporate Trustee (and be dealt with in accordance with Rule 5);

- (b) each Member (or the Member's Alternate Decision-Maker in accordance with Rule 6) is a Natural Person Trustee or a Director of the Corporate Trustee;
- (c) the Members have the authority, by Member Ordinary Resolution, to change the trusteeship of the Fund from a trusteeship of Natural Persons, to a trusteeship of a Corporate Trustee, or vice versa, with the trusteeship decisions, as constituted, determined in accordance with the applicable terms of Governing Rules 4 or 5 (including but not limited to the appointment of Alternate Decision-Makers acting in the place of a Member as a Natural Person Trustee or a Director of the Corporate Trustee); and
- (d) if there is a delay between a Member's Mental Incapacity, Member's Death or Minor Member's membership commencement, and the acceptance of the Member's Alternate Decision-Maker, the other Member(s) of the Fund shall do all things necessary to comply with section 17A of the SISA and Governing Rules 4, 5 and 6 (as applicable).

8.3 Without varying a preceding term of Rule 8, a Person acting as a Natural Person Trustee or a Director of the Corporate Trustee, shall be deemed to be removed immediately upon the following:

- (a) the Natural Person becoming a Disqualified Person; or
- (b) the Natural Person committing an act of fraud, dishonesty or gross negligence in the conduct of the Fund matters;

and the other Trustees (if Natural Persons) or Directors of the Corporate Trustee, shall have Limited Power of Attorney to execute any and all legal documents, transfers, and other instruments necessary to divest the Natural Person of the powers and rights of such position (on the terms read at Governing Rules 4, 5 and 6).

8.4 The Trustee shall ensure disclosure is made of any change of trusteeship to the Regulator, and that all records, Accounts and Assets are updated accordingly.

8.5 Any change to the trusteeship of the Fund shall be effected by written instrument, and may be in the form of a:

- (a) deed executed by the retiring Trustee and new Trustee, and may include execution by the Members; or
- (b) written agreement executed by the retiring Trustee and new Trustee, and may include execution by the Members; or
- (c) deed or agreement executed by the new Trustee and the Members; or
- (d) written resolution of the retiring Trustee, provided that if the new Trustee is not shown to accept in the written resolution of the retiring Trustee, then the new Trustee (whether Natural Person Trustee(s) or a Corporate Trustee) must give notice in writing; and

this Rule is to be read with Rule 6, in respect to a Member's Alternate Decision-Makers.

8.6 If the change of trusteeship is orally resolved on a date earlier than the written instrument, and provided the parties consent and the Superannuation Laws allow, then the effective date of the change of trusteeship shall be the date of the oral resolution, notwithstanding the resolution is recorded by later-dated written instrument.

- 8.7 The written instrument made in accordance with Rule 8.5 shall be evidence of the changes to the trusteeship of the Fund, without need for registration or stamping of the written instrument. Notwithstanding, where the written instrument is required to be registered or stamped by State Law or the Superannuation Laws, the Trustee shall do all things necessary to cause the registration and stamping of the written instrument as soon as reasonably possible, and not later than otherwise permitted by the relevant State Laws and Superannuation Laws. A reference to a written instrument includes an electronic instrument effected by execution by electronic signatures of the relevant parties.
- 8.8 The Natural Person Trustees and Directors of a Corporate Trustee may resort to any remedy available in respect to the Trustee Laws, to determine matters in respect to the Trustee appointment, retirement, removal and/or substitution, where not otherwise expressly provided in the terms of the Governing Rules or the Superannuation Laws.
- 8.9 The appointment, removal and/or retirement of a Natural Person Trustee or Corporate Trustee shall, to the extent permitted by the Trust Laws and the Superannuation Laws, apply retrospectively or prospectively.
- 8.10 Each Natural Person Trustee, Corporate Trustee and Director of any Corporate Trustee (including An Alternate Decision-Maker acting as a Natural Person Trustee or Director of any Corporate Trustee) shall be entitled to be indemnified for reasonable costs and expenditures in acting in such capacity as prescribed in Rule 10.

## **9. Trustee Remuneration**

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- 9.1 A Natural Person shall not be permitted to be remunerated for acting as a Trustee of the Fund, unless the Superannuation Laws allow.
- 9.2 A Director of a Corporate Trustee shall not be permitted to be remunerated for acting as a Director of the Corporate Trustee, unless the Superannuation Laws allow.
- 9.3 Notwithstanding Rules 9.1 and 9.2, if a Natural Person acting as Trustee or a Director of a Corporate Trustee is engaged in a profession, business, occupation or trade, for which the Natural Person is usually paid for work done by them for the Fund (for example, as a bookkeeper, accountant, lawyer, builder, engineer, etc.) (**SMSF Contractor**), then the SMSF Contractor may be remunerated for the work done (other than acting as a Trustee or Director of a Corporate Trustee), provided the remuneration is paid at Market Value and on arm's length terms.
- 9.4 An RSE Licensee, acting as Trustee of the Fund, is permitted to charge its standard fees, to the extent authorised by the Superannuation Laws.

## **10. Trustee Indemnities**

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- 10.1 Each Natural Person acting as a Trustee or a Director of the Corporate Trustee and the Corporate Trustee, is indemnified by the Fund, and vested with a lien over the Fund Assets, in respect to:
- (a) any and all General Expenses or Specific Expenses (including, but not limited to taxes and SMSF Adviser fees) incurred in the conduct of the Fund;
  - (b) losses suffered as a consequence of reliance on the advice and/or recommendations of the Fund's SMSF Advisers, provided the Natural Person and/or Corporate Trustee (as the case may be) acted in good faith;

- (c) losses suffered as a consequence of the delegation of the Trustee's powers, provided the Trustee (including Corporate Trustee) acted in good faith;
  - (d) losses suffered as a consequence of the Fund having insufficient or inadequate insurances in respect to the Members and/or the Assets of the Fund, and/or as a consequence of a failure or refusal of the Fund's insurer to pay an insured benefit on circumstances favourable to the Fund and/or Member; and
  - (e) losses suffered as a consequence of a good faith mistake or negligence of the Trustee (including Corporate Trustee) in the conduct of the Fund.
- 10.2 Notwithstanding Rule 10.1, the indemnity and lien read therein shall not apply in respect to:
- (a) conduct by a Person (including a Natural Person and/or Corporate Trustee) which is grossly negligent, fraudulent and/or a wanton disregard for the Person's obligations and responsibilities under the Superannuation Laws and/or Governing Rules (including Special Rules) of the Fund;
  - (b) administrative and civil penalties imposed on a Person in accordance with Parts 20 and 21 of the SISA;
  - (c) circumstances prohibited by the Superannuation Laws, including but not limited to SISR 13.13 (charges over a Member's benefits) and SISR 13.14 (charges over Fund Assets); and
  - (d) such other determinations by the Court, Regulator, or other Government authority having jurisdiction, providing the Person has no right to indemnity and/or a lien over Fund Assets.
- 10.3 Unless the Superannuation Laws, Regulator, or other Government authority having jurisdiction determines otherwise the Members (in their capacity as Members) shall not be required to indemnify any party in respect to any matter pertaining to the Fund.

## **11. Trustee Responsibilities**

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- 11.1 It is the responsibility of the Trustee to:
- (a) ensure that the Fund remains a Complying SMSF, although the Trustee may resolve to change the structure of the Fund to a small APRA Fund, or another type of fund permitted under the Superannuation Laws;
  - (b) ensure that the Governing Rules are current and available to the Members;
  - (c) act honestly in all matters concerning the Fund;
  - (d) exercise, in all matters affecting the Fund and its Members, the same degree of care, skill and diligence as any normal prudent Trustee;
  - (e) ensure that the Trustee's duties and powers are performed and exercised in the best interests of Members of the Fund;
  - (f) not enter into any contract, transaction or agreement, or do anything that would prevent or hinder the Trustee in suitably performing or exercising the Trustee's functions and powers;
  - (g) disclose any conflict of interest in any dealing, undertaking, transaction or investment on behalf of the Fund;



- (h) provide Members access to all and any information required to be given to or viewed by Members, under the Superannuation Laws, subject to the *Privacy Act 1988 (Cth)*;
- (i) ensure the efficient administration of the Fund including, but not limited to, the payment of all taxes, Excess Contributions and other imposts that must be paid by the Fund, and the lodgement of all compulsory documentation to the Regulator in respect of the Fund, and ensure that the Fund meets its Superannuation Laws compliance responsibilities;
- (j) keep all records, documents, and minutes of valid Trustee Meetings to enable the efficient administration and audit of the Fund by the Auditor and the Regulator so as to comply with all Superannuation Laws in respect of the keeping of records, documents, and minutes for the Fund;
- (k) notify the Regulator, in accordance with the provisions of the Superannuation Laws, of significant events and other events that occur in respect of the Fund, including any change in Trustee, where required within the requisite time period;
- (l) refrain from delegating the Trustee's powers and responsibilities, unless otherwise permitted by the Governing Rules and the Superannuation Laws;
- (m) keep informed of the Superannuation Laws, and, if required by the Superannuation Laws or the Regulator, undertake any education or other mandatory or voluntary knowledge requirements;
- (n) deal with the Regulator and any other regulatory authority, as required under the Superannuation Laws;
- (o) conduct the management of and dealings with the Fund and its Members in accordance with the Operating Standards of Part 4, Division 4.2 of the SISR, including but not limited to:
  - (i) settle and maintain an Insurance Strategy, in accordance with SISR 4.07D and 4.07E;
  - (ii) settle and maintain an Investment Strategy, in accordance with SISR 4.09; and
  - (iii) hold all Assets of the Fund separately from those of the Trustee (if Natural Person(s)) and/or Directors of a Corporate Trustee, in accordance with SISR 4.09D;
- (p) ensure the investment, maintenance and dealing with any reserves of the Fund are consistent with the Investment Strategy;
- (q) consider the Fund's obligations to meet its liabilities as and when they fall due, and do all things necessary to ensure the Fund is solvent and capable of meeting its liabilities;
- (r) comply with the Payment Standards of Part 6 of the SISR;
- (s) pay on time any charges, costs, and/or fines levied by the Regulator or a Court against the Fund; and
- (t) engage in such further conduct as required by the Superannuation Laws and the Regulator.

## 12. Trustee Powers

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- 12.1 Subject to the Superannuation Laws, the Trustee has unlimited powers.
- 12.2 The Trustee's powers over the Assets of the Fund are identical to those as if the Trustee were the legal and absolute beneficial owner of such Assets, including the right to sell, call in, convert into money, grant options or rights to purchase, mortgage, charge, sub-charge, or otherwise deal with or dispose of or transfer any Asset or part of any Asset comprising the whole or part of the Fund, including a Member's Superannuation Interest or a Reserve Account.
- 12.3 The express terms of Rules 12.4, 12.5, 12.6, 12.7 and 12.8 are not to be read as limiting the Trustee's powers.
- 12.4 **The Trustee Investment Powers:** The Trustee has the following express Investment Powers to:
- (a) **avoid diversification:** invest all, or a substantial part, of the Fund's Assets in one thing, or a collection of similar things, without regard to diversification;
  - (b) **acquire an interest in an Eligible Entity:** acquire in the name of the Trustee or a Member, an interest in an Eligible Entity to meet the Fund's liability to pay all or any part of a Pension Interest Benefit to the Member;
  - (c) **enter into contracts and undertake transactions:** enter into contracts, undertakings and other transactions for the benefit of the Fund and its Members whatsoever and wheresoever situate including both within Australia and outside Australia;
  - (d) **acquire and dispose of corporate, trust securities, equity or hybrid equity interest of any other entity:** acquire or dispose of any Company (including an eligible start up investment Company), trust, partnership or other entity in which the Trustee holds an equity or equity-like interest including shares, stocks, debentures, options, convertible notes, hybrid securities or is otherwise interested or concerned (securities) and to exercise all of the powers authorised under the Constitution and any other relevant documents concerning the powers of equity, debt and other interest holders of the entity, including but not limited to putting calls on securities, accepting transfers of securities, consenting to a reorganisation of a security (including, but not limited to a capital raising or reduction);
  - (e) **deal with real property:** acquire, dispose of, develop, turn into fractional or part interests, exchange, strata title, subdivide, partition within the Fund for a Member or specific Member's benefit, mortgage, sub-mortgage, lease, sub-lease, grant, maintain, insure, improve, renovate, re-lease or vary any right or easement or otherwise deal with any interest in real property, whether residential, commercial, off-the-plan, or of another nature;
  - (f) **deal with personal property:** acquire, dispose of, exchange, hire, lease, maintain, improve, mortgage or otherwise deal with any interest in personal property;
  - (g) **deal with intellectual property:** apply for, purchase, create or otherwise acquire, and to sell patents, patent rights, copyrights, trademarks, designs, formulae, licences, concessions, know-how and the like, conferring any exclusive or non-exclusive or limited right to use, of any other intellectual property rights and to use, exercise, develop or grant licences in respect of, or otherwise turn to account, the property rights or information so acquired;

- (h) **grant or take options:** 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 option will be at a profit or not;
- (i) **enter into lease arrangements:** rent real property from any Person, acquire the interest of any lessee in any lease, purchase or undertake hire arrangements, grant leases, sub-leases, tenancies or rights of any nature to any interest in real or personal property, motor vehicles, computer hardware and software, fixtures and fittings, furniture, utensils, plant and equipment and other property of any description, including but not limited to ground leases and leases of terms in excess of 99 (ninety-nine) years;
- (j) **lend money:** lend Assets of the Fund, including money and securities, and/or advance monies to parties, including to a Related Party, subject to the Superannuation Laws;
- (k) **invest in bank bills:** raise money in any manner allowed by the Superannuation Laws, including drawing, endorsing, accepting or otherwise dealing with any bill of exchange, promissory note or other negotiable instrument, on such terms deemed reasonable by the Trustee;
- (l) **open and conduct bank accounts, cash management trusts and promissory notes:** open bank accounts, cash management trusts, term deposits and any other Cash-style products including the giving and taking of promissory notes and Bills of Exchange;
- (m) **trade in foreign and digital currency:** undertake, contract, carry out or do anything including acquiring Assets in a foreign or digital currency, and dealing in a foreign or digital currency (including BitCoin);
- (n) **enter into futures contracts and options:** both within and outside Australia to buy, sell, open, close-out or otherwise deal in futures contracts of all kinds, to enter into, vary, exercise, abandon or sell any put or call option, contracts for differences or rights, to place bids, make offers, hedge and effect orders including buying, selling, straddle, switch and stop-loss order, to tender and take delivery of commodities and currencies which are the subject of any futures contract or option and otherwise to do and perform all things so as to operate on, utilise or deal with the facilities of any stock or futures exchange no matter where situate provided the Trustee maintains a Risk Management Strategy if required under the Superannuation Laws;
- (o) **create, conduct and run a business:** establish, create, carry on, conduct, maintain, sell or dispose of a business whether in conjunction with or to a Related Party (including a Member, Trustee of the Fund or a Related Party of either), either directly or indirectly through a Company, trust, partnership, joint venture or other legal entity, on terms deemed reasonable by the Trustee, subject to the Superannuation Laws;
- (p) **enter into Partnership or Joint Venture:** establish, create, carry on, conduct, maintain, sell or dispose of a partnership or joint venture whether in conjunction with or to a Related Party (including a Member, Trustee or Director);
- (q) **obtain agencies, franchises and licences:** apply for, purchase and hold any permit, agency, franchise or licence which may be desirable or required to enable or facilitate the carrying on of any business which the Trustee is empowered to engage in and to surrender, relinquish, sell, vary or assign

the same provided the said agency, licence or business does not breach the Sole Purpose Test or the Superannuation Laws;

- (r) **deal with itself and engage in conflicts of interest:** engage in conflicts of interest, whether by the Trustee, Member, Related Party of a Member or Custodian, including but not limited to acquiring as an Asset of the Fund, real or personal property the legal and beneficial interest in which is at the date of such acquisition the absolute property of the Trustee, Member, Related Party of a Member, or Custodian, provided that any property so acquired is acquired for a consideration being not less or greater than the Market Value, except as permitted by the Superannuation Laws;
- (s) **deal with choses-in-action:** acquire choses-in-action, including debts and obligations of all kinds for value or by way of gift or at a discount or at a premium and to assign, release, vary, relinquish or otherwise deal with the choses-in-action in any way whatsoever on such terms and conditions as the Trustee may see fit;
- (t) **receive gifts, distributions and contributions:** receive property by gift inter-vivos, distribution under a will, SMSF Will or under the provisions of any other trust or otherwise from any Person, as an addition to the Fund, and such property may be segregated to any one or more Members, may be held unsegregated as an Asset of the Fund and/or may be allocated to the Reserve Accounts;
- (u) **acquire and deal with insurance policies:** acquire such insurance policies as the Trustee deems appropriate for the circumstances, provided the Superannuation Laws permit the Trustee, including but not limited to insurance in respect to general risk, property damage, audit, sickness, incapacity, trauma, accident and/or death, including where such policies are taken for one or more Members, and include, but are not limited to, investments bonds and or such other life or group policy products which the Trustee deems appropriate. The Trustee is further authorised to deal with, assign, dispose, and terminate such policy(ies), without providing notice to any party;
- (v) **instigate, defend and settle legal proceedings:** institute, join in and defend proceedings at law or by way of mediation or arbitration and to proceed to the final end and determination of, or to compromise the same, or to compromise and settle any such dispute or proceedings for such consideration and upon the terms and conditions as the Trustee may decide;
- (w) **acquire and/or hold investments with others:** invest in Assets of the Fund with other Person(s) (including Members and/or a Member's Relatives and Related Parties), including but not limited to as joint tenants, tenants in common in equal shares, tenants in common in other than equal shares, partners, joint venturers and/or such other means of ownership which does not otherwise breach the Superannuation Laws;
- (x) **invest in, sell, vary or transpose investments of any other type:** invest Assets of the Fund in any investment of any other type not otherwise expressly listed in these Governing Rules, retain such investment(s), dispose of such investment(s), change the nature of the investment(s), convert the investment(s) into money or such other benefit as may be determined reasonable by the Trustee, in its absolute discretion;
- (y) **engage SMSF Professionals and other advisers:** employ or engage agents, administrators, accountants, financial planners, lawyers or other Professionals in the execution of transactions, undertakings, acquisitions,

disposal, and other powers of the Trustee, and to transact any business or to do any act required to be done in connection with the administration, maintenance or on-going operation of the Fund including engaging a registered Auditor, and to act upon the opinion or advice of any such Person without being responsible for any loss or damage occasioned by acting in accordance therewith;

- (z) **offer vendor finance and instalment payment terms:** dispose of Assets on such vendor finance and instalment finance terms determined appropriate in the circumstances by the Trustee;
- (aa) **acquire and receive Business Real Property from Members:** acquire at Market Value or receive as a Contribution (and received and recorded at Market Value), Business Real Property from Members of the Fund;
- (bb) **acquire pensions, annuities, Retirement products and/or insurance policies:** acquire pensions, annuities, Retirement products and/or insurance policies to assist with any liquidity and/or obligation of the Fund, including known and/or contingent risks to the Trustee, Members and/or Members' Dependants;
- (cc) **acquire and receive other Assets from Members:** acquire at Market Value or receive as a Contribution (and received and recorded at Market Value) such other Assets from Members as are not prohibited by the Superannuation Laws, including, but not limited to section 66 of the SISA;
- (dd) **invest without regard to profit:** without limitation to the above, exercise any of its powers, including the power to sell and the powers to deal with real or personal property whether at a profit or not, including but not limited to holding an investment which generates little to no Earnings; and
- (ee) **exercise all other powers:** do all such other things as may be incidental to the exercise of the powers, rights, discretions and authorities hereby conferred on the Trustee; and
- (ff) Generally to exercise or concur in exercising all the foregoing powers and discretions contained in this Deed or otherwise by law conferred notwithstanding that any person being a Trustee or any person being a director or shareholder of a Trustee hereof (being a company) has or may have a direct or personal interest (whether as trustee of any other settlement or in his/her personal capacity or a shareholder or director or member or partner of any company or partnership or as a unit holder in any unit trust or beneficiary of any discretionary trust or otherwise howsoever) in the mode or result of exercising such power or discretion or may benefit either directly or indirectly as a result of the exercise of any such power or discretion and notwithstanding that the Trustee for the time being is the sole Trustee.

12.5 **The Trustee Borrowing Powers:** The Trustee has the following express Borrowing Powers to:

- (a) **pay benefits:** provided the payment of the benefit and borrowing are on terms permitted by the Superannuation Laws;
- (b) **settle the acquisition of a Security:** settle the acquisition of a security/securities, provided the acquisition and borrowing are on terms permitted by the Superannuation Laws;
- (c) **borrow to acquire a Single Acquirable Asset or Replacement Asset:** borrow money or raise any financial accommodation from any Person or

Person(s), including but not limited to Members, Members' Relatives, or Related Parties, in respect of the acquisition of a Single Acquirable Asset or Replacement Asset, and such other borrowing arrangements allowed by the Superannuation Laws, including a Limited Recourse Borrowing Arrangement (**LRBA**) made in accordance with sections 67, 67A and 67B of the SISA. The Trustee may enter into multiple LRBAs, in respect of the purchase of multiple Single Acquirable Assets;

- (d) **refinance a LRBA:** borrow money or raise any financial accommodation from any Person or Person(s), including but not limited to Members, Members' Relatives, or Related Parties, in respect of the refinance of an existing LRBA made in accordance with sections 67, 67A and 67B of the SISA. The Trustee may refinance multiple LRBAs;
- (e) **maintain a Single Acquirable Asset:** borrow money or raise any financial accommodation from any Person or Person(s), including but not limited to Members, Members' Relatives, or Related Parties, to repair and maintain a Single Acquirable Asset of the Fund. The Trustee may enter separate LRBAs to fund the repairs and maintenance of each separate Single Acquirable Asset of the Fund;
- (f) **grant a charge, guarantee, security interest or mortgage:** grant a charge, guarantee, security interest or mortgage over any one or more of the Fund's Assets to the Fund's lenders (whether an unrelated party to the Fund, or related to the Fund (for example, a Member, Member's Relatives or Related Parties)), on terms permitted by the Superannuation Laws

*Note: see sections 67A and 67B of the SISA, PCG 2016/5 and TD 2016/16.*

- (g) **negotiate and execute loan instruments:** negotiate and execute terms of borrowing, including loan instruments, on terms compliant with the Superannuation Laws;
- (h) **benefit from and give indemnities:** receive the benefit of the indemnification rights benefitting the Trustee (whether Natural Persons or a Corporate Trustee) and give indemnification to a Custodian acting on behalf of the Trustee;
- (i) **accept a forgiveness of the LRBA as a Contribution:** accept a forgiveness of the LRBA, in whole or in part, whether the Lender is a Member or otherwise, and treat the forgiveness as a Contribution-in-Kind of a Member or any other form of Contribution of a Member permitted by the Superannuation Laws; and
- (j) **appoint a Custodian:** appoint any Person or Persons to act as Custodian to hold legal title for one or more Single Acquirable Assets, subject to one or more LRBAs, and to settle the terms of such Bare Trust arrangements as are deemed reasonable in the absolute discretion of the Trustee.

**12.6 The Trustee Administrative Powers:** The Trustee has the following express Administrative Powers to:

- (a) **determine and deal with Member Contributions Caps, Transfer Balance Caps, and Excess Transfers:** take advice, obtain disclosure of Member Superannuation Interests from the Regulator, Contributors, Members, and such other parties as may be relevant for purposes of determining and dealing with Member Contributions Caps, including but not limited to determining and dealing with Transfer Balance Accounts, Personal Transfer Balance Caps, crediting and debiting Transfer Balance Accounts,

commutation and payment of amounts in excess of Contributions Caps, paying Excess Transfer Balance Tax, attending to Excess Transfer Balance Determinations, attending to Default Commutation Notices and Valid Elections, and such other dealings, determinations and attendances as shall be required in respect to a Member's Contributions and Excess Contributions to the Fund;

- (b) **Qualifying Recognised Overseas Pension Scheme (QROPS):** do all things necessary to cause the recognition of the Trustee and/or the Fund as a QROPS, or such other form of qualifying Retirement plan as may apply to an Overseas Pension scheme. In this regard, the Trustee is permitted to conduct the Fund administration in conformity with the requirements and/or obligations of the QROPS (or such other Overseas Pension scheme) as may be necessary to provide a Benefit to a Member in accordance therewith, notwithstanding such requirements and/or obligations may take precedence over the terms otherwise read in these Governing Rules or the Superannuation Laws;
- (c) **determine value:** determine the Value of the Assets of the Fund in accordance with the Superannuation Laws, including but not limited to investigation of market comparisons, engagement of property valuers and agents, and such other means of determining value and at such intervals determined reasonable by the Trustee, subject to the Superannuation Laws;
- (d) **maintain records:** arrange records of the Fund to be held in any manner determined reasonable by the Trustee, provided the records are held in a manner allowed by the Superannuation Laws and for not less than the period of time required by the Superannuation Laws;
- (e) **settle trusts and establish legal entities:** settle trusts and establish other legal entities (including, but not limited to, companies, partnerships, joint ventures, SMSFs, and Bare Trusts) for the purpose of investment, carrying on a business or doing any other thing by the Trustee;
- (f) **change status:** resolve to change the status of the Fund to or from a SMSF, small APRA Fund or such other type of fund permitted by the Superannuation Laws;
- (g) **make arrangements for collectables and personal use Assets:** determine the manner of storing the collectables and personal use Assets of the Fund, as the terms are read at section 62A of the SISA and the Superannuation Laws generally;
- (h) **appoint a Custodian:** appoint any Person or Persons to act as Custodian to hold legal title over any Asset(s) of the Fund, and settle on such terms as deemed reasonable by the Trustee;
- (i) **power to appoint an attorney:** delegate the exercise of all or any of the powers or discretionary authorities hereby conferred on the Trustee, and execute any powers of attorney or other instruments necessary to effectuate such purpose;
- (j) **change nature of Fund:** change the Fund from a Complying SMSF to a small APRA Fund, or other type of fund allowed by the Superannuation Laws;
- (k) **engage in a conflict of interest:** engage in transactions in which a conflict of interest exists between the Trustee (including any one or more of them, or any one or more of the Directors of the Corporate Trustee) and the Fund and/or the Member(s), whether the conflict of interest is direct or indirect, provided the Trustee or Director(s) of the Corporate Trustee disclose the

conflict of interest to the Members, the Members approve the transaction or arrangement subject to the conflict of interest, and provided the Superannuation Laws allow the transaction or arrangement;

- (l) **withhold amounts:** withhold an amount from any Pension Interest, Lump Sum Payment, Contributions, Reserves, Earnings, accretions and/or accumulations of any kind to settle a tax liability or other financial liabilities of the Fund, subject to the Superannuation Laws;
- (m) **take advice:** appoint and take advice from any Person in respect to any aspect of the Fund;
- (n) **determine timing:** determine, in its absolute discretion, the manner, timing and happening of any act, deed or matter shown in this Deed, subject only to the Superannuation Laws prescribing otherwise;
- (o) **limit the range of Persons eligible to be considered as a beneficiary of a Member's Death Benefits:** impose restrictions on the range of Persons (each an **Excluded Person**) who may be considered by a Deceased Member's Alternate Decision-Maker as a Deceased Member's Beneficiary, excepting that a Member may nonetheless appoint one or more **Excluded Persons** to take from his/her Superannuation Interests by way of a Binding Death Benefit Nomination, SMSF Will, and/or Pension Interest Agreement.
- (p) **refuse to deal with an Excluded Person:** refuse to disclose any Fund matter to an Excluded Person and refuse to accept an Excluded Person as a Member;
- (q) **refuse to give reasons and advice:** refuse to prescribe the reasons for any matter or decision of the Trustee and/or copy to any party any research or advice taken in respect to thereto; and

*Warning: The Regulator and/or Court may require the giving of reasons.*

- (r) **attend to membership matters:** receive, consider, effect, negotiate, and in any other way deal with membership matters, including but not limited to acceptance, termination, determination of incapacity matters (having regard to such evidence necessary for the purpose), pay benefits, establish and restructure various forms of Superannuation Interests, report to the Regulator, deal with employers and Contributors, deal with Member's Spouses and Alternate Decision-Makers, determine the payment of Auto-Reversionary Pension Interests, Conditional Pension Interests and Death Benefits (subject to the relevant restrictions imposed in the Governing Rules in respect thereto) and all other things relevant to attending to membership matters.

12.7 **The Trustee Disbursement Powers:** The Trustee has the following express Disbursement Powers to:

- (a) **engage SMSF Professionals and other advisers:** employ or engage agents, administrators, accountants, financial planners, lawyers or other Professionals in the execution of transactions, undertakings, acquisitions, disposals and other powers of the Trustee;
- (b) **acquire insurance policies:** acquire such insurance policies as the Trustee deems appropriate for the circumstances, including but not limited to doing all things necessary to cause the insurance and/or underwriting of the Assets of the Fund, insure the risks, costs, audits, contingencies and penalties which may arise in the administration of the Fund, insure on the happening of a Temporary Incapacity, Total and Permanent Incapacity or death of the



Fund's Members to provide benefits to the Member and/or the Member's Dependents;

- (c) **deal with insurance policies:** split, transfer, cancel or vary any insurance policies howsoever structured and whosoever benefitting (provided that where an insurance policy is taken out by a Member, any dealing must be first approved by the Member, unless the Member's Superannuation Interest is insufficient to settle the costs associated therewith in which case the Trustee may be authorised to deal with such insurance policy without prior notice to the Member);
- (d) **pay General Expenses and Specific Expenses:** pay all General Expenses and Specific Expenses of the Fund, including but not limited to insurance premiums, rates, taxes, rents, outgoings and maintenance expenses in connection with any Assets of the Fund, from one or more Accounts, from income associated with an Asset to which the expense was paid, from the Earnings of the Fund, and such other manner permitted by the Superannuation Laws;
- (e) **purchase pensions, annuities, retiring products, and/or insurance policies:** arrange, deal with and purchase pensions, annuities, retiring products and/or insurance policies;
- (f) **pay reimbursement to Members:** reimburse Members for disbursements made on behalf of the Fund;
- (g) **settle financial obligations:** pay the Fund's suppliers and service providers for costs associated with the Fund's acquisitions, holdings, administration and disbursements generally, including but not limited to costs associated with audits, tax compliance, investment, payment of benefits, travel, education and any and all allowed financial outlays under the Superannuation Laws;
- (h) **set aside money in the Fund:** set aside out of the Earnings or Reserve Account from time to time, such money as may, in the opinion of the Trustee, be sufficient to meet any debt, tax or obligation due or accruing;
- (i) **give indemnities:** give indemnities to or on behalf of any party as the Trustee deems fit, to the extent permitted by the Superannuation Laws;
- (j) **be indemnified:** be indemnified from the Assets of the Fund for the costs, losses, damages, fines or awards against the Trustee arising from their role as Trustee of the Fund, subject to the Governing Rules and the Superannuation Laws;
- (k) **effect transfers, commutations and payments required by the Regulator:** pay, apply, set side, deal with and otherwise disburse Member's Superannuation Interests and/or Fund Assets in respect to any financial obligation imposed by the Regulator, or other Government body having jurisdiction, including but not limited to attending to Default Commutation Notices, Excess Transfer Balance Determinations, Excess Transfer Balance Tax, and credits and debits in respect to Transfer Balance Accounts;
- (l) **effect transfers, commutations and payments requested by Members:** pay, apply, set side, deal with and otherwise disburse Member's Superannuation Interests and/or Fund Assets in respect to any Member requests, including but not limited to attending to credits and debits in respect to Transfer Balance Accounts;

- (m) **effect the payment of Superannuation Interests in accordance with the Payment Standards:** pay, apply, set aside, deal with and otherwise disburse the Members' Superannuation Interests in accordance with the Payment Standards of Part 6 of the SISR;
- (n) **allocate expenses for advice:** where the Trustee takes advice in respect to a Member specific matter, allocate, in whole or in part, the expenses associated therewith against the Member's Superannuation Interests; and
- (o) **manage and deal with the Fund:** manage and otherwise deal with the Fund in accordance with Part 4 of the SISR, and the Superannuation Laws generally.

