

Compliance Workpapers
Brown Superfund
Financial Year - 2023



Fund Details

Fund Name	Brown Superfund
Contact no	
Financial Year	2023
Established Date	01/05/2015
ABN	43 265 643 557
TFN	967907217
Trustee Type	Corporate
Trustees	EJB SMSF Pty Ltd
ACN	667870975

Review Points

Statement of Financial Position

Assets	Qty	2023	2022	Change (\$)	Change (%)	
Investments	0.00	870,476.51	710,902.48	159,574.03	22.45	WP-1 WP-2
Other Assets	0.00	10.84	10.79	0.05	0.46	WP-1
Cartesi	0.65	0.14	0.00	0.14	100.00	
Celo	0.59	0.38	0.71	-0.33	46.48	
ChainLink	0.01	0.09	0.29	-0.20	68.97	
Cosmos	0.00	0.01	0.01	0.00	0.00	
Ethereum	0.00	0.00	0.54	-0.54	100.00	
GAS	1.01	4.03	0.00	4.03	100.00	
Helium	0.06	0.14	0.86	-0.72	83.72	
Livepeer	0.00	0.00	1.08	-1.08	100.00	
Near Protocol	0.05	0.09	0.21	-0.12	57.14	
Numeraire	0.05	0.98	0.00	0.98	100.00	
OMG Network	0.00	0.00	1.25	-1.25	100.00	
Ox	0.54	0.17	3.09	-2.92	94.50	
Ren	0.22	0.02	0.04	-0.02	50.00	
Render Network	0.45	1.35	0.00	1.35	100.00	
Ripple	0.74	0.53	0.00	0.53	100.00	
Rune	0.00	0.00	0.11	-0.11	100.00	
Skale	0.62	0.03	0.04	-0.01	25.00	

Assets	Qty	2023	2022	Change (\$)	Change (%)	
Solana	0.00	0.00	0.28	-0.28	100.00	
Terra 2.0	1.83	1.71	0.00	1.71	100.00	
The Ankr token	0.96	0.03	0.04	-0.01	25.00	
The Sandbox	0.37	0.23	0.53	-0.30	56.60	
Theta	0.76	0.81	0.00	0.81	100.00	
VeChain Token	0.00	0.00	0.01	-0.01	100.00	
VeThor	28.70	0.06	0.34	-0.28	82.35	
XDC Network	0.88	0.04	1.36	-1.32	97.06	
Zilliqa	0.02	0.00	0.00	0.00	0.00	
Shares in Listed Companies	0.00	2,540.00	29,957.64	-27,417.64	91.52	WP-1
Bellevue Gold Limited	2,000.00	2,540.00	0.00	2,540.00	100.00	
Boss Energy Limited	0.00	0.00	5,310.00	-5,310.00	100.00	
Centrex Limited	0.00	0.00	4,411.65	-4,411.65	100.00	
Oceanagold Corporation	0.00	0.00	5,520.00	-5,520.00	100.00	
Silver Lake Resources Limited	0.00	0.00	2,452.67	-2,452.67	100.00	
SSR Mining Inc.	0.00	0.00	6,135.00	-6,135.00	100.00	
Tulla Resources PLC	0.00	0.00	3,758.32	-3,758.32	100.00	
Westgold Resources Limited	0.00	0.00	2,370.00	-2,370.00	100.00	
Units In Listed Unit Trusts	0.00	0.00	6,360.00	-6,360.00	100.00	
Betashares Gold Bullion ETF - Currency Hedged	0.00	0.00	6,360.00	-6,360.00	100.00	

Assets	Qty	2023	2022	Change (\$)	Change (%)	
Units In Unlisted Unit Trusts	0.00	867,913.60	674,574.05	193,339.55	28.66	WP-1 WP-2
1oz Gold Bars	4.00	11,768.40	10,803.60	964.80	8.93	
2022 Australian Kangaroo 1 oz Silver Coin	200.00	9,360.00	5,876.00	3,484.00	59.29	
5oz Gold Bars	2.00	29,220.80	26,819.00	2,401.80	8.96	
AG Freedom 1 oz Silver Round	250.00	8,555.00	0.00	8,555.00	100.00	
As Good As Gold 1 oz Gold Bar	50.00	147,105.00	135,045.00	12,060.00	8.93	
As Good As Gold 100g Gold Bar	10.00	94,127.00	86,416.00	7,711.00	8.92	
As Good As Gold 100oz Silver Bar	81.00	294,435.00	264,708.00	29,727.00	11.23	
As Good As Gold 2022 Australian Kangaroo 1 oz Silver Coin	200.00	9,360.00	5,876.00	3,484.00	59.29	
As Good As Gold Premium 1 kilo Silver Bar	155.00	184,016.00	85,012.20	99,003.80	116.46	
As Good As Gold Premium 10 oz Silver Bar	60.00	23,772.00	0.00	23,772.00	100.00	
Perth Mint 10oz Gold Bar	1.00	29,145.80	27,559.00	1,586.80	5.76	
Perth Mint 2.5oz Gold Bar	3.00	21,915.60	20,669.25	1,246.35	6.03	
Sunshine Mint 1 oz Silver Round	150.00	5,133.00	5,790.00	-657.00	11.35	
Wrap/Platform Assets	0.00	12.07	0.00	12.07	100.00	WP-1
Interactive Brokers (U8477676)	0.00	12.07	0.00	12.07	100.00	
Other Assets	0.00	52,449.61	195,529.36	-143,079.75	73.18	
Cash At Bank	0.00	44,092.70	189,272.45	-145,179.75	76.70	
CBA Accelerator	0.00	40,775.10	189,238.18	-148,463.08	78.45	WP-1
CBA Direct Investment Account	0.00	3,317.58	0.00	3,317.58	100.00	WP-1

Assets	Qty	2023	2022	Change (\$)	Change (%)	
Coinspot Cash Account	0.00	0.02	34.27	-34.25	99.94	
Current Tax Assets	0.00	8,356.91	6,256.91	2,100.00	33.56	WP-1 WP-2 WP-3 WP-4
Excessive Foreign Tax Credit Writeoff	0.00	-6.54	-14.00	7.46	53.29	
Foreign Tax Credits	0.00	6.54	14.00	-7.46	53.29	
Shares in Listed Companies	0.00	6.20	0.00	6.20	100.00	
SSR Mining Inc.	0.00	6.20	0.00	6.20	100.00	
Units In Listed Unit Trusts	0.00	0.00	14.00	-14.00	100.00	
Vaneck Gold Miners ETF - Vaneck Gold Miners ETF	0.00	0.00	14.00	-14.00	100.00	
Wrap/Platform Assets	0.00	0.34	0.00	0.34	100.00	
Interactive Brokers (U8477676)	0.00	0.34	0.00	0.34	100.00	
Franking Credits	0.00	0.00	77.91	-77.91	100.00	
Shares in Listed Companies	0.00	0.00	77.91	-77.91	100.00	
ASX Limited	0.00	0.00	48.77	-48.77	100.00	
Evolution Mining Limited	0.00	0.00	29.14	-29.14	100.00	
Income Tax Instalments Paid	0.00	2,085.00	6,132.00	-4,047.00	66.00	WP-1
Income Tax Payable	0.00	6,256.91	0.00	6,256.91	100.00	
Withholding Credits	0.00	15.00	47.00	-32.00	68.09	
Cash At Bank	0.00	15.00	0.00	15.00	100.00	
CBA Direct Investment Account	0.00	15.00	0.00	15.00	100.00	

Assets	Qty	2023	2022	Change (\$)	Change (%)	
Shares in Listed Companies	0.00	0.00	18.00	-18.00	100.00	
Westgold Resources Limited	0.00	0.00	18.00	-18.00	100.00	
Units In Listed Unit Trusts	0.00	0.00	29.00	-29.00	100.00	
Vaneck Gold Miners ETF - Vaneck Gold Miners ETF	0.00	0.00	29.00	-29.00	100.00	
Total Assets	0.00	922,926.12	906,431.84	16,494.28	1.82	

Liabilities	Qty	2023	2022	Change (\$)	Change (%)	
Other Creditors and Accruals	0.00	8,102.59	8,102.59	0.00	0.00	
Sundry Liabilities	0.00	8,102.59	8,102.59	0.00	0.00	
Sundry Creditor	0.00	8,102.59	8,102.59	0.00	0.00	
Other Taxes Payable	0.00	0.00	2,044.00	-2,044.00	100.00	WP-1
Activity Statement Payable/Refundable	0.00	0.00	2,044.00	-2,044.00	100.00	
Total Liabilities	0.00	8,102.59	10,146.59	-2,044.00	20.14	

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
Member Entitlement Accounts	0.00	914,823.53	896,285.25	18,538.28	2.07	WP-1 WP-2
Mr Erich Brown	0.00	299,962.79	324,628.11	-24,665.32	7.60	
Account Based Pension (40.71% Tax Free)	0.00	165,398.29	227,709.24	-62,310.95	27.36	
Accumulation	0.00	134,564.50	96,918.87	37,645.63	38.84	
Mrs Maria Brown	0.00	614,860.74	571,657.14	43,203.60	7.56	
Accumulation	0.00	614,860.74	571,657.14	43,203.60	7.56	

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
Total Member Entitlements	0.00	914,823.53	896,285.25	18,538.28	2.07	

Operating Statement

Income	2023	2022	Change (\$)	Change (%)	
Investment Gains	101,300.05	-15,291.17	116,591.22	762.47	
Increase in Market Value	101,300.05	-15,291.17	116,591.22	762.47	WP-1
Other Assets	14.75	7,807.92	-7,793.17	99.81	
Cartesi	-0.01	0.00	-0.01	100.00	
Celo	-0.33	-2.02	1.69	83.66	
ChainLink	0.83	-0.86	1.69	196.51	
Cosmos	0.00	-0.03	0.03	100.00	
Ethereum	1.07	5,787.22	-5,786.15	99.98	
GAS	-0.26	0.00	-0.26	100.00	
Helium	-0.72	-0.45	-0.27	60.00	
Litecoin	0.00	2,040.84	-2,040.84	100.00	
Livepeer	2.52	-2.53	5.05	199.60	
Near Protocol	-0.12	-0.67	0.55	82.09	
Numeraire	-0.21	0.00	-0.21	100.00	
OMG Network	2.70	-2.70	5.40	200.00	
Ox	6.40	-6.48	12.88	198.77	
Ren	-0.02	-0.08	0.06	75.00	
Render Network	0.99	0.00	0.99	100.00	
Ripple	0.08	0.00	0.08	100.00	
Rune	0.40	-0.40	0.80	200.00	

Income	2023	2022	Change (\$)	Change (%)	
Skale	-0.01	-0.15	0.14	93.33	
Solana	0.68	-0.68	1.36	200.00	
Terra 2.0	-0.45	0.00	-0.45	100.00	
The Ankr token	-0.01	-0.14	0.13	92.86	
The Sandbox	-0.30	-1.01	0.71	70.30	
Theta	-0.38	0.00	-0.38	100.00	
VeChain Token	0.01	-0.01	0.02	200.00	
VeThor	-0.34	0.34	-0.68	200.00	
XDC Network	2.23	-2.27	4.50	198.24	
Shares in Listed Companies	6,957.76	-7,244.19	14,201.95	196.05	
ASX Limited	0.00	220.59	-220.59	100.00	
Bellevue Gold Limited	1,030.05	0.00	1,030.05	100.00	
Boss Energy Limited	959.95	-959.95	1,919.90	200.00	
Centrex Limited	471.12	-471.12	942.24	200.00	
Evolution Mining Limited	0.00	900.75	-900.75	100.00	
Lynas Rare Earths Limited	0.00	-3,416.41	3,416.41	100.00	
Oceanagold Corporation	489.95	-489.95	979.90	200.00	
Silver Lake Resources Limited	546.84	-546.84	1,093.68	200.00	
SSR Mining Inc.	819.95	-819.95	1,639.90	200.00	
Tulla Resources PLC	271.31	-271.31	542.62	200.00	
Westgold Resources Limited	2,368.59	-1,390.00	3,758.59	270.40	

Income	2023	2022	Change (\$)	Change (%)	
Units In Listed Unit Trusts	773.99	183.59	590.40	321.59	
Betashares Gold Bullion ETF - Currency Hedged	773.99	-276.00	1,049.99	380.43	
Vaneck Gold Miners ETF - Vaneck Gold Miners ETF	0.00	459.59	-459.59	100.00	
Units In Unlisted Unit Trusts	93,553.55	-16,038.49	109,592.04	683.31	WP-1
1oz Gold Bars	964.80	1,232.40	-267.60	21.71	
2022 Australian Kangaroo 1 oz Silver Coin	3,484.00	-2,204.00	5,688.00	258.08	
5oz Gold Bars	2,401.80	3,061.40	-659.60	21.55	
AG Freedom 1 oz Silver Round	-795.00	0.00	-795.00	100.00	
As Good As Gold 1 oz Gold Bar	12,060.00	1,895.00	10,165.00	536.41	
As Good As Gold 100g Gold Bar	7,711.00	9,897.00	-2,186.00	22.09	
As Good As Gold 100oz Silver Bar	29,727.00	-19,463.54	49,190.54	252.73	
As Good As Gold 2022 Australian Kangaroo 1 oz Silver Coin	3,484.00	-1,874.00	5,358.00	285.91	
As Good As Gold Premium 1 kilo Silver Bar	29,249.80	-14,887.80	44,137.60	296.47	
As Good As Gold Premium 10 oz Silver Bar	3,090.00	0.00	3,090.00	100.00	
Perth Mint 10oz Gold Bar	1,586.80	3,731.50	-2,144.70	57.48	
Perth Mint 2.5oz Gold Bar	1,246.35	2,723.55	-1,477.20	54.24	
Sunshine Mint 1 oz Silver Round	-657.00	-150.00	-507.00	338.00	
Investment Income	734.84	450.58	284.26	63.09	WP-1 WP-2
Distributions	2.22	77.78	-75.56	97.15	WP-1
Units In Listed Unit Trusts	0.00	77.78	-77.78	100.00	

Income	2023	2022	Change (\$)	Change (%)	
Vaneck Gold Miners ETF - Vaneck Gold Miners ETF	0.00	77.78	-77.78	100.00	
Wrap/Platform Assets	2.22	0.00	2.22	100.00	
Interactive Brokers (U8477676)	2.22	0.00	2.22	100.00	WP-1
Dividends	0.00	299.71	-299.71	100.00	
Shares in Listed Companies	0.00	299.71	-299.71	100.00	
ASX Limited	0.00	162.57	-162.57	100.00	
Evolution Mining Limited	0.00	97.14	-97.14	100.00	
Westgold Resources Limited	0.00	40.00	-40.00	100.00	
Foreign Income	24.76	0.00	24.76	100.00	
Foreign Dividend	24.76	0.00	24.76	100.00	
Shares in Listed Companies	24.76	0.00	24.76	100.00	
SSR Mining Inc.	24.76	0.00	24.76	100.00	
General Taxable Income	10.25	0.00	10.25	100.00	
Other Assets	10.25	0.00	10.25	100.00	WP-1
GAS	0.45	0.00	0.45	100.00	
Terra 2.0	6.24	0.00	6.24	100.00	
VeThor	0.11	0.00	0.11	100.00	
Zilliqa	3.45	0.00	3.45	100.00	
Interest	697.61	73.09	624.52	854.45	
Cash At Bank	697.61	73.09	624.52	854.45	
CBA Accelerator	649.68	73.09	576.59	788.88	

Income	2023	2022	Change (\$)	Change (%)	
CBA Direct Investment Account	47.93	0.00	47.93	100.00	
Member Receipts	30,089.65	710,817.60	-680,727.95	95.77	
Contributions	30,089.65	116,490.83	-86,401.18	74.17	WP-1
Government Co-Contributions	1,075.65	164.85	910.80	552.50	WP-1 WP-2
Mr Erich Brown	575.65	164.85	410.80	249.20	
Mrs Maria Brown	500.00	0.00	500.00	100.00	
Member	29,014.00	116,325.98	-87,311.98	75.06	
Personal Non-Concessional	29,014.00	116,325.98	-87,311.98	75.06	
Mr Erich Brown	29,014.00	106,425.98	-77,411.98	72.74	
Mrs Maria Brown	0.00	9,900.00	-9,900.00	100.00	
Rollovers In	0.00	594,326.77	-594,326.77	100.00	
Mrs Maria Brown	0.00	594,326.77	-594,326.77	100.00	
Other Income	0.00	930.88	-930.88	100.00	
Fee Refund	0.00	930.88	-930.88	100.00	
Total Income	132,124.54	696,907.89	-564,783.35	81.04	
Expenses	2023	2022	Change (\$)	Change (%)	
Investment Losses	29,388.55	20,050.34	9,338.21	46.57	

Expenses	2023	2022	Change (\$)	Change (%)	
Realised Capital Losses	29,388.55	20,050.34	9,338.21	46.57	WP-1 WP-2 WP-3 WP-4 WP-5
Other Assets	12,521.75	-27,591.90	40,113.65	145.38	
AAVECOIN	3.08	0.00	3.08	100.00	
Algorand	1,099.09	6,613.07	-5,513.98	83.38	
Cardano	956.57	4,923.42	-3,966.85	80.57	
Cartesi	8.74	0.00	8.74	100.00	
Celo	0.00	3,917.51	-3,917.51	100.00	
ChainLink	246.48	2,941.86	-2,695.38	91.62	
Cosmos	0.00	2,571.72	-2,571.72	100.00	
Dagcoin	856.95	0.00	856.95	100.00	
dYdX	289.76	238.69	51.07	21.40	
Ethereum	930.13	-4,599.54	5,529.67	120.22	
Fantom	-35.02	1,879.85	-1,914.87	101.86	
GAS	-46.41	0.00	-46.41	100.00	
Hedera	-9.03	0.00	-9.03	100.00	
Helium	0.00	-2,772.16	2,772.16	100.00	
Immutable	246.65	0.00	246.65	100.00	
Litecoin	111.50	1,144.87	-1,033.37	90.26	

Expenses	2023	2022	Change (\$)	Change (%)	
Livepeer	2.76	-229.92	232.68	101.20	
LUNA	0.00	-34.75	34.75	100.00	
Matic	1,176.73	-11,365.41	12,542.14	110.35	
Near Protocol	0.00	2,610.61	-2,610.61	100.00	
NEO	-11.52	0.00	-11.52	100.00	
Numeraire	8.62	0.00	8.62	100.00	
OMG Network	3.09	1,718.50	-1,715.41	99.82	
Ox	48.04	4,893.53	-4,845.49	99.02	
PancakeSwap	8.62	2,508.76	-2,500.14	99.66	
Polkadot	-0.40	0.00	-0.40	100.00	
Quant	5.11	0.00	5.11	100.00	
Radicle	67.48	0.00	67.48	100.00	
Reddcoin	270.58	0.00	270.58	100.00	
Ren	0.00	3,278.54	-3,278.54	100.00	
Render Network	-311.04	0.00	-311.04	100.00	
Ripple	-530.70	-149.50	-381.20	254.98	
Rune	20.22	3,992.92	-3,972.70	99.49	
SHIBCOIN	120.74	516.91	-396.17	76.64	
Skale	0.00	5,592.86	-5,592.86	100.00	
Solana	360.78	-76,551.23	76,912.01	100.47	
SSV Network	284.76	0.00	284.76	100.00	

Expenses	2023	2022	Change (\$)	Change (%)	
Status Network	0.00	65.63	-65.63	100.00	
Stellar	552.63	0.00	552.63	100.00	
Syscoin	-12.07	0.00	-12.07	100.00	
Terra 2.0	-2.74	0.00	-2.74	100.00	
The Ankr token	0.00	1,203.23	-1,203.23	100.00	
The Graph	-37.64	-543.20	505.56	93.07	
The Sandbox	0.00	1,601.07	-1,601.07	100.00	
Theta	4,691.15	2,881.17	1,809.98	62.82	
Theta Fuel	1,114.51	5,853.22	-4,738.71	80.96	
TrueFi	-40.97	0.00	-40.97	100.00	
Uniswap	32.34	299.26	-266.92	89.19	
VeChain Token	-4.05	2,253.27	-2,257.32	100.18	
VeThor	-0.53	0.00	-0.53	100.00	
XDC Network	2.31	5,153.34	-5,151.03	99.96	
Zilliqa	44.45	0.00	44.45	100.00	
Shares in Listed Companies	7,515.34	14,561.38	-7,046.04	48.39	
ASX Limited	0.00	34.49	-34.49	100.00	
Boss Energy Limited	-760.10	0.00	-760.10	100.00	
Centrex Limited	-13.62	0.00	-13.62	100.00	
Core Lithium Ltd	0.00	1,914.26	-1,914.26	100.00	
Costa Group Holdings Limited	29.90	0.00	29.90	100.00	

Expenses	2023	2022	Change (\$)	Change (%)	
Dropsuite Limited	0.00	1,146.85	-1,146.85	100.00	
Evolution Mining Limited	0.00	2,205.70	-2,205.70	100.00	
Hazer Group Limited	0.00	964.55	-964.55	100.00	
Ionic Rare Earths Limited	0.00	6,422.69	-6,422.69	100.00	
Lynas Rare Earths Limited	0.00	-7,546.93	7,546.93	100.00	
Oceanagold Corporation	1,279.90	0.00	1,279.90	100.00	
Paladin Energy Limited	200.50	0.00	200.50	100.00	
RED 5 Limited	0.00	759.90	-759.90	100.00	
Regis Resources Limited	112.27	0.00	112.27	100.00	
Secos Group Ltd	0.00	2,459.90	-2,459.90	100.00	
Silver Lake Resources Limited	496.47	0.00	496.47	100.00	
Spirit Technology Solutions Ltd	0.00	2,626.54	-2,626.54	100.00	
SSR Mining Inc.	1,885.85	0.00	1,885.85	100.00	
Syrah Resources Limited	0.00	528.65	-528.65	100.00	
Tulla Resources PLC	529.78	0.00	529.78	100.00	
Weebit Nano Ltd	0.00	1,526.57	-1,526.57	100.00	
Westgold Resources Limited	3,754.39	0.00	3,754.39	100.00	
Yojee Limited	0.00	1,518.21	-1,518.21	100.00	
Shares in Unlisted Companies	0.00	34,289.94	-34,289.94	100.00	
Balancer	0.00	-1,823.94	1,823.94	100.00	
Basic Attention Token	0.00	-1,306.79	1,306.79	100.00	


Expenses	2023	2022	Change (\$)	Change (%)	
Bitcoin Cash	0.00	-705.48	705.48	100.00	
Black Dragon	0.00	537.86	-537.86	100.00	
Cindicator News	0.00	108.52	-108.52	100.00	
Compound	0.00	-242.17	242.17	100.00	
Cronos	0.00	1,969.57	-1,969.57	100.00	
Curve DAO Token	0.00	82.31	-82.31	100.00	
Decentraland	0.00	889.05	-889.05	100.00	
Dogecoin	0.00	2,348.07	-2,348.07	100.00	
Enjin Coin	0.00	322.53	-322.53	100.00	
Fetch.ai	0.00	102.28	-102.28	100.00	
Filecoin	0.00	1,043.96	-1,043.96	100.00	
Harmony One	0.00	2,678.21	-2,678.21	100.00	
HIVE	0.00	-306.70	306.70	100.00	
Illuvium	0.00	2,281.09	-2,281.09	100.00	
Internet Computer	0.00	1,479.25	-1,479.25	100.00	
IOTA	0.00	2,008.46	-2,008.46	100.00	
Loom Network	0.00	65.15	-65.15	100.00	
My Neighbor Alice	0.00	-23.53	23.53	100.00	
Nitro Network	0.00	407.63	-407.63	100.00	
Perpetual Protocol	0.00	-621.33	621.33	100.00	
Secret Network	0.00	477.55	-477.55	100.00	

Expenses	2023	2022	Change (\$)	Change (%)	
SingularityNET	0.00	122.69	-122.69	100.00	
Stacks	0.00	2,865.30	-2,865.30	100.00	
Stellar	0.00	8,718.07	-8,718.07	100.00	
Sushi	0.00	940.07	-940.07	100.00	
Synthetix	0.00	486.03	-486.03	100.00	
Telcoin	0.00	935.00	-935.00	100.00	
Terra Classic	0.00	5,287.24	-5,287.24	100.00	
UMA Protocol	0.00	5,375.52	-5,375.52	100.00	
Veracity	0.00	509.73	-509.73	100.00	
WINK	0.00	162.30	-162.30	100.00	
Wrapped Nexus Mutual	0.00	-3,568.91	3,568.91	100.00	
yearn.finance	0.00	685.35	-685.35	100.00	
Sundry Assets	-0.03	0.00	-0.03	100.00	
Coinspot Cash Account	-0.03	0.00	-0.03	100.00	
Units In Listed Unit Trusts	2,510.64	511.78	1,998.86	390.57	
Betashares Crude Oil Index Etf-Currency Hedged (Synthetic)	299.90	0.00	299.90	100.00	
Betashares Gold Bullion ETF - Currency Hedged	1,255.94	0.00	1,255.94	100.00	
Global X Ultra Short Nasdaq 100 Hedge Fund	649.90	0.00	649.90	100.00	
Vaneck Australian Resources ETF	304.90	0.00	304.90	100.00	
Vaneck Gold Miners ETF - Vaneck Gold Miners ETF	0.00	511.78	-511.78	100.00	
Units In Unlisted Unit Trusts	0.00	-1,720.86	1,720.86	100.00	

Expenses	2023	2022	Change (\$)	Change (%)	
Bitcoin	0.00	-1,720.86	1,720.86	100.00	
Wrap/Platform Assets	6,840.85	0.00	6,840.85	100.00	
Interactive Brokers (U8477676)	6,840.85	0.00	6,840.85	100.00	
Member Payments	75,981.03	50,000.00	25,981.03	51.96	
Pensions Paid	75,981.03	50,000.00	25,981.03	51.96	WP-1
Mr Erich Brown	75,981.03	50,000.00	25,981.03	51.96	
Account Based Pension (40.71% Tax Free)	75,981.03	50,000.00	25,981.03	51.96	
Other Expenses	8,210.14	19,639.64	-11,429.50	58.20	WP-1
Accountancy Fee	1,430.00	1,430.00	0.00	0.00	
Actuarial Fee	97.90	0.00	97.90	100.00	
Auditor Fee	330.00	330.00	0.00	0.00	
Bank Fees	10.00	26.52	-16.52	62.29	
Cash At Bank	10.00	26.52	-16.52	62.29	
CBA Accelerator	0.00	26.50	-26.50	100.00	
CBA Direct Investment Account	10.00	0.00	10.00	100.00	
Coinspot Cash Account	0.00	0.02	-0.02	100.00	
Establishment Fee	538.00	0.00	538.00	100.00	
General Expense	2,194.50	412.50	1,782.00	432.00	WP-1
General Expenses	99.96	0.00	99.96	100.00	
Wrap/Platform Assets	99.96	0.00	99.96	100.00	
Interactive Brokers (U8477676)	99.96	0.00	99.96	100.00	WP-1

Expenses	2023	2022	Change (\$)	Change (%)	
Insurance Premium	2,507.78	0.00	2,507.78	100.00	
Units In Unlisted Unit Trusts	2,507.78	0.00	2,507.78	100.00	
1oz Gold Bars	2,507.78	0.00	2,507.78	100.00	
Investment Management Fee	0.00	17,181.62	-17,181.62	100.00	
Legal Fee	1,002.00	0.00	1,002.00	100.00	WP-1
SMSF Supervisory Levy	0.00	259.00	-259.00	100.00	
Total Expenses	113,579.72	89,689.98	23,889.74	26.64	
Income Tax	2023	2022	Change (\$)	Change (%)	
Income Tax Expense	6.54	14.00	-7.46	53.29	WP-1 WP-2
Excessive Foreign Tax Credit Writeoff Expense	6.54	14.00	-7.46	53.29	
Prior Years Under Provision for Income Tax	0.00	8.16	-8.16	100.00	
Total Income Tax	6.54	22.16	-15.62	70.49	
Net Profit(Loss) Total	18,538.28	607,195.75			

Market Value

				Current Status : Good to Go Prior Status : Warning		Prepared By : N/A	Reviewed By : N/A
	Security Code	Security Name	Source Price	Units	Market Price	Market Value	
SECURITY							
	BGL	Bellevue Gold Limited		2,000.00	1.27	2,540.00	

Pension Limit

				Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name	Age	Year To Date	Minimum	Maximum	
Mr Erich Brown						
	Account Based Pension (40.71% Tax Free)	69	75,981.03	5,690.00		

Tax Effective Allocation of Pension Payment (Member Level)

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name	Drawdown To Date	Minimum	Tax Free %
Mr Erich Brown (Age: 69 at 30/06/2023)				
	Account Based Pension (40.71% Tax Free)	75,981.03	5,690.00	40.71

Preservation Components for Member above 65

				Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
Account Name	Account Type	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount		
Mr Erich Brown (Age: 69 at 30/06/2023)						
Accumulation	Accumulation	0.00	0.00	134,564.50		
Account Based Pension (40.71% Tax Free)	Pension	0.00	0.00	165,398.29		
Mrs Maria Brown (Age: 66 at 30/06/2023)						
Accumulation	Accumulation	0.00	0.00	614,860.74		

Lump Sum Payment - Good to Go

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

Tax Component Verification (Accumulation)

		Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Account Name		Prior Year Tax Free Amount	Current Year Tax Free Amount
Mr Erich Brown (Age: 69 at 30/06/2023)				
🚩	Accumulation		96,918.87	134,564.50
Mrs Maria Brown (Age: 66 at 30/06/2023)				
🚩	Accumulation		311,988.07	312,488.07

Tax Component Verification (Pension)

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name	Calculated tax free %	Current year tax free %	Prior year tax free %
Mr Erich Brown (Age: 69 at 30/06/2023)				
	Account Based Pension (40.71% Tax Free)	40.70	40.71	40.71








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
Mr Erich Brown				
Date of Birth: 24/01/1954 (Age: 68 at 30/06/2023)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		76,500.00	0.00
	Maximum cap available		104,000.00	110,000.00
	Contributions made (to this fund)		0.00	29,014.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		0.00	29,014.00
	Amount above caps		0.00	0.00
Mrs Maria Brown				
Date of Birth: 22/09/1956 (Age: 65 at 30/06/2023)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		0.00	0.00
	Maximum cap available		27,500.00	110,000.00
	Contributions made (to this fund)		0.00	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		0.00	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	
CBA Direct Investment Account						
	20/09/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	880.00	0.00	-10.00	
Coinspot Cash Account						
	08/08/2022	Buy ETH	1,024.30	0.00	-0.03	
	13/08/2022	Buy SOL	1,000.00	0.00	-0.03	
	30/08/2022	Buy THETA	7,000.00	0.00	-0.03	
	24/09/2022	Buy ETH	2,606.41	0.00	-0.03	
	01/10/2022	Buy RNDR	1,000.00	0.00	-0.03	
	27/04/2023	Fast Transfer From CoinSpot CREDIT TO ACCOUNT	2,246.48	0.00	-0.01	

Contra Bank Entries

				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Date	Description	Debits	Credits	Balance	
CBA Direct Investment Account						
🚩	20/09/2022	Return 20/09/22 Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	108.00	108.00	
🚩	20/09/2022	Return 20/09/22 Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	880.00	988.00	
🚩	20/09/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	108.00	0.00	870.00	
🚩	20/09/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	880.00	0.00	-10.00	
🚩	23/09/2022	Transfer from xx5086 CommBank app shares	0.00	10,000.00	9,990.00	
🚩	08/11/2022	Transfer to xx5086 NetBank Shares interactive	20,000.00	0.00	3,306.64	
CBA Accelerator						
🚩	04/10/2022	Transfer to other Bank NetBank SI 00019474	20,000.00	0.00	65,996.76	
🚩	08/11/2022	Transfer from xx9658 NetBank Shares interactive	0.00	20,000.00	75,277.13	
🚩	09/11/2022	Transfer to other Bank NetBank U8477676 Brown SF	5,000.00	0.00	51,224.73	
🚩	02/12/2022	Fast Transfer From CoinSpot CREDIT TO ACCOUNT	0.00	21,791.00	73,142.93	
🚩	08/12/2022	Direct Credit 012721 ATO ATO002000017741377	0.00	1,000.00	74,142.93	
🚩	26/01/2023	Transfer To CoinSpot NetBank 996328469044	10,000.00	0.00	61,723.91	
🚩	25/04/2023	Fast Transfer From CoinSpot CREDIT TO ACCOUNT	0.00	11,000.00	25,387.62	
🚩	27/04/2023	Fast Transfer From CoinSpot CREDIT TO ACCOUNT	0.00	2,246.48	27,634.10	
Coinspot Cash Account						

			Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
🚩	29/07/2022	Transfer To CoinSpot NetBank 996320385152	0.00	5,000.00	5,034.27
🚩	29/07/2022	Buy LINK	5,000.00	0.00	34.27
🚩	31/07/2022	Transfer To CoinSpot NetBank 996320444836	0.00	5,000.00	5,034.27
🚩	31/07/2022	Buy ADA	1,000.00	0.00	4,024.27
🚩	13/08/2022	Transfer To CoinSpot NetBank 996321090046	0.00	5,000.00	4,999.97
🚩	30/08/2022	Transfer To CoinSpot NetBank 996321864423	0.00	20,000.00	31,364.92
🚩	30/08/2022	Buy THETA	5,000.00	0.00	6,999.97
🚩	22/09/2022	Buy THETA	10,000.00	0.00	6,606.38
🚩	11/11/2022	Buy XRP	2,500.00	0.00	10,195.34
🚩	02/12/2022	Fast Transfer From CoinSpot CREDIT TO ACCOUNT	21,791.00	0.00	0.03
🚩	15/01/2023	Transfer To CoinSpot NetBank 996327990330	0.00	2,500.00	2,500.03
🚩	26/01/2023	Transfer To CoinSpot NetBank 996328469044	0.00	10,000.00	10,000.03
🚩	25/04/2023	Fast Transfer From CoinSpot CREDIT TO ACCOUNT	11,000.00	0.00	10.10
🚩	27/04/2023	Fast Transfer From CoinSpot CREDIT TO ACCOUNT	2,246.48	0.00	-0.01

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	
IBWRAP : Interactive Brokers (U8477676)							
	30/06/2023	Distribution	1.88	0.00	0.00	0.00	

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.

Tax Effective Allocation of Pension Payment (Pension Account Level)

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name	Drawdown To Date	Minimum	Tax Free %
Mr Erich Brown (Age: 69 at 30/06/2023)				
	Account Based Pension (40.71% Tax Free)	75,981.03	5,690.00	40.71

Preservation Components - Not Applicable

The system did not find any data to process.

General Ledger

Date	Description	Quantity	Debits	Credits	Balance
Member Receipts / Contributions / Member / Personal Non-Concessional / Mr Erich Brown					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
17/02/2023	Contribution Allocation	0.00	0.00	29,014.00	29,014.00
30/06/2023	Closing Balance	0.00	0.00	0.00	29,014.00
Member Receipts / Contributions / Government Co-Contributions / Mr Erich Brown					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/11/2022	Direct Credit 012721 ATO ATO008000017526339	0.00	0.00	75.65	75.65
08/12/2022	Direct Credit 012721 ATO ATO002000017741377	0.00	0.00	500.00	575.65
30/06/2023	Closing Balance	0.00	0.00	0.00	575.65
Member Receipts / Contributions / Government Co-Contributions / Mrs Maria Brown					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
08/12/2022	Direct Credit 012721 ATO ATO002000017741377	0.00	0.00	500.00	500.00
30/06/2023	Closing Balance	0.00	0.00	0.00	500.00
Investment Gains / Increase in Market Value / Other Assets / Cartesi					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.01	0.00	0.01
30/06/2023	Closing Balance	0.00	0.00	0.00	0.01

Date	Description	Quantity	Debits	Credits	Balance
Investment Gains / Increase in Market Value / Other Assets / Celo					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.33	0.00	0.33
30/06/2023	Closing Balance	0.00	0.00	0.00	0.33
Investment Gains / Increase in Market Value / Other Assets / ChainLink					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	0.83	0.83
30/06/2023	Closing Balance	0.00	0.00	0.00	0.83
Investment Gains / Increase in Market Value / Other Assets / Ethereum					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	1.07	1.07
30/06/2023	Closing Balance	0.00	0.00	0.00	1.07
Investment Gains / Increase in Market Value / Other Assets / GAS					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.26	0.00	0.26
30/06/2023	Closing Balance	0.00	0.00	0.00	0.26
Investment Gains / Increase in Market Value / Other Assets / Helium					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.72	0.00	0.72
30/06/2023	Closing Balance	0.00	0.00	0.00	0.72

Date	Description	Quantity	Debits	Credits	Balance
Investment Gains / Increase in Market Value / Other Assets / Livepeer					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	2.52	2.52
30/06/2023	Closing Balance	0.00	0.00	0.00	2.52
Investment Gains / Increase in Market Value / Other Assets / Near Protocol					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.12	0.00	0.12
30/06/2023	Closing Balance	0.00	0.00	0.00	0.12
Investment Gains / Increase in Market Value / Other Assets / Numeraire					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.21	0.00	0.21
30/06/2023	Closing Balance	0.00	0.00	0.00	0.21
Investment Gains / Increase in Market Value / Other Assets / OMG Network					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	2.70	2.70
30/06/2023	Closing Balance	0.00	0.00	0.00	2.70
Investment Gains / Increase in Market Value / Other Assets / Ox					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	6.40	6.40
30/06/2023	Closing Balance	0.00	0.00	0.00	6.40

Date	Description	Quantity	Debits	Credits	Balance
Investment Gains / Increase in Market Value / Other Assets / Ren					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.02	0.00	0.02
30/06/2023	Closing Balance	0.00	0.00	0.00	0.02
Investment Gains / Increase in Market Value / Other Assets / Render Network					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	0.99	0.99
30/06/2023	Closing Balance	0.00	0.00	0.00	0.99
Investment Gains / Increase in Market Value / Other Assets / Ripple					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	0.08	0.08
30/06/2023	Closing Balance	0.00	0.00	0.00	0.08
Investment Gains / Increase in Market Value / Other Assets / Rune					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	0.40	0.40
30/06/2023	Closing Balance	0.00	0.00	0.00	0.40
Investment Gains / Increase in Market Value / Other Assets / Skale					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.01	0.00	0.01
30/06/2023	Closing Balance	0.00	0.00	0.00	0.01

Date	Description	Quantity	Debits	Credits	Balance
Investment Gains / Increase in Market Value / Other Assets / Solana					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	0.68	0.68
30/06/2023	Closing Balance	0.00	0.00	0.00	0.68
Investment Gains / Increase in Market Value / Other Assets / Terra 2.0					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.45	0.00	0.45
30/06/2023	Closing Balance	0.00	0.00	0.00	0.45
Investment Gains / Increase in Market Value / Other Assets / The Ankr token					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.01	0.00	0.01
30/06/2023	Closing Balance	0.00	0.00	0.00	0.01
Investment Gains / Increase in Market Value / Other Assets / The Sandbox					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.30	0.00	0.30
30/06/2023	Closing Balance	0.00	0.00	0.00	0.30
Investment Gains / Increase in Market Value / Other Assets / Theta					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.38	0.00	0.38
30/06/2023	Closing Balance	0.00	0.00	0.00	0.38

Date	Description	Quantity	Debits	Credits	Balance
Investment Gains / Increase in Market Value / Other Assets / VeChain Token					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	0.01	0.01
30/06/2023	Closing Balance	0.00	0.00	0.00	0.01
Investment Gains / Increase in Market Value / Other Assets / VeThor					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.34	0.00	0.34
30/06/2023	Closing Balance	0.00	0.00	0.00	0.34
Investment Gains / Increase in Market Value / Other Assets / XDC Network					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	2.23	2.23
30/06/2023	Closing Balance	0.00	0.00	0.00	2.23
Investment Gains / Increase in Market Value / Bellevue Gold Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	1,030.05	1,030.05
30/06/2023	Closing Balance	0.00	0.00	0.00	1,030.05
Investment Gains / Increase in Market Value / Boss Energy Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	959.95	959.95
30/06/2023	Closing Balance	0.00	0.00	0.00	959.95

Date	Description	Quantity	Debits	Credits	Balance
Investment Gains / Increase in Market Value / Centrex Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	471.12	471.12
30/06/2023	Closing Balance	0.00	0.00	0.00	471.12
Investment Gains / Increase in Market Value / Oceanagold Corporation					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	489.95	489.95
30/06/2023	Closing Balance	0.00	0.00	0.00	489.95
Investment Gains / Increase in Market Value / Silver Lake Resources Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	546.84	546.84
30/06/2023	Closing Balance	0.00	0.00	0.00	546.84
Investment Gains / Increase in Market Value / SSR Mining Inc.					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	819.95	819.95
30/06/2023	Closing Balance	0.00	0.00	0.00	819.95
Investment Gains / Increase in Market Value / Tulla Resources PLC					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	271.31	271.31
30/06/2023	Closing Balance	0.00	0.00	0.00	271.31

Date	Description	Quantity	Debits	Credits	Balance
Investment Gains / Increase in Market Value / Westgold Resources Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	2,368.59	2,368.59
30/06/2023	Closing Balance	0.00	0.00	0.00	2,368.59
Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Betashares Gold Bullion ETF - Currency Hedged					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	773.99	773.99
30/06/2023	Closing Balance	0.00	0.00	0.00	773.99
Investment Gains / Increase in Market Value / Units In Unlisted Unit Trusts / 1oz Gold Bars					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	964.80	964.80
30/06/2023	Closing Balance	0.00	0.00	0.00	964.80
Investment Gains / Increase in Market Value / Units In Unlisted Unit Trusts / 2022 Australian Kangaroo 1 oz Silver Coin					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	3,484.00	3,484.00
30/06/2023	Closing Balance	0.00	0.00	0.00	3,484.00
Investment Gains / Increase in Market Value / Units In Unlisted Unit Trusts / 5oz Gold Bars					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	2,401.80	2,401.80
30/06/2023	Closing Balance	0.00	0.00	0.00	2,401.80

Date	Description	Quantity	Debits	Credits	Balance
Investment Gains / Increase in Market Value / Units In Unlisted Unit Trusts / AG Freedom 1 oz Silver Round					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	795.00	0.00	795.00
30/06/2023	Closing Balance	0.00	0.00	0.00	795.00
Investment Gains / Increase in Market Value / Units In Unlisted Unit Trusts / As Good As Gold 1 oz Gold Bar					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	12,060.00	12,060.00
30/06/2023	Closing Balance	0.00	0.00	0.00	12,060.00
Investment Gains / Increase in Market Value / Units In Unlisted Unit Trusts / As Good As Gold 100g Gold Bar					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	7,711.00	7,711.00
30/06/2023	Closing Balance	0.00	0.00	0.00	7,711.00
Investment Gains / Increase in Market Value / Units In Unlisted Unit Trusts / As Good As Gold 100oz Silver Bar					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	29,727.00	29,727.00
30/06/2023	Closing Balance	0.00	0.00	0.00	29,727.00
Investment Gains / Increase in Market Value / Units In Unlisted Unit Trusts / As Good As Gold 2022 Australian Kangaroo 1 oz Silver Coin					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	3,484.00	3,484.00
30/06/2023	Closing Balance	0.00	0.00	0.00	3,484.00

Date	Description	Quantity	Debits	Credits	Balance
Investment Gains / Increase in Market Value / Units In Unlisted Unit Trusts / As Good As Gold Premium 1 kilo Silver Bar					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	29,249.80	29,249.80
30/06/2023	Closing Balance	0.00	0.00	0.00	29,249.80
Investment Gains / Increase in Market Value / Units In Unlisted Unit Trusts / As Good As Gold Premium 10 oz Silver Bar					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	3,090.00	3,090.00
30/06/2023	Closing Balance	0.00	0.00	0.00	3,090.00
Investment Gains / Increase in Market Value / Units In Unlisted Unit Trusts / Perth Mint 10oz Gold Bar					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	1,586.80	1,586.80
30/06/2023	Closing Balance	0.00	0.00	0.00	1,586.80
Investment Gains / Increase in Market Value / Units In Unlisted Unit Trusts / Perth Mint 2.5oz Gold Bar					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	1,246.35	1,246.35
30/06/2023	Closing Balance	0.00	0.00	0.00	1,246.35
Investment Gains / Increase in Market Value / Units In Unlisted Unit Trusts / Sunshine Mint 1 oz Silver Round					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	657.00	0.00	657.00
30/06/2023	Closing Balance	0.00	0.00	0.00	657.00

Date	Description	Quantity	Debits	Credits	Balance
Investment Gains / Disposal Suspense / Other Assets / AAVECOIN					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell AAVE	0.45	0.00	46.92	46.92
23/04/2023	Sell AAVE	-0.45	46.92	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / Algorand					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/11/2022	Sell ALGO	6,431.80	0.00	2,800.91	2,800.91
12/11/2022	Sell ALGO	-6,431.80	2,800.91	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / Cardano					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/08/2022	Sell ADA	1,274.90	0.00	796.81	796.81
29/08/2022	Sell ADA	-1,274.90	796.81	0.00	0.00
19/09/2022	Sell ADA	3,778.14	0.00	2,507.05	2,507.05
19/09/2022	Sell ADA	-3,778.14	2,507.05	0.00	0.00
11/10/2022	Sell ADA	3,350.00	0.00	2,154.62	2,154.62
11/10/2022	Sell ADA	-3,350.00	2,154.62	0.00	0.00
13/11/2022	Sell ADA	4,268.51	0.00	2,111.36	2,111.36
13/11/2022	Sell ADA	-4,268.51	2,111.36	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
23/04/2023	Sell ADA	194.59	0.00	113.22	113.22
23/04/2023	Sell ADA	-194.59	113.22	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / Cartesi					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
10/12/2022	Sell CTSI for THETA	190.00	0.00	35.48	35.48
10/12/2022	Sell CTSI for THETA	-190.00	35.48	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / ChainLink					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/08/2022	Sell LINK for ETH	200.00	0.00	2,495.41	2,495.41
12/08/2022	Sell LINK for ETH	-200.00	2,495.41	0.00	0.00
29/08/2022	Sell LINK	240.56	0.00	2,203.54	2,203.54
29/08/2022	Sell LINK	-240.56	2,203.54	0.00	0.00
16/09/2022	Sell LINK	90.00	0.00	992.68	992.68
16/09/2022	Sell LINK	-90.00	992.68	0.00	0.00
19/09/2022	Sell LINK	203.83	0.00	2,223.78	2,223.78
19/09/2022	Sell LINK	-203.83	2,223.78	0.00	0.00
02/10/2022	Sell LINK	80.00	0.00	911.20	911.20
02/10/2022	Sell LINK	-80.00	911.20	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
11/10/2022	Sell LINK	80.00	0.00	908.00	908.00
11/10/2022	Sell LINK	-80.00	908.00	0.00	0.00
10/12/2022	Sell LINK for NEO	2.00	0.00	19.94	19.94
10/12/2022	Sell LINK for NEO	-2.00	19.94	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / Dagcoin					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/08/2022	Sell DAG	12,061.59	0.00	1,182.02	1,182.02
29/08/2022	Sell DAG	-12,061.59	1,182.02	0.00	0.00
23/04/2023	Sell DAG	2,743.75	0.00	161.03	161.03
23/04/2023	Sell DAG	-2,743.75	161.03	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / dYdX					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/08/2022	Sell DYDX	292.40	0.00	643.27	643.27
29/08/2022	Sell DYDX	-292.40	643.27	0.00	0.00
23/04/2023	Sell DYDX	45.25	0.00	166.97	166.97
23/04/2023	Sell DYDX	-45.25	166.97	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / Ethereum					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/08/2022	Sell ETH	1.32	0.00	2,774.94	2,774.94
29/08/2022	Sell ETH	-1.32	2,774.94	0.00	0.00
16/09/2022	Sell ETH	0.43	0.00	931.43	931.43
16/09/2022	Sell ETH	-0.43	931.43	0.00	0.00
25/09/2022	Sell ETH	1.20	0.00	2,369.60	2,369.60
25/09/2022	Sell ETH	-1.20	2,369.60	0.00	0.00
27/04/2023	Sell ETH	0.04	0.00	121.63	121.63
27/04/2023	Sell ETH	-0.04	121.63	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / Fantom					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell FTM	211.07	0.00	135.02	135.02
23/04/2023	Sell FTM	-211.07	135.02	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / GAS					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/04/2023	Sell GAS	99.00	0.00	460.56	460.56
24/04/2023	Sell GAS	-99.00	460.56	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Investment Gains / Disposal Suspense / Other Assets / Hedera					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell HBAR	657.11	0.00	59.03	59.03
23/04/2023	Sell HBAR	-657.11	59.03	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / Immutable					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/08/2022	Sell IMX	590.98	0.00	716.09	716.09
29/08/2022	Sell IMX	-590.98	716.09	0.00	0.00
23/04/2023	Sell IMX	60.90	0.00	87.26	87.26
23/04/2023	Sell IMX	-60.90	87.26	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / Litecoin					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
19/09/2022	Sell LTC	12.13	0.00	965.75	965.75
19/09/2022	Sell LTC	-12.13	965.75	0.00	0.00
10/11/2022	Sell LTC	11.00	0.00	834.90	834.90
10/11/2022	Sell LTC	-11.00	834.90	0.00	0.00
23/04/2023	Sell LTC	0.68	0.00	87.85	87.85
23/04/2023	Sell LTC	-0.68	87.85	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / Livepeer					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
10/12/2022	Sell LPT for RDD	0.08	0.00	0.84	0.84
10/12/2022	Sell LPT for RDD	-0.08	0.84	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / Matic					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/08/2022	Sell MATIC	690.83	0.00	779.14	779.14
29/08/2022	Sell MATIC	-690.83	779.14	0.00	0.00
10/11/2022	Sell MATIC	1,014.00	0.00	1,303.05	1,303.05
10/11/2022	Sell MATIC	-1,014.00	1,303.05	0.00	0.00
12/11/2022	Sell MATIC	833.01	0.00	1,236.07	1,236.07
12/11/2022	Sell MATIC	-833.01	1,236.07	0.00	0.00
23/04/2023	Sell MATIC	69.39	0.00	105.01	105.01
23/04/2023	Sell MATIC	-69.39	105.01	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / NEO					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell NEO	1.87	0.00	31.46	31.46

Date	Description	Quantity	Debits	Credits	Balance
23/04/2023	Sell NEO	-1.87	31.46	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / Numeraire					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/04/2023	Sell NMR	7.70	0.00	190.19	190.19
24/04/2023	Sell NMR	-7.70	190.19	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / OMG Network					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell OMG	0.49	0.00	0.86	0.86
23/04/2023	Sell OMG	-0.49	0.86	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / Ox					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
10/12/2022	Sell ZRX for XLM	223.00	0.00	61.28	61.28
10/12/2022	Sell ZRX for XLM	-223.00	61.28	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / PancakeSwap					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell CAKE	18.35	0.00	91.38	91.38

Date	Description	Quantity	Debits	Credits	Balance
23/04/2023	Sell CAKE	-18.35	91.38	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / Polkadot					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell DOT	5.73	0.00	50.40	50.40
23/04/2023	Sell DOT	-5.73	50.40	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / Quant					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell QNT	0.26	0.00	44.89	44.89
23/04/2023	Sell QNT	-0.26	44.89	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / Radicle					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
13/10/2022	Sell RAD	320.00	0.00	931.32	931.32
13/10/2022	Sell RAD	-320.00	931.32	0.00	0.00
23/04/2023	Sell RAD	0.48	0.00	1.20	1.20
23/04/2023	Sell RAD	-0.48	1.20	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / Reddcoin					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell RDD	838,887.36	0.00	131.50	131.50
23/04/2023	Sell RDD	-838,887.36	131.50	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / Render Network					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/10/2022	Sell RNDR	1,329.00	0.00	920.47	920.47
03/10/2022	Sell RNDR	-1,329.00	920.47	0.00	0.00
12/11/2022	Sell RNDR	1,236.39	0.00	976.63	976.63
12/11/2022	Sell RNDR	-1,236.39	976.63	0.00	0.00
24/04/2023	Sell RNDR	248.00	0.00	613.58	613.58
24/04/2023	Sell RNDR	-248.00	613.58	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / Ripple					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/08/2022	Sell XRP	1,730.47	0.00	802.60	802.60
29/08/2022	Sell XRP	-1,730.47	802.60	0.00	0.00
09/11/2022	Sell XRP	6,100.00	0.00	3,879.20	3,879.20
09/11/2022	Sell XRP	-6,100.00	3,879.20	0.00	0.00
12/11/2022	Sell XRP	4,079.62	0.00	2,260.79	2,260.79

Date	Description	Quantity	Debits	Credits	Balance
12/11/2022	Sell XRP	-4,079.62	2,260.79	0.00	0.00
23/04/2023	Sell XRP	1,004.00	0.00	695.64	695.64
23/04/2023	Sell XRP	-1,004.00	695.64	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / Rune					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell RUNE	39.16	0.00	80.29	80.29
23/04/2023	Sell RUNE	-39.16	80.29	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / SHIBCOIN					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
17/09/2022	Sell SHIB	52,493,438.32	0.00	879.27	879.27
17/09/2022	Sell SHIB	-52,493,438.32	879.27	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / Solana					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/08/2022	Sell SOL	14.57	0.00	641.73	641.73
29/08/2022	Sell SOL	-14.57	641.73	0.00	0.00
23/04/2023	Sell SOL	1.49	0.00	48.45	48.45
23/04/2023	Sell SOL	-1.49	48.45	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / SSV Network					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
17/09/2022	Sell SSV	31.80	0.00	595.35	595.35
17/09/2022	Sell SSV	-31.80	595.35	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / Stellar					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/08/2022	Sell XLM	5,587.90	0.00	824.81	824.81
29/08/2022	Sell XLM	-5,587.90	824.81	0.00	0.00
13/10/2022	Sell XLM	15,200.00	0.00	2,604.58	2,604.58
13/10/2022	Sell XLM	-15,200.00	2,604.58	0.00	0.00
23/04/2023	Sell XLM	563.35	0.00	79.26	79.26
23/04/2023	Sell XLM	-563.35	79.26	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / Syscoin					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell SYS	274.12	0.00	62.07	62.07
23/04/2023	Sell SYS	-274.12	62.07	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Investment Gains / Disposal Suspense / Other Assets / Terra 2.0					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/04/2023	Sell LUNA2	3.67	0.00	6.82	6.82
27/04/2023	Sell LUNA2	-3.67	6.82	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / The Graph					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell GRT	423.27	0.00	87.64	87.64
23/04/2023	Sell GRT	-423.27	87.64	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / Theta					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/09/2022	Sell THETA	500.00	0.00	880.11	880.11
12/09/2022	Sell THETA	-500.00	880.11	0.00	0.00
16/09/2022	Sell THETA	1,000.00	0.00	1,597.20	1,597.20
16/09/2022	Sell THETA	7,401.17	0.00	11,596.15	13,193.35
16/09/2022	Sell THETA	-8,401.17	13,193.35	0.00	0.00
19/09/2022	Sell THETA	8,000.00	0.00	12,698.40	12,698.40
19/09/2022	Sell THETA	-8,000.00	12,698.40	0.00	0.00
02/10/2022	Sell THETA	6,220.00	0.00	10,043.43	10,043.43

Date	Description	Quantity	Debits	Credits	Balance
02/10/2022	Sell THETA	-6,220.00	10,043.43	0.00	0.00
13/10/2022	Sell THETA	4,600.00	0.00	7,033.40	7,033.40
13/10/2022	Sell THETA	-4,600.00	7,033.40	0.00	0.00
12/11/2022	Sell THETA	1,595.62	0.00	2,209.93	2,209.93
12/11/2022	Sell THETA	-1,595.62	2,209.93	0.00	0.00
24/04/2023	Sell THETA	4,242.00	0.00	6,284.52	6,284.52
24/04/2023	Sell THETA	-4,242.00	6,284.52	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / Theta Fuel					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/09/2022	Sell TFUEL	500.00	0.00	44.37	44.37
12/09/2022	Sell TFUEL	-500.00	44.37	0.00	0.00
16/09/2022	Sell TFUEL	1,000.00	0.00	80.15	80.15
16/09/2022	Sell TFUEL	-1,000.00	80.15	0.00	0.00
19/09/2022	Sell TFUEL	57,224.02	0.00	4,348.74	4,348.74
19/09/2022	Sell TFUEL	-57,224.02	4,348.74	0.00	0.00
03/10/2022	Sell TFUEL	49,500.00	0.00	3,908.82	3,908.82
03/10/2022	Sell TFUEL	-49,500.00	3,908.82	0.00	0.00
10/11/2022	Sell TFUEL	24,000.00	0.00	1,662.38	1,662.38
10/11/2022	Sell TFUEL	-24,000.00	1,662.38	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
24/04/2023	Sell TFUEL	0.90	0.00	0.07	0.07
24/04/2023	Sell TFUEL	-0.90	0.07	0.00	0.00
27/04/2023	Sell TFUEL	28,532.00	0.00	2,107.92	2,107.92
27/04/2023	Sell TFUEL	-28,532.00	2,107.92	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / TrueFi					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell TRU	982.67	0.00	90.97	90.97
23/04/2023	Sell TRU	-982.67	90.97	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / Uniswap					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell UNI	20.60	0.00	167.66	167.66
23/04/2023	Sell UNI	-20.60	167.66	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / VeChain Token					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell VET	1,627.14	0.00	54.07	54.07
23/04/2023	Sell VET	-1,627.14	54.07	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Investment Gains / Disposal Suspense / Other Assets / VeThor					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell VTTHO	277.86	0.00	0.58	0.58
23/04/2023	Sell VTTHO	-277.86	0.58	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / XDC Network					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
10/12/2022	Sell XDC for RDD	39.00	0.00	1.24	1.24
10/12/2022	Sell XDC for RDD	-39.00	1.24	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Other Assets / Zilliqa					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
19/09/2022	Sell ZIL	17,841.78	0.00	860.49	860.49
19/09/2022	Sell ZIL	-17,841.78	860.49	0.00	0.00
23/04/2023	Sell ZIL	12,167.00	0.00	598.51	598.51
23/04/2023	Sell ZIL	-12,167.00	598.51	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Boss Energy Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
26/09/2022	Listed Security Sale	3,000.00	0.00	7,030.05	7,030.05

Date	Description	Quantity	Debits	Credits	Balance
26/09/2022	Listed Security Sale	-3,000.00	7,030.05	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Centrex Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/09/2022	Listed Security Sale	29,411.00	0.00	4,896.39	4,896.39
14/09/2022	Listed Security Sale	-29,411.00	4,896.39	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Costa Group Holdings Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/07/2022	Listed Security Sale	2,000.00	0.00	5,100.05	5,100.05
22/07/2022	Listed Security Sale	-2,000.00	5,100.05	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Oceanagold Corporation					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/08/2022	Listed Security Sale	2,000.00	0.00	4,730.05	4,730.05
15/08/2022	Listed Security Sale	-2,000.00	4,730.05	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Paladin Energy Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/09/2022	Listed Security Sale	1,000.00	0.00	787.50	787.50