12.8 **Trustee's Segregation Powers:** The Trustee has all the following express Segregation Powers:

- (a) **segregation generally:** accept, acquire, deal with and/or dispose of any one or more Assets of the Fund, in whole or in part, as a segregated Asset(s) of the Fund to the benefit of one or more Member Superannuation Interests, Reserve Account or other Fund Accounts, and to the exclusion of one or more Members of the Fund, on such terms deemed reasonable by the Trustee and in accordance with the Superannuation Laws. Without limitation, the Trustee may:
  - (i) receive one or more Asset(s), in whole or in part, as a Contribution-in-Specie from one, or more than one, Member or Contributor on behalf of one or more Members of the Fund (each a **Contributing Member**), and segregate the Asset(s) from the other Assets of the Fund, which Assets and net Earnings therefrom may then be applied to the benefit of a Contributing Member's Superannuation Interest or a Non-Contributing Member's Superannuation Interest (and equally, any losses in respect to such Assets may be applied as burdening the Contributing Member's Superannuation Interest or a Non-Contributing Member's Superannuation Interest);
  - (ii) acquire one or more Assets, in whole or in part, and hold such Asset(s) (or part(s) thereof) and the net Earnings therefrom on segregated account for any one or more Members of the Fund; and
  - (iii) a segregated account created as a consequence of this Rule 12.8, may be held as a Member Accumulation Interest, Member Pension Interest, Reserve Account or any other Superannuation Interest or Account allowed under the Superannuation Laws; and
- (b) **reverse segregation:** the Trustee may reverse the segregation of one or more Asset(s) (or part(s) thereof), and cause such Asset(s) (or part(s) thereof) to be held in any unsegregated manner allowed by the Superannuation Laws and any relevant State Duties Law under which the segregation was effected.

12.9 **Trustee's Family Law Powers:** The Trustee has all the following express Family Law Powers:

- (a) **effect Payment Splits:** pay, apply, set aside, deal with and otherwise disburse the Members' Superannuation Interests in accordance with the Payment Split Standards (including but not limited to superannuation agreements, payment flags, flag lifting agreements and such other requirements imposed under Part VIIIIB of the *Family Law Act 1975 (Cth)*) of Part 7A of the SISR; and
- (b) **effect Roll-overs:** either at the request of the Member, Non-Member Spouse (provided the Non-Member Spouse has lawful authority to make such request) or at the direction of a Court, effect a Roll-over of the Member's Superannuation Interests;
- (c) **create new Superannuation Interests:** create new Superannuation Interests in the Fund for a Non-Member Spouse, provided the matter is agreed by Trustee Special Resolution;
- (d) **apportion amounts:** determine the apportionment of the minimum benefits, including Preserved, Restricted Non-Preserved, Unrestricted Non-Preserved Components and, provided allowed by the Superannuation Laws, apportion Transfer Balance Caps, for any payments made in respect to a Payment Split;
- (e) **give information:** provide a Non-Member Spouse with information in respect to a Member's Superannuation Interests;
- (f) **seek advice:** seek advice and assistance in respect to dealing with a Member's Family Law matter;
- (g) **apply costs to the Member's Superannuation Interests and/or Non-Member Spouse's Superannuation Interest:** apply the costs of seeking advice and/or attending to a Member, Non-Member Spouse or other Family Law request to a Member's Superannuation Interest, Non-Member Spouse's Superannuation Interest (if any, but included in this term is an interest in a Member's Superannuation Interest) or other Account of the Fund; and
- (h) **take any other action in respect to a Member's Family Law matter:** do any other thing the Trustee deems appropriate in respect to a Member's Family Law matters, having regard to the Superannuation Laws and the *Family Law Act 1975 (Cth)*.

12.10 **Trustee Restrictions:**

- (a) Notwithstanding the terms of Rule 12, the Trustee is prohibited from:
  - (i) **lending money** to Members and the Members' Relatives, except where otherwise permitted by the Superannuation Laws;
  - (ii) **charging or mortgaging** the Fund's Assets, except as permitted by the Superannuation Laws;
  - (iii) **acquiring Assets** from Members and the Members' Relatives and Related Parties, except as permitted by the Superannuation Laws;
  - (iv) causing the Fund to be a Non-Complying Superannuation Fund and/or breaching the Superannuation Laws.

- (b) Where a term of Rule 12 would be prohibited as a consequence of Rule 12.10(a), such term shall be read down to a term which otherwise complies with the Superannuation Laws.

**12.11 Special Voting Matters:** Notwithstanding any other term of **Part Two**, at a Trustee Meeting dealing with the payment of a Deceased Member's Death Benefits or a Member's Incapacity Superannuation Benefits:

- (a) the Member's Alternate Decision-Maker has the authority to determine the Person(s) to benefit from the payment of a Member's Death Benefits, subject to the terms of any SMSF Will, Binding Death Benefit Nomination, Auto-Reversionary Pension Interest Agreement, Conditional Pension Interest Agreement and/or Pension Interest Agreement in accordance with Rules 6, 30, 38, and 39 (and any other Rule relevant to the matter);
- (b) the Member's Alternate Decision-Maker has the authority to determine the Person(s) to benefit from the payment of the Member's Incapacity Superannuation Benefits subject to the terms of any SMSF Living Will, Conditional Pension Interest Agreement and/or Pension Interest Agreement in accordance with Rules 6, 30, and 38;
- (c) the payment and facilitation of payment of the Member's Death Benefits and Member's Incapacity Superannuation Benefits must be made in accordance with the Payment Standards and the Superannuation Laws generally;
- (d) Rule 12.11 is acknowledged as beneficial to the membership of the Fund. Each Member acknowledges his/her right to transfer his/her Superannuation Interest from the Fund during his/her lifetime and accepts the terms of this Rule as reasonable;
- (e) Rule 12.11 is a Special Rule of the Fund and may be amended or struck only by express reference to the "Special Voting Matters Special Rule", by unanimous consent of the membership and recorded in writing; and
- (f) If a term of this Rule conflicts with the governing instruments of the Corporate Trustee, the terms of this Rule shall take precedence in respect to the Corporate Trustee's recognition and regard for a Member's Alternate Decision-Maker.

### **Part Three – The Members**

#### **13. Membership of the Fund**

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- 13.1 Any Person, with the consent of the Trustee, may become a Member provided the Superannuation Laws allow.
- 13.2 A Mentally Incapacitated Member's Alternate Decision-Maker and/or Deceased Member's Alternate Decision-Maker may become a Member without Trustee consent, provided the membership does not cause the Fund to be a Non-Complying SMSF (*such as where the membership may exceed the limits imposed by section 17A of the SISA*) and/or otherwise breach the terms of a Special Rule of the Fund (*such as limitations on membership imposed where a Foreign Pension is transferred to the Fund*).
- 13.3 The Trustee must not accept a Person to become a Member, if the Person's membership would result in the Fund no longer being a Complying SMSF, unless the Trustee otherwise decides.
- 13.4 Any Person, with the consent of the Trustee, may become a Member provided the Superannuation Laws allow.

- 13.5 A Person wishing to become a Member following establishment of the Fund shall, as a condition of consideration, complete all documentation required by the Trustee. An approved form for **Application for Membership** is shown at **Annexure B**, although the Trustee may vary and/or alter the Application for Membership by notice in writing to the Members.
- 13.6 The Trustee may prescribe any reasonable means for applying for membership in the Fund, including but not limited to verbal confirmation, written application, and/or electronic submission.
- 13.7 A Member may, but is not required to, nominate a **Default Superannuation Fund** for the transfer of the Member's Superannuation Interests on the happening of a Mandatory Transfer Event in respect to a Member by written instrument signed by the Member.

*Example: Bob and Jane are Members of the Fund. Bob files for bankruptcy. Jane determines the Superannuation Laws require Bob's membership interest must be rolled out of the Fund. Jane refers to Bob's Default Superannuation Fund Nomination. Bob nominated ABC Commercial Super, accordingly, Jane works with the Trustee for ABC Commercial Super to transfer Bob's Superannuation Interests following Bob's bankruptcy.*

- 13.8 The Trustee may, without limiting any other term of Rule 13, refuse to admit a Member's Spouse as a Member, may refuse to create a separate Superannuation Interest in favour of a Member's Spouse and/or refuse to establish any other rights in the Fund in favour of a Member's Spouse, subject to the Superannuation Laws.
- 13.9 A Person is deemed to be admitted as a Member when the Trustee approves the Person as a Member, which approval may be given retrospectively or prospectively by conduct, communicated in writing or electronically, or confirmed in such other manner deemed reasonable in the opinion of the Trustee.
- 13.10 **Special Member Disclosure:** The Trustee may impose the following obligations upon the Members, which obligations are intended to limit the controversy and legal actions to which the Trustee may become party as a consequence of a Member's membership:
- (a) the Trustee may require the Member to provide the Trustee with an **Alternate Decision-Maker Nomination**, in the form shown at **Annexure A**, or such other approved format adopted by the Trustee;
  - (b) the Trustee may require the Member to make an **Application for Membership** in the form shown at **Annexure B**, or such other approved format adopted by the Trustee;
  - (c) the Trustee may require the Member to make a **Death Benefit Nomination**, in the form shown at **Annexure C**, or such other approved format adopted by the Trustee;
  - (d) the Trustee may require the Member to make an **ATO Trustee Declaration**; and/or
  - (e) such other instruments and directions as the Trustee determines are reasonable for communicating a Member's requests, decisions, and determinations in respect the Member's Superannuation Interests and/or authorities in the Fund.
- 13.11 **Special Membership Conditions:** The Trustee may impose conditions on membership including:
- (a) limiting membership for a specific period of time;

- (b) limiting membership until the happening of an event (including events which are not in the control of the Member and/or Trustee);
- (c) limiting membership to Persons participating in specific programs or training;
- (d) limiting membership to Persons belonging to a family bloodline pool;

*For example, imposing a condition upon the Member that the Member's Spouse is not eligible as a Member in the event of a family breakdown, and refusing the creation of a Superannuation Interest for a Member's Spouse as a consequence of a Contributions Splitting Notice.*

- (e) limiting membership to bloodline ancestors and/or bloodline descendants of a Person or Persons (which Person may not be a Member); and/or
- (f) limiting membership on such other terms permitted by the Superannuation Laws.

13.12 **Special Membership Classifications:** The Trustee may classify membership, and prescribe as a condition of membership, that the Member receives the benefit and/or burden of variable classifications. In the absence of a resolution to settle variable membership classifications, the membership of the Fund shall constitute a single membership class with the rights and obligations shown in these Governing Rules.

13.13 **Membership Warranties:** As a condition of membership, each Member:

- (a) accepts the conditions and classifications imposed upon the Member's membership, as communicated by the Trustee upon admission as a Member (including any changes in conditions and/or classification as may be resolved by the Trustee from time to time);
- (b) promises to deal in good faith with the Trustee and other Members of the Fund;
- (c) warrants that the Member has had the opportunity to consider and read the Governing Rules and consider the Superannuation Laws;
- (d) warrants the Member has provided the Trustee with the Member's correct Tax File Number, current address and contact details and all other relevant personal information required to be held by the Trustee in respect to the Fund's Members;
- (e) warrants the Member has been given the opportunity to seek independent legal, financial and accounting advice in respect to the risks and benefits of membership in the Fund, and is satisfied in respect thereof that membership in the Fund is appropriate to the Member circumstances;
- (f) undertakes to abide by the Governing Rules and the Superannuation Laws, as amended from time to time;
- (g) promises to continually update and advise the Trustee of any matters which impact on the right to hold or continue membership in the Fund;
- (h) agrees to participate in any programs, medical examinations or other disclosures requested by the Trustee in respect to the assessment and/or qualification verification undertaken for the payment of a Superannuation Benefit, acceptance of a Contribution, enrolment in any insurance policies and/or as otherwise may be determined appropriate for a matter relevant to the Member's membership;

- (i) promises to rectify any breach or non-compliance in respect to any aspect of the Fund as soon as reasonably possible, upon notice; and
- (j) grants the Trustee Limited Power of Attorney to undertake only those transactions and/or completed instruments which the Member is obligated to complete under the Superannuation Laws, provided that the Member may, by notice in writing delivered to the Trustee, revoke, limit, or expand the power given to the Trustee by this Rule 13.13(j). For clarity, the Limited Power of Attorney does not extend to the making, on behalf of a Member, of any decision in respect to:
  - (i) the payment of a Member's Superannuation Interest,
  - (ii) the making of a Member's Binding Death Benefit Nomination, Member's SMSF Will, Member's Alternate Decision-Maker Nomination; and/or
  - (iii) any other matter which the Member is not legally obligated to complete under the Superannuation Laws.

13.14 A Member may be accepted, and may continue, as a Member, with a nil or negative Superannuation Interest in the Fund, subject to the Trustee's consent to the membership and/or continuing membership.

13.15 The Trustee benefits from a presumption that the Members have each read and consented to the terms of the Governing Rules. It is the Member's obligation to take advice in respect to the Governing Rules (including Special Rules).

*Warning: Members should be familiar with the terms of the Governing Rules. As the Fund may be administered on terms very different to retail Superannuation Funds, it is imperative that Members read and take advice in respect to their obligations and rights.*

#### **14. Member Meetings and Decision Making**

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14.1 Any Member (**Calling Member**) may call a Member Meeting, by giving written notice to the other Members of not less than 5 (five) business days of the proposed Member Meeting, identifying the date, time and location. The notice shall also contain details of the methods of telephone, video conferencing or such other mechanism for allowing each and every Member to hear and participate in the Member Meeting (should a Member be unable to attend personally). The notice may be sent by email (including attachments), facsimile, telephone text, personal service, or by posting to the Members.

14.2 The Calling Member may offer a written resolution (including but not limited to a resolution communicated by electronic means, and executable by an electronic signature of the Member(s)) for execution by the Members, which may be in addition, or in the alternative, to the proposed Member Meeting. The written resolution shall be determined on its terms, in accordance with the terms of this Rule 14.

14.3 A quorum of the Member Meeting is met when the Members representing not less than 51% (fifty-one percent) of the Total Superannuation Interests in the Fund (excluding Reserve Account Balances) are in attendance (whether in person, by telephone, by video conferencing or by such other mechanism by which the Members may participate), and may be a single Member (provided that Member represents not less than 51% (fifty-one percent) of the Total Superannuation Interests in the Fund).

- 14.4 A Member's Alternate Decision-Maker stands in the shoes of a Member on the terms of the EPOA, Appointment Order, Last Will and/or Alternate Decision-Maker Nomination for purposes of this Rule 14.
- 14.5 For voting purposes, each Member (including one or more Persons acting collectively as an Alternate Decision-Maker for a Member) holds the number of votes equal to the proportionate Value of the Member's Superannuation Interests in the Total Superannuation Interests held in the Fund (**Proportionate Voting Rule**).
- 14.6 Notwithstanding the Proportionate Voting Rule, the Members may resolve to adopt an alternate method of voting arrangements for some or all of the Members Meetings, by a resolution in favour supported by Member Special Resolution.
- 14.7 If there is only one Member, the resolution of the Member shall be made solely by such sole Member.
- 14.8 A resolution at a Member Meeting shall be passed where not less than 51% (fifty-one percent) of the votes available at the Member Meeting are cast in favour of the resolution (**Member Ordinary Resolution**), unless the Governing Rules prescribe a resolution is required to be made by a Member Special Resolution.
- 14.9 Written resolutions of the matters determined in Member Meetings must be kept, and signed by one or more Members and/or the Chairman. (*For clarity, electronic execution is authorised.*)
- 14.10 There shall be no obligation on the Members to hold Member Meetings.

## **15. Membership Termination**

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- 15.1 A Member ceases to be a Member upon the earliest of any of the following to occur:
- (a) the Member holds no Superannuation Interest in the Fund, and the Trustee determines the Member should no longer be a Member;
  - (b) the Member dies and the Trustee has paid out the whole of the Deceased Member's Death Benefits to the Member's Legal Personal Representative, Dependants or such other Persons nominated by SMSF Will, Binding Death Benefit Nomination, Non-Binding Death Benefit Nomination or by Trustee determination (as the case may be) in accordance with the Governing Rules;
  - (c) the Trustee determines the Member to be a Disqualified Person;
  - (d) the Trustee determines the Member's membership compromises the Fund being a Complying SMSF;
  - (e) the Trustee determines the Member has committed a material breach of the Governing Rules or Superannuation Laws;
  - (f) the Member is a party to proceedings or any agreement pursuant to the *Family Law Act 1975 (Cth)*, and the Trustee determines that the Member should cease being a Member to preserve the Superannuation Interests of the other Members of the Fund;
  - (g) the Member is determined to be ineligible to be a Member by the Regulator, Court or other Government authority vested with jurisdiction in such matters;
  - (h) upon the happening of a condition of membership imposed on the Member by the Trustee (*see Rules 13.11 and 13.12*); or



- (i) where the Trustee is of the opinion that, for the benefit of the Fund, the Member should cease his/her membership of the Fund.

15.2 **Termination Protocol:** When a Member ceases membership of the Fund (**Terminating Member**):

- (a) the Trustee must resolve to pay the Terminating Member's Superannuation Interests as a **Superannuation Benefit** and/or a **Roll-over Superannuation Interest** in accordance with this Rule 15.2, and in doing so the Trustee may:

- (i) withhold from paying the Superannuation Benefit and/or Roll-over Superannuation Interest until sufficient liquidity is available in the Fund to do so; and/or
- (ii) in lieu of transferring Cash, the Trustee may settle a payment of a Superannuation Benefit and/or Roll-over Superannuation Interest by any of a Benefit-In-Kind and/or Benefit-in-Specie, where such benefit has an equal Market Value to the Member's Superannuation Benefit and/or Roll-over Superannuation Interest;

provided that the Trustee complies with the Payment Standards of Part 6 of the SISR, and the Superannuation Laws;

- (b) the Trustee must communicate to the Terminating Member that he/she is no longer a Member in the Fund by writing (including but not limited to electronic communications) as soon as reasonably practicable (**Termination Notice**), and may request the Member provide a **Notice of Payment Direction** and/or such other directions as may be appropriate for providing notice to the Member of the options available in respect to the payment of his/her Superannuation Benefit and/or Roll-over Superannuation Interest;

- (c) if the Terminating Member fails or refuses to provide a **Notice of Payment Direction**, or otherwise fails to provide payment directions to the Trustee within 28 (twenty-eight) days of the Termination Notice, then subject to the Superannuation Laws:

- (i) the Trustee shall first have regard to any **Nomination of Default Superannuation Fund** by the Member, and seek the consent of the Default Superannuation Fund to receive the Roll-over Superannuation Interest. If the Default Superannuation Fund accepts the Roll-over Superannuation Interest, then the Trustee may, but is not required to, effect the transfer of the Member's Roll-over Superannuation Interest to such Default Superannuation Fund (provided the Superannuation Laws allow), or may delay the transfer in circumstances in which doing so gives rise to a threat to the Fund's solvency and/or Complying SMSF status). If the Trustee does not effect the transfer to the Default Superannuation Fund, the Trustee is prohibited from transferring the Roll-over Superannuation Interest to any other Eligible Roll-over Fund without the prior consent of the Member;

- (ii) if the Member has not completed a Nomination of Default Superannuation Fund, or the Default Superannuation Fund refuses to accept the Roll-over Superannuation Interest and/or the Nomination of Default Superannuation Fund is otherwise not capable of taking effect (*for example, the Default Superannuation Fund ceases to exist*), then the Trustee may select any other Eligible Roll-over Fund (without obligation to obtain the Member's consent) and complete the

documentation necessary to cause the payment of the Member's Roll-over Superannuation Interest to the selected Eligible Roll-over Fund; and

(iii) the Trustee shall not be liable to the Member for any loss or damage suffered as a consequence of a delay in payment of a Roll-over Superannuation Interest, if the Member fails to complete a Notice of Payment Direction, the Member fails to provide directions to the Trustee, and/or the Member otherwise gives incomplete or inaccurate directions to the Trustee in respect to any term of Rule 15.2. Further the Trustee shall not be liable to the Member for any loss or damage suffered as a consequence of a delay in payment of the Roll-over Superannuation Interest for the reasons shown in Rules 15.2(a)(i) and 15.2(a)(ii);

- (d) the Trustee may use any Government-authorized payment system, including but not limited to SuperStream;
- (e) the Trustee may deduct any costs associated with taking advice and effecting the Roll-over Superannuation Interest from the Member's Superannuation Interest;
- (f) the Trustee may, but is not obligated to, seek the undertaking of the Default Nominated Fund or Eligible Roll-over Fund to receive and hold the Roll-over Superannuation Interest on the same terms and conditions as such Roll-over Superannuation Interest was held by the Fund, including but not limited to any reversionary terms, Preservation Status and/or such other terms as may be relevant in respect to the Roll-over Superannuation Interest, Member, Member's Dependents and/or Member's Legal Estate;
- (g) the Trustee may allocate Earnings, General Expenses and/or Specific Expenses of the Fund to the Terminating Member's Superannuation Interest (including a Roll-over Superannuation Interest), provided the Trustee acts reasonably;
- (h) the receipt of the Roll-over Superannuation Interest by the Default Nominated Fund or Eligible Roll-over Fund shall constitute a discharge of the Trustee in respect to the Roll-over Superannuation Interest, and the rights of the Member in respect to the Fund shall be deemed terminated; and
- (i) the Trustee shall do such other things as the Trustee determines reasonable to cause the termination of the Member's membership, subject to the restraints imposed by the Superannuation Laws on the Trustee's exercise of power.

15.3 **Mandatory Transfer Event:** If a Member becomes a Disqualified Person (constituting a **Mandatory Transfer Event**), then the Trustee must refer to Rule 15.2 and take all reasonable steps to Roll-over a Disqualified Person's Superannuation Interests promptly, provided that the Trustee shall be under no obligation to take a step which would compromise the Fund's solvency or Complying SMSF status.

15.4 **Priority as to compliance with the Superannuation Laws:** Notwithstanding any other term of this Rule 15, the Trustee shall only be required to undertake steps which are compliant with the Superannuation Laws and do not result in the Fund becoming a Non-Complying SMSF. The Trustee shall not be liable for any loss or damage occasioned to any one or more Members in abiding by its obligations under the Superannuation Laws, notwithstanding a contrary term of this Rule.

## Part Four – Contributions and Member Superannuation Interests

### 16. Accepting Member Contributions, Roll-overs and Transfers

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- 16.1 The Trustee may accept a Contribution, a Roll-over Superannuation Interest, and/or Transfer Superannuation Interest from a Member or other Contributor on behalf of a Member by:
- (a) payment of money, including Australian currency, foreign currency, BitCoin or other digital currency (provided such money is permitted by the Superannuation Laws) whether paid in Cash, transferred electronically, paid by cheque, a money order or such other manner of transfer of money allowed by the Superannuation Laws;
  - (b) Contribution-in-Kind;
  - (c) Contribution-in-Specie;
  - (d) such accretions, transfers or payments permitted to be acquired by the Trustee by the Superannuation Laws for such purpose; and
- may require the Member to complete a **Notice of Intent to Claim or Vary a Deduction** and/or **Contribution Declaration**. The Trustee may amend, vary or require alternate documentation for the purposes of receiving Contributions.
- 16.2 If the Contribution is other than a Roll-over Superannuation Interest or Transfer Superannuation Interest, the Trustee must:
- (a) ensure the Contributions received on behalf of a Member are compliant with the Superannuation Laws, including but not limited to SISR 7.04; and
  - (b) if the Trustee cannot allocate the Contribution to a Member's Superannuation Interest within 28 (twenty-eight) days of the end of the month in which the Contribution is received, then the Trustee must allocate the Contribution by or before such time as the Regulator allows in the circumstances.
- 16.3 The Trustee shall not accept Contributions made by a Member, or on behalf of a Member, if the Member has failed to provide his/her Tax File Number within 30 (thirty) days of the Contributions being received by the Trustee. *See also SISR 7.04(2) and 7.04(3).*
- 16.4 The Trustee shall not accept Contributions other than Authorised Contributions made by a Member or on behalf of a Member, unless the Superannuation Laws allow.
- 16.5 If the Trustee is of the opinion a Contribution (or part thereof) is in excess of a Member's Contributions Cap (whether in respect to one or more of the following: Concessional Cap, Non-Concessional Cap, Non-Concessional Lifetime Cap, CGT Contributions Cap, Transfer Balance Account and/or such other capping criteria as shall be relevant) in respect to such Member, and/or is not an Authorised Contribution, then the Trustee may:
- (a) reject the Contribution (if the Trustee can do so prior to the amount being received by the Trustee);
  - (b) allocate the Contribution to any Reserve Account;

*Warning: The Trustee should take advice from a SMSF Adviser prior to allocating Contributions to other than the Member to which the Contribution is communicated to be paid by, or for the benefit thereof. If the allocation is to a Reserve Account or other Account, the Trustee may be under strict time restrictions in respect to any allocations.*

- (c) refund the Contribution to the Contributor;
- (d) hold the amount on Bare Trust for the Contributor or Member;
- (e) refund the Contribution to the Member if the Trustee receives a Member Release Authority;
- (f) refund the Contribution to the Regulator if the Trustee receives a Regulator Release Authority; and/or
- (g) take such other action as may be required, or permissible in accordance with the Superannuation Laws.

16.6 In effecting Rule 16.5, the Trustee may:

- (a) deduct charges in respect to insurance premiums paid directly or indirectly in respect to the Contributions,
- (b) deduct taxes paid or payable in respect to the Contributions (including but not limited to Excess Transfer Balance Tax);
- (c) deduct reasonable administration charges and other amounts allowed by the Superannuation Laws; and/or
- (d) credit or debit (as the case may be) the Member's Transfer Balance Cap (if required by the Superannuation Laws, or otherwise requested by the Member).

16.7 The Trustee shall do all things necessary to facilitate and assist the processing of Contributions by any authorised payment system prescribed by the Superannuation Laws, including but not limited to SuperStream.

16.8 The Members may request the Trustee to provide a written **Employer Contribution Notification** for the purpose of communicating the details of the Fund to a Contributor.

## **17. Creating and Transferring Member Superannuation Interests**

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17.1 The Trustee may, in its absolute discretion or at the request of a Member or the Member's Alternate Decision-Maker, establish one or more Accounts (including Sub-Accounts) on behalf of a Member and/or the Fund (including a Reserve Account and/or Pension Reserve).

17.2 The Trustee may hold one or more Superannuation Interests on behalf of a Member or the Member's Legal Estate.

17.3 Any Member's Superannuation Interest may be established as a Member Accumulation Interest, a Member Pension Interest, a Reserve Account or any other Superannuation Interest or Member's Account allowed under the Superannuation Laws.

17.4 A Member's Superannuation Interest can be settled and continued without a transfer of any Asset or Cash, provided the Trustee agrees to such arrangement and the Superannuation Laws allow.

17.5 The Trustee may, with the consent of a Member, transfer, in whole or in part, a Member Accumulation Interest to a Member Pension Interest, and vice versa, and excepting where the Superannuation Laws require, such transfer shall not constitute the creation of a new Member Superannuation Interest (whether of a Member Accumulation Interest or Member Pension Interest).

- 17.6 The Trustee may allocate Asset(s) of the Fund (whether held at such time, acquired for the purposes of, or otherwise received by the Trustee by any other means), in whole or in part, in lieu of Cash, to accommodate the transfer and settlement of new Superannuation Interests equivalent to the relevant transfer amount(s).
- 17.7 This Rule 17 shall be read with Rule 15, and:
- (a) the Trustee may with the consent of a Member, transfer, in whole or in part, a Member Superannuation Interest to any Eligible Roll-over Fund nominated by the Member in the Member's **Notice of Payment Direction**;
  - (b) the Trustee may with or without the consent of a Member, transfer, in whole or in part, a Member Superannuation Interest to an Eligible Roll-over Fund nominated by a Member in the Member's **Default Superannuation Fund Nomination** on the happening of a Mandatory Transfer Event to the Member, and if the Member has not made a nomination or the nomination is not capable of being given effect, then the Trustee may transfer, in whole or in part, a Member Superannuation Interest to any other Eligible Roll-over Fund in such circumstances;
  - (c) the Trustee may, with or without the consent of a Member, accept Roll-over Superannuation Interest from any Eligible Roll-over Fund, accept the accounting and benefit description of the Roll-over Superannuation Interest as conclusive without further query, and accept the Roll-over Superannuation Interest to be held on the same terms upon which the Eligible Roll-over Fund held the Roll-over Superannuation Interest; and
  - (d) the Trustee may do such other things as the Trustee deems reasonable having regard to the objective of ensuring the Fund is a Complying SMSF.

## **Part Five – Investments and Investment Strategies**

### **18. Creating an Investment Strategy for the Fund and Members**

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- 18.1 The Trustee of the Fund must formulate and give effect to an Investment Strategy which meets the Superannuation Laws and Regulator's requirements for a Complying SMSF. The Investment Strategy includes the Fund's Insurance Strategy and must be regularly reviewed by the Trustee of the Fund.

*Note: See SISR 4.09(2), which requires the Trustee to conduct a review of the Fund's Investment Strategy on a regular basis to consider the changing circumstance of the Fund and its Members.*

- 18.2 The Trustee may create a separate Investment Strategy in respect to one or more Member Superannuation Interests and/or Fund Accounts (including a Reserve Account). This Rule is not to be read as requiring multiple Investment Strategies where a Fund has more than one Member and/or a Member has one or more Superannuation Interests in the Fund.
- 18.3 If the Trustee implements more than one Investment Strategy, whether in respect to the Fund or any one or more Members, then the Trustee may:
- (a) settle Sub-Accounts for each Investment Strategy;
  - (b) apply Earnings in respect to each Investment Strategy to its corresponding Sub-Account;
  - (c) deduct expenses incurred in respect to each Investment Strategy to its corresponding Sub-Account; and/or

- (d) apply Earnings and/or expenses (whether in accordance with a Fund Earning Rate, or as otherwise deemed reasonable by the Trustee) associated with each Investment Strategy to a separate Account, Sub-Account of the Fund (including any one or more Member's Accumulation Interests, Member Pension Interests, and/or Reserve Account).
- 18.4 The Trustee may amend any one or more Investment Strategies for the Fund Accounts and/or Member Superannuation Interest(s) at any time, by oral resolution, except where the Superannuation Laws require such amendment to be shown in writing.
- 18.5 If the Trustee receives Contributions and/or Insurance Proceeds which are not otherwise contemplated in an Investment Strategy, then, notwithstanding, the Investment Strategy shall be deemed to encompass such Contributions and/or Insurance Proceeds. In such deeming, this Rule 18.5 shall take precedence over any Investment Strategy.
- 18.6 The Trustee shall complete a risk management statement, or such other instrument as may be required by the Superannuation Laws, in respect to investments in derivatives, options, instalment warrants or other products with underlying borrowings or leverage. If the Superannuation Laws do not require a risk management statement or other instrument in the circumstances, then there shall be no obligation on the Trustee to do so as a consequence of the Governing Rules.

**19. Special Rules regarding State-Based Tax and Duty Exemptions and Concessions**

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- 19.1 Despite any contrary term of the Governing Rules, if a Member transfers property, or an interest in property, to the Fund on the condition that the property, or interest in property, is to be held specifically for the Member to enable the Member to obtain a tax or duty exemption or concession under State taxes, then:
  - (a) the property, or interest in the property, can only be held in the Fund specifically for the transferring Member, so the property or interest in the property cannot be pooled with the contributions or other Assets of another Member and no other Member can obtain an interest in the property;
  - (b) if necessary, the Trustee may create a sub-fund for the purposes of holding the property, or interest in the property; and
  - (c) the property, or interest in property, or the proceeds of sale of the property, or interest in the property, if sold, can only be held in the Fund to be provided to the transferring Member as a Retirement Benefit.