Date	Description	Quantity	Debits	Credits	Balance
23/09/2022	Listed Security Sale	-1,000.00	787.50	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Regis Resources Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/08/2022	Listed Security Sale	2,500.00	0.00	3,720.05	3,720.05
30/08/2022	Listed Security Sale	-2,500.00	3,720.05	0.00	0.00
15/09/2022	Listed Security Sale	500.00	0.00	757.63	757.63
15/09/2022	Listed Security Sale	-500.00	757.63	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Silver Lake Resources Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/08/2022	Listed Security Sale	1,500.00	0.00	1,890.05	1,890.05
30/08/2022	Listed Security Sale	-1,500.00	1,890.05	0.00	0.00
15/09/2022	Listed Security Sale	527.00	0.00	612.99	612.99
15/09/2022	Listed Security Sale	-527.00	612.99	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / SSR Mining Inc.					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/08/2022	Listed Security Sale	5.00	0.00	72.55	72.55
30/08/2022	Listed Security Sale	-5.00	72.55	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
08/09/2022	Listed Security Sale	220.00	0.00	4,514.40	4,514.40
08/09/2022	Listed Security Sale	-220.00	4,514.40	0.00	0.00
14/09/2022	Listed Security Sale	25.00	0.00	482.15	482.15
14/09/2022	Listed Security Sale	-25.00	482.15	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Tulla Resources PLC					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/08/2022	Listed Security Sale	1,480.00	0.00	739.65	739.65
30/08/2022	Listed Security Sale	-1,480.00	739.65	0.00	0.00
31/08/2022	Listed Security Sale	3,047.00	0.00	1,584.44	1,584.44
31/08/2022	Listed Security Sale	-3,047.00	1,584.44	0.00	0.00
01/09/2022	Listed Security Sale	67.00	0.00	34.84	34.84
01/09/2022	Listed Security Sale	-67.00	34.84	0.00	0.00
06/09/2022	Listed Security Sale	1,302.00	0.00	677.04	677.04
06/09/2022	Listed Security Sale	-1,302.00	677.04	0.00	0.00
15/09/2022	Listed Security Sale	1,000.00	0.00	463.88	463.88
15/09/2022	Listed Security Sale	-1,000.00	463.88	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Westgold Resources Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
26/08/2022	Listed Security Sale	2,000.00	0.00	1,970.05	1,970.05
26/08/2022	Listed Security Sale	-2,000.00	1,970.05	0.00	0.00
31/08/2022	Listed Security Sale	2,800.00	0.00	2,574.05	2,574.05
31/08/2022	Listed Security Sale	-2,800.00	2,574.05	0.00	0.00
14/09/2022	Listed Security Sale	1,200.00	0.00	990.05	990.05
14/09/2022	Listed Security Sale	-1,200.00	990.05	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Units In Listed Unit Trusts / Betashares Crude Oil Index Etf-Currency Hedged (Synthetic)					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/09/2022	Listed Security Sale	1,000.00	0.00	6,030.05	6,030.05
15/09/2022	Listed Security Sale	-1,000.00	6,030.05	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Units In Listed Unit Trusts / Betashares Gold Bullion ETF - Currency Hedged					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/09/2022	Listed Security Sale	400.00	0.00	5,878.05	5,878.05
15/09/2022	Listed Security Sale	-400.00	5,878.05	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Units In Listed Unit Trusts / Global X Ultra Short Nasdaq 100 Hedge Fund					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/09/2022	Listed Security Sale	1,000.00	0.00	4,580.05	4,580.05

Date	Description	Quantity	Debits	Credits	Balance
15/09/2022	Listed Security Sale	-1,000.00	4,580.05	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Units In Listed Unit Trusts / Vaneck Australian Resources ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
26/09/2022	Listed Security Sale	250.00	0.00	7,975.05	7,975.05
26/09/2022	Listed Security Sale	-250.00	7,975.05	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Income / Distributions / Wrap/Platform Assets / Interactive Brokers (U8477676)					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Distribution - Tax Statement	0.00	0.00	0.34	0.34
30/06/2023	Distributions	0.00	0.00	1.88	2.22
30/06/2023	Closing Balance	0.00	0.00	0.00	2.22
Investment Income / Foreign Income / Foreign Dividend / Shares in Listed Companies / SSR Mining Inc.					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/09/2022	SSR USD 0.07, 25% WHT	0.00	0.00	24.76	24.76
30/06/2023	Closing Balance	0.00	0.00	0.00	24.76
Investment Income / General Taxable Income / Other Assets / GAS					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Investment Income	0.00	0.00	0.45	0.45
30/06/2023	Closing Balance	0.00	0.00	0.00	0.45

Date	Description	Quantity	Debits	Credits	Balance
Investment Income / General Taxable Income / Other Assets / Terra 2.0					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Investment Income	0.00	0.00	6.24	6.24
30/06/2023	Closing Balance	0.00	0.00	0.00	6.24
Investment Income / General Taxable Income / Other Assets / VeThor					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Investment Income	0.00	0.00	0.11	0.11
30/06/2023	Closing Balance	0.00	0.00	0.00	0.11
Investment Income / General Taxable Income / Other Assets / Zilliqa					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/09/2022	Investment Income	0.00	0.00	3.45	3.45
30/06/2023	Closing Balance	0.00	0.00	0.00	3.45
Investment Income / Interest / Cash At Bank / CBA Accelerator					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Credit Interest	0.00	0.00	14.44	14.44
01/08/2022	Credit Interest	0.00	0.00	24.12	38.56
01/09/2022	Credit Interest	0.00	0.00	59.96	98.52
01/10/2022	Credit Interest	0.00	0.00	89.52	188.04
01/11/2022	Credit Interest	0.00	0.00	52.37	240.41
01/12/2022	Credit Interest	0.00	0.00	51.55	291.96

Date	Description	Quantity	Debits	Credits	Balance
01/01/2023	Credit Interest	0.00	0.00	80.98	372.94
01/02/2023	Credit Interest	0.00	0.00	81.31	454.25
01/03/2023	Credit Interest	0.00	0.00	54.62	508.87
01/04/2023	Credit Interest	0.00	0.00	48.81	557.68
01/05/2023	Credit Interest	0.00	0.00	35.77	593.45
01/06/2023	Credit Interest	0.00	0.00	56.23	649.68
30/06/2023	Closing Balance	0.00	0.00	0.00	649.68
Investment Income / Interest / Cash At Bank / CBA Direct Investment Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/10/2022	Credit Interest	0.00	0.00	3.05	3.05
01/11/2022	Credit Interest	0.00	0.00	33.94	36.99
01/12/2022	Credit Interest	0.00	0.00	8.05	45.04
01/03/2023	Credit Interest	0.00	0.00	0.11	45.15
01/04/2023	Credit Interest	0.00	0.00	0.84	45.99
01/05/2023	Credit Interest	0.00	0.00	0.95	46.94
01/06/2023	Credit Interest	0.00	0.00	0.99	47.93
30/06/2023	Closing Balance	0.00	0.00	0.00	47.93
Member Payments / Pensions Paid / Mr Erich Brown / Account Based Pension (40.71% Tax Free)					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/09/2022	Pension Drawdown - Gross	0.00	50,000.00	0.00	50,000.00

Date	Description	Quantity	Debits	Credits	Balance
07/02/2023	Pension Drawdown - Gross	0.00	1,311.21	0.00	51,311.21
03/03/2023	Pension Drawdown - Gross	0.00	500.00	0.00	51,811.21
07/03/2023	Pension Drawdown - Gross	0.00	2,862.83	0.00	54,674.04
04/04/2023	Pension Drawdown - Gross	0.00	306.99	0.00	54,981.03
14/04/2023	Pension Drawdown - Gross	0.00	21,000.00	0.00	75,981.03
30/06/2023	Closing Balance	0.00	0.00	0.00	75,981.03
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/09/2022	Pension Drawdown - Net	0.00	0.00	50,000.00	50,000.00
23/09/2022	Pension Drawdown - Paid	0.00	50,000.00	0.00	0.00
07/02/2023	Pension Drawdown - Net	0.00	0.00	1,311.21	1,311.21
07/02/2023	Pension Drawdown - Paid	0.00	1,311.21	0.00	0.00
03/03/2023	Pension Drawdown - Net	0.00	0.00	500.00	500.00
03/03/2023	Pension Drawdown - Paid	0.00	500.00	0.00	0.00
07/03/2023	Pension Drawdown - Net	0.00	0.00	2,862.83	2,862.83
07/03/2023	Pension Drawdown - Paid	0.00	2,862.83	0.00	0.00
04/04/2023	Pension Drawdown - Net	0.00	0.00	306.99	306.99
04/04/2023	Pension Drawdown - Paid	0.00	306.99	0.00	0.00
14/04/2023	Pension Drawdown - Net	0.00	0.00	21,000.00	21,000.00
14/04/2023	Pension Drawdown - Paid	0.00	21,000.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Other Expenses / Accountancy Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
08/11/2022	Transfer to CBA A/c NetBank SMSF Emily Cooper	0.00	1,430.00	0.00	1,430.00
30/06/2023	Closing Balance	0.00	0.00	0.00	1,430.00
Other Expenses / Actuarial Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
08/11/2022	Transfer to CBA A/c NetBank SMSF Emily Cooper	0.00	97.90	0.00	97.90
30/06/2023	Closing Balance	0.00	0.00	0.00	97.90
Other Expenses / Auditor Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
08/11/2022	Transfer to CBA A/c NetBank SMSF Emily Cooper	0.00	330.00	0.00	330.00
30/06/2023	Closing Balance	0.00	0.00	0.00	330.00
Other Expenses / Cash At Bank / CBA Direct Investment Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/09/2022	Unpaid Payment Fee	0.00	5.00	0.00	5.00
20/09/2022	Unpaid Payment Fee	0.00	5.00	0.00	10.00
30/06/2023	Closing Balance	0.00	0.00	0.00	10.00
Other Expenses / Establishment Fee					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/04/2023	Transfer To SMSF Australia NetBank Brown SMSF INV-1334	0.00	538.00	0.00	538.00
30/06/2023	Closing Balance	0.00	0.00	0.00	538.00
Other Expenses / General Expense					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
08/11/2022	Transfer to xx1951 NetBank Refund expense	0.00	2,194.50	0.00	2,194.50
30/06/2023	Closing Balance	0.00	0.00	0.00	2,194.50
Other Expenses / General Expenses / Wrap/Platform Assets / Interactive Brokers (U8477676)					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Interest Paid & Commissions	0.00	99.96	0.00	99.96
30/06/2023	Closing Balance	0.00	0.00	0.00	99.96
Other Expenses / Insurance Premium / Units In Unlisted Unit Trusts / 1oz Gold Bars					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
04/07/2022	DEFT INSURANCE NetBank BPAY 20362 4054728191701997 Pay insurance	0.00	2,507.78	0.00	2,507.78
30/06/2023	Closing Balance	0.00	0.00	0.00	2,507.78
Other Expenses / Legal Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/04/2023	Transfer To SMSF Australia NetBank Brown SMSF INV-1334	0.00	1,002.00	0.00	1,002.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	1,002.00
Investment Losses / Realised Capital Losses / Other Assets / AAVECOIN					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell AAVE	0.00	3.08	0.00	3.08
30/06/2023	Closing Balance	0.00	0.00	0.00	3.08
Investment Losses / Realised Capital Losses / Other Assets / Algorand					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/11/2022	Sell ALGO	0.00	1,099.09	0.00	1,099.09
30/06/2023	Closing Balance	0.00	0.00	0.00	1,099.09
Investment Losses / Realised Capital Losses / Other Assets / Cardano					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/08/2022	Sell ADA	0.00	203.19	0.00	203.19
19/09/2022	Sell ADA	0.00	162.98	0.00	366.17
11/10/2022	Sell ADA	0.00	211.15	0.00	577.32
13/11/2022	Sell ADA	0.00	392.47	0.00	969.79
23/04/2023	Sell ADA	0.00	0.00	13.22	956.57
30/06/2023	Closing Balance	0.00	0.00	0.00	956.57
Investment Losses / Realised Capital Losses / Other Assets / Cartesi					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
10/12/2022	Sell CTSI for THETA	0.00	8.74	0.00	8.74

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	8.74
Investment Losses / Realised Capital Losses / Other Assets / ChainLink					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/08/2022	Sell LINK for ETH	0.00	0.00	224.63	224.63
29/08/2022	Sell LINK	0.00	526.83	0.00	302.20
16/09/2022	Sell LINK	0.00	0.00	73.78	228.42
19/09/2022	Sell LINK	0.00	0.00	142.68	85.74
02/10/2022	Sell LINK	0.00	74.40	0.00	160.14
11/10/2022	Sell LINK	0.00	81.54	0.00	241.68
10/12/2022	Sell LINK for NEO	0.00	4.80	0.00	246.48
30/06/2023	Closing Balance	0.00	0.00	0.00	246.48
Investment Losses / Realised Capital Losses / Other Assets / Dagcoin					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/08/2022	Sell DAG	0.00	817.98	0.00	817.98
23/04/2023	Sell DAG	0.00	38.97	0.00	856.95
30/06/2023	Closing Balance	0.00	0.00	0.00	856.95
Investment Losses / Realised Capital Losses / Other Assets / dYdX					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/08/2022	Sell DYDX	0.00	356.73	0.00	356.73
23/04/2023	Sell DYDX	0.00	0.00	66.97	289.76

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	289.76
Investment Losses / Realised Capital Losses / Other Assets / Ethereum					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/08/2022	Sell ETH	0.00	746.38	0.00	746.38
16/09/2022	Sell ETH	0.00	68.57	0.00	814.95
25/09/2022	Sell ETH	0.00	146.95	0.00	961.90
27/04/2023	Sell ETH	0.00	0.00	31.77	930.13
30/06/2023	Closing Balance	0.00	0.00	0.00	930.13
Investment Losses / Realised Capital Losses / Other Assets / Fantom					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell FTM	0.00	0.00	35.02	35.02
30/06/2023	Closing Balance	0.00	0.00	0.00	35.02
Investment Losses / Realised Capital Losses / Other Assets / GAS					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/04/2023	Sell GAS	0.00	0.00	46.41	46.41
30/06/2023	Closing Balance	0.00	0.00	0.00	46.41
Investment Losses / Realised Capital Losses / Other Assets / Hedera					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell HBAR	0.00	0.00	9.03	9.03
30/06/2023	Closing Balance	0.00	0.00	0.00	9.03

Date	Description	Quantity	Debits	Credits	Balance
Investment Losses / Realised Capital Losses / Other Assets / Immutable					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/08/2022	Sell IMX	0.00	283.91	0.00	283.91
23/04/2023	Sell IMX	0.00	0.00	37.26	246.65
30/06/2023	Closing Balance	0.00	0.00	0.00	246.65
Investment Losses / Realised Capital Losses / Other Assets / Litecoin					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
19/09/2022	Sell LTC	0.00	34.25	0.00	34.25
10/11/2022	Sell LTC	0.00	106.59	0.00	140.84
23/04/2023	Sell LTC	0.00	0.00	29.34	111.50
30/06/2023	Closing Balance	0.00	0.00	0.00	111.50
Investment Losses / Realised Capital Losses / Other Assets / Livepeer					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
10/12/2022	Sell LPT for RDD	0.00	2.76	0.00	2.76
30/06/2023	Closing Balance	0.00	0.00	0.00	2.76
Investment Losses / Realised Capital Losses / Other Assets / Matic					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/08/2022	Sell MATIC	0.00	220.86	0.00	220.86
10/11/2022	Sell MATIC	0.00	696.69	0.00	917.55
12/11/2022	Sell MATIC	0.00	264.19	0.00	1,181.74

Date	Description	Quantity	Debits	Credits	Balance
23/04/2023	Sell MATIC	0.00	0.00	5.01	1,176.73
30/06/2023	Closing Balance	0.00	0.00	0.00	1,176.73
Investment Losses / Realised Capital Losses / Other Assets / NEO					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell NEO	0.00	0.00	11.52	11.52
30/06/2023	Closing Balance	0.00	0.00	0.00	11.52
Investment Losses / Realised Capital Losses / Other Assets / Numeraire					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/04/2023	Sell NMR	0.00	8.62	0.00	8.62
30/06/2023	Closing Balance	0.00	0.00	0.00	8.62
Investment Losses / Realised Capital Losses / Other Assets / OMG Network					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell OMG	0.00	3.09	0.00	3.09
30/06/2023	Closing Balance	0.00	0.00	0.00	3.09
Investment Losses / Realised Capital Losses / Other Assets / Ox					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
10/12/2022	Sell ZRX for XLM	0.00	48.04	0.00	48.04
30/06/2023	Closing Balance	0.00	0.00	0.00	48.04
Investment Losses / Realised Capital Losses / Other Assets / PancakeSwap					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
23/04/2023	Sell CAKE	0.00	8.62	0.00	8.62
30/06/2023	Closing Balance	0.00	0.00	0.00	8.62
Investment Losses / Realised Capital Losses / Other Assets / Polkadot					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell DOT	0.00	0.00	0.40	0.40
30/06/2023	Closing Balance	0.00	0.00	0.00	0.40
Investment Losses / Realised Capital Losses / Other Assets / Quant					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell QNT	0.00	5.11	0.00	5.11
30/06/2023	Closing Balance	0.00	0.00	0.00	5.11
Investment Losses / Realised Capital Losses / Other Assets / Radicle					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
13/10/2022	Sell RAD	0.00	67.20	0.00	67.20
23/04/2023	Sell RAD	0.00	0.28	0.00	67.48
30/06/2023	Closing Balance	0.00	0.00	0.00	67.48
Investment Losses / Realised Capital Losses / Other Assets / Reddcoin					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell RDD	0.00	270.58	0.00	270.58
30/06/2023	Closing Balance	0.00	0.00	0.00	270.58
Investment Losses / Realised Capital Losses / Other Assets / Render Network					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/10/2022	Sell RNDR	0.00	78.27	0.00	78.27
12/11/2022	Sell RNDR	0.00	24.63	0.00	102.90
24/04/2023	Sell RNDR	0.00	0.00	413.94	311.04
30/06/2023	Closing Balance	0.00	0.00	0.00	311.04
Investment Losses / Realised Capital Losses / Other Assets / Ripple					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/08/2022	Sell XRP	0.00	207.40	0.00	207.40
09/11/2022	Sell XRP	0.00	0.00	923.90	716.50
12/11/2022	Sell XRP	0.00	281.89	0.00	434.61
23/04/2023	Sell XRP	0.00	0.00	96.09	530.70
30/06/2023	Closing Balance	0.00	0.00	0.00	530.70
Investment Losses / Realised Capital Losses / Other Assets / Rune					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell RUNE	0.00	20.22	0.00	20.22
30/06/2023	Closing Balance	0.00	0.00	0.00	20.22
Investment Losses / Realised Capital Losses / Other Assets / SHIBCOIN					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
17/09/2022	Sell SHIB	0.00	120.74	0.00	120.74
30/06/2023	Closing Balance	0.00	0.00	0.00	120.74

Date	Description	Quantity	Debits	Credits	Balance
Investment Losses / Realised Capital Losses / Other Assets / Solana					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/08/2022	Sell SOL	0.00	359.23	0.00	359.23
23/04/2023	Sell SOL	0.00	1.55	0.00	360.78
30/06/2023	Closing Balance	0.00	0.00	0.00	360.78
Investment Losses / Realised Capital Losses / Other Assets / SSV Network					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
17/09/2022	Sell SSV	0.00	284.76	0.00	284.76
30/06/2023	Closing Balance	0.00	0.00	0.00	284.76
Investment Losses / Realised Capital Losses / Other Assets / Stellar					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/08/2022	Sell XLM	0.00	175.19	0.00	175.19
13/10/2022	Sell XLM	0.00	378.25	0.00	553.44
23/04/2023	Sell XLM	0.00	0.00	0.81	552.63
30/06/2023	Closing Balance	0.00	0.00	0.00	552.63
Investment Losses / Realised Capital Losses / Other Assets / Syscoin					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell SYS	0.00	0.00	12.07	12.07
30/06/2023	Closing Balance	0.00	0.00	0.00	12.07
Investment Losses / Realised Capital Losses / Other Assets / Terra 2.0					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/04/2023	Sell LUNA2	0.00	0.00	2.74	2.74
30/06/2023	Closing Balance	0.00	0.00	0.00	2.74
Investment Losses / Realised Capital Losses / Other Assets / The Graph					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell GRT	0.00	0.00	37.64	37.64
30/06/2023	Closing Balance	0.00	0.00	0.00	37.64
Investment Losses / Realised Capital Losses / Other Assets / Theta					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/09/2022	Sell THETA	0.00	16.64	0.00	16.64
16/09/2022	Sell THETA	0.00	1,909.90	0.00	1,926.54
19/09/2022	Sell THETA	0.00	747.20	0.00	2,673.74
02/10/2022	Sell THETA	0.00	508.30	0.00	3,182.04
13/10/2022	Sell THETA	0.00	918.11	0.00	4,100.15
12/11/2022	Sell THETA	0.00	341.23	0.00	4,441.38
24/04/2023	Sell THETA	0.00	249.77	0.00	4,691.15
30/06/2023	Closing Balance	0.00	0.00	0.00	4,691.15
Investment Losses / Realised Capital Losses / Other Assets / Theta Fuel					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/09/2022	Sell TFUEL	0.00	0.33	0.00	0.33

Date	Description	Quantity	Debits	Credits	Balance
16/09/2022	Sell TFUEL	0.00	9.25	0.00	9.58
19/09/2022	Sell TFUEL	0.00	784.12	0.00	793.70
03/10/2022	Sell TFUEL	0.00	90.78	0.00	884.48
10/11/2022	Sell TFUEL	0.00	331.36	0.00	1,215.84
27/04/2023	Sell TFUEL	0.00	0.00	101.33	1,114.51
30/06/2023	Closing Balance	0.00	0.00	0.00	1,114.51
Investment Losses / Realised Capital Losses / Other Assets / TrueFi					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell TRU	0.00	0.00	40.97	40.97
30/06/2023	Closing Balance	0.00	0.00	0.00	40.97
Investment Losses / Realised Capital Losses / Other Assets / Uniswap					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell UNI	0.00	32.34	0.00	32.34
30/06/2023	Closing Balance	0.00	0.00	0.00	32.34
Investment Losses / Realised Capital Losses / Other Assets / VeChain Token					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell VET	0.00	0.00	4.05	4.05
30/06/2023	Closing Balance	0.00	0.00	0.00	4.05
Investment Losses / Realised Capital Losses / Other Assets / VeThor					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
23/04/2023	Sell VTHO	0.00	0.00	0.53	0.53
30/06/2023	Closing Balance	0.00	0.00	0.00	0.53
Investment Losses / Realised Capital Losses / Other Assets / XDC Network					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
10/12/2022	Sell XDC for RDD	0.00	2.31	0.00	2.31
30/06/2023	Closing Balance	0.00	0.00	0.00	2.31
Investment Losses / Realised Capital Losses / Other Assets / Zilliqa					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
19/09/2022	Sell ZIL	0.00	142.66	0.00	142.66
23/04/2023	Sell ZIL	0.00	0.00	98.21	44.45
30/06/2023	Closing Balance	0.00	0.00	0.00	44.45
Investment Losses / Realised Capital Losses / Boss Energy Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
26/09/2022	Listed Security Sale	0.00	0.00	760.10	760.10
30/06/2023	Closing Balance	0.00	0.00	0.00	760.10
Investment Losses / Realised Capital Losses / Centrex Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/09/2022	Listed Security Sale	0.00	0.00	13.62	13.62
30/06/2023	Closing Balance	0.00	0.00	0.00	13.62
Investment Losses / Realised Capital Losses / Costa Group Holdings Limited					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/07/2022	Listed Security Sale	0.00	29.90	0.00	29.90
30/06/2023	Closing Balance	0.00	0.00	0.00	29.90
Investment Losses / Realised Capital Losses / Oceanagold Corporation					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/08/2022	Listed Security Sale	0.00	1,279.90	0.00	1,279.90
30/06/2023	Closing Balance	0.00	0.00	0.00	1,279.90
Investment Losses / Realised Capital Losses / Paladin Energy Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/09/2022	Listed Security Sale	0.00	200.50	0.00	200.50
30/06/2023	Closing Balance	0.00	0.00	0.00	200.50
Investment Losses / Realised Capital Losses / Regis Resources Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/08/2022	Listed Security Sale	0.00	104.91	0.00	104.91
15/09/2022	Listed Security Sale	0.00	7.36	0.00	112.27
30/06/2023	Closing Balance	0.00	0.00	0.00	112.27
Investment Losses / Realised Capital Losses / Silver Lake Resources Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/08/2022	Listed Security Sale	0.00	329.62	0.00	329.62
15/09/2022	Listed Security Sale	0.00	166.85	0.00	496.47

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	496.47
Investment Losses / Realised Capital Losses / SSR Mining Inc.					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/08/2022	Listed Security Sale	0.00	66.55	0.00	66.55
08/09/2022	Listed Security Sale	0.00	1,605.96	0.00	1,672.51
14/09/2022	Listed Security Sale	0.00	213.34	0.00	1,885.85
30/06/2023	Closing Balance	0.00	0.00	0.00	1,885.85
Investment Losses / Realised Capital Losses / Tulla Resources PLC					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/08/2022	Listed Security Sale	0.00	125.18	0.00	125.18
31/08/2022	Listed Security Sale	0.00	196.05	0.00	321.23
01/09/2022	Listed Security Sale	0.00	4.31	0.00	325.54
06/09/2022	Listed Security Sale	0.00	83.78	0.00	409.32
15/09/2022	Listed Security Sale	0.00	120.46	0.00	529.78
30/06/2023	Closing Balance	0.00	0.00	0.00	529.78
Investment Losses / Realised Capital Losses / Westgold Resources Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
26/08/2022	Listed Security Sale	0.00	2,768.54	0.00	2,768.54
31/08/2022	Listed Security Sale	0.00	610.91	0.00	3,379.45
14/09/2022	Listed Security Sale	0.00	374.94	0.00	3,754.39

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	3,754.39
Investment Losses / Realised Capital Losses / Sundry Assets / Coinspot Cash Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Realised gain	0.00	0.00	0.03	0.03
30/06/2023	Closing Balance	0.00	0.00	0.00	0.03
Investment Losses / Realised Capital Losses / Units In Listed Unit Trusts / Betashares Crude Oil Index Etf-Currency Hedged (Synthetic)					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/09/2022	Listed Security Sale	0.00	299.90	0.00	299.90
30/06/2023	Closing Balance	0.00	0.00	0.00	299.90
Investment Losses / Realised Capital Losses / Units In Listed Unit Trusts / Betashares Gold Bullion ETF - Currency Hedged					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/09/2022	Listed Security Sale	0.00	1,255.94	0.00	1,255.94
30/06/2023	Closing Balance	0.00	0.00	0.00	1,255.94
Investment Losses / Realised Capital Losses / Units In Listed Unit Trusts / Global X Ultra Short Nasdaq 100 Hedge Fund					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/09/2022	Listed Security Sale	0.00	649.90	0.00	649.90
30/06/2023	Closing Balance	0.00	0.00	0.00	649.90
Investment Losses / Realised Capital Losses / Units In Listed Unit Trusts / Vaneck Australian Resources ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
26/09/2022	Listed Security Sale	0.00	304.90	0.00	304.90

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	304.90
Investment Losses / Realised Capital Losses / Interactive Brokers (U8477676)					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Realised Gain - balancing figure	0.00	0.00	608.03	608.03
30/06/2023	Realised Loss	0.00	7,448.88	0.00	6,840.85
30/06/2023	Closing Balance	0.00	0.00	0.00	6,840.85
Income Tax Expense / Excessive Foreign Tax Credit Writeoff Expense					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Excessive foreign tax credit written off	0.00	6.54	0.00	6.54
30/06/2023	Closing Balance	0.00	0.00	0.00	6.54
Investments - AAVECOIN					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/01/2023	Buy AAVE	0.45	50.00	0.00	50.00
23/04/2023	Sell AAVE	-0.45	0.00	50.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Algorand					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/10/2022	Buy ALGO	6,431.80	3,900.00	0.00	3,900.00
12/11/2022	Sell ALGO	-6,431.80	0.00	3,900.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Investments - Cardano					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/07/2022	Buy ADA	1,274.90	1,000.00	0.00	1,000.00
29/08/2022	Sell ADA	-1,274.90	0.00	1,000.00	0.00
16/09/2022	Buy ADA	113.50	80.15	0.00	80.15
16/09/2022	Buy ADA	1,406.40	992.68	0.00	1,072.83
16/09/2022	Buy ADA	2,258.24	1,597.20	0.00	2,670.03
19/09/2022	Sell ADA	-3,778.14	0.00	2,670.03	0.00
21/09/2022	Buy ADA	2,828.60	2,000.00	0.00	2,000.00
01/10/2022	Buy ADA	526.86	369.60	0.00	2,369.60
11/10/2022	Sell ADA	-3,350.00	0.00	2,365.77	3.83
11/11/2022	Buy ADA	4,263.05	2,500.00	0.00	2,503.83
13/11/2022	Sell ADA	-4,268.51	0.00	2,503.83	0.00
15/01/2023	Buy ADA	194.59	100.00	0.00	100.00
23/04/2023	Sell ADA	-194.59	0.00	100.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Cartesi					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/09/2022	Buy Cartesi	190.65	44.37	0.00	44.37
10/12/2022	Sell CTSI for THETA	-190.00	0.00	44.22	0.15

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Market Value Adjustment	0.00	0.00	0.01	0.14
30/06/2023	Closing Balance	0.65	0.00	0.00	0.14
Investments - Celo					
01/07/2022	Opening Balance	0.59	0.00	0.00	0.71
30/06/2023	Market Value Adjustment	0.00	0.00	0.33	0.38
30/06/2023	Closing Balance	0.59	0.00	0.00	0.38
Investments - ChainLink					
01/07/2022	Opening Balance	0.03	0.00	0.00	0.29
29/07/2022	Buy LINK	440.53	5,000.00	0.00	5,000.29
12/08/2022	Sell LINK for ETH	-200.00	0.00	2,270.78	2,729.51
29/08/2022	Sell LINK	-240.56	0.00	2,730.37	0.86
30/08/2022	Buy LINK	293.83	3,000.00	0.00	2,999.14
16/09/2022	Sell LINK	-90.00	0.00	918.90	2,080.24
19/09/2022	Sell LINK	-203.83	0.00	2,081.10	0.86
01/10/2022	Buy LINK	81.17	1,000.00	0.00	999.14
02/10/2022	Sell LINK	-80.00	0.00	985.60	13.54
05/10/2022	Buy LINK	80.84	1,000.00	0.00	1,013.54
11/10/2022	Sell LINK	-80.00	0.00	989.54	24.00
10/12/2022	Sell LINK for NEO	-2.00	0.00	24.74	0.74
30/06/2023	Market Value Adjustment	0.00	0.83	0.00	0.09

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.01	0.00	0.00	0.09
Investments - Dagcoin					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/07/2022	Buy DAG	6,051.07	1,000.00	0.00	1,000.00
13/08/2022	Buy DAG	6,010.52	1,000.00	0.00	2,000.00
29/08/2022	Sell DAG	-12,061.59	0.00	2,000.00	0.00
15/01/2023	Buy DAG	2,743.75	200.00	0.00	200.00
23/04/2023	Sell DAG	-2,743.75	0.00	200.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - dYdX					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
13/08/2022	Buy DYDX	292.40	1,000.00	0.00	1,000.00
29/08/2022	Sell DYDX	-292.40	0.00	1,000.00	0.00
15/01/2023	Buy DYDX	45.25	100.00	0.00	100.00
23/04/2023	Sell DYDX	-45.25	0.00	100.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Ethereum					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.54
08/08/2022	Buy ETH	0.40	1,024.30	0.00	1,024.84
12/08/2022	Sell LINK for ETH	0.92	2,495.41	0.00	3,520.25

Date	Description	Quantity	Debits	Credits	Balance
29/08/2022	Sell ETH	-1.32	0.00	3,521.32	1.07
30/08/2022	Buy ETH	0.43	1,000.00	0.00	998.93
16/09/2022	Sell ETH	-0.43	0.00	1,000.00	1.07
24/09/2022	Buy ETH	1.24	2,606.41	0.00	2,605.34
25/09/2022	Sell ETH	-1.20	0.00	2,516.55	88.79
27/04/2023	Sell ETH	-0.04	0.00	89.86	1.07
30/06/2023	Market Value Adjustment	0.00	1.07	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Fantom					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/01/2023	Buy FTM	211.07	100.00	0.00	100.00
23/04/2023	Sell FTM	-211.07	0.00	100.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - GAS					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Non Cash Acquisition	0.02	0.00	0.00	0.00
26/01/2023	Buy GAS	33.30	139.32	0.00	139.32
26/01/2023	Buy GAS	66.60	278.67	0.00	417.99
15/02/2023	GAS Credit	0.02	0.12	0.00	418.11
28/03/2023	GAS Credit	0.02	0.13	0.00	418.24

Date	Description	Quantity	Debits	Credits	Balance
24/04/2023	Sell GAS	-99.00	0.00	414.15	4.09
27/04/2023	GAS Credit	0.02	0.12	0.00	4.21
23/05/2023	GAS Credit	0.02	0.08	0.00	4.29
30/06/2023	Market Value Adjustment	0.00	0.00	0.26	4.03
30/06/2023	Closing Balance	1.01	0.00	0.00	4.03
Investments - Hedera					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/01/2023	Buy HBAR	657.11	50.00	0.00	50.00
23/04/2023	Sell HBAR	-657.11	0.00	50.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Helium					
01/07/2022	Opening Balance	0.06	0.00	0.00	0.86
30/06/2023	Market Value Adjustment	0.00	0.00	0.72	0.14
30/06/2023	Closing Balance	0.06	0.00	0.00	0.14
Investments - Immutable					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
13/08/2022	Buy IMX	590.98	1,000.00	0.00	1,000.00
29/08/2022	Sell IMX	-590.98	0.00	1,000.00	0.00
15/01/2023	Buy IMX	60.90	50.00	0.00	50.00
23/04/2023	Sell IMX	-60.90	0.00	50.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Litecoin					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/08/2022	Buy LTC	12.13	1,000.00	0.00	1,000.00
19/09/2022	Sell LTC	-12.13	0.00	1,000.00	0.00
22/09/2022	Buy LTC	11.68	1,000.00	0.00	1,000.00
10/11/2022	Sell LTC	-11.00	0.00	941.49	58.51
23/04/2023	Sell LTC	-0.68	0.00	58.51	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Livepeer					
01/07/2022	Opening Balance	0.08	0.00	0.00	1.08
10/12/2022	Sell LPT for RDD	-0.08	0.00	3.60	2.52
30/06/2023	Market Value Adjustment	0.00	2.52	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Matic					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
13/08/2022	Buy MATIC	690.83	1,000.00	0.00	1,000.00
29/08/2022	Sell MATIC	-690.83	0.00	1,000.00	0.00
06/11/2022	Buy MATIC	1,014.13	2,000.00	0.00	2,000.00
10/11/2022	Sell MATIC	-1,014.00	0.00	1,999.74	0.26

Date	Description	Quantity	Debits	Credits	Balance
11/11/2022	Buy MATIC	832.88	1,500.00	0.00	1,500.26
12/11/2022	Sell MATIC	-833.01	0.00	1,500.26	0.00
15/01/2023	Buy MATIC	69.39	100.00	0.00	100.00
23/04/2023	Sell MATIC	-69.39	0.00	100.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Near Protocol					
01/07/2022	Opening Balance	0.05	0.00	0.00	0.21
30/06/2023	Market Value Adjustment	0.00	0.00	0.12	0.09
30/06/2023	Closing Balance	0.05	0.00	0.00	0.09
Investments - NEO					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
10/12/2022	Sell LINK for NEO	1.87	19.94	0.00	19.94
23/04/2023	Sell NEO	-1.87	0.00	19.94	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Numeraire					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/01/2023	Buy NMR	7.75	200.00	0.00	200.00
24/04/2023	Sell NMR	-7.70	0.00	198.81	1.19
30/06/2023	Market Value Adjustment	0.00	0.00	0.21	0.98
30/06/2023	Closing Balance	0.05	0.00	0.00	0.98

Date	Description	Quantity	Debits	Credits	Balance
Investments - OMG Network					
01/07/2022	Opening Balance	0.49	0.00	0.00	1.25
23/04/2023	Sell OMG	-0.49	0.00	3.95	2.70
30/06/2023	Market Value Adjustment	0.00	2.70	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Ox					
01/07/2022	Opening Balance	6.39	0.00	0.00	3.09
30/08/2022	Buy ZRX	217.15	100.00	0.00	103.09
10/12/2022	Sell ZRX for XLM	-223.00	0.00	109.32	6.23
30/06/2023	Market Value Adjustment	0.00	6.40	0.00	0.17
30/06/2023	Closing Balance	0.54	0.00	0.00	0.17
Investments - PancakeSwap					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/01/2023	Buy CAKE	18.35	100.00	0.00	100.00
23/04/2023	Sell CAKE	-18.35	0.00	100.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Polkadot					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/01/2023	Buy DOT	5.73	50.00	0.00	50.00
23/04/2023	Sell DOT	-5.73	0.00	50.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Quant					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/01/2023	Buy QNT	0.26	50.00	0.00	50.00
23/04/2023	Sell QNT	-0.26	0.00	50.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Radicle					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/09/2022	Buy RAD	320.48	1,000.00	0.00	1,000.00
13/10/2022	Sell RAD	-320.00	0.00	998.52	1.48
23/04/2023	Sell RAD	-0.48	0.00	1.48	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Reddcoin					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
10/12/2022	Sell LPT for RDD	1,763.72	0.84	0.00	0.84
10/12/2022	Sell XDC for RDD	2,590.66	1.24	0.00	2.08
26/01/2023	Buy RDD	834,532.97	400.00	0.00	402.08
23/04/2023	Sell RDD	-838,887.36	0.00	402.08	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Ren					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.22	0.00	0.00	0.04
30/06/2023	Market Value Adjustment	0.00	0.00	0.02	0.02
30/06/2023	Closing Balance	0.22	0.00	0.00	0.02
Investments - Render Network					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/10/2022	Buy RNDR	1,330.67	1,000.00	0.00	1,000.00
03/10/2022	Sell RNDR	-1,329.00	0.00	998.74	1.26
05/10/2022	Buy RNDR	1,234.72	1,000.00	0.00	1,001.26
12/11/2022	Sell RNDR	-1,236.39	0.00	1,001.26	0.00
15/01/2023	Buy RNDR	248.45	200.00	0.00	200.00
24/04/2023	Sell RNDR	-248.00	0.00	199.64	0.36
30/06/2023	Market Value Adjustment	0.00	0.99	0.00	1.35
30/06/2023	Closing Balance	0.45	0.00	0.00	1.35
Investments - Ripple					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/07/2022	Buy XRP	16.47	10.00	0.00	10.00
31/07/2022	Buy XRP	1,714.00	1,000.00	0.00	1,010.00
29/08/2022	Sell XRP	-1,730.47	0.00	1,010.00	0.00
30/08/2022	Buy XRP	1,192.16	577.96	0.00	577.96
30/08/2022	Buy XRP	4,995.95	2,420.02	0.00	2,997.98

Date	Description	Quantity	Debits	Credits	Balance
09/11/2022	Sell XRP	-6,100.00	0.00	2,955.30	42.68
11/11/2022	Buy XRP	3,991.51	2,500.00	0.00	2,542.68
12/11/2022	Sell XRP	-4,079.62	0.00	2,542.68	0.00
15/01/2023	Buy XRP	173.30	100.00	0.00	100.00
26/01/2023	Buy XRP	831.44	500.00	0.00	600.00
23/04/2023	Sell XRP	-1,004.00	0.00	599.55	0.45
30/06/2023	Market Value Adjustment	0.00	0.08	0.00	0.53
30/06/2023	Closing Balance	0.74	0.00	0.00	0.53
Investments - Rune					
01/07/2022	Opening Balance	0.04	0.00	0.00	0.11
15/01/2023	Buy RUNE	39.12	100.00	0.00	100.11
23/04/2023	Sell RUNE	-39.16	0.00	100.51	0.40
30/06/2023	Market Value Adjustment	0.00	0.40	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - SHIBCOIN					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/08/2022	Buy SHIB	52,493,438.32	1,000.01	0.00	1,000.01
17/09/2022	Sell SHIB	-52,493,438.32	0.00	1,000.01	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Skale					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.62	0.00	0.00	0.04
30/06/2023	Market Value Adjustment	0.00	0.00	0.01	0.03
30/06/2023	Closing Balance	0.62	0.00	0.00	0.03
Investments - Solana					
01/07/2022	Opening Balance	0.01	0.00	0.00	0.28
13/08/2022	Buy SOL	14.57	1,000.00	0.00	1,000.28
29/08/2022	Sell SOL	-14.57	0.00	1,000.96	0.68
15/01/2023	Buy SOL	1.49	50.00	0.00	49.32
23/04/2023	Sell SOL	-1.49	0.00	50.00	0.68
30/06/2023	Market Value Adjustment	0.00	0.68	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - SSV Network					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/09/2022	Buy SSV	31.80	880.11	0.00	880.11
17/09/2022	Sell SSV	-31.80	0.00	880.11	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Stellar					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/07/2022	Buy XLM	5,587.90	1,000.00	0.00	1,000.00
29/08/2022	Sell XLM	-5,587.90	0.00	1,000.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
23/09/2022	Buy XLM	15,287.48	3,000.00	0.00	3,000.00
13/10/2022	Sell XLM	-15,200.00	0.00	2,982.83	17.17
10/12/2022	Sell ZRX for XLM	475.87	61.28	0.00	78.45
23/04/2023	Sell XLM	-563.35	0.00	78.45	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Syscoin					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/01/2023	Buy SYS	274.12	50.00	0.00	50.00
23/04/2023	Sell SYS	-274.12	0.00	50.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Terra 2.0					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Non Cash Acquisition	1.83	0.00	0.00	0.00
15/03/2023	Terra 2.0 Airdrop	0.92	2.07	0.00	2.07
15/04/2023	Terra 2.0 Airdrop	0.92	2.01	0.00	4.08
27/04/2023	Sell LUNA2	-3.67	0.00	4.08	0.00
17/05/2023	Terra 2.0 Airdrop	0.92	1.33	0.00	1.33
15/06/2023	Terra 2.0 Airdrop	0.92	0.83	0.00	2.16
30/06/2023	Market Value Adjustment	0.00	0.00	0.45	1.71
30/06/2023	Closing Balance	1.83	0.00	0.00	1.71

Date	Description	Quantity	Debits	Credits	Balance
Investments - The Ankr token					
01/07/2022	Opening Balance	0.96	0.00	0.00	0.04
30/06/2023	Market Value Adjustment	0.00	0.00	0.01	0.03
30/06/2023	Closing Balance	0.96	0.00	0.00	0.03
Investments - The Graph					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/01/2023	Buy GRT	423.27	50.00	0.00	50.00
23/04/2023	Sell GRT	-423.27	0.00	50.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - The Sandbox					
01/07/2022	Opening Balance	0.37	0.00	0.00	0.53
30/06/2023	Market Value Adjustment	0.00	0.00	0.30	0.23
30/06/2023	Closing Balance	0.37	0.00	0.00	0.23
Investments - Theta					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/08/2022	Buy THETA	2,228.54	4,000.00	0.00	4,000.00
30/08/2022	Buy THETA	2,787.84	5,000.00	0.00	9,000.00
30/08/2022	Buy THETA	3,884.79	7,000.00	0.00	16,000.00
12/09/2022	Sell THETA	-500.00	0.00	896.75	15,103.25
16/09/2022	Sell THETA	-8,401.17	0.00	15,103.25	0.00

Date	Description	Quantity	Debits	Credits	Balance
17/09/2022	Buy THETA	8,329.86	14,000.00	0.00	14,000.00
19/09/2022	Sell THETA	-8,000.00	0.00	13,445.60	554.40
22/09/2022	Buy THETA	5,891.71	10,000.00	0.00	10,554.40
02/10/2022	Sell THETA	-6,220.00	0.00	10,551.73	2.67
05/10/2022	Buy THETA	4,628.02	8,000.00	0.00	8,002.67
13/10/2022	Sell THETA	-4,600.00	0.00	7,951.51	51.16
11/11/2022	Buy THETA	1,566.02	2,500.00	0.00	2,551.16
12/11/2022	Sell THETA	-1,595.62	0.00	2,551.16	0.00
10/12/2022	Sell CTSI for THETA	27.46	35.48	0.00	35.48
15/01/2023	Buy THETA	368.65	500.00	0.00	535.48
26/01/2023	Buy THETA	3,846.65	6,000.00	0.00	6,535.48
24/04/2023	Sell THETA	-4,242.00	0.00	6,534.29	1.19
30/06/2023	Market Value Adjustment	0.00	0.00	0.38	0.81
30/06/2023	Closing Balance	0.76	0.00	0.00	0.81

Investments - Theta Fuel

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/08/2022	Buy TFUEL	25,358.06	2,266.96	0.00	2,266.96
30/08/2022	Buy TFUEL	33,365.96	3,000.00	0.00	5,266.96
12/09/2022	Sell TFUEL	-500.00	0.00	44.70	5,222.26
16/09/2022	Sell TFUEL	-1,000.00	0.00	89.40	5,132.86

Date	Description	Quantity	Debits	Credits	Balance
19/09/2022	Sell TFUEL	-57,224.02	0.00	5,132.86	0.00
20/09/2022	Buy TFUEL	49,504.95	4,000.00	0.00	4,000.00
03/10/2022	Sell TFUEL	-49,500.00	0.00	3,999.60	0.40
05/10/2022	Buy TFUEL	24,075.21	2,000.00	0.00	2,000.40
10/11/2022	Sell TFUEL	-24,000.00	0.00	1,993.74	6.66
26/01/2023	Buy TFUEL	28,452.74	2,000.00	0.00	2,006.66
24/04/2023	Sell TFUEL	-0.90	0.00	0.07	2,006.59
27/04/2023	Sell TFUEL	-28,532.00	0.00	2,006.59	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Investments - TrueFi

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/01/2023	Buy TRU	982.67	50.00	0.00	50.00
23/04/2023	Sell TRU	-982.67	0.00	50.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Investments - Uniswap

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/01/2023	Buy UNI	20.60	200.00	0.00	200.00
23/04/2023	Sell UNI	-20.60	0.00	200.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Investments - VeChain Token

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.22	0.00	0.00	0.01
15/01/2023	Buy VET	1,626.92	50.00	0.00	50.01
23/04/2023	Sell VET	-1,627.14	0.00	50.02	0.01
30/06/2023	Market Value Adjustment	0.00	0.01	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - VeThor					
01/07/2022	Opening Balance	168.74	0.00	0.00	0.34
01/07/2022	Non Cash Acquisition	84.24	0.00	0.00	0.34
26/09/2022	VTHO Gas Credit	0.00	0.00	0.00	0.34
15/02/2023	VTHO Credit	8.55	0.02	0.00	0.36
28/03/2023	VTHO Credit	16.33	0.03	0.00	0.39
23/04/2023	Sell VTHO	-277.86	0.00	0.05	0.34
27/04/2023	VTHO Credit	16.33	0.04	0.00	0.38
24/05/2023	VTHO Credit	12.37	0.02	0.00	0.40
30/06/2023	Market Value Adjustment	0.00	0.00	0.34	0.06
30/06/2023	Closing Balance	28.70	0.00	0.00	0.06
Investments - XDC Network					
01/07/2022	Opening Balance	39.88	0.00	0.00	1.36
10/12/2022	Sell XDC for RDD	-39.00	0.00	3.55	2.19
30/06/2023	Market Value Adjustment	0.00	2.23	0.00	0.04

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.88	0.00	0.00	0.04
Investments - Zilliqa					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Non Cash Acquisition	60.97	0.00	0.00	0.00
30/08/2022	Buy ZIL	17,722.33	1,000.00	0.00	1,000.00
09/09/2022	ZIL Reward	7.31	0.39	0.00	1,000.39
10/09/2022	ZIL Reward	7.29	0.40	0.00	1,000.79
11/09/2022	ZIL Reward	7.30	0.41	0.00	1,001.20
12/09/2022	ZIL Reward	7.31	0.41	0.00	1,001.61
13/09/2022	ZIL Reward	7.31	0.42	0.00	1,002.03
14/09/2022	ZIL Reward	7.34	0.39	0.00	1,002.42
15/09/2022	ZIL Reward	7.30	0.39	0.00	1,002.81
16/09/2022	ZIL Reward	7.33	0.34	0.00	1,003.15
17/09/2022	ZIL Reward	5.71	0.30	0.00	1,003.45
19/09/2022	Sell ZIL	-17,841.78	0.00	1,003.15	0.30
26/01/2023	Buy ZIL	12,161.31	500.00	0.00	500.30
23/04/2023	Sell ZIL	-12,167.00	0.00	500.30	0.00
30/06/2023	Closing Balance	0.02	0.00	0.00	0.00
Investments - Bellevue Gold Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
23/09/2022	Listed Security Purchase	2,000.00	1,509.95	0.00	1,509.95
30/06/2023	Market Value Adjustment	0.00	1,030.05	0.00	2,540.00
30/06/2023	Closing Balance	2,000.00	0.00	0.00	2,540.00
Investments - Boss Energy Limited					
01/07/2022	Opening Balance	3,000.00	0.00	0.00	5,310.00
26/09/2022	Listed Security Sale	-3,000.00	0.00	6,269.95	959.95
30/06/2023	Market Value Adjustment	0.00	959.95	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Centrex Limited					
01/07/2022	Opening Balance	29,411.00	0.00	0.00	4,411.65
14/09/2022	Listed Security Sale	-29,411.00	0.00	4,882.77	471.12
30/06/2023	Market Value Adjustment	0.00	471.12	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Costa Group Holdings Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/07/2022	Listed Security Purchase	2,000.00	5,129.95	0.00	5,129.95
22/07/2022	Listed Security Sale	-2,000.00	0.00	5,129.95	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Oceanagold Corporation					
01/07/2022	Opening Balance	2,000.00	0.00	0.00	5,520.00

Date	Description	Quantity	Debits	Credits	Balance
15/08/2022	Listed Security Sale	-2,000.00	0.00	6,009.95	489.95
30/06/2023	Market Value Adjustment	0.00	489.95	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Paladin Energy Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/09/2022	Listed Security Purchase	1,000.00	988.00	0.00	988.00
23/09/2022	Listed Security Sale	-1,000.00	0.00	988.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Regis Resources Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/07/2022	Listed Security Purchase	3,000.00	4,589.95	0.00	4,589.95
30/08/2022	Listed Security Sale	-2,500.00	0.00	3,824.96	764.99
15/09/2022	Listed Security Sale	-500.00	0.00	764.99	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Silver Lake Resources Limited					
01/07/2022	Opening Balance	2,027.00	0.00	0.00	2,452.67
30/08/2022	Listed Security Sale	-1,500.00	0.00	2,219.67	233.00
15/09/2022	Listed Security Sale	-527.00	0.00	779.84	546.84
30/06/2023	Market Value Adjustment	0.00	546.84	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Investments - SSR Mining Inc.					
01/07/2022	Opening Balance	250.00	0.00	0.00	6,135.00
30/08/2022	Listed Security Sale	-5.00	0.00	139.10	5,995.90
08/09/2022	Listed Security Sale	-220.00	0.00	6,120.36	124.46
14/09/2022	Listed Security Sale	-25.00	0.00	695.49	819.95
30/06/2023	Market Value Adjustment	0.00	819.95	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Tulla Resources PLC					
01/07/2022	Opening Balance	6,896.00	0.00	0.00	3,758.32
30/08/2022	Listed Security Sale	-1,480.00	0.00	864.83	2,893.49
31/08/2022	Listed Security Sale	-3,047.00	0.00	1,780.49	1,113.00
01/09/2022	Listed Security Sale	-67.00	0.00	39.15	1,073.85
06/09/2022	Listed Security Sale	-1,302.00	0.00	760.82	313.03
15/09/2022	Listed Security Sale	-1,000.00	0.00	584.34	271.31
30/06/2023	Market Value Adjustment	0.00	271.31	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Westgold Resources Limited					
01/07/2022	Opening Balance	2,000.00	0.00	0.00	2,370.00
14/07/2022	Listed Security Purchase	4,000.00	4,549.95	0.00	6,919.95
26/08/2022	Listed Security Sale	-2,000.00	0.00	4,738.59	2,181.36

Date	Description	Quantity	Debits	Credits	Balance
31/08/2022	Listed Security Sale	-2,800.00	0.00	3,184.96	1,003.60
14/09/2022	Listed Security Sale	-1,200.00	0.00	1,364.99	2,368.59
30/06/2023	Market Value Adjustment	0.00	2,368.59	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Betashares Crude Oil Index Etf-Currency Hedged (Synthetic)					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/08/2022	Listed Security Purchase	1,000.00	6,329.95	0.00	6,329.95
15/09/2022	Listed Security Sale	-1,000.00	0.00	6,329.95	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Betashares Gold Bullion ETF - Currency Hedged					
01/07/2022	Opening Balance	400.00	0.00	0.00	6,360.00
15/09/2022	Listed Security Sale	-400.00	0.00	7,133.99	773.99
30/06/2023	Market Value Adjustment	0.00	773.99	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Global X Ultra Short Nasdaq 100 Hedge Fund					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/07/2022	Listed Security Purchase	1,000.00	5,229.95	0.00	5,229.95
15/09/2022	Listed Security Sale	-1,000.00	0.00	5,229.95	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Vaneck Australian Resources ETF					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
02/09/2022	Listed Security Purchase	250.00	8,279.95	0.00	8,279.95
26/09/2022	Listed Security Sale	-250.00	0.00	8,279.95	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - 1oz Gold Bars					
01/07/2022	Opening Balance	4.00	0.00	0.00	10,803.60
30/06/2023	Market Value Adjustment	0.00	964.80	0.00	11,768.40
30/06/2023	Closing Balance	4.00	0.00	0.00	11,768.40
Investments - 2022 Australian Kangaroo 1 oz Silver Coin					
01/07/2022	Opening Balance	200.00	0.00	0.00	5,876.00
30/06/2023	Market Value Adjustment	0.00	3,484.00	0.00	9,360.00
30/06/2023	Closing Balance	200.00	0.00	0.00	9,360.00
Investments - 5oz Gold Bars					
01/07/2022	Opening Balance	2.00	0.00	0.00	26,819.00
30/06/2023	Market Value Adjustment	0.00	2,401.80	0.00	29,220.80
30/06/2023	Closing Balance	2.00	0.00	0.00	29,220.80
Investments - AG Freedom 1 oz Silver Round					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/09/2022	Buy AG Freedom 1 oz Silver Round	250.00	9,350.00	0.00	9,350.00
30/06/2023	Market Value Adjustment	0.00	0.00	795.00	8,555.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	250.00	0.00	0.00	8,555.00
Investments - As Good As Gold 1 oz Gold Bar					
01/07/2022	Opening Balance	50.00	0.00	0.00	135,045.00
30/06/2023	Market Value Adjustment	0.00	12,060.00	0.00	147,105.00
30/06/2023	Closing Balance	50.00	0.00	0.00	147,105.00
Investments - As Good As Gold 100g Gold Bar					
01/07/2022	Opening Balance	10.00	0.00	0.00	86,416.00
30/06/2023	Market Value Adjustment	0.00	7,711.00	0.00	94,127.00
30/06/2023	Closing Balance	10.00	0.00	0.00	94,127.00
Investments - As Good As Gold 100oz Silver Bar					
01/07/2022	Opening Balance	81.00	0.00	0.00	264,708.00
30/06/2023	Market Value Adjustment	0.00	29,727.00	0.00	294,435.00
30/06/2023	Closing Balance	81.00	0.00	0.00	294,435.00
Investments - As Good As Gold 2022 Australian Kangaroo 1 oz Silver Coin					
01/07/2022	Opening Balance	200.00	0.00	0.00	5,876.00
30/06/2023	Market Value Adjustment	0.00	3,484.00	0.00	9,360.00
30/06/2023	Closing Balance	200.00	0.00	0.00	9,360.00
Investments - As Good As Gold Premium 1 kilo Silver Bar					
01/07/2022	Opening Balance	90.00	0.00	0.00	85,012.20
30/09/2022	Unlisted Security Purchase	20.00	20,740.00	0.00	105,752.20

Date	Description	Quantity	Debits	Credits	Balance
17/02/2023	Unlisted Security Purchase	45.00	49,014.00	0.00	154,766.20
30/06/2023	Market Value Adjustment	0.00	29,249.80	0.00	184,016.00
30/06/2023	Closing Balance	155.00	0.00	0.00	184,016.00
Investments - As Good As Gold Premium 10 oz Silver Bar					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/09/2022	Buy As Good As Gold Premium 10 oz Silver Bar	60.00	20,682.00	0.00	20,682.00
30/06/2023	Market Value Adjustment	0.00	3,090.00	0.00	23,772.00
30/06/2023	Closing Balance	60.00	0.00	0.00	23,772.00
Investments - Perth Mint 10oz Gold Bar					
01/07/2022	Opening Balance	1.00	0.00	0.00	27,559.00
30/06/2023	Market Value Adjustment	0.00	1,586.80	0.00	29,145.80
30/06/2023	Closing Balance	1.00	0.00	0.00	29,145.80
Investments - Perth Mint 2.5oz Gold Bar					
01/07/2022	Opening Balance	3.00	0.00	0.00	20,669.25
30/06/2023	Market Value Adjustment	0.00	1,246.35	0.00	21,915.60
30/06/2023	Closing Balance	3.00	0.00	0.00	21,915.60
Investments - Sunshine Mint 1 oz Silver Round					
01/07/2022	Opening Balance	150.00	0.00	0.00	5,790.00
30/06/2023	Market Value Adjustment	0.00	0.00	657.00	5,133.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	150.00	0.00	0.00	5,133.00
Investments - Interactive Brokers (U8477676)					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
08/11/2022	Electronic Fund Transfer	0.00	15,000.00	0.00	15,000.00
09/11/2022	Electronic Fund Transfer	0.00	5,000.00	0.00	20,000.00
01/05/2023	Disbursement Initiated	0.00	0.00	11,349.00	8,651.00
06/06/2023	Disbursement Initiated	0.00	0.00	1,700.00	6,951.00
30/06/2023	Distributions	0.00	1.88	0.00	6,952.88
30/06/2023	Interest Paid & Commissions	0.00	0.00	99.96	6,852.92
30/06/2023	Realised Gain - balancing figure	0.00	608.03	0.00	7,460.95
30/06/2023	Realised Loss	0.00	0.00	7,448.88	12.07
30/06/2023	Closing Balance	0.00	0.00	0.00	12.07
Cash At Bank - CBA Accelerator					
01/07/2022	Opening Balance	0.00	0.00	0.00	189,238.18
01/07/2022	Credit Interest	0.00	14.44	0.00	189,252.62
04/07/2022	DEFT INSURANCE NetBank BPAY 20362 4054728191701997 Pay insurance	0.00	0.00	2,507.78	186,744.84
04/07/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 4432656435574260 Qtrly tax assess	0.00	0.00	2,044.00	184,700.84
18/07/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	19,499.80	165,201.04

Date	Description	Quantity	Debits	Credits	Balance
26/07/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	5,100.05	0.00	170,301.09
29/07/2022	Transfer To CoinSpot NetBank 996320385152	0.00	0.00	5,000.00	165,301.09
31/07/2022	Transfer To CoinSpot NetBank 996320444836	0.00	0.00	5,000.00	160,301.09
01/08/2022	Credit Interest	0.00	24.12	0.00	160,325.21
13/08/2022	Transfer To CoinSpot NetBank 996321090046	0.00	0.00	5,000.00	155,325.21
17/08/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	4,730.05	0.00	160,055.26
30/08/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	1,970.05	0.00	162,025.31
30/08/2022	Transfer To CoinSpot NetBank 996321864423	0.00	0.00	20,000.00	142,025.31
01/09/2022	Credit Interest	0.00	59.96	0.00	142,085.27
01/09/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	92.35	0.00	142,177.62
02/09/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	4,158.49	0.00	146,336.11
06/09/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	8,245.11	138,091.00
07/09/2022	Direct Credit 458106 SSR DIVIDEND SEP22/00802096	0.00	18.56	0.00	138,109.56
08/09/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	677.04	0.00	138,786.60
12/09/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	4,514.40	0.00	143,301.00

Date	Description	Quantity	Debits	Credits	Balance
16/09/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	6,368.59	0.00	149,669.59
19/09/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	18,322.65	0.00	167,992.24
23/09/2022	Transfer to xx9658 CommBank app shares	0.00	0.00	10,000.00	157,992.24
23/09/2022	Wdl Branch WHYALLA	0.00	0.00	50,000.00	107,992.24
29/09/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 4432656435574260 Brown SF Tax 2021	0.00	0.00	2,085.00	105,907.24
01/10/2022	Credit Interest	0.00	89.52	0.00	105,996.76
03/10/2022	Transfer To Gold Australia SA Pty Ltd NetBank SMSF Silver purchase	0.00	0.00	20,000.00	85,996.76
04/10/2022	Transfer to other Bank NetBank SI 00019474	0.00	0.00	20,000.00	65,996.76
05/10/2022	Transfer to other Bank NetBank SI 00019474	0.00	0.00	10,772.00	55,224.76
01/11/2022	Credit Interest	0.00	52.37	0.00	55,277.13
08/11/2022	Transfer from xx9658 NetBank Shares interactive	0.00	20,000.00	0.00	75,277.13
08/11/2022	Transfer to CBA A/c NetBank SMSF Emily Cooper	0.00	0.00	1,857.90	73,419.23
08/11/2022	Transfer To INTERACTIVE BROKERS AUSTRALI NetBank U8477676 / Brown Superfund	0.00	0.00	15,000.00	58,419.23
08/11/2022	Transfer to xx1951 NetBank Refund expense	0.00	0.00	2,194.50	56,224.73
09/11/2022	Transfer to other Bank NetBank U8477676 Brown SF	0.00	0.00	5,000.00	51,224.73
24/11/2022	Direct Credit 012721 ATO ATO008000017526339	0.00	75.65	0.00	51,300.38