*Note: Special attention needs to be had to ongoing Government announcements in respect to the restrictions on segregation.*

**Part Six – Reserve Accounts**

**20. Establishing a Reserve Account for the Fund**

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- 20.1 The Trustee may establish one or more Reserve Account for the Fund which may include amongst others an Investment Reserve, a Contributions Reserve, a Pensions Reserve and a Pension Interest Reserve, provided the Superannuation Laws allow. Any Reserve Account may be for the benefit of current, past and future Members, Members' Dependants, a Member's Legal Estate, Members' Beneficiaries and/or the Trustee.

- 20.2 The Trustee may adopt Special Rules regarding the use, purpose and payment of Superannuation Benefits, General Expenses, Specific Expenses, or for the payment of any other liability of the Fund from any Reserve Account, subject to the Superannuation Laws.
- 20.3 The Trustee may transfer Assets and Earnings (including, but not limited to, insurance proceeds) of the Fund to any Reserve Account (including a Pension Reserve Account) and/or allocate Member Contributions to any Reserve Account (including a Pension Reserve Account), provided the Superannuation Laws allow.
- 20.4 The Trustee may pay, apply or set aside the Assets and Earnings of any Reserve Account of the Fund to:
- (a) settle any General Expense or Specific Expense of the Fund;
  - (b) add to another Reserve Account in the Fund or any other Superannuation Fund;
  - (c) add to any or all Superannuation Interests of the Fund (provided such application does not result in a Member exceeding his/her relevant Contributions Cap(s) as a result, unless the Member and Trustee consent and the Superannuation Laws allow);
  - (d) facilitate a Roll-over Superannuation Interest from the Fund to another Superannuation Fund;
  - (e) pay a Member Accumulation Interest or Member Pension Interest (in whole or in part);
  - (f) pay a Member's Temporary Incapacity Pension Interest (in whole or in part);
  - (g) pay a Member's Death Benefit (in whole or in part); and/or
  - (h) pay, credit, and/or apply the Assets and/or Earnings of any Reserve Account for any other purpose allowed by the Superannuation Laws.
- 20.5 Any trust distributions, insurance proceeds, windfall gains, winnings, receipts and/or accretions and accumulations of any other kind of the Fund which are other than a Contribution or Earnings of the Fund (including Earnings in respect to Assets held segregated for one or more Accounts of the Fund), may be allocated by the Trustee to any Reserve Account of the Fund, in such amounts and manner deemed reasonable by the Trustee, provided such allocation is permitted by the Superannuation Laws.
- 20.6 No Member, Member's Dependant, Member's Legal Estate, Member's Beneficiary and/or other party has any right or entitlement to a Reserve Account, unless the Trustee resolves to allocate part or whole of the Reserve Account to such a Person.
- 20.7 If the Trustee's proposed allocation from a Reserve Account gives rise to a tax liability to the Fund or a Member, then the Trustee may defer allocation until Professional advice is taken in respect to the taxation consequences.
- 20.8 The Trustee has the power to determine a formulae by which Earnings, expenses and/or losses are allocated between Reserves, Member Accumulation Interests and/or Member Pension Interests, provided the Trustee acts reasonably.

## **Part Seven - Insurances**

### **21. Insurances, Annuities and Insurance Strategy (inclusive or exclusive of Annuities)**

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- 21.1 The Trustee may create an Insurance Strategy for the Members of the Fund and/or one or more individual Insurance Strategies for each Member. The Insurance Strategy(ies) shall form part of the Fund's Investment Strategy.
- 21.2 The Trustee may enter into any policy of insurance with an Australian or foreign provider, in respect to one or more Members, for any one or more contingencies permitted by the Superannuation Laws, including, but not limited to, a Member's death, a Member's Temporary Incapacity and/or a Member's Total and Permanent Incapacity.
- 21.3 The Trustee may enter into any annuity or deferred annuity contracts upon the life of one or more Members or Members' Dependants, on terms permitted by the Superannuation Laws.
- 21.4 The Trustee may cross-insure and split insurances between one or more Members of the Fund, Fund Accounts and/or other parties, and on such terms and agreements as the parties may agree, provided the Superannuation Laws allow.

*Warning: Refer to ATO ID 2015/10, SMSFR 2008/1, and SMSFR 2008/2.*

- 21.5 The Trustee may enter into any contract of insurance to establish a Self-Insurance Reserve Account in respect to risks associated with liquidity and/or cash flow which may be compromised as a consequence of a call on the payment of a Member's Superannuation Interests on the death, Temporary Incapacity, and/or Total and Permanent Incapacity of any one or more Members of the Fund, provided the Self Insurance Reserve Account is compliant with the Superannuation Laws.

*See SISR also 4.07E.*

- 21.6 The Trustee has absolute discretion to deal with the policies and/or contracts for any matter referred to in the preceding terms of Rule 21, including but not limited to termination, variation, assignment, sale, surrender, enforcement and/or renewal thereof.

*Insurance premiums may be deducted from Earnings of the Fund, or any one or more Member Superannuation Interests and/or Reserve Accounts, provided any Insurance Proceeds received in respect to the policies to which the premiums apply are dealt with in accordance with the Superannuation Laws. (See also SISR 4.07D and 4.07E.)*

- 21.7 The Trustee may pay, apply or set aside the Insurance Proceeds received in respect to an insurance policy held directly or indirectly for a Member, net of costs (including taxes) associated with the receipt, handling and distribution of such policy.
- 21.8 No Member, Dependiant of a Member, Binding Death Benefit Beneficiary, Member's Legal Estate, Member's Alternate Decision-Maker, or any other Person has any interest in any contract of insurance, proceeds or distributions of the proceeds of a contract of insurance and/or a Self-Insurance Reserve Account, including but not limited to where such contract or Account is held in the name of a Member or for the benefit of a Member, unless the Trustee (or where applicable, the relevant Member's Alternate Decision-Maker – see Rule 6) determines to make a relevant Person absolutely entitled to such contract and/or Account, or the Superannuation Laws require a relevant Person(s) to be entitled thereto.
- 21.9 The Trustee may pay, apply, set aside, transfer or otherwise deal with any Insurance Proceeds received in respect to an insurance policy and/or annuity contract in accordance with an Insurance Strategy of the Fund, subject to the Superannuation Laws.



## **Part Eight –Accounting, Earnings, Allocations and Administration**

### **22. Trustee to keep Accounts**

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- 22.1 The Trustee may create, maintain and deal with various Accounts for the Fund, including, but not limited to cash flow statements, operating statements, Balance Sheets, Earnings Accounts, Reserve Accounts, and Member Superannuation Interests.
- 22.2 The Trustee shall have discretion to determine the Members' Superannuation Interest Entitlements, provided that the determination records the Preservation Status, Tax Free Component, Taxable Component (Taxed and Untaxed), and such other criteria as may be required in respect to any other classification system required of the Regulator of the Member's Superannuation Interest(s), including but not limited to recording the credits and debits to a Transfer Balance Cap (if required).
- 22.3 The Trustee shall have discretion to determine the manner and systems in which the Accounts of the Fund are held.
- 22.4 The Trustee shall ensure the Accounts of the Fund:
- (a) comply with the standards provided in Part 4 of the SISA, and the Superannuation Laws generally;
  - (b) are maintained and stored for such period as required by the Superannuation Laws;
  - (c) record with the relevant Account(s) any declarations, elections, additions, deductions, payments, allowances, transfers, duties and any other information relevant in respect to such Account(s), in a transparent and readily accessible method available for inspection by Members, the Fund's Auditor and the Regulator; and
  - (d) are audited annually by the Fund's Auditor, or on such other periodic term required by the Superannuation Laws and/or the Regulator.
- 22.5 The Trustee must determine the Market Value of any Asset(s) allocated in respect to any one or more Accounts (and/or Superannuation Interest(s)), in accordance with the audit standards, Regulator's requirements and/or as otherwise required by the Superannuation Laws.

*Note: SISR 8.02B requires the Trustee to account for the Market Value of the Fund Assets. See also section 35B(2) of the SISA.*

### **23. Fund Earnings**

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- 23.1 The Trustee may pay, apply, set aside, and/or allocate (in whole or in part) the Earnings of an Account of the Fund to one or more of the following Accounts, provided the Superannuation Laws allow:
- (a) the Fund;
  - (b) any Member Superannuation Interest;
  - (c) a group of Members' Superannuation Interests;
  - (d) any Reserve Account (including, but not limited to a Pension Reserve, Contribution Reserve, Investment Reserve, Self-Insurance Reserve, such other Reserve Accounts settled by the Trustee); and/or
  - (e) any other Account or group of Accounts in the Fund.

- 23.2 The Trustee may pay, apply, set aside, and/or allocate (in whole or in part) the Earnings of an Account of the Fund to one or more of the following charges:
- (a) any Expenses of the Fund; and/or
  - (b) penalties charged to the Fund, provided that the Trustee is not otherwise prohibited from doing so by the Superannuation Laws, the Regulator and/or a determination by a Court or tribunal having jurisdiction in the matter.
- 23.3 The Trustee may pay, apply, set aside, and/or allocate (in whole or in part) any Earnings, expenses and/or losses of the Fund which are not allocated to any one or more of the Reserve Accounts, in accordance with any formulae determined by the Trustee to be appropriate, provided the Trustee acts reasonably.
- 23.4 Notwithstanding Rules 23.1 and 23.2, the Trustee must, unless the Superannuation Laws prescribe otherwise, ensure that all expenses and Earnings (including capital losses and gains) in respect to the segregated Cash and/or Asset(s) are applied to the benefit or burden of the corresponding Account. See also example at Rule 18.2.
- 23.5 Further to Rules 23.1, 23.2, and 23.3, the Trustee may, in circumstances in which a Member Superannuation Interest or group of Members' Superannuation Interests maintain a separate Investment Strategy, apply the Earnings in respect to the separate Investment Strategy exclusively between only the Superannuation Interests partaking in the separate Investment Strategy.
- 23.6 The Trustee has the discretion to apply one or more of the following methods to determine the Earnings of the Fund, the Earnings of a Member's Superannuation Interest or group of Members' Superannuation Interests, the Earnings of a Reserve Account, and/or the Earnings of any other Account of the Fund:
- (a) **Accounts Method:** income according to established accounting principles for Superannuation Funds which may include a revaluation of any Assets of the Fund to their Market Value less any Fund expenses (which include Fund taxes);
  - (b) **Trust Method:** net income as the term net income is defined under the taxation of trust provisions in the Superannuation Laws;
  - (c) **Income Method:** any amounts received as income plus any unrealised or realised capital gains and, at the Trustee's discretion, any allocations from a Reserve Account less any disbursements the Trustee is of the view should be deducted from the income (including any General Expenses and/or Specific Expenses); and/or
  - (d) **Flexible Method:** any combination of the above or method that the Trustee is of the opinion properly reflects Earnings, including any transfer from a Reserve Account to the Earnings of the Fund;

and in the absence of any determination by the Trustee of its Earnings methodology, the Trustee is to use the Income Method as the default option.

#### **24. Accounting for a Member Accumulation Interest**

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- 24.1 The Trustee of the Fund may establish a Member Accumulation Interest in the Fund for each Member.
- 24.2 The Trustee may determine at any time in relation to a Member Accumulation Interest, the amount that is the:

- (a) Preserved, Restricted Non-Preserved, Unrestricted Non-Preserved, or such other type of classification as the Superannuation Laws allow or prescribe;
- (b) Taxable Component;
  - (i) Untaxed Element;
  - (ii) Taxed Element;
- (c) Tax-Free Component; and/or
- (d) Transfer Balance Cap (including credits or debits), with the Member's consent;

subject to the requirements of the Superannuation Laws.

24.3 The Trustee may pay, set aside, and/or allocate to a Member Accumulation Interest the following amounts, subject to the Superannuation Laws:

- (a) Contributions made by the Member, or by a Contributor on behalf of the Member, to the Fund (including, but not limited to a Contribution-in-Specie and/or Contribution-in-Kind);
- (b) Earnings (including, but not limited to the net Earnings associated with any Investment Strategy and/or Assets (including Cash) segregated for the benefit of the Member's Accumulation Interest);
- (c) Assets and/or Earnings from any of the Fund Reserve Accounts;
- (d) Transfer Superannuation Interests and Roll-over Superannuation Interests transferred to the Fund, or within the Fund, on behalf of a Member;
- (e) tax refunds;
- (f) any amounts allocated to the Member Accumulation Interest by the Trustee from insurance policy proceeds;
- (g) Member Pension Interest Roll-back amount (including but not limited to Roll-backs from a Member Pension Interest of the Excess Transfer Balance Cap);
- (h) amounts subject to a Contributions Splitting Notice from a Member's Spouse;
- (i) payment pursuant to the *Family Law Act 1975 (Cth)*, including a payment as a result of separation or divorce from a Member's Spouse and a payment under a Family Law Payment Splitting Notice; and
- (j) such other amounts that the Trustee determines should be added to the Member Accumulation Interest;

provided the Trustee complies with the Superannuation Laws in such allocation(s).

24.4 The Trustee may deduct from a Member Accumulation Interest any of the following, subject to the Superannuation Laws:

- (a) amounts paid for administration, audit, actuarial, legal, valuation, SMSF Adviser fees, or proportion thereof, which the Trustee determines should be specifically deducted from the Member Accumulation Interest;
- (b) a proportion of the General Expenses of the Fund or any Specific Expenses that the Trustee of the Fund determines should be specifically deducted from the Member Accumulation Interest;

- (c) an amount paid in respect to the Trustee's indemnities, as determined by the Trustee in a fair and reasonable manner. *See also Rule 10;*
- (d) any losses allocated to the Member Accumulation Interest by the Trustee;
- (e) any losses associated with an Investment Strategy and/or Assets (including Cash) segregated for the Member Accumulation Interest;
- (f) any taxes or Tax Adjustment Payments that the Trustee determines should be specifically deducted from the Member Accumulation Interest;
- (g) Excess Contributions Tax, refunds of Contributions and/or payments required under a properly issued release authority (including, but not limited to a Member Release Authority, Regulator Release Authority and Excess Contributions Tax Release Authority). *See also Rule 16.5;*
- (h) amounts paid for insurance premiums and/or annuity contracts for a Member including life, disability, accident, salary continuance, and/or trustee insurance. *See Rule 21;*

*Note: The Regulator requires the Trustee to allocate the proceeds of any insurance policy to the Member's Superannuation Interest(s), from which the premiums have been deducted. See also, SISR 4.07D and 4.07E.*

- (i) amounts allocated or paid for a Member's Lump Sum Payment made by the Trustee on the Member's death, Temporary Incapacity, Total and Permanent Incapacity, Retirement, termination of employment, reaching Preservation Age or for any other purpose benefitting the Member (including the Member's Dependants, and Member's Legal Estate);
- (j) amounts allocated or paid to a Member Pension Interest;
- (k) Contributions Splitting Amounts paid to or behalf of a Member's Spouse;
- (l) payments made pursuant to the *Family Law Act 1975 (Cth)* (including a payment as a result of separation or divorce from a Member's Spouse, and a payment under a Family Law Payment Splitting Notice); and/or
- (m) any other amounts the Trustee determines should be deducted from the Member Accumulation Interest.

24.5 The Trustee has the power to determine a formula by which Earnings, expenses and/or losses are allocated between Member Accumulation Interests (and/or Member Pension Interests and/or Reserve Accounts), provided the Trustee acts reasonably.

**25. Accounting for a Member Pension Interest**

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25.1 The Trustee may establish one or more Member Pension Interests, provided the Superannuation Laws allow.

25.2 The Trustee may determine at any time in relation to a Member Pension Interest, the amount that is the:

- (a) Preserved, Restricted Non-Preserved, Unrestricted Non-Preserved, or such other type of classification as the Superannuation Laws allow or prescribe;
- (b) Taxable Component, including the Element Untaxed in any Member's Superannuation Interest;
- (c) Tax-Free Component; and

- (d) Transfer Balance Cap (including credits or debits), with the Member's consent;

subject to the requirements of the Superannuation Laws.

25.3 The Trustee may pay, set aside and/or allocate to a Member Pension Interest the following amounts, subject to the Superannuation Laws:

- (a) Earnings from the Member Pension Interest;
- (b) Assets and/or Earnings from any of the Fund Reserve Accounts;
- (c) tax refunds;
- (d) any amounts allocated to the Member Pension Interest by the Trustee from insurance policy proceeds;
- (e) any amount transferred from another Member Pension Interest or Reserve Account for the purpose of commencing a new Pension Interest; and
- (f) such other amounts that the Trustee determines should be added to the Member Pension Interest;

provided the Trustee complies with the Superannuation Laws in such allocation(s).

25.4 The Trustee may deduct from a Member Pension Interest any of the following, subject to the Superannuation Laws:

- (a) Pension Interest payments made to a Member, Member's Dependants or Member's Legal Estate from the Member Pension Interest;
- (b) amounts paid for administration, audit, actuarial, legal, valuation, SMSF Adviser fees, or proportion thereof, incurred which the Trustee determines should be specifically deducted from the Member Pension Interest;
- (c) a proportion of the General Expenses of the Fund or any Specific Expenses that the Trustee of the Fund determines should be specifically deducted from the Member Pension Interest;
- (d) an amount paid in respect to the Trustee's indemnities, as determined by the Trustee in a fair and reasonable manner. *See also Rule 10;*
- (e) any losses allocated to the Member Pension Interest by the Trustee;
- (f) any losses associated with an Investment Strategy and/or Assets (including Cash) segregated for the Member Pension Interest;
- (g) any taxes or Tax Adjustment Payments that the Trustee determines should be specifically deducted from the Member Pension Interest;
- (h) Excess Contributions tax, refunds of Contributions and/or payments required under a properly issued release authority (including, but not limited to a Member Release Authority, Regulator Release Authority and Excess Contributions Tax Release Authority Excess Contributions Tax. *See also Rule 16.5;*
- (i) amounts paid for insurance premiums and/or annuity contracts for a Member including life, disability, accident, salary continuance, and/or trustee insurance. *See also Rule 21;*

*Note: The Regulator requires the Trustee to allocate the proceeds of any insurance policy to the Member's Superannuation Interest(s), from which the premiums have been deducted. See also, SISR 4.07D and 4.07E.*

- (j) amounts transferred to a Member Accumulation Interest (including but not limited to transfers from a Member Pension Interest, in excess of the Transfer Balance Cap);
- (k) Contributions Splitting Amounts paid to or behalf of a Member's Spouse;
- (l) payments made pursuant to the *Family Law Act 1975 (Cth)* (including a payment as a result of separation or divorce from a Spouse, and a payment under a Family Law Payment Splitting Notice); and
- (m) any other amounts the Trustee determines should be deducted from the Member Pension Interest;

provided the Trustee complies with the Superannuation Laws in such allocation(s).

25.5 The Trustee has the power to determine a formula by which Earnings, expenses and/or losses are allocated between Member Pension Interests (and/or Member Accumulation Interests and/or Reserve Accounts), provided the Trustee acts reasonably.

## **26. Contributions Splitting**

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- 26.1 At any time, provided the Superannuation Laws allow, the Trustee may receive a Contributions Splitting Notice from a Member in relation to an Authorised Contribution made on behalf of a Member to the Fund.
- 26.2 The Contributions Splitting Notice must deal only with such Contributions allowed to be split to a Spouse under the Superannuation Laws.
- 26.3 The Contributions Splitting Notice may detail the amount to be allotted, Rolled-over or transferred as a Transfer Superannuation Interest to a Member's Spouse.
- 26.4 Subject to the Superannuation Laws, the Trustee may make the relevant Contributions split by allocating, Rolling-over or transferring Assets of the Fund in satisfaction of the Contributions split.
- 26.5 The Trustee is to action the Contributions Splitting Notice within a reasonable period of time, and no later than the time prescribed by the Superannuation Laws or the Regulator.

## **27. Family Law**

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- 27.1 The Trustee may receive a Family Law Payment Splitting Notice from a Court, Member or Member's Dependant in relation to a Member's Superannuation Interests.
- 27.2 The Trustee is to make accommodation for the Member, the subject of the Family Law Payment Splitting Notice, by determining:
  - (a) which of the Member's Superannuation Interests (if more than one) the Family Law Payment Splitting Notice is best applied to meet the requirements thereof;
  - (b) whether the amount to be split to the Member's Spouse is Preserved, Restricted Non-Preserved, Unrestricted Non-Preserved or such other type of Classification as the Superannuation Laws allow or prescribe including the

extent to which the accommodation and/or payment consists of Tax Free and Taxable (Untaxed and Taxed) Components;

- (c) if the Superannuation Laws allows, then, with the Member's consent, determinations in respect to debits and credits of the Member's Transfer Balance Cap, in the attendances on the Family Law Payment Splitting Notice; and
- (d) which Assets (including Cash) of the Fund will be utilised to meet the terms of the Family Law Payment Splitting Notice.

27.3 The Trustee is to action the Family Law Payment Splitting Notice within a reasonable period of time, but not later than the time prescribed by the Superannuation Laws or as directed by a Court.

27.4 This Rule 27 shall be read with Rule 0.

## **28. Fund Assets, Contracts and Transactions**

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28.1 The Trustee is to hold all Assets of the Fund in the name of the Trustee; however, a Custodian may hold an Asset on behalf of the Trustee provided the Superannuation Laws allow.

28.2 If there is a change of Trustee (including the retirement and/or removal of any one or more Persons and/or the appointment of any one or more Persons), the Trustee, as soon as practicable, must cause the transfer of the Fund's Assets to the Trustee(s) then acting.

*Note: Where the Trustee of the Fund is a Corporate Trustee, any change in Membership of the Fund requires a change of directorship of the Corporate Trustee, but the change to a Corporate Trustee's directorship does not require a change in the legal ownership of the Assets. Therefore, a Corporate Trustee gives rise to lesser complication in the event of the cessation of membership of a Member and/or the Mental Incapacity or death of a Member.*

28.3 Any contract, transaction or agreement of whatsoever nature undertaken on behalf of the Fund, must be in the name of the Trustee, unless the Trustee has appointed a Custodian to act on behalf of the Fund.

28.4 No Member, Member's Dependant, Member's Legal Estate, Member's Beneficiary, and/or other party has any right or entitlement to any Asset (including Cash) of the Fund, unless the Trustee resolves to allocate part or whole of the Asset (including Cash) to such a Person (*such as in the payment of a Member's Death Benefit from the Fund*).

28.5 A Member, Member's Dependant, Member's Beneficiary, Member's Legal Estate and/or Member's Alternate Decision-Maker may enter a contract, transaction or agreement of whatsoever nature with the Trustee, provided the Superannuation Laws allow.

28.6 If the Trustee enters into a transaction, arrangement, declaration or agreement, whether in writing or orally and the transaction, arrangement, declaration or agreement would result, in the opinion of the Fund's Auditor, in the Fund be treated as a Non-Complying SMSF or be subject to a penalty, the transaction, arrangement, declaration or agreement shall be void ab-initio, provided that the Trustee and Person(s) give consent, and the Trustee and Person(s) are capable of being restored to the same or substantially similar financial condition as existed prior thereto and the Superannuation Laws (and such other Laws as may be relevant) allow.

## **Part Nine – Payment of Member Superannuation Interests**

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## 29. Accessing Member Superannuation Interests

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### 29.1 Member Payment Direction Protocol:

- (a) If a Member meets a **Condition of Release of Benefits**, the Member may access his/her Superannuation Interests by way of:
  - (i) one or more Lump Sum Payments. Notwithstanding any other term of the Governing Rules, the minimum and maximum payments of a Lump Sum Payment shall be determined having regard to the Payment Standards, and if the Member becomes a bankrupt person, the Trustee (except where the bankrupt Member is absolutely entitled) may refuse to pay the Lump Sum Payment and instead retain the Lump Sum Payment, and process the Roll-over of the bankrupt Member's Superannuation Interest in accordance with the terms of Rule 15;
  - (ii) one or more Pension Interests. Notwithstanding any other term of the Governing Rules, the minimum and maximum payments from a Pension Interest shall be determined having regard to the Payment Standards, and where the Member in receipt of a Pension Interest becomes a bankrupt person, the maximum payment in respect to the Pension Interest shall be based on the minimum payment prescribed by the Payment Standards; and/or
  - (iii) such other Superannuation Benefits permitted by the Superannuation Laws.
- (b) The Member may, in making an application pursuant to this Rule, submit to the Trustee a **Notice of Payment Direction (Payment Direction)**.

*Note: The Trustee and Members may agree to application by any other mechanism or process. This Rule provides a default process, in the absence of other agreement.*

- (c) A Notice of Payment Direction is not required from a Member for each and every payment from the Fund.
- (d) A Member's Payment Direction cannot be a claim for an amount or amounts which exceeds the Member's Superannuation Interests in the Fund, although the Member may request an allocation from any Account (including a Reserve Account of the Fund) (which request is not binding on the Trustee).
- (e) The Member's Alternate Decision-Maker shall be read as the Member for the purpose of this Rule 29.1, if the Member is Mentally Incapacitated, a Minor Member, Deceased Member, or the Member has appointed the Alternate Decision-Maker to act at the relevant time for any other reason.

### 29.2 **Conditions of Release of Benefits:** The Trustee shall have regard to this Rule 29.2 and Part 1A and Schedule 1 of the SISR, when assessing a Member's eligibility for the payment of a Lump Sum Payment and/or Pension Interest:

- (a) a Member is eligible to receive a **Lump Sum Payment** upon the happening of any of the following events:
  - (i) being a Temporary Resident, the Member meets the conditions of SISR 6.01B;
  - (ii) Retirement (*Note: See also SISR 6.01(2) and (7)*);
  - (iii) death;
  - (iv) Terminal Medical Condition;



- (v) Severe Financial Hardship;
  - (vi) attaining 65 (sixty-five) years of age;
  - (vii) a Compassionate Ground;
  - (viii) attaining Preservation Age (subject to commutation restrictions);
  - (ix) receiving an Excess Contributions Tax Release Authority;
  - (x) having less than \$200 (two hundred dollars) in the Fund;
  - (xi) becoming subject to Permanent Incapacity (*Note: See also SISR 1.03C*); and
  - (xii) such other terms as prescribed by the Superannuation Laws from time to time for such purpose;
- (b) a Member is eligible to receive a **Pension Interest** upon the happening of any of the following events:
- (i) Retirement (*Note: See also SISR 6.01(2) and (7)*);
  - (ii) death;
  - (iii) Terminal Medical Condition;
  - (iv) attaining 65 (sixty-five) years of age;
  - (v) attaining Preservation Age;
  - (vi) becoming subject to a Temporary Incapacity;
  - (vii) becoming subject to Permanent Incapacity (*Note: See also SISR 1.03C*); and
  - (viii) such other terms as prescribed by the Superannuation Laws from time to time for such purpose;
- (c) a Member, Member's Dependants and/or Member's Legal Estate shall be read to meet a Condition of Release of Benefits for a Lump Sum Payment and Pension Interest on the death of the Member, subject to the limitation that only an Eligible Pension Beneficiary may receive a Pension Interest and only an Eligible Lump Sum Beneficiary may receive a Lump Sum Payment.

*For example, Brin and Cat are members of the Fund, and are married. Brin has an Auto-Reversionary Pension Interest Agreement, which nominates Cat as the Reversionary Beneficiary. Brin dies, and Cat survives. The Superannuation Laws allow Cat to receive either a Pension Interest or Lump Sum Payment, because she is Brin's Spouse. If Brin wanted to leave his Superannuation Interest to Tom, his adult non-dependent son as a Pension Interest, the Trustee would refuse such direction because Tom is not eligible to receive a Pension Interest from Brin's Superannuation Interest.*

**29.3 Trustee Payment Direction Protocol:** Upon receipt of a Member's Payment Direction:

- (a) the Trustee shall have regard to the Payment Direction and determine what, if any, additional documentation is needed to determine the Member's Payment Direction, including but not limited to assessing whether the Member has satisfied a Condition of Release of Benefits (*see Rule 29.2*). If any additional documentation is needed, the Trustee shall, as soon as reasonably possible, detail the request for additional documentation to the Member;

- (b) the Trustee, upon receipt of all documentation required for the assessment of a Payment Direction, shall consider the Member's Superannuation Interest. The Trustee may, but is not required to, provide advice to the Member in respect to his/her Tax Free Component, Taxable (Taxed and Untaxed) Component, and Preservation Status, and the calculation of the Member's Transfer Balance Caps (including, but not limited to any contemplated credits and/or debits);
- (c) the Trustee may commence a Pension Interest as an Account-Based Pension (including a Transition to Retirement Income Stream), Temporary Incapacity Pension Interest, Child Pension Interest, or any other Pension Interest allowed by the Superannuation Laws, whether or not the Pension Interest is conditional and/or auto-reversionary;
- (d) the Trustee may continue to pay an Allocated Pension and/or a Defined Benefit Income Stream (which includes, but is not limited to life expectancy pensions and annuities, lifetime pensions and annuities and market linked pensions); however, may not commence a new Allocated Pension or Defined Benefit Income Stream, unless the Superannuation Laws allow;
- (e) the Trustee may, at any stage of the Protocol obtain advice and/or assign its obligations to any SMSF Adviser, provided that the Trustee cannot discharge its obligations in the handling of the Payment Direction to the Member. The costs of such advice and administration may be charged by the Trustee to the Member's Superannuation Interest;
- (f) the Trustee shall then consider the Fund's Assets, Reserve Accounts, segregation and financial obligations of the Fund, and determine the manner in which the Payment Direction will be processed, including but not limited to the commencement date, timing, frequency of payments and the Accounts against which the Payment Directions will be applied. This review can occur on a rolling basis, annual basis or such other basis as the Trustee deems reasonable, having regard to the Trustee's obligations under the Superannuation Laws;
- (g) if the Member requests a Pension Interest, but the Trustee determines the Member's Superannuation Interest can only accommodate a Lump Sum Payment, then the Trustee shall communicate the determination to the Member and work with the Member to accommodate the Member's Payment Direction on terms which do not compromise the solvency or Complying SMSF status of the Fund;
- (h) if the Member requests a Lump Sum Payment, but the Trustee determines the Member Superannuation Interest can only accommodate a Pension Interest and/or an amount less than the Lump Sum Payment required at such time, then the Trustee shall communicate the determination to the Member and work with the Member to accommodate the Member's Payment Direction on terms which do not compromise the solvency or Complying SMSF status of the Fund;
- (i) once the Trustee and Member have agreed on the Payment Direction (whether as originally submitted, or as amended as a consequence of a preceding terms of Rule 29.3), then the Trustee shall calculate the Tax Free Component, Taxable (Taxed and Untaxed) Component and Preservation Status with respect to the payment (whether as a Lump Sum Payment or Pension Interest) (excepting in circumstances in which the Superannuation Laws require a different manner of calculation or timing);

- (j) the proportioning of the components referred to in Rule 29.3(i) shall be binding on each and every payment from the Pension Interest and/or Lump Sum Payment settled as a consequence of the Payment Direction, unless or until the Superannuation Laws provide otherwise;
- (k) the Payment Direction, as effected in accordance with the preceding terms of Rule 29.3, shall be reviewed, amended and/or terminated at the request of the Member (**Further Payment Direction**), subject to the Trustee's discretion to action such Further Payment Direction on terms which do not compromise the solvency or Complying SMSF status of the Fund;
- (l) where the Trustee resolves a payment of either one or more instalments of a Pension Interest, or one or more Lump Sum Payments, the Member shall be absolutely entitled to the amount determined by such resolution on the date and conditions shown in the resolution. A resolution may be oral, provided that the resolution is reduced to writing within a reasonable time and communicated to the Member;
- (m) if an instalment of a Pension Interest, or a Lump Sum Payment is not paid on a date prescribed in a Trustee resolution, the Trustee shall hold such amount on trust for the Member;
- (n) unless the Pension Interest Agreement prescribes otherwise, a Pension Interest may be changed in form to an Auto-Reversionary Pension Interest and/or Conditional Pension Interest, without commutation or Roll-back, and vice versa; and
- (o) a reference to a Member in this Rule 29.3, includes where applicable the Member's Dependant, Member's Beneficiary and/or a Member's Legal Estate.

29.4 In giving effect to Rules 29.1, 29.2 and 29.3, the Trustee has a duty to act reasonably and in good faith. To this end, the Trustee shall make timely and proper disclosure to the Member and/or the Member's Alternate Decision-Maker, as the case may be. Notwithstanding, the Trustee shall be under no obligation to make any disclosure which compromises the interests of the other Members in the Fund, the Complying SMSF status of the Fund and/or solvency of the Fund.

29.5 Subject to the Superannuation Laws and without limiting the powers of the Trustee under the terms of Rule 29 (except as restricted in accordance with Rules 29.6 and 29.6(b)), the following Superannuation Benefits may be paid by the Trustee, at the request of a Member or the Member's Alternate Decision-Maker (if acting as a consequence of Rule 6):

- (a) if the Member has reached Preservation Age and Retired, the Member may take a Lump Sum Payment and/or commence a Pension Interest;
- (b) if a Member has died, and the Member has left a Binding Death Benefit Nomination and/or SMSF Will which is capable of taking effect at the Member's death, then the Trustee must pay the Deceased Member's Superannuation Interest in accordance with the terms of the Binding Death Benefit Nomination and/or SMSF Will, subject to Rules 31, 32 and 39; and
- (c) if the Member, as determined by the Trustee based on documented medical opinion, is Temporarily Incapacitated, the Member may commence and continue a Temporary Incapacity Pension Interest until such time as the Member is no longer Temporarily Incapacitated;

- (d) if the Member, as determined by the Trustee based on documented medical opinion, has a Terminal Medical Condition, the Member may take a Lump Sum Payment and/or commence a Pension Interest;
- (e) if the Member meets the conditions of Severe Financial Hardship, the Member may receive a Lump Sum Payment (but only as allowed by the Superannuation Laws);
- (f) if the Member is aged 65 (sixty-five) years or older, the Member may take a Lump Sum Payment and/or commence a Pension Interest (whether Retired or not);
- (g) if the Member has reached Preservation Age (whether Retired or not), the Member may commence a Pension Interest (including a Transition to Retirement Income Stream);
- (h) if the Regulator or any other Government authority responsible for deciding the payment of a Superannuation Benefit, on the basis of a Compassionate Ground, determines a payment may be made to a Member, a Member may receive a Lump Sum Payment on a Compassionate Ground in the amount and/or method prescribed by such Regulator or Government authority;
- (i) if a Member has commenced a Pension Interest then, subject to the terms and conditions of the Pension Interest and Superannuation Laws, a Member may receive a Lump Sum Payment from the Pension Interest, including, but not limited to a Lump Sum Payment made upon the death of the Member, subject to Rule 30;
- (j) if the Member, as determined by the Trustee based on documented medical opinion, is Totally and Permanently Incapacitated, the Member may take a Lump Sum Payment and/or commence a Pension Interest; and/or
- (k) any other Lump Sum payment, Pension Interest or other payment authorised under the Governing Rules, Superannuation Laws or by the Regulator, to be payable to a Member, Member's Dependants, Member's Legal Estate, and/or such other Person(s) permitted to receive a Superannuation Benefit from the Member's Superannuation Interest (including any allocations thereto from any Reserve Account of the Fund).

29.6 The following express provisions do not limit the Trustee's powers:

- (a) **QROPS Superannuation Interests:** Where a Member's Superannuation Interests are referable to United Kingdom Qualifying Retirement Overseas Pension Schemes, then the Trustee must abide by any release of benefits requirements made pursuant to laws and regulations regulating QROPS benefits, including but not limited to any age related and/or ill-health conditions. This includes the requirements that QROPS benefits cannot be made before the day on which the member reaches normal minimum pension age under UK pension law unless the ill-health condition is met.

Note: The normal minimum pension age under UK pension law is currently age 55. For this purpose the membership of the fund is restricted to member aged 55 and over under clause 1.6. Clause 29.6 only applies to benefits payable to the member under the scheme, to the extent that they related to a transfer of sums or assets which would, subject to the Overseas Pension Scheme Regulations (UK) constitute a recognised transfer or a relevant transfer which may be directly to the Fund from overseas or the transfer of a QROPs benefit from another Superannuation Fund.

- (b) **Overseas Pension and Retirement Payments:** If Superannuation Benefits are referable to an Overseas Pension or Retirement Scheme, then the Trustee must abide by any release of benefits requirements made pursuant to the laws in respect to the Overseas Pension or Retirement Scheme.
- (c) **Excess Contributions Tax Release Payments:** The Trustee, if required under an Excess Contributions Tax Release Authority issued in respect of a Member, must pay to a Member or the Regulator, within the time prescribed by the Superannuation Laws, the amount prescribed under the Excess Contributions Tax Release Authority. This includes any excess Concessional Contributions or Non-Concessional Contributions required to be paid to the Regulator or under an Excess Contributions Tax Release Authority.
- (d) **Roll-overs and Transfers:** The Trustee may Roll-over a Lump Sum Payment, a Pension Interest or may make a transfer of a Roll-over Superannuation Interest for the benefit of a Member to an Eligible Entity. *See also Rules 15 and 17.*
- (e) **Pension Interest and Pension Roll-backs:** A Member in receipt of a Pension Interest may Roll-back part or all of their Member Pension Interest to a Member Lump Sum Payment. The Roll-back amount may be satisfied by the transfer of Assets and Cash between the Member Pension Interest and the Member Accumulation Interest.
- (f) **Pension Interest and Pension Transfers:** A Member in receipt of a Pension Interest may direct the Trustee to transfer part or all of his/her Member Pension Interest to an Accumulation Interest or to another Eligible Entity to hold for the Member. The Trustee shall have sole discretion to determine which Assets of the Fund are to be applied for such purpose and the Market Value of the Assets of the Fund at such time.
- (g) **Pension Interest Changes:** The Trustee, at the request of a Member, has the power to convert a Pension Interest to an Auto-Reversionary Pension Interest and/or Conditional Pension Interest. Similarly, the Trustee, at the request of the Member, has the power to convert an Auto-Reversionary Pension Interest and/or Conditional Pension Interest to a Pension Interest. Changes may be made in any manner agreed by the Trustee and Member, including but not limited to oral resolution, written resolution, agreement or deed. The changes will not, unless the Superannuation Laws prescribe, constitute a commutation of any Pension Interest. This Rule is to be read with Rules 12.11, 24, 25 and 29, where applicable.
- (h) **Compulsory Payments:** It is not compulsory for the Trustee to pay a Superannuation Benefit to a Member, Member's Dependants, or a Member's Legal Estate, unless the payment is required by the Superannuation Laws to be made. Notwithstanding, the Trustee must act reasonably and in good faith in assessing Payment Directions.
- (i) **Anti-Detriment Payment:** In the payment of a benefit from the Fund, the Trustee may include an amount equal to the Anti-Detriment Payment to an Eligible Person.

<p><i>Warning: Changes to the Superannuation Laws may prohibit Anti-Detriment Payments. Seek specialist advice before making such a provision.</i></p>
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- (j) **Special Rules for Pension Interests:** The terms of an Auto-Reversionary Pension Interest and/or Conditional Pension Interest are Special Rules of the Fund. Accordingly, the terms thereof survive any variation to the Governing

Rules, excepting where the terms of the relevant interest are referred to specifically and the parties to the Special Rules prescribe the variation and/or termination by further written instrument.

### **30. Special Rules for the payment of a Member's Superannuation Interests**

- 30.1 **Outline:** Rule 30 outlines the Special Rules which may be settled by the Trustee and Members in respect to the payment of a Member's Superannuation Interests both during the lifetime of a Member and on their death. Rule 30 is to be read with the other Governing Rules of the Fund, but in particular with Rules 6, 19, 29, 38, and 39.
- 30.2 **SMSF Death Benefits:** When a Member dies the following Death Benefits (in respect to such of the Member's Superannuation Interests which are not subject to a valid Auto-Reversionary Pension Interest Agreement (*see Rule 35*), Conditional Pension Interest Agreement (*see Rule 36*)) or other Pension Interest Agreement which prescribes a reversionary term (*see Rule 37*)) are payable:
- (a) if the Deceased Member died leaving a SMSF Will, then see Rule 31;
  - (b) if the Deceased Member died leaving a Binding Death Benefit Nomination which has not lapsed, then see Rule 32;
  - (c) if the Deceased Member died leaving a Non-Binding Death Benefit Nomination and/or a Binding Death Benefit Nomination which has lapsed, then see Rule 33;
  - (d) if the Deceased Member died and did not leave a SMSF Will, a Binding Death Benefit Nomination, or a Non-Binding Death Benefit Nomination, then see Rule 34.
- 30.3 **SMSF Death Benefit Special Rules:** Notwithstanding any other term of the Governing Rules, a SMSF Will and a Binding Death Benefit Nomination are known as a "SMSF Estate Planning Special Rule", and are not subject to amendment, variation or striking except where the SMSF Will and/or the Binding Death Benefit Nomination is amended, varied or struck under the respective terms of Rules 31 and/or 32. For clarity, a change to the Governing Rules of the Fund by future instrument, resolution or determination otherwise, is deemed to incorporate the SMSF Estate Planning Special Rules. This Rule 30.3 is a further SMSF Estate Planning Special Rule, notwithstanding it is to the benefit and burden of all Members. This Rule may only be amended, varied or struck by specific reference hereto, and ratified in writing by the Trustee and Members of the Fund at such future time.
- 30.4 **Treatment of Auto-Reversionary Pension Interest Agreements, Conditional Pension Interest Agreements or other Pension Interests (including other Pension Interest Agreements):** When a Member dies the following terms shall apply in respect to the Auto-Reversionary Pension Interest Agreement, Conditional Pension Interests Agreements and/or any other Pension Interest Agreements incorporating a reversionary term settled by the Member during his/her lifetime:
- (a) if the Deceased Member died and part or whole of the Deceased Member's Superannuation Interest was subject to an Auto-Reversionary Pension Interest Agreement, then see Rule 35;
  - (b) if the Deceased Member died and part or whole of the Deceased Member's Superannuation Interest was subject to a Conditional Pension Interest Agreement, then see Rule 36;

- (c) if the Deceased Member died part or whole of the Deceased Member's Superannuation Interest was subject to a Pension Interest Agreement incorporating a reversionary term (other than a Pension Interest shown in the preceding terms of Rule 30.4), then see Rule 37; and
- (d) if the Deceased Member died and part or whole of the Deceased Member's Superannuation Interest was subject to a Pension Interest Agreement without incorporating a reversionary term, then the Pension Interest Agreement shall be dealt with in accordance with the terms of Rule 30.2.

**30.5 Auto-Reversionary Pension Interest Agreement and Conditional Pension Interest Agreement Special Rules:** Notwithstanding any other term of the Rules, an Auto-Reversionary Pension Interest Agreement, Conditional Pension Interest Agreement and Pension Interest Agreements with a reversionary term are known as SMSF Estate Planning Special Rules, and are not subject to amendment, variation or striking except where the Auto-Reversionary Pension Interest Agreement, Conditional Pension Interest Agreement or Pension Interest Agreement with a reversionary term is amended, varied or struck under the respective terms of Rules 35 and/or 36. For clarity, a change to the Governing Rules of the Fund by future instrument, resolution or determination otherwise, is deemed to incorporate the SMSF Estate Planning Special Rules. This Rule 30.5 is a further SMSF Estate Planning Special Rule, notwithstanding it is to the benefit and burden of all Members. This Rule may only be amended, varied or struck by specific reference hereto, and ratified in writing by the Trustee and Members of the Fund at such future time.

**30.6 Member's Alternate Decision-Maker:** The arrangements and terms referred to in this Rule 30 are to be read with the Governing Rules generally, including, in particular, Rules 6 and 12.11. If a Member becomes Mentally Incapacitated or dies, then Rule 6 shall apply in respect to the Member's Superannuation Interests.

**30.7 Recording of Determinations:** The Trustee and Member's Alternate Decision-Maker may, but shall be under no obligation to, record the reasoning for their determinations.

**30.8 Substantial Compliance:** Notwithstanding a defect in the execution or making of a SMSF Will, Binding Death Benefit Nomination, Non-Binding Death Benefit Nomination and/or Pension Interest Agreement, the Member's Alternate Decision-Maker may waive strict compliance and require the Trustee to recognise such Nomination notwithstanding the defective execution or form.

**30.9 Other SMSF Estate Planning Special Rules:** If a Member and Trustee agree in writing to the form of a Nomination as to Death Benefits or a Pension Interest Agreement in any format or arrangement which is other than a prescribed term shown in Rule 30 and/or the Governing Rules, then such other Nomination shall be read as a SMSF Estate Planning Special Rule in respect to such Member on the terms shown therein.

## **31. Protocol for settling and administering SMSF Wills**

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### **31.1 The SMSF Will**

- (a) A SMSF Will is a written direction of the Member, which prescribes the binding terms of payment in respect to his/her Member Superannuation Interests following the Member's death. A SMSF Will is non-lapsing.
- (b) A SMSF Will may include any one or more of the directions read at Rule 39.3.

- (c) A SMSF Will shall be administered in accordance with the Alternate Decision-Maker and Trustee voting rights read at Rule 12.11.
- (d) A SMSF Will may only make direction in respect to such of the Member's Superannuation Interests which are not subject to a valid and binding Auto-Reversionary Pension Interest Agreement, Conditional Pension Interest Agreement and/or Pension Interest Agreement with a reversionary term.
- (e) The Deceased Member's Alternate Decision-Maker shall have discretion as to the allocation of such of the Cash and/or Assets to the Member's Beneficiaries nominated in the SMSF Will, excepting that the Trustee (including the Deceased Member's Alternate Decision-Maker) has the power to decide which Cash and/or Assets of the Fund will be made available to the Deceased Member's Alternate Decision-Maker for such purposes.
- (f) Notwithstanding Rule 31.1(e), if Cash and/or Assets have been segregated to a Deceased Member's Superannuation Interests, then the segregated Cash and/or Assets shall be applied in whole or in part (as the case may) in satisfaction of the Deceased Member's Superannuation Interests for allocation by the Deceased Member's Alternate Decision-Maker in accordance with the terms of the SMSF Will.
- (g) The SMSF Will may prescribe for the segregation and/or acquisition of certain Fund Assets to quarantine to the benefit and burden of one or more beneficiaries nominated in a SMSF Will, excepting that this term is limited in so much as the Trustee may resolve to allocate different Fund Assets (excepting in circumstances shown in Rule 31.1(f)).
- (h) A Deceased Member's Alternate Decision-Maker does not have the authority, unless the SMSF Will prescribes, to change the Payment Directions in respect to the Member's Beneficiaries, excepting where the nominated Member's Beneficiary is not eligible under the Superannuation Laws to receive such payment (**Ineligible Pension Beneficiary** or **Ineligible Lump Sum Beneficiary**) or the Member's Beneficiary has predeceased the Deceased Member and no alternate Payment Direction is incorporated in the SMSF Will for such circumstance.
- (i) A SMSF Will must be signed and dated by the Member, and witnessed and signed by not less than one Natural Person who is not a Member, Member's Relative and/or a Beneficiary in the SMSF Will.

*Note: It is recommended that SMSF Will be signed by TWO Natural Persons who are not Members and/or Beneficiaries named in the SMSF Will. Per SMSFD 2008/3, section 59A of the SISA and SISR 6.17A do not apply to a SMSF – thus, a SMSF Will and/or any Nomination in respect to a Member's directions as to the payment of Death Benefits are not required to be witnessed by the Superannuation Laws by TWO Natural Persons. However, given the litigation risk of validating a Member's wishes, it is a best practice to have witness execution by TWO witnesses. Notwithstanding, the Governing Rule above shown only requires a single witness.*

- (j) The Trustee may require the SMSF Will (and/or any variations thereof) to be deposited with the Trustee prior to the death of the Member; however, the Member may deliver the SMSF Will in a sealed envelope and require the Trustee to deposit the sealed envelope with a third party for safe custody until the Member's death.
- (k) If the Member fails to deliver the SMSF Will to the Trustee prior to the death of the Member, the SMSF Will shall not be invalid.
- (l) The Trustee may, but is not required to, provide written notice acknowledging the receipt of a SMSF Will.



- (m) The SMSF Will shall be deemed as received by the Trustee on one or more of the following:
- (i) written acknowledgment by the Trustee:
    - (1) if the Trustee is constituted by two (2) or more Natural Person Trustees, then the written acknowledgment of not less than two Natural Person Trustees acting in such capacity shall be sufficient;
    - (2) if the Trustee is constituted as a Corporate Trustee, and there are two (2) or more directors, then the written acknowledgement of not less than two directors acting in such capacity shall be sufficient;
    - (3) if the Trustee is constituted as a single Natural Person (such as in the case of the single Natural Person being the Alternate Decision-Maker of a Member), then the acknowledgement of the single Natural Person shall be sufficient;
    - (4) if the Trustee is constituted as a Corporate Trustee, and there is only one (1) director, then the written acknowledgement of the one director acting in such capacity shall be sufficient;
    - (5) a "written acknowledgement" may be by way of confirmation written on a copy of the SMSF Will, or by email, by letter, by facsimile or such other instrument capable of the consent of the Natural Persons above acting in the matter;
  - (ii) return receipt by the Australian Postal Service confirming acceptance of an envelope containing the SMSF Will addressed to the Trustee at the address registered for the Trustee with the ATO; and/or
  - (iii) the SMSF Will is recorded and/or stored in the books and records of the SMSF (including where reference to the storage of the SMSF Will is made in circumstances in which a Member requires the SMSF Will to be held in confidence by a third party until the Member's death or recall by the Member.
- (n) The Trustee may, but is not required to, offer advice (including by way of a SMSF Adviser) in respect to the making of a SMSF Will, including the risk and benefits thereof.

*It is recommended that the Member incorporates his/her estate planning team, consisting of an accountant, financial planner and lawyer, each time a SMSF Will, Death Benefit Nomination, Last Will and/or EPOA is reviewed.*

- (o) A SMSF Will takes primacy over a Binding Death Benefit Nomination and Non-Binding Death Benefit Nomination.
- (p) A Member shall revoke a SMSF Will by:
- (i) making a later SMSF Will;
  - (ii) making a later Binding Death Benefit Nomination; and/or
  - (iii) delivering to the Trustee a written notice signed and dated by the Member and witnessed and signed by one Natural Person who is not a Member, Member's Relative and/or a Beneficiary nominated in the SMSF Will.

*Note: A Member should complete either a SMSF Will or a Binding Death Benefit Nomination, but not both. The two instruments are essentially the same, except that the Fund prescribes the form of a Binding Death Benefit Nomination for Member convenience.*

**31.2 Interpretation and advice on SMSF Will:** The Trustee may incur costs and engage an SMSF Adviser to provide advice on the drafting, execution, interpretation and/or administration of a Member's SMSF Will, and may debit such costs against the Member's Superannuation Interest (including a Deceased Member's Superannuation Interest), provided the Superannuation Laws and/or a Court does not otherwise determine the costs to be payable by an alternate party and/or the Fund.

**31.3 Administration of the SMSF Will:**

- (a) This Rule 31.3 shall be read with Rule 29.
- (b) The Trustee and Deceased Member's Alternate Decision-Maker may settle the payment of one or more amounts distributable under a SMSF Will by way of Cash, settlement of Pension Interest, continuation of a Pension Interest (if not otherwise subject to mandatory alternate terms), transfer of Benefits-in-Specie, in whole or in part, to the value of the amount (based on Market Value of the Asset) and/or such other benefit or payment as may be permitted by the Superannuation Laws for such purpose.
- (c) The Trustee and Deceased Member's Alternate Decision-Maker must take all reasonable steps as may be required to ensure the Payment Directions prescribed by the SMSF Will are settled within the timing requirements read in the Superannuation Laws, including but not limited to SISR 6.17A. However, in doing so, the Trustee shall not be obligated to do anything which would cause the Fund to lose Complying SMSF status or become insolvent. *(See also section 59(1A) of the SISA.)*
- (d) The Trustee may require a Member's Beneficiary, who is also an Eligible Pension Beneficiary, to become a Member in the Fund.
- (e) The Trustee may refuse to accept a Member's Beneficiary, regardless of whether the Person is otherwise an Eligible Pension Beneficiary, as a Member of the Fund, and request the Member's Beneficiary to provide a **Notice of Payment Direction**.
- (f) If a Payment Direction prescribed in the SMSF Will gives rise to a breach or potential breach of a Member's Beneficiary's Transfer Cap Balance (and/or such other capping criteria as may be prescribed by the Superannuation Laws) (and the Member's Beneficiary is an Eligible Pension Beneficiary), then the Trustee, Deceased Member's Alternate Decision-Maker and Member's Beneficiary shall work together expeditiously to arrange the affairs of the Member's Beneficiary and the Deceased's Member Superannuation Interests so as to limit or prevent a breach of the Member's Beneficiary's Transfer Cap Balance, and:
  - (i) where the Payment Direction cannot be effected without exceeding the Member's Beneficiary's Transfer Cap Balance, then the Payment Direction shall be amended *if requested by the Member's Beneficiary* to allow the Superannuation Interest (or such as is passing in accordance with the Payment Direction) to pass as a:
    - (I) Lump Sum to the Member's Beneficiary;

(II) Lump Sum or Pension Interest to one or more Eligible Pension Beneficiaries or Eligible Lump Sum Beneficiaries nominated by the Member's Beneficiary; or

(III) Lump Sum Payment to the Member's Legal Estate; and

(ii) any liability in respect to an Excess Transfer Balance Tax or other Excess Contribution Tax in respect to a payment to a Member's Beneficiary shall be the liability of the Member's Beneficiary.

(g) If a Payment Direction prescribed in the SMSF Will cannot be effected because the Member's Beneficiary is an Ineligible Lump Sum Beneficiary and no alternate Payment Direction is made in the SMSF Will to deal with the circumstances, then such Payment Direction shall be void (**Quarantined Part**) and the Quarantined Part shall be dealt with as a Death Benefit for which no nomination is made in accordance with Rule 34.

(h) The Deceased Member's Alternate Decision-Maker and the Trustee shall be under no obligation to record the reasoning for the payment of the Deceased Member's Superannuation Interests in accordance with this Rule 31.

(i) The Trustee (including the Deceased Member's Alternate Decision-Maker) shall do all things reasonable in the administration of the SMSF Will and has the power, notwithstanding Rule 12.11 and the preceding terms of Rule 31, to determine:

(i) the timing as to when a payment is made;

(ii) the withholding of any tax on payments from a Deceased Member's Superannuation Interest;

(iii) the review and approval of any Conditions of Release of Benefits in respect to a Member's Beneficiary (for example, review and determination of a Person as an Eligible Pension Beneficiary and/or an Eligible Lump Sum Beneficiary (whether or not such Person is determined to be a beneficiary by the Member's Alternate Decision-Maker)); and

(iv) such other decisions which may otherwise result in the Fund losing its Complying SMSF status or becoming insolvent.

31.4 For clarity, Rule 31 is to be read with Rules 12.11 and 39.

31.5 Notwithstanding the terms of Rule 31, the Trustee and Members are at liberty to settle any other protocol or term by instrument in writing in respect to the establishment and/or making of a SMSF Will, including where such protocol or term is isolated to a single Member of the Fund.

## **32. Protocol for settling and administering a Binding Death Benefit Nomination**

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### **32.1 The Binding Death Benefit Nomination**

(a) A Binding Death Benefit Nomination is a written direction of the Member, which prescribes the binding terms of payment in respect to his/her Member Superannuation Interests. A Binding Death Benefit Nomination may be non-lapsing, terminable on the happening of an event, or terminable on the expiry of a term of years.

(b) If the Member wishes to prescribe complex terms of successions, quarantining provisions, cascading arrangements and other complicated

succession modelling, then a SMSF Will is intended to be a format that is drafted uniquely to suit. A Binding Death Benefit Nomination is intended to be simpler in its nature, although it too can incorporate the robust terms of a SMSF Will.

- (c) An approved format of a **Death Benefit Nomination** is shown at **Annexure C**; however, the Member may use an alternate form of a Binding Death Benefit Nomination.
- (d) A Binding Death Benefit Nomination may include any one or more directions read at Rule 39.3.
- (e) A Binding Death Benefit Nomination shall be administered in accordance with the Alternate Decision-Maker and Trustee voting rights read at Rule 12.11.
- (f) A Binding Death Benefit Nomination may only make direction in respect to such of the Member's Superannuation Interests which are not subject to a valid and binding Auto-Reversionary Pension Interest Agreement, Conditional Pension Interest Agreement and/or Pension Interest Agreement with a reversionary term.

*It is recommended that the Member incorporates his/her estate planning team, consisting of an accountant, financial planner and lawyer, each time a SMSF Will, Death Benefit Nomination, Last Will and/or EPOA is reviewed.*

- (g) A Binding Death Benefit Nomination takes primacy over a Non-Binding Death Benefit Nomination, but is subordinate to a Member's SMSF Will made simultaneously or after the making of a Binding Death Benefit Nomination.

*Note: A Member should complete either a SMSF Will or a Binding Death Benefit Nomination, but not both. The two instruments are essentially the same, except that the Fund prescribes the form of a Binding Death Benefit Nomination for Member convenience.*

- (h) A Member shall revoke a Binding Death Benefit Nomination by:
  - (i) making a later SMSF Will;
  - (ii) making a later Binding Death Benefit Nomination; and/or
  - (iii) delivering to the Trustee a written notice signed and dated by the Member and witnessed and signed by one Natural Person who is not a Member and/or a Beneficiary nominated in the Binding Death Benefit Nomination; and
- (i) The Deceased Member's Alternate Decision-Maker and the Trustee shall be under no obligation to record the reasoning for the payment of the Deceased Member's Superannuation Interests in accordance with this Rule 32.

32.2 The terms of Rule 31 (excluding Rule 31.1(a), 31.1(o), 31.1(p)) are read and adopted in Rule 32, subject to the reference to "SMSF Will" being read as "Binding Death Benefit Nomination".

### **33. Protocol for settling and administering a Non-Binding Death Benefit Nomination and lapsed Binding Death Benefit Nomination**

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#### **33.1 The Non-Binding Death Benefit Nomination**

- (a) A Non-Binding Death Benefit Nomination is a written direction of the Member, whether witnessed or not, which prescribes the Member's non-binding wishes in respect to the payment of his/her Member Superannuation Interests following the Member's death.

- (b) A Binding Death Benefit Nomination which has lapsed shall be treated as Non-Binding Death Benefit Nomination.
- (c) An approved format of a **Death Benefit Nomination** is shown at **Annexure C**; however, the Trustee may prescribe and/or consent to alternate forms of a Non-Binding Death Benefit Nomination.
- (d) A Non-Binding Death Benefit Nomination may only make direction in respect to such of the Member's Superannuation Interests which are not subject to a valid and binding Auto-Reversionary Pension Interest Agreement, Conditional Pension Interest Agreement and/or Pension Interest Agreement with a reversionary term.
- (e) A Non-Binding Death Benefit Nomination is secondary to a SMSF Will and/or Binding Death Benefit Nomination, whether or not the Non-Binding Death Benefit Nomination is made before or after a SMSF Will and/or Binding Death Benefit Nomination.
- (f) A Non-Binding Death Benefit Nomination does not revoke an earlier SMSF Will or earlier Binding Death Benefit Nomination, unless the Non-Binding Death Benefit Nomination specifically directs as such – in which case the Non-Binding Death Benefit Nomination must be witnessed and signed by one Natural Person who is not a Member, Member's Relative and/or a Beneficiary nominated in either the SMSF Will or the Binding Death Benefit Nomination.
- (g) The Trustee may require the Non-Binding Death Benefit Nomination (and/or any variations thereof) be deposited with the Trustee prior to the death of the Member; however, the Member may deliver the Non-Binding Death Benefit Nomination in a sealed envelope and require the Trustee to deposit the sealed envelope with a third party for safe custody until the Member's death.
- (h) The Trustee may, but is not required to, provide written notice acknowledging the receipt of a Non-Binding Death Benefit Nomination.
- (i) The Trustee may, but is not required to, offer advice (including by way of a SMSF Adviser) in respect to the making of a Non-Binding Death Benefit Nomination, including the risk and benefits thereof.
- (j) The Deceased Member's Alternate Decision-Maker may select one or more Persons to receive one or more Lump Sum Payments and/or Pension Interests. Such Persons are read as the Member's Beneficiary(ies) for purposes of Rule 33.3.
- (k) The Deceased Member's Alternate Decision-Maker may have regard to the Non-Binding Death Benefit Nomination, but has absolute discretion to select the Member's Beneficiaries, the percentage of the Deceased Member's Superannuation Interest payable to each of the Member's Beneficiaries and which Assets (including Cash) are to be paid to each of the Member's Beneficiaries in satisfaction thereof.
- (l) Notwithstanding Rule 33.1(k):
  - (i) the Trustee (including the Deceased Member's Alternate Decision-Maker) has the power to decide which Cash and/or Assets of the Fund will be made available to the Deceased Member's Alternate Decision-Maker for such purposes; and

- (ii) if Cash and/or Assets have been segregated to a Deceased Member's Superannuation Interests, then the segregated Cash and/or Assets shall be applied in whole or in part (as the case may) in satisfaction of the Deceased Member's Superannuation Interests for allocation by the Deceased Member's Alternate Decision-Maker.

*Note: Such power is premised on the Trustee having reserved authority to select the Assets and Cash to be made available to Deceased Member's Alternate Decision-Maker.*

- (m) The Deceased Member's Alternate Decision-Maker and the Trustee shall be under no obligation to record the reasoning for the payment of the Deceased Member's Superannuation Interests in accordance with this Rule 33.
- (n) A Member shall revoke a Non-Binding Death Benefit Nomination by:
  - (i) making a later SMSF Will;
  - (ii) making a later Binding Death Benefit Nomination; and/or
  - (iii) delivering to the Trustee a written notice signed and dated by the Member.

**33.2 Interpretation and advice on Non-Binding Death Benefit Nomination:** The Trustee may incur costs and engage an SMSF Adviser to provide advice on the drafting, execution, interpretation and/or administration of a Member's Non-Binding Death Benefit Nomination, and may debit such costs against the Member's Superannuation Interest (including a Deceased Member's Superannuation Interest), provided the Superannuation Laws and/or a Court does not otherwise determine the costs to be payable by an alternate party and/or Fund.