Date	Description	Quantity	Debits	Credits	Balance
01/12/2022	Credit Interest	0.00	51.55	0.00	51,351.93
02/12/2022	Fast Transfer From CoinSpot CREDIT TO ACCOUNT	0.00	21,791.00	0.00	73,142.93
08/12/2022	Direct Credit 012721 ATO ATO002000017741377	0.00	1,000.00	0.00	74,142.93
01/01/2023	Credit Interest	0.00	80.98	0.00	74,223.91
15/01/2023	Transfer To CoinSpot NetBank 996327990330	0.00	0.00	2,500.00	71,723.91
26/01/2023	Transfer To CoinSpot NetBank 996328469044	0.00	0.00	10,000.00	61,723.91
01/02/2023	Credit Interest	0.00	81.31	0.00	61,805.22
07/02/2023	CBA CR CARD AUTOPAY PMNT 5520335212921951	0.00	0.00	1,311.21	60,494.01
17/02/2023	Transfer To Gold Australia SA Pty Ltd NetBank SI-00021597	0.00	0.00	20,000.00	40,494.01
01/03/2023	Credit Interest	0.00	54.62	0.00	40,548.63
03/03/2023	TAX OFFICE PAYMENTS NetBank BPAY 75556 3009679072175094 over payment super	0.00	0.00	500.00	40,048.63
07/03/2023	CBA CR CARD AUTOPAY PMNT 5520335212921951	0.00	0.00	2,862.83	37,185.80
01/04/2023	Credit Interest	0.00	48.81	0.00	37,234.61
04/04/2023	CBA CR CARD AUTOPAY PMNT 5520335212921951	0.00	0.00	306.99	36,927.62
14/04/2023	Transfer to xx6414 NetBank PAY VW	0.00	0.00	21,000.00	15,927.62
24/04/2023	Transfer To SMSF Australia NetBank Brown SMSF INV-1334	0.00	0.00	1,540.00	14,387.62

Date	Description	Quantity	Debits	Credits	Balance
25/04/2023	Fast Transfer From CoinSpot CREDIT TO ACCOUNT	0.00	11,000.00	0.00	25,387.62
27/04/2023	Fast Transfer From CoinSpot CREDIT TO ACCOUNT	0.00	2,246.48	0.00	27,634.10
01/05/2023	1/BROWN SUPERFUND REF 2023050100019849 RFB/WITHDRAWAL	0.00	11,349.00	0.00	38,983.10
01/05/2023	Credit Interest	0.00	35.77	0.00	39,018.87
01/06/2023	Credit Interest	0.00	56.23	0.00	39,075.10
06/06/2023	1/BROWN SUPERFUND REF 2023060600018288 /RFB/WITHDRAWAL	0.00	1,700.00	0.00	40,775.10
30/06/2023	Closing Balance	0.00	0.00	0.00	40,775.10
Cash At Bank - CBA Direct Investment Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/09/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	108.00	108.00
20/09/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	880.00	988.00
20/09/2022	Return 20/09/22 Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	108.00	0.00	880.00
20/09/2022	Return 20/09/22 Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	880.00	0.00	0.00
20/09/2022	Unpaid Payment Fee	0.00	0.00	5.00	5.00
20/09/2022	Unpaid Payment Fee	0.00	0.00	5.00	10.00
23/09/2022	Transfer from xx5086 CommBank app shares	0.00	10,000.00	0.00	9,990.00

Date	Description	Quantity	Debits	Credits	Balance
28/09/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	13,294.65	0.00	23,284.65
01/10/2022	Credit Interest	0.00	3.06	0.00	23,287.71
01/10/2022	Debit Excess Interest	0.00	0.00	0.01	23,287.70
01/11/2022	Credit Interest	0.00	33.94	0.00	23,321.64
01/11/2022	TFN Withholding Tax	0.00	0.00	15.00	23,306.64
08/11/2022	Transfer to xx5086 NetBank Shares interactive	0.00	0.00	20,000.00	3,306.64
01/12/2022	Credit Interest	0.00	8.05	0.00	3,314.69
01/03/2023	Credit Interest	0.00	0.11	0.00	3,314.80
01/04/2023	Credit Interest	0.00	0.84	0.00	3,315.64
01/05/2023	Credit Interest	0.00	0.95	0.00	3,316.59
01/06/2023	Credit Interest	0.00	0.99	0.00	3,317.58
30/06/2023	Closing Balance	0.00	0.00	0.00	3,317.58
Cash At Bank - Coinspot Cash Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	34.27
29/07/2022	Buy LINK	0.00	0.00	5,000.00	4,965.73
29/07/2022	Transfer To CoinSpot NetBank 996320385152	0.00	5,000.00	0.00	34.27
31/07/2022	Buy ADA	0.00	0.00	1,000.00	965.73
31/07/2022	Buy DAG	0.00	0.00	1,000.00	1,965.73
31/07/2022	Buy XLM	0.00	0.00	1,000.00	2,965.73

Date	Description	Quantity	Debits	Credits	Balance
31/07/2022	Buy XRP	0.00	0.00	10.00	2,975.73
31/07/2022	Buy XRP	0.00	0.00	1,000.00	3,975.73
31/07/2022	Transfer To CoinSpot NetBank 996320444836	0.00	5,000.00	0.00	1,024.27
08/08/2022	Buy ETH	0.00	0.00	1,024.30	0.03
13/08/2022	Buy DAG	0.00	0.00	1,000.00	1,000.03
13/08/2022	Buy DYDX	0.00	0.00	1,000.00	2,000.03
13/08/2022	Buy IMX	0.00	0.00	1,000.00	3,000.03
13/08/2022	Buy MATIC	0.00	0.00	1,000.00	4,000.03
13/08/2022	Buy SOL	0.00	0.00	1,000.00	5,000.03
13/08/2022	Transfer To CoinSpot NetBank 996321090046	0.00	5,000.00	0.00	0.03
29/08/2022	Sell ADA	0.00	796.81	0.00	796.78
29/08/2022	Sell DAG	0.00	1,182.02	0.00	1,978.80
29/08/2022	Sell DYDX	0.00	643.27	0.00	2,622.07
29/08/2022	Sell ETH	0.00	2,774.94	0.00	5,397.01
29/08/2022	Sell IMX	0.00	716.09	0.00	6,113.10
29/08/2022	Sell LINK	0.00	2,203.54	0.00	8,316.64
29/08/2022	Sell MATIC	0.00	779.14	0.00	9,095.78
29/08/2022	Sell SOL	0.00	641.73	0.00	9,737.51
29/08/2022	Sell XLM	0.00	824.81	0.00	10,562.32

Date	Description	Quantity	Debits	Credits	Balance
29/08/2022	Sell XRP	0.00	802.60	0.00	11,364.92
30/08/2022	Buy ETH	0.00	0.00	1,000.00	10,364.92
30/08/2022	Buy LINK	0.00	0.00	3,000.00	7,364.92
30/08/2022	Buy LTC	0.00	0.00	1,000.00	6,364.92
30/08/2022	Buy SHIB	0.00	0.00	1,000.01	5,364.91
30/08/2022	Buy TFUEL	0.00	0.00	2,266.96	3,097.95
30/08/2022	Buy TFUEL	0.00	0.00	3,000.00	97.95
30/08/2022	Buy THETA	0.00	0.00	4,000.00	3,902.05
30/08/2022	Buy THETA	0.00	0.00	5,000.00	8,902.05
30/08/2022	Buy THETA	0.00	0.00	7,000.00	15,902.05
30/08/2022	Buy XRP	0.00	0.00	577.96	16,480.01
30/08/2022	Buy XRP	0.00	0.00	2,420.02	18,900.03
30/08/2022	Buy ZIL	0.00	0.00	1,000.00	19,900.03
30/08/2022	Buy ZRX	0.00	0.00	100.00	20,000.03
30/08/2022	Transfer To CoinSpot NetBank 996321864423	0.00	20,000.00	0.00	0.03
16/09/2022	Sell ETH	0.00	931.43	0.00	931.40
16/09/2022	Sell THETA	0.00	11,596.15	0.00	12,527.55
17/09/2022	Buy THETA	0.00	0.00	14,000.00	1,472.45
17/09/2022	Sell SHIB	0.00	879.27	0.00	593.18

Date	Description	Quantity	Debits	Credits	Balance
17/09/2022	Sell SSV	0.00	595.35	0.00	2.17
19/09/2022	Sell ADA	0.00	2,507.05	0.00	2,509.22
19/09/2022	Sell LINK	0.00	2,223.78	0.00	4,733.00
19/09/2022	Sell LTC	0.00	965.75	0.00	5,698.75
19/09/2022	Sell TFUEL	0.00	4,348.74	0.00	10,047.49
19/09/2022	Sell THETA	0.00	12,698.40	0.00	22,745.89
19/09/2022	Sell ZIL	0.00	860.49	0.00	23,606.38
20/09/2022	Buy TFUEL	0.00	0.00	4,000.00	19,606.38
21/09/2022	Buy ADA	0.00	0.00	2,000.00	17,606.38
22/09/2022	Buy LTC	0.00	0.00	1,000.00	16,606.38
22/09/2022	Buy THETA	0.00	0.00	10,000.00	6,606.38
23/09/2022	Buy XLM	0.00	0.00	3,000.00	3,606.38
24/09/2022	Buy ETH	0.00	0.00	2,606.41	999.97
24/09/2022	Buy RAD	0.00	0.00	1,000.00	0.03
25/09/2022	Sell ETH	0.00	2,369.60	0.00	2,369.57
01/10/2022	Buy ADA	0.00	0.00	369.60	1,999.97
01/10/2022	Buy LINK	0.00	0.00	1,000.00	999.97
01/10/2022	Buy RNDR	0.00	0.00	1,000.00	0.03
02/10/2022	Sell LINK	0.00	911.20	0.00	911.17
02/10/2022	Sell THETA	0.00	10,043.43	0.00	10,954.60

Date	Description	Quantity	Debits	Credits	Balance
03/10/2022	Sell RNDR	0.00	920.47	0.00	11,875.07
03/10/2022	Sell TFUEL	0.00	3,908.82	0.00	15,783.89
05/10/2022	Buy LINK	0.00	0.00	1,000.00	14,783.89
05/10/2022	Buy RNDR	0.00	0.00	1,000.00	13,783.89
05/10/2022	Buy TFUEL	0.00	0.00	2,000.00	11,783.89
05/10/2022	Buy THETA	0.00	0.00	8,000.00	3,783.89
11/10/2022	Sell ADA	0.00	2,154.62	0.00	5,938.51
11/10/2022	Sell LINK	0.00	908.00	0.00	6,846.51
13/10/2022	Sell RAD	0.00	931.32	0.00	7,777.83
13/10/2022	Sell THETA	0.00	7,033.40	0.00	14,811.23
13/10/2022	Sell XLM	0.00	2,604.58	0.00	17,415.81
31/10/2022	Buy ALGO	0.00	0.00	3,900.00	13,515.81
06/11/2022	Buy MATIC	0.00	0.00	2,000.00	11,515.81
09/11/2022	Sell XRP	0.00	3,879.20	0.00	15,395.01
10/11/2022	Sell LTC	0.00	834.90	0.00	16,229.91
10/11/2022	Sell MATIC	0.00	1,303.05	0.00	17,532.96
10/11/2022	Sell TFUEL	0.00	1,662.38	0.00	19,195.34
11/11/2022	Buy ADA	0.00	0.00	2,500.00	16,695.34
11/11/2022	Buy MATIC	0.00	0.00	1,500.00	15,195.34
11/11/2022	Buy THETA	0.00	0.00	2,500.00	12,695.34

Date	Description	Quantity	Debits	Credits	Balance
11/11/2022	Buy XRP	0.00	0.00	2,500.00	10,195.34
12/11/2022	Sell ALGO	0.00	2,800.91	0.00	12,996.25
12/11/2022	Sell MATIC	0.00	1,236.07	0.00	14,232.32
12/11/2022	Sell RNDR	0.00	976.63	0.00	15,208.95
12/11/2022	Sell THETA	0.00	2,209.93	0.00	17,418.88
12/11/2022	Sell XRP	0.00	2,260.79	0.00	19,679.67
13/11/2022	Sell ADA	0.00	2,111.36	0.00	21,791.03
02/12/2022	Fast Transfer From CoinSpot CREDIT TO ACCOUNT	0.00	0.00	21,791.00	0.03
15/01/2023	Buy AAVE	0.00	0.00	50.00	49.97
15/01/2023	Buy ADA	0.00	0.00	100.00	149.97
15/01/2023	Buy CAKE	0.00	0.00	100.00	249.97
15/01/2023	Buy DAG	0.00	0.00	200.00	449.97
15/01/2023	Buy DOT	0.00	0.00	50.00	499.97
15/01/2023	Buy DYDX	0.00	0.00	100.00	599.97
15/01/2023	Buy FTM	0.00	0.00	100.00	699.97
15/01/2023	Buy GRT	0.00	0.00	50.00	749.97
15/01/2023	Buy HBAR	0.00	0.00	50.00	799.97
15/01/2023	Buy IMX	0.00	0.00	50.00	849.97
15/01/2023	Buy MATIC	0.00	0.00	100.00	949.97

Date	Description	Quantity	Debits	Credits	Balance
15/01/2023	Buy NMR	0.00	0.00	200.00	1,149.97
15/01/2023	Buy QNT	0.00	0.00	50.00	1,199.97
15/01/2023	Buy RNDR	0.00	0.00	200.00	1,399.97
15/01/2023	Buy RUNE	0.00	0.00	100.00	1,499.97
15/01/2023	Buy SOL	0.00	0.00	50.00	1,549.97
15/01/2023	Buy SYS	0.00	0.00	50.00	1,599.97
15/01/2023	Buy THETA	0.00	0.00	500.00	2,099.97
15/01/2023	Buy TRU	0.00	0.00	50.00	2,149.97
15/01/2023	Buy UNI	0.00	0.00	200.00	2,349.97
15/01/2023	Buy VET	0.00	0.00	50.00	2,399.97
15/01/2023	Buy XRP	0.00	0.00	100.00	2,499.97
15/01/2023	Transfer To CoinSpot NetBank 996327990330	0.00	2,500.00	0.00	0.03
26/01/2023	Buy GAS	0.00	0.00	139.32	139.29
26/01/2023	Buy GAS	0.00	0.00	278.67	417.96
26/01/2023	Buy RDD	0.00	0.00	400.00	817.96
26/01/2023	Buy TFUEL	0.00	0.00	2,000.00	2,817.96
26/01/2023	Buy THETA	0.00	0.00	6,000.00	8,817.96
26/01/2023	Buy XRP	0.00	0.00	500.00	9,317.96
26/01/2023	Buy ZIL	0.00	0.00	500.00	9,817.96

Date	Description	Quantity	Debits	Credits	Balance
26/01/2023	Transfer To CoinSpot NetBank 996328469044	0.00	10,000.00	0.00	182.04
23/04/2023	Sell AAVE	0.00	46.92	0.00	228.96
23/04/2023	Sell ADA	0.00	113.22	0.00	342.18
23/04/2023	Sell CAKE	0.00	91.38	0.00	433.56
23/04/2023	Sell DAG	0.00	161.03	0.00	594.59
23/04/2023	Sell DOT	0.00	50.40	0.00	644.99
23/04/2023	Sell DYDX	0.00	166.97	0.00	811.96
23/04/2023	Sell FTM	0.00	135.02	0.00	946.98
23/04/2023	Sell GRT	0.00	87.64	0.00	1,034.62
23/04/2023	Sell HBAR	0.00	59.03	0.00	1,093.65
23/04/2023	Sell IMX	0.00	87.26	0.00	1,180.91
23/04/2023	Sell LTC	0.00	87.85	0.00	1,268.76
23/04/2023	Sell MATIC	0.00	105.01	0.00	1,373.77
23/04/2023	Sell NEO	0.00	31.46	0.00	1,405.23
23/04/2023	Sell OMG	0.00	0.86	0.00	1,406.09
23/04/2023	Sell QNT	0.00	44.89	0.00	1,450.98
23/04/2023	Sell RAD	0.00	1.20	0.00	1,452.18
23/04/2023	Sell RDD	0.00	131.50	0.00	1,583.68
23/04/2023	Sell RUNE	0.00	80.29	0.00	1,663.97

Date	Description	Quantity	Debits	Credits	Balance
23/04/2023	Sell SOL	0.00	48.45	0.00	1,712.42
23/04/2023	Sell SYS	0.00	62.07	0.00	1,774.49
23/04/2023	Sell TRU	0.00	90.97	0.00	1,865.46
23/04/2023	Sell UNI	0.00	167.66	0.00	2,033.12
23/04/2023	Sell VET	0.00	54.07	0.00	2,087.19
23/04/2023	Sell VTHO	0.00	0.58	0.00	2,087.77
23/04/2023	Sell XLM	0.00	79.26	0.00	2,167.03
23/04/2023	Sell XRP	0.00	695.64	0.00	2,862.67
23/04/2023	Sell ZIL	0.00	598.51	0.00	3,461.18
24/04/2023	Sell GAS	0.00	460.56	0.00	3,921.74
24/04/2023	Sell NMR	0.00	190.19	0.00	4,111.93
24/04/2023	Sell RNDR	0.00	613.58	0.00	4,725.51
24/04/2023	Sell TFUEL	0.00	0.07	0.00	4,725.58
24/04/2023	Sell THETA	0.00	6,284.52	0.00	11,010.10
25/04/2023	Fast Transfer From CoinSpot CREDIT TO ACCOUNT	0.00	0.00	11,000.00	10.10
27/04/2023	Fast Transfer From CoinSpot CREDIT TO ACCOUNT	0.00	0.00	2,246.48	2,236.38
27/04/2023	Sell ETH	0.00	121.63	0.00	2,114.75
27/04/2023	Sell LUNA2	0.00	6.82	0.00	2,107.93
27/04/2023	Sell TFUEL	0.00	2,107.92	0.00	0.01

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Realised gain	0.00	0.03	0.00	0.02
30/06/2023	Closing Balance	0.00	0.00	0.00	0.02
Other Assets - Unsettled Trades / Acquisitions / Other Assets / AAVECOIN					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/01/2023	Buy AAVE	0.00	0.00	50.00	50.00
15/01/2023	Buy AAVE	0.00	50.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / Algorand					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/10/2022	Buy ALGO	0.00	0.00	3,900.00	3,900.00
31/10/2022	Buy ALGO	0.00	3,900.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / Cardano					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/07/2022	Buy ADA	0.00	0.00	1,000.00	1,000.00
31/07/2022	Buy ADA	0.00	1,000.00	0.00	0.00
16/09/2022	Buy ADA	0.00	0.00	80.15	80.15
16/09/2022	Buy ADA	0.00	0.00	992.68	1,072.83
16/09/2022	Buy ADA	0.00	80.15	0.00	992.68
16/09/2022	Buy ADA	0.00	992.68	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
16/09/2022	Buy ADA	0.00	0.00	1,597.20	1,597.20
16/09/2022	Buy ADA	0.00	1,597.20	0.00	0.00
21/09/2022	Buy ADA	0.00	0.00	2,000.00	2,000.00
21/09/2022	Buy ADA	0.00	2,000.00	0.00	0.00
01/10/2022	Buy ADA	0.00	0.00	369.60	369.60
01/10/2022	Buy ADA	0.00	369.60	0.00	0.00
11/11/2022	Buy ADA	0.00	0.00	2,500.00	2,500.00
11/11/2022	Buy ADA	0.00	2,500.00	0.00	0.00
15/01/2023	Buy ADA	0.00	0.00	100.00	100.00
15/01/2023	Buy ADA	0.00	100.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / Cartesi					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/09/2022	Buy Cartesi	0.00	0.00	44.37	44.37
12/09/2022	Buy Cartesi	0.00	44.37	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / ChainLink					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/07/2022	Buy LINK	0.00	0.00	5,000.00	5,000.00
29/07/2022	Buy LINK	0.00	5,000.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/08/2022	Buy LINK	0.00	0.00	3,000.00	3,000.00
30/08/2022	Buy LINK	0.00	3,000.00	0.00	0.00
01/10/2022	Buy LINK	0.00	0.00	1,000.00	1,000.00
01/10/2022	Buy LINK	0.00	1,000.00	0.00	0.00
05/10/2022	Buy LINK	0.00	0.00	1,000.00	1,000.00
05/10/2022	Buy LINK	0.00	1,000.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / Dagcoin					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/07/2022	Buy DAG	0.00	0.00	1,000.00	1,000.00
31/07/2022	Buy DAG	0.00	1,000.00	0.00	0.00
13/08/2022	Buy DAG	0.00	0.00	1,000.00	1,000.00
13/08/2022	Buy DAG	0.00	1,000.00	0.00	0.00
15/01/2023	Buy DAG	0.00	0.00	200.00	200.00
15/01/2023	Buy DAG	0.00	200.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / dYdX					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
13/08/2022	Buy DYDX	0.00	0.00	1,000.00	1,000.00
13/08/2022	Buy DYDX	0.00	1,000.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
15/01/2023	Buy DYDX	0.00	0.00	100.00	100.00
15/01/2023	Buy DYDX	0.00	100.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / Ethereum					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
08/08/2022	Buy ETH	0.00	0.00	1,024.30	1,024.30
08/08/2022	Buy ETH	0.00	1,024.30	0.00	0.00
12/08/2022	Sell LINK for ETH	0.00	0.00	2,495.41	2,495.41
12/08/2022	Sell LINK for ETH	0.00	2,495.41	0.00	0.00
30/08/2022	Buy ETH	0.00	0.00	1,000.00	1,000.00
30/08/2022	Buy ETH	0.00	1,000.00	0.00	0.00
24/09/2022	Buy ETH	0.00	0.00	2,606.41	2,606.41
24/09/2022	Buy ETH	0.00	2,606.41	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / Fantom					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/01/2023	Buy FTM	0.00	0.00	100.00	100.00
15/01/2023	Buy FTM	0.00	100.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / GAS					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
26/01/2023	Buy GAS	0.00	0.00	139.32	139.32
26/01/2023	Buy GAS	0.00	139.32	0.00	0.00
26/01/2023	Buy GAS	0.00	0.00	278.67	278.67
26/01/2023	Buy GAS	0.00	278.67	0.00	0.00
15/02/2023	GAS Credit	0.00	0.00	0.12	0.12
28/03/2023	GAS Credit	0.00	0.00	0.00	0.12
28/03/2023	GAS Credit	0.00	0.00	0.13	0.25
27/04/2023	GAS Credit	0.00	0.00	0.00	0.25
27/04/2023	GAS Credit	0.00	0.00	0.12	0.37
23/05/2023	GAS Credit	0.00	0.00	0.00	0.37
23/05/2023	GAS Credit	0.00	0.00	0.08	0.45
30/06/2023	GAS Credit	0.00	0.45	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Other Assets - Unsettled Trades / Acquisitions / Other Assets / Hedera

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/01/2023	Buy HBAR	0.00	0.00	50.00	50.00
15/01/2023	Buy HBAR	0.00	50.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Other Assets - Unsettled Trades / Acquisitions / Other Assets / Immutable

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
13/08/2022	Buy IMX	0.00	0.00	1,000.00	1,000.00
13/08/2022	Buy IMX	0.00	1,000.00	0.00	0.00
15/01/2023	Buy IMX	0.00	0.00	50.00	50.00
15/01/2023	Buy IMX	0.00	50.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / Litecoin					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/08/2022	Buy LTC	0.00	0.00	1,000.00	1,000.00
30/08/2022	Buy LTC	0.00	1,000.00	0.00	0.00
22/09/2022	Buy LTC	0.00	0.00	1,000.00	1,000.00
22/09/2022	Buy LTC	0.00	1,000.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / Matic					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
13/08/2022	Buy MATIC	0.00	0.00	1,000.00	1,000.00
13/08/2022	Buy MATIC	0.00	1,000.00	0.00	0.00
06/11/2022	Buy MATIC	0.00	0.00	2,000.00	2,000.00
06/11/2022	Buy MATIC	0.00	2,000.00	0.00	0.00
11/11/2022	Buy MATIC	0.00	0.00	1,500.00	1,500.00

Date	Description	Quantity	Debits	Credits	Balance
11/11/2022	Buy MATIC	0.00	1,500.00	0.00	0.00
15/01/2023	Buy MATIC	0.00	0.00	100.00	100.00
15/01/2023	Buy MATIC	0.00	100.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / NEO					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
10/12/2022	Sell LINK for NEO	0.00	0.00	19.94	19.94
10/12/2022	Sell LINK for NEO	0.00	19.94	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / Numeraire					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/01/2023	Buy NMR	0.00	0.00	200.00	200.00
15/01/2023	Buy NMR	0.00	200.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / Ox					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/08/2022	Buy ZRX	0.00	0.00	100.00	100.00
30/08/2022	Buy ZRX	0.00	100.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / PancakeSwap					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/01/2023	Buy CAKE	0.00	0.00	100.00	100.00
15/01/2023	Buy CAKE	0.00	100.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / Polkadot					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/01/2023	Buy DOT	0.00	0.00	50.00	50.00
15/01/2023	Buy DOT	0.00	50.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / Quant					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/01/2023	Buy QNT	0.00	0.00	50.00	50.00
15/01/2023	Buy QNT	0.00	50.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / Radicle					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/09/2022	Buy RAD	0.00	0.00	1,000.00	1,000.00
24/09/2022	Buy RAD	0.00	1,000.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / Reddcoin					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
10/12/2022	Sell LPT for RDD	0.00	0.00	0.84	0.84
10/12/2022	Sell LPT for RDD	0.00	0.84	0.00	0.00
10/12/2022	Sell XDC for RDD	0.00	0.00	1.24	1.24
10/12/2022	Sell XDC for RDD	0.00	1.24	0.00	0.00
26/01/2023	Buy RDD	0.00	0.00	400.00	400.00
26/01/2023	Buy RDD	0.00	400.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / Render Network					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/10/2022	Buy RNDR	0.00	0.00	1,000.00	1,000.00
01/10/2022	Buy RNDR	0.00	1,000.00	0.00	0.00
05/10/2022	Buy RNDR	0.00	0.00	1,000.00	1,000.00
05/10/2022	Buy RNDR	0.00	1,000.00	0.00	0.00
15/01/2023	Buy RNDR	0.00	0.00	200.00	200.00
15/01/2023	Buy RNDR	0.00	200.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / Ripple					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/07/2022	Buy XRP	0.00	0.00	10.00	10.00

Date	Description	Quantity	Debits	Credits	Balance
31/07/2022	Buy XRP	0.00	0.00	1,000.00	1,010.00
31/07/2022	Buy XRP	0.00	10.00	0.00	1,000.00
31/07/2022	Buy XRP	0.00	1,000.00	0.00	0.00
30/08/2022	Buy XRP	0.00	0.00	577.96	577.96
30/08/2022	Buy XRP	0.00	0.00	2,420.02	2,997.98
30/08/2022	Buy XRP	0.00	577.96	0.00	2,420.02
30/08/2022	Buy XRP	0.00	2,420.02	0.00	0.00
11/11/2022	Buy XRP	0.00	0.00	2,500.00	2,500.00
11/11/2022	Buy XRP	0.00	2,500.00	0.00	0.00
15/01/2023	Buy XRP	0.00	0.00	100.00	100.00
15/01/2023	Buy XRP	0.00	100.00	0.00	0.00
26/01/2023	Buy XRP	0.00	0.00	500.00	500.00
26/01/2023	Buy XRP	0.00	500.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Other Assets - Unsettled Trades / Acquisitions / Other Assets / Rune

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/01/2023	Buy RUNE	0.00	0.00	100.00	100.00
15/01/2023	Buy RUNE	0.00	100.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Other Assets - Unsettled Trades / Acquisitions / Other Assets / SHIBCOIN

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/08/2022	Buy SHIB	0.00	0.00	1,000.01	1,000.01
30/08/2022	Buy SHIB	0.00	1,000.01	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / Solana					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
13/08/2022	Buy SOL	0.00	0.00	1,000.00	1,000.00
13/08/2022	Buy SOL	0.00	1,000.00	0.00	0.00
15/01/2023	Buy SOL	0.00	0.00	50.00	50.00
15/01/2023	Buy SOL	0.00	50.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / SSV Network					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/09/2022	Buy SSV	0.00	0.00	880.11	880.11
12/09/2022	Buy SSV	0.00	880.11	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / Stellar					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/07/2022	Buy XLM	0.00	0.00	1,000.00	1,000.00
31/07/2022	Buy XLM	0.00	1,000.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
23/09/2022	Buy XLM	0.00	0.00	3,000.00	3,000.00
23/09/2022	Buy XLM	0.00	3,000.00	0.00	0.00
10/12/2022	Sell ZRX for XLM	0.00	0.00	61.28	61.28
10/12/2022	Sell ZRX for XLM	0.00	61.28	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / Syscoin					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/01/2023	Buy SYS	0.00	0.00	50.00	50.00
15/01/2023	Buy SYS	0.00	50.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / Terra 2.0					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/03/2023	Terra 2.0 Airdrop	0.00	0.00	2.07	2.07
15/04/2023	Terra 2.0 Airdrop	0.00	0.00	0.00	2.07
15/04/2023	Terra 2.0 Airdrop	0.00	0.00	2.01	4.08
17/05/2023	Terra 2.0 Airdrop	0.00	0.00	0.00	4.08
17/05/2023	Terra 2.0 Airdrop	0.00	0.00	1.33	5.41
15/06/2023	Terra 2.0 Airdrop	0.00	0.00	0.00	5.41
15/06/2023	Terra 2.0 Airdrop	0.00	0.00	0.83	6.24
30/06/2023	Terra 2.0 Airdrop	0.00	6.24	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / The Graph					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/01/2023	Buy GRT	0.00	0.00	50.00	50.00
15/01/2023	Buy GRT	0.00	50.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / Theta					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/08/2022	Buy THETA	0.00	0.00	4,000.00	4,000.00
30/08/2022	Buy THETA	0.00	0.00	5,000.00	9,000.00
30/08/2022	Buy THETA	0.00	0.00	7,000.00	16,000.00
30/08/2022	Buy THETA	0.00	4,000.00	0.00	12,000.00
30/08/2022	Buy THETA	0.00	5,000.00	0.00	7,000.00
30/08/2022	Buy THETA	0.00	7,000.00	0.00	0.00
17/09/2022	Buy THETA	0.00	0.00	14,000.00	14,000.00
17/09/2022	Buy THETA	0.00	14,000.00	0.00	0.00
22/09/2022	Buy THETA	0.00	0.00	10,000.00	10,000.00
22/09/2022	Buy THETA	0.00	10,000.00	0.00	0.00
05/10/2022	Buy THETA	0.00	0.00	8,000.00	8,000.00
05/10/2022	Buy THETA	0.00	8,000.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
11/11/2022	Buy THETA	0.00	0.00	2,500.00	2,500.00
11/11/2022	Buy THETA	0.00	2,500.00	0.00	0.00
10/12/2022	Sell CTSI for THETA	0.00	0.00	35.48	35.48
10/12/2022	Sell CTSI for THETA	0.00	35.48	0.00	0.00
15/01/2023	Buy THETA	0.00	0.00	500.00	500.00
15/01/2023	Buy THETA	0.00	500.00	0.00	0.00
26/01/2023	Buy THETA	0.00	0.00	6,000.00	6,000.00
26/01/2023	Buy THETA	0.00	6,000.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / Theta Fuel					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/08/2022	Buy TFUEL	0.00	0.00	2,266.96	2,266.96
30/08/2022	Buy TFUEL	0.00	0.00	3,000.00	5,266.96
30/08/2022	Buy TFUEL	0.00	2,266.96	0.00	3,000.00
30/08/2022	Buy TFUEL	0.00	3,000.00	0.00	0.00
20/09/2022	Buy TFUEL	0.00	0.00	4,000.00	4,000.00
20/09/2022	Buy TFUEL	0.00	4,000.00	0.00	0.00
05/10/2022	Buy TFUEL	0.00	0.00	2,000.00	2,000.00
05/10/2022	Buy TFUEL	0.00	2,000.00	0.00	0.00
26/01/2023	Buy TFUEL	0.00	0.00	2,000.00	2,000.00

Date	Description	Quantity	Debits	Credits	Balance
26/01/2023	Buy TFUEL	0.00	2,000.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / TrueFi					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/01/2023	Buy TRU	0.00	0.00	50.00	50.00
15/01/2023	Buy TRU	0.00	50.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / Uniswap					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/01/2023	Buy UNI	0.00	0.00	200.00	200.00
15/01/2023	Buy UNI	0.00	200.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / VeChain Token					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/01/2023	Buy VET	0.00	0.00	50.00	50.00
15/01/2023	Buy VET	0.00	50.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / VeThor					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/02/2023	VTHO Credit	0.00	0.00	0.02	0.02

Date	Description	Quantity	Debits	Credits	Balance
28/03/2023	VTHO Credit	0.00	0.00	0.03	0.05
27/04/2023	VTHO Credit	0.00	0.00	0.00	0.05
27/04/2023	VTHO Credit	0.00	0.00	0.00	0.05
27/04/2023	VTHO Credit	0.00	0.00	0.04	0.09
24/05/2023	VTHO Credit	0.00	0.00	0.00	0.09
24/05/2023	VTHO Credit	0.00	0.00	0.02	0.11
30/06/2023	VTHO Credit	0.00	0.11	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Other Assets / Zilliqa					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/08/2022	Buy ZIL	0.00	0.00	1,000.00	1,000.00
30/08/2022	Buy ZIL	0.00	1,000.00	0.00	0.00
09/09/2022	ZIL Reward	0.00	0.00	0.39	0.39
10/09/2022	ZIL Reward	0.00	0.00	0.40	0.79
11/09/2022	ZIL Reward	0.00	0.00	0.41	1.20
12/09/2022	ZIL Reward	0.00	0.00	0.41	1.61
13/09/2022	ZIL Reward	0.00	0.00	0.00	1.61
13/09/2022	ZIL Reward	0.00	0.00	0.00	1.61
13/09/2022	ZIL Reward	0.00	0.00	0.00	1.61
13/09/2022	ZIL Reward	0.00	0.00	0.00	1.61

Date	Description	Quantity	Debits	Credits	Balance
13/09/2022	ZIL Reward	0.00	0.00	0.42	2.03
14/09/2022	ZIL Reward	0.00	0.00	0.00	2.03
14/09/2022	ZIL Reward	0.00	0.00	0.39	2.42
15/09/2022	ZIL Reward	0.00	0.00	0.00	2.42
15/09/2022	ZIL Reward	0.00	0.00	0.39	2.81
16/09/2022	ZIL Reward	0.00	0.00	0.00	2.81
16/09/2022	ZIL Reward	0.00	0.00	0.34	3.15
17/09/2022	ZIL Reward	0.00	0.00	0.00	3.15
17/09/2022	ZIL Reward	0.00	0.00	0.30	3.45
30/09/2022	ZIL Reward	0.00	3.45	0.00	0.00
26/01/2023	Buy ZIL	0.00	0.00	500.00	500.00
26/01/2023	Buy ZIL	0.00	500.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Bellevue Gold Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/09/2022	Listed Security Purchase	0.00	0.00	1,509.95	1,509.95
26/09/2022	Listed Security Purchase	0.00	1,509.95	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Costa Group Holdings Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
14/07/2022	Listed Security Purchase	0.00	0.00	5,129.95	5,129.95
18/07/2022	Listed Security Purchase	0.00	5,129.95	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Paladin Energy Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/09/2022	Listed Security Purchase	0.00	0.00	988.00	988.00
26/09/2022	Listed Security Purchase	0.00	988.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Regis Resources Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/07/2022	Listed Security Purchase	0.00	0.00	4,589.95	4,589.95
18/07/2022	Listed Security Purchase	0.00	4,589.95	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Westgold Resources Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/07/2022	Listed Security Purchase	0.00	0.00	4,549.95	4,549.95
18/07/2022	Listed Security Purchase	0.00	4,549.95	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Betashares Crude Oil Index Etf-Currency Hedged (Synthetic)					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
31/08/2022	Listed Security Purchase	0.00	0.00	6,329.95	6,329.95
31/08/2022	Listed Security Purchase	0.00	72.55	0.00	6,257.40
31/08/2022	Listed Security Purchase	0.00	739.65	0.00	5,517.75
31/08/2022	Listed Security Purchase	0.00	1,584.44	0.00	3,933.31
31/08/2022	Listed Security Purchase	0.00	1,890.05	0.00	2,043.26
31/08/2022	Listed Security Purchase	0.00	2,574.05	0.00	530.79
31/08/2022	Listed Security Purchase	0.00	3,720.05	0.00	4,250.84
02/09/2022	Listed Security Purchase	0.00	0.00	4,250.84	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Global X Ultra Short Nasdaq 100 Hedge Fund					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/07/2022	Listed Security Purchase	0.00	0.00	5,229.95	5,229.95
18/07/2022	Listed Security Purchase	0.00	5,229.95	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Vaneck Australian Resources ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
02/09/2022	Listed Security Purchase	0.00	0.00	8,279.95	8,279.95
02/09/2022	Listed Security Purchase	0.00	34.84	0.00	8,245.11
06/09/2022	Listed Security Purchase	0.00	8,245.11	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Other Assets - Unsettled Trades / Acquisitions / Units In Unlisted Unit Trusts / AG Freedom 1 oz Silver Round					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/09/2022	Buy AG Freedom 1 oz Silver Round	0.00	0.00	9,350.00	9,350.00
03/10/2022	Buy AG Freedom 1 oz Silver Round	0.00	9,350.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Units In Unlisted Unit Trusts / As Good As Gold Premium 1 kilo Silver Bar					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/09/2022	Unlisted Security Purchase	0.00	0.00	20,740.00	20,740.00
03/10/2022	Unlisted Security Purchase	0.00	20,740.00	0.00	0.00
17/02/2023	Unlisted Security Purchase	0.00	0.00	49,014.00	49,014.00
17/02/2023	Unlisted Security Purchase	0.00	20,000.00	0.00	29,014.00
17/02/2023	Unlisted Security Purchase	0.00	29,014.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Units In Unlisted Unit Trusts / As Good As Gold Premium 10 oz Silver Bar					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/09/2022	Buy As Good As Gold Premium 10 oz Silver Bar	0.00	0.00	20,682.00	20,682.00
03/10/2022	Buy As Good As Gold Premium 10 oz Silver Bar	0.00	20,682.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Wrap/Platform Assets / Interactive Brokers (U8477676)					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
08/11/2022	Electronic Fund Transfer	0.00	0.00	15,000.00	15,000.00
08/11/2022	Electronic Fund Transfer	0.00	15,000.00	0.00	0.00
09/11/2022	Electronic Fund Transfer	0.00	0.00	5,000.00	5,000.00
09/11/2022	Electronic Fund Transfer	0.00	5,000.00	0.00	0.00
01/05/2023	Disbursement Initiated	0.00	0.00	11,349.00	11,349.00
01/05/2023	Disbursement Initiated	0.00	11,349.00	0.00	0.00
06/06/2023	Disbursement Initiated	0.00	0.00	1,700.00	1,700.00
06/06/2023	Disbursement Initiated	0.00	1,700.00	0.00	0.00
30/06/2023	Distributions	0.00	0.00	1.88	1.88
30/06/2023	Distributions	0.00	1.88	0.00	0.00
30/06/2023	Interest Paid & Commissions	0.00	0.00	99.96	99.96
30/06/2023	Interest Paid & Commissions	0.00	99.96	0.00	0.00
30/06/2023	Realised Gain - balancing figure	0.00	0.00	608.03	608.03
30/06/2023	Realised Gain - balancing figure	0.00	608.03	0.00	0.00
30/06/2023	Realised Loss	0.00	0.00	7,448.88	7,448.88
30/06/2023	Realised Loss	0.00	7,448.88	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / AAVECOIN					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
23/04/2023	Sell AAVE	0.00	0.00	46.92	46.92
23/04/2023	Sell AAVE	0.00	46.92	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / Algorand					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/11/2022	Sell ALGO	0.00	0.00	2,800.91	2,800.91
12/11/2022	Sell ALGO	0.00	2,800.91	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / Cardano					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/08/2022	Sell ADA	0.00	0.00	796.81	796.81
29/08/2022	Sell ADA	0.00	796.81	0.00	0.00
19/09/2022	Sell ADA	0.00	0.00	2,507.05	2,507.05
19/09/2022	Sell ADA	0.00	2,507.05	0.00	0.00
11/10/2022	Sell ADA	0.00	0.00	2,154.62	2,154.62
11/10/2022	Sell ADA	0.00	2,154.62	0.00	0.00
13/11/2022	Sell ADA	0.00	0.00	2,111.36	2,111.36
13/11/2022	Sell ADA	0.00	2,111.36	0.00	0.00
23/04/2023	Sell ADA	0.00	0.00	113.22	113.22
23/04/2023	Sell ADA	0.00	113.22	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / Cartesi					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
10/12/2022	Sell CTSI for THETA	0.00	0.00	35.48	35.48
10/12/2022	Sell CTSI for THETA	0.00	35.48	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / ChainLink					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/08/2022	Sell LINK for ETH	0.00	0.00	2,495.41	2,495.41
12/08/2022	Sell LINK for ETH	0.00	2,495.41	0.00	0.00
29/08/2022	Sell LINK	0.00	0.00	2,203.54	2,203.54
29/08/2022	Sell LINK	0.00	2,203.54	0.00	0.00
16/09/2022	Sell LINK	0.00	0.00	992.68	992.68
16/09/2022	Sell LINK	0.00	992.68	0.00	0.00
19/09/2022	Sell LINK	0.00	0.00	2,223.78	2,223.78
19/09/2022	Sell LINK	0.00	2,223.78	0.00	0.00
02/10/2022	Sell LINK	0.00	0.00	911.20	911.20
02/10/2022	Sell LINK	0.00	911.20	0.00	0.00
11/10/2022	Sell LINK	0.00	0.00	908.00	908.00
11/10/2022	Sell LINK	0.00	908.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
10/12/2022	Sell LINK for NEO	0.00	0.00	19.94	19.94
10/12/2022	Sell LINK for NEO	0.00	19.94	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / Dagcoin					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/08/2022	Sell DAG	0.00	0.00	1,182.02	1,182.02
29/08/2022	Sell DAG	0.00	1,182.02	0.00	0.00
23/04/2023	Sell DAG	0.00	0.00	161.03	161.03
23/04/2023	Sell DAG	0.00	161.03	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / dYdX					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/08/2022	Sell DYDX	0.00	0.00	643.27	643.27
29/08/2022	Sell DYDX	0.00	643.27	0.00	0.00
23/04/2023	Sell DYDX	0.00	0.00	166.97	166.97
23/04/2023	Sell DYDX	0.00	166.97	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / Ethereum					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/08/2022	Sell ETH	0.00	0.00	2,774.94	2,774.94

Date	Description	Quantity	Debits	Credits	Balance
29/08/2022	Sell ETH	0.00	2,774.94	0.00	0.00
16/09/2022	Sell ETH	0.00	0.00	931.43	931.43
16/09/2022	Sell ETH	0.00	931.43	0.00	0.00
25/09/2022	Sell ETH	0.00	0.00	2,369.60	2,369.60
25/09/2022	Sell ETH	0.00	2,369.60	0.00	0.00
27/04/2023	Sell ETH	0.00	0.00	121.63	121.63
27/04/2023	Sell ETH	0.00	121.63	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / Fantom					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell FTM	0.00	0.00	135.02	135.02
23/04/2023	Sell FTM	0.00	135.02	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / GAS					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/04/2023	Sell GAS	0.00	0.00	460.56	460.56
24/04/2023	Sell GAS	0.00	460.56	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / Hedera					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
23/04/2023	Sell HBAR	0.00	0.00	59.03	59.03
23/04/2023	Sell HBAR	0.00	59.03	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / Immutable					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/08/2022	Sell IMX	0.00	0.00	716.09	716.09
29/08/2022	Sell IMX	0.00	716.09	0.00	0.00
23/04/2023	Sell IMX	0.00	0.00	87.26	87.26
23/04/2023	Sell IMX	0.00	87.26	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / Litecoin					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
19/09/2022	Sell LTC	0.00	0.00	965.75	965.75
19/09/2022	Sell LTC	0.00	965.75	0.00	0.00
10/11/2022	Sell LTC	0.00	0.00	834.90	834.90
10/11/2022	Sell LTC	0.00	834.90	0.00	0.00
23/04/2023	Sell LTC	0.00	0.00	87.85	87.85
23/04/2023	Sell LTC	0.00	87.85	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / Livepeer					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
10/12/2022	Sell LPT for RDD	0.00	0.00	0.84	0.84
10/12/2022	Sell LPT for RDD	0.00	0.84	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / Matic					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/08/2022	Sell MATIC	0.00	0.00	779.14	779.14
29/08/2022	Sell MATIC	0.00	779.14	0.00	0.00
10/11/2022	Sell MATIC	0.00	0.00	1,303.05	1,303.05
10/11/2022	Sell MATIC	0.00	1,303.05	0.00	0.00
12/11/2022	Sell MATIC	0.00	0.00	1,236.07	1,236.07
12/11/2022	Sell MATIC	0.00	1,236.07	0.00	0.00
23/04/2023	Sell MATIC	0.00	0.00	105.01	105.01
23/04/2023	Sell MATIC	0.00	105.01	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / NEO					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell NEO	0.00	0.00	31.46	31.46
23/04/2023	Sell NEO	0.00	31.46	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Other Assets - Unsettled Trades / Disposals / Other Assets / Numeraire					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/04/2023	Sell NMR	0.00	0.00	190.19	190.19
24/04/2023	Sell NMR	0.00	190.19	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / OMG Network					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell OMG	0.00	0.00	0.86	0.86
23/04/2023	Sell OMG	0.00	0.86	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / Ox					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
10/12/2022	Sell ZRX for XLM	0.00	0.00	61.28	61.28
10/12/2022	Sell ZRX for XLM	0.00	61.28	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / PancakeSwap					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell CAKE	0.00	0.00	91.38	91.38
23/04/2023	Sell CAKE	0.00	91.38	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Other Assets - Unsettled Trades / Disposals / Other Assets / Polkadot					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell DOT	0.00	0.00	50.40	50.40
23/04/2023	Sell DOT	0.00	50.40	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / Quant					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell QNT	0.00	0.00	44.89	44.89
23/04/2023	Sell QNT	0.00	44.89	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / Radicle					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
13/10/2022	Sell RAD	0.00	0.00	931.32	931.32
13/10/2022	Sell RAD	0.00	931.32	0.00	0.00
23/04/2023	Sell RAD	0.00	0.00	1.20	1.20
23/04/2023	Sell RAD	0.00	1.20	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / Reddcoin					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell RDD	0.00	0.00	131.50	131.50

Date	Description	Quantity	Debits	Credits	Balance
23/04/2023	Sell RDD	0.00	131.50	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / Render Network					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/10/2022	Sell RNDR	0.00	0.00	920.47	920.47
03/10/2022	Sell RNDR	0.00	920.47	0.00	0.00
12/11/2022	Sell RNDR	0.00	0.00	976.63	976.63
12/11/2022	Sell RNDR	0.00	976.63	0.00	0.00
24/04/2023	Sell RNDR	0.00	0.00	613.58	613.58
24/04/2023	Sell RNDR	0.00	613.58	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / Ripple					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/08/2022	Sell XRP	0.00	0.00	802.60	802.60
29/08/2022	Sell XRP	0.00	802.60	0.00	0.00
09/11/2022	Sell XRP	0.00	0.00	3,879.20	3,879.20
09/11/2022	Sell XRP	0.00	3,879.20	0.00	0.00
12/11/2022	Sell XRP	0.00	0.00	2,260.79	2,260.79
12/11/2022	Sell XRP	0.00	2,260.79	0.00	0.00
23/04/2023	Sell XRP	0.00	0.00	695.64	695.64

Date	Description	Quantity	Debits	Credits	Balance
23/04/2023	Sell XRP	0.00	695.64	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / Rune					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell RUNE	0.00	0.00	80.29	80.29
23/04/2023	Sell RUNE	0.00	80.29	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / SHIBCOIN					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
17/09/2022	Sell SHIB	0.00	0.00	879.27	879.27
17/09/2022	Sell SHIB	0.00	879.27	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / Solana					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/08/2022	Sell SOL	0.00	0.00	641.73	641.73
29/08/2022	Sell SOL	0.00	641.73	0.00	0.00
23/04/2023	Sell SOL	0.00	0.00	48.45	48.45
23/04/2023	Sell SOL	0.00	48.45	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / SSV Network					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
17/09/2022	Sell SSV	0.00	0.00	595.35	595.35
17/09/2022	Sell SSV	0.00	595.35	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / Stellar					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/08/2022	Sell XLM	0.00	0.00	824.81	824.81
29/08/2022	Sell XLM	0.00	824.81	0.00	0.00
13/10/2022	Sell XLM	0.00	0.00	2,604.58	2,604.58
13/10/2022	Sell XLM	0.00	2,604.58	0.00	0.00
23/04/2023	Sell XLM	0.00	0.00	79.26	79.26
23/04/2023	Sell XLM	0.00	79.26	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / Syscoin					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell SYS	0.00	0.00	62.07	62.07
23/04/2023	Sell SYS	0.00	62.07	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / Terra 2.0					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
27/04/2023	Sell LUNA2	0.00	0.00	6.82	6.82
27/04/2023	Sell LUNA2	0.00	6.82	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / The Graph					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell GRT	0.00	0.00	87.64	87.64
23/04/2023	Sell GRT	0.00	87.64	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / Theta					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/09/2022	Sell THETA	0.00	0.00	880.11	880.11
12/09/2022	Sell THETA	0.00	880.11	0.00	0.00
16/09/2022	Sell THETA	0.00	0.00	1,597.20	1,597.20
16/09/2022	Sell THETA	0.00	0.00	11,596.15	13,193.35
16/09/2022	Sell THETA	0.00	1,597.20	0.00	11,596.15
16/09/2022	Sell THETA	0.00	11,596.15	0.00	0.00
19/09/2022	Sell THETA	0.00	0.00	12,698.40	12,698.40
19/09/2022	Sell THETA	0.00	12,698.40	0.00	0.00
02/10/2022	Sell THETA	0.00	0.00	10,043.43	10,043.43
02/10/2022	Sell THETA	0.00	10,043.43	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
13/10/2022	Sell THETA	0.00	0.00	7,033.40	7,033.40
13/10/2022	Sell THETA	0.00	7,033.40	0.00	0.00
12/11/2022	Sell THETA	0.00	0.00	2,209.93	2,209.93
12/11/2022	Sell THETA	0.00	2,209.93	0.00	0.00
24/04/2023	Sell THETA	0.00	0.00	6,284.52	6,284.52
24/04/2023	Sell THETA	0.00	6,284.52	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / Theta Fuel					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/09/2022	Sell TFUEL	0.00	0.00	44.37	44.37
12/09/2022	Sell TFUEL	0.00	44.37	0.00	0.00
16/09/2022	Sell TFUEL	0.00	0.00	80.15	80.15
16/09/2022	Sell TFUEL	0.00	80.15	0.00	0.00
19/09/2022	Sell TFUEL	0.00	0.00	4,348.74	4,348.74
19/09/2022	Sell TFUEL	0.00	4,348.74	0.00	0.00
03/10/2022	Sell TFUEL	0.00	0.00	3,908.82	3,908.82
03/10/2022	Sell TFUEL	0.00	3,908.82	0.00	0.00
10/11/2022	Sell TFUEL	0.00	0.00	1,662.38	1,662.38
10/11/2022	Sell TFUEL	0.00	1,662.38	0.00	0.00
24/04/2023	Sell TFUEL	0.00	0.00	0.07	0.07

Date	Description	Quantity	Debits	Credits	Balance
24/04/2023	Sell TFUEL	0.00	0.07	0.00	0.00
27/04/2023	Sell TFUEL	0.00	0.00	2,107.92	2,107.92
27/04/2023	Sell TFUEL	0.00	2,107.92	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / TrueFi					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell TRU	0.00	0.00	90.97	90.97
23/04/2023	Sell TRU	0.00	90.97	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / Uniswap					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell UNI	0.00	0.00	167.66	167.66
23/04/2023	Sell UNI	0.00	167.66	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / VeChain Token					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell VET	0.00	0.00	54.07	54.07
23/04/2023	Sell VET	0.00	54.07	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / VeThor					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/04/2023	Sell VTHO	0.00	0.00	0.58	0.58
23/04/2023	Sell VTHO	0.00	0.58	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / XDC Network					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
10/12/2022	Sell XDC for RDD	0.00	0.00	1.24	1.24
10/12/2022	Sell XDC for RDD	0.00	1.24	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Other Assets / Zilliqa					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
19/09/2022	Sell ZIL	0.00	0.00	860.49	860.49
19/09/2022	Sell ZIL	0.00	860.49	0.00	0.00
23/04/2023	Sell ZIL	0.00	0.00	598.51	598.51
23/04/2023	Sell ZIL	0.00	598.51	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Boss Energy Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
26/09/2022	Listed Security Sale	0.00	0.00	7,030.05	7,030.05
26/09/2022	Listed Security Sale	0.00	7,030.05	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Centrex Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/09/2022	Listed Security Sale	0.00	4,896.39	0.00	4,896.39
16/09/2022	Listed Security Sale	0.00	0.00	4,896.39	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Costa Group Holdings Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/07/2022	Listed Security Sale	0.00	5,100.05	0.00	5,100.05
26/07/2022	Listed Security Sale	0.00	0.00	5,100.05	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Oceanagold Corporation					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/08/2022	Listed Security Sale	0.00	4,730.05	0.00	4,730.05
17/08/2022	Listed Security Sale	0.00	0.00	4,730.05	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Paladin Energy Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/09/2022	Listed Security Sale	0.00	787.50	0.00	787.50
26/09/2022	Listed Security Sale	0.00	0.00	787.50	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Regis Resources Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/08/2022	Listed Security Sale	0.00	3,720.05	0.00	3,720.05
31/08/2022	Listed Security Sale	0.00	0.00	3,720.05	0.00
15/09/2022	Listed Security Sale	0.00	757.63	0.00	757.63
19/09/2022	Listed Security Sale	0.00	0.00	757.63	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Silver Lake Resources Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/08/2022	Listed Security Sale	0.00	1,890.05	0.00	1,890.05
31/08/2022	Listed Security Sale	0.00	0.00	1,890.05	0.00
15/09/2022	Listed Security Sale	0.00	612.99	0.00	612.99
19/09/2022	Listed Security Sale	0.00	0.00	612.99	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / SSR Mining Inc.					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/08/2022	Listed Security Sale	0.00	72.55	0.00	72.55
31/08/2022	Listed Security Sale	0.00	0.00	72.55	0.00
08/09/2022	Listed Security Sale	0.00	4,514.40	0.00	4,514.40

Date	Description	Quantity	Debits	Credits	Balance
12/09/2022	Listed Security Sale	0.00	0.00	4,514.40	0.00
14/09/2022	Listed Security Sale	0.00	482.15	0.00	482.15
16/09/2022	Listed Security Sale	0.00	0.00	482.15	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Tulla Resources PLC					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/08/2022	Listed Security Sale	0.00	739.65	0.00	739.65
31/08/2022	Listed Security Sale	0.00	0.00	739.65	0.00
31/08/2022	Listed Security Sale	0.00	0.00	1,584.44	1,584.44
31/08/2022	Listed Security Sale	0.00	1,584.44	0.00	0.00
01/09/2022	Listed Security Sale	0.00	34.84	0.00	34.84
02/09/2022	Listed Security Sale	0.00	0.00	34.84	0.00
06/09/2022	Listed Security Sale	0.00	677.04	0.00	677.04
08/09/2022	Listed Security Sale	0.00	0.00	677.04	0.00
15/09/2022	Listed Security Sale	0.00	463.88	0.00	463.88
19/09/2022	Listed Security Sale	0.00	0.00	463.88	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Westgold Resources Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
26/08/2022	Listed Security Sale	0.00	1,970.05	0.00	1,970.05

Date	Description	Quantity	Debits	Credits	Balance
30/08/2022	Listed Security Sale	0.00	0.00	1,970.05	0.00
31/08/2022	Listed Security Sale	0.00	0.00	2,574.05	2,574.05
31/08/2022	Listed Security Sale	0.00	2,574.05	0.00	0.00
14/09/2022	Listed Security Sale	0.00	990.05	0.00	990.05
16/09/2022	Listed Security Sale	0.00	0.00	990.05	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Sundry Assets / Coinspot Cash Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Realised gain	0.00	0.00	0.03	0.03
30/06/2023	Realised gain	0.00	0.03	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Units In Listed Unit Trusts / Betashares Crude Oil Index Etf-Currency Hedged (Synthetic)					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/09/2022	Listed Security Sale	0.00	6,030.05	0.00	6,030.05
19/09/2022	Listed Security Sale	0.00	0.00	6,030.05	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Units In Listed Unit Trusts / Betashares Gold Bullion ETF - Currency Hedged					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/09/2022	Listed Security Sale	0.00	5,878.05	0.00	5,878.05
19/09/2022	Listed Security Sale	0.00	0.00	5,878.05	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Units In Listed Unit Trusts / Global X Ultra Short Nasdaq 100 Hedge Fund					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/09/2022	Listed Security Sale	0.00	4,580.05	0.00	4,580.05
19/09/2022	Listed Security Sale	0.00	0.00	4,580.05	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Units In Listed Unit Trusts / Vaneck Australian Resources ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
26/09/2022	Listed Security Sale	0.00	0.00	988.00	988.00
26/09/2022	Listed Security Sale	0.00	0.00	1,509.95	2,497.95
26/09/2022	Listed Security Sale	0.00	787.50	0.00	1,710.45
26/09/2022	Listed Security Sale	0.00	7,030.05	0.00	5,319.60
26/09/2022	Listed Security Sale	0.00	7,975.05	0.00	13,294.65
28/09/2022	Listed Security Sale	0.00	0.00	13,294.65	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Interactive Brokers (U8477676)					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Realised Gain - balancing figure	0.00	0.00	608.03	608.03
30/06/2023	Realised Gain - balancing figure	0.00	608.03	0.00	0.00
30/06/2023	Realised Loss	0.00	0.00	7,448.88	7,448.88

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Realised Loss	0.00	7,448.88	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Distributions / Wrap/Platform Assets / Interactive Brokers (U8477676)					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Distributions	0.00	0.00	1.88	1.88
30/06/2023	Distributions	0.00	1.88	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Foreign Income / Foreign Dividend / Shares in Listed Companies / SSR Mining Inc.					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/09/2022	SSR USD 0.07, 25% WHT	0.00	0.00	18.56	18.56
07/09/2022	SSR USD 0.07, 25% WHT	0.00	18.56	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / General Taxable Income / Other Assets / GAS					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Investment Income	0.00	0.00	0.45	0.45
30/06/2023	Investment Income	0.00	0.45	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / General Taxable Income / Other Assets / Terra 2.0					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Investment Income	0.00	0.00	6.24	6.24

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Investment Income	0.00	6.24	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / General Taxable Income / Other Assets / VeThor					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Investment Income	0.00	0.00	0.11	0.11
30/06/2023	Investment Income	0.00	0.11	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / General Taxable Income / Other Assets / Zilliqa					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/09/2022	Investment Income	0.00	0.00	3.45	3.45
30/09/2022	Investment Income	0.00	3.45	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / CBA Accelerator					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Credit Interest	0.00	0.00	14.44	14.44
01/07/2022	Credit Interest	0.00	14.44	0.00	0.00
01/08/2022	Credit Interest	0.00	0.00	24.12	24.12
01/08/2022	Credit Interest	0.00	24.12	0.00	0.00
01/09/2022	Credit Interest	0.00	0.00	59.96	59.96
01/09/2022	Credit Interest	0.00	59.96	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/10/2022	Credit Interest	0.00	0.00	89.52	89.52
01/10/2022	Credit Interest	0.00	89.52	0.00	0.00
01/11/2022	Credit Interest	0.00	0.00	52.37	52.37
01/11/2022	Credit Interest	0.00	52.37	0.00	0.00
01/12/2022	Credit Interest	0.00	0.00	51.55	51.55
01/12/2022	Credit Interest	0.00	51.55	0.00	0.00
01/01/2023	Credit Interest	0.00	0.00	80.98	80.98
01/01/2023	Credit Interest	0.00	80.98	0.00	0.00
01/02/2023	Credit Interest	0.00	0.00	81.31	81.31
01/02/2023	Credit Interest	0.00	81.31	0.00	0.00
01/03/2023	Credit Interest	0.00	0.00	54.62	54.62
01/03/2023	Credit Interest	0.00	54.62	0.00	0.00
01/04/2023	Credit Interest	0.00	0.00	48.81	48.81
01/04/2023	Credit Interest	0.00	48.81	0.00	0.00
01/05/2023	Credit Interest	0.00	0.00	35.77	35.77
01/05/2023	Credit Interest	0.00	35.77	0.00	0.00
01/06/2023	Credit Interest	0.00	0.00	56.23	56.23
01/06/2023	Credit Interest	0.00	56.23	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / CBA Direct Investment Account