**33.3 Administration of the Non-Binding Death Benefit Nomination**

- (a) This Rule 33 shall be read with Rule 29.
- (b) The Trustee may settle the payment of one or more amounts distributable at the direction of the Member's Alternate Decision-Maker by way of Cash, settlement of a Pension Interest, continuation of a Pension Interest (if not otherwise subject to mandatory alternate terms), transfer of Benefits-in-Specie and/or such other benefits as may be payable for the purposes.
- (c) The Trustee must take all reasonable steps as may be required to ensure the Member's Alternate Decision-Maker's Payment Directions are settled within the timing requirements read in the Superannuation Laws, including but not limited to SISR 6.17A. However, in doing so, the Trustee shall not be obligated to do anything which would cause the Fund to lose Complying SMSF status or become insolvent. *(See also section 59(1A) of the SISA.)*
- (d) The Trustee may require a Member's Beneficiary who is an Eligible Pension Beneficiary to become a Member in the Fund.
- (e) The Trustee may refuse to accept a Member's Beneficiary as a Member of the Fund, and request the Member's Beneficiary to provide a **Notice of Payment Direction**.
- (f) If a Payment Direction prescribed by a resolution of the Member's Alternate Decision-Maker gives rise to a breach or potential breach of a Member's Beneficiary's Transfer Cap Balance (and/or such other capping criteria as may be prescribed by the Superannuation Laws), then the Trustee, Deceased Member's Alternate Decision-Maker and Member's Beneficiary shall work together expeditiously to arrange the affairs of the Member's Beneficiary and the Deceased's Member Superannuation Interests so as to

limit or prevent a breach of the Member's Beneficiary's Transfer Cap Balance, and:

- (i) where the Payment Direction cannot be effected without exceeding the Member's Beneficiary's Transfer Cap Balance, then the Payment Direction shall be amended **if requested by the Member's Beneficiary** to allow the Superannuation Interest (or such as is passing in accordance with the Payment Direction) to pass as a:
  - (I) Lump Sum to the Member's Beneficiary;
  - (II) Lump Sum or Pension Interest to one or more Eligible Pension Beneficiaries or Eligible Lump Sum Beneficiaries nominated by the Member's Beneficiary; or
  - (III) Lump Sum Payment to the Member's Legal Estate; and
- (ii) any liability in respect to an Excess Transfer Balance Tax or other Excess Contribution Tax in respect to a payment to a Member's Beneficiary shall be the liability of the Member's Beneficiary.
- (g) If a Payment Direction resolved by the Member's Alternate Decision-Maker cannot be effected, such as where the Payment Direction is to a Person who does not qualify to receive the Payment (**Ineligible Income Beneficiary** and/or **Ineligible Lump Sum Beneficiary**), then such Payment Direction shall be void (**Quarantined Part**). The Quarantined Part shall be subject to the further resolution of the Member's Alternate Decision-Maker.
- (h) The Trustee (including the Deceased Member's Alternate Decision-Maker) shall do all things reasonable in the distribution of the Member's Superannuation Interests in accordance with Rule 33, and has the power, notwithstanding Rule 12.11, to determine:
  - (i) the timing as to when a payment is made;
  - (ii) the withholding of any tax on payments from a Deceased Member's Superannuation Interest;
  - (iii) the review and approval of any Conditions of Release of Benefits in respect to a Member's Beneficiary (*for example, review and determination of a Person as an Eligible Pension Beneficiary and/or an Eligible Lump Sum Beneficiary (whether or not such Person is determined to be a beneficiary by the Member's Alternate Decision-Maker)*); and
  - (iv) such other decisions which may otherwise result in the Fund losing its Complying SMSF status or becoming insolvent.

33.4 Rule 33 is to be read with Rules 12.11 and 39.

**34. Protocol for discretionary powers of the Deceased Member's Alternate Decision-Maker and Trustee on death of Member**

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34.1 In the event a Deceased Member fails or refuses to leave a SMSF Will, Binding Death Benefit Nomination, Non-Binding Death Benefit Nomination, or one or more Payment Directions made by a Deceased Member in respect to his/her Member Superannuation Interest is invalid or ineffective, then the Deceased Member's Alternate Decision-Maker and the Trustee shall deal with the Deceased Member's Superannuation Interests in accordance with Rule 33.

### **35. Protocol for settling and administering an Auto-Reversionary Pension Interest**

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35.1 An Auto-Reversionary Pension Interest is a type of Pension Interest shown in the terms of an Auto-Reversionary Pension Interest Agreement which prescribes that upon the happening of an event shown in the Auto-Reversionary Pension Interest Agreement (**Auto-Reversionary Event**), the Pension Interest reverts automatically as a Pension Interest of a Person or Persons (including the Member's Legal Estate) nominated therein as Reversionary Beneficiaries and/or Successor Reversionary Beneficiaries.

35.2 A Member (**Originating Member**) may apply for an Auto-Reversionary Pension Interest in a **Notice of Payment Direction**, or any other written instrument agreed to by the Originating Member and the Trustee.

*Warning: The Governing Rules allow an Originating Member to nominate an Auto-Reversionary Event which may not be limited to a Member's death. It is strongly recommended that SMSF specialist legal advice be taken if the Member contemplates settling an Auto-Reversionary Event on an event other than his/her death, as the Superannuation Laws may not allow such a term.*

*Further, whilst the Governing Rules allow the Member to impose conditions shown in Rule 35.3, the Superannuation Laws may prohibit one or more of the terms therein shown. Again, it is strongly recommended that SMSF specialist financial, accounting and legal advice be taken in the drawing of any succession planning instrument, including, but not limited to an Auto-Reversionary Pension Interest Agreement.*

35.3 The terms of an Auto-Reversionary Pension Interest Agreement may include:

- (a) special commutation and/or payment terms in respect to the portability and/or treatment of the Auto-Reversionary Pension Interest on and after the death of the Originating Member;
- (b) special terms allowing for the Reversionary term to be varied or struck in circumstances prescribed therein, or at other times by the Member (even if not incorporated in the terms);
- (c) cascading provisions from a Reversionary Beneficiary, to a successor Reversionary Beneficiary (**Successor Reversionary Beneficiary**), if the Reversionary Beneficiary does not survive the Originating Member, to take on and following the death of a Reversionary Beneficiary, to take in substitution for the Reversionary Beneficiary if the Reversionary Beneficiary does not satisfy a condition contained therein, and such other terms as may be agreed between the Originating Member and Trustee;
- (d) allowance for the Auto-Reversionary Pension Interest to be a non-reversionary Pension Interest, without commuting or rolling back the Pension Interest, and such other changes in respect to the Pension Interest as the Originating Member and Trustee agree;
- (e) minimum and maximum payment rates during the lifetime of the Originating Member and/or during the lifetime of a Reversionary Beneficiary and/or Successor Reversionary Beneficiary;
- (f) allowance for multiple Reversionary Beneficiaries and/or Successor Reversionary Beneficiaries, with separate and unique terms in respect to the payment and eligibility criteria of each;
- (g) incorporation of appointment of a Guardian, to which the Trustee, Reversionary Beneficiaries and/or Successor Reversionary Beneficiaries are obligated or directed to consult on the terms shown therein;



- (h) prescription for the segregation and/or acquisition of certain Fund Assets to quarantine to the benefit and burden of one or more parts of the Auto-Reversionary Pension Interest of one or more Reversionary Beneficiary and/or Successor Reversionary Beneficiary; and/or
- (i) such other terms as agreed between the Member and Trustee, provided that:
  - (i) the Trustee (including any Trustee acting at a future point of time) shall be at liberty to apply the discretions and processes prescribed in the Governing Rules in respect to the determination of Earnings, allocation of Earnings, dealings with Reserve Accounts and other Fund Accounts, and otherwise reserving the right of the Trustee to Roll-over an Originating Member's, Reversionary Beneficiary's and/or Successor Reversionary Beneficiary's Superannuation Interests in the Fund to any other Eligible Roll-over Fund on the terms of the Governing Rules; and
  - (ii) the Trustee's costs in taking advice and dealing with the Auto-Reversionary Pension Interest Agreement may, at the Trustee's discretion, be charged to the Auto-Reversionary Pension Interest (including any part thereof where there is more than one Reversionary Beneficiary and/or Successor Reversionary Beneficiary, including but not limited to the expenses associated with delegation of the administrative, recordkeeping, communication and management responsibilities associated therewith).

35.4 A Trustee shall not be obligated to accept a Payment Direction or accept to be bound to an Auto-Reversionary Pension Interest Agreement, on terms which:

- (a) breach, or if given effect would breach, the Superannuation Laws;
- (b) threaten the Fund's Complying SMSF status or solvency;
- (c) vary the Governing Rules and/or Special Rules (excepting Special Rules adopted by the Originating Member and/or the Originating Member and the Trustee (and/or any other party in respect to the Originating Member's Superannuation Interests));
- (d) prescribe rights and/or entitlements which are greater than the rights and/or entitlements of the Member in the Fund (*for example: requires a payment of an amount which is greater than a Member's Superannuation Interests or requires a segregation of a Fund's Asset which is not segregated to the Member's Superannuation Interest at the commencement of the Auto-Reversionary Pension Interest Agreement*);
- (e) prescribe rights and/or entitlements which are greater than the rights and/or entitlements of the Member in the Fund to the benefit of a Reversionary Beneficiary;
- (f) prescribe terms which are ambiguous, uncertain or likely to result in the Fund being subject to legal proceedings – although the Trustee shall have the power to interpret and effect such terms nonetheless; and/or
- (g) are unreasonable and/or unduly burdensome on the Trustee and the other Members of the Fund to effect.

35.5 The Auto-Reversionary Pension Interest Agreement shall be, once agreed, established in accordance with the protocols shown in Rule 29 and recorded in a written instrument signed by the Trustee and the Member, and the Member's

signature must be witnessed by at least one Natural Person who is not a Trustee (being either a Natural Person Trustee or a Director of a Corporate Trustee), Reversionary Beneficiary, Member's Relative or other Member of the Fund.

- 35.6 An Auto-Reversionary Pension Interest Agreement is a Special Rule of the Fund which may only be amended, varied or struck with the written consent of the Trustee and Member (if alive) and/or Reversionary Beneficiary (subject to the terms of the Auto-Reversionary Pension Interest Agreement).
- 35.7 Upon the happening of the Auto-Reversionary Event (being the event upon which the Pension Interest is prescribed by the Originating Member to revert to the Reversionary Beneficiary) then:
- (a) the Trustee will give notice to the Reversionary Beneficiary (and each of them if more than one) of the Nomination of the Person as a Reversionary Beneficiary, and provide a **Notice of Payment Direction** for completion;
  - (b) the Reversionary Beneficiary(ies) must complete the Notice of Payment Direction and/or comply with the requests of the Trustee (including but not limited to the provision of evidence supporting the eligibility of the Reversionary Beneficiary(ies) as an Eligible Pension Beneficiary);
  - (c) the Trustee shall determine in its absolute discretion, on the disclosure provided by the Reversionary Beneficiary and having regard to the Superannuation Laws, whether the Reversionary Beneficiary is an Eligible Pension Beneficiary, and communicate its decision to the Reversionary Beneficiary;
  - (d) provided the Reversionary Beneficiary qualifies as an Eligible Pension Beneficiary, the Trustee shall comply with the terms of the Auto-Reversionary Pension Interest Agreement and the Notice of Payment Direction of the Reversionary Beneficiary, subject to the rights, discretions and obligations of the Trustee as otherwise shown in the Governing Rules;
  - (e) if the Reversionary Beneficiary does not qualify as an Eligible Pension Beneficiary for the Auto-Reversionary Pension Interest on the happening of the Auto-Reversionary Event, then the Auto-Reversionary Pension Interest, or so much of it as was directed to be allocated on behalf of the Reversionary Beneficiary shall be paid as one or more Lump Sum Payments to the Reversionary Beneficiary provided the Reversionary Beneficiary qualifies as an Eligible Lump Sum Beneficiary, unless the Auto-Reversionary Pension Interest Agreement prescribes otherwise;
  - (f) if a Reversionary Beneficiary refuses to take the Auto-Reversionary Pension Interest (whether as a Pension Interest or Lump Sum Payment, as the case may be) or the Reversionary Beneficiary is an Ineligible Lump Sum Beneficiary, and there is no alternate direction prescribed in the Auto-Reversionary Pension Interest Agreement then, in such circumstances, the Auto-Reversionary Pension Interest (or so much of it as has not been dealt with – the **Quarantined Part**), shall be dealt with as a Death Benefit in accordance with Rule 30.2; and
  - (g) a reference to a Reversionary Beneficiary is also to a Successor Reversionary Beneficiary, where the term would otherwise apply in the circumstances.

### **36. Protocol for settling and administering a Conditional Pension Interest**

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- 36.1 A Conditional Pension Interest is a type of Pension Interest shown on the terms of a Conditional Pension Interest Agreement, which prescribes that upon the happening of an event (**Conditional Pension Triggering Event**), the

Conditional Pension Interest is settled to the benefit of one or more Person or Persons nominated therein as Conditional Pension Interest Beneficiaries and/or Successor Conditional Pension Interest Beneficiaries.

- 36.2 A Conditional Pension Interest Agreement may be established as a consequence of a SMSF Will and/or Binding Death Benefit Nomination of a Member. *(See Rule 37.)*
- 36.3 The difference between an Auto-Reversionary Pension Interest and a Conditional Pension Interest is that the Conditional Pension Interest may be settled at a future date, whereas an Auto-Reversionary Pension Interest is settled at the date of the Auto-Reversionary Pension Interest Agreement, or as soon as reasonably possible thereafter.
- 36.4 The terms of Rule 35 are adopted in Rule 36, excepting that a reference to:
- (a) Auto-Reversionary Event shall be read as the Conditional Pension Triggering Event;
  - (b) Auto-Reversionary Pension Interest shall be read as Conditional Pension Interest;
  - (c) Auto-Reversionary Pension Interest Agreement shall be read as Conditional Pension Interest Agreement; and
  - (d) Reversionary Beneficiary shall be read as Conditional Pension Interest Beneficiary.

**37. Protocol for settling and administering a Pension Interest (other than an Auto-Reversionary Pension Interest or a Conditional Pension Interest)**

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- 37.1 If a Pension Interest is other than an Auto-Reversionary Pension Interest or Conditional Pension Interest, the terms of any Pension Interest Agreement agreed to and shown in writing by the Trustee and Member shall be effected subject to the reservations and obligations of the parties shown in the Governing Rules, including the requirement that the Pension Interest Agreement is recorded in a written instrument signed by the Trustee and the Member, and the Member's signature is witnessed by at least one Natural Person who is not a Trustee (being either a Natural Person Trustee or a Director of a Corporate Trustee), Reversionary Beneficiary (if any), Member's Relative or other Member of the Fund.
- 37.2 A Pension Interest may be created in the terms of a Member's SMSF Will and/or Binding Death Benefit Nomination, provided:
- (a) If the Nomination is in respect to a continuation of an existing Pension Interest Agreement of the Member (whether or not the Pension Interest reference has an existing reversionary term), then no Trustee consent is required before the Member's death to be binding on the Fund;
  - (b) If the Nomination is to create a new Pension Interest on the Member's death from whole or part of the Member's Superannuation Interests, and the Member's Beneficiary(ies) are to have no conditions or restrictions imposed on cashing or commutation of the Pension Interest on the terms of the Nomination, then no Trustee consent is required before the Member's death to be binding on the Fund;
  - (c) If the Nomination is to create new Pension Interest on the Member's death from whole or part of the Member's Superannuation Interests, and the Member wishes to impose conditions on cashing or commutation of the Pension Interest *(such as where the Member intends to settle an Auto-*

*Reversionary Pension Interest Agreement and/or Conditional Pension Interest Agreement within the Member's SMSF Will or Binding Death Benefit Nomination), then the Member must have the Trustee written consent before the Member's death to be binding on the Fund. If Trustee consent is not given in respect to such a Nomination on the happening of the Member's death, then the Trustee may:*

- (i) accept in whole the terms shown in the SMSF Will and/or Binding Death Nomination; or
- (ii) Roll-over the part of the Member's Superannuation Interest prescribed by the SMSF Will and/or Binding Death Benefit Nomination to an Eligibility Fund selected by the Nominated Beneficiary; or
- (iii) establish a Pension Interest for the Nominated Beneficiary with no conditions and/or such of the conditions as the Trustee determines in its absolute discretion; or
- (iv) pay the part of the Member's Superannuation Interest prescribed by the SMSF Will and/or Binding Death Benefit Nomination as a Lump Sum Payment to the Nominated Beneficiary.

*This Rule recognises that a Member has liberty to impose conditions on the Trustee on the Member's death in respect to a Pension Interest settled as a consequence of the Member's SMSF Will and/or Binding Death Benefit Nomination. However, in fairness to the membership of the Fund, it is incumbent upon the Member who wishes to impose this burden, to seek the Trustee consent (which is in effect the consent of the membership) to such terms).*

37.3 If a Pension Interest is established in accordance with Clause 37.2(c), the Member may include the terms prescribed in Rule 35.3. Notwithstanding, the terms shall only be binding on the Fund with the Trustee's written consent prior to the Member's death, which may be shown by any means reasonable in the circumstances. If the Member obtains Trustee consent, then the Member and Trustee will be deemed to have entered into a Conditional Pension Interest Agreement and the terms of Rule 36 shall apply.

37.4 If the Pension Interest Agreement (as settled between the Member and Trustee at settlement) nominates a Beneficiary (**Nominated Beneficiary**) on the death of the Member, then the Trustee shall have regard to such terms, and adopt the terms shown at Rule 35, excepting that a reference to:

- (a) Auto-Reversionary Event shall be read as the Member's death;
- (b) Auto-Reversionary Pension Interest shall be read as Pension Interest;
- (c) Auto-Reversionary Pension Interest Agreement shall be read as Pension Interest Agreement; and
- (d) Reversionary Beneficiary shall be read as Nominated Beneficiary.

## **Part Ten – Alternate Decision-Making and Estate Planning**

### **38. Lifetime Planning – the Member SMSF Living Will**

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38.1 A Member may make a SMSF Living Will to:

- (a) provide directions in respect to payments for:
  - (i) the Member's aged care expenses;
  - (ii) the Member's carers and other medical expenses;

- (iii) the Member's Dependents;
  - (iv) the Member's ongoing financial liabilities (such as mortgages and other outgoings associated with the Member's personal Assets which do not form part of his/her Superannuation Interests); and
  - (v) any other amounts which the Member considers necessary to specifically require payment from the Member's Superannuation Interests (including allocations from any Reserve Accounts of the Fund).
- (b) provide the Member's wishes in respect to the application of the Reserve Accounts of the Fund (if any); and

<i>Note: Such a wish would not have binding effect on Trustee.</i>
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- (c) address any other special terms which the Member wishes to address in respect to his/her Superannuation Interests, the rights and obligations of a Corporate Trustee to act upon the Member becoming Mentally Incapacitated, and continuing until the Member is no longer Mentally Incapacitated.
- 38.2 A SMSF Living Will must be signed by the Member, and witnessed and signed by at least one Natural Persons who is not a Member, or a Member's Relative.
- 38.3 The Member must provide the SMSF Living Will to the Trustee as soon as reasonably possible after making the SMSF Living Will.
- 38.4 If the SMSF Living Will is not received by the Trustee by the happening of the Member becoming Mentally Incapacitated, the SMSF Living Will is not invalidated.
- 38.5 The Trustee must instruct the Member as to any term of the Member's SMSF Living Will which is incapable of taking effect, unlawful or otherwise determined by the Trustee to be impracticable and rejected, as soon as reasonable, but not later than 28 (twenty eight) days from receipt of the Member's SMSF Living Will by the Trustee. Any term which is not otherwise rejected shall be deemed a Special Rule of the Fund, and shall apply to the extent the application of terms does not compromise the solvency of the Fund or the interests of the Members as a whole, or otherwise breach the Superannuation Laws.
- 38.6 A Member's Alternate Decision-Maker may set aside or release the Trustee from its obligations under the SMSF Living Will, provided such authority to do so is given by the Member in the instrument appointing the Alternate Decision-Maker, or a Court of competent jurisdiction gives direction to this effect.

### **39. SMSF Estate Plan and SMSF Will**

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- 39.1 A Member may provide directions, binding or non-binding, to the Trustee in respect to his/her SMSF Estate Plan in accordance with the terms of this Rule 39.
- 39.2 A Member may request the Trustee to accept one or more of the following in the making of the Member's SMSF Estate Plan:
- (a) SMSF Will – subject to Rule 31;
  - (b) Non-Lapsing Binding Death Benefit Nomination – subject to Rule 32;
  - (c) Lapsing Binding Death Benefit Nomination – subject to Rule 32; and/or
  - (d) Non-Binding Death Benefit Nomination – subject to Rule 33.

39.3 Any of the documents referred to in Rule 39.2 may provide written direction to the Trustee as to:

- (a) the manner and form in which Death Benefits will be paid in the event of the Member's death to one or more Beneficiaries including as a Lump Sum, Pension Interest, or combination thereof, from the Member's Superannuation Interests;
- (b) the Beneficiaries the Death Benefits are to be paid to, including the Member's Dependants, the Member's Legal Estate and/or such other Persons as are otherwise allowed to receive a Member's Death Benefits under the Superannuation Laws;
- (c) the amount or amounts of the Death Benefit to be paid to one or more Beneficiaries in the event of a Member's death including the transfer of part or the whole of any Fund Asset in satisfaction of the payment of an amount of Death Benefit, provided that a Benefit In Specie shall only be binding to the extent the Fund Asset is segregated to the Member's Superannuation Interest;
- (d) the terms and conditions upon which a Person (Primary Beneficiary) is to receive a Death Benefit from the Member's Superannuation Interests in the form of a Lump Sum Payment, including but not limited to whether the Death Benefit (or part thereof) shall revert to another Person (Secondary Beneficiary) or the Legal Personal Representative of the Member's Estate in the event of the Primary Beneficiary's death, incapacity or the happening of a particular event or condition;
- (e) the terms and conditions upon which a Person (Primary Beneficiary) is to receive a Death Benefit from the Member's Superannuation Interests in the form of a Pension Interest, including but not limited to whether the Death Benefit (or part thereof) shall revert to another Person (Secondary Beneficiary) or the Legal Personal Representative of the Member's Estate in the event of the Primary Beneficiary's death, incapacity or the happening of a particular event or condition (*although for a Conditional Pension Interest to be binding in respect to the conditions aspect, the Trustee's written consent must be obtained before the death of the Member*);

*Warning: Conditions imposed on reversionary benefits and/or attempts to cascade the payment of Death Benefits from one beneficiary to another should only be settled with the advice of a SMSF Specialist Lawyer. Such conditional and cascading provisions are untested in the Superannuation Laws, and may not be binding.*

- (f) the terms and conditions regarding the payment of any Reserve Benefit to the Member's Dependants, Legal Personal Representative of the Member's Estate and/or such other Persons eligible to receive payment thereof under the Superannuation Laws;

*Warning: Any such term or condition may only be expressed as a wish, inasmuch as the intent is to bind the Trustee to allocate Reserves to a Member's Death Benefits upon his/her death.*

- (g) the terms and conditions regarding the payment of any insurance proceeds payable on the life of the Member including a payment to an Anti-Detriment Reserve, the Deceased Member's Dependants, Legal Personal Representative of the Member's Legal Estate and/or such other Persons eligible to receive payment thereof under the Superannuation Laws;

*Warning: The Superannuation Laws prohibit Anti-Detriment Payments from 1 July 2017.*

- (h) the terms and conditions of appointment of an Alternate Decision-Maker(s) to act in the place of the Member in the event of the Member's death or Mental Incapacity;

*Note: The Member is also directed to consider Section 17(A) of the SISA, and Governing Rules 4 and 5.*

- (i) such further matters determined relevant in the provision of a SMSF Estate Plan for the Member's Superannuation Interests, obligations and rights in the Fund; and
- (j) for clarity, where a reference is to a singular Person in this Rule, the reference may be read to Persons, and the terms may include multiple cascades and alternatives.

39.4 Rule 40 is to be read with Rule 30.

39.5 The Trustee must accept a Member's SMSF Will and/or Binding Death Benefit Nomination, and:

- (a) the Trustee shall be under no obligation to interpret or determine if a Member's SMSF Will and/or Binding Death Benefit Nomination nominates one or more Persons ineligible to receive Death Benefits under the Superannuation Laws, or imposes terms of payment which contravene the Superannuation Laws, until the Member's death;

*Note: The Superannuation Laws allow a Member to nominate the Member's Spouse, Member's de facto Spouse, Member's Child (any age), Persons in an Interdependency Relationship with the Member, or a Person who is financially dependent on the Member to receive the Member's Death Benefits. If the Member nominates their best friend, who does not qualify under one of these categories, the Nomination to the best friend is invalid under the Superannuation Laws and the Trustee cannot give effect to the Nomination.*

- (b) if the Trustee seeks advice and/or the Trustee determines that one or more of the Persons nominated as Beneficiaries are ineligible to receive a Death Benefit (whether as an Income Beneficiary or Lump Sum Beneficiary), then the Trustee must accept the relevant Nomination, and may (but is not required to) advise the Member in writing of the Trustee's determination; and

*Note: The category of Persons qualifying as being in an Interdependency Relationship with the Member can change with time, accordingly a Person may be ineligible at one point in time, but later qualify because of changes in circumstances in the Member's life.*

- (c) the Member's SMSF Will and/or Binding Death Benefit Nomination (as the case may be) shall become a Special Rule of the Fund in respect to the payment of the Member's Death Benefits, and shall be amended, varied and/or revoked only with the written consent of the Member (except to the extent the Trustee and/or Alternate Decision-Maker cannot give effect to the SMSF Will and/or Binding Death Benefit Nomination following the death of the Member for a reason shown in the Governing Rules and/or Superannuation Laws).

39.6 The Trustee may, but is not required to, give notice to the Member in writing of its acceptance and receipt of the relevant Nomination. A failure of the Trustee to give a notice in writing does not invalidate the relevant Nomination.

39.7 The Trustee may at the request of the Member create any further Special Rules, in respect to the Member's SMSF Wills and/or Binding Death Benefit Nominations.

- 39.8 The Trustee may accept a Non-Binding Death Benefit Nomination from a Member; however, the Trustee (and the nominating Member's Alternate Decision-Maker) is not bound by the terms of a Non-Binding Death Benefit Nomination of a Member.
- 39.9 For clarity, the Trustee and Member's Alternate Decision-Maker are not bound by the terms of the following:
- (a) Member's Binding Death Benefit Nomination, if the Nomination lapsed at or before the Member's death); or
  - (b) Member's Non-Binding Death Benefit Nomination.

## **Part Eleven – Taxes**

### **40. Taxes and Excess Contributions Tax**

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- 40.1 The Trustee must pay all duties, charges, fees and Taxes relating to the Fund's Assets, Earnings, Contributions, or on any other Taxable consequence in accordance with the Superannuation Laws.
- 40.2 The Trustee is not personally liable for any taxation liability assessed to the Fund, nor is any Member, unless the Superannuation Laws require.
- 40.3 The Trustee must have regard to the Superannuation Laws as to which Account, Earnings, Reserve Account or Superannuation Interest, tax is deducted from, whether in whole or part.
- 40.4 Where the Trustee receives an Excess Contributions Tax Release Authority on behalf of a Member, the Trustee is to give effect to the conditions, requirements and terms of the Excess Contributions Tax Release Authority. This must be in the time specified and simultaneously ensure that any other Trustee compliance or other requirements for a Complying SMSF in respect of the Excess Contributions Tax Release Authority are met in accordance with the Superannuation Laws.
- 40.5 Subject to the Superannuation Laws, the Trustee may receive tax refunds and has the sole discretion as to which Superannuation Interest or Reserve Account to add any tax refund irrespective of the source of the tax refund.
- 40.6 Subject to the Superannuation Laws, the Trustee may make a Tax Adjustment Payment deduction to a Superannuation Interest where the Trustee is of the opinion that a Superannuation Interest has benefited from the use of a tax benefit sourced from another Superannuation Interest; however, it is not mandatory for the Trustee to do so.

## **Part Twelve – Winding Up**

### **41. Winding up the Fund**

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- 41.1 The Trustee shall wind up the Fund in the following circumstances:
- (a) on the death of the last remaining Member, and the Alternate Decision-Maker or the Corporate Trustee determines that the Fund is to be wound up;
  - (b) the Regulator or any other Person or body authorised to wind up the Fund, orders that the Fund is to be wound up;
  - (c) the Superannuation Laws are amended such that the Fund can no longer remain a Complying SMSF and the Members agree to wind up the Fund;



- (d) the Trustee resolves the Fund is to be wound up by Trustee Special Resolution; and/or
  - (e) the Members resolve that the Fund is to be wound up by Member Special Resolution.
- 41.2 Where the last surviving Member dies, the Member's Alternate Decision-Maker must, prior to making any Death Benefit payments on behalf of the Deceased Member, distribute any surplus Assets or monies in Fund Reserve Accounts.
- 41.3 The Trustee in winding up the Fund shall pay any Taxes, General Expenses, Specific Expenses, Superannuation Benefits and any other amounts or disbursements to ensure that the Fund has no outstanding liabilities prior to paying out any distribution under Rule 41.4.
- 41.4 Following the payment of all amounts under Rule 41.3, to the extent of any remaining Assets, Cash and/or Reserve Accounts, the Trustee may distribute such Assets, Cash and/or Reserve Accounts, subject to the Superannuation Laws, to:
- (a) Members and former Members of the Fund;
  - (b) Relatives of any Member or former Member;
  - (c) Legal Personal Representative of the Estate of a Deceased Member or a deceased former Member; and/or
  - (d) any other entity or any trust of a Charitable Institution of a public benevolent, sporting, animal or political nature as the Trustee determines.

## **Part Thirteen – Amendments and Change of Name**

### **42. Changing the Fund's Governing Rules**

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- 42.1 The Trustee may at any time by Trustee Ordinary Resolution, reduced to writing, vary, change, delete from, add to or otherwise amend any or all of the Governing Rules (excepting any Governing Rules which are irrevocable) which shall be deemed adopted and incorporated in any variation of the Governing Rules, provided the following conditions are satisfied:
- (a) any variation, change, deletion, addition or amendment to the Governing Rules shall strictly adhere to the Superannuation Laws;
  - (b) if the Trustee has resolved a Special Rule of the Fund, the Special Rule shall be deemed adopted and incorporated in any amended Governing Rules, unless the Special Rule has been revoked previously by the Trustee;
  - (c) if a Special Rule of the Fund has been determined by way of a SMSF Living Will, SMSF Will, Binding Death Benefit Nomination (whether lapsing or non-lapsing) and/or Pension Interest Agreement, then the Special Rule shall be deemed adopted and incorporated in any amended Governing Rules, unless otherwise specifically recorded in writing by the Trustee and Member (being the Member which made the Special Rule);
  - (d) if a Special Rule of the Fund is not otherwise referred to in the preceding terms of Rule 42.1, then the Special Rule shall be deemed adopted and incorporated in any amended Governing Rules, unless otherwise specifically recorded by the Trustee and other parties to the Special Rule.

*For example, if a property has been segregated to the Member Superannuation Interests of Bob and May, then a modification of the Special Rule must be made by the Trustee, Bob and May specifically to cause a variation of the Special Rule. Otherwise, the Special Rule is deemed incorporated.*

- (e) any variation, change, deletion, addition or amendment to the Governing Rules shall not detrimentally affect a Member's Superannuation Interests;
- (f) any variation, change, deletion or amendment to the Governing Rules shall not result in a resettlement of the Fund (if determined to be a trust at law) nor a capital gains tax event unless the Superannuation Laws require; and
- (g) if the Fund has a defined benefit pension in existence pre-2004, a loan arrangement pre-1985, or any other Rule that advantages the Members of the Fund, but which would be lost or diminished if the new Governing Rules were applied, then any variation of the Governing Rules is not to vary such Governing Rules that advantage a Member and shall be deemed to be adopted and incorporated in the amended Governing Rules.