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/10/2022	Credit Interest	0.00	0.00	3.05	3.05
01/10/2022	Credit Interest	0.00	3.05	0.00	0.00
01/11/2022	Credit Interest	0.00	0.00	18.94	18.94
01/11/2022	Credit Interest	0.00	18.94	0.00	0.00
01/12/2022	Credit Interest	0.00	0.00	8.05	8.05
01/12/2022	Credit Interest	0.00	8.05	0.00	0.00
01/03/2023	Credit Interest	0.00	0.00	0.11	0.11
01/03/2023	Credit Interest	0.00	0.11	0.00	0.00
01/04/2023	Credit Interest	0.00	0.00	0.84	0.84
01/04/2023	Credit Interest	0.00	0.84	0.00	0.00
01/05/2023	Credit Interest	0.00	0.00	0.95	0.95
01/05/2023	Credit Interest	0.00	0.95	0.00	0.00
01/06/2023	Credit Interest	0.00	0.00	0.99	0.99
01/06/2023	Credit Interest	0.00	0.99	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Member Income Receivable / Contributions / Mr Erich Brown					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/11/2022	Contribution Received	0.00	0.00	75.65	75.65

Date	Description	Quantity	Debits	Credits	Balance
24/11/2022	Direct Credit 012721 ATO ATO008000017526339	0.00	75.65	0.00	0.00
08/12/2022	Contribution Received	0.00	0.00	500.00	500.00
08/12/2022	Direct Credit 012721 ATO ATO002000017741377	0.00	500.00	0.00	0.00
17/02/2023	Contribution Allocation	0.00	29,014.00	0.00	29,014.00
17/02/2023	Contribution Received	0.00	0.00	29,014.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Member Income Receivable / Contributions / Mrs Maria Brown					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
08/12/2022	Contribution Received	0.00	0.00	500.00	500.00
08/12/2022	Direct Credit 012721 ATO ATO002000017741377	0.00	500.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Current Tax Assets / Income Tax Payable					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Fund Tax Finalisation	0.00	6,256.91	0.00	6,256.91
30/06/2023	Closing Balance	0.00	0.00	0.00	6,256.91
Other Assets - Current Tax Assets / Cash At Bank / CBA Direct Investment Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/11/2022	Credit Interest	0.00	15.00	0.00	15.00
30/06/2023	Closing Balance	0.00	0.00	0.00	15.00

Date	Description	Quantity	Debits	Credits	Balance
Other Assets - Current Tax Assets / Withholding Credits / Shares in Listed Companies / Westgold Resources Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	18.00
01/07/2022	Fund Tax Finalisation	0.00	0.00	18.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Current Tax Assets / Withholding Credits / Units In Listed Unit Trusts / Vaneck Gold Miners ETF - Vaneck Gold Miners ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	29.00
01/07/2022	Fund Tax Finalisation	0.00	0.00	29.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / ASX Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	48.77
01/07/2022	Fund Tax Finalisation	0.00	0.00	48.77	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Evolution Mining Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	29.14
01/07/2022	Fund Tax Finalisation	0.00	0.00	29.14	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Current Tax Assets / Foreign Tax Credits / Shares in Listed Companies / SSR Mining Inc.					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/09/2022	SSR USD 0.07, 25% WHT	0.00	6.20	0.00	6.20
30/06/2023	Closing Balance	0.00	0.00	0.00	6.20

Date	Description	Quantity	Debits	Credits	Balance
Other Assets - Current Tax Assets / Foreign Tax Credits / Units In Listed Unit Trusts / Vaneck Gold Miners ETF - Vaneck Gold Miners ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	14.00
01/07/2022	Fund Tax Finalisation	0.00	0.00	14.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Current Tax Assets / Foreign Tax Credits / Wrap/Platform Assets / Interactive Brokers (U8477676)					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Distribution - Tax Statement	0.00	0.34	0.00	0.34
30/06/2023	Closing Balance	0.00	0.00	0.00	0.34
Other Assets - Current Tax Assets / Excessive Foreign Tax Credit Writeoff					
01/07/2022	Opening Balance	0.00	0.00	0.00	14.00
01/07/2022	Fund Tax Finalisation	0.00	14.00	0.00	0.00
30/06/2023	Excessive foreign tax credit written off	0.00	0.00	6.54	6.54
30/06/2023	Closing Balance	0.00	0.00	0.00	6.54
Other Assets - Current Tax Assets / Income Tax Instalments Paid					
01/07/2022	Opening Balance	0.00	0.00	0.00	6,132.00
01/07/2022	Fund Tax Finalisation	0.00	0.00	6,132.00	0.00
30/09/2022	Fund Activity Statement	0.00	2,085.00	0.00	2,085.00
30/06/2023	Closing Balance	0.00	0.00	0.00	2,085.00
Other Creditors and Accruals / Accountancy Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
08/11/2022	Transfer to CBA A/c NetBank SMSF Emily Cooper	0.00	0.00	1,430.00	1,430.00
08/11/2022	Transfer to CBA A/c NetBank SMSF Emily Cooper	0.00	1,430.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Actuarial Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
08/11/2022	Transfer to CBA A/c NetBank SMSF Emily Cooper	0.00	0.00	97.90	97.90
08/11/2022	Transfer to CBA A/c NetBank SMSF Emily Cooper	0.00	97.90	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Auditor Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
08/11/2022	Transfer to CBA A/c NetBank SMSF Emily Cooper	0.00	0.00	330.00	330.00
08/11/2022	Transfer to CBA A/c NetBank SMSF Emily Cooper	0.00	330.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Cash At Bank / CBA Direct Investment Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/09/2022	Unpaid Payment Fee	0.00	0.00	5.00	5.00
20/09/2022	Unpaid Payment Fee	0.00	0.00	5.00	10.00

Date	Description	Quantity	Debits	Credits	Balance
20/09/2022	Unpaid Payment Fee	0.00	5.00	0.00	5.00
20/09/2022	Unpaid Payment Fee	0.00	5.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Establishment Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/04/2023	Transfer To SMSF Australia NetBank Brown SMSF INV-1334	0.00	0.00	538.00	538.00
24/04/2023	Transfer To SMSF Australia NetBank Brown SMSF INV-1334	0.00	538.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / General Expense					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
08/11/2022	Transfer to xx1951 NetBank Refund expense	0.00	0.00	2,194.50	2,194.50
08/11/2022	Transfer to xx1951 NetBank Refund expense	0.00	2,194.50	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / General Expenses / Wrap/Platform Assets / Interactive Brokers (U8477676)					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Interest Paid & Commissions	0.00	0.00	99.96	99.96
30/06/2023	Interest Paid & Commissions	0.00	99.96	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Insurance Premium / Units In Unlisted Unit Trusts / 1oz Gold Bars					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
04/07/2022	DEFT INSURANCE NetBank BPAY 20362 4054728191701997 Pay insurance	0.00	0.00	2,507.78	2,507.78
04/07/2022	DEFT INSURANCE NetBank BPAY 20362 4054728191701997 Pay insurance	0.00	2,507.78	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Legal Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/04/2023	Transfer To SMSF Australia NetBank Brown SMSF INV-1334	0.00	0.00	1,002.00	1,002.00
24/04/2023	Transfer To SMSF Australia NetBank Brown SMSF INV-1334	0.00	1,002.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Taxes Payable / Activity Statement Payable/Refundable					
01/07/2022	Opening Balance	0.00	0.00	0.00	2,044.00
04/07/2022	PAYG JUNE	0.00	2,044.00	0.00	0.00
29/09/2022	Fund Activity Statement	0.00	2,085.00	0.00	2,085.00
30/09/2022	Fund Activity Statement	0.00	0.00	2,085.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Fund Suspense / CBA Accelerator					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Credit Interest	0.00	0.00	14.44	14.44

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Credit Interest	0.00	14.44	0.00	0.00
04/07/2022	DEFT INSURANCE NetBank BPAY 20362 4054728191701997 Pay insurance	0.00	0.00	2,507.78	2,507.78
04/07/2022	DEFT INSURANCE NetBank BPAY 20362 4054728191701997 Pay insurance	0.00	2,507.78	0.00	0.00
04/07/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 4432656435574260 Qtrly tax assess	0.00	0.00	2,044.00	2,044.00
04/07/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 4432656435574260 Qtrly tax assess	0.00	2,044.00	0.00	0.00
18/07/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	4,549.95	4,549.95
18/07/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	4,589.95	9,139.90
18/07/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	5,129.95	14,269.85
18/07/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	5,229.95	19,499.80
18/07/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	19,499.80	0.00	0.00
26/07/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	0.00	5,100.05	5,100.05
26/07/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	5,100.05	0.00	0.00
29/07/2022	Transfer To CoinSpot NetBank 996320385152	0.00	0.00	5,000.00	5,000.00
29/07/2022	Transfer To CoinSpot NetBank 996320385152	0.00	5,000.00	0.00	0.00
31/07/2022	Transfer To CoinSpot NetBank 996320444836	0.00	0.00	5,000.00	5,000.00

Date	Description	Quantity	Debits	Credits	Balance
31/07/2022	Transfer To CoinSpot NetBank 996320444836	0.00	5,000.00	0.00	0.00
01/08/2022	Credit Interest	0.00	0.00	24.12	24.12
01/08/2022	Credit Interest	0.00	24.12	0.00	0.00
13/08/2022	Transfer To CoinSpot NetBank 996321090046	0.00	0.00	5,000.00	5,000.00
13/08/2022	Transfer To CoinSpot NetBank 996321090046	0.00	5,000.00	0.00	0.00
17/08/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	0.00	4,730.05	4,730.05
17/08/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	4,730.05	0.00	0.00
30/08/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	0.00	1,970.05	1,970.05
30/08/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	1,970.05	0.00	0.00
30/08/2022	Transfer To CoinSpot NetBank 996321864423	0.00	0.00	20,000.00	20,000.00
30/08/2022	Transfer To CoinSpot NetBank 996321864423	0.00	20,000.00	0.00	0.00
01/09/2022	Credit Interest	0.00	0.00	59.96	59.96
01/09/2022	Credit Interest	0.00	59.96	0.00	0.00
01/09/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	0.00	92.35	92.35
02/09/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	0.00	0.00	92.35

Date	Description	Quantity	Debits	Credits	Balance
02/09/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	0.00	4,158.49	4,250.84
02/09/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	4,250.84	0.00	0.00
06/09/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	8,245.11	8,245.11
06/09/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	8,245.11	0.00	0.00
07/09/2022	Direct Credit 458106 SSR DIVIDEND SEP22/00802096	0.00	0.00	18.56	18.56
07/09/2022	Direct Credit 458106 SSR DIVIDEND SEP22/00802096	0.00	18.56	0.00	0.00
08/09/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	0.00	677.04	677.04
08/09/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	677.04	0.00	0.00
12/09/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	0.00	4,514.40	4,514.40
12/09/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	4,514.40	0.00	0.00
16/09/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	0.00	6,368.59	6,368.59
16/09/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	482.15	0.00	5,886.44
16/09/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	990.05	0.00	4,896.39
16/09/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	4,896.39	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
19/09/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	0.00	18,322.65	18,322.65
19/09/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	463.88	0.00	17,858.77
19/09/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	612.99	0.00	17,245.78
19/09/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	757.63	0.00	16,488.15
19/09/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	4,580.05	0.00	11,908.10
19/09/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	5,878.05	0.00	6,030.05
19/09/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	6,030.05	0.00	0.00
23/09/2022	Transfer to xx9658 CommBank app shares	0.00	0.00	10,000.00	10,000.00
23/09/2022	Transfer to xx9658 CommBank app shares	0.00	10,000.00	0.00	0.00
23/09/2022	Wdl Branch WHYALLA	0.00	0.00	50,000.00	50,000.00
23/09/2022	Wdl Branch WHYALLA	0.00	50,000.00	0.00	0.00
29/09/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 4432656435574260 Brown SF Tax 2021	0.00	0.00	2,085.00	2,085.00
29/09/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 4432656435574260 Brown SF Tax 2021	0.00	2,085.00	0.00	0.00
01/10/2022	Credit Interest	0.00	0.00	89.52	89.52
01/10/2022	Credit Interest	0.00	89.52	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
03/10/2022	Transfer To Gold Australia SA Pty Ltd NetBank SMSF Silver purchase	0.00	0.00	9,350.00	9,350.00
03/10/2022	Transfer To Gold Australia SA Pty Ltd NetBank SMSF Silver purchase	0.00	0.00	20,682.00	30,032.00
03/10/2022	Transfer To Gold Australia SA Pty Ltd NetBank SMSF Silver purchase	0.00	0.00	20,740.00	50,772.00
03/10/2022	Transfer To Gold Australia SA Pty Ltd NetBank SMSF Silver purchase	0.00	20,000.00	0.00	30,772.00
04/10/2022	Transfer To Gold Australia SA Pty Ltd NetBank SMSF Silver purchase	0.00	20,000.00	0.00	10,772.00
04/10/2022	Transfer to other Bank NetBank SI 00019474	0.00	0.00	20,000.00	30,772.00
04/10/2022	Transfer to other Bank NetBank SI 00019474	0.00	20,000.00	0.00	10,772.00
05/10/2022	Transfer To Gold Australia SA Pty Ltd NetBank SMSF Silver purchase	0.00	10,772.00	0.00	0.00
05/10/2022	Transfer to other Bank NetBank SI 00019474	0.00	0.00	10,772.00	10,772.00
05/10/2022	Transfer to other Bank NetBank SI 00019474	0.00	10,772.00	0.00	0.00
01/11/2022	Credit Interest	0.00	0.00	52.37	52.37
01/11/2022	Credit Interest	0.00	52.37	0.00	0.00
08/11/2022	Transfer from xx9658 NetBank Shares interactive	0.00	0.00	20,000.00	20,000.00
08/11/2022	Transfer from xx9658 NetBank Shares interactive	0.00	20,000.00	0.00	0.00
08/11/2022	Transfer to CBA A/c NetBank SMSF Emily Cooper	0.00	0.00	97.90	97.90
08/11/2022	Transfer to CBA A/c NetBank SMSF Emily Cooper	0.00	0.00	330.00	427.90

Date	Description	Quantity	Debits	Credits	Balance
08/11/2022	Transfer to CBA A/c NetBank SMSF Emily Cooper	0.00	0.00	1,430.00	1,857.90
08/11/2022	Transfer to CBA A/c NetBank SMSF Emily Cooper	0.00	1,857.90	0.00	0.00
08/11/2022	Transfer To INTERACTIVE BROKERS AUSTRALI NetBank U8477676 / Brown Superfund	0.00	0.00	15,000.00	15,000.00
08/11/2022	Transfer To INTERACTIVE BROKERS AUSTRALI NetBank U8477676 / Brown Superfund	0.00	15,000.00	0.00	0.00
08/11/2022	Transfer to xx1951 NetBank Refund expense	0.00	0.00	2,194.50	2,194.50
08/11/2022	Transfer to xx1951 NetBank Refund expense	0.00	2,194.50	0.00	0.00
09/11/2022	Transfer to other Bank NetBank U8477676 Brown SF	0.00	0.00	5,000.00	5,000.00
09/11/2022	Transfer to other Bank NetBank U8477676 Brown SF	0.00	5,000.00	0.00	0.00
24/11/2022	Direct Credit 012721 ATO ATO008000017526339	0.00	0.00	75.65	75.65
24/11/2022	Direct Credit 012721 ATO ATO008000017526339	0.00	75.65	0.00	0.00
01/12/2022	Credit Interest	0.00	0.00	51.55	51.55
01/12/2022	Credit Interest	0.00	51.55	0.00	0.00
02/12/2022	Fast Transfer From CoinSpot CREDIT TO ACCOUNT	0.00	0.00	21,791.00	21,791.00
02/12/2022	Fast Transfer From CoinSpot CREDIT TO ACCOUNT	0.00	21,791.00	0.00	0.00
08/12/2022	Direct Credit 012721 ATO ATO002000017741377	0.00	0.00	1,000.00	1,000.00

Date	Description	Quantity	Debits	Credits	Balance
08/12/2022	Direct Credit 012721 ATO ATO002000017741377	0.00	1,000.00	0.00	0.00
01/01/2023	Credit Interest	0.00	0.00	80.98	80.98
01/01/2023	Credit Interest	0.00	80.98	0.00	0.00
15/01/2023	Transfer To CoinSpot NetBank 996327990330	0.00	0.00	2,500.00	2,500.00
15/01/2023	Transfer To CoinSpot NetBank 996327990330	0.00	2,500.00	0.00	0.00
26/01/2023	Transfer To CoinSpot NetBank 996328469044	0.00	0.00	10,000.00	10,000.00
26/01/2023	Transfer To CoinSpot NetBank 996328469044	0.00	10,000.00	0.00	0.00
01/02/2023	Credit Interest	0.00	0.00	81.31	81.31
01/02/2023	Credit Interest	0.00	81.31	0.00	0.00
07/02/2023	CBA CR CARD AUTOPAY PMNT 5520335212921951	0.00	0.00	1,311.21	1,311.21
07/02/2023	CBA CR CARD AUTOPAY PMNT 5520335212921951	0.00	1,311.21	0.00	0.00
17/02/2023	Transfer To Gold Australia SA Pty Ltd NetBank SI-00021597	0.00	0.00	20,000.00	20,000.00
17/02/2023	Transfer To Gold Australia SA Pty Ltd NetBank SI-00021597	0.00	20,000.00	0.00	0.00
01/03/2023	Credit Interest	0.00	0.00	54.62	54.62
01/03/2023	Credit Interest	0.00	54.62	0.00	0.00
03/03/2023	TAX OFFICE PAYMENTS NetBank BPAY 75556 3009679072175094 over payment super	0.00	0.00	500.00	500.00

Date	Description	Quantity	Debits	Credits	Balance
03/03/2023	TAX OFFICE PAYMENTS NetBank BPAY 75556 3009679072175094 over payment super	0.00	500.00	0.00	0.00
07/03/2023	CBA CR CARD AUTOPAY PMNT 5520335212921951	0.00	0.00	2,862.83	2,862.83
07/03/2023	CBA CR CARD AUTOPAY PMNT 5520335212921951	0.00	2,862.83	0.00	0.00
01/04/2023	Credit Interest	0.00	0.00	48.81	48.81
01/04/2023	Credit Interest	0.00	48.81	0.00	0.00
04/04/2023	CBA CR CARD AUTOPAY PMNT 5520335212921951	0.00	0.00	306.99	306.99
04/04/2023	CBA CR CARD AUTOPAY PMNT 5520335212921951	0.00	306.99	0.00	0.00
14/04/2023	Transfer to xx6414 NetBank PAY VW	0.00	0.00	21,000.00	21,000.00
14/04/2023	Transfer to xx6414 NetBank PAY VW	0.00	21,000.00	0.00	0.00
24/04/2023	Transfer To SMSF Australia NetBank Brown SMSF INV-1334	0.00	0.00	538.00	538.00
24/04/2023	Transfer To SMSF Australia NetBank Brown SMSF INV-1334	0.00	0.00	1,002.00	1,540.00
24/04/2023	Transfer To SMSF Australia NetBank Brown SMSF INV-1334	0.00	1,540.00	0.00	0.00
25/04/2023	Fast Transfer From CoinSpot CREDIT TO ACCOUNT	0.00	0.00	11,000.00	11,000.00
25/04/2023	Fast Transfer From CoinSpot CREDIT TO ACCOUNT	0.00	11,000.00	0.00	0.00
27/04/2023	Fast Transfer From CoinSpot CREDIT TO ACCOUNT	0.00	0.00	2,246.48	2,246.48

Date	Description	Quantity	Debits	Credits	Balance
27/04/2023	Fast Transfer From CoinSpot CREDIT TO ACCOUNT	0.00	2,246.48	0.00	0.00
01/05/2023	1/BROWN SUPERFUND REF 2023050100019849 RFB/WITHDRAWAL	0.00	0.00	11,349.00	11,349.00
01/05/2023	1/BROWN SUPERFUND REF 2023050100019849 RFB/WITHDRAWAL	0.00	11,349.00	0.00	0.00
01/05/2023	Credit Interest	0.00	0.00	35.77	35.77
01/05/2023	Credit Interest	0.00	35.77	0.00	0.00
01/06/2023	Credit Interest	0.00	0.00	56.23	56.23
01/06/2023	Credit Interest	0.00	56.23	0.00	0.00
06/06/2023	1/BROWN SUPERFUND REF 2023060600018288 /RFB/WITHDRAWAL	0.00	0.00	1,700.00	1,700.00
06/06/2023	1/BROWN SUPERFUND REF 2023060600018288 /RFB/WITHDRAWAL	0.00	1,700.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Fund Suspense / CBA Direct Investment Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/09/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	108.00	108.00
20/09/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	880.00	988.00
20/09/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	108.00	0.00	880.00
20/09/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	880.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
20/09/2022	Return 20/09/22 Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	108.00	108.00
20/09/2022	Return 20/09/22 Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	880.00	988.00
20/09/2022	Return 20/09/22 Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	108.00	0.00	880.00
20/09/2022	Return 20/09/22 Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	880.00	0.00	0.00
20/09/2022	Unpaid Payment Fee	0.00	0.00	5.00	5.00
20/09/2022	Unpaid Payment Fee	0.00	0.00	5.00	10.00
20/09/2022	Unpaid Payment Fee	0.00	5.00	0.00	5.00
20/09/2022	Unpaid Payment Fee	0.00	5.00	0.00	0.00
23/09/2022	Transfer from xx5086 CommBank app shares	0.00	0.00	10,000.00	10,000.00
23/09/2022	Transfer from xx5086 CommBank app shares	0.00	10,000.00	0.00	0.00
28/09/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	0.00	13,294.65	13,294.65
28/09/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	13,294.65	0.00	0.00
01/10/2022	Credit Interest	0.00	0.00	3.06	3.06
01/10/2022	Credit Interest	0.00	0.01	0.00	3.05
01/10/2022	Credit Interest	0.00	3.05	0.00	0.00
01/10/2022	Debit Excess Interest	0.00	0.00	0.01	0.01
01/10/2022	Debit Excess Interest	0.00	0.01	0.00	0.00
01/11/2022	Credit Interest	0.00	0.00	33.94	33.94

Date	Description	Quantity	Debits	Credits	Balance
01/11/2022	Credit Interest	0.00	15.00	0.00	18.94
01/11/2022	Credit Interest	0.00	18.94	0.00	0.00
01/11/2022	TFN Withholding Tax	0.00	0.00	15.00	15.00
01/11/2022	TFN Withholding Tax	0.00	15.00	0.00	0.00
08/11/2022	Transfer to xx5086 NetBank Shares interactive	0.00	0.00	20,000.00	20,000.00
08/11/2022	Transfer to xx5086 NetBank Shares interactive	0.00	20,000.00	0.00	0.00
01/12/2022	Credit Interest	0.00	0.00	8.05	8.05
01/12/2022	Credit Interest	0.00	8.05	0.00	0.00
01/03/2023	Credit Interest	0.00	0.00	0.11	0.11
01/03/2023	Credit Interest	0.00	0.11	0.00	0.00
01/04/2023	Credit Interest	0.00	0.00	0.84	0.84
01/04/2023	Credit Interest	0.00	0.84	0.00	0.00
01/05/2023	Credit Interest	0.00	0.00	0.95	0.95
01/05/2023	Credit Interest	0.00	0.95	0.00	0.00
01/06/2023	Credit Interest	0.00	0.00	0.99	0.99
01/06/2023	Credit Interest	0.00	0.99	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Fund Suspense / Coinspot Cash Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
29/07/2022	Buy LINK	0.00	0.00	5,000.00	5,000.00
29/07/2022	Buy LINK	0.00	5,000.00	0.00	0.00
29/07/2022	Transfer To CoinSpot NetBank 996320385152	0.00	0.00	5,000.00	5,000.00
29/07/2022	Transfer To CoinSpot NetBank 996320385152	0.00	5,000.00	0.00	0.00
31/07/2022	Buy ADA	0.00	0.00	1,000.00	1,000.00
31/07/2022	Buy ADA	0.00	1,000.00	0.00	0.00
31/07/2022	Buy DAG	0.00	0.00	1,000.00	1,000.00
31/07/2022	Buy DAG	0.00	1,000.00	0.00	0.00
31/07/2022	Buy XLM	0.00	0.00	1,000.00	1,000.00
31/07/2022	Buy XLM	0.00	1,000.00	0.00	0.00
31/07/2022	Buy XRP	0.00	0.00	10.00	10.00
31/07/2022	Buy XRP	0.00	0.00	1,000.00	1,010.00
31/07/2022	Buy XRP	0.00	10.00	0.00	1,000.00
31/07/2022	Buy XRP	0.00	1,000.00	0.00	0.00
31/07/2022	Transfer To CoinSpot NetBank 996320444836	0.00	0.00	5,000.00	5,000.00
31/07/2022	Transfer To CoinSpot NetBank 996320444836	0.00	5,000.00	0.00	0.00
08/08/2022	Buy ETH	0.00	0.00	1,024.30	1,024.30
08/08/2022	Buy ETH	0.00	1,024.30	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
13/08/2022	Buy DAG	0.00	0.00	1,000.00	1,000.00
13/08/2022	Buy DAG	0.00	1,000.00	0.00	0.00
13/08/2022	Buy DYDX	0.00	0.00	1,000.00	1,000.00
13/08/2022	Buy DYDX	0.00	1,000.00	0.00	0.00
13/08/2022	Buy IMX	0.00	0.00	1,000.00	1,000.00
13/08/2022	Buy IMX	0.00	1,000.00	0.00	0.00
13/08/2022	Buy MATIC	0.00	0.00	1,000.00	1,000.00
13/08/2022	Buy MATIC	0.00	1,000.00	0.00	0.00
13/08/2022	Buy SOL	0.00	0.00	1,000.00	1,000.00
13/08/2022	Buy SOL	0.00	1,000.00	0.00	0.00
13/08/2022	Transfer To CoinSpot NetBank 996321090046	0.00	0.00	5,000.00	5,000.00
13/08/2022	Transfer To CoinSpot NetBank 996321090046	0.00	5,000.00	0.00	0.00
29/08/2022	Sell ADA	0.00	0.00	796.81	796.81
29/08/2022	Sell ADA	0.00	796.81	0.00	0.00
29/08/2022	Sell DAG	0.00	0.00	1,182.02	1,182.02
29/08/2022	Sell DAG	0.00	1,182.02	0.00	0.00
29/08/2022	Sell DYDX	0.00	0.00	643.27	643.27
29/08/2022	Sell DYDX	0.00	643.27	0.00	0.00
29/08/2022	Sell ETH	0.00	0.00	2,774.94	2,774.94

Date	Description	Quantity	Debits	Credits	Balance
29/08/2022	Sell ETH	0.00	2,774.94	0.00	0.00
29/08/2022	Sell IMX	0.00	0.00	716.09	716.09
29/08/2022	Sell IMX	0.00	716.09	0.00	0.00
29/08/2022	Sell LINK	0.00	0.00	2,203.54	2,203.54
29/08/2022	Sell LINK	0.00	2,203.54	0.00	0.00
29/08/2022	Sell MATIC	0.00	0.00	779.14	779.14
29/08/2022	Sell MATIC	0.00	779.14	0.00	0.00
29/08/2022	Sell SOL	0.00	0.00	641.73	641.73
29/08/2022	Sell SOL	0.00	641.73	0.00	0.00
29/08/2022	Sell XLM	0.00	0.00	824.81	824.81
29/08/2022	Sell XLM	0.00	824.81	0.00	0.00
29/08/2022	Sell XRP	0.00	0.00	802.60	802.60
29/08/2022	Sell XRP	0.00	802.60	0.00	0.00
30/08/2022	Buy ETH	0.00	0.00	1,000.00	1,000.00
30/08/2022	Buy ETH	0.00	1,000.00	0.00	0.00
30/08/2022	Buy LINK	0.00	0.00	3,000.00	3,000.00
30/08/2022	Buy LINK	0.00	3,000.00	0.00	0.00
30/08/2022	Buy LTC	0.00	0.00	1,000.00	1,000.00
30/08/2022	Buy LTC	0.00	1,000.00	0.00	0.00
30/08/2022	Buy SHIB	0.00	0.00	1,000.01	1,000.01

Date	Description	Quantity	Debits	Credits	Balance
30/08/2022	Buy SHIB	0.00	1,000.01	0.00	0.00
30/08/2022	Buy TFUEL	0.00	0.00	2,266.96	2,266.96
30/08/2022	Buy TFUEL	0.00	0.00	3,000.00	5,266.96
30/08/2022	Buy TFUEL	0.00	2,266.96	0.00	3,000.00
30/08/2022	Buy TFUEL	0.00	3,000.00	0.00	0.00
30/08/2022	Buy THETA	0.00	0.00	4,000.00	4,000.00
30/08/2022	Buy THETA	0.00	0.00	5,000.00	9,000.00
30/08/2022	Buy THETA	0.00	0.00	7,000.00	16,000.00
30/08/2022	Buy THETA	0.00	4,000.00	0.00	12,000.00
30/08/2022	Buy THETA	0.00	5,000.00	0.00	7,000.00
30/08/2022	Buy THETA	0.00	7,000.00	0.00	0.00
30/08/2022	Buy XRP	0.00	0.00	577.96	577.96
30/08/2022	Buy XRP	0.00	0.00	2,420.02	2,997.98
30/08/2022	Buy XRP	0.00	577.96	0.00	2,420.02
30/08/2022	Buy XRP	0.00	2,420.02	0.00	0.00
30/08/2022	Buy ZIL	0.00	0.00	1,000.00	1,000.00
30/08/2022	Buy ZIL	0.00	1,000.00	0.00	0.00
30/08/2022	Buy ZRX	0.00	0.00	100.00	100.00
30/08/2022	Buy ZRX	0.00	100.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/08/2022	Transfer To CoinSpot NetBank 996321864423	0.00	0.00	20,000.00	20,000.00
30/08/2022	Transfer To CoinSpot NetBank 996321864423	0.00	20,000.00	0.00	0.00
16/09/2022	Sell ETH	0.00	0.00	931.43	931.43
16/09/2022	Sell ETH	0.00	931.43	0.00	0.00
16/09/2022	Sell THETA	0.00	0.00	11,596.15	11,596.15
16/09/2022	Sell THETA	0.00	11,596.15	0.00	0.00
17/09/2022	Buy THETA	0.00	0.00	14,000.00	14,000.00
17/09/2022	Buy THETA	0.00	14,000.00	0.00	0.00
17/09/2022	Sell SHIB	0.00	0.00	879.27	879.27
17/09/2022	Sell SHIB	0.00	879.27	0.00	0.00
17/09/2022	Sell SSV	0.00	0.00	595.35	595.35
17/09/2022	Sell SSV	0.00	595.35	0.00	0.00
19/09/2022	Sell ADA	0.00	0.00	2,507.05	2,507.05
19/09/2022	Sell ADA	0.00	2,507.05	0.00	0.00
19/09/2022	Sell LINK	0.00	0.00	2,223.78	2,223.78
19/09/2022	Sell LINK	0.00	2,223.78	0.00	0.00
19/09/2022	Sell LTC	0.00	0.00	965.75	965.75
19/09/2022	Sell LTC	0.00	965.75	0.00	0.00
19/09/2022	Sell TFUEL	0.00	0.00	4,348.74	4,348.74

Date	Description	Quantity	Debits	Credits	Balance
19/09/2022	Sell TFUEL	0.00	4,348.74	0.00	0.00
19/09/2022	Sell THETA	0.00	0.00	12,698.40	12,698.40
19/09/2022	Sell THETA	0.00	12,698.40	0.00	0.00
19/09/2022	Sell ZIL	0.00	0.00	860.49	860.49
19/09/2022	Sell ZIL	0.00	860.49	0.00	0.00
20/09/2022	Buy TFUEL	0.00	0.00	4,000.00	4,000.00
20/09/2022	Buy TFUEL	0.00	4,000.00	0.00	0.00
21/09/2022	Buy ADA	0.00	0.00	2,000.00	2,000.00
21/09/2022	Buy ADA	0.00	2,000.00	0.00	0.00
22/09/2022	Buy LTC	0.00	0.00	1,000.00	1,000.00
22/09/2022	Buy LTC	0.00	1,000.00	0.00	0.00
22/09/2022	Buy THETA	0.00	0.00	10,000.00	10,000.00
22/09/2022	Buy THETA	0.00	10,000.00	0.00	0.00
23/09/2022	Buy XLM	0.00	0.00	3,000.00	3,000.00
23/09/2022	Buy XLM	0.00	3,000.00	0.00	0.00
24/09/2022	Buy ETH	0.00	0.00	2,606.41	2,606.41
24/09/2022	Buy ETH	0.00	2,606.41	0.00	0.00
24/09/2022	Buy RAD	0.00	0.00	1,000.00	1,000.00
24/09/2022	Buy RAD	0.00	1,000.00	0.00	0.00
25/09/2022	Sell ETH	0.00	0.00	2,369.60	2,369.60

Date	Description	Quantity	Debits	Credits	Balance
25/09/2022	Sell ETH	0.00	2,369.60	0.00	0.00
01/10/2022	Buy ADA	0.00	0.00	369.60	369.60
01/10/2022	Buy ADA	0.00	369.60	0.00	0.00
01/10/2022	Buy LINK	0.00	0.00	1,000.00	1,000.00
01/10/2022	Buy LINK	0.00	1,000.00	0.00	0.00
01/10/2022	Buy RNDR	0.00	0.00	1,000.00	1,000.00
01/10/2022	Buy RNDR	0.00	1,000.00	0.00	0.00
02/10/2022	Sell LINK	0.00	0.00	911.20	911.20
02/10/2022	Sell LINK	0.00	911.20	0.00	0.00
02/10/2022	Sell THETA	0.00	0.00	10,043.43	10,043.43
02/10/2022	Sell THETA	0.00	10,043.43	0.00	0.00
03/10/2022	Sell RNDR	0.00	0.00	920.47	920.47
03/10/2022	Sell RNDR	0.00	920.47	0.00	0.00
03/10/2022	Sell TFUEL	0.00	0.00	3,908.82	3,908.82
03/10/2022	Sell TFUEL	0.00	3,908.82	0.00	0.00
05/10/2022	Buy LINK	0.00	0.00	1,000.00	1,000.00
05/10/2022	Buy LINK	0.00	1,000.00	0.00	0.00
05/10/2022	Buy RNDR	0.00	0.00	1,000.00	1,000.00
05/10/2022	Buy RNDR	0.00	1,000.00	0.00	0.00
05/10/2022	Buy TFUEL	0.00	0.00	2,000.00	2,000.00

Date	Description	Quantity	Debits	Credits	Balance
05/10/2022	Buy TFUEL	0.00	2,000.00	0.00	0.00
05/10/2022	Buy THETA	0.00	0.00	8,000.00	8,000.00
05/10/2022	Buy THETA	0.00	8,000.00	0.00	0.00
11/10/2022	Sell ADA	0.00	0.00	2,154.62	2,154.62
11/10/2022	Sell ADA	0.00	2,154.62	0.00	0.00
11/10/2022	Sell LINK	0.00	0.00	908.00	908.00
11/10/2022	Sell LINK	0.00	908.00	0.00	0.00
13/10/2022	Sell RAD	0.00	0.00	931.32	931.32
13/10/2022	Sell RAD	0.00	931.32	0.00	0.00
13/10/2022	Sell THETA	0.00	0.00	7,033.40	7,033.40
13/10/2022	Sell THETA	0.00	7,033.40	0.00	0.00
13/10/2022	Sell XLM	0.00	0.00	2,604.58	2,604.58
13/10/2022	Sell XLM	0.00	2,604.58	0.00	0.00
31/10/2022	Buy ALGO	0.00	0.00	3,900.00	3,900.00
31/10/2022	Buy ALGO	0.00	3,900.00	0.00	0.00
06/11/2022	Buy MATIC	0.00	0.00	2,000.00	2,000.00
06/11/2022	Buy MATIC	0.00	2,000.00	0.00	0.00
09/11/2022	Sell XRP	0.00	0.00	3,879.20	3,879.20
09/11/2022	Sell XRP	0.00	3,879.20	0.00	0.00
10/11/2022	Sell LTC	0.00	0.00	834.90	834.90

Date	Description	Quantity	Debits	Credits	Balance
10/11/2022	Sell LTC	0.00	834.90	0.00	0.00
10/11/2022	Sell MATIC	0.00	0.00	1,303.05	1,303.05
10/11/2022	Sell MATIC	0.00	1,303.05	0.00	0.00
10/11/2022	Sell TFUEL	0.00	0.00	1,662.38	1,662.38
10/11/2022	Sell TFUEL	0.00	1,662.38	0.00	0.00
11/11/2022	Buy ADA	0.00	0.00	2,500.00	2,500.00
11/11/2022	Buy ADA	0.00	2,500.00	0.00	0.00
11/11/2022	Buy MATIC	0.00	0.00	1,500.00	1,500.00
11/11/2022	Buy MATIC	0.00	1,500.00	0.00	0.00
11/11/2022	Buy THETA	0.00	0.00	2,500.00	2,500.00
11/11/2022	Buy THETA	0.00	2,500.00	0.00	0.00
11/11/2022	Buy XRP	0.00	0.00	2,500.00	2,500.00
11/11/2022	Buy XRP	0.00	2,500.00	0.00	0.00
12/11/2022	Sell ALGO	0.00	0.00	2,800.91	2,800.91
12/11/2022	Sell ALGO	0.00	2,800.91	0.00	0.00
12/11/2022	Sell MATIC	0.00	0.00	1,236.07	1,236.07
12/11/2022	Sell MATIC	0.00	1,236.07	0.00	0.00
12/11/2022	Sell RNDR	0.00	0.00	976.63	976.63
12/11/2022	Sell RNDR	0.00	976.63	0.00	0.00
12/11/2022	Sell THETA	0.00	0.00	2,209.93	2,209.93

Date	Description	Quantity	Debits	Credits	Balance
12/11/2022	Sell THETA	0.00	2,209.93	0.00	0.00
12/11/2022	Sell XRP	0.00	0.00	2,260.79	2,260.79
12/11/2022	Sell XRP	0.00	2,260.79	0.00	0.00
13/11/2022	Sell ADA	0.00	0.00	2,111.36	2,111.36
13/11/2022	Sell ADA	0.00	2,111.36	0.00	0.00
02/12/2022	Fast Transfer From CoinSpot CREDIT TO ACCOUNT	0.00	0.00	21,791.00	21,791.00
02/12/2022	Fast Transfer From CoinSpot CREDIT TO ACCOUNT	0.00	21,791.00	0.00	0.00
15/01/2023	Buy AAVE	0.00	0.00	50.00	50.00
15/01/2023	Buy AAVE	0.00	50.00	0.00	0.00
15/01/2023	Buy ADA	0.00	0.00	100.00	100.00
15/01/2023	Buy ADA	0.00	100.00	0.00	0.00
15/01/2023	Buy CAKE	0.00	0.00	100.00	100.00
15/01/2023	Buy CAKE	0.00	100.00	0.00	0.00
15/01/2023	Buy DAG	0.00	0.00	200.00	200.00
15/01/2023	Buy DAG	0.00	200.00	0.00	0.00
15/01/2023	Buy DOT	0.00	0.00	50.00	50.00
15/01/2023	Buy DOT	0.00	50.00	0.00	0.00
15/01/2023	Buy DYDX	0.00	0.00	100.00	100.00
15/01/2023	Buy DYDX	0.00	100.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
15/01/2023	Buy FTM	0.00	0.00	100.00	100.00
15/01/2023	Buy FTM	0.00	100.00	0.00	0.00
15/01/2023	Buy GRT	0.00	0.00	50.00	50.00
15/01/2023	Buy GRT	0.00	50.00	0.00	0.00
15/01/2023	Buy HBAR	0.00	0.00	50.00	50.00
15/01/2023	Buy HBAR	0.00	50.00	0.00	0.00
15/01/2023	Buy IMX	0.00	0.00	50.00	50.00
15/01/2023	Buy IMX	0.00	50.00	0.00	0.00
15/01/2023	Buy MATIC	0.00	0.00	100.00	100.00
15/01/2023	Buy MATIC	0.00	100.00	0.00	0.00
15/01/2023	Buy NMR	0.00	0.00	200.00	200.00
15/01/2023	Buy NMR	0.00	200.00	0.00	0.00
15/01/2023	Buy QNT	0.00	0.00	50.00	50.00
15/01/2023	Buy QNT	0.00	50.00	0.00	0.00
15/01/2023	Buy RNDR	0.00	0.00	200.00	200.00
15/01/2023	Buy RNDR	0.00	200.00	0.00	0.00
15/01/2023	Buy RUNE	0.00	0.00	100.00	100.00
15/01/2023	Buy RUNE	0.00	100.00	0.00	0.00
15/01/2023	Buy SOL	0.00	0.00	50.00	50.00
15/01/2023	Buy SOL	0.00	50.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
15/01/2023	Buy SYS	0.00	0.00	50.00	50.00
15/01/2023	Buy SYS	0.00	50.00	0.00	0.00
15/01/2023	Buy THETA	0.00	0.00	500.00	500.00
15/01/2023	Buy THETA	0.00	500.00	0.00	0.00
15/01/2023	Buy TRU	0.00	0.00	50.00	50.00
15/01/2023	Buy TRU	0.00	50.00	0.00	0.00
15/01/2023	Buy UNI	0.00	0.00	200.00	200.00
15/01/2023	Buy UNI	0.00	200.00	0.00	0.00
15/01/2023	Buy VET	0.00	0.00	50.00	50.00
15/01/2023	Buy VET	0.00	50.00	0.00	0.00
15/01/2023	Buy XRP	0.00	0.00	100.00	100.00
15/01/2023	Buy XRP	0.00	100.00	0.00	0.00
15/01/2023	Transfer To CoinSpot NetBank 996327990330	0.00	0.00	2,500.00	2,500.00
15/01/2023	Transfer To CoinSpot NetBank 996327990330	0.00	2,500.00	0.00	0.00
26/01/2023	Buy GAS	0.00	0.00	139.32	139.32
26/01/2023	Buy GAS	0.00	0.00	278.67	417.99
26/01/2023	Buy GAS	0.00	139.32	0.00	278.67
26/01/2023	Buy GAS	0.00	278.67	0.00	0.00
26/01/2023	Buy RDD	0.00	0.00	400.00	400.00

Date	Description	Quantity	Debits	Credits	Balance
26/01/2023	Buy RDD	0.00	400.00	0.00	0.00
26/01/2023	Buy TFUEL	0.00	0.00	2,000.00	2,000.00
26/01/2023	Buy TFUEL	0.00	2,000.00	0.00	0.00
26/01/2023	Buy THETA	0.00	0.00	6,000.00	6,000.00
26/01/2023	Buy THETA	0.00	6,000.00	0.00	0.00
26/01/2023	Buy XRP	0.00	0.00	500.00	500.00
26/01/2023	Buy XRP	0.00	500.00	0.00	0.00
26/01/2023	Buy ZIL	0.00	0.00	500.00	500.00
26/01/2023	Buy ZIL	0.00	500.00	0.00	0.00
26/01/2023	Transfer To CoinSpot NetBank 996328469044	0.00	0.00	10,000.00	10,000.00
26/01/2023	Transfer To CoinSpot NetBank 996328469044	0.00	10,000.00	0.00	0.00
23/04/2023	Sell AAVE	0.00	0.00	46.92	46.92
23/04/2023	Sell AAVE	0.00	46.92	0.00	0.00
23/04/2023	Sell ADA	0.00	0.00	113.22	113.22
23/04/2023	Sell ADA	0.00	113.22	0.00	0.00
23/04/2023	Sell CAKE	0.00	0.00	91.38	91.38
23/04/2023	Sell CAKE	0.00	91.38	0.00	0.00
23/04/2023	Sell DAG	0.00	0.00	161.03	161.03
23/04/2023	Sell DAG	0.00	161.03	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
23/04/2023	Sell DOT	0.00	0.00	50.40	50.40
23/04/2023	Sell DOT	0.00	50.40	0.00	0.00
23/04/2023	Sell DYDX	0.00	0.00	166.97	166.97
23/04/2023	Sell DYDX	0.00	166.97	0.00	0.00
23/04/2023	Sell FTM	0.00	0.00	135.02	135.02
23/04/2023	Sell FTM	0.00	135.02	0.00	0.00
23/04/2023	Sell GRT	0.00	0.00	87.64	87.64
23/04/2023	Sell GRT	0.00	87.64	0.00	0.00
23/04/2023	Sell HBAR	0.00	0.00	59.03	59.03
23/04/2023	Sell HBAR	0.00	59.03	0.00	0.00
23/04/2023	Sell IMX	0.00	0.00	87.26	87.26
23/04/2023	Sell IMX	0.00	87.26	0.00	0.00
23/04/2023	Sell LTC	0.00	0.00	87.85	87.85
23/04/2023	Sell LTC	0.00	87.85	0.00	0.00
23/04/2023	Sell MATIC	0.00	0.00	105.01	105.01
23/04/2023	Sell MATIC	0.00	105.01	0.00	0.00
23/04/2023	Sell NEO	0.00	0.00	31.46	31.46
23/04/2023	Sell NEO	0.00	31.46	0.00	0.00
23/04/2023	Sell OMG	0.00	0.00	0.86	0.86
23/04/2023	Sell OMG	0.00	0.86	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
23/04/2023	Sell QNT	0.00	0.00	44.89	44.89
23/04/2023	Sell QNT	0.00	44.89	0.00	0.00
23/04/2023	Sell RAD	0.00	0.00	1.20	1.20
23/04/2023	Sell RAD	0.00	1.20	0.00	0.00
23/04/2023	Sell RDD	0.00	0.00	131.50	131.50
23/04/2023	Sell RDD	0.00	131.50	0.00	0.00
23/04/2023	Sell RUNE	0.00	0.00	80.29	80.29
23/04/2023	Sell RUNE	0.00	80.29	0.00	0.00
23/04/2023	Sell SOL	0.00	0.00	48.45	48.45
23/04/2023	Sell SOL	0.00	48.45	0.00	0.00
23/04/2023	Sell SYS	0.00	0.00	62.07	62.07
23/04/2023	Sell SYS	0.00	62.07	0.00	0.00
23/04/2023	Sell TRU	0.00	0.00	90.97	90.97
23/04/2023	Sell TRU	0.00	90.97	0.00	0.00
23/04/2023	Sell UNI	0.00	0.00	167.66	167.66
23/04/2023	Sell UNI	0.00	167.66	0.00	0.00
23/04/2023	Sell VET	0.00	0.00	54.07	54.07
23/04/2023	Sell VET	0.00	54.07	0.00	0.00
23/04/2023	Sell VTHO	0.00	0.00	0.58	0.58
23/04/2023	Sell VTHO	0.00	0.58	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
23/04/2023	Sell XLM	0.00	0.00	79.26	79.26
23/04/2023	Sell XLM	0.00	79.26	0.00	0.00
23/04/2023	Sell XRP	0.00	0.00	695.64	695.64
23/04/2023	Sell XRP	0.00	695.64	0.00	0.00
23/04/2023	Sell ZIL	0.00	0.00	598.51	598.51
23/04/2023	Sell ZIL	0.00	598.51	0.00	0.00
24/04/2023	Sell GAS	0.00	0.00	460.56	460.56
24/04/2023	Sell GAS	0.00	460.56	0.00	0.00
24/04/2023	Sell NMR	0.00	0.00	190.19	190.19
24/04/2023	Sell NMR	0.00	190.19	0.00	0.00
24/04/2023	Sell RNDR	0.00	0.00	613.58	613.58
24/04/2023	Sell RNDR	0.00	613.58	0.00	0.00
24/04/2023	Sell TFUEL	0.00	0.00	0.07	0.07
24/04/2023	Sell TFUEL	0.00	0.07	0.00	0.00
24/04/2023	Sell THETA	0.00	0.00	6,284.52	6,284.52
24/04/2023	Sell THETA	0.00	6,284.52	0.00	0.00
25/04/2023	Fast Transfer From CoinSpot CREDIT TO ACCOUNT	0.00	0.00	11,000.00	11,000.00
25/04/2023	Fast Transfer From CoinSpot CREDIT TO ACCOUNT	0.00	11,000.00	0.00	0.00
27/04/2023	Fast Transfer From CoinSpot CREDIT TO ACCOUNT	0.00	0.00	2,246.48	2,246.48

Date	Description	Quantity	Debits	Credits	Balance
27/04/2023	Fast Transfer From CoinSpot CREDIT TO ACCOUNT	0.00	2,246.48	0.00	0.00
27/04/2023	Sell ETH	0.00	0.00	121.63	121.63
27/04/2023	Sell ETH	0.00	121.63	0.00	0.00
27/04/2023	Sell LUNA2	0.00	0.00	6.82	6.82
27/04/2023	Sell LUNA2	0.00	6.82	0.00	0.00
27/04/2023	Sell TFUEL	0.00	0.00	2,107.92	2,107.92
27/04/2023	Sell TFUEL	0.00	2,107.92	0.00	0.00
30/06/2023	Realised gain	0.00	0.00	0.03	0.03
30/06/2023	Realised gain	0.00	0.03	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Member Entitlement Accounts / Mr Erich Brown / Account Based Pension (40.71% Tax Free)					
01/07/2022	Opening Balance	0.00	0.00	0.00	227,709.24
23/09/2022	Pension Drawdown - Gross	0.00	50,000.00	0.00	177,709.24
07/02/2023	Pension Drawdown - Gross	0.00	1,311.21	0.00	176,398.03
03/03/2023	Pension Drawdown - Gross	0.00	500.00	0.00	175,898.03
07/03/2023	Pension Drawdown - Gross	0.00	2,862.83	0.00	173,035.20
04/04/2023	Pension Drawdown - Gross	0.00	306.99	0.00	172,728.21
14/04/2023	Pension Drawdown - Gross	0.00	21,000.00	0.00	151,728.21
30/06/2023	Investment Profit or Loss	0.00	0.00	13,670.08	165,398.29

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	165,398.29
Member Entitlement Accounts / Mr Erich Brown / Accumulation					
01/07/2022	Opening Balance	0.00	0.00	0.00	96,918.87
24/11/2022	Direct Credit 012721 ATO ATO008000017526339	0.00	0.00	75.65	96,994.52
08/12/2022	Direct Credit 012721 ATO ATO002000017741377	0.00	0.00	500.00	97,494.52
17/02/2023	Contribution Allocation	0.00	0.00	29,014.00	126,508.52
30/06/2023	Income Taxes Allocated	0.00	1.10	0.00	126,507.42
30/06/2023	Investment Profit or Loss	0.00	0.00	8,057.08	134,564.50
30/06/2023	Closing Balance	0.00	0.00	0.00	134,564.50
Member Entitlement Accounts / Accumulation					
01/07/2022	Opening Balance	0.00	0.00	0.00	571,657.14
08/12/2022	Direct Credit 012721 ATO ATO002000017741377	0.00	0.00	500.00	572,157.14
30/06/2023	Income Taxes Allocated	0.00	5.44	0.00	572,151.70
30/06/2023	Investment Profit or Loss	0.00	0.00	42,709.04	614,860.74
30/06/2023	Closing Balance	0.00	0.00	0.00	614,860.74

Permanent Documents

OCR_Investment Strategy.pdf
OCR_Change of Trustee and Member Deed.pdf
OCR_Trust Deed (2).pdf
OCR_Trust Deed.pdf
EJB SMSF Pty Ltd_ASIC Extract.pdf
ATO Trustee Declaration - Maria.pdf
ATO Trustee Declaration - Erich.pdf

Brown Superfund
ABN: 43 265 643 557
Activity Statement Preparation Report - Detail
For the period 1 July 2022 to 30 June 2023

GST Detail

Description	Return Item	Gross (Inc GST)	GST
Income (GST Collected)			
<u>Sales Detail</u>			
Credit Interest		56.23	0.00
Credit Interest		54.62	0.00
Credit Interest		48.81	0.00
Credit Interest		14.44	0.00
Credit Interest		24.12	0.00
Credit Interest		59.96	0.00
Credit Interest		89.52	0.00
Credit Interest		52.37	0.00
Credit Interest		51.55	0.00
Credit Interest		80.98	0.00
Credit Interest		81.31	0.00
Credit Interest		35.77	0.00
Investment Income		3.45	0.00
Investment Income		6.24	0.00
Investment Income		0.11	0.00
Investment Income		0.45	0.00
Credit Interest		3.05	0.00
Credit Interest		0.95	0.00
Credit Interest		33.94	0.00
Credit Interest		8.05	0.00
Credit Interest		0.84	0.00
Credit Interest		0.11	0.00
Credit Interest		0.99	0.00
Total Sales	G1	707.86	0.00
<u>Export Sales Detail</u>			
Nil			
Export Sales	G2		
<u>Other GST-Free Sales Detail</u>			
Other GST-Free Sales	G3		
Total GST Collect on Sales	1A		0.00

Outgoings (GST Paid)

Capital Purchases Detail

Nil			
Capital Purchases	G10		

Brown Superfund
ABN: 43 265 643 557
Activity Statement Preparation Report - Detail
For the period 1 July 2022 to 30 June 2023

PAYG Withholding Tax Detail

Description	Return Item	Gross	Tax Withheld
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Benefit Payment Detail

Erich Brown

Maria Brown

Total Benefit Payments	W1		
Amounts withheld from benefit payments (W1)	W2		0.00
Total Amounts Withheld	W5		0.00

Self-managed superannuation fund annual return **2023**

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 2023* (NAT 71287).

- ! The *Self-managed superannuation fund annual return instructions 2023* (NAT 71606) (the instructions) can assist you to complete this annual return.
- The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

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

S M I T H S T

- Place X in ALL applicable boxes.

➤ Postal address for annual returns:

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

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

➤ 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)

Brown Superfund

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 2023 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 067167

Fund account number 18245086

Fund account name

Erich & Maria Brown ATF Brown Superfund

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** **A** 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** \$ 0.00

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 2023*.

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	D1 \$ <input type="text" value="25"/> -00	Net foreign income	D \$ <input type="text" value="25"/> -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 **R3** \$ -00
*(No-TFN-quoted contributions (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	A1 \$ <input type="text" value="0"/> -00		A2 \$ <input type="text" value="0"/> -00
Interest expenses overseas	B1 \$ <input type="text" value="0"/> -00		B2 \$ <input type="text" value="0"/> -00
Capital works expenditure	D1 \$ <input type="text" value="0"/> -00		D2 \$ <input type="text" value="0"/> -00
Decline in value of depreciating assets	E1 \$ <input type="text" value="0"/> -00		E2 \$ <input type="text" value="0"/> -00
Insurance premiums – members	F1 \$ <input type="text" value="0"/> -00		F2 \$ <input type="text" value="0"/> -00
SMSF auditor fee	H1 \$ <input type="text" value="328"/> -00		H2 \$ <input type="text" value="1"/> -00
Investment expenses	I1 \$ <input type="text" value="2062"/> -00		I2 \$ <input type="text" value="555"/> -00
Management and administration expenses	J1 \$ <input type="text" value="1520"/> -00		J2 \$ <input type="text" value="545"/> -00
Forestry managed investment scheme expense	U1 \$ <input type="text" value="0"/> -00		U2 \$ <input type="text" value="0"/> -00
Other amounts	L1 \$ <input type="text" value="2183"/> -00	Code <input type="text" value="0"/>	L2 \$ <input type="text" value="1013"/> -00
Tax losses deducted	M1 \$ <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 2023* on how to complete the calculation statement.

#Taxable income	A	\$	<input style="width: 95%;" type="text" value="0"/>	-00
<i>(an amount must be included even if it is zero)</i>				
#Tax on taxable income	T1	\$	<input style="width: 95%;" type="text" value="0"/>	
<i>(an amount must be included even if it is zero)</i>				
#Tax on no-TFN-quoted contributions	J	\$	<input style="width: 95%;" 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	C1	\$	<input style="width: 95%;" type="text" value="0"/>	
Rebates and tax offsets	C2	\$	<input style="width: 95%;" type="text"/>	
Non-refundable non-carry forward tax offsets				
C \$ <input style="width: 95%;" type="text" value="0"/>				
<i>(C1 plus C2)</i>				

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

Early stage venture capital limited partnership tax offset	D1	\$	<input style="width: 95%;" type="text" value="0"/>	
Early stage venture capital limited partnership tax offset carried forward from previous year	D2	\$	<input style="width: 95%;" type="text" value="0"/>	
Early stage investor tax offset	D3	\$	<input style="width: 95%;" type="text" value="0"/>	
Early stage investor tax offset carried forward from previous year	D4	\$	<input style="width: 95%;" type="text" value="0"/>	
Non-refundable carry forward tax offsets				
D \$ <input style="width: 95%;" type="text" value="0"/>				
<i>(D1 plus D2 plus D3 plus D4)</i>				
SUBTOTAL 2				
T3 \$ <input style="width: 95%;" type="text" value="0"/>				
<i>(T2 less D – cannot be less than zero)</i>				

Complying fund's franking credits tax offset	E1	\$	<input style="width: 95%;" type="text" value="0"/>	
No-TFN tax offset	E2	\$	<input style="width: 95%;" type="text"/>	
National rental affordability scheme tax offset	E3	\$	<input style="width: 95%;" type="text"/>	
Exploration credit tax offset	E4	\$	<input style="width: 95%;" type="text"/>	
Refundable tax offsets				
E \$ <input style="width: 95%;" type="text" value="0"/>				
<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 tax withheld – foreign resident withholding (excluding capital gains)	H2 \$ <input type="text" value="0"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	H3 \$ <input type="text" value="15"/>
Credit for TFN amounts withheld from payments from closely held trusts	H5 \$ <input type="text"/>
Credit for interest on no-TFN tax offset	H6 \$ <input type="text"/>
Credit for foreign resident capital gains withholding amounts	H8 \$ <input type="text"/>
Eligible credits	H \$ <input type="text" value="15"/>
	<i>(H2 plus H3 plus H5 plus H6 plus H8)</i>

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

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE A positive amount at S is what you owe, while a negative amount is refundable to you.	S \$ <input type="text" value="-1841"/>
	<i>(T5 plus G less H less I less K plus L less M plus N)</i>

#This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a *Losses schedule 2023*.

Tax losses carried forward to later income years	U \$ <input type="text" value="16153"/>	-00
Net capital losses carried forward to later income years	V \$ <input type="text" value="69294"/>	-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

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
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

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

Allocated earnings or losses
O \$

Inward rollovers and transfers
P \$

Outward rollovers and transfers
Q \$

Lump Sum payments
R1 \$

Income stream payments
R2 \$

Loss

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)

MEMBER 2

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Day Month Year

Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

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)

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts	A	\$ <input type="text" value="0"/>	-00
Unlisted trusts	B	\$ <input type="text" value="867913"/>	-00
Insurance policy	C	\$ <input type="text" value="0"/>	-00
Other managed investments	D	\$ <input type="text" value="0"/>	-00

15b Australian direct investments

Limited recourse borrowing arrangements Australian residential real property J1 \$ <input type="text" value="0"/> -00 Australian non-residential real property J2 \$ <input type="text" value="0"/> -00 Overseas real property J3 \$ <input type="text" value="0"/> -00 Australian shares J4 \$ <input type="text" value="0"/> -00 Overseas shares J5 \$ <input type="text" value="0"/> -00 Other J6 \$ <input type="text" value="0"/> -00 Property count J7 <input type="text" value="0"/>	Cash and term deposits	E	\$ <input type="text" value="44092"/>	-00
	Debt securities	F	\$ <input type="text" value="0"/>	-00
	Loans	G	\$ <input type="text" value="0"/>	-00
	Listed shares	H	\$ <input type="text" value="2540"/>	-00
	Unlisted shares	I	\$ <input type="text" value="0"/>	-00
	Limited recourse borrowing arrangements	J	\$ <input type="text" value="0"/>	-00
	Non-residential real property	K	\$ <input type="text" value="0"/>	-00
Residential real property	L	\$ <input type="text" value="0"/>	-00	
Collectables and personal use assets	M	\$ <input type="text" value="0"/>	-00	
Other assets	O	\$ <input type="text" value="8370"/>	-00	

15c Other investments

Crypto-Currency	N	\$ <input type="text" value="10"/>	-00
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15d Overseas direct investments

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

TOTAL AUSTRALIAN AND OVERSEAS ASSETS **U** \$ -00
 (Sum of labels **A** to **T**)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year?