42.2 Subject to Rule 42.1, the Trustee may adopt a protocol allowing for the automatic annual upgrades of the Governing Rules (with the resolution applicable for a fixed number of years, or indefinitely for the term of the Fund), by Trustee Ordinary Resolution, which upgrades may address changes to the Superannuation Laws and any other matters considered appropriate by the relevant SMSF Advisers assisting the Trustee from time to time (if any), in accordance with the following:

- (a) **Annual upgrade with Signature:** The Trustee may receive, from a subscription service offered by the relevant SMSF Advisers to the Trustee, an instrument having the effect of a variation of the Fund's Governing Rules, which instrument the Trustee may execute by analogue or electronic signature, and copy to the Members at such reasonable time thereafter, the effect of which is that the Governing Rules are thereafter varied on the date of execution by the Trustee;
- (b) **Auto-upgrade:** The Trustee may apply for a subscription service through a relevant SMSF Adviser, which publishes varied Governing Rules in any reasonable manner considered by the Trustee, provided that the Trustee ensures the Members have access to the Governing Rules; and/or
- (c) **Upgrade by alternative means:** The Trustee may undertake with its SMSF Adviser such other reasonable mechanism for complying with its legal obligations to maintain the Governing Rules at a standard required by the Superannuation Laws, provided such mechanism is resolved by the Members (with the resolution applicable for a fixed number of years, or indefinitely for the term of the Fund).

42.3 Notwithstanding Rule 42.2, and the adoption of any auto-upgrade or variation protocol, the terms and conditions shown at Rule 42.1 are imposed as an irrevocable burden on such protocol.

### **43. Changing the Fund's Name**

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43.1 The Trustee may at any time change the Fund's name provided the Regulator is informed, if required, under the Superannuation Laws.

43.2 Any change in Fund name may be made by the Trustee by way Trustee Ordinary Resolution.

## **Part Fourteen – Delivery, Electronic Transactions Authority, Effective Date and Execution**

### **44. Notice**

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44.1 Any notice of communication to or by a party:

- (a) may be given by personal service, post, facsimile or email;
- (b) must be in writing (including in a manner shown in the ETA), legible and in English addressed to the parties;
- (c) in the case of a corporation, must be signed by an officer or under the common seal of the corporation;
- (d) is deemed to be given by the sender and received by the addressee:
  - (i) if delivered in person, when delivered to the address;
  - (ii) if posted, 2 (two) business days (or 6 (six) business days, if addressed outside Australia) after the date of posting to the addressee whether delivered or not;
  - (iii) if sent by facsimile transmission, on the date shown on the transmission report by the machine from which the facsimile was sent which indicates that the facsimile was sent in its entirety and in legible form to the facsimile number of the addressee notified for the purposes of this Rule; or
  - (iv) if sent by email, on receipt of a reply email from the addressee confirming that the email has been delivered.

#### **45. Electronic Transactions Authority**

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45.1 A SMSF's Governing Rules are often, but are not required to be, settled and/or varied by a deed. Section 10(1) of the SISA defines a deed as an instrument having the effect of a deed.

45.2 The Trustee and Members ratify the execution of this Deed by electronic signature, and adopt expressly the terms of the *Electronic Transactions Act 1999 (Cth) (ETA)*, notwithstanding any contrary legal precedent or term of any State-based legislation dealing with electronic transactions.

*Warning: State-based legislation may prohibit the Trustee and Members from contracting out of execution standards requiring deeds to be wet signed (as opposed to executed by electronic signature). Whilst execution of deeds by wet signature is strongly recommended, execution in States which prohibit execution of deeds by electronic signature should not be conducted by electronic transaction.*

45.3 The Trustee and Members confirm that the Governing Rules shall be deemed as settled on the date shown as the effective date of this Deed, notwithstanding any validation called upon by a non-party to this Deed (*for example, a bank, Government authority, etc.*).

45.4 The Trustee and Members consent to the exchange of any and all information and documents (including, but not limited to, minutes, resolutions, Nominations, variation of the Governing Rules and/or such other instruments produced or producible in respect to the operation, administration and conduct of the Fund) in respect to the Fund by electronic means, and the execution of any and all documents (including deeds) by electronic signature of the relevant parties (subject to limitations imposed by State-based legislation), excepting where expressly provided otherwise in the terms of the Governing Rules.

45.5 Except where parties are not at liberty to contract or consent to a matter being conducted in accordance with the ETA, or any applicable State electronic transactions legislation, the Trustee, Members, advisers and other parties may rely on the terms of the ETA and any applicable State electronic transactions

legislation in the conduct of communications by the relevant parties in respect to the administration and conduct of the Fund.

#### **46. Effective Date**

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- 46.1 If there is a discrepancy between the dates of execution of the parties and a date shown as the Commencement Date, the Governing Rules shall be deemed to be effective from the date upon which the last of the parties to the Deed executes.

#### **47. Execution and General**

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- 47.1 The Deed may be executed in counter-parts, which counter-parts taken together shall constitute the Deed.
- 47.2 A defective execution by one or more party does not invalidate the settlement of the Fund on the Effective Date. In the event of a defective execution, the party executing defectively can either over-sign their original signature (and where a witness is referred to, the same or different witness can over-sign the witness signature), the parties can enter into a deed of ratification, or any other instrument which shows the party's consent to be bound.
- 47.3 If one or more Governing Rules or terms shown in the Deed are deemed unlawful, then the relevant Governing Rules or terms shall be deemed to be severed, with the balance of the Deed continued on its terms.
- 47.4 If a capitalised term is not specifically defined in the Definitions section of the Deed, then the capitalised term has the meaning given in the Superannuation Laws.
- 47.5 If a term shown in the Deed is not capitalised, the term is to be interpreted in accordance with its ordinary meaning, and where relevant, by the meaning given in the Superannuation Laws.

### **Part Fifteen – Definitions and Interpretation**

#### **48. Definitions**

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- 48.1 If a word is capitalised in the Governing Rules but not shown in Rule 48, the word shall be read in accordance with the definition prescribed under the Superannuation Laws.
- 48.2 Words shown in italics (other than legislative references) are not to be deemed as Rules. Words shown in italics, including boxed content, are for commentary or illustrative purposes only.
- 48.3 The following Definitions shall apply in the interpretation of the terms of the Deed:

**Accounts** means those Accounts, including trust Accounts established by the Trustee for the Fund, a Member's Superannuation Interest or Interests, a group of Members' Superannuation Interests, a Reserve Account and any other account of the Fund.

**Accounts Based Pension** means a Pension Interest which is subject to SISR 1.03(1), 1.06(1), 1.06(9A) and 1.06(9B), and which cannot be transferred to any other Person except a Reversionary Beneficiary, the capital and income are not available for borrowing purposes (including offered as collateral for a borrowing arrangement, hedging or other finance term), the capital cannot be increased by way of Roll-over or Contributions (following commencement), and minimum payments (in terms of amount and frequency) must be made annually in accordance with the Superannuation Laws.

**Accumulation Interest** means is that part of a Member's Superannuation Interest which is not a Pension Interest, or supporting a Pension Interest.

**Actuary** has the meaning given in the Superannuation Laws, and includes a practising member of the Institute of Actuaries of Australia.

**Administrative Powers** has the meaning read at Rule 12.6.

**Allocated Pension** has the meaning given in the Superannuation Laws.

**Alternate Decision-Maker** means a Person or Persons nominated to act as the Legal Personal Representative of a Member in accordance with Rule 6.

**Alternate Decision-Maker Nomination** has the meaning given in Rule 6, and includes the approved form shown at **Annexure A**.

**Anti-Detriment Payments** are payments made by the Trustee, whether from Reserve, Earnings of the Fund or life insurance proceeds for the purpose of ensuring that the Dependants or Legal Estate of the Deceased Member are put in the same financial position in terms of Death Benefits that they would have been if no taxes had been levied on the contributions of the Deceased Member. In determining the Anti-Detriment amount, the Trustee may have regard to any formula used by the Regulator to calculate the amount, and/or an audit or accounting method based on actual Accounts of the Fund.

*Warning: Anti-Detriment Payments are not permitted from and following 1 July 2017 as a consequence of changes to the Superannuation Laws.*

**Anti-Detriment Reserve** includes a Reserve established by the Trustee under the Governing Rules for the purpose of making Anti-Detriment Payments in respect of Deceased Members of the Fund. Such amounts may be accrued in the Anti-Detriment Reserve to make Anti-Detriment Payments to the Deceased Member's Dependants or Legal Estate, and may be determined by an Actuary.

*Warning: Anti-Detriment Payments are not permitted from and following 1 July 2017 as a consequence of changes to the Superannuation Laws.*

**Asset** includes, but is not limited to real, personal or intellectual property, shares, futures, collectables, businesses or business interests, any Assets or property transferred or contributed to the Fund plus income, earnings and profits arising from those Assets or property interests as well as any other Asset that a Complying SMSF may lawfully hold, but excludes Cash. Asset includes part of an Asset or a fractional interest in an Asset.

**Associate** has the meaning read at section 12 of the SISA.

**Auditor** is an Auditor authorised under the Superannuation Laws or by the Regulator to be an Auditor of a SMSF.

**Australian Superannuation Fund** a Superannuation Fund as contemplated in the SISA, including but not limited to section 42 of the SISA, and is settled, situated and/or subject to management and control in Australia.

**Authorised Contribution** includes a contribution of Cash, Contribution-in-Specie, Contribution-in-Kind (including a Fund expense payment or the forgiveness of a debt), made to the Fund by any Person (including, a Member, Member's family, Member's Employer and/or any other Person authorised by the Superannuation Laws to make a Contribution on behalf of another) where the Trustee is satisfied that the Contribution has met the requirements for making a Contribution under the Superannuation Laws and that the acceptance of the Contribution by the Trustee of the Fund will not result in the Trustee breaching the Superannuation

**Laws.** An Authorised Contribution does not include an allocation from a Reserve Account for the benefit of a Member.

**Authority to Release Information** is a written direction from a party authorising the release of information about a Member's Superannuation Interests to another party.

**ARPIA** means the Auto-Reversionary Pension Interest Agreement, SMSF Will and/or Binding Death Benefit Nomination in which a Member settles an arrangement which prescribes the reversion of the Member's Pension Interest upon his/her death to one or more Reversionary Beneficiaries.

**Auto-Reversionary Event** means the event upon which a Pension Interest reverts to an Reversionary Beneficiary.

**Auto-Reversionary Pension Interest** includes a Pension Interest or Pension where a Person or Persons (the **Reversionary Beneficiary**) is nominated in an Auto-Reversionary Pension Interest Agreement, SMSF Will or Binding Death Benefit Nomination (collectively, the **ARPIA**) as the recipient of the Member's Pension Interest (**Original Beneficiary**), upon the death of the Original Beneficiary. The Auto-Reversionary Interest is subject to the Conditions of Release of Benefits and Payment Standards of the Superannuation Laws.

**Auto-Reversionary Pension Interest Agreement** has the same meaning as ARPIA.

**Bare Trust** means a trust established by the Trustee or some other party which holds an Asset on Bare Trust for the Trustee of the Fund. The trustee of the Bare Trust is to hold any Asset of the Fund for the absolute entitlement of the Trustee of the Fund. A Bare Trust are most often used, but are not limited to, limited recourse lending arrangements made pursuant to sections 67, 67A and 67B of SISA. A Bare Trust is also known as a Holding Trust.

**Benefit** means an amount of Cash, Benefit-in-Kind, and Benefit-in-Specie made in satisfaction of a Payment Direction, Trustee resolution or as a consequence of a Payment Direction or determination of the Trustee, in respect to a Member's Superannuation Interests

**Benefit-in-Kind** means a deemed benefit (other than a Benefit-in-Specie and/or payment of Cash) provided to or on behalf of a Member, Member's Dependant(s), or Member's Legal Estate.

**Benefit-in-Specie** means a transfer, in whole or in part, of an Asset of the Fund (other than a Benefit-in-Kind and/or payment of Cash) paid to a Member, Member's Dependant(s), Member's Legal Estate or otherwise as a consequence of a Payment Direction or determination of the Trustee, in respect to a Member's Superannuation Interests.

**Binding Death Benefit Nomination** means a set of instructions made by a Member in respect to the payment of the Member's Superannuation Interests upon the Member's death which are intended to bind the Trustee and Member's Alternate Decision-Maker in the payment of the Member's Superannuation Interests on death. The Nomination may be lapsing or non-lapsing. The Nomination must be signed by at least ONE Natural Person who is not a Member, Member's Relative, Trustee (including a Director of a Corporate Trustee) or a Beneficiary nominated in the Binding Death Benefit Nomination. Refer also to Rules 32.1 and 39.

**Calling Member** is as defined at Clause 14.1.

**Calling Trustee** is as defined at Clause 4.4(a).

**Cash** includes any currency, cheque, promissory note and any amount held by the Trustee in a bank account, cash management trust, deposit account or similar account where Cash may be held on deposit for the Trustee, and includes foreign currency and digital currency (for example, BitCoin).

**CGT Contributions Cap** is the limit prescribed by the Superannuation Laws which a Member of a Superannuation Fund may contribute as a CGT relief transfer amount.

**Child** in relation to a Person, includes an adopted Child, a step-Child or an ex-nuptial Child of the Person or any other Person as defined under the Superannuation Laws, except that a Member may, by way of his/her SMSF Will, Binding Death Benefit Nomination or Pension Interest Agreements, vary the definition in respect to the payment of his/her Superannuation Interests.

**Child Pension Interest** has the meaning given in the Superannuation Laws.

**Company** includes any entity incorporated pursuant to *Corporations Act 2001 (Cth)* or the Superannuation Laws (as applicable).

**Compassionate Grounds** includes those grounds listed under the Superannuation Laws authorising the Trustee, subject to direction by the Regulator, to pay a Lump Sum Payment to Members based on Compassionate Grounds.

**Complying SMSF** means a Superannuation Fund which meets both the definition of a SMSF and the conditions of a complying Superannuation Fund under the Superannuation Laws or as otherwise determined by the Regulator.

**Concessional Contributions** are those Contributions and allocations defined as Concessional Contributions in the Superannuation Laws.

**Concessional Contributions Cap** has the meaning given in the Superannuation Laws.

**Conditional Pension Interest** means a Pension Interest which is settled by a Member by way of a Conditional Pension Interest Agreement, or within the Member's SMSF Will or Binding Death Benefit Nomination (collectively, **CPIA**) and prescribes conditions upon which the Pension Interest reverts and is paid. A Conditional Pension Interest is subject to the Conditions of Release of Benefits and Payment Standards of the Superannuation Laws.

**Condition Pension Triggering Event** is as defined at Rule 36.1.

**Conditions of Release of Benefits** includes those Conditions of Release of Superannuation Benefits in the Superannuation Laws and in particular Schedule 1 of the SISR.

**Contributing Member** is a Member of the Fund who contributes to the Fund on behalf of himself or herself, the Member's Spouse or another Member of the Fund.

**Contribution** includes a payment, Contribution-in-Kind, Contribution-in-Specie, and/or receipt of any other money or Asset permitted by the Superannuation Laws to be received as Contribution of a Member, but does not include an allocation from a Reserve Account on behalf of a Member. *See also SISR 7.04.*

**Contribution Declaration** means a written confirmation of a Member as to the Member's qualification to make a Contribution to the Fund.

**Contribution-in-Kind** includes a deemed Contribution of a Member, or on behalf of a Member for purposes of SISR 7.04. The value of the Contribution shall be based on the Market Value of the deemed Contribution.

*For example, Bob lends money to the SMSF and forgives the loan by way of an assignment to Jane, then the value of the discharged loan would be a Contribution-in-Kind of Jane to the Fund. Careful consideration needs to be had as to whether a Contribution-in-Kind is permitted by the Superannuation Laws.*

**Contribution-in-Specie** includes a transfer, in whole or in part, of an Asset as a Contribution of a Member, whether made by the Member or a Contributor on behalf of a member, transfer and/or Asset acquired is permitted by the Superannuation Laws. The value of the Contribution shall be based on the Market Value of the deemed Contribution.

**Contributions Cap** has the meaning given in Superannuation Laws.

**Contributions Reserve** includes a Reserve Account in which unvested Contributions are made on behalf of a Member or a specific group of Members. Any allocation to a Contributions Reserve is required to be allocated to a Member within 28 (twenty-eight) days after the month in which the contribution is placed into the Contributions Reserve.

**Contributions Splitting Notice** is a Notice provided to the Trustee by a Member requesting an amount to be allocated, Rolled-over and/or transferred as a Transfer Superannuation Interest to a Member's Spouse from the Member's Superannuation Interests.

**Contributor** includes a Member, Member's Associates, Member's Employer and/or any other Person who makes a Contribution for or on behalf of a Member, Member's Spouse and/or Member's Dependants to the Fund, provided the terms are compliant with the Superannuation Laws.

**Corporate Trustee** is any Trustee of the Fund which is a constitutional corporation, including a Company constituted for the purposes of acting as a Trustee of a SMSF under the Superannuation Laws.

**Court** includes any properly constituted Court, tribunal or jurisdictional forum situated in Australia whether at a Federal or State level including both criminal and civil Courts, tribunals and administrative forums vested with authority to decide a matter.

**CPIA** means the Conditional Pension Interest Agreement, SMSF Will and/or Binding Death Benefit Nomination in which a Member settles an arrangement which prescribes the reversion of the Member's Pension Interest upon an event described by the Member to one or more Reversionary Beneficiaries on conditions and terms prescribed therein.

**Custodian** includes a Person or Persons which holds an Asset or Cash on behalf of the Trustee as Bare Trustee (*see also Bare Trust*).

**Death Benefit** includes a payment, including a Benefit-in-Specie, Benefit-in-Kind and/or distribution of Cash of a Member's Superannuation Interest, and may be as a consequence of a term of a SMSF Will, Binding Death Benefit Nomination, Deceased Member's Alternate Decision-Maker discretion, Pension Interest Agreement and/or or any other mechanism permitted by the Superannuation Laws. A valid reversion in respect to a Pension Interest Agreement is not a Death Benefit.

**Death Benefit Rule** is a Special Rule of the Fund settled by a Member in respect to the payment of the Member's Superannuation Interest as a Death Benefit on



terms contained in a Binding Death Benefit Nomination and/or SMSF Will. The Death Benefit Rule may only be revoked on terms contained therein and shall not be invalidated or revoked by an updating of the Governing Rules by auto-upgrade or subsequent instrument updating the Governing Rules except if separately resolved and recorded in writing by Trustee and relevant Member.

**Default Nominated Fund** has the meaning given at Rule 15.2(c)(ii), and includes any Eligible Entity which a Member may nominate for the purposes shown in such Rule.

**Delivery** or **delivered** includes any reasonable means of providing communication by parties on a matter, and includes, but is not limited to the provision of email (including attachments) direction, hand delivery, delivery to an address of a party, and dispatch as authorised under Division 3 of the *Electronic Transactions Act 1999 (Cth) (ETA)*.

**Dependant** includes a Member's Spouse, Member's Child, Person in an Interdependency Relationship with a Member, Person who is financially dependent on the Member, and any other Person the Superannuation Laws define as a Dependant of a Member.

**Disbursement Powers** has the meaning given in Rule 12.7.

**Disqualified Person** means a Member who is a Disqualified Person for purposes of section 120 of the SISA and includes a Member who:

- (a) has been 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 to dishonest conduct;
- (b) is subject to a civil penalty order made in relation to the Disqualified Person, in accordance with Parts 20 or 21 of the SISA;
- (c) is insolvent or an undischarged bankrupt;
- (d) is disqualified based on a reason read at section 120(c) of the SISA; or
- (e) such other basis of disqualification imposed from time to time by the Superannuation Laws.

**Earnings** is the amount determined by the Trustee as Earnings of the Fund, Earnings of a specific Member Superannuation Interest or group of Members' Superannuation Interests, a Reserve Account or any other account, whatever the case may be for a period of time, and may include negative Earnings.

**Effective Date** means the date upon which this Deed is deemed to have taken effect, and is taken for this purpose to be the date upon which the last of the parties executes the Deed and does not include a date upon which a party later remedies a defective execution.

**Eligible Entity** includes any Superannuation Fund, including but not limited to a Complying SMSF, retail Superannuation Fund, wholesale Superannuation Fund, industry Superannuation Fund, Small APRA Fund, Eligible Roll-over Fund, Retirement savings account, Foreign Superannuation Fund and any and all other funds and/or arrangements which are permitted to accept a Member's Superannuation Interests in accordance with the Superannuation Laws.

**Eligible Lump Sum Beneficiary** means a Person who qualifies as a Dependant of a Member as the term is read in the SISA.

**Eligible Pension Beneficiary** means a Person who qualifies as a Death Benefits Dependant of a Member as the term is defined in the *Income Tax Assessment*

*Act 1997 (Cth).*

**Eligible Roll-over Fund** see Eligible Entity.

**Employer Contribution Notification** is a written notification from the Trustee as to the Complying SMSF status and contact details of the Trustee.

**Employer Roll-over Superannuation Interest** includes, subject to the Superannuation Laws and the Fund retaining its Complying SMSF status, a Roll-over of a Lump Sum Payment to the Fund for benefit of the Member as a consequence of the Member terminating employment with an employer.

**EPOA** means an Enduring Power of Attorney made in accordance with the laws of the State of residence of the Member at the date of making.

**Estate** includes Legal Estate.

**ETA** means *Electronic Transactions Act 1999 (Cth)*, and such of the following as may be applicable for the purposes: *Electronic Transactions Act 2000 (NSW)*, *Electronic Transactions (Victoria) Act 2000 (VIC)*, *Electronic Transactions (Queensland) Act 2001 (QLD)*, *Electronic Transactions Act 2000 (SA)*, *Electronic Transactions Act 2011 (WA)*, *Electronic Transactions Act 2000 (TAS)*, *Electronic Transactions Act 2001 (ACT)* and *Electronic Transactions (Northern Territory) Act (NT)*.

**Excess Contribution** has the meaning given in the Superannuation Laws.

**Excess Contributions Tax** includes an amount assessed by the Regulator for a period as being excessive in terms of Non-Concessional Contributions and/or Concessional Contributions in relation to a Member under the Superannuation Laws.

**Excess Contributions Tax Release Authority** is an authority issued by the Regulator under the Superannuation Laws for the payment of Excess Concessional Contributions Tax and/or Excess Non-Concessional Contributions Tax.

**Excess Transfer Balance Tax** has the meaning given in the Superannuation Laws.

**Excluded Person** means a Person, Persons or classification of Persons excluded from being considered to receive a Member's Superannuation Benefits, as determined in accordance with the Governing Rules.

**Family Law Payment Splitting Notice** is a notice issued to the Trustee of the Fund under the Superannuation Laws requiring the Trustee to split a Member's Superannuation Interest with the Member's Spouse or ex-Spouse.

**Foreign Superannuation Fund** means a Superannuation Fund that is not an Australian Superannuation Fund.

**Fund** means this Fund established and maintained as a Complying SMSF, which Fund may be settled by deed or other instrument having the effect of a deed, and includes a trust, fund, scheme or such other arrangement as allowed under the Superannuation Laws. Notwithstanding, the Trustee may resolve to change the Fund to a Small APRA Fund, in accordance with the Governing Rules.

**Fund Assets** means all money and Assets, Contributions (including Contributions-In-Kind and Contributions-In-Specie), net Earnings and such other accumulations and accretions as the Superannuation Laws allow to be held by a Complying Superannuation Fund.

**Further Payment Direction** is as defined at Rule 29.3(k).

**Gainfully Employed** means employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment.

**General Expenses** include expenses incurred by the Trustee of the Fund in relation to the day-to-day operations of the Fund, as well as those expenses the Trustee declares are General Expenses.

**Governing Rules** include the Governing Rules herein and include any addition, variation, change or amendment provided the addition, variation, change or amendment meets the relevant Rule requirements, and includes a Special Rule. Governing Rules also include any written or unwritten rules applied by the Trustee of the Fund in relation to the operation and management of the Fund.

**Government** includes the Australian Federal Government, the various State and Territory Governments of the States and Territories of Australia, Local Councils and any other legally convened Government, including, but not limited to a foreign Government.

**Holding Trust** means Bare Trust.

**Incapacity** includes Temporary Incapacity, Permanent Incapacity and Terminal Medical Condition, and such other terms of legal incapacity as the terms are read in the Superannuation Laws for the relevant purposes.

**Incapacity Superannuation Benefits** include those Superannuation Benefits authorised under the Superannuation Laws or the Regulator to be paid to a Member, Member's Dependants, Member's Legal Estate or other Person in the event of a Member's Incapacity.

**Income Stream** see definition for **Pension Interest**.

**Income Year** is any year commencing 1 July and ending 30 June unless otherwise allowed by the Regulator.

**Ineligible Lump Sum Beneficiary** means a Person who is not an Eligible Lump Sum Beneficiary.

**Ineligible Pension Beneficiary** means a Person who is not an Eligible Pension Beneficiary.

**Initial Trustee** is the first trustee or later trustees of the Fund.

**Insurance Strategy** includes a plan established by the Trustee of the Fund to provide insurance cover for the Trustee in the event of any Member's death, Temporary Incapacity, Permanent Incapacity or for any other reason. An Insurance Strategy forms part of the Fund's Investment Strategy.

**Interdependency Relationship** has the meaning given in the SISA.

**Investment Powers** has the meaning read at Rule 12.4.

**Investment Reserve** includes a Reserve which may be established by the Trustee for the purposes of smoothing investment returns amongst Member Superannuation Interests, allocating investment returns to specific Member Superannuation Interests and allocating to other Reserves of the Fund where the Superannuation Laws allow.

**Investment Strategy** includes a written document formulating the investment objectives, plans of investment for one or more Accounts, Reserves and/or Member Superannuation Interests. The document may include an Insurance Strategy. The Investment Strategy also should have regard to all relevant circumstances associated with the Fund including, but not limited to:

- (a) the risk involved in making, retaining and realising Fund investments. Such decisions are determined by the prospective return from the Fund's or Member's investments having regard to the investment objectives of the Fund and the expected cash flow requirements of the Trustee;

- (b) the composition of the Fund's investments as a whole including the extent to which the investments are diverse or involve the Fund being exposed to risks from inadequate diversification;
- (c) the liquidity of the Fund's investments considering its expected cash flow requirements; and
- (d) the ability of the Fund to discharge its existing and future liabilities.

**Legal Estate** includes, subject to the Superannuation Laws and the Fund retaining its Complying SMSF status, a trust established or created under a trust deed, Last Will, Bare Trust, Settlement Instruments, EPOA, by way of Court order or in any other way for the purpose of holding a Member's Assets, in the event that a Member lacks legal capacity or dies. Where reference is to a Member's Legal Estate, then the reference is to the Legal Personal Representative of the Member's Legal Estate howsoever constituted.

**Legal Personal Representative** means:

- (a) the Person, Persons, or any combination thereof, appointed as Executor of a Member's Legal Estate;
- (b) the Person, Persons, or any combination thereof, appointed as Administrator of a Member's Legal Estate;
- (c) the Person, Persons, or any combination thereof, appointed as Attorney (under a duly executed General Power of Attorney, made in accordance with the laws of the State of residence of the Member at the date of making) for a mentally competent Member;
- (d) the Person, Persons, or any combination thereof, appointed as Attorney (under a duly executed EPOA, made in accordance with the laws of the State of residence of the Member at the date of making) for a Mentally Incapacitated Member;
- (e) the Person, Persons, or any combination thereof, appointed as administrator of a Member by a Court having jurisdiction over the matter, for a Mentally Incapacitated Member;
- (f) the Person, Persons, or any combination thereof, appointed as Legal Personal Representative by or for a Member, whether as a consequence of a Nomination in a testamentary instrument or by order of a Court having jurisdiction over the matter for a Deceased Member; and
- (g) such Person, Persons, or any combination thereof, the Superannuation Laws prescribe to be a Member's Alternate Decision-Maker and includes, for purposes of Governing Rules 4, 5 and 6, the Person or Persons nominated in an Alternate Decision-Maker Nomination.

*Note: An Alternate Decision-Maker Nomination does not invalidate an EPOA, order of a Court or appointment in a Last Will of a Legal Personal Representative. An Alternate Decision-Maker Nomination is an instrument which can be used by the Fund to ensure transparency and limit legal disputes over the appointment of Person or Persons acting in substitution for a Member. In effect, the Alternate Decision-Maker Nomination is a system which allows the Members to record their Nominations of Legal Personal Representative in the Fund records.*

**Legal Personal Representative of the Member's Estate** see Legal Personal Representative.

**Limited Power of Attorney** means the powers read in the Governing Rules for one or more Persons to act for another Person, and does not have the scope of a General Power of Attorney or EPOA.

**LRBA** means a limited recourse borrowing arrangement as defined in the Superannuation Laws.

**Lump Sum Payment** means a payment made in Cash, Benefit-In-Kind and/or Benefit-in-Specie, whether or not paid to a Member, Member's Legal Estate or otherwise from a Member's Superannuation Interests, including but not limited to a payment following the commutation of a Pension Interest.

**Mandatory Transfer Event** means any one or more of the following:

- (a) a Member becoming a bankrupt person;
- (b) a Member committing fraud in his/her capacity as Trustee or Director of a corporate Trustee;
- (c) a Member being convicted of a crime, subject to imprisonment;
- (d) a member being convicted of a crime of dishonesty;
- (e) a Member acting with wanton disregard or gross negligence in any aspect of the Fund, including but not limited to refusing to comply with Special Member Conditions, Special Member Disclosure and/or otherwise compromising the Fund's Complying SMSF status, solvency or the interest of the other Members in the Fund; and
- (f) such other term as the Superannuation Laws prescribe as a condition upon which a Member must cease being a Member of a Complying SMSF;

however, the Trustee is not obligated to transfer a Member's Superannuation Interests upon the happening of a Mandatory Transfer Event, unless the Superannuation Laws otherwise require.

**Market Value** has the meaning read in the Superannuation Laws.

**Member** is a Person who has been accepted as a Member of the Fund and has accepted to act as Trustee (if constituted by Natural Persons) or Director of a Corporate Trustee, and has complied and continues to comply with its obligations under the Governing Rules. A Member does not have to have a balance in the Member's Accumulation Account. A reference to Member includes a Member's Alternate Decision-Maker acting for a Mentally Incapacitated Member.

**Member Accumulation Interest** includes a Member's Superannuation Interest which is not a Member's Pension Interest.

**Member Meeting** is a meeting of the Members as required by the Governing Rules and the Superannuation Laws, conducted by any reasonable method (including but not limited to in person, by internet (including, but not limited to, Skype, Zoom or such other conferencing platforms available on the internet) and/or telephone) in which matters regarding the Fund are discussed.

**Member Ordinary Resolution** means a vote cast in favour by not less than 51% (fifty one percent) of the Member votes available to be cast in a Member Meeting.

**Member Pension Interest** includes a Member Superannuation Interest established by the Trustee under the Governing Rules for the purpose of paying a Pension Interest, whether the payment is commenced immediately or upon the happening of a condition at a later date. A Member Pension Interest remains in force, provided that there is an Account balance of \$1 or more. See also definition for **Pension Interest**.

**Member Pension Interest Roll-back** means the commutation in whole or part of a Member Pension Interest in the Fund and the subsequent transfer to a

Member Accumulation Interest in the Fund.

**Member Release Authority** is a request howsoever given by a Member to the Trustee in respect to the release of Contributions and/or Earnings in excess of the Member's Contributions Cap, or for any other reason prescribed by the Superannuation Laws.

**Member SMSF Living Will** includes a formal or informal set of directions made by a Member to benefit a Member, the Member's Dependants and/or Member's Legal Estate from and/or following a Member being Mentally Incapacitated.

**Member SMSF Will** includes a formal set of directions made by a Member dealing with the Member's Superannuation Interests on and following the Member's death. The SMSF Will must be signed and dated by the Member and witnessed by at least ONE Natural Person who is not a Member, Member's Relative, Trustee (including Director of a Corporate Trustee) or Beneficiary nominated in the SMSF Will.

**Member Special Resolution** means a vote cast in favour by not less than 75% (seventy five percent) of the Member votes available to be cast in a Member Meeting.