A No Yes \$ -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	V1 \$ <input type="text" value=""/>	-00		
Permissible temporary borrowings	V2 \$ <input type="text" value=""/>	-00		
Other borrowings	V3 \$ <input type="text" value=""/>	-00	Borrowings	V \$ <input type="text" value="0"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)			W \$	<input type="text" value="914823"/>
Reserve accounts			X \$	<input type="text" value="0"/>
Other liabilities			Y \$	<input type="text" value="8102"/>
TOTAL LIABILITIES			Z \$	<input type="text" value="922925"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$

Total TOFA losses **I** \$

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2022–23 income year, write **2023**). **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 2023*. **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 2023* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2023*. **D**

Section K: **Declarations**

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date Day / Month / Year

Preferred trustee or director contact details:

Title:

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 2023* 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

Brown Superfund
Investment Revaluation as at 30 June 2023

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value	
Listed Securities Market						
BGL	Bellevue Gold Limited (ASX:BGL)	30 Jun 2023	1.27000	2,000.00000	2,540.00	1,030.05
BOE	Boss Energy Limited (ASX:BOE)	30 Jun 2023	3.10000	0.00000	0.00	959.95
CXM	Centrex Limited (ASX:CXM)	30 Jun 2023	0.14000	0.00000	0.00	471.12
OGC	Oceanagold Corporation (ASX:OGC)	29 Aug 2022	2.20000	0.00000	0.00	489.95
QAU	Betashares Gold Bullion ETF - Currency Hedged (ASX:QAU)	30 Jun 2023	16.27000	0.00000	0.00	773.99
SLR	Silver Lake Resources Limited (ASX:SLR)	30 Jun 2023	0.96500	0.00000	0.00	546.84
SSR	SSR Mining Inc. (ASX:SSR)	30 Jun 2023	20.97000	0.00000	0.00	819.95
TUL	Tulla Resources PLC (ASX:TUL)	22 Jun 2023	0.35000	0.00000	0.00	271.31
WGX	Westgold Resources Limited (ASX:WGX)	30 Jun 2023	1.44000	0.00000	0.00	2,368.59
Listed Securities Market Total				2,540.00	7,731.75	
Unlisted Market						
PMAXAGAKA0122022	Australian Kangaroo 1 oz Silver Coin	30 Jun 2023	46.80000	200.00000	9,360.00	3,484.00
10OZAU	Perth Mint 10oz Gold Bar	30 Jun 2023	29,145.80000	1.00000	29,145.80	1,586.80
2HALFAU	Perth Mint 2.5oz Gold Bar	30 Jun 2023	7,305.20000	3.00000	21,915.60	1,246.35
AGAGAG100	As Good As Gold 100oz Silver Bar	30 Jun 2023	3,635.00000	81.00000	294,435.00	29,727.00
AGAGAU100	As Good As Gold 100g Gold Bar	30 Jun 2023	9,412.70000	10.00000	94,127.00	7,711.00
AGA-XAGAGFR0	AG Freedom 1 oz Silver Round	30 Jun 2023	34.22000	250.00000	8,555.00	(795.00)
AGA-XAGAGPB1	As Good As Gold Premium 1 kilo Silver Bar	30 Jun 2023	1,187.20000	155.00000	184,016.00	29,249.80
AGA-XAGAGPB1	As Good As Gold Premium 10 oz Silver Bar	30 Jun 2023	396.20000	60.00000	23,772.00	3,090.00
AGA-XAUAGB01	As Good As Gold 1 oz Gold Bar	30 Jun 2023	2,942.10000	50.00000	147,105.00	12,060.00
ANKRCOIN	The Ankr token	30 Jun 2023	0.03127	0.95942	0.03	(0.01)
ATOMCOIN	Cosmos	30 Jun 2023	10.52632	0.00095	0.01	0.00
CELOCOIN	Celo	30 Jun 2023	0.64904	0.58548	0.38	(0.33)
CTSICOIN	Cartesi	30 Jun 2023	0.21497	0.65126	0.14	(0.01)
ETHEREUM	Ethereum	30 Jun 2022	0.00000	0.00000	0.00	1.07
GASCOIN	GAS	30 Jun 2023	3.98761	1.01063	4.03	(0.26)

Brown Superfund
Investment Revaluation as at 30 June 2023

Investment		Price Date	Market Price	Quantity	Market Value	Change in Market Value
Unlisted Market						
GOLD1OZ	1oz Gold Bars	30 Jun 2023	2,942.10000	4.00000	11,768.40	964.80
GOLD5OZ	5oz Gold Bars	30 Jun 2023	14,610.40000	2.00000	29,220.80	2,401.80
HNTCOIN	Helium	30 Jun 2023	2.16149	0.06477	0.14	(0.72)
LINK	ChainLink	30 Jun 2023	9.40439	0.00957	0.09	0.83
LPTCOIN	Livepeer	30 Jun 2023	0.00000	0.00022	0.00	2.52
LUNA2	Terra 2.0	30 Jun 2023	0.93262	1.83354	1.71	(0.45)
NEARCOIN	Near Protocol	30 Jun 2023	1.99424	0.04513	0.09	(0.12)
NMRCOIN	Numeraire	30 Jun 2023	21.33682	0.04593	0.98	(0.21)
OMGCOIN	OMG Network	30 Jun 2022	0.00000	0.00000	0.00	2.70
PMA-XAGAKA012	As Good As Gold 2022 Australian Kangaroo 1 oz Silver Coin	30 Jun 2023	46.80000	200.00000	9,360.00	3,484.00
RENCOIN	Ren	30 Jun 2023	0.08923	0.22413	0.02	(0.02)
RNDR	Render Network	30 Jun 2023	3.01872	0.44721	1.35	0.99
RUNECOIN	Rune	30 Jun 2022	0.00000	0.00000	0.00	0.40
SANDCOIN	The Sandbox	30 Jun 2023	0.62769	0.36642	0.23	(0.30)
SKLCOIN	Skale	30 Jun 2023	0.04860	0.61729	0.03	(0.01)
SOLCOIN	Solana	30 Jun 2022	0.00000	0.00000	0.00	0.68
SSM01	Sunshine Mint 1 oz Silver Round	30 Jun 2023	34.22000	150.00000	5,133.00	(657.00)
THETA	Theta	30 Jun 2023	1.06477	0.76073	0.81	(0.38)
VETCOIN	VeChain Token	30 Jun 2022	0.00000	0.00000	0.00	0.01
VTHO	VeThor	30 Jun 2023	0.00209	28.70027	0.06	(0.34)
XDCCOIN	XDC Network	30 Jun 2023	0.04551	0.87900	0.04	2.23
XRP	Ripple	30 Jun 2023	0.71614	0.74008	0.53	0.08
ZILCOIN	Zilliqa	30 Jun 2023	0.00000	0.01663	0.00	0.00
ZRXCOIN	Ox	30 Jun 2023	0.31579	0.53834	0.17	6.40
Unlisted Market Total					867,924.44	93,568.30
Wrap/Platform Market						
IBWRAP	Interactive Brokers (U8477676)			1.00000	12.07	0.00
Wrap/Platform Market Total					12.07	0.00

Brown Superfund
Investment Revaluation as at 30 June 2023

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
Fund Total				870,476.51	101,300.05

Brown Superfund
Investment Income Comparison Report
For the period 1 July 2022 to 30 June 2023

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data					
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
Cash At Bank										
CBAACCELERATOR: CBA Accelerator										
01/07/2022	Interest	14.44	0.00							
01/08/2022	Interest	24.12	0.00							
01/09/2022	Interest	59.96	0.00							
01/10/2022	Interest	89.52	0.00							
01/11/2022	Interest	52.37	0.00							
01/12/2022	Interest	51.55	0.00							
01/01/2023	Interest	80.98	0.00							
01/02/2023	Interest	81.31	0.00							
01/03/2023	Interest	54.62	0.00							
01/04/2023	Interest	48.81	0.00							
01/05/2023	Interest	35.77	0.00							
01/06/2023	Interest	56.23	0.00							
		649.68	0.00							
CDIA: CBA Direct Investment Account										
01/10/2022	Interest	3.05	0.00							
01/11/2022	Interest	33.94	0.00							
01/12/2022	Interest	8.05	0.00							
01/03/2023	Interest	0.11	0.00							
01/04/2023	Interest	0.84	0.00							
01/05/2023	Interest	0.95	0.00							
01/06/2023	Interest	0.99	0.00							
		47.93	0.00							
Total		697.61	0.00							
Shares in Listed Companies										
SSR: SSR Mining Inc. (ASX:SSR)										
07/09/2022	Foreign Income	24.76	6.20	*	250	0	0.0743	24.76	6.19	
		24.76	6.20					24.76	6.19	
Total		24.76	6.20					24.76	6.19	
Total		0.00	0.00					0.00	0.00	
Wrap/Platform Assets										
IBWRAP: Interactive Brokers (U8477676)										
30/06/2023	Distribution	1.88	0.00	*						
		1.88	0.00					0.00	0.00	
Total		1.88	0.00					0.00	0.00	

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

Brown Superfund

Tax Accounting Reconciliation

For the period 1 July 2022 to 30 June 2023

Operating Statement Profit vs. Provision for Income Tax		2023
		\$
Benefits Accrued as a Result of Operations before Income Tax		18,544.82
ADD:		
Excess Accounting Loss Carried Forward		10,793.00
Non-Deductible Expenses		1,540.00
Pension Non-deductible Expenses		575.69
Pensions Paid		75,981.03
Realised Capital Losses		29,388.55
LESS:		
Increase in Market Value		101,300.05
Carry Forward Accounting Loss		10,793.00
Non-Taxable Contributions		30,089.65
Rounding		0.39
Taxable Income or Loss		(5,360.00)
	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	(5,360.00)	0.00
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	5,360.00	0.00
Provision for Income Tax		0.00

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	0.00
ADD:	
Excessive Foreign Tax Credit Writeoff	6.54
Income Tax Expense	6.54

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	0.00
ADD:	
Excessive Foreign Tax Credit Writeoff	6.54
LESS:	
Withholding Credits	15.00
Foreign Tax Credits	6.54
Income Tax Instalments Paid	2,085.00
Income Tax Payable (Receivable)	(2,100.00)

Brown Superfund
Tax Accounting Reconciliation
For the period 1 July 2022 to 30 June 2023

Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	21.2100%
Pension Exempt % (Expenses)	0.5051%
Assets Segregated For Pensions	No

Brown Superfund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
				Section B
Income				
Net Capital Gain				
Gross Capital Gain - Shares & Units - Listed Shares	As Per Investment Disposals CGT Report	30 Jun 2023	A	773.00
Gross Capital Gain - Shares & Units - Other Shares	As Per Investment Disposals CGT Report	30 Jun 2023	A	2,399.00
Gross Capital Gain - Shares & Units - Other Units	As Per Investment Disposals CGT Report	30 Jun 2023	A	127.00
Gross Capital Gain - Other CGT Assets & Other CGT Events	As Per Investment Disposals CGT Report	30 Jun 2023	A	3,149.00
Deferred Capital Gain Realised		30 Jun 2023	A	0.00
Less Capital Losses Applied		30 Jun 2023	A	(6,448.00)
Less Discount		30 Jun 2023	A	0.00
Total Net Capital Gain			A	0.00
Total Gross Rent and Other Leasing & Hiring Income			B	0.00
Gross Interest				
Credit Interest	CBAACCELERATOR: CBA Accelerator	01 Jul 2022	C	14.44
Credit Interest	CBAACCELERATOR: CBA Accelerator	01 Aug 2022	C	24.12
Credit Interest	CBAACCELERATOR: CBA Accelerator	01 Sep 2022	C	59.96
Credit Interest	CBAACCELERATOR: CBA Accelerator	01 Oct 2022	C	89.52
Credit Interest	CBAACCELERATOR: CBA Accelerator	01 Nov 2022	C	52.37
Credit Interest	CBAACCELERATOR: CBA Accelerator	01 Dec 2022	C	51.55
Credit Interest	CBAACCELERATOR: CBA Accelerator	01 Jan 2023	C	80.98
Credit Interest	CBAACCELERATOR: CBA Accelerator	01 Feb 2023	C	81.31
Credit Interest	CBAACCELERATOR: CBA Accelerator	01 Mar 2023	C	54.62
Credit Interest	CBAACCELERATOR: CBA Accelerator	01 Apr 2023	C	48.81
Credit Interest	CBAACCELERATOR: CBA Accelerator	01 May 2023	C	35.77
Credit Interest	CBAACCELERATOR: CBA Accelerator	01 Jun 2023	C	56.23
Credit Interest	CDIA: CBA Direct Investment Account	01 Oct 2022	C	3.05
Credit Interest	CDIA: CBA Direct Investment Account	01 Nov 2022	C	33.94
Credit Interest	CDIA: CBA Direct Investment Account	01 Dec 2022	C	8.05
Credit Interest	CDIA: CBA Direct Investment Account	01 Mar 2023	C	0.11
Credit Interest	CDIA: CBA Direct Investment Account	01 Apr 2023	C	0.84
Credit Interest	CDIA: CBA Direct Investment Account	01 May 2023	C	0.95
Credit Interest	CDIA: CBA Direct Investment Account	01 Jun 2023	C	0.99
Less Rounding			C	(0.61)
Total Gross Interest			C	697.00
Total Forestry Managed Investment Scheme Income			X	0.00
Net Foreign Income				
Distribution - Tax Statement	IBWRAP: Interactive Brokers (U8477676)	30 Jun 2023	D	0.34
SSR USD 0.07, 25% WHT	SSR: SSR Mining Inc.	07 Sep 2022	D	24.76
Less Rounding			D	(0.10)
Total Net Foreign Income			D	25.00
Total Australian Franking Credits from a New Zealand Company			E	0.00

Brown Superfund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
Total Transfers from Foreign Funds			F	0.00
Total Gross Payments where ABN not quoted			H	0.00
Total Gross Distribution from Partnerships			I	0.00
Total Unfranked Dividend Amount			J	0.00
Total Franked Dividend Amount			K	0.00
Total Dividend Franking Credit			L	0.00
Gross Trust Distributions				
Distribution - Tax Statement	IBWRAP: Interactive Brokers (U8477676)	30 Jun 2023	M	0.00
Distributions	IBWRAP: Interactive Brokers (U8477676)	30 Jun 2023	M	1.88
<i>Less Rounding</i>			M	(0.88)
Total Gross Trust Distributions			M	1.00
Total Assessable Employer Contributions			R1	0.00
Total Assessable Personal Contributions			R2	0.00
Total No-TFN quoted contributions			R3	0.00
Total Transfer of Liability to life insurance company or PST			R6	0.00
Total Assessable Contributions			R	0.00
Other Income				
Investment Income	GASCOIN: GAS	30 Jun 2023	S	0.45
Investment Income	LUNA2: Terra 2.0	30 Jun 2023	S	6.24
Investment Income	VTHO: VeThor	30 Jun 2023	S	0.11
Investment Income	ZILCOIN: Zilliqa	30 Sep 2022	S	3.45
<i>Less Rounding</i>			S	(0.25)
Total Other Income			S	10.00
Total Assessable Income Due to Changed Tax Status of Fund			T	0.00
Total Net Non-arm's Length Income			U	0.00
Exempt Current Pension Income				
Exempt Current Pension Income	Gross Interest	30 Jun 2023	Y	(147.00)
Exempt Current Pension Income	Net Foreign Income	30 Jun 2023	Y	(5.00)
Exempt Current Pension Income	Other Income	30 Jun 2023	Y	(2.00)
Exempt Current Pension Income	Written Off Exempt Current Pension Income	30 Jun 2023	Y	154.00
Total Exempt Current Pension Income			Y	0.00
Total Assessable Income				733.00

Deductions

Section C

Total Interest Expenses within Australia	A	0.00
Total Interest Expenses Overseas	B	0.00
Total Capital Works Deductions	D	0.00
Total Deduction for Decline in Value of Depreciating Assets	E	0.00
Total Death or Disability Premiums	F	0.00
Total Death Benefit Increase	G	0.00

Brown Superfund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
Approved Auditor Fee				
Transfer to CBA A/c NetBank SMSF Emily Cooper		08 Nov 2022	H	330.00
Less Current Pension Deductions		30 Jun 2023	H	(1.67)
<i>Less Rounding</i>			H	(0.33)
Total Approved Auditor Fee			H	328.00
Investment Expenses				
Unpaid Payment Fee	CDIA: CBA Direct Investment Account	20 Sep 2022	I	5.00
Unpaid Payment Fee	CDIA: CBA Direct Investment Account	20 Sep 2022	I	5.00
DEFT INSURANCE NetBank BPAY 20362 4054728191701997 Pay insurance	GOLD1OZ: 1oz Gold Bars	04 Jul 2022	I	2,507.78
Interest Paid & Commissions	IBWRAP: Interactive Brokers (U8477676)	30 Jun 2023	I	99.96
Less Current Pension Deductions		30 Jun 2023	I	(555.22)
<i>Less Rounding</i>			I	(0.52)
Total Investment Expenses			I	2,062.00
Management and Administration Expenses				
Transfer to CBA A/c NetBank SMSF Emily Cooper		08 Nov 2022	J	1,430.00
Transfer to CBA A/c NetBank SMSF Emily Cooper		08 Nov 2022	J	97.90
Less Current Pension Deductions		30 Jun 2023	J	(7.72)
<i>Less Rounding</i>			J	(0.18)
Total Management and Administration Expenses			J	1,520.00
Total Forestry Managed Investment Scheme Deduction			U	0.00
Other Deductions				
Transfer to xx1951 NetBank Refund expense		08 Nov 2022	L	2,194.50
Less Current Pension Deductions		30 Jun 2023	L	(11.08)
<i>Less Rounding</i>			L	(0.42)
Total Other Deductions			L	2,183.00
Tax Losses Deducted				
Tax Losses Brought Forward		30 Jun 2023	M	10,793.00
Less Net Exempt Income		30 Jun 2023	M	0.00
Less amount greater than (assessable income less deductions)		30 Jun 2023	M	(10,793.00)
Total Tax Losses Deducted			M	0.00
Total Deductions				6,093.00
Taxable Income or Loss			(V - N) O	-5,360.00

Income Tax Calculation Statement

Section D

Gross Tax

Gross Tax @ 15% for Concessional Income		30 Jun 2023	T1	0.00
Gross Tax @ 45% for Net Non-Arm's Length Income		30 Jun 2023	T1	0.00
No-TFN Quoted Contributions @ 32%		30 Jun 2023	J	0.00

Total Gross Tax

0.00

Credit: Foreign Tax Income Offset

Distribution - Tax Statement	IBWRAP: Interactive Brokers (U8477676)	30 Jun 2023	C1	0.34
SSR USD 0.07, 25% WHT	SSR: SSR Mining Inc.	07 Sep 2022	C1	6.20

Brown Superfund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
Excessive Foreign Tax Credit Written Off		30 Jun 2023	C1	(6.54)
Total Credit: Foreign Tax Income Offset			C1	0.00
Total Credit: Rebates and Tax Offset			C2	0.00
Rebates and Offsets			C	0.00
SUBTOTAL				0.00
Total Credit: Refundable Franking Credits			E1	0.00
Total Credit: No-TFN Tax Offset			E2	0.00
Total Credit: Refundable National Rental Affordability Scheme Tax Offset			E3	0.00
Total Credit: Interest on Early Payments			H1	0.00
Total Credit: Foreign Resident Withholding			H2	0.00
Credit: ABN/TFN Not Quoted (Non-Individual)				
Credit Interest	CDIA: CBA Direct Investment Account	01 Nov 2022	H3	15.00
Total Credit: ABN/TFN Not Quoted (Non-Individual)			H3	15.00
Total Credit: Interest on No-TFN Tax Offset			H6	0.00
Total Eligible Credits				15.00
Net Tax Payable				(15.00)
PAYG Instalments Raised				
Fund Activity Statement		30 Sep 2022	K	2,085.00
Total PAYG Instalments Raised			K	2,085.00
Total Supervisory Levy			L	259.00
Total Supervisory Levy Adjustment for Wound Up Funds			M	0.00
Total Supervisory Levy Adjustment for New Funds			N	0.00
Total Amount Due / (Refundable)				(1,841.00)

Brown Superfund

Members Summary Report - For the period 1/07/2022 to 30/06/2023

Member's Detail	Opening Balance	Increases				Decreases					Closing Balance	
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid		
Mr Erich Brown												
1 Spinifex Rtt False Bay SA 5601												
Accumulation	Accumulation	96,918.87	29,589.65	0.00	8,057.08	0.00	(1.10)	0.00	0.00	0.00	0.00	134,564.50
Pension	Account Based Pension (40.71% T	227,709.24	0.00	0.00	13,670.08	0.00	0.00	0.00	0.00	0.00	(75,981.03)	165,398.29
		324,628.11	29,589.65	0.00	21,727.16	0.00	(1.10)	0.00	0.00	0.00	(75,981.03)	299,962.79
Mrs Maria Brown												
1 Spinifex Rtt False Bay SA 5601												
Accumulation	Accumulation	571,657.14	500.00	0.00	42,709.04	0.00	(5.44)	0.00	0.00	0.00	0.00	614,860.74
		571,657.14	500.00	0.00	42,709.04	0.00	(5.44)	0.00	0.00	0.00	0.00	614,860.74
		896,285.25	30,089.65	0.00	64,436.20	0.00	(6.54)	0.00	0.00	0.00	(75,981.03)	914,823.53

Brown Superfund
Investment Summary as at 30 June 2023

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<u>Bank</u>								
CBA Accelerator				40,775.10	40,775.10			4.46%
CBA Direct Investment Account				3,317.58	3,317.58			0.36%
Coinspot Cash Account				0.02	0.02			- %
				44,092.70	44,092.70			4.82%
<u>Listed Securities Market</u>								
Bellevue Gold Limited (ASX:BGL)	2,000.00000	0.7550	1.2700	1,509.95	2,540.00	1,030.05	68.22%	0.28%
				1,509.95	2,540.00	1,030.05	68.22%	0.28%

Brown Superfund

Investment Summary as at 30 June 2023

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<u>Unlisted Market</u>								
2022 Australian Kangaroo 1 oz Silver Coin	200.00000	40.4000	46.8000	8,080.00	9,360.00	1,280.00	15.84%	1.02%
Perth Mint 10oz Gold Bar	1.00000	16,095.6600	29,145.8000	16,095.66	29,145.80	13,050.14	81.08%	3.19%
Perth Mint 2.5oz Gold Bar	3.00000	3,948.3500	7,305.2000	11,845.05	21,915.60	10,070.55	85.02%	2.40%
As Good As Gold 100oz Silver Bar	81.00000	3,510.3462	3,635.0000	284,338.04	294,435.00	10,096.96	3.55%	32.19%
As Good As Gold 100g Gold Bar	10.00000	7,703.7000	9,412.7000	77,037.00	94,127.00	17,090.00	22.18%	10.29%
AG Freedom 1 oz Silver Round	250.00000	37.4000	34.2200	9,350.00	8,555.00	(795.00)	(8.50)%	0.94%
As Good As Gold Premium 1 kilo Silver Bar	155.00000	1,094.5419	1,187.2000	169,654.00	184,016.00	14,362.00	8.47%	20.12%
As Good As Gold Premium 10 oz Silver Bar	60.00000	344.7000	396.2000	20,682.00	23,772.00	3,090.00	14.94%	2.60%
As Good As Gold 1 oz Gold Bar	50.00000	2,663.0000	2,942.1000	133,150.00	147,105.00	13,955.00	10.48%	16.08%
The Ankr token	0.95942	0.1876	0.0313	0.18	0.03	(0.15)	(83.33)%	- %
Cosmos	0.00095	42.1053	10.5263	0.04	0.01	(0.03)	(75.00)%	- %
Celo	0.58548	4.6628	0.6490	2.73	0.38	(2.35)	(86.08)%	- %
Cartesi	0.65126	0.2303	0.2150	0.15	0.14	(0.01)	(6.67)%	- %
GAS	1.01063	4.2449	3.9876	4.29	4.03	(0.26)	(6.06)%	- %
1oz Gold Bars	4.00000	1,623.0650	2,942.1000	6,492.26	11,768.40	5,276.14	81.27%	1.29%
5oz Gold Bars	2.00000	7,861.7000	14,610.4000	15,723.40	29,220.80	13,497.40	85.84%	3.20%
Helium	0.06477	20.2254	2.1615	1.31	0.14	(1.17)	(89.31)%	- %
ChainLink	0.00957	12.5392	9.4044	0.12	0.09	(0.03)	(25.00)%	- %
Livepeer	0.00022	45.4545	0.0000	0.01	0.00	(0.01)	(100.00)%	- %
Terra 2.0	1.83354	1.1780	0.9326	2.16	1.71	(0.45)	(20.83)%	- %
Near Protocol	0.04513	19.4992	1.9942	0.88	0.09	(0.79)	(89.77)%	- %
Numeraire	0.04593	25.9090	21.3368	1.19	0.98	(0.21)	(17.65)%	- %
As Good As Gold 2022 Australian Kangaroo 1 oz Silver Coin	200.00000	38.7500	46.8000	7,750.00	9,360.00	1,610.00	20.77%	1.02%
Ren	0.22413	0.5354	0.0892	0.12	0.02	(0.10)	(83.33)%	- %
Render Network	0.44721	0.8050	3.0187	0.36	1.35	0.99	275.00%	- %
The Sandbox	0.36642	4.2028	0.6277	1.54	0.23	(1.31)	(85.06)%	- %
Skale	0.61729	0.3078	0.0486	0.19	0.03	(0.16)	(84.21)%	- %
Sunshine Mint 1 oz Silver Round	150.00000	41.5100	34.2200	6,226.50	5,133.00	(1,093.50)	(17.56)%	0.56%

Brown Superfund
Investment Summary as at 30 June 2023

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<u>Unlisted Market</u>								
Theta	0.76073	1.5643	1.0648	1.19	0.81	(0.38)	(31.93)%	- %
VeThor	28.70027	0.0021	0.0021	0.06	0.06	0.00	0.00%	- %
XDC Network	0.87900	0.0910	0.0455	0.08	0.04	(0.04)	(50.00)%	- %
Ripple	0.74008	0.6080	0.7161	0.45	0.53	0.08	17.78%	- %
Zilliqa	0.01663	0.0000	0.0000	0.00	0.00	0.00	0.00%	- %
Ox	0.53834	0.4644	0.3158	0.25	0.17	(0.08)	(32.00)%	- %
				766,441.21	867,924.44	101,483.23	13.24%	94.90%
<u>Wrap/Platform Market</u>								
Interactive Brokers (U8477676)		0.0000	0.0000	12.07	12.07	0.00	0.00%	- %
				12.07	12.07	0.00	0.00%	- %
				812,055.93	914,569.21	102,513.28	12.62%	100.00%

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.

Brown Superfund
Investment Income Summary
For the period 1 July 2022 to 30 June 2023

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						
<u>Bank</u>														
CBA Accelerator														
649.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	649.68	0.00	0.00	0.00	0.00	0.00
CBA Direct Investment Account														
32.93	0.00	0.00	15.00	0.00	0.00	0.00	0.00	0.00	47.93	0.00	0.00	0.00	0.00	0.00
682.61	0.00	0.00	15.00	0.00	0.00	0.00	0.00	0.00	697.61	0.00	0.00	0.00	0.00	0.00
<u>Listed Securities Market</u>														
SSR Mining Inc. (ASX:SSR)														
18.56	0.00	6.20	0.00	0.00	0.00	0.00	0.00	0.00	24.76	0.00	0.00	0.00	0.00	0.00
18.56	0.00	6.20	0.00	0.00	0.00	0.00	0.00	0.00	24.76	0.00	0.00	0.00	0.00	0.00
<u>Unlisted Market</u>														
GAS														
0.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.45	0.00	0.00	0.00	0.00	0.00
Terra 2.0														
6.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.24	0.00	0.00	0.00	0.00	0.00
VeThor														
0.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	0.00	0.00	0.00	0.00	0.00
Zilliqa														
3.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.45	0.00	0.00	0.00	0.00	0.00
10.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.25	0.00	0.00	0.00	0.00	0.00
<u>Wrap/Platform Market</u>														
Interactive Brokers (U8477676)														

Brown Superfund
Distribution Reconciliation Report
For the period 1 July 2022 to 30 June 2023

Net Distribution	Australian Income			Other Non-Assessable Amounts			Foreign Income		Capital Gains				AMIT	Gross Distribution		
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Capital Returns	Assesable Amounts	Foreign Tax Credits	Discounted Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Net Cost Base Increase/ (Decrease)	Accounting	Tax
<i>Wrap/Platform Market</i>																
Interactive Brokers (U8477676)																
1.88	1.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.34	0.00	0.00	0.00	0.00	0.00	2.22	1.88
1.88	1.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.34	0.00	0.00	0.00	0.00	0.00	2.22	1.88
1.88	1.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.34	0.00	0.00	0.00	0.00	0.00	2.22	1.88

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	1.88	-	-	-	-	-	0.34	-	-	-	-	2.22	-
Gross Tax Distribution	1.88	-	-	-	-	-	-	-	-	-	-	-	1.88
Net Foreign Income	-	-	-	-	-	-	0.34	-	-	-	-	-	0.34
Net Distributed Capital Gain	-	-	-	-	-	-	-	-	N/A	-	-	-	-

Brown Superfund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

		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
<u>Listed Securities Market</u>													
Betashares Crude Oil Index Etf-Currency Hedged (Synthetic) (ASX:OOO)													
15/09/2022	Sale	1,000.00	6,030.05		6,329.95	(299.90)		6,329.95					299.90
		1,000.00	6,030.05		6,329.95	(299.90)		6,329.95				0.00	299.90
Betashares Gold Bullion ETF - Currency Hedged (ASX:QAU)													
15/09/2022	Sale	400.00	5,878.05		7,133.99	(1,255.94)		7,480.90					1,602.85
		400.00	5,878.05		7,133.99	(1,255.94)		7,480.90				0.00	1,602.85
Boss Energy Limited (ASX:BOE)													
26/09/2022	Sale	3,000.00	7,030.05		6,269.95	760.10	6,269.95			760.10			
		3,000.00	7,030.05		6,269.95	760.10	6,269.95			760.10		0.00	
Centrex Limited (ASX:CXM)													
14/09/2022	Sale	29,411.00	4,896.39		4,882.77	13.62	4,882.77			13.62			
		29,411.00	4,896.39		4,882.77	13.62	4,882.77			13.62		0.00	
Costa Group Holdings Limited (ASX:CGC)													
22/07/2022	Sale	2,000.00	5,100.05		5,129.95	(29.90)		5,129.95					29.90
		2,000.00	5,100.05		5,129.95	(29.90)		5,129.95				0.00	29.90
Global X Ultra Short Nasdaq 100 Hedge Fund (ASX:SNAS)													
15/09/2022	Sale	1,000.00	4,580.05		5,229.95	(649.90)		5,229.95					649.90
		1,000.00	4,580.05		5,229.95	(649.90)		5,229.95				0.00	649.90
Oceanagold Corporation (ASX:OGC)													
15/08/2022	Sale	2,000.00	4,730.05		6,009.95	(1,279.90)		6,009.95					1,279.90
		2,000.00	4,730.05		6,009.95	(1,279.90)		6,009.95				0.00	1,279.90
Paladin Energy Limited (ASX:PDN)													
23/09/2022	Sale	1,000.00	787.50		988.00	(200.50)		988.00					200.50
		1,000.00	787.50		988.00	(200.50)		988.00				0.00	200.50

Brown Superfund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

		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
<u>Listed Securities Market</u>													
Regis Resources Limited (ASX:RRL)													
30/08/2022	Sale	2,500.00	3,720.05		3,824.96	(104.91)		3,824.96					104.91
15/09/2022	Sale	500.00	757.63		764.99	(7.36)		764.99					7.36
		3,000.00	4,477.68		4,589.95	(112.27)		4,589.95				0.00	112.27
Silver Lake Resources Limited (ASX:SLR)													
30/08/2022	Sale	1,500.00	1,890.05		2,219.67	(329.62)		2,219.67					329.62
15/09/2022	Sale	527.00	612.99		779.84	(166.85)		779.84					166.85
		2,027.00	2,503.04		2,999.51	(496.47)		2,999.51				0.00	496.47
SSR Mining Inc. (ASX:SSR)													
30/08/2022	Sale	5.00	72.55		139.10	(66.55)		139.10					66.55
08/09/2022	Sale	220.00	4,514.40		6,120.36	(1,605.96)		6,120.36					1,605.96
14/09/2022	Sale	25.00	482.15		695.49	(213.34)		695.49					213.34
		250.00	5,069.10		6,954.95	(1,885.85)		6,954.95				0.00	1,885.85
Tulla Resources PLC (ASX:TUL)													
30/08/2022	Sale	1,480.00	739.65		864.83	(125.18)		864.83					125.18
31/08/2022	Sale	3,047.00	1,584.44		1,780.49	(196.05)		1,780.49					196.05
01/09/2022	Sale	67.00	34.84		39.15	(4.31)		39.15					4.31
06/09/2022	Sale	1,302.00	677.04		760.82	(83.78)		760.82					83.78
15/09/2022	Sale	1,000.00	463.88		584.34	(120.46)		584.34					120.46
		6,896.00	3,499.85		4,029.63	(529.78)		4,029.63				0.00	529.78
Vaneck Australian Resources ETF (ASX:MVR)													
26/09/2022	Sale	250.00	7,975.05		8,279.95	(304.90)		8,279.95					304.90
		250.00	7,975.05		8,279.95	(304.90)		8,279.95				0.00	304.90
Westgold Resources Limited (ASX:WGX)													
26/08/2022	Sale	2,000.00	1,970.05		4,738.59	(2,768.54)		4,738.59					2,768.54
31/08/2022	Sale	2,800.00	2,574.05		3,184.96	(610.91)		3,184.96					610.91
14/09/2022	Sale	1,200.00	990.05		1,364.99	(374.94)		1,364.99					374.94
		6,000.00	5,534.15		9,288.54	(3,754.39)		9,288.54				0.00	3,754.39
Listed Securities Market Total			68,091.06		78,117.04	(10,025.98)	11,152.72	67,311.23		773.72		0.00	11,146.61

Brown Superfund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

		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
<u>Unlisted Market</u>													
AAVECOIN													
23/04/2023	Sale	0.45	46.92		50.00	(3.08)		50.00					3.08
		0.45	46.92		50.00	(3.08)		50.00				0.00	3.08
Algorand													
12/11/2022	Sale	6,431.80	2,800.91		3,900.00	(1,099.09)		3,900.00					1,099.09
		6,431.80	2,800.91		3,900.00	(1,099.09)		3,900.00				0.00	1,099.09
Cardano													
29/08/2022	Sale	1,274.90	796.81		1,000.00	(203.19)		1,000.00					203.19
19/09/2022	Sale	3,778.14	2,507.05		2,670.03	(162.98)		2,670.03					162.98
11/10/2022	Sale	3,350.00	2,154.62		2,365.77	(211.15)		2,365.77					211.15
13/11/2022	Sale	4,268.51	2,111.36		2,503.83	(392.47)		2,503.83					392.47
23/04/2023	Sale	194.59	113.22		100.00	13.22	100.00				13.22		
		12,866.14	7,683.06		8,639.63	(956.57)	100.00	8,539.63			13.22	0.00	969.79
Cartesi													
10/12/2022	Sale	190.00	35.48		44.22	(8.74)		44.22					8.74
		190.00	35.48		44.22	(8.74)		44.22				0.00	8.74
ChainLink													
12/08/2022	Sale	200.00	2,495.41		2,270.78	224.63	2,269.63	1.15			225.37		0.74
29/08/2022	Sale	240.56	2,203.54		2,730.37	(526.83)		2,730.37					526.83
16/09/2022	Sale	90.00	992.68		918.90	73.78	918.90				73.78		
19/09/2022	Sale	203.83	2,223.78		2,081.10	142.68	2,081.10				142.68		
02/10/2022	Sale	80.00	911.20		985.60	(74.40)		985.60					74.40
11/10/2022	Sale	80.00	908.00		989.54	(81.54)		989.54					81.54
10/12/2022	Sale	2.00	19.94		24.74	(4.80)		24.74					4.80
		896.39	9,754.55		10,001.03	(246.48)	5,269.63	4,731.40			441.83	0.00	688.31
Dagcoin													
29/08/2022	Sale	12,061.59	1,182.02		2,000.00	(817.98)		2,000.00					817.98
23/04/2023	Sale	2,743.75	161.03		200.00	(38.97)		200.00					38.97
		14,805.34	1,343.05		2,200.00	(856.95)		2,200.00				0.00	856.95

Brown Superfund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

		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
<u>Unlisted Market</u>													
dYdX													
29/08/2022	Sale	292.40	643.27		1,000.00	(356.73)		1,000.00					356.73
23/04/2023	Sale	45.25	166.97		100.00	66.97	100.00				66.97		
		337.65	810.24		1,100.00	(289.76)	100.00	1,000.00			66.97	0.00	356.73
Ethereum													
29/08/2022	Sale	1.32	2,774.94		3,521.32	(746.38)		3,521.32					746.38
16/09/2022	Sale	0.43	931.43		1,000.00	(68.57)		1,000.00					68.57
25/09/2022	Sale	1.20	2,369.60		2,516.55	(146.95)		2,516.55					146.95
27/04/2023	Sale	0.04	121.63		89.86	31.77	89.86				31.77		
		3.00	6,197.60		7,127.73	(930.13)	89.86	7,037.87			31.77	0.00	961.90
Fantom													
23/04/2023	Sale	211.07	135.02		100.00	35.02	100.00				35.02		
		211.07	135.02		100.00	35.02	100.00				35.02	0.00	
GAS													
24/04/2023	Sale	99.00	460.56		414.15	46.41	414.15				46.41		
		99.00	460.56		414.15	46.41	414.15				46.41	0.00	
Hedera													
23/04/2023	Sale	657.11	59.03		50.00	9.03	50.00				9.03		
		657.11	59.03		50.00	9.03	50.00				9.03	0.00	
Immutable													
29/08/2022	Sale	590.98	716.09		1,000.00	(283.91)		1,000.00					283.91
23/04/2023	Sale	60.90	87.26		50.00	37.26	50.00				37.26		
		651.88	803.35		1,050.00	(246.65)	50.00	1,000.00			37.26	0.00	283.91
Litecoin													
19/09/2022	Sale	12.13	965.75		1,000.00	(34.25)		1,000.00					34.25
10/11/2022	Sale	11.00	834.90		941.49	(106.59)		941.49					106.59
23/04/2023	Sale	0.68	87.85		58.51	29.34	58.51				29.34		
		23.82	1,888.50		2,000.00	(111.50)	58.51	1,941.49			29.34	0.00	140.84

Brown Superfund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

		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
<u>Unlisted Market</u>													
Livepeer													
10/12/2022	Sale	0.08	0.84		3.60	(2.76)		3.60					2.76
		0.08	0.84		3.60	(2.76)		3.60				0.00	2.76
Matic													
29/08/2022	Sale	690.83	779.14		1,000.00	(220.86)		1,000.00					220.86
10/11/2022	Sale	1,014.00	1,303.05		1,999.74	(696.69)		1,999.74					696.69
12/11/2022	Sale	833.01	1,236.07		1,500.26	(264.19)		1,500.26					264.19
23/04/2023	Sale	69.39	105.01		100.00	5.01	100.00				5.01		
		2,607.23	3,423.27		4,600.00	(1,176.73)	100.00	4,500.00			5.01	0.00	1,181.74
NEO													
23/04/2023	Sale	1.87	31.46		19.94	11.52	19.94				11.52		
		1.87	31.46		19.94	11.52	19.94				11.52	0.00	
Numeraire													
24/04/2023	Sale	7.70	190.19		198.81	(8.62)		198.81					8.62
		7.70	190.19		198.81	(8.62)		198.81				0.00	8.62
OMG Network													
23/04/2023	Sale	0.49	0.86		3.95	(3.09)		3.95					3.09
		0.49	0.86		3.95	(3.09)		3.95				0.00	3.09
Ox													
10/12/2022	Sale	223.00	61.28		109.32	(48.04)		109.32					48.04
		223.00	61.28		109.32	(48.04)		109.32				0.00	48.04
PancakeSwap													
23/04/2023	Sale	18.35	91.38		100.00	(8.62)		100.00					8.62
		18.35	91.38		100.00	(8.62)		100.00				0.00	8.62
Polkadot													
23/04/2023	Sale	5.73	50.40		50.00	0.40	50.00				0.40		
		5.73	50.40		50.00	0.40	50.00				0.40	0.00	
Quant													
23/04/2023	Sale	0.26	44.89		50.00	(5.11)		50.00					5.11
		0.26	44.89		50.00	(5.11)		50.00				0.00	5.11

Brown Superfund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

		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
<u>Unlisted Market</u>													
Radicle													
13/10/2022	Sale	320.00	931.32		998.52	(67.20)		998.52					67.20
23/04/2023	Sale	0.48	1.20		1.48	(0.28)		1.48					0.28
		320.48	932.52		1,000.00	(67.48)		1,000.00				0.00	67.48
Reddcoin													
23/04/2023	Sale	838,887.36	131.50		402.08	(270.58)		402.08					270.58
		838,887.36	131.50		402.08	(270.58)		402.08				0.00	270.58
Render Network													
03/10/2022	Sale	1,329.00	920.47		998.74	(78.27)		998.74					78.27
12/11/2022	Sale	1,236.39	976.63		1,001.26	(24.63)	1.26	1,000.00			0.06		24.69
24/04/2023	Sale	248.00	613.58		199.64	413.94	199.64				413.94		
		2,813.39	2,510.68		2,199.64	311.04	200.90	1,998.74			414.00	0.00	102.96
Ripple													
29/08/2022	Sale	1,730.47	802.60		1,010.00	(207.40)		1,010.00					207.40
09/11/2022	Sale	6,100.00	3,879.20		2,955.30	923.90	2,955.30				923.90		
12/11/2022	Sale	4,079.62	2,260.79		2,542.68	(281.89)	42.68	2,500.00			6.15		288.04
23/04/2023	Sale	1,004.00	695.64		599.55	96.09	599.55				96.09		
		12,914.09	7,638.23		7,107.53	530.70	3,597.53	3,510.00			1,026.14	0.00	495.44
Rune													
23/04/2023	Sale	39.16	80.29		100.51	(20.22)		100.51					20.22
		39.16	80.29		100.51	(20.22)		100.51				0.00	20.22
SHIBCOIN													
17/09/2022	Sale	52,493,438.32	879.27		1,000.01	(120.74)		1,000.01					120.74
		52,493,438.32	879.27		1,000.01	(120.74)		1,000.01				0.00	120.74
Solana													
29/08/2022	Sale	14.57	641.73		1,000.96	(359.23)		1,000.96					359.23
23/04/2023	Sale	1.49	48.45		50.00	(1.55)		50.00					1.55
		16.06	690.18		1,050.96	(360.78)		1,050.96				0.00	360.78

Brown Superfund
Realised Capital Gains
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		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
<u>Unlisted Market</u>													
SSV Network													
17/09/2022	Sale	31.80	595.35		880.11	(284.76)		880.11					284.76
		31.80	595.35		880.11	(284.76)		880.11				0.00	284.76
Stellar													
29/08/2022	Sale	5,587.90	824.81		1,000.00	(175.19)		1,000.00					175.19
13/10/2022	Sale	15,200.00	2,604.58		2,982.83	(378.25)		2,982.83					378.25
23/04/2023	Sale	563.35	79.26		78.45	0.81	61.28	17.17			5.67		4.86
		21,351.26	3,508.65		4,061.28	(552.63)	61.28	4,000.00			5.67	0.00	558.30
Syscoin													
23/04/2023	Sale	274.12	62.07		50.00	12.07	50.00				12.07		
		274.12	62.07		50.00	12.07	50.00				12.07	0.00	
Terra 2.0													
27/04/2023	Sale	3.67	6.82		4.08	2.74	0.00	4.08			3.41		0.67
		3.67	6.82		4.08	2.74	0.00	4.08			3.41	0.00	0.67
The Graph													
23/04/2023	Sale	423.27	87.64		50.00	37.64	50.00				37.64		
		423.27	87.64		50.00	37.64	50.00				37.64	0.00	
Theta													
12/09/2022	Sale	500.00	880.11		896.75	(16.64)		896.75					16.64
16/09/2022	Sale	7,401.17	11,596.15		13,308.35	(1,712.20)		13,308.35					1,712.20
16/09/2022	Sale	1,000.00	1,597.20		1,794.90	(197.70)		1,794.90					197.70
19/09/2022	Sale	8,000.00	12,698.40		13,445.60	(747.20)	0.00	13,445.60			0.00		747.20
02/10/2022	Sale	6,220.00	10,043.43		10,551.73	(508.30)		10,551.73					508.30
13/10/2022	Sale	4,600.00	7,033.40		7,951.51	(918.11)		7,951.51					918.11
12/11/2022	Sale	1,595.62	2,209.93		2,551.16	(341.23)		2,551.16					341.23
24/04/2023	Sale	4,242.00	6,284.52		6,534.29	(249.77)	535.48	5,998.81			51.36		301.13
		33,558.79	52,343.14		57,034.29	(4,691.15)	535.48	56,498.81			51.36	0.00	4,742.51

Brown Superfund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

		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
<u>Unlisted Market</u>													
Theta Fuel													
12/09/2022	Sale	500.00	44.37		44.70	(0.33)		44.70					0.33
16/09/2022	Sale	1,000.00	80.15		89.40	(9.25)		89.40					9.25
19/09/2022	Sale	57,224.02	4,348.74		5,132.86	(784.12)		5,132.86					784.12
03/10/2022	Sale	49,500.00	3,908.82		3,999.60	(90.78)		3,999.60					90.78
10/11/2022	Sale	24,000.00	1,662.38		1,993.74	(331.36)		1,993.74					331.36
24/04/2023	Sale	0.90	0.07		0.07	0.00	0.07				0.00		
27/04/2023	Sale	28,532.00	2,107.92		2,006.59	101.33	2,000.00	6.59			102.06		0.73
		160,756.92	12,152.45		13,266.96	(1,114.51)	2,000.07	11,266.89			102.06	0.00	1,216.57
TrueFi													
23/04/2023	Sale	982.67	90.97		50.00	40.97	50.00				40.97		
		982.67	90.97		50.00	40.97	50.00				40.97	0.00	
Uniswap													
23/04/2023	Sale	20.60	167.66		200.00	(32.34)		200.00					32.34
		20.60	167.66		200.00	(32.34)		200.00				0.00	32.34
VeChain Token													
23/04/2023	Sale	1,627.14	54.07		50.02	4.05	50.00	0.02			4.06		0.01
		1,627.14	54.07		50.02	4.05	50.00	0.02			4.06	0.00	0.01
VeThor													
23/04/2023	Sale	277.86	0.58		0.05	0.53	0.05			0.35	0.18		
		277.86	0.58		0.05	0.53	0.05			0.35	0.18	0.00	
XDC Network													
10/12/2022	Sale	39.00	1.24		3.55	(2.31)		3.55					2.31
		39.00	1.24		3.55	(2.31)		3.55				0.00	2.31
Zilliqa													
19/09/2022	Sale	17,841.78	860.49		1,003.15	(142.66)	0.34	1,002.81			2.95		145.61
23/04/2023	Sale	12,167.00	598.51		500.30	98.21	500.00	0.30			98.23		0.02
		30,008.78	1,459.00		1,503.45	(44.45)	500.34	1,003.11			101.18	0.00	145.63
Unlisted Market Total			119,305.15		131,826.90	(12,521.75)	13,497.74	118,329.16		0.35	2,526.52	0.00	15,048.62

Brown Superfund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

	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	
<u>Wrap/Platform Market</u>													
Interactive Brokers (U8477676)													
30/06/2023 Dist	0.00	0.00		0.00	(6,840.85)					3,149.88			9,990.73
	0.00	0.00		0.00	(6,840.85)					3,149.88	0.00		9,990.73
Wrap/Platform Market Total		0.00		0.00	(6,840.85)					3,149.88	0.00		9,990.73
Grand Total		187,396.21		209,943.94	(29,388.58)	24,650.46	185,640.39			0.35	6,450.12	0.00	36,185.96

* 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.

Brown Superfund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

Capital Gains Tax Return Summary

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
Current Year Capital Gains						
Shares & Units - Listed Shares	0.00	0.00	773.00	0.00	773.00	8,289.00
Shares & Units - Other Shares	0.00	0.00	2,399.00	0.00	2,399.00	12,595.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	2,857.00
Shares & Units - Other Units	0.00	0.00	127.00	0.00	127.00	2,453.00
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	3,149.00	0.00	3,149.00	9,990.00
Distributed Capital Gains from Trusts	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	6,448.00	0.00	6,448.00	36,184.00
Capital Losses Applied						
Current Year	0.00	0.00	6,448.00	0.00	6,448.00	
Prior Years	0.00	0.00	0.00	0.00	0.00	
	0.00	0.00	6,448.00	0.00	6,448.00	
Net Capital Gains						
Net Gain after applying losses	0.00	0.00	0.00	0.00	0.00	
Discount applicable		0.00				
Net Gain after applying discount	0.00	0.00	0.00	0.00	0.00	

Brown Superfund
(ABN: 43 265 643 557)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 1 Spinifex Rtt False Bay, SA 5601
Member Number: 1	Date of Birth: 24 January 1954
Mr Erich John Brown	Date Joined Fund: 1 May 2015
	Eligible Service Date: 1 May 2015
	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	
Withdrawal Benefit as at 1 Jul 2022	
Accumulation	96,918.87
Account Based Pension (40.71% Tax Free)	227,709.24
Total as at 1 Jul 2022	324,628.11
Withdrawal Benefit as at 30 Jun 2023	
Accumulation	134,564.50
Account Based Pension (40.71% Tax Free)	165,398.29
Total as at 30 Jun 2023	299,962.79

Your Tax Components	
Tax Free	201,894.97
Taxable - Taxed	98,067.82
Taxable - Untaxed	-
Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	299,962.79
Your Insurance Benefits	
No insurance details have been recorded	
Your Beneficiaries	
No beneficiary details have been recorded	

For Enquiries:
mail Brown Superfund, PO Box 2010, Whyalla Norris SA 5608

Brown Superfund
(ABN: 43 265 643 557)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 1 Spinifex Rtt False Bay, SA 5601
Member Number: 1	Date of Birth: 24 January 1954
Mr Erich John Brown	Date Joined Fund: 1 May 2015
Accumulation Account	Eligible Service Date: 1 May 2015
Accumulation	Tax File Number Held: Yes
	Account Start Date: 1 May 2015

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	96,918.87
<i><u>Increases to your account:</u></i>	
Government Co-Contributions	575.65
Member Contributions	29,014.00
Share Of Net Fund Income	8,057.08
<u>Total Increases</u>	<u>37,646.73</u>
<i><u>Decreases to your account:</u></i>	
Tax on Net Fund Income	1.10
<u>Total Decreases</u>	<u>1.10</u>
Withdrawal Benefit as at 30 Jun 2023	<u>134,564.50</u>

Your Tax Components		
Tax Free	100.0000 %	134,564.50
Taxable - Taxed		-
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		134,564.50
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
No beneficiary details have been recorded		

For Enquiries:
mail Brown Superfund, PO Box 2010, Whyalla Norris SA 5608

Brown Superfund
 (ABN: 43 265 643 557)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 1 Spinifex Rtt False Bay, SA 5601
Member Number: 1	Date of Birth: 24 January 1954
Mr Erich John Brown	Date Joined Fund: 1 May 2015
Pension Account	Eligible Service Date: 1 May 2015
Account Based Pension (40.71% Tax Free)	Tax File Number Held: Yes
	Account Start Date: 1 July 2021

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	227,709.24
<i>Increases to your account:</i>	
Share Of Net Fund Income	13,670.08
<u>Total Increases</u>	<u>13,670.08</u>
<i>Decreases to your account:</i>	
Pension Payments	75,981.03
<u>Total Decreases</u>	<u>75,981.03</u>
Withdrawal Benefit as at 30 Jun 2023	<u>165,398.29</u>

Your Tax Components		
Tax Free	40.7081 %	67,330.47
Taxable - Taxed		98,067.82
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	165,398.29

Your Insurance Benefits	
No insurance details have been recorded	

Your Beneficiaries	
No beneficiary details have been recorded	

For Enquiries:
 mail Brown Superfund, PO Box 2010, Whyalla Norris SA 5608



Trustee

The Trustee of the Fund is as follows:

EJB SMSF Pty Ltd

The directors of the Trustee company are:

Maria Brown and
Erich Brown

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

.....
Maria Brown
Director - EJB SMSF Pty Ltd

.....
Erich Brown
Director - EJB SMSF Pty Ltd

Statement Date: 30 June 2023

For Enquiries:
mail Brown Superfund, PO Box 2010, Whyalla Norris SA 5608

Brown Superfund
(ABN: 43 265 643 557)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 1 Spinifex Rtt False Bay, SA 5601
Member Number: 2	Date of Birth: 22 September 1956
Mrs Maria Brown	Date Joined Fund: 1 July 2021
	Eligible Service Date: 21 March 2005
	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	
Withdrawal Benefit as at 1 Jul 2022	
Accumulation	571,657.14
Total as at 1 Jul 2022	571,657.14
Withdrawal Benefit as at 30 Jun 2023	
Accumulation	614,860.74
Total as at 30 Jun 2023	614,860.74

Your Tax Components	
Tax Free	312,488.07
Taxable - Taxed	302,372.67
Taxable - Untaxed	-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	614,860.74

Your Insurance Benefits
No insurance details have been recorded

Your Beneficiaries
No beneficiary details have been recorded

For Enquiries:
mail Brown Superfund, PO Box 2010, Whyalla Norris SA 5608

Brown Superfund
(ABN: 43 265 643 557)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 1 Spinifex Rtt False Bay, SA 5601
Member Number: 2	Date of Birth: 22 September 1956
Mrs Maria Brown	Date Joined Fund: 1 July 2021
Accumulation Account	Eligible Service Date: 21 March 2005
Accumulation	Tax File Number Held: Yes
	Account Start Date: 1 July 2021

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	571,657.14
<i><u>Increases to your account:</u></i>	
Government Co-Contributions	500.00
Share Of Net Fund Income	42,709.04
<u>Total Increases</u>	<u>43,209.04</u>
<i><u>Decreases to your account:</u></i>	
Tax on Net Fund Income	5.44
<u>Total Decreases</u>	<u>5.44</u>
Withdrawal Benefit as at 30 Jun 2023	<u><u>614,860.74</u></u>

Your Tax Components		
Tax Free	50.8226 %	312,488.07
Taxable - Taxed		302,372.67
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	614,860.74

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:
mail Brown Superfund, PO Box 2010, Whyalla Norris SA 5608



Trustee

The Trustee of the Fund is as follows:

EJB SMSF Pty Ltd

The directors of the Trustee company are:

Maria Brown and
Erich Brown

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

.....
Maria Brown
Director - EJB SMSF Pty Ltd

.....
Erich Brown
Director - EJB SMSF Pty Ltd

Statement Date: 30 June 2023

For Enquiries:
mail Brown Superfund, PO Box 2010, Whyalla Norris SA 5608

**Brown Superfund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023**

Mr Erich Brown

Date of Birth: 24 Jan 1954
Age: 69 (at 30/06/2023)
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	76,500.00	0.00
Contributions made (to this fund)	3	0.00	29,014.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		0.00	29,014.00
Amount above caps	4	0.00	0.00
Available		<u>104,000.00</u>	<u>80,986.00</u>

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>
Concessional	Employer	0.00
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Contributions as allocated	0.00
NonConcessional	Personal	29,014.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Contributions as allocated	29,014.00
Other	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	575.65
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	Total Other contributions	575.65

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
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Brown Superfund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mr Erich Brown

24/11/2022	Government Co-Contributions		75.65	manual
08/12/2022	Government Co-Contributions		500.00	manual
17/02/2023	Personal	29,014.00		manual
Totals:		29,014.00	575.65	

Brown Superfund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mrs Maria Brown

Date of Birth: 22 Sep 1956
Age: 66 (at 30/06/2023)
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			Unknown
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	0.00	0.00
Contributions made (to this fund)	3	0.00	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		0.00	0.00
Amount above caps	4	0.00	0.00
Available		27,500.00	110,000.00

Notes

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Total Superannuation Balance was \$500,000 or more at 30 June 2022, member not eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	0.00
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Contributions as allocated	0.00
NonConcessional	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Contributions as allocated	0.00
Other	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	500.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	Total Other contributions	500.00

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
08/12/2022	Government Co-Contributions			500.00	manual
Totals:				500.00	

**Brown Superfund
Pension Withdrawal Limits
For the Period 1 July 2022 to 30 June 2023**

**Mr Erich Brown
YTD Summaries**

	Drawdowns to date	Rqd. for Minimum	Minimum	Rqd for Plan	Plan*	Remaining until Max	Maximum	Tax Free %
Account Based Pension (40.71% Tax Free)	75,981.03	OK!	5,690.00	OK!	5,690.00	-	-	40.71%
Totals								
Gross Drawdowns	75,981.03	0.00	5,690.00	0.00	5,690.00			
PAYG Tax	0.00	0.00	0.00	0.00	0.00			
Net Drawdowns	75,981.03	0.00	5,690.00	0.00	5,690.00			

Footnotes:

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

Pension Payments

Account Based Pension (40.71% Tax Free)

Date	Gross Amount	PAYG	Net Amount	Description
23/09/2022	50,000.00	0.00	50,000.00	Wdl Branch WHYALLA
07/02/2023	1,311.21	0.00	1,311.21	CBA CR CARD AUTOPAY PMNT 5520335212921951
03/03/2023	500.00	0.00	500.00	TAX OFFICE PAYMENTS NetBank BPAY 75556 3009679072175094 over payment super
07/03/2023	2,862.83	0.00	2,862.83	CBA CR CARD AUTOPAY PMNT 5520335212921951
04/04/2023	306.99	0.00	306.99	CBA CR CARD AUTOPAY PMNT 5520335212921951
14/04/2023	21,000.00	0.00	21,000.00	Transfer to xx6414 NetBank PAY VW
Totals:	75,981.03	0.00	75,981.03	

Brown Superfund
Investment Movement Summary
For the period 1 July 2022 to 30 June 2023

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<u>Bank</u>										
CBA Accelerator		189,238.18		115,764.04		264,227.12	0.00		40,775.10	40,775.10
CBA Direct Investment Account		0.00		24,330.59		21,013.01	0.00		3,317.58	3,317.58
Coinspot Cash Account		34.27		160,596.48		160,630.73	0.00		0.02	0.02
		189,272.45		300,691.11		445,870.86	0.00		44,092.70	44,092.70
<u>Listed Securities Market</u>										
BelleVue Gold Limited (ASX:BGL)	0.00	0.00	2,000.00	1,509.95	0.00	0.00	0.00	2,000.00	1,509.95	2,540.00
Betashares Crude Oil Index Etf-Currency Hedged (Synthetic) (ASX:OOO)	0.00	0.00	1,000.00	6,329.95	1,000.00	6,030.05	(299.90)	0.00	0.00	0.00
Betashares Gold Bullion ETF - Currency Hedged (ASX:QAU)	400.00	7,133.99	0.00	0.00	400.00	5,878.05	(1,255.94)	0.00	0.00	0.00
Boss Energy Limited (ASX:BOE)	3,000.00	6,269.95	0.00	0.00	3,000.00	7,030.05	760.10	0.00	0.00	0.00
Centrex Limited (ASX:CXM)	29,411.00	4,882.77	0.00	0.00	29,411.00	4,896.39	13.62	0.00	0.00	0.00
Costa Group Holdings Limited (ASX:CGC)	0.00	0.00	2,000.00	5,129.95	2,000.00	5,100.05	(29.90)	0.00	0.00	0.00
Global X Ultra Short Nasdaq 100 Hedge Fund (ASX:SNAS)	0.00	0.00	1,000.00	5,229.95	1,000.00	4,580.05	(649.90)	0.00	0.00	0.00
Oceanagold Corporation (ASX:OGC)	2,000.00	6,009.95	0.00	0.00	2,000.00	4,730.05	(1,279.90)	0.00	0.00	0.00
Paladin Energy Limited (ASX:PDN)	0.00	0.00	1,000.00	988.00	1,000.00	787.50	(200.50)	0.00	0.00	0.00
Regis Resources Limited (ASX:RRL)	0.00	0.00	3,000.00	4,589.95	3,000.00	4,477.68	(112.27)	0.00	0.00	0.00
Silver Lake Resources Limited (ASX:SLR)	2,027.00	2,999.51	0.00	0.00	2,027.00	2,503.04	(496.47)	0.00	0.00	0.00
SSR Mining Inc. (ASX:SSR)	250.00	6,954.95	0.00	0.00	250.00	5,069.10	(1,885.85)	0.00	0.00	0.00
Tulla Resources PLC (ASX:TUL)	6,896.00	4,029.63	0.00	0.00	6,896.00	3,499.85	(529.78)	0.00	0.00	0.00
Vaneck Australian Resources ETF (ASX:MVR)	0.00	0.00	250.00	8,279.95	250.00	7,975.05	(304.90)	0.00	0.00	0.00
Westgold Resources Limited (ASX:WGX)	2,000.00	4,738.59	4,000.00	4,549.95	6,000.00	5,534.15	(3,754.39)	0.00	0.00	0.00

Brown Superfund
Investment Movement Summary
For the period 1 July 2022 to 30 June 2023

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
		43,019.34		36,607.65		68,091.06	(10,025.98)		1,509.95	2,540.00
<i>Unlisted Market</i>										
1oz Gold Bars	4.00	6,492.26	0.00	0.00	0.00	0.00	0.00	4.00	6,492.26	11,768.40
2022 Australian Kangaroo 1 oz Silver Coin	200.00	8,080.00	0.00	0.00	0.00	0.00	0.00	200.00	8,080.00	9,360.00
5oz Gold Bars	2.00	15,723.40	0.00	0.00	0.00	0.00	0.00	2.00	15,723.40	29,220.80
AAVECOIN	0.00	0.00	0.45	50.00	0.45	46.92	(3.08)	0.00	0.00	0.00
AG Freedom 1 oz Silver Round	0.00	0.00	250.00	9,350.00	0.00	0.00	0.00	250.00	9,350.00	8,555.00
Algorand	0.00	0.00	6,431.80	3,900.00	6,431.80	2,800.91	(1,099.09)	0.00	0.00	0.00
As Good As Gold 1 oz Gold Bar	50.00	133,150.00	0.00	0.00	0.00	0.00	0.00	50.00	133,150.00	147,105.00
As Good As Gold 100g Gold Bar	10.00	77,037.00	0.00	0.00	0.00	0.00	0.00	10.00	77,037.00	94,127.00
As Good As Gold 100oz Silver Bar	81.00	284,338.04	0.00	0.00	0.00	0.00	0.00	81.00	284,338.04	294,435.00
As Good As Gold 2022 Australian Kangaroo 1 oz Silver Coin	200.00	7,750.00	0.00	0.00	0.00	0.00	0.00	200.00	7,750.00	9,360.00
As Good As Gold Premium 1 kilo Silver Bar	90.00	99,900.00	65.00	69,754.00	0.00	0.00	0.00	155.00	169,654.00	184,016.00
As Good As Gold Premium 10 oz Silver Bar	0.00	0.00	60.00	20,682.00	0.00	0.00	0.00	60.00	20,682.00	23,772.00
Cardano	0.00	0.00	12,866.14	8,639.63	12,866.14	7,683.06	(956.57)	0.00	0.00	0.00
Cartesi	0.00	0.00	190.65	44.37	190.00	35.48	(8.74)	0.65	0.15	0.14
Celo	0.59	2.73	0.00	0.00	0.00	0.00	0.00	0.59	2.73	0.38
ChainLink	0.03	1.15	896.37	10,000.00	896.39	9,754.55	(246.48)	0.01	0.12	0.09
Cosmos	0.00	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.01
Dagcoin	0.00	0.00	14,805.34	2,200.00	14,805.34	1,343.05	(856.95)	0.00	0.00	0.00
dYdX	0.00	0.00	337.65	1,100.00	337.65	810.24	(289.76)	0.00	0.00	0.00
Ethereum	0.00	1.61	3.00	7,126.12	3.00	6,197.60	(930.13)	0.00	0.00	0.00
Fantom	0.00	0.00	211.07	100.00	211.07	135.02	35.02	0.00	0.00	0.00
GAS	0.00	0.00	100.01	418.44	99.00	460.56	46.41	1.01	4.29	4.03
Hedera	0.00	0.00	657.11	50.00	657.11	59.03	9.03	0.00	0.00	0.00
Helium	0.06	1.31	0.00	0.00	0.00	0.00	0.00	0.06	1.31	0.14
Immutable	0.00	0.00	651.88	1,050.00	651.88	803.35	(246.65)	0.00	0.00	0.00
Litecoin	0.00	0.00	23.82	2,000.00	23.82	1,888.50	(111.50)	0.00	0.00	0.00
Livepeer	0.08	3.61	0.00	0.00	0.08	0.84	(2.76)	0.00	0.01	0.00

Brown Superfund
Investment Movement Summary
For the period 1 July 2022 to 30 June 2023

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
Matic	0.00	0.00	2,607.23	4,600.00	2,607.23	3,423.27	(1,176.73)	0.00	0.00	0.00
Near Protocol	0.05	0.88	0.00	0.00	0.00	0.00	0.00	0.05	0.88	0.09
NEO	0.00	0.00	1.87	19.94	1.87	31.46	11.52	0.00	0.00	0.00
Numeraire	0.00	0.00	7.75	200.00	7.70	190.19	(8.62)	0.05	1.19	0.98
OMG Network	0.49	3.95	0.00	0.00	0.49	0.86	(3.09)	0.00	0.00	0.00
Ox	6.39	9.57	217.15	100.00	223.00	61.28	(48.04)	0.54	0.25	0.17
PancakeSwap	0.00	0.00	18.35	100.00	18.35	91.38	(8.62)	0.00	0.00	0.00
Perth Mint 10oz Gold Bar	1.00	16,095.66	0.00	0.00	0.00	0.00	0.00	1.00	16,095.66	29,145.80
Perth Mint 2.5oz Gold Bar	3.00	11,845.05	0.00	0.00	0.00	0.00	0.00	3.00	11,845.05	21,915.60
Polkadot	0.00	0.00	5.73	50.00	5.73	50.40	0.40	0.00	0.00	0.00
Quant	0.00	0.00	0.26	50.00	0.26	44.89	(5.11)	0.00	0.00	0.00
Radicle	0.00	0.00	320.48	1,000.00	320.48	932.52	(67.48)	0.00	0.00	0.00
Reddcoin	0.00	0.00	838,887.36	402.08	838,887.36	131.50	(270.58)	0.00	0.00	0.00
Ren	0.22	0.12	0.00	0.00	0.00	0.00	0.00	0.22	0.12	0.02
Render Network	0.00	0.00	2,813.84	2,200.00	2,813.39	2,510.68	311.04	0.45	0.36	1.35
Ripple	0.00	0.00	12,914.83	7,107.98	12,914.09	7,638.23	530.70	0.74	0.45	0.53
Rune	0.04	0.51	39.12	100.00	39.16	80.29	(20.22)	0.00	0.00	0.00
SHIBCOIN	0.00	0.00	52,493,438.32	1,000.01	52,493,438.32	879.27	(120.74)	0.00	0.00	0.00
Skale	0.62	0.19	0.00	0.00	0.00	0.00	0.00	0.62	0.19	0.03
Solana	0.01	0.96	16.06	1,050.00	16.06	690.18	(360.78)	0.00	0.00	0.00
SSV Network	0.00	0.00	31.80	880.11	31.80	595.35	(284.76)	0.00	0.00	0.00
Stellar	0.00	0.00	21,351.26	4,061.28	21,351.26	3,508.65	(552.63)	0.00	0.00	0.00
Sunshine Mint 1 oz Silver Round	150.00	6,226.50	0.00	0.00	0.00	0.00	0.00	150.00	6,226.50	5,133.00
Syscoin	0.00	0.00	274.12	50.00	274.12	62.07	12.07	0.00	0.00	0.00
Terra 2.0	0.00	0.00	5.50	6.24	3.67	6.82	2.74	1.83	2.16	1.71
The Ankr token	0.96	0.18	0.00	0.00	0.00	0.00	0.00	0.96	0.18	0.03
The Graph	0.00	0.00	423.27	50.00	423.27	87.64	37.64	0.00	0.00	0.00
The Sandbox	0.37	1.54	0.00	0.00	0.00	0.00	0.00	0.37	1.54	0.23
Theta	0.00	0.00	33,559.55	57,035.48	33,558.79	52,343.14	(4,691.15)	0.76	1.19	0.81
Theta Fuel	0.00	0.00	160,756.92	13,266.96	160,756.92	12,152.45	(1,114.51)	0.00	0.00	0.00
TrueFi	0.00	0.00	982.67	50.00	982.67	90.97	40.97	0.00	0.00	0.00
Uniswap	0.00	0.00	20.60	200.00	20.60	167.66	(32.34)	0.00	0.00	0.00

Brown Superfund
Investment Movement Summary
For the period 1 July 2022 to 30 June 2023

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
VeChain Token	0.22	0.02	1,626.92	50.00	1,627.14	54.07	4.05	0.00	0.00	0.00
VeThor	168.74	0.00	137.82	0.11	277.86	0.58	0.53	28.70	0.06	0.06
XDC Network	39.88	3.63	0.00	0.00	39.00	1.24	(2.31)	0.88	0.08	0.04
Zilliqa	0.00	0.00	30,008.79	1,503.45	30,008.78	1,459.00	(44.45)	0.02	0.00	0.00
		666,669.91		231,598.20		119,305.15	(12,521.75)		766,441.21	867,924.44
<u>Wrap/Platform Market</u>										
Interactive Brokers (U8477676)		0.00		20,609.91		20,597.84	(6,840.85)		12.07	12.07
		0.00		20,609.91		20,597.84	(6,840.85)		12.07	12.07
Fund Total		898,961.70		589,506.87		653,864.91	(29,388.58)		812,055.93	914,569.21



CoinSpot

Casey Block Services
ABN: 19 619 574 186

End of Financial Year Statement 2023

Coin Balances as at 30/06/2023

All listed AUD rates are approximate

User: boetaboer@gmail.com

Brown Superfund

ABN: 43265643557

16 Williams street

Quorn SA 5433

Balance Summary

COIN	COIN BALANCE	RATE (AUD)	TOTAL (AUD)
AUD	\$0.02	1	\$0.02
XRP	0.74007165	0.71166324	0.52668179
LINK	0.00957489	9.12450682	0.08736615
HNT	0.0647639	2.09959544	0.13597799
THETA	0.76071726	1.07113974	0.81483449
CELO	0.58547635	0.65547955	0.38376777
REN	0.22412253	0.09248889	0.02072884
ZRX	0.53834685	0.32029402	0.17242928
SKL	0.61728626	0.04101385	0.02531729
ANKR	0.9594146	0.03417078	0.03278395
SAND	0.36642127	0.61528505	0.22545353
LPT	0.00022133	6.81684082	0.00150877

COIN	COIN BALANCE	RATE (AUD)	TOTAL (AUD)
XDC	0.87899952	0.04942105	0.04344108
NEAR	0.04513289	2.03909792	0.09203038
ATOM	0.00094535	13.81820379	0.01306304
VTHO	28.700266	0.00197107	0.05657023
LUNA2	1.83353922	0.93401692	1.71255665
ZIL	0.0166287	0.0309815	0.00051518
CTSI	0.6512605	0.22097098	0.14390967
RNDR	0.44720496	3.0099497	1.34606444
NMR	0.04593338	21.40639279	0.98326797
GAS	1.01063348	3.98294496	4.02529753

Fee Summary

FEES	GROSS (AUD)
Buy Fees	\$1,195.29
Sell Fees	\$1,205.10

Transaction History



DATE	TYPE	COIN	AMOUNT	FEE (AUD)	TOTAL (AUD)
27/04/2023 04:35 PM	Sell	LUNA2/AUD	3.66707844	\$0.06892996	\$6.82
27/04/2023 04:35 PM	Sell	ETH/AUD	0.04284617	\$1.22859878	\$121.63
27/04/2023 04:34 PM	Sell	TFUEL/AUD	28532.00000094	\$21.29207705	\$2,107.92
24/04/2023 09:50 PM	Sell	TFUEL/AUD	0.901452	\$0.00067337	\$0.07
24/04/2023 04:05 AM	Sell	THETA/AUD	4242	\$63.4800303	\$6,284.52
24/04/2023 03:50 AM	Sell	RNDR/AUD	248	\$6.19774545	\$613.58
24/04/2023 01:27 AM	Sell	GAS/AUD	99	\$4.6521	\$460.56
24/04/2023 01:20 AM	Sell	NMR/AUD	7.7	\$1.92111111	\$190.19
23/04/2023 08:17 PM	Sell	XRP/AUD	1004	\$7.02669176	\$695.64
23/04/2023 04:47 PM	Sell	ZIL/AUD	12167	\$6.04552421	\$598.51
23/04/2023 04:29 PM	Sell	VTHO/AUD	277.85951336	\$0.00584628	\$0.58
23/04/2023 04:29 PM	Sell	OMG/AUD	0.48599965	\$0.00873179	\$0.86
23/04/2023 04:28 PM	Sell	RAD/AUD	0.47502089	\$0.01208223	\$1.2
23/04/2023 04:27 PM	Sell	NEO/AUD	1.87485765	\$0.3177789	\$31.46
23/04/2023 04:26 PM	Sell	QNT/AUD	0.26365745	\$0.45341092	\$44.89
23/04/2023 04:26 PM	Sell	AAVE/AUD	0.44867193	\$0.47391539	\$46.92
23/04/2023 04:26 PM	Sell	SOL/AUD	1.48898153	\$0.48940868	\$48.45
23/04/2023 04:25 PM	Sell	DOT/AUD	5.73394495	\$0.50910481	\$50.4
23/04/2023 04:25 PM	Sell	VET/AUD	1627.13526752	\$0.54619151	\$54.07

DATE	TYPE	COIN	AMOUNT	FEE (AUD)	TOTAL (AUD)
23/04/2023 04:25 PM	Sell	HBAR/AUD	657.10793654	\$0.59624248	\$59.03
23/04/2023 04:24 PM	Sell	SYS/AUD	274.11829848	\$0.62692793	\$62.07
23/04/2023 04:24 PM	Sell	XLM/AUD	563.35342426	\$0.80059919	\$79.26
23/04/2023 04:24 PM	Sell	GRT/AUD	423.27325674	\$0.8852525	\$87.64
23/04/2023 04:23 PM	Sell	LTC/AUD	0.6836079	\$0.8873783	\$87.85
23/04/2023 04:23 PM	Sell	IMX/AUD	60.90133982	\$0.88140848	\$87.26
23/04/2023 04:23 PM	Sell	RUNE/AUD	39.16356104	\$0.81096263	\$80.29
23/04/2023 04:22 PM	Sell	TRU/AUD	982.66577571	\$0.91891161	\$90.97
23/04/2023 04:22 PM	Sell	CAKE/AUD	18.34862385	\$0.92299138	\$91.38
23/04/2023 04:21 PM	Sell	MATIC/AUD	69.3862371	\$1.06068007	\$105.01
23/04/2023 04:21 PM	Sell	ADA/AUD	194.59265918	\$1.14360533	\$113.22
23/04/2023 04:20 PM	Sell	FTM/AUD	211.07110141	\$1.36380501	\$135.02
23/04/2023 04:20 PM	Sell	RDD/AUD	838887.35603193	\$1.32832305	\$131.5
23/04/2023 04:19 PM	Sell	DAG/AUD	2743.74768495	\$1.62654351	\$161.03
23/04/2023 04:19 PM	Sell	DYDX/AUD	45.24886877	\$1.68654875	\$166.97
23/04/2023 04:18 PM	Sell	UNI/AUD	20.59732234	\$1.69355761	\$167.66
26/01/2023 08:15 PM	Buy	RDD/AUD	834532.97448415	\$3.96039604	\$400
26/01/2023 08:14 PM	Buy	XRP/AUD	831.43765547	\$4.95049505	\$500
26/01/2023 08:13 PM	Buy	ZIL/AUD	12161.30758379	\$4.95049505	\$500
26/01/2023 08:12 PM	Buy	TFUEL/AUD	28452.73999886	\$19.8019802	\$2,000

DATE	TYPE	COIN	AMOUNT	FEE (AUD)	TOTAL (AUD)
26/01/2023 08:11 PM	Buy	THETA/AUD	3846.64700602	\$59.40594059	\$6,000
26/01/2023 08:10 PM	Buy	GAS/AUD	66.6021748563	\$0.2786691	\$278.67
26/01/2023 08:10 PM	Buy	GAS/AUD	33.2978251437	\$0.1393209	\$139.32
15/01/2023 07:00 PM	Buy	SYS/AUD	274.11829848	\$0.4950495	\$50
15/01/2023 06:59 PM	Buy	TRU/AUD	982.66577571	\$0.4950495	\$50
15/01/2023 06:58 PM	Buy	SOL/AUD	1.48898153	\$0.4950495	\$50
15/01/2023 06:58 PM	Buy	IMX/AUD	60.90133982	\$0.4950495	\$50
15/01/2023 06:57 PM	Buy	GRT/AUD	423.27325674	\$0.4950495	\$50
15/01/2023 06:57 PM	Buy	DOT/AUD	5.73394495	\$0.4950495	\$50
15/01/2023 06:56 PM	Buy	HBAR/AUD	657.10793654	\$0.4950495	\$50
15/01/2023 06:56 PM	Buy	AAVE/AUD	0.44867193	\$0.4950495	\$50
15/01/2023 06:55 PM	Buy	MATIC/AUD	69.3862371	\$0.99009901	\$100
15/01/2023 06:55 PM	Buy	QNT/AUD	0.26365745	\$0.4950495	\$50
15/01/2023 06:54 PM	Buy	VET/AUD	1626.91569322	\$0.4950495	\$50
15/01/2023 06:52 PM	Buy	XRP/AUD	173.30241618	\$0.99009901	\$100
15/01/2023 06:49 PM	Buy	ADA/AUD	194.59265918	\$0.99009901	\$100
15/01/2023 06:46 PM	Buy	THETA/AUD	368.65000368	\$4.95049505	\$500
15/01/2023 06:45 PM	Buy	RUNE/AUD	39.12056959	\$0.99009901	\$100
15/01/2023 06:44 PM	Buy	FTM/AUD	211.07110141	\$0.99009901	\$100
15/01/2023 06:43 PM	Buy	CAKE/AUD	18.34862385	\$0.99009901	\$100

DATE	TYPE	COIN	AMOUNT	FEE (AUD)	TOTAL (AUD)
15/01/2023 06:43 PM	Buy	DYDX/AUD	45.24886877	\$0.99009901	\$100
15/01/2023 06:42 PM	Buy	NMR/AUD	7.74593338	\$1.98019802	\$200
15/01/2023 06:39 PM	Buy	RNDR/AUD	248.44720496	\$1.98019802	\$200
15/01/2023 06:38 PM	Buy	UNI/AUD	20.59732234	\$1.98019802	\$200
15/01/2023 06:35 PM	Buy	DAG/AUD	2743.74768495	\$1.98019802	\$200
10/12/2022 03:38 PM	Sell	XDC/RDD	39	\$0.01255039	\$1.24
10/12/2022 03:37 PM	Sell	CTSI/THETA	190	\$0.35838556	\$35.48
10/12/2022 03:29 PM	Sell	LINK/NEO	2	\$0.20139121	\$19.94
10/12/2022 03:27 PM	Sell	LPT/RDD	0.079	\$0.00845891	\$0.84
10/12/2022 03:25 PM	Sell	ZRX/XLM	223	\$0.61897241	\$61.28
13/11/2022 05:34 PM	Sell	ADA/AUD	4268.512045	\$21.32690901	\$2,111.36
12/11/2022 02:10 PM	Sell	MATIC/AUD	833.0074875	\$12.48552852	\$1,236.07
12/11/2022 11:56 AM	Sell	ALGO/AUD	6431.80146513	\$28.29206536	\$2,800.91
12/11/2022 11:45 AM	Sell	THETA/AUD	1595.61915109	\$22.32255075	\$2,209.93
12/11/2022 11:44 AM	Sell	XRP/AUD	4079.62103818	\$22.83627628	\$2,260.79
12/11/2022 11:17 AM	Sell	RNDR/AUD	1236.39232519	\$9.8649121	\$976.63
11/11/2022 12:06 PM	Buy	XRP/AUD	3991.51244793	\$24.75247525	\$2,500
11/11/2022 12:05 PM	Buy	ADA/AUD	4263.04705551	\$24.75247525	\$2,500
11/11/2022 12:05 PM	Buy	THETA/AUD	1566.02355299	\$24.75247525	\$2,500
11/11/2022 11:04 AM	Buy	MATIC/AUD	832.87710177	\$14.85148515	\$1,500

DATE	TYPE	COIN	AMOUNT	FEE (AUD)	TOTAL (AUD)
10/11/2022 01:03 PM	Sell	MATIC/AUD	1014	\$13.1621297	\$1,303.05
10/11/2022 08:23 AM	Sell	LTC/AUD	11	\$8.43333333	\$834.9
10/11/2022 05:44 AM	Sell	TFUEL/AUD	24000	\$16.79175758	\$1,662.38
09/11/2022 05:06 AM	Sell	XRP/AUD	6100	\$39.18387374	\$3,879.2
06/11/2022 02:24 AM	Buy	MATIC/AUD	1014.13038573	\$19.8019802	\$2,000
31/10/2022 12:34 PM	Buy	ALGO/AUD	6431.80146513	\$38.61386139	\$3,900
13/10/2022 06:40 PM	Sell	XLM/AUD	15200	\$26.30889697	\$2,604.58
13/10/2022 06:11 PM	Sell	THETA/AUD	4600	\$71.04444444	\$7,033.4
13/10/2022 06:02 PM	Sell	RAD/AUD	320	\$9.40729535	\$931.32
11/10/2022 11:12 AM	Sell	LINK/AUD	80	\$9.17171717	\$908
11/10/2022 08:39 AM	Sell	ADA/AUD	3350	\$21.76383333	\$2,154.62
05/10/2022 05:03 PM	Buy	LINK/AUD	80.84074373	\$9.9009901	\$1,000
05/10/2022 05:02 PM	Buy	TFUEL/AUD	24075.21095903	\$19.8019802	\$2,000
05/10/2022 05:02 PM	Buy	THETA/AUD	4628.02267731	\$79.20792079	\$8,000
05/10/2022 05:01 PM	Buy	RNDR/AUD	1234.72033584	\$9.9009901	\$1,000
03/10/2022 10:06 AM	Sell	RNDR/AUD	1329	\$9.2976303	\$920.47
03/10/2022 02:39 AM	Sell	TFUEL/AUD	49500	\$39.483	\$3,908.82
02/10/2022 09:15 PM	Sell	THETA/AUD	6220	\$101.44882828	\$10,043.43
02/10/2022 05:05 AM	Sell	LINK/AUD	80	\$9.2040404	\$911.2
01/10/2022 04:21 PM	Buy	ADA/AUD	526.86272915	\$3.65940594	\$369.6

DATE	TYPE	COIN	AMOUNT	FEE (AUD)	TOTAL (AUD)
01/10/2022 04:20 PM	Buy	LINK/AUD	81.16883116	\$9.9009901	\$1,000
01/10/2022 04:20 PM	Buy	RNDR/AUD	1330.67198935	\$9.9009901	\$1,000
25/09/2022 11:39 PM	Sell	ETH/AUD	1.2	\$23.93539394	\$2,369.6
24/09/2022 02:11 PM	Buy	ETH/AUD	1.24284617	\$25.8060396	\$2,606.41
24/09/2022 02:11 PM	Buy	RAD/AUD	320.47502089	\$9.9009901	\$1,000
23/09/2022 08:34 PM	Buy	XLM/AUD	15287.48108174	\$29.7029703	\$3,000
22/09/2022 04:00 AM	Buy	LTC/AUD	11.6836079	\$9.9009901	\$1,000
22/09/2022 04:00 AM	Buy	THETA/AUD	5891.71036352	\$99.00990099	\$10,000
21/09/2022 10:58 AM	Buy	ADA/AUD	2828.60226034	\$19.8019802	\$2,000
20/09/2022 12:06 AM	Buy	TFUEL/AUD	49504.95049505	\$39.6039604	\$4,000
19/09/2022 08:41 AM	Sell	TFUEL/AUD	57224.01952702	\$43.92666024	\$4,348.74
19/09/2022 07:11 AM	Sell	LINK/AUD	203.82957884	\$22.46243137	\$2,223.78
19/09/2022 07:10 AM	Sell	ADA/AUD	3778.14194836	\$25.32370243	\$2,507.05
19/09/2022 07:10 AM	Sell	LTC/AUD	12.13409449	\$9.75507657	\$965.75
19/09/2022 07:09 AM	Sell	ZIL/AUD	17841.77795938	\$8.69182939	\$860.49
19/09/2022 04:19 AM	Sell	THETA/AUD	8000	\$128.26666667	\$12,698.4
17/09/2022 09:24 AM	Buy	THETA/AUD	8329.86255727	\$138.61386139	\$14,000
17/09/2022 03:16 AM	Sell	SSV/AUD	31.80306047	\$6.01366962	\$595.35
17/09/2022 03:08 AM	Sell	SHIB/AUD	52493438.32020998	\$8.88146557	\$879.27
16/09/2022 11:58 PM	Sell	THETA/AUD	7401.16968355	\$117.13285515	\$11,596.15

DATE	TYPE	COIN	AMOUNT	FEE (AUD)	TOTAL (AUD)
16/09/2022 11:51 PM	Sell	ETH/AUD	0.43359374	\$9.40841479	\$931.43
16/09/2022 12:51 PM	Sell	THETA/ADA	1000	\$16.13337101	\$1,597.2
16/09/2022 12:50 PM	Sell	LINK/ADA	90	\$10.02709645	\$992.68
16/09/2022 12:49 PM	Sell	TFUEL/ADA	1000	\$0.80957808	\$80.15
12/09/2022 09:38 PM	Sell	TFUEL/CTSI	500	\$0.44813778	\$44.37
12/09/2022 09:36 PM	Sell	THETA/SSV	500	\$8.89002571	\$880.11
30/08/2022 03:33 PM	Buy	TFUEL/AUD	25358.0617016	\$22.44514851	\$2,266.96
30/08/2022 03:33 PM	Buy	THETA/AUD	2787.84499581	\$49.5049505	\$5,000
30/08/2022 03:32 PM	Buy	ZRX/AUD	217.14819278	\$0.99009901	\$100
30/08/2022 03:31 PM	Buy	THETA/AUD	2228.53640871	\$39.6039604	\$4,000
30/08/2022 03:30 PM	Buy	SHIB/AUD	52493438.32020998	\$9.90108911	\$1,000.01
30/08/2022 03:29 PM	Buy	LINK/AUD	293.82957884	\$29.7029703	\$3,000
30/08/2022 03:28 PM	Buy	LTC/AUD	12.13409448927	\$1	\$1,000
30/08/2022 03:26 PM	Buy	XRP/AUD	1192.1603235827401	\$0.57796028	\$577.96
30/08/2022 03:26 PM	Buy	XRP/AUD	4995.9482666741105	\$2.42001924	\$2,420.02
30/08/2022 03:25 PM	Buy	ETH/AUD	0.43359374222999997	\$0.99999998	\$1,000
30/08/2022 02:46 PM	Buy	ZIL/AUD	17722.32658702	\$9.9009901	\$1,000
30/08/2022 02:45 PM	Buy	TFUEL/AUD	33365.95782542	\$29.7029703	\$3,000
30/08/2022 02:44 PM	Buy	THETA/AUD	3884.78827903	\$69.30693069	\$7,000
29/08/2022 04:43 PM	Sell	SOL/AUD	14.57486052	\$6.48213241	\$641.73

DATE	TYPE	COIN	AMOUNT	FEE (AUD)	TOTAL (AUD)
29/08/2022 04:43 PM	Sell	DYDX/AUD	292.39766081	\$6.4977258	\$643.27
29/08/2022 04:42 PM	Sell	IMX/AUD	590.98162047	\$7.23325686	\$716.09
29/08/2022 04:42 PM	Sell	MATIC/AUD	690.83435519	\$7.87011058	\$779.14
29/08/2022 04:42 PM	Sell	ADA/AUD	1274.89714767	\$8.04863174	\$796.81
29/08/2022 04:42 PM	Sell	XRP/AUD	1730.47004917	\$8.10711234	\$802.6
29/08/2022 04:41 PM	Sell	XLM/AUD	5587.90330692	\$8.33145094	\$824.81
29/08/2022 04:41 PM	Sell	DAG/AUD	12061.58944678	\$11.93963338	\$1,182.02
29/08/2022 04:40 PM	Sell	LINK/AUD	240.56141294	\$22.25800548	\$2,203.54
29/08/2022 04:40 PM	Sell	ETH/AUD	1.31995544	\$28.02972042	\$2,774.94
13/08/2022 02:46 PM	Buy	SOL/AUD	14.56876456	\$9.9009901	\$1,000
13/08/2022 02:45 PM	Buy	DYDX/AUD	292.39766081	\$9.9009901	\$1,000
13/08/2022 02:45 PM	Buy	IMX/AUD	590.98162047	\$9.9009901	\$1,000
13/08/2022 02:44 PM	Buy	MATIC/AUD	690.83435519	\$9.9009901	\$1,000
13/08/2022 02:44 PM	Buy	DAG/AUD	6010.51840721	\$9.9009901	\$1,000
12/08/2022 10:34 AM	Sell	LINK/ETH	200	\$25.20616453	\$2,495.41
08/08/2022 05:33 PM	Buy	ETH/AUD	0.39546888	\$10.14158416	\$1,024.3
31/07/2022 11:44 AM	Buy	ADA/AUD	1274.89714767	\$9.9009901	\$1,000
31/07/2022 11:23 AM	Buy	XLM/AUD	5587.90330692	\$9.9009901	\$1,000
31/07/2022 11:23 AM	Buy	XRP/AUD	1714.00461752	\$9.9009901	\$1,000
31/07/2022 11:19 AM	Buy	DAG/AUD	6051.07103957	\$9.9009901	\$1,000

DATE	TYPE	COIN	AMOUNT	FEE (AUD)	TOTAL (AUD)
31/07/2022 02:29 AM	Buy	XRP/AUD	16.46543165	\$0.0990099	\$10
29/07/2022 06:38 PM	Buy	LINK/AUD	440.52863436	\$49.5049505	\$5,000

Deposit History

CREATED	TYPE	REFERENCE	AMOUNT (AUD)
26/01/2023 08:04 PM	POLi	59BA550CCFCD4278E4444AB7LNUDNW9X9V	\$10,000
15/01/2023 06:24 PM	POLi	59BA550CCFCD4278E4444AB7G2E9YGRPNW	\$2,500
30/08/2022 02:58 PM	POLi	59BA550CCFCD4278E4444AB78KJPB9GDLA	\$20,000
13/08/2022 02:42 PM	POLi	59BA550CCFCD4278E4444AB7YFL24JKD19	\$5,000
31/07/2022 11:16 AM	POLi	59BA550CCFCD4278E4444AB7PBTMDL611H	\$5,000
29/07/2022 06:35 PM	POLi	59BA550CCFCD4278E4444AB7344U3RNWLU	\$5,000
Total Deposits			\$47,500

Withdrawal History

CREATED	STATUS	AMOUNT (AUD)
27/04/2023 04:37 PM	completed	\$2,246.48
25/04/2023 09:42 AM	completed	\$11,000
02/12/2022 10:04 PM	completed	\$21,791

Send Transaction History

No sends.

Receive Transaction History

DATE	COIN	ADDRESS	AMOUNT	AUD AMOUNT
15/06/2023 11:42 AM	LUNA2	Terra 2.0 Airdrop	0.91676961	\$0.83
24/05/2023 10:17 AM	VTHO	GAS Credit	12.37090233	\$0.02
23/05/2023 11:57 AM	GAS	GAS Credit	0.01869498	\$0.08
17/05/2023 06:12 PM	LUNA2	Terra 2.0 Airdrop	0.91676961	\$1.33

DATE	COIN	ADDRESS	AMOUNT	AUD AMOUNT
27/04/2023 02:17 PM	VTHO	GAS Credit	16.32936367	\$0.04
27/04/2023 01:33 PM	GAS	GAS Credit	0.0248874	\$0.12
15/04/2023 08:28 AM	LUNA2	Terra 2.0 Airdrop	0.91676961	\$2.01
28/03/2023 11:07 AM	VTHO	GAS Credit	16.32624742	\$0.03
28/03/2023 10:27 AM	GAS	GAS Credit	0.02487858	\$0.13
15/03/2023 08:48 PM	LUNA2	Terra 2.0 Airdrop	0.91676961	\$2.07
15/02/2023 09:04 PM	GAS	GAS Credit	0.02491843	\$0.12
15/02/2023 02:35 PM	VTHO	GAS Credit	8.55097406	\$0.02
15/02/2023 10:10 PM	LUNA2	Terra 2.0 Airdrop	0.91676961	\$2.51

Financial Year Summary

1 JULY 2022 - 30 JUNE 2023



Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2023
Shares	2686946	MR ERICH JOHN BROWN + MR ERIC JOHN BROWN <BROWN SUPERFUND A/C>	\$0.00
TOTAL PORTFOLIO VALUE			\$0.00

Allocation as at 30 June 2023	Estimated Interest & Dividends	2022-2023 Financial Year
Shares in your portfolio	Est. Franked Dividends	\$0.00
There are no holdings on this account.	Est. Unfranked Dividends	\$18.57
	Est. Franking Credits	\$0.00
	Est. Interest Received from Interest Rate Securities	\$0.00
	TOTAL INCOME	\$18.57

Fees & Charges	2022-2023 Financial Year
Total Brokerage (inc. GST)	\$688.85
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	\$0.00
TOTAL FEES & CHARGES	\$688.85

Sectors in your portfolio

There are no holdings on this account.

Financial Year Summary

1 JULY 2022 - 30 JUNE 2023



This statement only provides information for CDIA accounts that have been designated as the settlement account for your Commonwealth Securities Limited Share Trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

The total brokerage outlined does not include any rebates you may have received over the financial year. Refer to your transaction statement records for this information.

This report only includes an estimate of dividends paid for holdings held with Commonwealth Securities Limited as at the ex-dividend date. For instance, any dividends paid prior to holdings being transferred to Commonwealth Securities Limited are not included.

This statement is an estimated summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. You should therefore refer to your CHESSE statements, dividend statements, confirmation contract notes and other investment or bank account statements for your records in this regard. This statement may not include information on accounts which have been closed, switched product type, transferred Holder Identification Number (HIN), or switched Participant Identification Number (PID) during the financial year.

This statement is issued by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 (CommSec), a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945. CommSec is a Market Participant of ASX Limited and Cboe Australia Pty Limited, a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited. Information contained in this statement is believed to be accurate at the time the statement is generated. CBA and its subsidiaries do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This document contains general information only and does not take into account your individual objectives, financial and taxation situations or needs. Before acting on the information, consider the appropriateness of your own objectives, needs, financial and taxation situation and, if necessary, seek appropriate independent financial and taxation advice. CBA is not a registered tax (financial) adviser under the Tax Agent Services Act 2009. If there are any errors in this statement, please contact us.

Address: Commonwealth Securities Limited, Locked Bag 22, Australia Square NSW 1215 | Phone: 13 15 19 | Website: www.commsec.com.au

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. We have established procedures to ensure that all enquiries and complaints are properly dealt with. Please refer to our Financial Services Guide for more information. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority. AFCA provides fair and independent financial services complaint resolution that is free to consumers. Website: www.afca.org.au, Telephone: 1800 931 678 (free call), Email: info@afca.org.au, In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

Portfolio Valuation

30 JUNE 2023



SHARES - 2686946 - HIN 70996324

MR ERICH JOHN BROWN + MR ERIC JOHN BROWN <BROWN SUPERFUND A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
There are no holdings on this account.				
		Sub Total	\$0.00	0.00%

30 JUNE 2023

The total brokerage outlined does not include any rebates you may have received over the financial year. Refer to your transaction statement records for this information.

This report only includes an estimate of dividends paid for holdings held with Commonwealth Securities Limited as at the ex-dividend date. For instance, any dividends paid prior to holdings being transferred to Commonwealth Securities Limited are not included.

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Transaction Summary

1 JULY 2022 - 30 JUNE 2023



MR ERICH JOHN BROWN + MR ERIC JOHN BROWN <BROWN SUPERFUND A/C>

SHARES - 2686946 - HIN 70996324

Total Buys and Sells	2022 - 2023 Financial Year
Total Buys (inc. Brokerage + GST)	\$34,109.70
Total Sells (inc. Brokerage + GST)	\$52,298.46

CGC - COSTA GROUP HOLDINGS FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
22-Jul-2022	Sell	-2,000	\$2.5650	-\$5,130.00	\$29.95	\$2.72	135427623	-\$5,100.05
14-Jul-2022	Buy	2,000	\$2.5500	\$5,100.00	\$29.95	\$2.72	135199545	\$5,129.95
Sub Total					\$59.90	\$5.44		\$29.90

CXM - CENTREX LIMITED FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
14-Sep-2022	Sell	-29,411	\$.1675	-\$4,926.34	\$29.95	\$2.72	137029499	-\$4,896.39
Sub Total					\$29.95	\$2.72		-\$4,896.39

MVR - VANECK RESOURCES ETF UNITS (VANECK AUSTRALIAN RESOURCES ETF)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
02-Sep-2022	Buy	250	\$33.0000	\$8,250.00	\$29.95	\$2.72	136663333	\$8,279.95
Sub Total					\$29.95	\$2.72		\$8,279.95

OGC - OCEANAGOLD CORP. CDI 1:1 (CHESS DEPOSITARY INTEREST 1:1)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
15-Aug-2022	Sell	-2,000	\$2.3800	-\$4,760.00	\$29.95	\$2.72	136042334	-\$4,730.05
Sub Total					\$29.95	\$2.72		-\$4,730.05

OOO - BETASHARESCRUDEOIL ETF UNITS (BETASHARES CRUDE OIL INDEX ETF - CH (SYNTHETIC))

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
15-Sep-2022	Sell	-1,000	\$6.0600	-\$6,060.00	\$29.95	\$2.72	137040548	-\$6,030.05
31-Aug-2022	Buy	1,000	\$6.3000	\$6,300.00	\$29.95	\$2.72	136573686	\$6,329.95
Sub Total					\$59.90	\$5.44		\$299.90

QAU - BETASHARES GOLD ETF ETF UNITS (BETASHARES GOLD BULLION ETF - CURRENCY HEDGED)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
15-Sep-2022	Sell	-400	\$14.7700	-\$5,908.00	\$29.95	\$2.72	137050920	-\$5,878.05
Sub Total					\$29.95	\$2.72		-\$5,878.05

Transaction Summary

1 JULY 2022 - 30 JUNE 2023



RRL - REGIS RESOURCES FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
15-Sep-2022	Sell	-500	\$1.5752	-\$787.58	\$29.95	\$2.72	137047539	-\$757.63
30-Aug-2022	Sell	-2,500	\$1.5000	-\$3,750.00	\$29.95	\$2.72	136535640	-\$3,720.05
14-Jul-2022	Buy	3,000	\$1.5200	\$4,560.00	\$29.95	\$2.72	135206807	\$4,589.95
Sub Total					\$89.85	\$8.16		\$112.27

SLR - SILVER LAKE RESOURCE FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
15-Sep-2022	Sell	-527	\$1.2200	-\$642.94	\$29.95	\$2.72	137047804	-\$612.99
30-Aug-2022	Sell	-1,500	\$1.2800	-\$1,920.00	\$29.95	\$2.72	136536457	-\$1,890.05
Sub Total					\$59.90	\$5.44		-\$2,503.04

SNAS - ETFs SNAS TMF UNITS (ETFs ULTRA SHORT NASDAQ 100 HEDGE FUND)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
15-Sep-2022	Sell	-1,000	\$4.6100	-\$4,610.00	\$29.95	\$2.72	137047968	-\$4,580.05
14-Jul-2022	Buy	1,000	\$5.2000	\$5,200.00	\$29.95	\$2.72	135215565	\$5,229.95
Sub Total					\$59.90	\$5.44		\$649.90

SSR - SSR MINING INC. CDI 1:1 (CDI 1:1 FOREIGN EXEMPT TSX)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
14-Sep-2022	Sell	-25	\$20.4840	-\$512.10	\$29.95	\$2.72	137030292	-\$482.15
08-Sep-2022	Sell	-220	\$20.5200	-\$4,514.40	\$0.00	\$0.00	136824003	-\$4,514.40
30-Aug-2022	Sell	-5	\$20.5000	-\$102.50	\$29.95	\$2.72	136572502	-\$72.55
Sub Total					\$59.90	\$5.44		-\$5,069.10

TUL - TULLA RESOURCES CDI 1:1 (CHESS DEPOSITARY INTERESTS 1:1)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
15-Sep-2022	Sell	-1,000	\$.4938	-\$493.83	\$29.95	\$2.72	137049517	-\$463.88
06-Sep-2022	Sell	-1,302	\$.5200	-\$677.04	\$0.00	\$0.00	136749003	-\$677.04
01-Sep-2022	Sell	-67	\$.5200	-\$34.84	\$0.00	\$0.00	136661981	-\$34.84
31-Aug-2022	Sell	-3,047	\$.5200	-\$1,584.44	\$0.00	\$0.00	136615627	-\$1,584.44
30-Aug-2022	Sell	-1,480	\$.5200	-\$769.60	\$29.95	\$2.72	136572503	-\$739.65
Sub Total					\$59.90	\$5.44		-\$3,499.85

WGX - WESTGOLD RESOURCES. FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
14-Sep-2022	Sell	-1,200	\$.8500	-\$1,020.00	\$29.95	\$2.72	137029775	-\$990.05
31-Aug-2022	Sell	-2,800	\$.9300	-\$2,604.00	\$29.95	\$2.72	136612043	-\$2,574.05

Transaction Summary

1 JULY 2022 - 30 JUNE 2023



WGX - WESTGOLD RESOURCES. FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
26-Aug-2022	Sell	-2,000	\$1.0000	-\$2,000.00	\$29.95	\$2.72	136446735	-\$1,970.05
14-Jul-2022	Buy	4,000	\$1.1300	\$4,520.00	\$29.95	\$2.72	135201446	\$4,549.95
				Sub Total	\$119.80	\$10.88		-\$984.20

Transaction Summary

1 JULY 2022 - 30 JUNE 2023



The transaction summary is only able to display information available to Commonwealth Securities Limited. Certain transactions may not be displayed, including but not limited to transactions made off market such as Initial Public Offerings (IPOs) and Delivery vs Payment Settlements (DvP). Transactions regarding corporate actions or stock transfers are not included and can be found on your statements as issued by the company or the share registry. Transactions for Issuer Sponsored holdings placed outside of this account are not included in this summary. Links to some of the key share registries can be found below:

Computershare (<http://www.computershare.com/au/Pages/default.aspx>)
Link Market Services (<https://investorcentre.linkmarketservices.com.au/Login.aspx/Login>)
Boardroom Limited (<https://boardroomlimited.com.au>)
Security Transfer Registrars (<https://www.securitytransfer.com.au>)
Advanced Share Registry Services (<http://www.advancedshare.com.au/Home.aspx>)

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Interest & Estimated Dividend Summary



1 JULY 2022 - 30 JUNE 2023

SHARES - 2686946 - HIN 70996324

MR ERICH JOHN BROWN + MR ERIC JOHN BROWN <BROWN SUPERFUND A/C>

ESTIMATED DIVIDEND SUMMARY

SSR - SSR MINING INC. CDI 1:1 (CDI 1:1 FOREIGN EXEMPT TSX)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
11-Aug-2022	07-Sep-2022	Interim	\$0.0743	250	\$18.57	\$0.00	\$18.57	\$0.00
Sub Total					\$18.57	\$0.00	\$18.57	\$0.00
TOTAL					\$18.57	\$0.00	\$18.57	\$0.00

ESTIMATED INTEREST RECEIVED

There are no transactions on this account.

TOTAL

\$0.00

Interest & Estimated Dividend Summary



1 JULY 2022 - 30 JUNE 2023

(1) This is an estimate prepared by Commonwealth Securities Limited based upon units that you hold in accordance with our records and may not distinguish between cash dividends or dividends reinvested through any particular company's dividend reinvestment plan. Your actual entitlement will be determined by information recorded in the company's share registry at the relevant record dates. Amounts that may have been withheld for failing to provide your tax file number to your share registries are not disclosed on this report.

Dividends are estimated by CommSec based on the total registered Units held on the Record Date of the dividend. The following fields are estimated in accordance with the calculations outlined below:

- (a) Units = Total registered units of security held on the Record Date of the dividend
- (b) Est. Unfranked Amount = Units X Dividend per security X Unfranked %
- (c) Est. Franked Amount = Units X Dividend per security X Franked %
- (d) Est. Franking Credit = (Est. Franked Amount X company tax rate)/(100 - company tax rate)
- (e) Est. Total Dividend = Units x Dividend per security

(2) In order to be eligible to claim the benefit of a franking credit, you must be a 'qualified person'. You will be a qualified person if you satisfy:

One of the specific concessions in the legislation (for example, you are an individual whose total franking credit entitlement for the income year does not exceed \$5,000); and/or

The 45-day rule

The 45-day rule requires that if you are an Australian tax resident shareholder, you must have held the security 'at risk' for at least 45 consecutive days, not including date of purchase and date of sale. Where the 45 day holding requirement has not been satisfied, the 45-day rule may apply to deny the franking credits attached to the dividend received in respect of the particular security. The 45-day rule is complex. You should obtain your own taxation advice to understand how these provisions apply to you.

Please refer to the statements provided by the Share Registry for tax return purposes. These may include details of any foreign tax credits you may be entitled to and breakdown of any trust distribution you may have received.

For details of the components of your ASX listed trust distributions you will need to refer to the Annual Tax Statement issued by the trust manager.

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Interest & Estimated Dividend Summary



1 JULY 2022 - 30 JUNE 2023

GLOSSARY

Units	The number of registered securities that you own.
Unit Price	The Portfolio Valuation 'Unit Price' is calculated using a 'Reference' Price provided by the ASX which takes into account an adjustment to determine value at Close of Market if the Security does not trade in the Closing Single Price Auction on the Valuation Date.
Brokerage	The fee or charge that is paid by you when transacting a buy or sell.
Holder Identification Number (HIN)	When you are CHESS sponsored with a Broker you will be issued a unique number, called a HIN. Multiple holdings can be registered under the single HIN. A HIN starts with the letter X and usually followed by 10 numbers, e.g. X0001234567.
Dividend	A dividend is a payment made to shareholders from the company. This payment is a portion of the company's profits. ASX listed companies typically pay dividends twice a year, usually as an 'interim' dividend and a 'final dividend'. From time to time, a company may also pay a 'special' dividend.
Ex-dividend date	The ex-dividend date occurs two business days before the company's Record Date. To be entitled to a dividend a shareholder must have purchased the shares before the ex-dividend date. If you purchase shares on or after that date, the previous owner of the shares (and not you) is entitled to the dividend.
Interim dividend	A dividend paid during the year, usually accompanying a company's interim financial statements.
Final dividend	A dividend paid at the end of a company's financial year, representing a return based on the previous twelve months' financial performance and the future outlook.
Special dividend	A dividend paid by the company outside typical recurring (interim and final) dividend cycle.
Record date	The record date is the date the share registries use in determining who is entitled to a dividend or entitlement associated with a security. Those who held the security in the company and were on the register on the record date are eligible for the entitlement.
Payment date	The date on which a declared dividend is scheduled to be paid.
Unfranked dividend	Dividends which do not carry a franking credit.
Franked dividend	Franked dividends are paid to security holders out of profits on which the company has already paid tax.
Franking /Imputation Credit	A franking credit is your share of tax paid by a company on the profits from which your dividend is paid. They are also known as Imputation Credits.
Total subscription	Total subscription can include, but is not limited to market data and research subscription fees and share trade alerts.
Other fees	Other fees can include, but are not limited to: Off market transfer fees, conditional trading fees, rejection fees, early and late settlement fees, fail fees, SRN query, rebooking fees, cheque payment fee or cheque dishonour fees and the printing and posting of contract notes.
Corporate action (CA)	Any action initiated by the company or corporation, for the purpose of giving an entitlement to shareholders.

Financial Year Summary

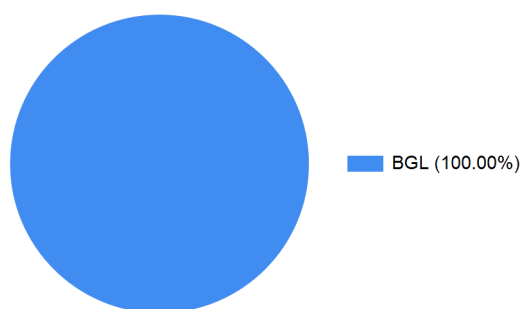
1 JULY 2022 - 30 JUNE 2023



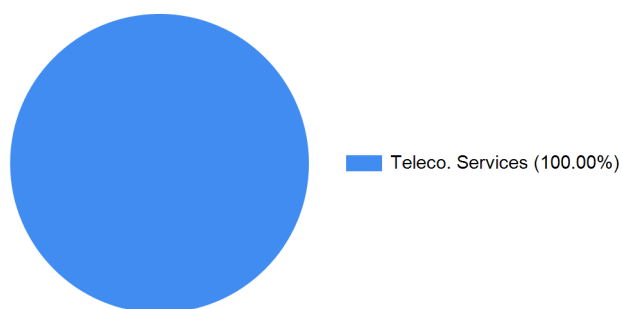
Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2023
Shares	4806229	MR ERICH JOHN BORNMAN BROWN + MRS MARIA BROWN <BROWN SF A/C>	\$2,540.00
CDIA	32859658	MR ERICH JOHN BORNMAN BROWN + MRS MARIA BROWN <BROWN SF A/C>	\$3,317.58
TOTAL PORTFOLIO VALUE			\$5,857.58

Allocation as at 30 June 2023

Shares in your portfolio



Sectors in your portfolio



Estimated Interest & Dividends

2022-2023 Financial Year

Est. Franked Dividends	\$0.00
Est. Unfranked Dividends	\$0.00
Est. Franking Credits	\$0.00
Est. Interest Received from Interest Rate Securities	\$0.00
Interest Received from Cash Account(s)	\$47.93
TOTAL INCOME	\$47.93

Fees & Charges

2022-2023 Financial Year

Total Brokerage (inc. GST)	\$79.85
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	\$0.00
TOTAL FEES & CHARGES	\$79.85

Financial Year Summary

1 JULY 2022 - 30 JUNE 2023



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Portfolio Valuation

30 JUNE 2023



SHARES - 4806229 - HIN 113129247

MR ERICH JOHN BORNMAN BROWN + MRS MARIA BROWN <BROWN SF A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
BGL - BELLEVUE GOLD LTD FPO (ORDINARY FULLY PAID)	2,000	\$1.2700	\$2,540.00	43.36%
		Sub Total	\$2,540.00	43.36%

Cash Accounts	Portfolio Value	% of Portfolio	
CDIA - 06716732859658	\$3,317.58	56.64%	
	TOTAL	\$5,857.58	100.00%

Portfolio Valuation

30 JUNE 2023



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Transaction Summary

1 JULY 2022 - 30 JUNE 2023



MR ERICH JOHN BORNMAN BROWN + MRS
MARIA BROWN <BROWN SF A/C>

SHARES - 4806229 - HIN 113129247

Total Buys and Sells	2022 - 2023 Financial Year
Total Buys (inc. Brokerage + GST)	\$2,389.95
Total Sells (inc. Brokerage + GST)	\$15,792.60

BGL - BELLEVUE GOLD LTD FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
23-Sep-2022	Buy	2,000	\$.7450	\$1,490.00	\$19.95	\$1.81	137245925	\$1,509.95
Sub Total					\$19.95	\$1.81		\$1,509.95

BOE - BOSS ENERGY LTD FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
26-Sep-2022	Sell	-3,000	\$2.3500	-\$7,050.00	\$19.95	\$1.81	137286490	-\$7,030.05
Sub Total					\$19.95	\$1.81		-\$7,030.05

MVR - VANECK RESOURCES ETF UNITS (VANECK AUSTRALIAN RESOURCES ETF)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
26-Sep-2022	Sell	-250	\$31.9800	-\$7,995.00	\$19.95	\$1.81	137299999	-\$7,975.05
Sub Total					\$19.95	\$1.81		-\$7,975.05

PDN - PALADIN ENERGY LTD FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
23-Sep-2022	Sell	-1,000	\$.7975	-\$797.50	\$10.00	\$0.91	137247693	-\$787.50
16-Sep-2022	Buy	1,000	\$.8700	\$870.00	\$10.00	\$0.91	137079632	\$880.00
Sub Total					\$20.00	\$1.82		\$92.50

Transaction Summary

1 JULY 2022 - 30 JUNE 2023



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Boardroom Limited (<https://boardroomlimited.com.au>)
Security Transfer Registrars (<https://www.securitytransfer.com.au>)
Advanced Share Registry Services (<http://www.advancedshare.com.au/Home.aspx>)

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Interest & Estimated Dividend Summary



1 JULY 2022 - 30 JUNE 2023

SHARES - 4806229 - HIN 113129247

MR ERICH JOHN BORNMAN BROWN + MRS MARIA BROWN <BROWN SF A/C>

ESTIMATED DIVIDEND SUMMARY

There are no transactions on this account.

TOTAL

\$0.00

ESTIMATED INTEREST RECEIVED

There are no transactions on this account.

TOTAL

\$0.00

INTEREST INCOME SUMMARY

Account	Interest
CDIA - 32859658	\$47.93
TOTAL	\$47.93

Interest & Estimated Dividend Summary



1 JULY 2022 - 30 JUNE 2023

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1 JULY 2022 - 30 JUNE 2023

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Franked dividend	Franked dividends are paid to security holders out of profits on which the company has already paid tax.
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Total subscription	Total subscription can include, but is not limited to market data and research subscription fees and share trade alerts.
Other fees	Other fees can include, but are not limited to: Off market transfer fees, conditional trading fees, rejection fees, early and late settlement fees, fail fees, SRN query, rebooking fees, cheque payment fee or cheque dishonour fees and the printing and posting of contract notes.
Corporate action (CA)	Any action initiated by the company or corporation, for the purpose of giving an entitlement to shareholders.