**Member's Beneficiary** includes a Person nominated in a Member's SMSF Will, Binding Death Benefit Nomination, Non-Binding Death Benefit Nomination, Pension Interest Agreements, Member's Dependants and Member's Legal Estate. A Member's Beneficiary must also qualify as an Eligible Income Beneficiary and/or Eligible Lump Sum Beneficiary to receive the benefit of a nomination of the Member's Superannuation Interest, notwithstanding being named as a Member's Beneficiary.

**Member's Dependant** means an Eligible Income Beneficiary and/or Eligible Lump Sum Beneficiary (as applicable).

**Membership Warranties** has the meaning read at Rule 13.13.

**Mentally Incapacitated** means a state of mental health whereby a Member lacks sufficient mental capacity to understand the nature and effect of the Member's decisions in respect to a matter.

**Mentally Incapacitated Member** means a Member who is suffering a legal incapacity by virtue of age, a state of mental health whereby a Member lacks sufficient mental capacity to understand the nature and effect of the Member's decisions in respect to a matter or bankruptcy.

**Minor Member** means a Member who is a Natural Person of less than 18 (eighteen) years of age.

**Natural Person** means a human being.

**Nominated Beneficiary** is as defined at Rule 37.4.

**Nomination** includes Nomination made under a Binding Death Benefit Nomination, SMSF Will, Pension Interest Agreement, or otherwise in respect to the payment of a Member's Superannuation Interests.

**Nomination of Default Superannuation Fund** is a written nomination by a Member of an Eligible Entity to which the Member's Superannuation Interests may be transferred by the Trustee on the happening of a Mandatory Transfer Event happening in respect to Member.

**Non-Binding Death Benefit Nomination** is a Nomination made by a Member in relation to the distribution of the Member's Superannuation Interests in the event of Member's death, other than a Nomination made in a Binding Death Benefit Nomination or SMSF Will.

**Non-Concessional Contributions** are those Contributions defined as Non-Concessional Contributions in the Superannuation Laws.

**Non-Contributing Member** is a Member of the Fund who is other than a Contributing Member.

**Non-Lapsing Binding Death Benefit Nomination** is a Binding Death Benefit Nomination which does not have a lapsing event, and continues until revoked by the Member and is subject to the Conditions of Release of Benefits and Payment Standards of the Superannuation Laws.

**Notice of Payment Direction** is a written direction made by a party in respect to the payment of a Member's Superannuation Interest, whether during the lifetime of the Member or after the death of the Member.

**Notice of Intent to Claim or Vary a Deduction** is a written direction by a party in respect to a Contribution to the Fund.

**Originating Member** is as defined at Rule 35.2.

**Overseas Pension or Revenue Authority** includes any non-Australian tax, revenue, pension, superannuation, Retirement or other Government or semi-Government authority that has powers, either directly, indirectly or by delegation in setting, maintaining or establishing rules, terms or conditions in relation to the transfer and payment of any pension, Retirement or superannuation or their equivalent benefits to this Fund including QROPS benefits.

**Pay** includes credit, distribute, set-off, Benefit-in-Kind, Benefit-in-Specie, or otherwise where a thing or benefit is transferred from one Person to another Person.

**Payment Direction** is as defined at Rule 29.1(b).

**Payment Standards** has the meaning given under Part 6 of the SISR.

**Pension** see **Pension Interest**.

**Pension Interest** includes a series of periodical payments made by the Trustee for the benefit of a Member and/or Member's Dependants, which may or may not be on commutable terms, may or may not have reversionary terms, may or may not have a residual capital value, and includes, but is not limited to the following:

- (a) any Pension Interest upon terms and conditions which comply with SISR 1.06(1) including the requirement that the Pension Interest cannot be added to by way of capital;
- (b) a lifetime complying pension (SISR 1.06(2));
- (c) an Accounts Based Pension;
- (d) an Allocated Pension (SISR 1.06(4));
- (e) a market-linked pension (SISR 1.06(8));
- (f) a fixed-term complying pension (SISR 1.06(7));
- (g) a non-commutable life pension (SISR Schedule 1 – Item 108);
- (h) a non-commutable Allocated Pension (SISR 6.01(2));
- (i) a Transition to Retirement Income Stream (SISR 6.01(2));
- (j) a non-commutable pension (SISR 6.01(2));

- (k) a Temporary Incapacity Pension Interest– non-commutable Income Stream (SISR 6.01(2));
- (l) an Assets Test Exempt Pension within the meaning of that term under the *Social Security Act 1991 (Cth)* including, but not limited to sections 9A, 9B and 9BA;
- (m) a Child Pension Interest;
- (n) an annuity benefit (SISR 1.05) (For clarity, annuity benefit may be read where reference to Pension Interest is given in the Governing Rules); and
- (o) any other pension or Superannuation Income Stream under the Superannuation Laws (see generally SISR 1.06).

**Pension Reserve** includes a Reserve established by the Trustee for the following purposes:

- (a) to pay any Pension Interest or Pension liability of the Trustee of the Fund whether by way of a payment of an amount or Asset to a Member Pension Interest or directly to a Member with a Pension Interest, such payment in satisfaction in whole or part of the Trustee’s Pension Interest liabilities in respect of that Member Pension Interest;
- (b) to be used to commence a new Pension Interest where a Pension Interest Superannuation Member has commuted a Pension Interest;
- (c) to pay a Death Benefit where a Member holding a Pension Interest has died; and/or
- (d) such other payments as the Superannuation Laws allow in respect of Pension Interests.

**Permanent Incapacity** is any condition that the Trustee determines amounts to Permanent Incapacity including in relation to a Member, ill-health (whether physical or mental) which the Trustee is reasonably satisfied that the Member is unlikely, because of the ill-health, to engage in gainful employment for which the Member is reasonably qualified by education, training or experience.

**Person** means any Natural Person, body corporate, Government entity or other legal structure or entity of any kind.

**Personal Transfer Balance Cap** has the meaning given in the Superannuation Laws.

**Preservation Age** has the meaning given in the Superannuation Laws.

**Preservation Status** has the meaning given in the Superannuation Laws in respect to a Member Superannuation Interest, or part thereof.

**Professional** includes a Person authorised and if required licensed under the Superannuation Laws to provide advice, audit services, administration services or any other services to the Trustee of a SMSF, including a lawyer, accountant, financial planner or a SMSF Professional.

**Proportionate Voting Rule** is the voting mechanism whereby each Member, for purposes of Members Meetings, or Natural Person Trustees or Directors of a Corporate Trustee conduct voting based on the proportionate value of the Superannuation Interests represented by the Member (whether acting at Meetings, Natural Person Trustee or Director of a Corporate Trustee – and includes an Alternate Decision-Maker standing in the shoes of the Member) in the Total



Superannuation Interests of the Fund. Reserve Account balances are not counted for the Proportionate Voting Rule.

*For example, applying the Proportionate Voting Rule, if Member A's Superannuation Interest is equal to \$700,000, and Member B's Superannuation Interest is equal to \$200,000, and Member C's Superannuation Interest is equal to \$100,000 – then - Member A on membership matters, carries 70% of the vote, Member B carries 20% of the vote and Member C carries 10% of the vote. Similarly, on Trustee matters and/or Directorship matters in respect to the Corporate Trustee, Member A carries 70% of the vote, Member B carries 20% of the vote and Member C carries 10% of the vote.*

**Quarantined Part** means that part of a Member's Superannuation Interest which cannot be paid in a direction given in a Member's SMSF Will, Binding Death Benefit Nomination, Pension Interest Agreement and/or which has no binding payment direction by the Member in respect thereof.

**Regular Release Authority** is a notice howsoever given by the Regulator requiring a payment of a Member Superannuation Interest, or part thereof, including but not limited to an **Excess Contributions Tax Release Authority**.

**Regulated Superannuation Fund** is a Superannuation Fund, including a SMSF which has elected to become a Regulated Superannuation Fund under the Superannuation Laws.

**Regulator** is the Commissioner of Taxation, APRA, the Australian Securities Investment Commission or any other Governmental body that has jurisdiction for regulating the Superannuation Laws as it applies to circumstances of the Fund.

**Related Party or Related Parties** means a Person defined as a Related Party under the Superannuation Laws.

**Relative** includes, in relation to an individual, the following:

- (a) A parent, grandparent, brother, sister, uncle, aunt, nephew, niece, lineal descendant or adopted Child of that individual or of his/her Spouse; and
- (b) Spouse of an individual or of any other individual specified in the preceding subpart;

except where Relative is given a specific meaning under Rule 19.

**Replacement Asset** has the meaning read in the Superannuation Laws.

**Reserve Account** includes, subject to the Superannuation Laws and the Fund retaining its Complying SMSF status, an account created by the Trustee of the Fund with surplus Assets or from Earnings of the Fund. A Reserve Account may include an Anti-Detriment Reserve (*Warning: Anti-Detriment Reserve may be invalid from and following 1 July 2017*), a Contributions Reserve, a Pensions Reserve, a Self-Insurance Reserve and/or an Investment Reserve. The Reserve Account may be established for any purpose permitted by the Superannuation Laws, including but not limited to the funding of a Pension (including a current or future Pension), to fund a Death Benefit, to fund a Lump Sum payment, to accumulate amounts from Earnings to cushion market fluctuations and assist in liquidity, and to fund Specific or General Expenses.

**Reserve Benefit** means benefits including Superannuation Benefits paid or payable directly by the Trustee of the Fund from a Reserve Account to a Member, former Member, their Legal Estate, a Deceased Member's Dependant or any other Person allowed under the Superannuation Laws.

**Retirement and Retired** includes where a Member who has reached Preservation Age and no longer intends to work again, and includes further:

- (a) where a Member is over Preservation Age and the Trustee is satisfied that the Member will never again be engaged in part-time or full-time gainful employment;
- (b) where a Member is over age 60 years of age and an arrangement under which the Member is Gainfully Employed has come to an end on or after that age or the Trustee is satisfied that the Member will never again be engaged in part-time or full-time gainful employment; and
- (c) such other occasion allowed under the Superannuation Laws.

**Reversionary Beneficiary** is a Person nominated as beneficiary of a Pension Interest on the happening of an event nominated in a Conditional Pension Interest Agreement, Auto-Reversionary Pension Interest Agreement or otherwise in respect to a Pension Interest, on the death of the Member to which the Pension Interest is payable.

**Roll-back** includes the transfer of part or all of a Member Pension Interest to an Accumulation Interest in the Fund established for the Roll-back Member's benefit.

**Roll-over** means paid as a Lump Sum Payment (other than by way of being transferred) between Superannuation Funds within the superannuation system including an Employer Roll-over Superannuation Interest where the Superannuation Laws allow.

**Roll-over Superannuation Interest** includes the payment of a Lump Sum Payment, a Pension Interest or any other Superannuation Benefits or Superannuation Interests between Superannuation Fund allowed under the Superannuation Laws.

**RSE Licensee** is a Trustee or other party that has been issued a license by the Regulator of non-SMSFs under the Superannuation Laws.

**Segregation Powers** has the meaning read at Rule 12.8.

**Self-Insurance Reserve Account** includes, subject to the Superannuation Laws and the Fund retaining its Complying SMSF status, a Reserve Account established by the Trustee under the Governing Rules to provide Superannuation Benefits for Members in the event of their Temporary Incapacity, Permanent Incapacity or for any other reason as well as the payment of Superannuation Benefits to a Member's Dependants or the Member's Legal Estate.

*Note: If the Fund did not have self-insurance implemented at 20 July 2014, the Fund cannot offer self-insurance unless the Superannuation Laws allow.*

**Self-Managed Superannuation Fund** and **SMSF** is a Superannuation Fund which meets all of the terms and conditions of a Self-Managed Superannuation Fund as the term is defined under the Superannuation Laws.

**Settlement Instruments** means the contract, agreement, deed and/or minutes which settle an arrangement, obligation or show the commitment of parties to a thing, matter or act.

**Severe Financial Hardship** is financial hardship that the Trustee is of the opinion is severe and includes conditions as described under the Superannuation Laws for Severe Financial Hardship.

**Signed or Signature** means the giving of a person's intention in respect to information communicated by any reasonable means, including a mark, wet mark or by electronic communication (including digital signature) as described in section 10 of the ETA.

**Single Acquirable Asset** has the meaning given in the Superannuation Laws.

**SISA** is the *Superannuation Industry (Supervision) Act 1993 (Cth)*.

**SISR** is the *Superannuation Industry (Supervision) Regulations 1994 (Cth)*.

**SMSF Adviser** is a Person who is recognised by a Professional association, educational institution or the Regulator as a specialist in providing advice to Trustees or other Professionals on the Superannuation Laws as they apply to a SMSF.

**SMSF Contractor** may be, but does not necessarily have to be, a Member of the Fund, and includes a Person who performs services for the Fund which are other than services in respect to acting as a Trustee or Director of a Corporate Trustee, and on arm's length and commercial terms.

**SMSF Living Will** see **Member SMSF Living Will**.

**SMSF Will** see **Member SMSF Will**.

**Special Member Disclosure** has the meaning shown at Rule 13.10.

**Special Membership Conditions** has the meaning shown at Rule 13.11.

**Special Rule** means:

- (a) a term or circumstance referred to in the Governing Rules (included in this Deed or in any further amendments or variations to the Governing Rules from time to time) as a Special Rule, which term or circumstance is deemed irrevocable, unless a written declaration striking or amending the term is made by the Trustee;
- (b) a term of administration or dealing in respect to any aspect of the Fund determined by the Trustee to be irrevocable, unless a written declaration striking or amending the term is made by the Trustee;
- (c) a Binding Death Benefit Nomination, SMSF Will, Alternate Decision-Maker Nomination settled by a Member in accordance with the Governing Rules, which is irrevocable except on the terms thereof, unless a written declaration striking or amending the Nomination is made by the Member;
- (d) a limitation of membership, segregation of an Asset, or other specific term under which the Trustee undertook or seeks to undertake a dealing resulting in concessional treatment under any State Duties Act which term is deemed irrevocable, unless a written declaration striking or amending the term is made by the Trustee and any relevant Members to which the benefit of the concessional treatment may apply (if any); and
- (e) such other term, Nomination or limitation deemed by the Trustee or Member as a Special Rule howsoever recorded.

*For clarity, a Special Rule is not modified by an update, auto-upgrade or variation of the Governing Rules, unless the Specific Rule is specifically referred with particularity in such update, auto-upgrade or variation.*

**Specific Expenses** means expenses incurred by the Trustee of the Fund that the Trustee is of the view relate directly to a Member Superannuation Interest, as well as those expenses the Trustee declares to be a Specific Expense.

**Spouse** has the meaning read at section 90MD of the *Family Law Act 1975 (Cth)*.

**Successor Reversionary Beneficiary** is as defined at Rule 35.3(c).

**Superannuation Benefit** includes a payment, the transfer of an Asset or a Payment-in-Kind, whether by way of a Lump Sum Payment or a Pension Interest from the Fund to a Member, Member's Dependant, Member's Beneficiary,

Member's Legal Estate and/or other Person(s) authorised under the Superannuation Laws allow.

**Superannuation Fund** includes a provident, Retirement, welfare or benefit fund both within and outside Australia and for the sake of removing any doubt - the Fund.

**Superannuation Interest** is any interest in a Superannuation Fund created under the Superannuation Laws and the Governing Rules including but not limited to a Member Accumulation Interest, a Member Pension Interest and a Reserve Account.

**Superannuation Interest Entitlement** is the amount determined by the Trustee, at any particular time that is the amount, which if paid in either Cash or Assets of the Fund, would discharge the Trustee's liability in relation to the particular Superannuation Interest.

**Superannuation Laws** mean the *Commonwealth of Australia Constitution Act 1900*, *Superannuation Industry (Supervision) Act 1993 (Cth)*, *Income Tax Assessment Act 1936 (Cth)*, *Income Tax Assessment Act 1997 (Cth)*, *Corporations Act 2001 (Cth)*, *Social Security Act 1991 (Cth)*, *Veterans' Entitlements Act 1986 (Cth)*, *Family Law Act 1975 (Cth)*, *Bankruptcy Act 1966 (Cth)*, *Superannuation (Departing Australia Superannuation Payments Tax) Act 2007 (Cth)*, *Superannuation (Excess Non-Concessional Contributions Tax) Act 2007 (Cth)* any applicable Trustee Law, and any other regulation, law or direction prescribed by the Regulator, Commonwealth or State Governments dealing with rights and obligations in respect to the operation of a complying Superannuation Fund and the holding of a Superannuation Interest in a complying Superannuation Fund.

**Suspended Interest** is as defined at Rule 6.5(a).

**Tax Adjustment Payment** is where the Trustee declares that, as a consequence of the use by the Fund or a Superannuation Interest (**User**) of a tax benefit including, but not limited to a franking credit, foreign tax credit, capital loss, income tax loss (as those terms are commonly known) or any other tax benefit sourced from a particular Superannuation Interest (**Supplier**), the Trustee is of the opinion that the User of the tax benefit should make a Tax Adjustment Payment to the Supplier of the tax benefit for the period of the benefit.

**Tax-Free Component** is that part of a Superannuation Benefit that is a tax-free component as determined under the Superannuation Laws.

**Taxable Component** is that part of a Superannuation Benefit that is not a Tax-Free Component, and includes elements Taxed and untaxed.

**Taxes** include any impost assessed by a Government to the Trustee of the Fund.

**Temporary Incapacity** is, subject to the Superannuation Laws and the Fund retaining its Complying SMSF status, any condition that the Trustee determines to be Temporary Incapacity for the purpose of these Governing Rules and includes where a Member has ceased to be Gainfully Employed (including a Member who has ceased temporarily to receive any gain or reward under a continuing arrangement for the Member to be Gainfully Employed) due to ill-health (whether physical or mental) which causes the Member to cease to be Gainfully Employed but does not extend to Permanent Incapacity.

**Temporary Incapacity Pension Interest** is a Pension Interest payable by the Trustee of the Fund under the Superannuation Laws for a Member that is Temporarily Incapacitated and includes a Pension Interest that:

- (a) cannot be commuted or turned into a Lump Sum Payment;

- (b) is paid at least monthly;
- (c) does not have a residual capital value; and
- (d) is such that the total amount paid each month is fixed or may be indexed provided that the indexation component, during any 12 month period, does not exceed the greater of 5% (five percent) per annum or the Consumer Price Index for the previous 12 months.

**Terminal Medical Condition** includes where:

- (a) two registered medical practitioners have certified, jointly or separately, that the Person suffers from an illness, or has incurred an injury, that is likely to result in the death of the Member within a period (the certification period) that ends not more than 24 months after the date of the certification;
- (b) at least one of the registered medical practitioners is a specialist practicing in an area related to the illness or injury suffered by the person; and
- (c) for each of the certificates, the certification period has not ended.

**Termination Notice** is as defined at Rule 15.2(b).

**Terminating Member** is as defined at Rule 15.2.

**Total Superannuation Interest** means the total value of the Superannuation Interests of all Members in the Fund, but does not include Reserve Account Balances.

**Transfer Balance Accounts** has the meaning given in the Superannuation Laws.

**Transfer Balance Cap** has the meaning given in the Superannuation Laws.

**Transfer Superannuation Interest** includes the transfer of part or all of one or more of a Member's Superannuation Interests from a Superannuation Fund (including a Foreign Superannuation Fund and the Fund itself) to a Superannuation Interest of a Member, the Member's Spouse, other Member of the Fund, or another Eligible Entity.

**Transition to Retirement Income Stream** means a Pension Interest that meets the terms and conditions of a Transition to Retirement Income Stream, non-commutable Allocated Pension or non-commutable pension, as the terms are interpreted in the Superannuation Laws.

**Trustee** is the Trustee of the Fund howsoever constituted.

**Trustee Law** means whichever of the *Trustee Act 1925 (NSW)*, *Trustee Act 1958 (Vic)*, *Trustee Act 1936 (SA)*, *Trustees Act 1962 (WA)*, *Trusts Act 1973 (QLD)*, *Trustee Act 1898 (Tas)*, *Trustee Act 1925 (ACT)* and the *Trustee Act 1907 (NT)* applies, and any other Commonwealth, State or Territory legislation that relates to the duties, role and Investment Powers of a Trustee of a trust including a trust that is a SMSF or Superannuation Fund.

**Trustee Ordinary Resolution** means a vote cast in favour by not less than 51% (fifty one percent) of the votes available to be cast in a Trustee Meeting. (*Note: If the corporate trustee is not a special purpose company and/or a standard company which has resolved its constitution on the terms of Rule 5, then this definition shall not apply to such corporate trustee.*)

**Trustee Meeting** is a meeting of the Trustee(s) (if there be more than one) as required by the Governing Rules and the Superannuation Laws, conducted by any reasonable method (including but not limited to in person, by internet (including, but not limited to, Skype, Zoom or such other conferencing platforms

available on the internet) and/or telephone) in which matters regarding the Fund are discussed. *(Note: If the corporate trustee is not a special purpose company and/or a standard company which has resolved its constitution on the terms of Rule 5, then this this definition shall not apply to such corporate trustee.)*

**Trustee Special Resolution** means a vote cast in favour by not less than 75% (seventy five percent) of the votes available to be cast in a Trustee Meeting. *(Note: If the corporate trustee is not a special purpose company and/or a standard company which has resolved its constitution on the terms of Rule 5, then this this definition shall not apply to such corporate trustee.)*

**Value of the Assets of the Fund** is the Value of the Assets of the Fund as determined by the Trustee of the Fund, subject to the Superannuation Laws, Audit Standards and any direction by the Regulator, which may include the Asset's historical cost, the replacement cost of the Asset, the Market Value of the Asset as at last accounting balance date or the current Market Value of the Asset. The Trustee may change valuation principles applicable to different Assets of the Fund unless the Superannuation Laws provide otherwise.

**Value of the Member's Superannuation Interest** is the value the Trustee determines in respect of a Member Superannuation Accumulation Interest and/or Member Pension Interest Superannuation Interest. If there is no value ascribed, then the Value of the Member's Superannuation Interest at the time of the last audit of the Fund, plus any additions made to the Superannuation Interest, less any deductions to the Superannuation Interest up to the time of the determined Value of the Member's Superannuation Interest. However, where the Superannuation Laws require a specified valuation or provide a formula the Trustee is to apply that valuation or formula to the calculation of the value of a Member's Superannuation Interest.

**Written or Writing** includes a delivery of information by any reasonable means, and expressly includes a writing as defined under section 9 of the ETA, which expression is adopted as authority for the Member, Trustee, SMSF Advisers and parties dealing with the Fund to conduct matters by any reasonable means, including but not limited to electronic transactions and the storage of such records by any means available for electronic communications.

<b>TABLE OF ANNEXURES</b>	
<b>Annexure</b>	<b>Form Name</b>
<b>A</b>	<b>ALTERNATE DECISION-MAKER NOMINATION FORM</b>
<p>The ALTERNATE DECISION-MAKER NOMINATION FORM is referred to at Rule 6 of the Governing Rules. This Form may be used by Members to register their preferred person to act for a period of time, if they lack Mental Capacity, or if they die.</p> <p><i>Note: This Nomination should be made in conjunction with the Member's Estate Planning.</i></p>	
<b>B</b>	<b>APPLICATION FOR MEMBERSHIP FORM</b>
<p>The APPLICATION FOR MEMBERSHIP FORM is referred to in Part Three of the Governing Rules. This Application may be required by the Trustee to be completed for any new Members of the Fund.</p>	
<b>C</b>	<b>DEATH BENEFIT NOMINATION FORM</b>
<p>A DEATH BENEFIT NOMINATION FORM is referred to at Parts 9 and 10 of the Governing Rules.</p> <p><i>Note: A Pension Interest Agreement and SMSF Will take precedence to a Binding Death Benefit Nomination. A Binding Death Benefit Nomination takes precedence over a Non-Binding Death Benefit Nomination.</i></p>	

**ALTERNATE DECISION-MAKER NOMINATION FORM  
THE DAVIS SUPER FUND**

**INSTRUCTIONS**

In **Section Two**, you may nominate one or more persons to act as your Alternate Decision-Maker **during your lifetime**. Please read **Parts 2, 9 and 10** of the Governing Rules before completing this Section Two. The nominations in Section One should match your Enduring Power of Attorney. Whilst it is best to attach a copy of your Enduring Power of Attorney, this Form does not require you to do so.

You may nominate one or more persons to act together; however, please identify whether two or more persons act jointly (meaning all must agree) or by majority resolution (meaning the group of persons act jointly and resolve matters by a decision of the majority).

You may also wish to nominate one person or group of persons to act on a certain condition, but if the condition fails – then you nominate alternate persons. Please complete Table 1(A), 1(B) and (C).

In **Section Three**, you may nominate an Alternate Decision-Maker to act for you **upon your death**. This is a powerful position. This nomination should match any nomination you have made in your Will. As with Section Two, you can nominate one or more persons to act as your Alternate Decision-Maker upon your death.

Once completed, please return to the Trustee.

**SECTION ONE: ABOUT THE MEMBER**

Member Name:

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In making this Alternate Decision-Maker Nomination, I, the above-named Member, confirm that I have read and considered the Instructions and have had the opportunity to obtain legal, financial and accounting advice before executing the Nomination.

**SECTION TWO: NOMINATION OF ALTERNATE DECISION-MAKER DURING THE MEMBER'S LIFETIME**

I make the following Nomination of Alternate Decision-Maker to act as my Legal Personal Representative, in accordance with Section 17A of the *Superannuation Industry (Supervision) Act 1993 (SISA)* and Parts 2, 9 and 10 of the Governing Rules of the Fund during my lifetime on the terms shown:

- I appoint the person(s) shown in Column 1 of Table 1(A) to act in accordance with the decision-making requirements shown in Column 3 of Table 1(A).
- If the Event shown at Table 1(B) occurs, then I appoint the person(s) shown in Column 1 of Table 1(C) to act in accordance with the decision-making requirements shown in Column 3 of Table 1(C).
- If I strike through Table 1(B) and 1(C), I intend only to appoint the person(s) shown in Table 1(A).

<b>TABLE 1(A) PRIMARY NOMINATION</b>		
<b>Column 1 Alternate Decision-Maker/Director</b>	<b>Column 2 Address of Alternate Decision-Maker/Director</b>	<b>Column 3 Decision-Making Requirements</b>
		Solely/Jointly/By Majority Resolution/Other
		Solely/Jointly/By Majority Resolution/Other



		Solely/Jointly/By Majority Resolution/Other
<b>TABLE 1(B) TERMINATION EVENT</b>		
(Please explain under what circumstances the Nomination at Table 1(A) would fail.)		
<b>TABLE 1(C) ALTERNATE NOMINATION</b>		
<b>Column 1 Alternate Decision-Maker/Director</b>	<b>Column 2 Address of Alternate Decision-Maker/Director</b>	<b>Column 3 Decision-Making Requirements</b>
		Solely/Jointly/By Majority Resolution/Other
		Solely/Jointly/By Majority Resolution/Other
		Solely/Jointly/By Majority Resolution/Other

I direct that the Nominations made at this Section Two will apply:

- during my lifetime while I have Mental Capacity, for the following period of time: \_\_\_\_\_
- during my lifetime while I am a Mentally Incapacitated Person, but not if I have Mental Capacity
- irrespective of my Mental Capacity (i.e. the Alternate Decision-Maker/s will act both if I have Mental Capacity and if I am a Mentally Incapacitated Person)

**I acknowledge that the above Nomination shown in Tables 1(A) and 1(C) grants to the Person(s) shown in the Tables the power to make decisions during my lifetime in respect to the administration of the Fund, including the payment, investment, distribution and/or such other matters relevant to such of my Superannuation Interests held in the Fund.**

**I confirm that I have also made an Enduring Power of Attorney with the above Nomination, and that the Trustee may request a copy of the Enduring Power of Attorney to hold with this Nomination (although I may black through any parts which are not relevant to my Superannuation Interests or the appointment terms made in this Nomination and/or deliver the Enduring Power of Attorney in a sealed envelope to a third party to hold in safe custody on terms allowing the Trustee to obtain access to the Enduring Power of Attorney on the determination by a medical practitioner that I am a Mentally Incapacitated Person).**

**I understand that if I change my Enduring Power of Attorney I must advise the Trustee, to ensure that my membership files are kept current.**

**I understand that the Alternate Decision-Maker has the powers given to them in my Enduring Power of Attorney, and as shown above.**

**SECTION THREE: NOMINATION OF ALTERNATE DECISION-MAKER ON DEATH OF MEMBER**

I make the following Nomination of Alternate Decision-Maker to act as my Legal Personal Representative, in accordance with Section 17A of the SISA and Parts 2, 9 and 10 of the Governing Rules of the Fund, on and from my death:

- I appoint the person(s) shown in Column 1 of Table 2(A) to act in accordance with the decision-making requirements shown in Column 3 of Table 2(A).
- If the Event shown at Table 2(B) occurs, then I appoint the person(s) shown in Column 1 of Table 2(C) to act in accordance with the decision-making requirements shown in Column 3 of Table 2(C).
- If I strike through Table 2(B) and 2(C), I intend only to appoint the person(s) shown in Table 1(A).

<b>TABLE 2(A) PRIMARY NOMINATION</b>		
<b>Column 1 Alternate Decision-Maker/Director</b>	<b>Column 2 Address of Alternate Decision-Maker/Director</b>	<b>Column 3 Decision-Making Requirements</b>
		Solely/Jointly/By Majority Resolution/Other
		Solely/Jointly/By Majority Resolution/Other
		Solely/Jointly/By Majority Resolution/Other
<b>TABLE 2(B) TERMINATION EVENT</b>		
(Please explain under what circumstances the Nomination at Table 2(A) would fail.)		
<b>TABLE 2(C) ALTERNATE NOMINATION</b>		
<b>Column 1 Alternate Decision-Maker/Director</b>	<b>Column 2 Address of Alternate Decision-Maker/Director</b>	<b>Column 3 Decision-Making Requirements</b>
		Solely/Jointly/By Majority Resolution/Other
		Solely/Jointly/By Majority Resolution/Other
		Solely/Jointly/By Majority Resolution/Other

**I acknowledge that the above Nomination shown in Tables 2(A) and 2(C) grants to the Person(s) shown in the Tables, the power to make decisions in respect to the administration of the Fund, including the payment, investment, distribution and/or such other matters relevant to such of my Superannuation Interests held in the Fund if I die.**

**I confirm that I have also made a Last Will with the above Nominations as Executors of my deceased estate, and that the Trustee may request a copy of the Last Will to hold with this Nomination (although I may black through any parts which are not relevant to my Superannuation Interests or the appointment terms made in this Nomination and/or deliver the Last Will in a sealed envelope to a third party to hold in safe custody on terms allowing the Trustee to obtain access to the Last Will on my death).**

**I understand that if I change my Last Will, I must advise the Trustee, to ensure that my membership files are kept current.**

**I understand that the Alternate Decision-Maker has the powers given to them in my Last Will, and as shown above.**

<b>Member Signature:</b>	
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**SECTION FOUR: WITNESS CONFIRMATION**

I confirm, by the execution of this Alternate Decision-Maker Nomination, that the Member shown in Section One read and executed Sections Two and Three of the Nomination and that I have independently verified the identity of the Member by way of inspection.