Interactive Brokers Australia Pty Ltd., AFSL 453554, ABN 98 166 929 568, Level 40, Grosvenor Place, 255 George Street, Sydney NSW

Account Information

Name	Brown Superfund
Account	U8477676
Address of Account Holder(s)	PO Box 2010 Whyalla Norrie, AU-SA 5608 Australia
Account Type	Individual
Customer Type	Trust
Account Capabilities	Cash
Base Currency	AUD

Net Asset Value

	June 30, 2022		June 30, 2023			Change	Change in NAV		
	Total		Long	Short	Total			Total	
Cash	10.00		12.07	0.00	12.07	2.07	Starting Value	10.00	
Total	10.00		12.07	0.00	12.07	2.07	Mark-to-Market	-6,850.83	
Time Weighted Rate of Return							-33.93%	Deposits & Withdrawals	6,951.00
								Dividends	2.23
								Withholding Tax	-0.34
								Change in Dividend Accruals	-0.01
								Interest	-1.45
								Change in Interest Accruals	0.03
								Commissions	-98.54
								Other FX Translations	-0.01
								Ending Value	12.07

Mark-to-Market Performance Summary

Symbol	Quantity		Price		Position	Mark-to-Market P/L				Code
	Prior	Current	Prior	Current		Transaction	Commissions	Other	Total	
Stocks										
DNA	0	0	--	--	-968.13	45.35	-15.99	0.00	-938.77	
ESTE	0	0	--	--	58.68	-11.58	-2.98	0.00	44.13	
KLXE	0	0	--	--	-83.99	-56.94	-2.98	0.00	-143.91	
LBRT	0	0	--	--	-50.11	-17.96	-2.97	1.89	-69.15	

Mark-to-Market Performance Summary

Symbol	Quantity		Price		Position	Mark-to-Market P/L				Code
	Prior	Current	Prior	Current		Transaction	Commissions	Other	Total	
Total Stocks					-1,043.55	-41.13	-24.92	1.89	-1,107.71	
Equity and Index Options										
CTRA 21APR23 30 C	0	0	--	--	-237.59	-30.19	-0.36	0.00	-268.13	
FXI 17FEB23 24 P	0	0	--	--	-988.54	-11.28	-5.10	0.00	-1,004.92	
INSW 17MAR23 49 C	0	0	--	--	-561.75	-43.90	-0.36	0.00	-606.02	
LIN 21APR23 290 P	0	0	--	--	-1,524.11	-463.73	-2.01	0.00	-1,989.85	
PBF 17MAR23 55 C	0	0	--	--	-561.76	30.28	-1.57	0.00	-533.06	
RRC 17MAR23 29 C	0	0	--	--	-333.13	-127.48	-4.87	0.00	-465.48	
UPS 17MAR23 175 P	0	0	--	--	-4,196.51	473.38	-5.70	0.00	-3,728.83	
XRX 21JUL23 17 P	0	0	--	--	4,508.52	-2,051.09	-41.23	0.00	2,416.20	
Total Equity and Index Options					-3,894.87	-2,224.01	-61.20	0.00	-6,180.08	
Forex										
AUD	10.00	12.07	1.0000	1.0000	0.00	0.00	0.00	0.00	0.00	
USD	0.00	0.00	--	1.5007	380.50	-27.77	-12.42	0.00	340.31	
Total Forex					380.50	-27.77	-12.42	0.00	340.31	
Total (All Assets)					-4,557.92	-2,292.91	-98.54	1.89	-6,947.48	
Broker Interest Paid and Received										-1.45
Withholding on Interest Received										-0.34
Total P/L for Statement Period										-6,948.93

Realized & Unrealized Performance Summary

Symbol	Cost Adj.	Realized					Unrealized					Total	Code	
		S/T Profit	S/T Loss	L/T Profit	L/T Loss	Total	S/T Profit	S/T Loss	L/T Profit	L/T Loss	Total			
Stocks														
DNA	0.00	0.00	-926.74	0.00	0.00	-926.74	0.00	0.00	0.00	0.00	0.00	0.00	-926.74	
ESTE	0.00	47.77	0.00	0.00	0.00	47.77	0.00	0.00	0.00	0.00	0.00	0.00	47.77	
KLXE	0.00	0.00	-141.58	0.00	0.00	-141.58	0.00	0.00	0.00	0.00	0.00	0.00	-141.58	
LBRT	0.00	0.00	-67.96	0.00	0.00	-67.96	0.00	0.00	0.00	0.00	0.00	0.00	-67.96	
Total Stocks	0.00	47.77	-1,136.27	0.00	0.00	-1,088.50	0.00	0.00	0.00	0.00	0.00	0.00	-1,088.50	
Equity and Index Options														
CTRA 21APR23 30 C	0.00	0.00	-272.32	0.00	0.00	-272.32	0.00	0.00	0.00	0.00	0.00	0.00	-272.32	
FXI 17FEB23 24 P	0.00	0.00	-986.24	0.00	0.00	-986.24	0.00	0.00	0.00	0.00	0.00	0.00	-986.24	
INSW 17MAR23 49 C	0.00	0.00	-596.02	0.00	0.00	-596.02	0.00	0.00	0.00	0.00	0.00	0.00	-596.02	
LIN 21APR23 290 P	0.00	0.00	-2,094.08	0.00	0.00	-2,094.08	0.00	0.00	0.00	0.00	0.00	0.00	-2,094.08	
PBF 17MAR23 55 C	0.00	0.00	-538.99	0.00	0.00	-538.99	0.00	0.00	0.00	0.00	0.00	0.00	-538.99	
RRC 17MAR23 29 C	0.00	0.00	-475.40	0.00	0.00	-475.40	0.00	0.00	0.00	0.00	0.00	0.00	-475.40	
UPS 17MAR23 175 P	0.00	0.00	-3,881.48	0.00	0.00	-3,881.48	0.00	0.00	0.00	0.00	0.00	0.00	-3,881.48	
XRX 21JUL23 17 P	0.00	2,378.84	0.00	0.00	0.00	2,378.84	0.00	0.00	0.00	0.00	0.00	0.00	2,378.84	
Total Equity and Index Options	0.00	2,378.84	-8,844.53	0.00	0.00	-6,465.70	0.00	0.00	0.00	0.00	0.00	0.00	-6,465.70	
Forex														
USD	0.00	115.25	-9.92	0.00	0.00	105.32	0.00	0.00	0.00	0.00	0.00	0.00	105.32	
Total Forex	0.00	115.25	-9.92	0.00	0.00	105.32	0.00	0.00	0.00	0.00	0.00	0.00	105.32	

Realized & Unrealized Performance Summary

Symbol	Cost Adj.	Realized					Unrealized					Total	Code
		S/T Profit	S/T Loss	L/T Profit	L/T Loss	Total	S/T Profit	S/T Loss	L/T Profit	L/T Loss	Total		
Total (All Assets)	0.00	2,541.85	-9,990.73	0.00	0.00	-7,448.88	0.00	0.00	0.00	0.00	0.00	-7,448.88	

Cash Report

		Total
Base Currency Summary		
Starting Cash		10.00
Commissions		-98.54
Deposits		20,000.00
Withdrawals		-13,049.00
Dividends		2.23
Broker Interest Paid and Received		-1.45
Trades (Sales)		49,032.34
Trades (Purchase)		-56,028.68
Withholding Tax		-0.34
Cash FX Translation Gain/Loss		145.51
Ending Cash		12.07
Ending Settled Cash		12.07
AUD		
Starting Cash		10.00
Commissions		-12.42
Deposits		20,000.00
Withdrawals		-13,049.00
Broker Interest Paid and Received		1.17
Trades (Sales)		14,591.32
Trades (Purchase)		-21,529.00
Ending Cash		12.07
Ending Settled Cash		12.07
USD		
Starting Cash		0.00
Commissions		-58.42
Dividends		1.50
Broker Interest Paid and Received		-1.78
Trades (Sales)		23,375.18
Trades (Purchase)		-23,316.25
Withholding Tax		-0.23
Ending Cash		0.00
Ending Settled Cash		0.00

Trades

Symbol	Date/Time	Quantity	T. Price	C. Price	Proceeds	Comm/Fee	Basis	Realized P/L	MTM P/L	Code
Stocks										

Trades

USD											
Symbol	Date/Time	Quantity	T. Price	C. Price	Proceeds	Comm/Fee	Basis	Realized P/L	MTM P/L	Code	
DNA	2022-11-30, 01:33:14	1,000	1.8600	1.8500	-1,860.00	-5.00	1,865.00	0.00	-10.00	O	
DNA	2023-04-24, 23:30:01	-100	1.3100	1.2700	131.00	-1.02	-186.50	-56.52	4.00	C;P	
DNA	2023-04-25, 23:31:42	-900	1.2500	1.2100	1,125.00	-4.64	-1,678.50	-558.14	36.00	C;P	
Total DNA		0			-604.00	-10.66	0.00	-614.66	30.00		
ESTE	2023-02-23, 01:30:00	40	12.7100	12.9500	-508.40	-1.00	509.40	0.00	9.60	O	
ESTE	2023-04-24, 23:30:00	-40	13.5600	13.9900	542.40	-1.01	-509.40	31.99	-17.20	C;P	
Total ESTE		0			34.00	-2.01	0.00	31.99	-7.60		
KLXE	2023-02-23, 01:30:02	40	12.2700	11.8500	-490.80	-1.00	491.80	0.00	-16.80	O	
KLXE	2023-04-24, 23:30:02	-40	9.9500	10.4900	398.00	-1.01	-491.80	-94.81	-21.60	C	
Total KLXE		0			-92.80	-2.01	0.00	-94.81	-38.40		
LBRT	2023-02-23, 01:30:00	30	14.8200	14.8800	-444.60	-1.00	445.60	0.00	1.80	O	
LBRT	2023-04-24, 23:30:00	-30	13.3700	13.8300	401.10	-1.01	-445.60	-45.51	-13.80	C	
Total LBRT		0			-43.50	-2.01	0.00	-45.51	-12.00		
Total					-706.30	-16.68	0.00	-722.98	-28.00		
Total in AUD					-1,005.86	-24.92	-57.72	-1,088.50	-41.13		
Symbol	Date/Time	Quantity	T. Price	C. Price	Proceeds	Comm/Fee	Basis	Realized P/L	MTM P/L	Code	
Equity and Index Options											
USD											
CTRA 21APR23 30 C	2022-11-22, 01:30:03	1	1.8200	1.6206	-182.00	-0.24	182.24	0.00	-19.94	O	
CTRA 21APR23 30 C	2023-04-22, 06:20:00	-1	0.0000	0.0000	0.00	0.00	-182.24	-182.24	0.00	C;Ep	
Total CTRA 21APR23 30 C		0			-182.00	-0.24	0.00	-182.24	-19.94		
FXI 17FEB23 24 P	2022-11-23, 02:50:32	5	1.3500	1.3350	-675.00	-3.39	678.39	0.00	-7.50	O	
FXI 17FEB23 24 P	2023-02-18, 08:20:00	-5	0.0000	0.0000	0.00	0.00	-678.39	-678.39	0.00	C;Ep	
Total FXI 17FEB23 24 P		0			-675.00	-3.39	0.00	-678.39	-7.50		
INSW 17MAR23 49 C	2023-03-18, 07:20:00	-1	0.0000	0.0000	0.00	0.00	-399.24	-399.24	0.00	C;Ep	
Total INSW 17MAR23 49 C		-1			0.00	0.00	-399.24	-399.24	0.00		
INSW 17MAR23 50 C	2022-11-22, 01:32:35	1	3.9900	3.7000	-399.00	-0.24	399.24	0.00	-29.00	O	
Total INSW 17MAR23 50 C		1			-399.00	-0.24	399.24	0.00	-29.00		
LIN 21APR23 290 P	2022-12-15, 01:30:01	2	7.0000	5.4086	-1,400.00	-1.38	1,401.38	0.00	-318.28	O;P	
LIN 21APR23 290 P	2023-04-22, 06:20:00	-2	0.0000	0.0000	0.00	0.00	-1,401.38	-1,401.38	0.00	C;Ep	
Total LIN 21APR23 290 P		0			-1,400.00	-1.38	0.00	-1,401.38	-318.28		
PBF 17MAR23 55 C	2022-11-22, 01:30:02	1	3.6000	3.8000	-360.00	-1.04	361.04	0.00	20.00	O	
PBF 17MAR23 55 C	2023-03-18, 07:20:00	-1	0.0000	0.0000	0.00	0.00	-361.04	-361.04	0.00	C;Ep	
Total PBF 17MAR23 55 C		0			-360.00	-1.04	0.00	-361.04	20.00		

Trades											
Symbol	Date/Time	Quantity	T. Price	Proceeds	Comm in AUD	MTM in AUD	Code				
RRC 17MAR23 29 C	2023-01-31, 01:30:01	5	0.6300	0.4500	-315.00	-3.44	318.44	0.00	-90.00	O;P	
RRC 17MAR23 29 C	2023-03-18, 07:20:00	-5	0.0000	0.0000	0.00	0.00	-318.44	-318.44	0.00	C;Ep	
Total RRC 17MAR23 29 C		0			-315.00	-3.44	0.00	-318.44	-90.00		
UPS 17MAR23 175 P	2023-01-31, 01:32:12	4	6.5000	7.3250	-2,600.00	-2.75	2,602.75	0.00	330.00	O;P	
UPS 17MAR23 175 P	2023-03-18, 00:30:43	-4	0.0100	0.0000	4.00	-1.21	-2,602.75	-2,599.96	4.00	C	
Total UPS 17MAR23 175 P		0			-2,596.00	-3.96	0.00	-2,599.96	334.00		
XRX 21JUL23 17 P	2023-02-09, 01:30:00	10	2.1900	1.9630	-2,190.00	-6.99	2,196.99	0.00	-227.00	O;P	
XRX 21JUL23 17 P	2023-02-09, 01:30:00	10	2.1900	1.9630	-2,190.00	-6.99	2,196.99	0.00	-227.00	O;P	
XRX 21JUL23 17 P	2023-04-21, 23:30:04	-20	3.0000	3.4669	6,000.00	-14.08	-4,393.98	1,591.94	-933.80	C;P	
Total XRX 21JUL23 17 P		0			1,620.00	-28.06	0.00	1,591.94	-1,387.80		
Total					-4,307.00	-41.74	0.00	-4,348.74	-1,498.52		
Total in AUD					-5,962.72	-61.20	-441.78	-6,465.70	-2,224.01		
Symbol	Date/Time	Quantity	T. Price	Proceeds	Comm in AUD	MTM in AUD	Code				
Forex											
USD											
AUD.USD	2022-11-22, 01:31:12	-821	0.66112	542.78	0.00	0.71	L				
AUD.USD	2022-11-22, 01:31:12	-1	0.66215	0.66	0.00	0.00	L				
AUD.USD	2022-11-22, 01:33:35	-604	0.66165	399.64	0.00	1.01	L				
AUD.USD	2022-11-23, 02:51:33	-1,022	0.66355	678.15	0.00	-2.00	L				
AUD.USD	2022-11-25, 10:01:33	0.4748	0.67649	-0.32	0.00	0.00					
AUD.USD	2022-11-30, 01:35:14	-2,781	0.67065	1,865.08	-0.06	7.66	L				
AUD.USD	2022-12-06, 14:00:19	-1	0.6713	0.67	0.00	0.00	L				
AUD.USD	2022-12-08, 11:40:23	0.6081	0.6725	-0.41	0.00	0.00					
AUD.USD	2022-12-15, 01:32:02	-2,043	0.6860	1,401.50	-0.04	-1.02	L				
AUD.USD	2022-12-17, 11:46:10	0.182	0.66865	-0.12	0.00	0.00					
AUD.USD	2023-01-06, 13:53:57	-1	0.6762	0.68	0.00	-0.02	L				
AUD.USD	2023-01-10, 11:45:26	0.6454	0.69135	-0.45	0.00	0.00					
AUD.USD	2023-01-31, 01:32:02	-451	0.70705	318.88	0.00	0.66	L				
AUD.USD	2023-01-31, 01:33:13	-3,680	0.70715	2,602.31	-0.07	5.91	L				
AUD.USD	2023-02-06, 11:07:05	-1	0.69195	0.69	0.00	0.01	L				
AUD.USD	2023-02-08, 11:49:21	0.3163	0.69597	-0.22	0.00	0.00					
AUD.USD	2023-02-09, 01:32:01	-6,321	0.69515	4,394.04	-0.13	25.32	L				

Trades											
AUD.USD	2023-02-11, 11:46:10		0.0898	0.6919		-0.06	0.00			0.00	
AUD.USD	2023-02-23, 01:31:03		-2,120	0.6826		1,447.11	-0.04			6.39	L
AUD.USD	2023-02-25, 11:43:39		0.4639	0.67262		-0.31	0.00			0.00	
AUD.USD	2023-03-06, 11:08:33		-2	0.67545		1.35	0.00			0.01	L
AUD.USD	2023-03-08, 11:43:54		0.9278	0.65845		-0.61	0.00			0.00	
AUD.USD	2023-03-23, 10:43:15		6.0793	0.6685		-4.06	0.00			0.00	
AUD.USD	2023-04-25, 19:19:52		11,181.27	0.66665		-7,453.99	-2.99			-68.30	
AUD.USD	2023-05-01, 15:57:53		1,686.49	0.6641		-1,120.00	-3.02			-2.69	
AUD.USD	2023-05-03, 14:01:27		-1,680	0.66675		1,120.14	-3.00			-1.13	
AUD.USD	2023-05-29, 11:38:55		1,712.4	0.65405		-1,120.00	-3.07			-0.30	
AUD.USD	2023-05-31, 09:45:34		1.3709	0.65179		-0.89	0.00			0.00	
Total AUD.USD			-6,937.6817			5,072.23	-12.42			-27.77	
Total						5,072.23	-12.42			-27.77	
Total in AUD						6,909.92	-12.42			-27.77	

Interest Accruals

Base Currency Summary

Starting Accrual Balance	0.00
Interest Accrued	-1.42
Accrual Reversal	1.45
FX Translation	-0.03
Ending Accrual Balance	0.00
AUD	
Starting Accrual Balance	0.00
Interest Accrued	1.17
Accrual Reversal	-1.17
Ending Accrual Balance	0.00
USD	
Starting Accrual Balance	0.00
Interest Accrued	-1.78
Accrual Reversal	1.78
Ending Accrual Balance	0.00
Ending Accrual Balance in AUD	0.00

Withholding Tax

Date	Description	Amount	Code
USD			
2023-03-21	LBRT(US53115L1044) Cash Dividend USD 0.05 per Share - US Tax	-0.23	
Total		-0.23	
Total in AUD		-0.34	

Dividends

Date	Description	Amount
USD		
2023-03-21	LBRT(US53115L1044) Cash Dividend USD 0.05 per Share (Ordinary Dividend)	1.50
Total		1.50
Total in AUD		2.23

Change in Dividend Accruals

Symbol	Date	Ex Date	Pay Date	Quantity	Tax	Fee	Gross Rate	Gross Amount	Net Amount	Code
Starting Dividend Accruals in AUD									0.00	
Stocks										
USD										
LBRT	2023-03-03	2023-03-03	2023-03-20	30	0.23	0.00	0.05	1.50	1.27	Po
LBRT	2023-03-21	2023-03-03	2023-03-20	30	-0.23	0.00	0.05	-1.50	-1.27	Re
Total					0.00	0.00		0.00	0.00	

Interest

Date	Description	Amount
AUD		
2022-07-06	AUD Credit Interest for Jun-2022	0.05
2022-12-05	AUD Credit Interest for Nov-2022	0.97
2023-01-05	AUD Credit Interest for Dec-2022	0.15
Total		1.17
USD		
2022-12-05	USD Debit Interest for Nov-2022	-0.34
2023-01-05	USD Debit Interest for Dec-2022	-0.23
2023-02-03	USD Debit Interest for Jan-2023	-0.47
2023-03-03	USD Debit Interest for Feb-2023	-0.74
Total		-1.78
Total in AUD		-2.62
Total Interest in AUD		-1.45

Deposits & Withdrawals

Date	Description	Amount
AUD		
2022-11-08	Electronic Fund Transfer	15,000.00
2022-11-09	Electronic Fund Transfer	5,000.00
2023-04-28	Cancellation	11,349.00
2023-04-28	Disbursement Initiated by Maria Brown	-11,349.00
2023-05-01	Disbursement Initiated by Maria Brown	-11,349.00
2023-06-06	Disbursement Initiated by Maria Brown	-1,700.00
Total		6,951.00

Change in Dividend Accruals

Symbol	Date	Ex Date	Pay Date	Quantity	Tax	Fee	Gross Rate	Gross Amount	Net Amount	Code
Total in AUD					0.00	0.00		-0.02	-0.01	
Ending Dividend Accruals in AUD									0.00	

Financial Instrument Information

Symbol	Description	Conid	Security ID	Listing Exch	Multiplier	Type	Code		
Stocks									
DNA	GINKGO BIOWORKS HOLDINGS INC	514485024	US37611X1000	NYSE	1	COMMON			
ESTE	EARTHSTONE ENERGY INC - A	274947109	US27032D3044	NYSE	1	COMMON			
KLXE	KLX ENERGY SERVICES HOLDING	436736648	US48253L2051	NASDAQ	1	COMMON			
LBRT	LIBERTY ENERGY INC	302202060	US53115L1044	NYSE	1	COMMON			
Symbol	Description	Conid	Listing Exch	Multiplier	Expiry	Delivery Month	Type	Strike	Code
Equity and Index Options									
CTRA 230421C00030000	CTRA 21APR23 30 C	580037364	CBOE	100	2023-04-21	2023-04	C	30	
FXI 230217P00024000	FXI 17FEB23 24 P	567893587	CBOE	100	2023-02-17	2023-02	P	24	
INSW 230317C00049000	INSW 17MAR23 49 C	586092891	CBOE	100	2023-03-17	2023-03	C	49	
LIN 230421P00290000	LIN 21APR23 290 P	580244432	CBOE	100	2023-04-21	2023-04	P	290	
PBF 230317C00055000	PBF 17MAR23 55 C	590005754	CBOE	100	2023-03-17	2023-03	C	55	
RRC 230317C00029000	RRC 17MAR23 29 C	573832909	CBOE	100	2023-03-17	2023-03	C	29	
UPS 230317P00175000	UPS 17MAR23 175 P	609340744	CBOE	100	2023-03-17	2023-03	P	175	
XRX 230721P00017000	XRX 21JUL23 17 P	598588819	CBOE	100	2023-07-21	2023-07	P	17	

Codes

Code	Meaning	Code (Cont.)	Meaning (Cont.)
A	Assignment	LD	Adjusted by Loss Disallowed from Wash Sale
ADR	ADR Fee Accrual	LI	Last In, First Out (LIFO) tax basis election
AEx	Automatic exercise for dividend-related recommendation.	LT	Long Term P/L
AFx	AutoFX conversion resulting from trading	Lo	Direct Loan
Adj	Adjustment	M	Entered manually by IB
Al	Allocation	MEx	Manual exercise for dividend-related recommendation.
Aw	Away Trade	ML	Maximize Losses tax basis election
B	Automatic Buy-in	MLG	Maximize Long Term Gain tax basis election
Bo	Direct Borrow	MLL	Maximize Long Term Loss tax basis election
C	Closing Trade	MSG	Maximize Short Term Gain tax basis election
CD	Cash Delivery	MSL	Maximize Short Term Loss tax basis election
CP	Complex Position	O	Opening Trade
Ca	Cancelled	P	Partial Execution
Co	Corrected Trade	PI	Price Improvement
Cx	Part or all of this transaction was a Crossing executed as dual agent by IB for two IB customers	Po	Interest or Dividend Accrual Posting

Codes

Code	Meaning	Code (Cont.)	Meaning (Cont.)
ETF	ETF Creation/Redemption	Pr	Part or all of this transaction was executed by the Exchange as a Crossing by IB against an IB affiliate and is therefore classified as a Principal and not an agency trade
Ep	Resulted from an Expired Position	R	Dividend Reinvestment
Ex	Exercise	RED	Redemption to Investor
FP	The fractional portion of this trade was executed against IB or an affiliate.	RI	Recurring Investment
FPA	The fractional portion of this trade was executed against IB or an affiliate. IB acted as agent for the whole share portion of this trade.	RP	IB acted as agent for the fractional share portion of this trade, which was executed by an IB affiliate as riskless principal.
G	Trade in Guaranteed Account Segment	RPA	IB acted as agent for both the fractional share portion and the whole share portion of this trade; the fractional share portion was executed by an IB Affiliate as riskless principal.
GEA	Exercise or Assignment resulting from offsetting positions	Rb	Rebill
HC	Highest Cost tax basis election	Re	Interest or Dividend Accrual Reversal
HFI	Investment Transferred to Hedge Fund	Ri	Reimbursement
HFR	Redemption from Hedge Fund	SI	This order was solicited by Interactive Brokers
I	Internal Transfer	SL	Specific Lot tax basis election
IA	The transaction was executed against IB or an affiliate	SO	This order was marked as solicited by your Introducing Broker
IM	A portion of the order was executed against IB or an affiliate; IB acted as agent on a portion.	SS	Customer designated this trade for shortened settlement and so is subject to execution at prices above the prevailing market
INV	Investment Transfer from Investor	ST	Short Term P/L
IPO	This transaction was executed as part of an IPO in which IB was a member of the selling group and is classified as a Principal trade.	T	Transfer
L	Ordered by IB (Margin Violation)	Un	Unvested shares from stock grant

Notes/Legal Notes

Notes

- This statement has been prepared by Interactive Brokers Australia Pty Ltd AFSL 453554, ABN 98 166 929 568, Level 40, Grosvenor Place, 255 George Street, Sydney NSW to confirm the Transactions covered herein. IBA is a participant of ASX market, the ASX 24 market and the Chi-X Australia market.
- Transactions in products on Australia exchanges which settle via CHESS ((including ordinary shares, units, bonds, hybrids, CDs, exchange-traded Australian Government Bonds (AGBs) , exchange-traded products (including ETFs), warrants and instalments)) settle on trade date plus two days, i.e. T+2, and options and futures settle on trade date plus one day, i.e. T+1. Share (including stock) transactions on international exchanges generally settle on trade date plus 3 days, i.e. T+3 (some exchanges have longer or shorter settlement periods) and options and futures traded on international exchanges settle on the trade date plus one day, i.e. T+1. A reference to a "trade date" is a reference to the trade date in the place where the market for the relevant product is located. Ending settled cash reflects the cash which has actually settled.
- Initial and maintenance margin requirements are available within the Account Window of the Trader Workstation.
- Quantities preceded by a "-" sign indicate sell transactions. Other transactions are purchases.
- In case of partial executions, commissions are charged on the total quantity executed on the original order. The commission is displayed on the first partial execution only.
- Each closed lot indicated above with a reference to note (6) was chosen by the end of the trading day to be sold versus the specific opening purchase identified in that row.
- Times are displayed in Australian Eastern Standard Time (AEST)/Australian Eastern Daylight Savings Time (AEDT); there will therefore be a difference between the times reported in this statement/report and the times that a trade is reported by the exchange to have occurred in markets which operate in a different time zone. This report covers the period which begins at 10am on a given day through to 10am on the day following the given day unless otherwise indicated.
- You are responsible for promptly checking this statement. You must immediately notify IBA if you become aware that there is an error in this statement. We are entitled to assume that the trades confirmed in this statement are correct unless you notify us of any error within 24 hours following IBA (or someone on its behalf) giving you this statement. If IBA confirms execution or cancellation in error and you delay reporting such error, IBA reserves the right to remove the Transaction from the account or require you to accept the Transaction, in IBA's absolute discretion. Please contact the Interactive Brokers Australia Customer Service Department through by lodging a ticket via account management or via the other means outlined on our website. You may also contact IB by phone, but if you report an error by phone, you should reconfirm such oral communication in writing.
- Unless otherwise noted, Interactive Brokers acted as agent in the execution of all exchange traded products. IBA acts as principal in all over-the-counter transactions, including foreign currency spot and contracts for difference and derivatives issued to you under the Stock Yield Enhancement Program.
- All VWAP trades are effected pursuant to an average price formula based on a reference price provided by a third-party data provider. Additional information and reference prices are available upon request. IBA, as agent, effects VWAP transactions through a market making affiliate, which acts as principal in such transactions and may have a long or short position in the security and may have profited or lost in connection with the transaction.
- All reports, statements and confirmations issued by IBA are subject to the Applicable Laws, the directions, decisions and requirements of the relevant market operator, the clearing rules and where relevant, the relevant settlement rules, the customs and usages of the relevant financial market and the correction of errors and omissions.

Notes/Legal Notes

12. Trades in Cash Market Products (as that term is defined in the relevant market integrity rules) on ASX and Chi-X Australia are cleared by BNP Paribas Securities Services, ARBN 149 440 291, AFSL 402467, who is a participant of ASX Clear Pty Ltd and ASX Settlement Pty Ltd. Trades in Derivative Products on ASX and all products on ASX 24 are cleared by Interactive Brokers Australia as a participant of ASX Clear Pty Ltd and ASX Clear (Futures) Pty Ltd. If your transaction was a crossing transaction, IBA may have either acted on behalf of (i) both the buyer and seller of this transaction, or (ii) on behalf of the buyer or seller on one side of the transaction and act as Principal on the other side. Under the Corporations Act 2001, where IBA enters into an exchange traded derivatives on a customer's behalf, IB is regarded as having issued the derivative to the customer.
13. Applicable fees for your transactions is available on the Interactive Brokers Australia website www.interactivebrokers.com.au under "Pricing".
14. Borrow Fee Rate represents the cost to borrow stock expressed in percent per annum. It is applied to the collateral value on the stock borrow contract and is separate from any interest earned on credit cash balances. Similarly, Loan Fee Rate represents the benefit to lend stock. A positive rate indicates a cost to the borrower/benefit to the lender and a negative rate indicates a benefit to the borrower/cost to the lender. In general, the fee rates for hard-to-borrow stocks are higher than for normal availability stocks.
15. The closing prices on this Activity Statement are indicative and may come from third-party sources. While Interactive Brokers Australia reasonably believes the information presented in this statement is correct, Interactive Brokers Australia does not warrant the accuracy of the prices provided by third-party sources.
16. All Market Data and Research services are provided through Global Financial Information Services (GmbH).
17. Market data is provided by Global Financial Information Services (GmbH). Your local broker collects amounts owed for fees and tax for such data on behalf of Global Financial Information Services (GmbH). Note, you are responsible for any applicable taxes relating to the provision of these services.

Offshore Markets Notes: The following specific notices relate to transactions occurring on non-Australian markets only:

18. Affiliates of Interactive Brokers Australia receive compensation from fund companies in connection with the purchase and holding of mutual fund shares by customers of Interactive Brokers LLC. Such compensation includes, but is not limited to, Rule 12b-1 fees which are paid out of the funds assets. The source and amount of any remuneration received will be furnished upon written request of the customer.
19. The following entities clear non-Australian exchange transactions: Interactive Brokers LLC; Interactive Brokers Canada Inc.; Interactive Brokers Hong Kong Limited; Interactive Brokers Securities Japan, Inc.; Interactive Brokers (U.K.) Limited; Timber Hill Europe AG; Timber Hill LLC; ABN Amro Clearing Singapore Pte. Ltd.; BBVA Bancomer, S.A.; BNP Paribas Securities Services, Milan Branch; Citibank International plc; Euroclear Bank S.A./N.V.; Shinhan Securities Co., Ltd.; Skandinaviska Enskilda Banken AB.; Skandinaviska Enskilda Merchang Banking, Oslo Branch
20. Trades marked with the exchange indicator of TMBR were effected by IBA as agent through a market making affiliate, which acted as principal in the transaction and may have a long or short position in the security and may have profited or lost in connection with the transaction.
21. Affiliates of IBA may also receive liquidity rebates from Alternative Trading Systems and exchanges for certain orders. Affiliates of IBA may receive payment for some option orders pursuant to exchange-mandated marketing fee programs or other arrangements. Affiliates of IBA do not generally accept payment for order flow for security futures orders. The source and nature of any compensation received by an affiliate of IBA in connection with any transaction is available upon written request of the customer. For further information, including a full list of IBA's affiliates, check the IB AU website or email help@interactivebrokers.com.



Gold Australia (SA) Pty Ltd
ABN 72 641 570 309

T/A As Good As Gold Australia
Suite 5, Level 1, 161 Ward Street
North Adelaide South Australia 5006

TAX INVOICE
SI-00021597

BILL TO

Brown Superfund

PO Box 2010
Whyalla Norrie
South Australia
Australia 5608

SHIP TO

Invoice Date: 17/02/2023
Payment Due: 19/02/2023
Online Order No.
Salesperson: Jarrad Panes
Delivery Method: Vault

Code	Product Description	Qty	Price	GST	Total Price (Ex. GST)
AGA-XAGAGPB1	As Good As Gold Premium 1 kilo Silver Bar	45.00	1,089.20	0.00	49,014.00

COMMENTS

TERMS OF SALE

Your order is locked-in and all prices have been confirmed.

This sales invoice constitutes a legally binding contract between "You" the buyer and "As Good As Gold Australia" the seller, as per our terms of trade.

PAYMENT DETAILS



Pay by Direct Deposit

ACCOUNT NAME
Gold Australia (SA) Pty Ltd

BANK NAME
Westpac

BSB NUMBER
035-002

REFERENCE
SI-00021597

ACCOUNT NUMBER
460 633

Subtotal 49,014.00
Freight Charges 0.00
Total GST 0.00

Total Amount AUD 49,014.00



Gold Australia (SA) Pty Ltd
ABN 72 641 570 309
Level 30, 91 King William Street
ADELAIDE SA 5000
AUSTRALIA

TAX INVOICE

Invoice Number SI-00019474
Invoice Date 30 Sep 2022
Payment Due 02 Oct 2022

Brown Superfund
PO Box 2010
WHYALLA NORRIE SOUTH AUSTRALIA 5608
AUSTRALIA

Description	Quantity	Unit Price	GST	Amount AUD
AGA-XAGAGFR01 - AG Freedom 1 oz Silver Round	250.00	37.40	GST Free	9,350.00
AGA-XAGAGPB10 - As Good As Gold Premium 10 oz Silver Bar	60.00	344.70	GST Free	20,682.00
AGA-XAGAGPB1 - As Good As Gold Premium 1 kilo Silver Bar	20.00	1,037.00	GST Free	20,740.00
			Subtotal	50,772.00
			Total GST Free	0.00
			Invoice Total AUD	50,772.00
			Total Net Payments AUD	50,772.00
			Balance Due AUD	0.00

PAYMENT DETAILS

Pay by Direct Deposit

ACCOUNT NAME
Gold Australia (SA) Pty Ltd

BANK NAME
Westpac

BSB NUMBER
035-002

REFERENCE
SI-00019474

ACCOUNT NUMBER
460 633



Activity statement 004

Date generated	12 July 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

9 results found - from **12 July 2021** to **12 July 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
3 Oct 2022	30 Sep 2022	Payment received		\$2,085.00	\$0.00
28 Sep 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$2,085.00		\$2,085.00 DR
5 Jul 2022	4 Jul 2022	Payment received		\$2,044.00	\$0.00
28 Jun 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$2,044.00		\$2,044.00 DR
27 Apr 2022	26 Apr 2022	Payment received		\$2,044.00	\$0.00
28 Mar 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$2,044.00		\$2,044.00 DR
5 Jan 2022	4 Jan 2022	Payment received		\$2,044.00	\$0.00
22 Dec 2021	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$2,044.00		\$2,044.00 DR
5 Nov 2021	16 May 2022	Original Activity Statement for the period ending 30 Jun 21		\$0.00	\$0.00



Income tax 002

Date generated	12 July 2023
Overdue	\$2,104.68 DR
Not yet due	\$0.00
Balance	\$2,104.68 DR

Transactions

4 results found - from **12 July 2021** to **12 July 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
8 Nov 2022	8 Nov 2022	General interest charge			\$2,104.68 DR
8 Nov 2022	8 Nov 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22		\$5,997.91	\$2,104.68 DR
1 Jun 2022	1 Jun 2022	General interest charge			\$8,102.59 DR
29 Nov 2021	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$8,102.59		\$8,102.59 DR

Due Date: 01 May 2023

TAX INVOICE

Trustee for Brown Superfund
1 Spinifex Rte
FALSE BAY SA 5601
AUSTRALIA

Invoice Number
INV-1334

Invoice Date
24 Apr 2023

Description	GST	Amount
For Professional Services including:		
On charging Australian Securities & Investment Commission (ASIC) setup fees at cost.	No GST	538.00
- Change of Self Managed Superannuation Fund to a corporate trustee including all legal and accounting disbursements	10%	1,002.00
	Subtotal	1,448.91
	Total GST 10%	91.09
	Invoice Total	1,540.00
	Payments Received	0.00
	Amount Due	\$1,540.00

Account payment terms are STRICTLY 7 days net
accounts@smsfaustralia.com

How to Pay



EFT directly into our bank account:
Account: SMSF Australia Pty Ltd
BSB: 065-004 Account No: 1108 1117
Reference: Name and INV-1334



Credit card payment via Stripe
VISA or MasterCard Accepted
3% surcharge oncharged

Due Date: 04 Nov 2022

TAX INVOICE

Trustee for Brown Superfund
16 Williams St
QUORN SA 5433
AUSTRALIAInvoice Number
INV-1174Invoice Date
28 Oct 2022

Description	GST	Amount
For Professional Services including:		
Accounting time completing entry, reconciliations, members statements, financials and tax return for the fund	10%	1,155.00
Audit costs including disbursement to independent auditor	10%	330.00
Class Super Software costs oncharged	10%	275.00
Fee for actuarial certificate	10%	97.90
	Subtotal	1,689.00
	Total GST 10%	168.90
	Invoice Total	1,857.90
	Payments Received	0.00
	Amount Due	\$1,857.90

Account payment terms are STRICTLY 7 days net
accounts@smsfaustralia.com

How to Pay

EFT directly into our bank account:
Account: SMSF Australia Pty Ltd
BSB: 065-004 Account No: 1108 1117
Reference: Name and INV-1174Credit card payment via Stripe
VISA or MasterCard Accepted
3% surcharge oncharged

ERICH JOHN BROWN AND ERIC JOHN BROWN ATF
 BROWN SUPERFUND
 1 SPINIFEX RTE
 FALSE BAY SA Australia 5601

01 July 2023

Dear ERICH JOHN BROWN AND ERIC JOHN BROWN ATF BROWN SUPERFUND,
 Here's your account information and a list of transactions from 01/07/22-01/07/23.

Account name ERICH JOHN BROWN AND ERIC JOHN BROWN ATF BROWN SUPERFUND
BSB 067167
Account number 18245086
Account type Accel Cash
Date opened 15/07/2015

Date	Transaction details	Amount	Balance
01 Jul 2022	Credit Interest	\$14.44	\$189,252.62
04 Jul 2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 4432656435574260 Qtrly tax assess	-\$2,044.00	\$187,208.62
04 Jul 2022	DEFT INSURANCE NetBank BPAY 20362 4054728191701997 Pay insurance	-\$2,507.78	\$184,700.84
18 Jul 2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	-\$19,499.80	\$165,201.04
26 Jul 2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	\$5,100.05	\$170,301.09
29 Jul 2022	Transfer To CoinSpot NetBank 996320385152	-\$5,000.00	\$165,301.09
31 Jul 2022	Transfer To CoinSpot NetBank 996320444836	-\$5,000.00	\$160,301.09
01 Aug 2022	Credit Interest	\$24.12	\$160,325.21
13 Aug 2022	Transfer To CoinSpot NetBank 996321090046	-\$5,000.00	\$155,325.21
17 Aug 2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	\$4,730.05	\$160,055.26
30 Aug 2022	Transfer To CoinSpot NetBank 996321864423	-\$20,000.00	\$140,055.26
30 Aug 2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	\$1,970.05	\$142,025.31
01 Sep 2022	Credit Interest	\$59.96	\$142,085.27
01 Sep 2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	\$92.35	\$142,177.62

Date	Transaction details	Amount	Balance
02 Sep 2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	\$4,158.49	\$146,336.11
06 Sep 2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	-\$8,245.11	\$138,091.00
07 Sep 2022	Direct Credit 458106 SSR DIVIDEND SEP22/00802096	\$18.56	\$138,109.56
08 Sep 2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	\$677.04	\$138,786.60
12 Sep 2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	\$4,514.40	\$143,301.00
16 Sep 2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	\$6,368.59	\$149,669.59
19 Sep 2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	\$18,322.65	\$167,992.24
23 Sep 2022	Wdl Branch WHYALLA	-\$50,000.00	\$117,992.24
23 Sep 2022	Transfer to xx9658 CommBank app shares	-\$10,000.00	\$107,992.24
29 Sep 2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 4432656435574260 Brown SF Tax 2021	-\$2,085.00	\$105,907.24
01 Oct 2022	Credit Interest	\$89.52	\$105,996.76
03 Oct 2022	Transfer To Gold Australia SA Pty Ltd NetBank SMSF Silver purchase	-\$20,000.00	\$85,996.76
04 Oct 2022	Transfer to other Bank NetBank SI 00019474	-\$20,000.00	\$65,996.76
05 Oct 2022	Transfer to other Bank NetBank SI 00019474	-\$10,772.00	\$55,224.76
01 Nov 2022	Credit Interest	\$52.37	\$55,277.13
08 Nov 2022	Transfer to CBA A/c NetBank SMSF Emily Cooper	-\$1,857.90	\$53,419.23
08 Nov 2022	Transfer from xx9658 NetBank Shares interactive	\$20,000.00	\$73,419.23
08 Nov 2022	Transfer To INTERACTIVE BROKERS AUSTRALI NetBank U8477676 / Brown Superfund	-\$15,000.00	\$58,419.23
08 Nov 2022	Transfer to xx1951 NetBank Refund expense	-\$2,194.50	\$56,224.73
09 Nov 2022	Transfer to other Bank NetBank U8477676 Brown SF	-\$5,000.00	\$51,224.73
24 Nov 2022	Direct Credit 012721 ATO ATO008000017526339	\$75.65	\$51,300.38
01 Dec 2022	Credit Interest	\$51.55	\$51,351.93
02 Dec 2022	Fast Transfer From CoinSpot CREDIT TO ACCOUNT	\$21,791.00	\$73,142.93
08 Dec 2022	Direct Credit 012721 ATO ATO002000017741377	\$1,000.00	\$74,142.93

Date	Transaction details	Amount	Balance
01 Jan 2023	Credit Interest	\$80.98	\$74,223.91
15 Jan 2023	Transfer To CoinSpot NetBank 996327990330	-\$2,500.00	\$71,723.91
26 Jan 2023	Transfer To CoinSpot NetBank 996328469044	-\$10,000.00	\$61,723.91
01 Feb 2023	Credit Interest	\$81.31	\$61,805.22
07 Feb 2023	CBA CR CARD AUTOPAY PMNT 5520335212921951	-\$1,311.21	\$60,494.01
17 Feb 2023	Transfer To Gold Australia SA Pty Ltd NetBank SI-00021597	-\$20,000.00	\$40,494.01
01 Mar 2023	Credit Interest	\$54.62	\$40,548.63
03 Mar 2023	TAX OFFICE PAYMENTS NetBank BPAY 75556 3009679072175094 over payment super	-\$500.00	\$40,048.63
07 Mar 2023	CBA CR CARD AUTOPAY PMNT 5520335212921951	-\$2,862.83	\$37,185.80
01 Apr 2023	Credit Interest	\$48.81	\$37,234.61
04 Apr 2023	CBA CR CARD AUTOPAY PMNT 5520335212921951	-\$306.99	\$36,927.62
14 Apr 2023	Transfer to xx6414 NetBank PAY VW	-\$21,000.00	\$15,927.62
24 Apr 2023	Transfer To SMSF Australia NetBank Brown SMSF INV-1334	-\$1,540.00	\$14,387.62
25 Apr 2023	Fast Transfer From CoinSpot CREDIT TO ACCOUNT	\$11,000.00	\$25,387.62
27 Apr 2023	Fast Transfer From CoinSpot CREDIT TO ACCOUNT	\$2,246.48	\$27,634.10
01 May 2023	Credit Interest	\$35.77	\$27,669.87
01 May 2023	1/BROWN SUPERFUND REF 2023050100019849 /RFB/WITHDRAWAL	\$11,349.00	\$39,018.87
01 Jun 2023	Credit Interest	\$56.23	\$39,075.10
06 Jun 2023	1/BROWN SUPERFUND REF 2023060600018288 /RFB/WITHDRAWAL	\$1,700.00	\$40,775.10
01 Jul 2023	Credit Interest	\$60.76	\$40,835.86

Any pending transactions haven't been included in this list. Proceeds of cheques aren't available until cleared.

If you have questions or need more information, go to commbank.com.au/support.

Yours sincerely,



Brian Moseley
General Manager, Retail Customer Service



THE TRUSTEE FOR BROWN SUPERFUND
PO BOX 2010
WHYALLA NORRIE SA 5608

Our reference: 7134930994696
Phone: 13 10 20
ABN: 43 265 643 557

8 December 2022

Superannuation remittance advice

To whom it may concern

An amount of \$1,000.00 has been forwarded to you from the super co-contribution account for THE TRUSTEE FOR BROWN SUPERFUND as per the enclosed remittance advice.

More information about the remittance process is provided on the back of this page, but if you have any questions please phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

Yours faithfully

Grant Brodie
Deputy Commissioner of Taxation

Reading your remittance advice

This remittance advice provides details of super co-contribution payments credited to you for one or more of your members.

Payment for and account details

These details are provided so you can reconcile each payment with the correct member account.

Where you have made a claim for payment, the member and account details will match those you reported to us as part of your claim.

Remittance reference number

This is a unique identifier we assign to the remittance of a member's super co-contribution payment.

It is important to note this number as it needs to be quoted if you are not accepting a particular payment on this remittance.

Payment

This is the total amount of super co-contribution being credited for a member.

Tax file numbers

From 1 July 2007, funds cannot accept any member contributions, including super co-contributions paid by the Australian Taxation Office unless the fund holds a tax file number for that member.

What should you do if you will not be accepting one or more payments on the remittance?

You will need to complete a *Superannuation payment variation advice* (NAT 8451) statement and lodge it and your repayment with us on or before **13 January 2023**.

The *Completing the Superannuation payment variation advice* (NAT 8450) statement instructions will help you fill out this form.

Your repayment can be sent electronically to us by BPAY® or direct credit, or by cheque enclosed with the completed form.

If you are paying by cheque, please refer to the 'How to pay' information on the *Superannuation payment variation advice* (NAT 8451) statement. This will help you to complete the repayment details.

HOW TO PAY

Your payment reference number (PRN) is:

BPAY®



Billers code: 75556

Ref:

Telephone & Internet Banking – BPAY®

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

CREDIT OR DEBIT CARD

Pay online with your credit or debit card at
www.governmenteasypay.gov.au/PayATO


To pay by phone, call the Government EasyPay service on **1300 898 089**.

A card payment fee applies.

OTHER PAYMENT OPTIONS

For other payment options, visit www.ato.gov.au/paymentoptions

Superannuation remittance advice

Provider: THE TRUSTEE FOR BROWN SUPERFUND
Tax file number: 967 907 217
Remittance type: Super co-contribution 

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
Erich Brown	SMSF11344226397 2	824 190 701	24/1/1954	7028691369901	2022	\$500.00
Maria Brown	SMSF11999131004 0	824 191 287	22/9/1956	7028691369934	2022	\$500.00

Payment details	Description	Processed date	Credit
	Super co-contribution remittance	07 December 2022	\$1,000.00 CR
Total payment amount			\$1,000.00 CR



THE TRUSTEE FOR BROWN SUPERFUND
PO BOX 2010
WHYALLA NORRIE SA 5608

Our reference: 7134626398773
Phone: 13 10 20
ABN: 43 265 643 557

24 November 2022

Superannuation remittance advice

To whom it may concern

An amount of \$75.65 has been forwarded to you from the low income super amount account for THE TRUSTEE FOR BROWN SUPERFUND as per the enclosed remittance advice.

More information about the remittance process is provided on the back of this page, but if you have any questions please phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

Yours faithfully

Grant Brodie
Deputy Commissioner of Taxation

Reading your remittance advice

This remittance advice provides details of low income super amounts credited to you for one or more of your members.

Payment for and account details

These details are provided so you can reconcile each payment with the correct member account.

Where you have made a claim for payment, the member and account details will match those you reported to us as part of your claim.

Remittance reference number

This is a unique identifier we assign to the remittance of a member's low income super amount payment.

It is important to note this number as it needs to be quoted if you are not accepting a particular payment on this remittance.

Payment

This is the total amount of low income super amounts being credited for a member.

Tax file numbers

From 1 July 2007, funds cannot accept any member contributions, including low income super amount paid by the Australian Taxation Office unless the fund holds a tax file number for that member.

What should you do if you will not be accepting one or more payments on the remittance?

You will need to complete a *Superannuation payment variation advice* (NAT 8451) statement and lodge it and your repayment with us on or before **30 December 2022**.

The *Completing the Superannuation payment variation advice* (NAT 8450) statement instructions will help you fill out this form.

Your repayment can be sent electronically to us by BPAY® or direct credit, or by cheque enclosed with the completed form.

If you are paying by cheque, please refer to the 'How to pay' information on the *Superannuation payment variation advice* (NAT 8451) statement. This will help you to complete the repayment details.

HOW TO PAY

Your payment reference number (PRN) is:

BPAY®



Billers code: 75556

Ref:

Telephone & Internet Banking – BPAY®

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

More info: www.bpay.com.au

CREDIT OR DEBIT CARD

Pay online with your credit or debit card at www.governmenteasypay.gov.au/PayATO

To pay by phone, call the Government EasyPay service on **1300 898 089**.

A card payment fee applies.

OTHER PAYMENT OPTIONS

For other payment options, visit www.ato.gov.au/paymentoptions

Superannuation remittance advice

Provider: THE TRUSTEE FOR BROWN SUPERFUND
Tax file number: 967 907 217
Remittance type: Low income super amount ■

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
Erich Brown	SMSF11344226397 2	824 190 701	24/1/1954	7028633505396	2022	\$75.65

	Description	Processed date	Credit
Payment details	Low income super amount remittance	23 November 2022	\$75.65 CR
Total payment amount			\$75.65 CR

6 of 10

Customer Details:
ERICH BROWN
PO Box 2010
Whyalla Norrie, SA 5808
AUS
61424711378
Promotion Code: ERGFYB27

1 Year of *The Situation Report with Jim Rickards* for USD \$1,995, with auto-renew. No refund. Termcode: 1995A-RGF

Subtotal: USD \$1,995.00

Tax: USD \$199.50
Total: USD \$2,194.50

MR ERICH JOHN BORNMAN BROWN + MRS MARIA
 BROWN ITF BROWN SF
 1 SPINIFEX RTE
 FALSE BAY SA Australia 5601

13 July 2023

Dear MR ERICH JOHN BORNMAN BROWN + MRS MARIA BROWN ITF BROWN SF,
 Here's your account information and a list of transactions from 01/09/22-13/07/23.

Account name MR ERICH JOHN BORNMAN BROWN + MRS MARIA BROWN ITF BROWN SF
BSB 067167
Account number 32859658
Account type CDIA
Date opened 13/09/2022

Date	Transaction details	Amount	Balance
20 Sep 2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	-\$880.00	-\$880.00
20 Sep 2022	Return 20/09/22 Direct Debit 062934 COMMSEC SECURITI COMMSEC	\$880.00	\$0.00
20 Sep 2022	Unpaid Payment Fee	-\$5.00	-\$5.00
20 Sep 2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	-\$108.00	-\$113.00
20 Sep 2022	Return 20/09/22 Direct Debit 062934 COMMSEC SECURITI COMMSEC	\$108.00	-\$5.00
20 Sep 2022	Unpaid Payment Fee	-\$5.00	-\$10.00
23 Sep 2022	Transfer from xx5086 CommBank app shares	\$10,000.00	\$9,990.00
28 Sep 2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	\$13,294.65	\$23,284.65
01 Oct 2022	Credit Interest	\$3.06	\$23,287.71
01 Oct 2022	Debit Excess Interest	-\$0.01	\$23,287.70
01 Nov 2022	Credit Interest	\$33.94	\$23,321.64
01 Nov 2022	TFN Withholding Tax	-\$15.00	\$23,306.64
08 Nov 2022	Transfer to xx5086 NetBank Shares interactive	-\$20,000.00	\$3,306.64
01 Dec 2022	Credit Interest	\$8.05	\$3,314.69
01 Mar 2023	Credit Interest	\$0.11	\$3,314.80
01 Apr 2023	Credit Interest	\$0.84	\$3,315.64

Date	Transaction details	Amount	Balance
01 May 2023	Credit Interest	\$0.95	\$3,316.59
01 Jun 2023	Credit Interest	\$0.99	\$3,317.58
01 Jul 2023	Credit Interest	\$0.95	\$3,318.53

Any pending transactions haven't been included in this list. Proceeds of cheques aren't available until cleared.

If you have questions or need more information, go to commbank.com.au/support.

Yours sincerely,



Brian Moseley
General Manager, Retail Customer Service

Friday, June 23, 2023

The Advertiser

We're for you

advertiser.com.au | \$2.80



'G, let's Crow get a win

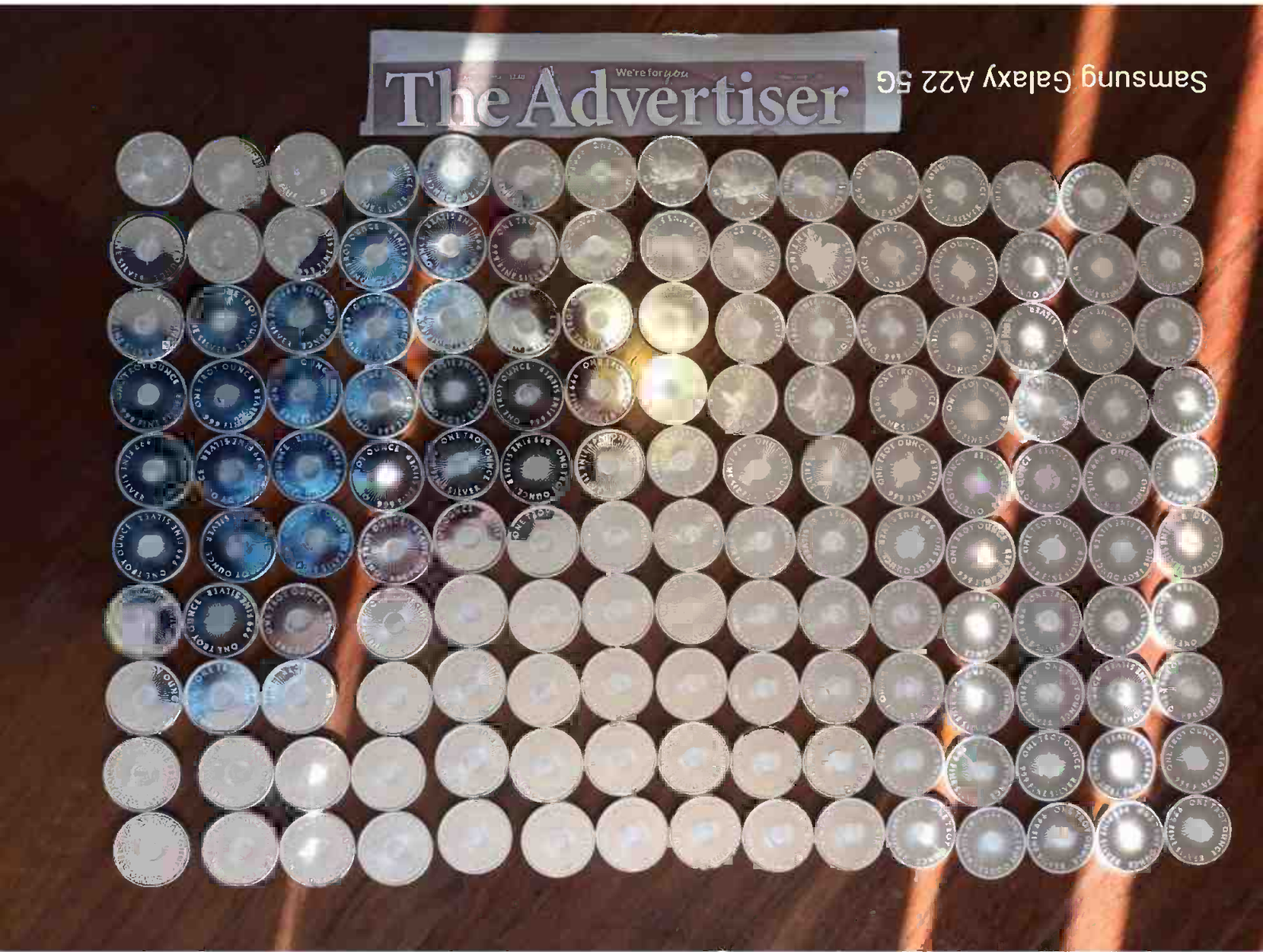
Dominic Blichner & Bryce Winmar

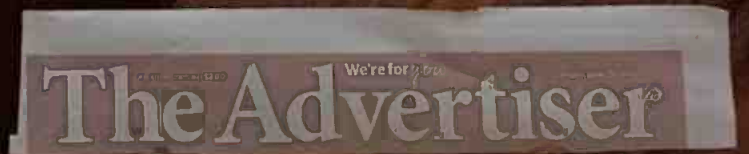
As Good As Gold Premium 100 oz Silver Bar



The Advertiser
We're for you
ESTD 1911 June 23, 2013
50700, Adelaide SA 5210

Sunshine Mint 1 oz Silver Round





As Good As Gold 100 gram Gold Bar



Samsung Galaxy A22 5G

As Good As Gold 1 oz Gold Bar



advertisement \$2.80

We're for

Friday, June 23, 2023

The Advertiser



Brown Superfund

ACTUARIAL CERTIFICATE

Apricot Actuaries Pty Ltd
ABN 44 613 006 769

www.apricotactuaries.com.au
03 6240 1575

20/07/2023

EJB SMSF Pty Ltd
as trustee(s) for Brown Superfund
c/o Emily Cooper from BARTLEY PARTNERS PTY LTD

ACTUARY'S CERTIFICATE UNDER SECTION 295-390 2022/23

When a complying superannuation fund has assets in retirement phase, a proportion of the fund's income can be exempt from income tax. This is referred to as exempt current pension income (ECPI).

ECPI can work in two ways:

(1) Segregated assets

The ordinary income and statutory income that an SMSF earns from segregated current pension assets is tax exempt.

We understand that your fund is not eligible to use the segregated method for the purposes of claiming ECPI.

(2) Proportionate method (s295-390)

Where a fund contains assets that are in retirement phase and not treated as segregated for the purpose of ECPI then under section 295-390 of the Income Tax Assessment Act a proportion of the income from those assets is tax exempt. The proportion is equal to:

$$\frac{\text{Average value of unsegregated current pension liabilities}}{\text{Average value of unsegregated superannuation liabilities}}$$

The value of these liabilities must be specified by an Actuary in an Actuary's certificate obtained by the trustee before the date for lodgement of the fund's income tax return. **I**

am pleased to attach your certificate for 2022/23.

Apricot Actuarial

42 Sandy Bay Rd, Battery Point,
Tasmania, 7004, Australia

CONTACTS

PHONE

03 6240 1575

EMAIL

info@apricotactuaries.com.au

WEB

www.apricotactuaries.com.au

Your accountant has ordered this certificate on your behalf. Please review the information in the attached certificate which should be read in its entirety.

Yours sincerely,



Jim Hennington BComm, FIAA, DipFP
Fellow of the Institute of Actuaries of Australia

Apricot Actuaries

42 Sandy Bay Rd, Battery Point,
Tasmania, 7004, Australia

CONTACTS**PHONE**

03 6240 1575

EMAIL

info@apricotactuaries.com.au

WEB

www.apricotactuaries.com.au



S295-390 ACTUARIAL CERTIFICATE

Fund name:	Brown Superfund
Tax year:	2022/23
Reference:	A56821689811633
Fund type:	Accumulation and account-based income stream benefits (pension) only
Certificate type:	Actuarial certificate for the purposes of section 295-390 of the Income Tax Assessment Act 1997 - Exempt Income
Trustee name:	EJB SMSF Pty Ltd

ECPI - PROPORTIONATE METHOD:

I hereby certify that the tax exempt proportion of the Fund's applicable income (from assets that were not segregated or deemed to be segregated) for the 2022/23 financial year is:

21.21% ■

This percentage should only be applied to income from unsegregated assets, including the income from unsegregated assets earned over the following periods:

- 01/07/2022 - 30/06/2023

This calculation is based on data supplied by Emily Cooper from BARTLEY PARTNERS PTY LTD on behalf of the trustee(s). A summary of the key data is provided in the following pages.

Please carefully read the following pages which contain details of the information used in this actuarial certificate, including the methodology used and the assumptions I have made. These form part of the certificate and should be read in their entirety.

I confirm that this actuarial certificate has been prepared in accordance with Professional Standard 406 issued by the Actuaries Institute and other relevant professional standards.

Date: 20/07/2023

Jim Hennington, Fellow of the Institute of Actuaries of Australia

Find out more about your actuary on [LinkedIn](#)

Apricot Actuarial

42 Sandy Bay Rd, Battery Point,
Tasmania, 7004, Australia

CONTACTS

PHONE

03 6240 1575

EMAIL

info@apricotactuarial.com.au

WEB

www.apricotactuarial.com.au

What to do with this certificate

Ordinary income and statutory income that a complying superannuation fund earns from assets held to provide pension benefits is exempt from income tax. This is referred to as exempt current pension income (ECPI).

Where the fund has retirement phase assets that are not segregated (or deemed to be segregated) then an exempt proportion is calculated by an Actuary. This proportion is applied to the net ordinary assessable income of those unsegregated assets including net capital gains, but excluding assessable contributions and non-arm's length income. Income derived from segregated assets (or assets that the ATO deems to have been segregated) must be dealt with separately.

The total ECPI for this tax year is therefore calculated as:

- Income from assets that were unsegregated
x ECPI proportion

Key information used

The following information was provided by your accountant, for the purpose of completing your fund's actuarial certificate for the 2022/23 financial year. Please note that we have relied on this information and have not checked the terms of the Fund's Trust Deed and rules.

Member 1: Erich John Brown

Member 2: Maria Brown

Opening balances at 01/07/2022: ^{Note 1}	
Retirement phase income stream balances (=liabilities)	\$ 227,709.24
Non-retirement phase balances	\$ 668,576.01
Total assets (=superannuation liabilities)	\$ 896,285.25
Plus	
Non-concessional contributions	\$ 30,089.65
Concessional contributions	\$ 0.00
Transfers in	\$ 0.00
Minus	
Lump sum withdrawals	\$ 0.00
Pension payments/withdrawals	\$ 75,981.03
Equals	
Balance before income and expenses	\$ 850,393.87
Preliminary net income	\$ 24,605.35
Closing balance at 30/06/2023: ^{Note 1}	\$ 874,999.22

Based on the information provided, this superannuation fund contains only accumulation and account-based type income stream benefits (commonly referred to as pensions). These include allocated pensions, market linked pensions, and account-based income streams (including transition to retirement pensions). It does not contain other types of accumulation or income stream benefits such as defined benefits. I have relied on the assessment of the fund's accountant to check that the pensions valued meet the requirements to be considered a Retirement Phase superannuation income stream under the Act in this tax year.

Note 1:

I understand that the information supplied to me was based on draft financial statements. Should this information change materially then this actuarial certificate should be revised accordingly.

My calculation of the average value of unsegregated current pension liabilities of the fund during the tax year was \$ 183,062.89. The average value of unsegregated superannuation liabilities of the fund during the tax year was \$ 862,897.65.

Assumptions made

There are sometimes instances where our staff need to make assumptions in relation to the information provided to us. If you are concerned these assumptions are inaccurate, please contact our staff directly and we will organise a free amended certificate. The following assumptions were made in relation to this order:

- All assets which produced non-arm's length income were excluded from the application.
- Your accounting platform has indicated you wish to use the proportionate method and calculate the actuarial percentage across the whole financial year. If you wish to instead use the deemed segregated method, you will need to make the change in your accounting software. Instruction: Class/BGL

Methodology I have used

By definition, the liabilities of an accumulation account or account-based income stream, without any guarantees, are equal to the value of the assets backing it. As such, I am satisfied that the amount of the assets at the end of the year, together with the Fund's future earnings and contributions, will provide the amount required to discharge in full the fund's liabilities as they fall due. No recommendation is needed with regard to future contributions or adequacy opinion.

The value of current pension liabilities and superannuation liabilities at any particular time is therefore the account balance of the member or reserve at that date. Accordingly, the average values for this certificate have been determined using a daily weighted average calculation which takes into account details of the fund's relevant transactions over the year (as summarised in the key information above).

Since the fund design consists only of account-based benefits, no assumption has been made (or is needed) regarding rates of future return on the Fund's assets; pension increases; or a discount rate. We have however assumed that the fund will comply with Superannuation Industry Supervision (SIS) regulation requirements for allocated pensions, market linked pensions and/or account-based income streams.

Minimum pension standards

The standards for account-based income streams include a requirement for a minimum amount to be paid to the member over the year depending on the member's age, opening account balance and date of commencement. Where the minimum pension standards are not met the earnings on the assets supporting that income stream may not be eligible for an exemption from income tax and the tax exempt proportion shown in this certificate may not be correct.

We used the information provided to us to perform a preliminary validation that the pension standards were met. Where actual pension payments were lower than we expected, we have flagged this for your accountant to consider and to confirm to us that the standards were indeed met. We have not made further investigations to certify that the precise minimums were in fact paid.