<b>Witness Signature:</b>	
<b>Witness Full Name:</b>	
<b>Address:</b>	
<b>Telephone Number:</b>	
<b>Date:</b>	

**APPLICATION FOR MEMBERSHIP FORM  
THE DAVIS SUPER FUND**

Member Name:			
Tax File Number:		Date of birth:	
Address:			

1. I apply for membership in the Fund.
2. I am not bankrupt, and I agree to act as a natural person trustee, or as a director of a corporate trustee, and in this capacity to act in accordance with the terms of the Governing Rules of the Fund, Special Rules of the Fund and the Superannuation Laws.
3. I have had the opportunity to read and consider the Governing Rules.
4. I have also had the opportunity to meet with legal, financial and accounting advisors, and am satisfied that membership in the Fund is appropriate to my circumstances and needs.
5. I understand that if I am accepted as a member, my membership may be subject to restrictions and/or classifications.
6. I understand that I may only contribute to the Fund if I am eligible under the Superannuation Laws to do so, and this includes any contributions made by other parties on my behalf.
7. I understand that membership in a SMSF carries with it risks, including but not limited to risks associated with disagreement with other members, liquidity and investment risk, and such other risks which follow the nature of a SMSF arrangement.
8. I acknowledge the Trustee is not and will not be liable for any loss suffered as a result of transactions being delayed or frozen.
9. I agree that, unless I provide notice to the Trustee in writing, I do not require any insurance to be held within the Fund in respect of me.
10. I undertake to provide any relevant information or documentary evidence to the Trustee and agree to submit to health and medical tests as and when requested by the Trustee.
11. I acknowledge the Trustee may collect my personal identification documents (as shown in Section Two) and Tax File Number (TFN), which will be treated as confidential in accordance with the Privacy Act 1988 (Cth) (Privacy Legislation) and will only be used for legal purposes (such as identifying and locating my Superannuation Interests, and calculating tax on any eligible termination payment I may be entitled to receive).
12. I agree to provide the Trustee with my TFN. I authorise the Trustee to provide my TFN to any other Superannuation Fund in which my Superannuation Interest may be transferred to and/or to the ATO.
13. I authorise the Trustee to retain and store information on my behalf despite any provision to the contrary in any Privacy Legislation.
14. I understand that if I become a bankrupt person or subject to a Mandatory Transfer Event, the Trustee may, but is not required unless the Superannuation Laws prescribed, Roll-over my Superannuation Interests to any other Eligible Entity. If I have made a Default Superannuation Fund Nomination, then the Trustee will have regard to such nominations. I also understand that the Trustee may not seek my consent in rolling over my Superannuation Interests in the event I am bankrupt or subject to a Mandatory Transfer Event.
15. I understand if I can make a Binding Death Benefit Nomination and/or SMSF Will, the nomination may not be effected if I have nominated a person who is not eligible to receive the benefit under the Superannuation Laws, if I have made direction in respect to an Asset of the Fund which is not quarantined to my Superannuation Interest and/or I make a direction which threatens the solvency and/or Complying SMSF status of the Fund.
16. I understand that it is best practice to disclose my Binding Death Benefit Nomination and/or SMSF Will to the Trustee and for the Trustee to obtain legal, financial and/or accounting advice to ascertain if the nomination is lawful. I understand that the Trustee has no obligation to obtain advice before receiving my Binding Death Benefit Nomination and/or SMSF Will, and it is therefore important that I obtain independent advice and consult with the Trustee.
17. I declare that the information I provide to the Trustee is true and correct. I acknowledge it is my responsibility to inform the Trustee of any error or changes regarding these matters.

Member Signature:	
Date:	

**DEATH BENEFIT NOMINATION FORM  
THE DAVIS SUPER FUND**

**INSTRUCTIONS**

- In **Section One**, please complete your details.
- In **Section Two**, select the appropriate options at each of items (a) and (b). Please note that, if either or both of the items marked with an \* are selected, your execution of the Form is required to be witnessed at least ONE independent adult witnesses who is other than a Member of the Fund or a beneficiary nominated in this Form.
- In **Section Three**, please identify how you require your benefits to be paid in the event of your death. Eligible Primary Beneficiaries include the Legal Personal Representative of your deceased estate and/or your Dependants (e.g. Spouse, Children and/or a person who is financially dependent on you or in an Interdependency Relationship with you).
- In **Section Four**, please identify how you require your benefits to be paid in the event of your death. Eligible Secondary Beneficiaries include the Legal Personal Representative of your deceased estate and/or your Dependants (e.g. Spouse, Children and/or a person who is financially dependent on you or in an Interdependency Relationship with you).
- In **Section Five**, please read the statements contained and, if satisfied, complete your name, signature and the date. In the event you have selected at Section Two that the Nomination is either non-lapsing or binding (or both), please sign this document in the presence of at least **ONE** (1) independent adult witnesses who is other than a Member of the Fund, a Member's Relative, a Trustee of the Fund (including directors of a corporate trustee) and/or a beneficiary nominated in this Form.
- Your witnesses will also need to complete **Section Six**.
- Once completed, forward the Form to the Trustee of the Fund.

*It is highly recommended that the Member submit to the Trustee an Alternate Decision-Maker Nomination at the same time as completing the Death Benefit Nomination Form.*

**SECTION ONE: ABOUT THE MEMBER**

Member Name:	
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**SECTION TWO: NOMINATION OPTIONS**

- (a) The Nomination made in this Form is:
- \*binding on the Trustee of the Fund; or
  - \*\*non-binding.

*\*\*In the event that you have selected non-binding at Section Two(a), this Nomination is not binding on your Alternate Decision-Maker when deciding how your Superannuation Interests should be paid. If you make a non-binding direction, your Alternate Decision-Maker will be vested with authority to select your nominated beneficiaries subject to the Governing Rules (see Parts 2, 9 and 10 of the Governing Rules).*

- (b) The Nomination made in this Form is also:
- \*non-lapsing; or
  - \*\*\*lapsing, and expires after:
    - a period of 3 (three) years
    - other: \_\_\_\_\_

*\*\*\*In the event that you have selected lapsing at Section Two(b), this Nomination will expire after the period indicated by you. Following expiration of the period indicated, you must make a new Nomination (failing which, no Nomination is recorded for consideration by the Trustee).*

**SECTION THREE: NOMINATION OF PRIMARY BENEFICIARY(IES) OF SUPERANNUATION INTERESTS**

In the event of my death, I nominate the following (each being either my Legal Personal Representative and/or a Dependant of me) to be paid my Superannuation Interests in the Fund (excepting any part which is dealt with in accordance with a valid reversionary term of one or more Pension Interest Agreements):

**OPTION ONE (if you wish 100% of your Superannuation Interests to pass to your Estate):**

Please pay my Superannuation Interests held in the Fund to the Legal Personal Representative of my Estate.

**OPTION TWO (if you wish less than 100% (or no part) of your Superannuation Interests to pass to your Estate):**

Please pay my Superannuation Interests held in the Fund (excepting any part of my Superannuation Interests which are subject to a **valid** Auto-Reversionary Pension Interest Agreement or Conditional Pension Interest Agreement) as shown in Table 1. Complete Table 1 by:

- Entering the full name and address of the Primary Beneficiary at Table 1 Column A.
- Entering the relationship of the Primary Beneficiary to you at Table 1 Column B.
- If there is only one Primary Beneficiary, enter 100% in the corresponding Table 1 Column C. If there is more than one Primary Beneficiary, then the total of the percentages at Table 1 Column C must add up to 100%.
- Enter how you approve the benefit to be paid to the Primary Beneficiary in Colum D. If you wish the benefit to be paid as a Pension, mark (**P**). If you wish the benefit to be paid as a Lump Sum, mark (**LS**). If you allow the Primary Beneficiary to nominate his/her own preference, then mark (**PBD**).
- If you wish to nominate additional Primary Beneficiaries, please note that you are expanding this Section Three, and use a separate sheet of paper attached to the Binding Death Benefit Nomination for such purpose. Each of your witnesses and you will need to sign the additional sheet of paper, to ensure its authenticity.
- *Note: if you wish to pay any part of the benefit to the Legal Personal Representative of your Estate, then please insert "Legal Personal Representative of my Estate" at Table 1 Column A, enter nothing under Table 1 Column B, and record the percentage at Table 1 Column C.*

<b>Table 1</b>			
<b>Column A</b>	<b>Column B</b>	<b>Column C</b>	<b>Column D</b>
Primary Beneficiary Name and Address:	Relationship:	% of Benefit:	Pension ( <b>P</b> ) / Lump Sum Payment ( <b>LSP</b> ) / Primary Beneficiary discretion ( <b>PBD</b> )?
<b>Total of Column C (must equal 100%, or the Nomination is invalid)</b>		<b>%</b>	

**SECTION FOUR: NOMINATION OF SECONDARY BENEFICIARY(IES) OF SUPERANNUATION INTERESTS**

If you wish to nominate an alternate Person/s (**Secondary Beneficiary** or **Secondary Beneficiaries**) to take if a person nominated at Table 1 (**Primary Beneficiary**) fails to survive you, then please do so by:

- Entering the full name of the Primary Beneficiary at Table 2 Column A.
- Entering the full name, address and relationship to you of the Secondary Beneficiary or Secondary Beneficiaries at Table 2 Column B.
- If there is only one Secondary Beneficiary for a Primary Beneficiary, then enter 100% in the corresponding Column C. If there are more than one Secondary Beneficiaries for a Primary Beneficiary, then ensure the total of the Secondary Beneficiaries provisions add to 100% if Tenants in Common. *(Note: The interest divided here is only the interest which the Primary Beneficiary was entitled to as a consequence of the provision at Section Three.)* If there is more than one Secondary Beneficiary and the interest is to make the benefit a joint Asset of them, then no percentage needs to be detailed.
- If there is more than one Secondary Beneficiary for a Primary Beneficiary, then enter whether the Secondary Beneficiaries take the interest of the Primary Beneficiary as joint tenants or tenants in common. Joint tenants means that the interest of the Primary Beneficiary is held equally and undivided by the Secondary Beneficiaries as joint co-owners. Tenants in common means that the interest of the Primary Beneficiary passes to the Secondary Beneficiaries in equal or unequal percentage proportions (as specified) to be held by the Secondary Beneficiaries as individual ownership interests.
- The below table allows three Secondary Beneficiaries entries beside each Primary Beneficiary. If there are more Secondary Beneficiaries nominated to any Primary Beneficiary, please note that you are expanding this Section Four, and use a separate sheet of paper attached to the Binding Death Benefit Nomination for such purpose. Each of your witnesses and you will need to sign the additional sheet of paper, to ensure its authenticity.
- Enter how you approve the benefit to be paid to the Secondary Beneficiary in Column D. If you wish the benefit to be paid as a Pension, mark (**P**). If you wish the benefit to be paid as a Lump Sum, mark (**LS**). If you allow the Secondary Beneficiary to nominate his/her own preference, then mark (**SBP**).

<b>Table 2</b>			
<b>Column A</b>	<b>Column B</b>	<b>Column C</b>	<b>Column D</b>
Full name of Primary Beneficiary	Full name and addresses of Secondary Beneficiaries, and relationship to you	Joint Tenants ( <i>individual percentage not required</i> ), or Tenants in Common ( <i>include percentages of each individual Secondary Beneficiary</i> ).	Pension ( <b>P</b> ) / Lump Sum ( <b>LS</b> ) / or Secondary Beneficiary discretion ( <b>SBD</b> )?
1			
2			

## SECTION FIVE: MEMBER DECLARATION

I confirm:

1. In the event I have not answered Section Two(b), this Nomination is deemed to be a **lapsing nomination**, and expires after a period of 3 (three) years or as otherwise shown.
2. In the event I have not answered Section Two(a), this Nomination is deemed to be a **non-binding nomination**.
3. If this is a **non-binding nomination**, I understand that my Alternate Decision-Maker will determine in its discretion who receives my Superannuation Interests (excepting that part which is supporting a valid Auto-Reversionary Pension Interest Agreement, Conditional Pension Interest Agreement or other Pension Interest Agreement with a reversionary term).
4. If this is a lapsing nomination, I acknowledge that this nomination is valid until the event indicated in Section Two(b) and acknowledge that it is my responsibility to provide the Trustee with a new Death Benefit Nomination Form prior to expiry of the existing nomination.
5. I acknowledge that, in the event this Death Benefit Nomination Form lapses, is revoked or ceases to be valid at the date of my death, and a new Nomination has not been made by me and accepted by the Trustee, then the payment of my Superannuation Interests will be made at my Alternate Decision-Maker's discretion.
6. I understand that if I my Superannuation Interests are in part or in whole supporting an Auto-Reversionary Pension Interest Agreement, Conditional Pension Interest Agreement or other Pension Interest Agreement with a reversionary term, then provided the reversionary terms are valid and effective on my death, then that part of my Superannuation Interests will not be dealt with under this Section Three.
7. I understand that if my Superannuation Interests are in part or in whole supporting an Auto-Reversionary Pension Interest Agreement, Conditional Pension Interest Agreement or other Pension Interest Agreement with a reversionary term, and the reversionary terms are not valid and effective on my death, then that part of my Superannuation Interests will be included in the distribution made under this Binding Death Benefit Nomination.
8. I understand that, if I make this a **binding nomination**, any existing Binding Death Benefit Nomination Form or SMSF Will will be revoked and replaced.
9. I confirm that the beneficiaries nominated are a Dependant of me in accordance with the *Superannuation Industry (Supervision) Act 1993 (Cth)*, or my Legal Personal Representative.
10. I understand I should review my Death Benefit Nomination Form regularly, especially when my circumstances change (e.g. marriage, having children or any other life changing event), to ensure my nomination is always up to date.
11. I have had the opportunity to read Parts 9, 10 and 11 of the Governing Rules, and have had the opportunity to seek legal, financial and accounting advice before making this nomination.
12. I declare that the information I have provided to the Trustee is true and correct. I acknowledge it is my responsibility to inform the Trustee of any error or changes regarding these matters.



I request that the Trustee accept my nomination listed above.

Member Signature:	
Date:	

<b>SECTION SIX: WITNESS DECLARATION</b> <b>(NOTE: only ONE witness is required, but TWO witnesses are recommended.)</b>	
I declare: <ul style="list-style-type: none"> <li>• I am over 18 (eighteen) years of age;</li> <li>• I am not a nominated beneficiary of the Member, Trustee or Member's Relative; and</li> <li>• This Form was signed and dated by the Member in my presence.</li> </ul>	I declare: <ul style="list-style-type: none"> <li>• I am over 18 (eighteen) years of age;</li> <li>• I am not a nominated beneficiary of the Member, Trustee or Member's Relative; and</li> <li>• This Form was signed and dated by the Member in my presence.</li> </ul>
Witness 1 Full Name:	Witness 2 Full Name:
Witness 1 Signature:	Witness 2 Signature:
Witness 1 Address:	Witness 2 Address:
Date:	Date:

**DEFINITIONS**

**Binding** means that, provided that no event has occurred that would invalidate the Nomination (such as the death of the Beneficiaries nominated, or the Beneficiaries nominated no longer being the Member's Legal Personal Representative or Dependant), the Trustee and Member's Alternate Decision-Maker are bound to pay the Member's Superannuation Interests (other than any interests supporting an Auto-Reversionary Pension Interest Agreement, Conditional Pension Interest Agreement or other Pension Interest Agreement with a valid reversionary term) to the Beneficiaries nominated in the proportions nominated.

**Dependant** includes the Member's legal or de facto Spouse, Member's Children (including step Children and adult Children), a Person in an Interdependency Relationship with a Member, a Person who is wholly or partially financially dependent on the Member, and any other Person the Superannuation Laws define as a Dependant of a Member. Note, only a Dependant as the term is defined in the *Income Tax Assessment Act 1997 (ITAA97)* is eligible to receive a Pension Interest from a Deceased Member.

**Interdependency Relationship** means the Person and the Member live together and have a close personal relationship and one or both of the parties provide the other with financial support and domestic support and personal care.

**Lapsing** means that the Nomination contained in the Death Benefit Nomination Form applies only for a set period of time, which shall expire upon the event/s indicated at Section Two(b) occurring.

**Member** means the person named at Section One.

**Non-binding** means that the Trustee and Alternate Decision-Maker may consider the Nomination made in the Death Benefit Nomination Form, but is not bound to pay the Member's Superannuation Interests in accordance with the Nomination made by the Member.

**Non-lapsing** means that the Nomination contained in the Death Benefit Nomination Form applies in perpetuity unless revoked by the Member by notice in writing to the Trustee, or until the Nomination is revoked by a new Death Benefit Nomination Form being submitted to and accepted by the Trustee.

**Legal Personal Representative** means the Person or Persons appointed on or following the Member's death as the Executor or Administrator of the Member's Estate.

## TRUSTEE INFORMATION MEMORANDUM TO MEMBERS

### Binding Death Benefit Nomination

#### Binding Death Benefit Nomination in accordance with the SIS Act 1993

The operation of the Fund, of which you are a Member or are being invited to be a Member, is governed by a document called a Trust Deed. The Trustee of the Fund is bound to act in accordance with the requirements of the Trust Deed in administering the Fund.

Under the Trust Deed, the Trustee has a discretion to decide whether, in the event of your death, to pay the death benefit, which is payable to your Legal Personal Representative (that is, to the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will) and/or to dependants of yours, and in what proportions.

However, the Trust Deed also enables you to override the Trustee's discretion by you giving a binding direction to the Trustee. This is a direction to the Trustee to pay any death benefit payable either to your estate or to dependants specified by you (or both) and in the proportions that you specify.

You may elect for the Trustee to exercise the discretion given to it to decide who to pay your benefit to, in the event of your death (see "Trustee Information Memorandum to Members – Indicative Non-Binding Death Benefit Nomination") or you can give a binding direction to the Trustee by completing the direction in this Nomination or you can give a non-lapsing binding nomination under paragraph 25.5 of the Governing Rules of the Fund (see "Trustee Information Memorandum to Members – Non-Lapsing Binding Nomination").

#### Important Points about Binding Nominations

If you decide to give a binding direction by completing this Nomination, it is important for you to note the following:

1. You can only direct the Trustee to pay the benefit either to your Legal Personal Representative (that is, to the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will) or to the dependants that you specify on this Nomination (or both).
2. If you wish to give such a direction to the Trustee, you must specify the percentage of your total death benefit which is to be paid to each of the estate or your dependants, or both.
3. You can confirm, amend or revoke this Nomination at any time by giving written notice to the Trustee.
4. The direction that you give automatically ceases to have any effect 3 years after the date on which you sign and date this Nomination. If the direction ceases to have effect, the Trustee will have a discretion to decide who to pay the death benefit to.
5. If, on this Nomination, you direct the Trustee to pay any part of your death benefit to a person who is not a dependant (as described below), your direction will be void and of no effect and the Trustee will be required to decide to whom to pay your death benefit.
6. For the purposes of the Trust Deed, a dependant is:
  - a spouse of a Member
  - any children of a Member
  - any other person (whether related to the Member or not) with whom the Member has an interdependency relationship.

"Spouse" includes a de facto spouse and "children" includes step-children, adopted and ex-nuptial children.

Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and

(d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an interdependency relationship, or had an interdependency relationship immediately before death:

(a) all of the circumstances of the relationship between the persons, including (where relevant):

- (i) the duration of the relationship
- (ii) whether or not a sexual relationship exists
- (iii) the ownership, use and acquisition of property
- (iv) the degree of mutual commitment to a shared life
- (v) the care and support of children
- (vi) the reputation and public aspects of the relationship
- (vii) the degree of emotional support
- (viii) the extent to which the relationship is one of mere convenience, and
- (ix) any evidence suggesting that the parties intend the relationship to be permanent.

(b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

If you have any doubt as to whether a person you wish to nominate to receive any part of your death benefit is a dependant, you should seek advice from the Trustee before completing this Nomination.

7. For this Nomination to be effective, it must be signed and dated by you in the presence of 2 witnesses who are both at least 18 years old and neither of the witnesses can be a person who you have nominated to receive a part of your death benefit.

8. In order for the Binding Nomination to be valid, it must be fully completed.

Please ensure the Nomination, Member Declaration and Witness Declaration are completed.

Please ensure that the beneficiaries named in this Nomination are dependants and/or your Legal Personal Representative.

Your Legal Personal Representative is either the person named as your executor in your will, or, if you do not have a valid will at the date of your death, the person who applies for and has been granted letters of administration for your estate.

9. Should you wish to nominate your legal personal representative, please write 'Legal Personal Representative' as the name of the beneficiary.

10. If your estate i.e. your Legal Personal Representative is to be paid a benefit, the death benefit will form part of your estate and will be distributed as part of your estate in accordance with your will, however, if you do not have a valid will on the date of your death, distribution of your estate will be in accordance with the laws of intestacy. The Court has power in some instances to, in effect, alter your will and the persons who might otherwise be entitled as beneficiaries of your estate. You should seek legal advice in this regard.

## Binding Death Benefit Nomination

**Name of Fund:** T & L Davis Investments

**Member's Name:** LYNOA DAVIS  
(Minor's Name if on behalf of minor)

**Address:** 8 Rawdon Ave, Northmead NSW 2152

**Date of Birth:** 30/08/1969

**Occupation:** Business Owner

**Telephone:** 0412 985 941 **Fax:**

1. The Nomination must be signed and dated by you in the presence of two witnesses aged 18 years or over. Both witnesses must also provide their date of birth, sign and date the Nomination. It is important to note that the witnesses cannot be persons nominated as beneficiaries.
2. If any of this information is not provided, then your Nomination may be invalid. The Trustee will contact you for clarification if this is the case.
3. It is not compulsory to complete this Nomination. Details of who a death benefit will be paid to in the situation where there is no valid Nomination can be found in Trustee Information Memorandum to Members – Binding Death Benefit Nomination.

Nomination				
Name	Relationship	DOB	Gender	Proportion of Death Benefit
Tim Davis	<input checked="" type="checkbox"/> Spouse	22/01/1968	M	100%
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

**Member Declaration**

I, the Member named above, direct the Trustee(s) of the Fund to pay my death benefit to the above person(s) in the proportions shown.

I understand that:

- I can amend or revoke this Nomination at any time by providing a new Nomination to the Trustee(s) of the Fund, signed and dated by myself in the presence of two witnesses who are aged 18 years or over;
- Unless amended or revoked earlier, this Nomination is binding on the Trustee for a period of 3 years from the date it is first signed or last confirmed;
- This Nomination revokes and amends any previous notice supplied to the Trustee of the Fund in regard to my nominated beneficiaries;
- If this Nomination is not correctly completed, it may be invalid;
- If I have nominated persons who are not dependants or my Legal Personal Representative (that is, the executor of my will or the administrator granted letters of administration of my estate if I do not leave a

will), the direction contained in the Nomination will be void and of no effect and the Trustee will have a discretion as to whom the benefit is payable and in what proportion.

I acknowledge that I have been provided with information by the Trustee of the Fund that enables me to understand my rights to direct the Trustee to pay my Death Benefit in accordance with this Nomination.


Signature of Member: 

Date: 02/02/2014


**Witness Declaration**

We declare that:

- this Nomination was signed by the Member in our presence;
- we are aged 18 or more; and
- we are not named as beneficiaries.

Signature of Witness:   
Print Name of Witness: FELICITY MCCLURE  
Witness Date of Birth: 22/04/1990

Date: 02/02/14

Signature of Witness:   
Print Name of Witness: Cindy Carocher  
Witness Date of Birth: 11/9/1970

Date: 02/02/14

**ASIC**

Australian Securities &amp; Investments Commission

**Forms Manager**

Registered Agents

**Company:** T AND L DAVIS HOLDINGS PTY LTD ACN 159 123 127**Company details**

Date company registered 21-06-2012  
 Company next review date 21-06-2024  
 Company type Australian Proprietary Company  
 Company status Registered  
 Home unit company No  
 Superannuation trustee company No  
 Non profit company No

**Registered office**

286 HIGH STREET , PENRITH NSW 2750

**Future address**

C/- SMSF AUSTRALIA, UNIT 8 , 435-439 FULLARTON ROAD , HIGHGATE SA 5063 Start date: 04-07-2023

**Principal place of business**

8 RAWTON AVENUE , NORTHMEAD NSW 2152

**Officeholders**

DAVIS, LYNDA

Born 30-08-1969 at KATOOMBA NSW

8 RAWTON AVENUE , NORTHMEAD NSW 2152

Office(s) held: Director, appointed 21-06-2012

DAVIS, TIMOTHY

Born 22-01-1968 at FAIRFIELD NSW

8 RAWTON AVENUE , NORTHMEAD NSW 2152

 Office(s) held: Director, appointed 21-06-2012  
 Secretary, appointed 21-06-2012
**Company share structure**

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORDINARY SHARES	2	2.00	0.00

**Members**

DAVIS , TIMOTHY

8 RAWTON AVENUE , NORTHMEAD NSW 2152

Share class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

DAVIS , LYNDA

8 RAWTON AVENUE , NORTHMEAD NSW 2152

Share class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

**Document history**

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

Received	Number	FormDescription	Status
27-06-2023	7ECF33223 484	CHANGE TO COMPANY DETAILS	Processed - awaiting imaging
23-05-2023	6EBR85695 484	CHANGE TO COMPANY DETAILS	Processed and imaged
21-11-2019	0EYD84763 484	CHANGE TO COMPANY DETAILS	Processed and imaged

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## **TRUSTEE INFORMATION MEMORANDUM TO MEMBERS**

### **Binding Death Benefit Nomination**

#### **Binding Death Benefit Nomination in accordance with the SIS Act 1993**

The operation of the Fund, of which you are a Member or are being invited to be a Member, is governed by a document called a Trust Deed. The Trustee of the Fund is bound to act in accordance with the requirements of the Trust Deed in administering the Fund.

Under the Trust Deed, the Trustee has a discretion to decide whether, in the event of your death, to pay the death benefit, which is payable to your Legal Personal Representative (that is, to the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will) and/or to dependants of yours, and in what proportions.

However, the Trust Deed also enables you to override the Trustee's discretion by you giving a binding direction to the Trustee. This is a direction to the Trustee to pay any death benefit payable either to your estate or to dependants specified by you (or both) and in the proportions that you specify.

You may elect for the Trustee to exercise the discretion given to it to decide who to pay your benefit to, in the event of your death (see "Trustee Information Memorandum to Members – Indicative Non-Binding Death Benefit Nomination") or you can give a binding direction to the Trustee by completing the direction in this Nomination or you can give a non-lapsing binding nomination under paragraph 25.5 of the Governing Rules of the Fund (see "Trustee Information Memorandum to Members – Non-Lapsing Binding Nomination").

#### **Important Points about Binding Nominations**

If you decide to give a binding direction by completing this Nomination, it is important for you to note the following:

1. You can only direct the Trustee to pay the benefit either to your Legal Personal Representative (that is, to the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will) or to the dependants that you specify on this Nomination (or both).
2. If you wish to give such a direction to the Trustee, you must specify the percentage of your total death benefit which is to be paid to each of the estate or your dependants, or both.
3. You can confirm, amend or revoke this Nomination at any time by giving written notice to the Trustee.
4. The direction that you give automatically ceases to have any effect 3 years after the date on which you sign and date this Nomination. If the direction ceases to have effect, the Trustee will have a discretion to decide who to pay the death benefit to.
5. If, on this Nomination, you direct the Trustee to pay any part of your death benefit to a person who is not a dependant (as described below), your direction will be void and of no effect and the Trustee will be required to decide to whom to pay your death benefit.
6. For the purposes of the Trust Deed, a dependant is:
  - a spouse of a Member
  - any children of a Member
  - any other person (whether related to the Member or not) with whom the Member has an interdependency relationship.

"Spouse" includes a de facto spouse and "children" includes step-children, adopted and ex-nuptial children.

Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and

(d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an interdependency relationship, or had an interdependency relationship immediately before death:

(a) all of the circumstances of the relationship between the persons, including (where relevant):

- (i) the duration of the relationship
- (ii) whether or not a sexual relationship exists
- (iii) the ownership, use and acquisition of property
- (iv) the degree of mutual commitment to a shared life
- (v) the care and support of children
- (vi) the reputation and public aspects of the relationship
- (vii) the degree of emotional support
- (viii) the extent to which the relationship is one of mere convenience, and
- (ix) any evidence suggesting that the parties intend the relationship to be permanent.

(b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

If you have any doubt as to whether a person you wish to nominate to receive any part of your death benefit is a dependant, you should seek advice from the Trustee before completing this Nomination.

7. For this Nomination to be effective, it must be signed and dated by you in the presence of 2 witnesses who are both at least 18 years old and neither of the witnesses can be a person who you have nominated to receive a part of your death benefit.

8. In order for the Binding Nomination to be valid, it must be fully completed.

Please ensure the Nomination, Member Declaration and Witness Declaration are completed.

Please ensure that the beneficiaries named in this Nomination are dependants and/or your Legal Personal Representative.

Your Legal Personal Representative is either the person named as your executor in your will, or, if you do not have a valid will at the date of your death, the person who applies for and has been granted letters of administration for your estate.

9. Should you wish to nominate your legal personal representative, please write 'Legal Personal Representative' as the name of the beneficiary.

10. If your estate i.e. your Legal Personal Representative is to be paid a benefit, the death benefit will form part of your estate and will be distributed as part of your estate in accordance with your will, however, if you do not have a valid will on the date of your death, distribution of your estate will be in accordance with the laws of intestacy. The Court has power in some instances to, in effect, alter your will and the persons who might otherwise be entitled as beneficiaries of your estate. You should seek legal advice in this regard.

## Binding Death Benefit Nomination

Name of Fund: The Davis Super Fund

Member's Name: Timothy Davis  
(Minor's Name if on behalf of minor)

Address: 8 Rawton ave, Northmead, N.S.W, 2152

Date of Birth: 22/01/1968

Occupation: Senior Service Engineer

Telephone: 0421 478 353 Fax:

1. The Nomination must be signed and dated by you in the presence of two witnesses aged 18 years or over. Both witnesses must also provide their date of birth, sign and date the Nomination. It is important to note that the witnesses cannot be persons nominated as beneficiaries.
2. If any of this information is not provided, then your Nomination may be invalid. The Trustee will contact you for clarification if this is the case.
3. It is not compulsory to complete this Nomination. Details of who a death benefit will be paid to in the situation where there is no valid Nomination can be found in Trustee Information Memorandum to Members – Binding Death Benefit Nomination.

Nomination				
Name	Relationship	DOB	Gender	Proportion of Death Benefit
<u>Lynda Davis</u>	<input checked="" type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Other dependant <input type="checkbox"/> Legal Personal representative (your estate)	<u>30/8/69</u>	<u>F</u>	<u>100%</u>

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Other dependant <input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
LYNOA DAVIS	<input checked="" type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Other dependant <input type="checkbox"/> Legal Personal representative (your estate)	30/08/69	F	100%  T.D

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Other dependant <input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Other dependant <input type="checkbox"/> Legal Personal representative (your estate)			

### Member Declaration

I, the Member named above, direct the Trustee(s) of the Fund to pay my death benefit to the above person(s) in the proportions shown.

I understand that:

- I can amend or revoke this Nomination at any time by providing a new Nomination to the Trustee(s) of the Fund, signed and dated by myself in the presence of two witnesses who are aged 18 years or over;
- Unless amended or revoked earlier, this Nomination is binding on the Trustee for a period of 3 years from the date it is first signed or last confirmed;
- This Nomination revokes and amends any previous notice supplied to the Trustee of the Fund in regard to my nominated beneficiaries;
- If this Nomination is not correctly completed, it may be invalid;
- If I have nominated persons who are not dependants or my Legal Personal Representative (that is, the executor of my will or the administrator granted letters of administration of my estate if I do not leave a

will), the direction contained in the Nomination will be void and of no effect and the Trustee will have a discretion as to whom the benefit is payable and in what proportion.

I acknowledge that I have been provided with information by the Trustee of the Fund that enables me to understand my rights to direct the Trustee to pay my Death Benefit in accordance with this Nomination.


**Signature of Member:**  **Date:** 3/2/14

**Witness Declaration**

We declare that:

- this Nomination was signed by the Member in our presence;
- we are aged 18 or more; and
- we are not named as beneficiaries.

**Signature of Witness:**  **Date:** 3/2/14  
**Print Name of Witness:** Tom NEVILLER  
**Witness Date of Birth:** 31/08/1957

**Signature of Witness:**  **Date:** 3/2/14  
**Print Name of Witness:** Linda DERIU  
**Witness Date of Birth:** 21/06/1961