Holding Description

Holding Description	Quantity	Price	Market Value
AG Freedom 1 oz Silver Round	250	\$ 34.22	\$ 8,555.00 <i>spot price is used</i>
As Good As Gold Premium 10 oz Silver Bar	60	\$ 396.20	\$ 23,772.00 <i>S1</i>
Perth Mint 10oz Gold Bar	1	\$ 29,145.80	\$ 29,145.80 <i>G1</i>
Perth Mint 2.5oz Gold Bar	3	\$ 7,305.20	\$ 21,915.60 <i>G2</i>
As Good As Gold 100oz Silver Bar	81	\$ 3,635.00	\$ 294,435.00 <i>S2</i>
As Good As Gold 100g Gold Bar	10	\$ 9,412.70	\$ 94,127.00 <i>G3</i>
As Good As Gold Premium 1 kilo Silver Bar	155	\$ 1,187.20	\$ 184,016.00 <i>S3</i>
As Good As Gold 1 oz Gold Bar	50	\$ 2,942.10	\$ 147,105.00 <i>G4</i>
1oz Gold Bars	4	\$ 2,942.10	\$ 11,768.40 <i>G4</i>
5oz Gold Bars	2	\$ 14,610.40	\$ 29,220.80 <i>G2</i>
2022 Australian Kangaroo 1 oz Silver Coin	200	\$ 46.80	\$ 9,360.00 <i>C1</i>
As Good As Gold 2022 Australian Kangaroo 1 oz Silver Coin	200	\$ 46.80	\$ 9,360.00 <i>C1</i>
Sunshine Mint 1 oz Silver Round	150	\$ 34.22	\$ 5,133.00 <i>spot price is used</i>



ABC
BULLION

Latest Market Prices - Retail

Friday, 30 June 2023 5:01 PM - Exchange Rate: **USD -> AUD \$.6627**

Gold

Spot Price **AUD \$ 2881.08** **USD \$ 1909.29**

ABC Gold

Product	Sell	BuyBack
1oz ABC (Pool Alloc) Gold	\$2,908.10	\$2,828.30
1/2oz ABC Cast Bar Gold	\$1,494.50	\$1,414.10
<i>G4</i> 1oz Gold Cast Bar	\$2,942.10	\$2,828.30
2oz Gold Cast Bar	\$5,872.20	\$5,656.50
1ozing 37.5grm Gold Cast Bar	\$3,552.40	\$3,409.80
<i>G3</i> 50g ABC Gold Cast Bar 9999	\$4,733.30	\$4,546.40
<i>G2</i> 100grm Gold Cast Bar	\$9,412.70	\$9,092.90
<i>G2</i> 5oz Gold Cast Bar	\$14,610.40	\$14,141.30
<i>G1</i> 250g Gold Cast Bar	\$23,433.10	\$22,733.60
<i>G1</i> 10oz Gold Cast Bar	\$29,145.80	\$28,282.70
<i>G1</i> 500grm Gold Cast Bar	\$46,813.40	\$45,464.40
1kg ABC Bullion Cast Bar Gold	\$93,526.70	\$90,928.90

PAMP Gold

Silver

Spot Price **AUD \$ 34.22** **USD \$ 22.679**

per KG **AUD \$ 1101**

USD \$ 730

ABC Silver

Product	Sell	BuyBack
1oz Silver Coin Generic Brand	\$42.20	\$32.70
10oz ABC Bullion Cast Bar Silver	\$396.20	\$327.20 <i>S1</i>
500g ABC Bullion Cast Bar Silver	\$624.10	\$525.90
1kg ABC Bullion Cast Bar Silver	\$1,187.20	\$1,051.90 <i>S3</i>
100oz ABC Silver Cast Bar 999	\$3,635.00	\$3,271.80 <i>S2</i>
5kg ABC Bullion Cast Bar Silver	\$5,810.90	\$5,259.40
1kg Silver (Pool Allocated)	\$1,140.40	\$1,051.90

PAMP Silver

1kg PAMP Cast Bar Silver \$1,190.20 \$1,041.00

1oz PAMP Suisse Gold Minted Bar	\$2,991.10	\$2,799.60
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Silver Coins		
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1oz Silver Kangaroo Coin	\$46.80	\$32.70
1oz Silver Krugerrand Coin	\$44.50	\$32.70
1oz Britannia Silver coin KING CHARLES	\$44.20	\$32.70

CI

Investment Strategy for Brown Superfund

The SMSF Investment Strategy for the above named Fund is detailed below.

Overview

This Investment Strategy is created in compliance with the SIS Act. As part of this Investment Strategy the Trustees acknowledge that:

The Fund accepts employer and member contributions as the laws allow.

The Fund accepts transfers from other superannuation funds and from a spouse as the laws allow.

The Fund can invest in accordance with this Investment Strategy.

The Fund provides benefits to members upon retirement as the laws allow.

The Fund allows access to any unrestricted non-preserved benefits as the laws allow.

The Fund provides other activities as allowed by the laws and regulations from time to time.

Investment Objectives

The objective of the Fund is to maximise benefits for the purposes of providing Retirement Benefits to the Fund Members in accordance with the Trust Deed governing the Fund's operations. The Investment Objectives which have been considered by the Trustees of the Fund in formulating the Investment Strategy include:

The Trustee will act prudently to pursue the maximum rate of return possible, subject to acceptable risk and diversification parameters.

The Trustee will take into account the number of years to retirement of the Members when considering investment options.

The Trustee will establish a tolerance within the Fund to short term fluctuations in income and capital values given the profile of the Member's ages.

The Trustees will have proper regard to the risks associated with the investments given the Funds Objectives and cash flow requirements.

The Trustee will invest to ensure sufficient liquidity is retained within the Fund to meet benefit payments and other liabilities as they fall due.

The Trustees before investing in a particular asset will have proper regard to the balance between the risk and return, so as to maximize the rate of return on Member's entitlements subject to an appropriate level of risk.

Investment Review

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



Investment Strategy

With regard to the investment objectives outlined above the Trustees have adopted to pursue an Investment Strategy aimed at accumulating over the long term some or all of the following asset classes:

ASX Listed Securities
ASX Listed and Exchange Traded Options
ASX Listed Warrants
International Listed Securities
Australian and International CFDs
Australian and International Managed Funds
Cash
Term Deposits
Bonds
Debentures
Other Cash Based Investments
Property Investment with or without borrowings
Physical Metals and Commodities
Foreign Exchange
Other Assets that the Trustee considers appropriate to the extent permitted by the Trust Deed and Super Laws.

Percentage Investment Range

The Trustees consider that no specific percentage range for each of the above asset classes should be adopted but that each asset class should be considered on its own investment merits having regard to an appropriate degree of diversification noting that diversification is only one factor to be considered in this strategy.

Single Asset Investment Strategy

A single asset strategy may be adopted by the Fund if the asset proposed to be invested in is considered by the Trustee to satisfy a core purpose of the Fund's Investment Objectives and provided that the Trustee is satisfied that no other benefit (excepting incidental benefits) is conferred upon members or associated parties.

Arms Length Basis

All investments by the Fund shall be on an arms length basis and will be acquired, maintained or disposed of on commercial terms at market rates of returns.

Maximising Member Returns

The Trustee considers that this Investment Strategy will fulfil the principal objective of maximising member returns having regard to risk and is consistent with the investment objectives of the Fund.

Limited Recourse Borrowings

The Trustee may borrow money under a limited recourse loan as provided for under sections 67A and 67B of the SIS Act. The Borrowings may be used for any permitted purpose including the purchasing, refinancing, repair and maintenance of an Acquirable Asset such as a Property.



Insurance

The Trustee notes that they cannot accept the transfer of an existing insurance policy from a member, or a relative of a member but may arrange new Insurance cover for members within the Fund.

Arranging insurance cover is an important part of the fund's investment strategy to provide benefits for members and their family. The Trustee has considered whether insurance, such as life insurance, income protection insurance and disability cover or other permissible cover should be held for one or more members. Arranging insurance cover will depend on the age, applicable premium and extent of cover appropriate and is subject to the availability of insurance in respect of a member. Whilst the trustee can generally claim a tax deduction for the insurance premium, excluding trauma cover, the trustee also takes into account the restricted tax deductibility of premiums for an "own occupation" definition for disability cover.

Paying Debts

The Trustee is obliged to pay tax, expenses and benefits on behalf of the Fund. The Trustee ensures that it holds sufficient cash (or readily realisable assets) to meet such obligations.

Personal Assets and Fund Assets to be kept separate

The Trustee must ensure that money and other assets of the Fund are kept separate from those held by the Trustee personally.

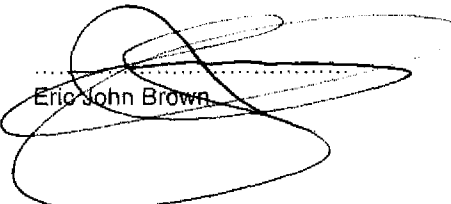
Revalue annually

When preparing the documents such as the statement of the Fund's financial position, the trustee must ensure that the Fund's assets are valued at their market value.

Review

The Trustees are to regularly review the Funds investment strategy and evidence this review in the minutes of trustee meetings held during the income year. The Trustees may review this strategy as required, but it will be reviewed at least annually.


Eric John Brown


Eric John Brown

**SIGN
HERE** ←



Maria Brown
("The New Trustee")

and

Erich John Brown
Eric John Brown

("The Existing Trustees")

DEED OF APPOINTMENT OF TRUSTEE

OF THE

Brown Superfund



DEED OF APPOINTMENT OF TRUSTEE

THIS DEED OF APPOINTMENT OF TRUSTEE IS MADE
THE 17 September 2019

("Date of Appointment")

BETWEEN

Erich John Brown

("the Existing Trustee(s)")

Eric John Brown

AND

Maria Brown

("the New Trustee(s)")

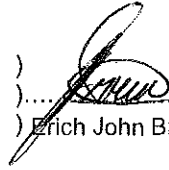
THIS DEED WITNESSES

1. The new Trustee has consented to its appointment as trustee of the Fund as testified by their execution of this Deed.
2. In accordance with the powers conferred on the Existing Trustee by the trust deed, the New Trustee is appointed to be Trustee of the Fund to act as trustee of the Fund upon the terms and powers contained in the trust deed.
3. The appointment shall commence on the date specified in this deed.
4. The New Trustee consents to its appointment as trustee of the Fund as from the Date of Appointment and agrees to administer the Fund in accordance with the terms and powers contained in the trust deed.
5. The new trustee declares that it is not disqualified from acting as trustee under the Superannuation Industry (Supervision) Act 1993 and undertakes to resign its office upon being disqualified from so acting.
6. The Existing Trustee agree to arrange for a transfer of all assets of the Fund in their possession or under their control to the New Trustee and the Existing Trustee as trustees for the Fund with all practicable speed and to do all such further actions, matters and things as shall be required to vest the assets of the Fund in the New Trustee and Existing Trustee.
7. The parties by their execution of this Deed agree that the appointment of the New Trustee shall take effect on the Date of Appointment.



EXECUTED BY THE PARTIES AS A DEED:

SIGNED SEALED AND DELIVERED by the said
Erich John Brown as Existing Trustee in the
Presence of:

)
) 
) Erich John Brown

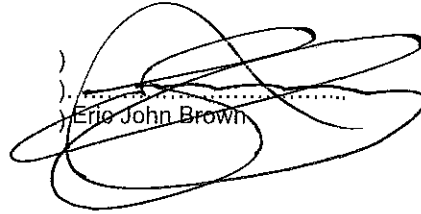
**SIGN
HERE**

Sacha Brown
.....
(Print name of adult witness)

**WITNESS
MUST
SIGN**


.....
(Signature of adult witness who is not a party to
this deed)

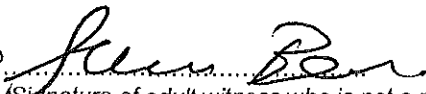
SIGNED SEALED AND DELIVERED by the said
Eric John Brown as Existing Trustee in the
Presence of:

)
) 
) Eric John Brown

**SIGN
HERE**

Sacha Brown
.....
(Print name of adult witness)

**WITNESS
MUST
SIGN**


.....
(Signature of adult witness who is not a party to
this deed)



EXECUTED BY THE PARTIES AS A DEED:

SIGNED SEALED AND DELIVERED by the said
Maria Brown as New Trustee in the Presence of:

)
) *M. Brown*
) Maria Brown



Sasha Brown
.....
(Print name of adult witness)



[Handwritten Signature]
.....
(Signature of adult witness who is not a party to
this deed)



Brown Superfund

Individual Trustee Declarations

I, Maria Brown make the following declarations:

- I have not 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 of dishonest conduct.
- I have not had a civil penalty order made against me under the *Superannuation Industry (Supervision) Act 1993*.
- I am not an insolvent under administration.
- I have not been disqualified under section 120A of the *Superannuation Industry (Supervision) Act 1993*.

Date: 17 September 2019

Signed: Maria Brown
Maria Brown
Trustee



Consent to Appointment as Trustee

I consent to being appointed a trustee of the Brown Superfund

Date: 17 September 2019

Signed: Maria Brown
Maria Brown



Brown Superfund

RESOLUTION OF TRUSTEE


Erich John Brown AND Eric John Brown (Existing Trustees) being the Trustees of the above Fund DO
HEREBY RESOLVE as follows:

**AUTHORISED
SIGNATORY:**

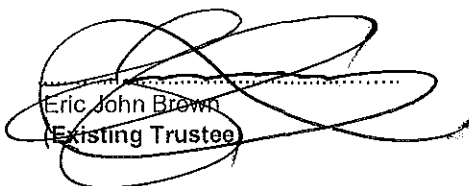
That Maria Brown (New Trustee(s)) may complete and sign on behalf
of the Trustee any documentation of whatever kind required to:-

1. make, acquire, change, redeem or dispose of any investment in the Fund;
2. open an account with any bank or financial institution and to operate any such account but without limiting the generality of the foregoing to sign, draw and endorse cheques and other negotiable or transferable instruments on any such account and to close the same;
3. acquire any policy of assurance or insurance, and to pay premiums, transfer, surrender, change the status of and deal with such policies.

DATED the 17 September 2019


.....
Erich John Brown
(Existing Trustee)




.....
Eric John Brown
(Existing Trustee)



Brown Superfund

MINUTES OF TRUSTEES DATED THE 17 September 2019


Appointment of Trustees:

It was noted that Maria Brown (New Trustee) has given notice to the Existing Trustees in accordance with the Deed of Trust to be appointed as Trustees of the Brown Superfund.

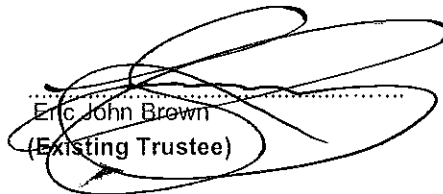
It was hereby resolved that Maria Brown (New Trustee(s)) be appointed as Trustees of the Trust.

Closure:

There being no further business the meeting was then closed.


.....
Eric John Brown
(Existing Trustee)




.....
Eric John Brown
(Existing Trustee)



Brown Superfund

Product Disclosure Statement

Member name:	Maria Brown
Trustee name:	Maria Brown

Important information about the operation of your Self Managed Superannuation Fund is contained in the Product Disclosure Statement. A copy of the Product Disclosure Statement is included with this documentation and can be found in the section marked "Documents to be retained by you".





Self-managed super fund trustee declaration

I understand that as an individual trustee or director of the corporate trustee of

Fund name

Brown Superfund

I am responsible for ensuring that the fund is operated in accordance with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing trustees' compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- ☒ impose administrative penalties on me
- ☒ give me a written direction to rectify any contraventions or undertake a course of education
- ☒ enter into agreements with me to rectify any contraventions of the legislation
- ☒ disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- ☒ remove the fund's complying status, which may result in significant adverse tax consequences for the fund
- ☒ prosecute me under the law, which may result in fines or imprisonment.

Sole purpose

I understand it is my responsibility to ensure the fund is maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

Trustee duties

I understand that by law I must at all times:

- ☒ act honestly in all matters concerning the fund
- ☒ exercise skill, care and diligence in managing the fund
- ☒ act in the best interests of all the members of the fund
- ☒ keep records of decisions made about the running of the fund, including the appointment of professional advisers and the retirement of members and payment of benefits
- ☒ ensure that my money and other assets are kept separate from the money and other assets of the fund
- ☒ take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- ☒ refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- ☒ allow all members of the fund to have access to information and documents as required, including details about
 - the financial situation of the fund
 - the investments of the fund
 - the members' benefit entitlements.

I also understand that by law I must prepare, implement and regularly review an investment strategy having regard to all the circumstances of the fund, which include, but are not limited to:

- ☒ the risks associated with the fund's investments
- ☒ the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
- ☒ investment diversity and the fund's exposure to risk due to inadequate diversification
- ☒ the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities (including benefit payments)
- ☒ whether the trustees of the fund should hold insurance cover for one or more members of the fund.

Accepting contributions and paying benefits

I understand that I can only accept contributions and pay benefits (income streams or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund trust deed have been met.

Investment restrictions

I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from:

- ☒ giving financial assistance using the resources of the fund to a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
- ☒ acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers, allowed by special determinations or acquisitions from the trustee or investment manager of another regulated super fund as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund



- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)
- acquiring an in-house asset if the fund's in-house assets exceed 5% of the market value of the fund's total assets, or the in-house assets will exceed 5% of the market value of the fund's total assets by acquiring the asset (in-house assets are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

Administration

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
 - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees, the retirement of members and payment of benefits)
 - records of all changes of trustees, including directors of the corporate trustee
 - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
 - all trustee declarations
 - copies of all reports given to members
 - documented decisions about storage of collectables and personal use assets
- ensure that the following are prepared and retained for at least five years
 - an annual statement of the financial position of the fund
 - an annual operating statement
 - copies of all annual returns lodged
 - accounts and statements that accurately record and explain the transactions and financial position of the fund including asset market valuation
 - copies of Transfer balance account reports lodged
 - copies of any other statements you are required to lodge with us or provide to other super funds
- appoint an approved SMSF auditor each year, no later than 45 days before the due date for lodgment of the fund's annual return and provide documents to the auditor as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- review the independent audit report received from the approved SMSF auditor and take action as required
- notify the ATO within 28 days of any changes to the
 - membership of the fund, or trustees or directors of the corporate trustee
 - name of the fund
 - contact person and their contact details
 - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 21 days if the fund becomes an Australian Prudential Regulation Authority (APRA) regulated fund.

DECLARATION

By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply.
- Administrative penalties can be imposed on me for not complying with the legislation
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.
- I do not have access to the government's financial assistance program that is available to trustees of APRA regulated funds in the case of financial loss due to fraudulent conduct or theft.

Trustee's or director's name

Maria Brown

Trustee's or director's signature

Maria Brown

Date

Day: 17 / Month: 09 / Year: 2019

Witness' name (witness must be 18 years old or over)

Sacha Brown

Witness' signature

Sacha Brown

Date

Day: 17 / Month: 09 / Year: 2019



Eric John Brown

("The Retiring Trustee")

and

Erich John Brown

Maria Brown

("The Existing Trustees")

DEED OF RETIREMENT OF TRUSTEE

OF THE

Brown Superfund



DEED OF RETIREMENT OF TRUSTEE

THIS DEED OF RETIREMENT OF TRUSTEE IS MADE ON THE 17 September 2019 ("Date of Retirement")

BETWEEN

Erich John Brown ("the Existing Trustees(s)")
Maria Brown

AND

Eric John Brown ("the Retiring Trustee(s)")

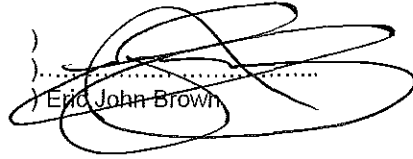

THIS DEED WITNESSES

1. The retiring trustee(s) have given notice of their intention to retire as trustee(s) of the Brown Superfund in accordance with the Deed of Trust.
2. The existing trustee(s) have resolved to accept the retirement of the retiring trustee(s).
3. The retiring trustee(s) agree to arrange for a transfer of all assets of the Fund in its possession and under its control to the existing trustee(s) with all practicable speed and to do all such further actions, matters and things as shall be required to vest the assets in the Fund in the existing trustee(s).




EXECUTED BY THE PARTIES AS A DEED:

SIGNED SEALED AND DELIVERED by the said
Eric John Brown as Retiring Trustee in the
Presence of:


Eric John Brown 

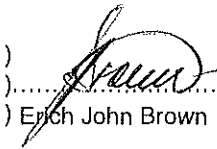
Sachy Brown
.....
(Print name of adult witness)

 *[Signature]*
.....
(Signature of adult witness who is not a party to
this deed)



EXECUTED BY THE PARTIES AS A DEED:

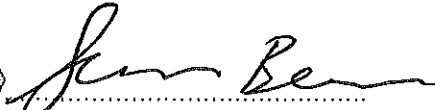
SIGNED SEALED AND DELIVERED by the said
Erich John Brown as Existing Trustee in the
Presence of:

) 
)
) Erich John Brown



Sacha Brown
.....
(Print name of adult witness)




.....
(Signature of adult witness who is not a party to
this deed)

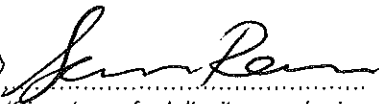
SIGNED SEALED AND DELIVERED by the said
Maria Brown as Existing Trustee in the Presence
of:

) 
)
) Maria Brown



Sacha Brown
.....
(Print name of adult witness)




.....
(Signature of adult witness who is not a party to
this deed)



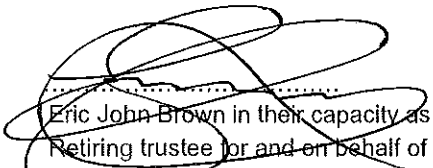
Brown Superfund

NOTICE TO EXISTING TRUSTEE

Eric John Brown, the trustee(s) of the Brown Superfund (The Trust) hereby gives notice of their intention to retire from the position of trustee of the Trust subject to the provisions of the Deed of Trust.

DATED THE 17 September 2019

SIGNED:


Eric John Brown in their capacity as
Retiring trustee for and on behalf of Brown
Superfund



Brown Superfund

MINUTES OF A MEETING OF TRUSTEES

DATED THE 17 September 2019

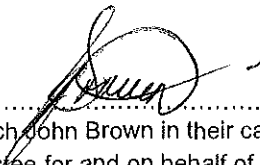
Retirement of Trustees:

It was noted that Eric John Brown (the retiring trustee) of the Brown Superfund has given notice to the Trustees in accordance with the trust deed of their intention to retire as trustee of the Trust.

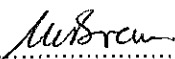
It was hereby resolved that the resignation of the retiring trustee be accepted.

Closure:

There being no further business the meeting was then closed.


.....
Eric John Brown in their capacity as
trustee for and on behalf of Brown
Superfund

←
SIGN
HERE


.....
Maria Brown in their capacity as trustee
for and on behalf of Brown Superfund

←
SIGN
HERE



Brown Superfund

Notice to the Rollover Fund

(To be provided to your Rollover Superannuation Fund Institution or employer where applicable.)

To whom it may concern


The Trustee(s) of the Fund certify/ies that the Fund:

- 1 Is a regulated superannuation fund under the *Superannuation Industry Supervision Act 1993 (SIS Act)*.
- 2 Is not subject to a direction under Section 63 of the SIS Act and is therefore able to accept employer contributions.
- 3 Is empowered by the Fund's trust deed to receive rolled over or transferred benefits and contributions from any source.
- 4 Has received consent to the rollover from the relevant member, as set out below, in accordance with r6.28(1)(b) of the *Superannuation Industry (Supervision) Regulations 1994*.

Date: 17 September 2019

Signed for and on behalf of the Trustee(s):

Signature of Trustee:



Name:

Erich John Brown



Signature of Trustee:



Name:

Maria Brown



Schedule 2

Fund Details:

Fund name:	Brown Superfund
Fund establishment date:	01 May 2015
Fund address:	32 Charlotte Street COOKTOWN QLD 4895

Appointment of New Trustee/Member Details:

Date of Appointing Trustee/Member:	17 September 2019
Trustee/Member name(s):	Maria Brown

Resigning Trustee/Member Details:

Date of Resigning Trustee/Member:	17 September 2019
Trustee/Member name(s):	Erich John Brown

Trustee Details:

Trustee name(s):	Erich John Brown Maria Brown
------------------	---------------------------------

Member Details:

Member name(s):	Erich John Brown Maria Brown
-----------------	---------------------------------



EXECUTED BY THE PARTIES AS A DEED:

SIGNED SEALED AND DELIVERED by
the Trustee in the presence of:

WITNESS
MUST
SIGN

Sacha Brown
Signature of witness

John Brown
Name of witness

ANY person over 18 years of age who is **Not** a Fund Trustee
or Member can be a witness to the Trust Deed.

Erich John Brown
Erich John Brown

SIGN
HERE

SIGNED SEALED AND DELIVERED by
the Trustee in the presence of:

WITNESS
MUST
SIGN

Sacha Brown
Signature of witness

John Brown
Name of witness

ANY person over 18 years of age who is **Not** a Fund Trustee
or Member can be a witness to the Trust Deed.

Maria Brown
Maria Brown

SIGN
HERE

SIGNED SEALED AND DELIVERED by
the Member in the presence of:

WITNESS
MUST
SIGN

Sacha Brown
Signature of witness

John Brown
Name of witness

ANY person over 18 years of age who is **Not** a Fund Trustee
or Member can be a witness to the Trust Deed.

Erich John Brown
Erich John Brown

SIGN
HERE

SIGNED SEALED AND DELIVERED by
the Member in the presence of:

WITNESS
MUST
SIGN

Sacha Brown
Signature of witness

John Brown
Name of witness

ANY person over 18 years of age who is **Not** a Fund Trustee
or Member can be a witness to the Trust Deed.

Maria Brown
Maria Brown

SIGN
HERE



Superannuation Trust Deed for a Self-Managed Fund

Brown Superfund

The Trustee named in the Schedule
and

The Members named in the Schedule

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Superannuation Trust Deed For A Self-Managed Fund

BETWEEN

THE TRUSTEE NAMED IN SCHEDULE 2

(Trustee)

AND

THE MEMBERS NAMED IN SCHEDULE 2

(Members)

Background

- A. The Members wish to establish the Fund and have requested the Trustee to act as trustee of the Fund.
- B. The Trustee has agreed to act as trustee of the Fund.
- C. The Members have agreed to be the first members of the fund.
- D. The Fund is to be an indefinitely continuing self managed superannuation fund under the *Superannuation Industry (Supervision) Act 1993*.
- E. The parties have entered into this Deed to give effect to their common intentions.

THIS DEED WITNESSES

1. Definitions

In this Deed, unless expressed or implied to the contrary:

Annuity means what it means under superannuation law.

Approved benefit arrangement means an arrangement into which or from which assets of the Fund can be transferred without a breach of superannuation law. It includes a roll over fund, a complying superannuation fund, an approved deposit fund and an annuity arrangement.

Approved deposit fund means a fund which is a complying ADF under section 995-1 of the *Tax Act*.

Amount standing to the credit in relation to an accumulation account, includes an amount the Trustee decides to pay to that account from the equalisation account (if any).

Assets means the cash, investments and other property of the Fund held by the Trustee on the trusts established by or under this Deed, including:

- (a) any amount standing to the credit of the Fund on or after the date when this Deed commences;
- (b) contributions made by a Member;
- (c) contributions made by an employer;
- (d) contributions allowed by this Deed that are made by another person as permitted by superannuation law;

- (e) interest, dividends, distributions, profits and other benefits of any kind arising from investments and accumulation of income;
- (f) the proceeds of any annuity or insurance policy effected by the Trustee;
- (g) the value of any annuity or insurance policy effected by the Trustee;
- (h) money, investments and other property received by the Trustee as a roll over payment; and
- (i) shortfall components and financial assistance received by the Trustee.

Beneficiary means a person immediately and absolutely entitled to a benefit under this Deed in respect of a Member. It does not include a Member except where that Member is immediately and absolutely entitled to a benefit under this Deed in respect of another Member.

Benefit means an amount payable out of the Fund to or in respect of a Member or beneficiary.

Benefit entitlement means an amount in the Fund which may become payable to a Member, dependant or beneficiary, but to which that person has not become absolutely entitled. It includes a contingent right to payment.

Binding death benefit notice means a notice given by a Member or beneficiary to the Trustee in accordance with regulation 6.17A of the SIS Regulations and with this Deed.

Business day means Monday to Friday excluding public holidays in Victoria.

Business hours means between 9:00 am and 5:00 pm on a business day.

Complying superannuation fund means a complying superannuation fund under superannuation law.

Contributions means gross contributions made to the Fund (before any tax which the Fund may be required to pay in respect of that contribution) in accordance with this Deed.

Corporation means a constitutional corporation under superannuation law.

Death benefit agreement means all, or that part of, an agreement describing the Trustee's obligations concerning the payment of benefits on a Member's death which:

directs the Trustee to pay the benefits to a person to whom those benefits may be paid in accordance with superannuation law;

has been executed by the Trustee and the Member; and

has not later been

(i) terminated by the Member; or

(ii) replaced by a separate death benefit agreement with the agreement of the Trustee and the Member.

Deed means this deed executed by the Trustee and the Members.

Dependant has the same meaning as in section 10 of the SIS Act.

Doctor means a registered medical practitioner.

Eligible roll over fund means what it means in Part 24 of the SIS Act.

Employment termination payment means the same as it means in the Tax Act.

Employee means a person who is an eligible person under superannuation law for the purpose of an employer making contributions in order to avoid a liability for the superannuation guarantee charge under the *Superannuation Guarantee (Administration) Act 1992*.

Employer means what it means under superannuation law.

Employment relationship – an employment relationship exists between 2 persons if any of the following applies:

- (a) one person is an employee of the other within the ordinary meaning of that term, or within the meaning of section 15A of the SIS Act, or is taken to be an employee under superannuation law;
- (b) one person is the Trustee of a trust of which the other person, or a relative of the other person, is a beneficiary;
- (c) one person is a member of a partnership in which the other person, or a relative of the other person, is either a partner or a director of a body corporate that is a partner; or
- (d) one person is a member of a partnership in which the other person, or a relative of the other person, is a beneficiary of a trust, the Trustee of which is a partner.

However, an employment relationship does not exist between 2 persons if superannuation law has the contrary effect.

Excess contributions means contributions by or on behalf of a Member which exceed the annual cap amounts for concessional contributions and non-concessional contributions as defined in sections 292-20 and 292-85 respectively of the Tax Act.

Expenses of the Fund means the expenses for which the Trustee is entitled to be reimbursed under this Deed.

Family Law Act means the *Family Law Act 1975* (Cth).

Fund means the fund established by this Deed, the name of which is set out in Schedule 2.

Fund earning rate means the positive or negative earning rate the Trustee determines after taking account of any provision or reserve for future contingencies.

Fund establishment date means the date specified in Schedule 2.

Fund year means the 12 month period ending on 30 June or a substitute date decided on by the Trustee. At the beginning of the trust, and at the end of the trust, it means the lesser period ending on that date, or commencing on the following day.

Gainful employment means what it means under superannuation law. It includes gainful employment on a full-time basis and gainful employment on a part-time basis.

Insurance policy means an insurance policy effected on the life of the Member or a beneficiary of the Member, or in respect of the Member's or beneficiary's illness, accident or disablement.

Interdependency relationship has the same meaning as in the SIS Act.

Levy means a levy payable by the Fund under superannuation law.

Member means an Initial Member or a person who has been admitted as a Member of the Fund in accordance with the Deed, and **Members** has a corresponding meaning.

Member Application Form means a form acceptable to the Trustee by which a person may apply to become a member of the Fund, including the form set out in Schedule 3.

Non-binding nomination form means a notice given by a Member or beneficiary to the Trustee nominating one or more dependants of that person who are to receive some or all of the benefits payable on the Member's or beneficiary's death, but which form does not meet the requirements of regulation 6.17A of the SIS Regulations.

Non-Member spouse means a person who is:

- (a) a spouse or former spouse of a Member; or
- (b) a Non-Member Spouse within the meaning of that term under Part VIII B of the Family Law Act.

Non-preserved amount means an amount (including a roll over payment) that is payable to or in respect of a Member that is not subject to cashing restrictions under superannuation law at the time of payment.

Normal retirement age means 65 or another age that is at least 55 (or, if the Trustee is not a corporation, 60) that is accepted by superannuation law and is agreed by the Trustee.

Payment flag means an agreement or court order referred to in clause 12.2.

Payment split means a payment split under Part VIII B of the Family Law Act.

Pension account means a pension account established under clause 8.3.

Pension age means what it means under superannuation law.

Pension dependant means a dependant of a Member to whom a pension may be paid on the Member's death, as defined by regulation 6.21(2A) of the SIS Regulations.

Preservation age has the same meaning as in regulation 6.01 of the SIS Regulations.

Preserved benefit has the same meaning as preserved payment benefit.

Preserved payment means a payment made to the Fund which is required to be preserved under superannuation law if the Fund is to be a complying superannuation fund.

Preserved payment benefit means a benefit arising from a preserved payment.

Regulator means the particular Commonwealth body responsible for the administration of the relevant aspect of superannuation. It may be the Australian Taxation Office, the Australian Prudential Regulation Authority, the Australian Securities and Investments Commission or some other body.

Relative for the purpose of the definition of 'employment relationship' and for the purpose of eligibility to be a Trustee or director of the Trustee, means each of the following in respect of a person:

- (a) a parent, grandparent, child, grandchild, sibling, uncle, aunt, great aunt, great uncle, nephew, niece, first cousin or second cousin of the person;
- (b) another person who has any such relationship to the person by reason of adoption or re-marriage; and
- (c) the spouse or former spouse of the person or of any of the persons listed in the sub-paragraphs (a) and (b).

For any other purpose, **Relative** means each of the following in respect of a person:

- (d) the parent, grandparent, brother, sister, uncle, aunt, nephew, niece, lineal descendant or adopted child of the person or of the spouse of the person; and
- (e) the spouse of the person or of any person listed in sub-paragraph (d).

Retires in relation to employment, means retirement under regulation 6.01(7) of the SIS Regulations.

Reversionary beneficiary means an eligible dependant for the purpose of superannuation law, including a Pension Dependand, nominated by a pensioner as his or her residuary beneficiary.

Roll over payment includes a transitional employment termination payment or an employment termination payment made or received by the Trustee in accordance with superannuation law and an eligible benefit payment rolled out of or in to a complying superannuation fund.

RSA Regulations means the regulations made under the *Retirement Savings Account Act 1997*.

Securities includes fully paid and partly paid shares, fully paid and partly paid stocks, debentures, notes, bonds, mortgages, options and other similar securities. Neither security nor registration is required.

Self-managed superannuation fund has the same meaning as in section 17A of the SIS Act.

Shortfall component means what it means in section 64 of the *Superannuation Guarantee (Administration) Act 1992* and regulations made under that Act.

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

SIS Regulations means the *Superannuation Industry (Supervision) Regulations 1994* (Cth).

Spouse means a person legally married to the Member at any time; and a person who is not legally married to the Member, but who, in the Trustee's opinion, lives or lived with the Member on a bona fide domestic basis as the partner of that Member. If there are 2 or more persons who are spouses within this definition, 'spouse' means that person or those persons whom the Trustee decides to treat as the spouse or spouses.

Superannuation law means any law of the Commonwealth of Australia including the *Corporations Act 2001* and the *Social Security Act 1991*, which deals with any aspect of superannuation or taxation in relation to superannuation, or any lawful requirement in relation to the Fund by the Commissioner of Taxation, the Australian Taxation Office, APRA, ASIC or any other body that has responsibility in connection with the regulation of superannuation. It includes changes to any superannuation law after the date of this Deed. It also includes any proposed law or lawful requirement that the Trustee believes may have retrospective effect.

Tax includes any form of taxation, surcharge, levy, duty or other government charge that the Trustee is required to pay out of the Fund, or a Member, former Member or beneficiary is required to pay.

Tax Act means the Tax Act 1936 and the Tax Act 1997.

Tax Act 1936 means the *Income Tax Assessment Act 1936*.

Tax Act 1997 means the *Income Tax Assessment Act 1997*.

Temporary total disablement means what it means in the relevant insurance policy effected by the Trustee. If there is no such policy, it means total physical or mental disablement that is not total and permanent disablement that makes the relevant Member incapable of continuing in the gainful employment that the Member was in immediately before the incapacity.

Total permanent disablement means what it means in the relevant insurance policy effected by the Trustee. If there is no such policy, it means such total physical or mental disablement that the Trustee is reasonably satisfied that the relevant Member is unlikely ever again to be able to engage in gainful employment for which the Member is reasonably qualified by education, training or experience.

Transition to retirement pension means a pension to be paid by the Fund under superannuation law, paid as a transition to retirement pension under the conditions set out in Regulation 6.01(2) of the SIS Regulations

Transitional employment termination payment means what it means in section 82-130 of the Tax Act 1997.

Trustee means the Trustee or the Trustees of the Fund from time to time.

Unclaimed benefits means benefits described as 'unclaimed money' under superannuation law.

Unrestricted non-preserved benefit means what it means under superannuation law.

Withdrawal benefit means the minimum benefit that must be paid to a Member on withdrawal from the Fund under superannuation law. To the extent that a Member's contributions have been applied towards an endowment or whole of life policy, the Member's withdrawal benefit is the surrender value of that policy.

2. Fund establishment

2.1 Establishment and purpose of the Fund

- 2.1.1 The Trustee and the Members hereby establish the Fund as a self-managed superannuation fund under the SIS Act by executing this Deed and with effect from the Fund establishment date. It is an indefinitely continuing superannuation fund.
- 2.1.2 Where the Trustees are individuals, the sole or primary purpose of the fund is to provide old age pensions to the Members on their retirement. Where the Trustee is a constitutional corporation, the sole or primary purpose of the fund is to provide old age pensions and other benefits to the Members on their retirement.

2.2 Trustee of the Fund and decisions

- 2.2.1 The initial Trustee is named in Schedule 2 of this Deed. The Trustee accepts the appointment. The Fund is vested in the Trustee. No other person (including a Member) has any legal or beneficial interest in any asset of the Fund except to the extent expressly stated elsewhere in this Deed. The Trustee must manage the Fund in accordance with this Deed.
- 2.2.2 Subject to clause 2.2.3, if there is more than one Trustee they must act jointly.
- 2.2.3 Where the Trustees are individuals, any Trustee may call a meeting of Trustees by providing 7 days' written notice to each of the other Trustees at their address listed in Schedule 2 (or to any other address of a Trustee if that Trustee has informed each of the other Trustees of the other address). The following rules apply to any such meeting:
- (a) Unless agreed to by all the Trustees, the meeting may only be within business hours;
 - (b) A Trustee may attend the meeting by phone;
 - (c) A quorum for the meeting will be all the Trustees, and if all the Trustees are not in attendance within 15 minutes after the scheduled time the meeting will be adjourned for 5 business days, to be held at the same time of day (adjourned meeting);
 - (d) At the adjourned meeting, the quorum of Trustees will be those Trustees in attendance; and
 - (e) At any meeting, if the Trustees are unable to reach a decision unanimously or by majority then decisions will be made by poll, with each Trustee having the number of votes equal to the nearest dollar figure (rounded up) representing the value of the benefits of the Member whom that Trustee represents.
- 2.2.4 Where the Trustee is a constitutional corporation, the Trustee may only make decisions under this Deed in the manner set out in the Trustee's constitution.

2.3 Deed subject to superannuation law

- 2.3.1 This Deed is to be interpreted so as to comply with superannuation law. In particular, it is to be construed so that the Fund it establishes qualifies as a self-managed superannuation fund and qualifies for concessional tax treatment under the *Tax Act*. To the extent that anything in this Deed is inconsistent with superannuation law, it is to be severed from the Deed. Any obligation imposed by superannuation law in respect of the Fund established by this Deed that is not expressed in this Deed is nonetheless to be regarded as incorporated in it by reference.
- 2.3.2 The Trustee must not do or fail to do anything as Trustee of the Fund that would result in either of the following:
- (a) A breach of law, including superannuation law; or
 - (b) The Fund ceasing to qualify as a self-managed fund under superannuation law or to qualify for concessional tax treatment under the *Tax Act*.

3. Membership

3.1 Initial Members

- 3.1.1 The initial Members of the fund are named in Schedule 2 and the Trustee agrees that they have completed all formalities necessary for their admission as Members.
- 3.1.2 The initial Members of the Fund agree to be bound by this Deed.

3.2 Additional Members

- 3.2.1 The Trustee may appoint a person as an additional Member of the Fund if he or she has completed and signed a Member application form, or if the Trustee has otherwise accepted the person as a Member.
- 3.2.2 If the Trustee is a constitutional corporation, then the additional Member agrees to do all things necessary to become a director of the Trustee including by providing an executed consent to act in the required form and such other documents as are required by superannuation law.
- 3.2.3 If the Trustees are individuals, the additional Member must become a Trustee and must provide an executed form of consent and such other executed documents as are required by superannuation law for that purpose. This must occur when the person becomes a Member, unless the additional Member is unable to become a Trustee or director of a Trustee under superannuation law.
- 3.2.4 On written request by the Trustee, a Member or applicant for Membership of the Fund must supply the Trustee with information that the Trustee thinks necessary for any purpose. This extends to submitting to a medical examination by a doctor who is acceptable to the Trustee.
- 3.2.5 If a Member fails to do so, the Trustee may refuse to accept further contributions in respect of that Member may decline to accept the applicant as a Member.
- 3.2.6 Subject to clause 3.7, the Trustee must not accept a person as an additional Member of the Fund unless each of the following conditions is met:
- (a) The total number of Members would be no more than 4;
 - (b) The person is not disqualified from being a Trustee or a director of the Trustee of the Fund;

- (c) The person is not in an employment relationship with another Member of the Fund except another Member who is also a relative of that person; and
- (d) The Trustee is satisfied that the person will become a Trustee or a director of the Trustee of the fund on being accepted as Member of the Fund.

3.2.7 An additional Member becomes bound by this Deed as if he or she were an initial party to this Deed.

3.2.8 An additional Member's Membership commences on the date the Trustee specifies when accepting the person as a Member. If no date is specified, the additional Member's Membership commences on the date the Trustee accepts his or her application.

3.3 Date of additional Member's commencement as Trustee

Provided that an additional Member has complied in all respects with clause 3.2:

3.3.1 Where the Trustees are individuals, an additional Member becomes a Trustee of the Fund on the date his or her Membership commences; and

3.3.2 Where the Trustee is a constitutional corporation, an additional Member becomes director of the Trustee on the date his or her Membership commences.

3.4 Membership Conditions and Disclosures

3.4.1 The Trustee may impose any conditions the Trustee thinks fit on the Membership of a Member and a Member's rights and duties. The Trustee may remove or vary any condition at any time.

3.4.2 Either before, or as soon as practicable after a person becomes a Member of the Fund (and not later than 3 months after the person becomes a Member), the Trustee must ensure that the Member is given a product disclosure statement (in the form set out in Schedule 1, updated as required) which the superannuation law requires to be given to new Members of the Fund.

3.4.3 The Trustee must ensure that Members, former Members and beneficiaries are provided with information in writing, or copies of accounts, records and documents of the Fund, that the superannuation law requires them to be given.

3.4.4 As soon as practicable after a person ceases to be a Member of the Fund, the Trustee must ensure that that person (or his or her legal personal representative) is given a written statement of the information the superannuation law requires to be given to persons who cease to be Members of the Fund.

3.4.5 A dependant of a Member is not entitled to any additional information relating to the operation or conduct of the Fund which the Trustee thinks it is inappropriate to disclose.

3.5 Membership and Fund compliance

3.5.1 A Member must immediately inform the Trustee if the Member becomes aware that either of the following may happen:

- (a) The Member may enter into an employment relationship with another Member who is not also a relative of the Member; or
- (b) The Member may be disqualified from being a Trustee or a director of the Trustee of the Fund.

3.5.2 A Member and the Trustee must ensure that the Member ceases to be a Member of the Fund within 6 months after either of the following happens:

- (a) The Member enters into an employment relationship with another Member who is not also a relative of the Member; or
- (b) The Member is disqualified from being a Trustee or a director of the Trustee of the Fund.

3.5.3 If a Member of the Fund enters into an employment relationship with another Member who is not also a relative of the Member, or becomes disqualified from being a Trustee or a director of the Trustee of the Fund, the Trustee and the Members must do whatever is necessary to ensure that, within 6 months after the Member entered into the employment relationship or became disqualified:

- (a) No Member of the Fund is in an employment relationship with another Member who is not also a relative of the Member; and
- (b) No Member of the Fund is disqualified from being a Trustee or a director of the Trustee of the Fund.

3.5.4 The types of things that may be done to ensure compliance include each of the following:

- (a) A Member may request the Member's benefits or entitlement in the Fund to be paid in accordance with this Deed or to be transferred or rolled over to an approved benefit arrangement under clause 13.9; or
- (b) The Trustee may transfer the Member's benefits or entitlement in the Fund to an eligible roll over fund under clause 13.9.

3.6 Ceasing to be a Member

3.6.1 A person ceases to be a Member of the Fund as soon as the first of the following happens:

- (a) The person dies;
- (b) The person ceases to be a Trustee or a director of the Trustee of the Fund;
- (c) When payment of all the Member's benefits is made to the Member or to an approved benefit arrangement for the Member; or
- (d) When benefits payable to or for the Member cease to be payable.

3.6.2 When a person ceases to be a Member of the Fund, the person ceases to be a Trustee or director of the Trustee of the Fund (as applicable), if he or she has not already ceased to act in that role.

3.7 Minor as a Member

3.7.1 A minor, being a person who is under 18 years of age, may be a Member of the Fund provided the superannuation law is complied with. In relation to a Member who is a minor:

- (a) The minor's parent or guardian must make the application for the minor to become a Member in the form set out in Schedule 3
- (b) or in the form otherwise approved by the Trustee; and
- (c) Decisions in relation to the minor's membership must be made by the minor's parent or guardian until:
 - (i) the minor turns 18; or

- (ii) after the minor turns 16, the time at which the parent or guardian notifies the Fund that the minor will be making decisions in relation to the minor's membership.

3.7.2 When the minor turns 18, if the Trustees are individuals then the minor becomes a Trustee of the Fund or, if the Trustee is a constitutional corporation, then the minor becomes a director of the Trustee of the Fund provided that the Trustee and the Member have done everything necessary to appoint that Member as a director of the Trustee.

4. Fund accounts

4.1 Trustee must establish certain types of account

The Trustee must establish:

- 4.1.1 An accumulation account and/or a pension account in respect of each Member or beneficiary for each class; and
- 4.1.2 An income account.

4.2 Accumulation Accounts

- 4.2.1 The Trustee may credit (and in the case of clause (k), must allot and credit) each of the following to the accumulation account of a Member according to the class to which they are relevant:
 - (a) Contributions made by a Member;
 - (b) Contributions made in respect of the Member or a beneficiary of that Member by an employer;
 - (c) Other contributions allowed under this Deed and superannuation law that are made in respect of the Member;
 - (d) Positive earnings transferred from the income account;
 - (e) A shortfall component paid in respect of that Member after any tax that is payable in relation to it has been deducted from it;
 - (f) An amount paid to the Trustee as a transfer or roll over payment in respect of that Member which the Trustee thinks it appropriate to credit to the account;
 - (g) A forfeited amount allocated to the Member or beneficiary under clause 11.4;
 - (h) An amount transferred from the pension account of a beneficiary of the Member;
 - (i) The proceeds of an annuity or insurance policy effected by the Trustee in respect of the Member or a beneficiary of the Member which the Trustee thinks it appropriate to credit to the account;
 - (j) Financial assistance under section 23 of the SIS Act which the Trustee thinks it appropriate to credit to the account;
 - (k) An amount deducted from the accumulation account of another Member pursuant to a contributions-split request made by that other Member and accepted by the Trustee; and
 - (l) Any other amount the Trustee thinks it appropriate to credit to the account.

4.2.2 The Trustee may debit each of the following from the accumulation account of a Member according to the class to which they are relevant:

- (a) The proportion that the Trustee thinks appropriate of the expenses of the Fund;
- (b) The proportion that the Trustee thinks appropriate of either of the following:
 - (iii) tax payable in respect of contributions or any shortfall component that are paid to the Fund; or
 - (iv) any earnings of the Fund credited to the accumulation account or arising as a result of a roll over payment;
- (c) A payment of a benefit to or in respect of the Member or a beneficiary of the Member except a payment from a pension account;
- (d) An amount paid out of the Fund in respect of the Member or a beneficiary of the Member as a transfer or roll over payment;
- (e) The cost of any annuity or policy of insurance effected by the Trustee in respect of the Member or a beneficiary of the Member; and the proportion that the Trustee thinks equitable of any group policy effected by the Trustee in respect of the Member or beneficiary and another Member or beneficiary;
- (f) The amount of a lien in respect of an indemnity exercised by the Trustee in accordance with this Deed;
- (g) An amount forfeited in accordance with this Deed;
- (h) The proportion that the Trustee thinks appropriate of any negative earnings of the Fund determined in accordance with this Deed;
- (i) An amount paid to indemnify the Trustee in accordance with this Deed;
- (j) An amount credited to the pension account of a Member or beneficiary;
- (k) The proportion that the Trustee thinks appropriate of a levy;
- (l) The amount of tax attributable to the Member or a beneficiary of the Member;
- (m) An amount to be allotted and credited to the accumulation account of another Member pursuant to a contributions-split request made by the Member whose accumulation account is to be debited and accepted by the Trustee; and
- (n) Any other amount the Trustee thinks it appropriate to debit.

4.3 Contributions-split requests

4.3.1 A Member may ask the Trustee (in a way that satisfies the requirements of superannuation law) that contributions made to the Fund in respect of that Member in the previous financial year be:

- (a) Allotted to the accumulation account of that Member's spouse; or
- (b) Rolled-over or transferred to the Trustee of an approved benefit arrangement of which that Member's spouse has joined or is eligible to join.

4.3.2 The Trustee must allot, roll-over or transfer the relevant contributions pursuant to a request received under clause 4.3.1 provided:

- (a) The request satisfies the requirements of superannuation law;
- (b) The Trustee is satisfied that the allotment, roll-over or transfer complies with superannuation law; and
- (c) The amount of the contributions that the Trustee allots, rolls-over or transfers does not exceed the amount in the Member's accumulation account, taking into account any amount that the Trustee otherwise determines to debit from the Member's accumulation account.

4.4 Income Account

4.4.1 The Trustee may credit each of the following to the income account of the Fund:

- (a) Income and profits of the Fund;
- (b) Adjustment credits made in accordance with clause 4.4.3;
- (c) The proceeds of an insurance policy which the Trustee decides not to credit to a Member's or beneficiary's accumulation or pension account;
- (d) A surplus resulting from a valuation under clause 4.6.3;
- (e) Financial assistance received by the Fund under section 23 of the SIS Act which the Trustee decides not to credit to a Member's or beneficiary's accumulation or pension account; and
- (f) Any other amount the Trustee thinks it appropriate to credit.

4.4.2 The Trustee may debit each of the following to the income account of the Fund:

- (a) The expenses of the Fund, except those the Trustee debits from a Member's or beneficiary's accumulation or pension account;
- (b) Tax payable or likely to become payable in respect of contributions, shortfall components, or income and profits of the fund, except tax the Trustee debits from a Member's or beneficiary's accumulation or pension account;
- (c) Adjustment debits made in accordance with 4.4.3;
- (d) The cost of an insurance policy which the Trustee decides not to debit from a Member's or beneficiary's accumulation or pension account;
- (e) A deficiency resulting from a valuation under clause 4.6.3 ;
- (f) The amount of a levy, except an amount the Trustee debits from a Member's or beneficiary's accumulation or pension account;
- (g) Any loss on the disposal of an investment of the fund; and
- (h) Any other amount the Trustee things appropriate to debit.

4.4.3 At the end of each Fund year, the Trustee must determine the Fund earning rate.

4.4.4 When determining a Fund earning rate in respect of a period (whether at the end of a Fund year or on an interim basis):

- (a) The Trustee must allocate amounts from the income account to each accumulation or pension account in proportion to the amount standing to the credit of that account at the beginning of the relevant period;

- (b) The Trustee must make an appropriate adjustment for any amount credited or debited to the account since the beginning of the relevant period; and
- (c) The Trustee may take into account the need for any provision or reserve for future contingencies and, instead of crediting that amount to an accumulation or pension account, credit that amount to the equalisation account or reserve (if permitted by superannuation law).

4.5 Equalisation Account

4.5.1 The Trustee may establish an equalisation account which the Trustee may use for any of the following purposes:

- (a) To give effect to the reserving strategy the Trustee establishes to smooth the investment earnings of the Fund;
- (b) To increase the Fund earning rate;
- (c) To pay the expenses of the Fund;
- (d) To pay tax payable by the Fund;
- (e) To provide for any contingencies;
- (f) To provide an amount to or for a Member, former Member, pensioner, beneficiary, including adding to an accumulation or pension account, provided there is no breach of superannuation law; or
- (g) To do anything else the Trustee decides to do, provided there is no breach of trust or superannuation law.

4.5.2 The Trustee may credit the equalisation account with any of the following:

- (a) The portion the Trustee thinks fit of an amount paid into the Fund as a transfer or roll over payment;
- (b) An amount transferred from the forfeiture account under clause 11.4;
- (c) An amount transferred from a pension account under clause 8.3; or
- (d) Any other amount the Trustee thinks it appropriate to credit.

4.5.3 The Trustee may debit the equalisation account with any of the following:

- (a) An amount necessary to give effect to the purposes set out in clause 4.5.1; or
- (b) Any other amount the Trustee thinks it appropriate to debit.

4.6 Accounts – General Provisions

4.6.1 The Trustee must make provision for the payment of any tax payable in relation to the taxable income of the Fund and must deduct any tax that is payable and that has not already been deducted from the income account or an accumulation or pension account.

4.6.2 The Trustee may establish or maintain any other account for or reserve of the Fund that the Trustee thinks necessary or desirable or that is required or permitted by superannuation law. The Trustee may use such accounts or reserves for any purpose permitted by superannuation law and may credit or debit amounts from such accounts or reserves as the Trustee sees fit.

- 4.6.3 The Trustee must value the assets of the Fund at the end of each Fund year, when superannuation law requires it, and when the Trustee thinks it appropriate to do so. The Trustee must also determine whether there is a surplus or deficiency which it is equitable in the Trustee's opinion to transfer to the income account.
- 4.6.4 If the Trustee is required to establish an interim Fund earning rate, clause 4.4.4 applies and the Trustee must do so in accordance with any requirements imposed by superannuation law and on a basis the Trustee believes to be equitable. If the Regulator or superannuation law requires it, the Trustee must inform Members of that basis.
- 4.6.5 The Trustee may only credit or debit accounts established in respect of the Fund in the manner permitted by this Deed provided that superannuation law does not prohibit in any way any such amounts from being so credited or debited.

5. Contributions

5.1 Types of Contributions

- 5.1.1 With the Trustee's consent, a Member may make any contributions to the Fund that the Member decides to. The Trustee and Member may agree that contributions can be paid by deduction from wages or salary.
- 5.1.2 An employer of a Member may make any contributions to the Fund in respect of that Member with the Trustee's and the Member's consent.
- 5.1.3 With the consent of the Trustee and the Member, any other person including:
- (a) A spouse of that Member;
 - (b) Another Member;
 - (c) Another Trustee of a regulated superannuation fund (including pursuant to a contributions-split requested by the Member's spouse); and
 - (d) Any State, Territory or Federal government (including under the Federal government's co-contribution scheme) may make contributions to the Fund in respect of that Member.

5.2 Making contributions

A contribution to the Fund must be made in the way the Trustee directs. It must be made within the time specified by superannuation law. It may be made in cash, or by the transfer of assets in accordance with superannuation law. The only assets that may be transferred are those that are authorised investments under clause 6.1.

5.3 Failure to contribute

In the absence of an agreement, neither a Member nor his or her employer is under an obligation to make a contribution to the Fund in respect of the Member. A failure to do so does not affect the Member's membership of the Fund.

5.4 Unacceptable contributions

- 5.4.1 The Trustee must not accept any of the following:
- (a) A contribution that is not permitted by superannuation law;
 - (b) A contribution or shortfall component the acceptance of which would prevent the Fund from qualifying as a complying superannuation Fund; or

- (c) An employer contribution or shortfall component which the regulator lawfully directs the Trustee not to accept.

5.4.2 The Trustee may refuse to accept:

- (a) a contribution that the Trustee has determined not to accept because the Trustee has not been informed of the relevant Member's tax file number; and
- (b) excess contributions.

5.4.3 If excess contributions are made to the Fund by or in respect of a Member, then the Trustee may:

- (a) release funds to the Member if the Trustee has received a Member release authority; and
- (b) release funds to the Commissioner of Taxation where the Trustee has received an ATO release authority.

5.4.4 If the Trustee becomes aware that a contribution or shortfall component has been accepted in breach of clause 5.4.1 or 5.4.2, the Trustee must refund the amount within any time specified by superannuation law. However, the Trustee may deduct each of the following from that amount:

- (a) Any amount which an insurer may have charged in respect of any extra cover provided on the basis of the contribution or shortfall charge;
- (b) Reasonable administration charges; and
- (c) Any amounts on account of amounts of tax for which the Fund may be liable.

5.4.5 The Trustee may reduce the benefits of the Member to those which the Member would have had if the contribution or shortfall component had not been accepted.

5.5 Allocation of contributions

If the Trustee receives a contribution in a month, the Trustee must allocate the contribution to the relevant Member of the Fund:

5.5.1 Within 28 days after the end of the month; or

5.5.2 If it is not reasonably practicable to allocate the contribution to the relevant Member of the Fund within 28 days after the end of the month – within such longer period as is reasonable in the circumstances.

5.6 Reduction of contributions by employer

An Employer who is under an obligation to make contributions in respect of a Member may, with the Trustee's consent, reduce the amount of those contributions to the extent that it becomes required to make contributions in respect of that Member to another Fund of which the Member is also a Member.

5.7 Contributions and tax

5.7.1 Either the Trustee or the employer or other appropriate body must deduct any tax that is payable in relation to any contribution or shortfall component before it is credited to the Member's accumulation account.

5.7.2 The Trustee must make provision for any surcharge or other amount that is payable under the *Superannuation Contributions Tax (Assessment and Collection) Act 1997* and related legislation, and must deduct the amount from the relevant contributions.

6. Investment

6.1 Investments - General

- 6.1.1 The Trustee must invest any assets of the Fund that are not required for payment of benefits or other amounts under this Deed. The Trustee must do so in accordance with the current investment strategy or strategies. The following are the types of investment in which the assets may be invested:
- (a) Investments in which it is permissible to invest trust funds under the law of any jurisdiction in Australia;
 - (b) Securities in any company incorporated anywhere, whether carrying on business in Australia or not;
 - (c) Deposit (whether secured or not) with a bank, friendly society, building society, credit co-operative, Trustee company, or other registered financial institution;
 - (d) Real or personal property, including an improvement to that property;
 - (e) Units (including sub-units) in a unit trust established or situated anywhere in the world) by subscription or purchase (including joint subscription or purchase). Whether the units are fully paid or partly paid, and whether their issue involves a contingent or reserve liability is irrelevant;
 - (f) Futures, options or any other synthetic investment;
 - (g) Hedging, swapping or any similar arrangement, even though it is not linked to any property of the Fund;
 - (h) Deposit (whether secured or not) with, or loan (whether secured or not) to, any person (including an employer) on any terms the Trustee thinks reasonable. The fact that the Trustee has a direct or indirect interest in the deposit or borrowing or may benefit directly or indirectly from it is irrelevant;
 - (i) A policy or annuity with an insurer, whether by proposal or purchase;
 - (j) Limited recourse borrowing or receipts;
 - (k) By way of a limited recourse borrowing arrangement in accordance with clause 13.6; and
 - (l) Any other investment allowed by superannuation law that the Trustee thinks appropriate.
- 6.1.2 The Trustee must not invest in any investment that is not permitted by superannuation law. The Trustee must not make an investment in the form of a loan or other financial assistance to a Member or a relative of a Member.
- 6.1.3 The Trustee must formulate one or more investment strategies for the Fund. The Trustee must inform Members and beneficiaries of the strategies adopted by the Trustee. The Trustee may review and change a strategy at any time. The Trustee must monitor the strategies to ensure that they remain appropriate.
- 6.1.4 The Trustee may sell, transfer or vary any investment at the Trustee's absolute discretion in accordance with this Deed. The Trustee must do so in the interests of Members and beneficiaries. The Trustee must monitor the investments to ensure that they remain appropriate.

6.2 Investment choice

- 6.2.1 The Trustee may decide to allow one or more Members or beneficiaries to choose between investment strategies. If the Trustee does, the Trustee must establish a range of investment strategies, and may designate particular assets for those strategies. The Trustee must provide the Members or beneficiaries with information concerning the strategies and the relevant investment objectives to enable the Member or beneficiary to choose between them on an informed basis. The Trustee must also provide them with information concerning their rights under this Deed.
- 6.2.2 A Member or beneficiary who has been offered investment choice by the Trustee may choose one or more of the strategies prepared by the Trustee by completing any documents the Trustee requires. On having done so, the Member or beneficiary may direct the Trustee to invest any part of the Fund that is held for that person in accordance with those strategies. Any direction must be in accordance with superannuation law.
- 6.2.3 A Member or beneficiary who has directed the Trustee to invest any part of the Fund that is held for that person in accordance with those strategies may not direct the Trustee to invest in any particular investment. However, the Member or beneficiary may request the Trustee to develop an investment specific strategy and to make it available to that Member or beneficiary. The Trustee may accept or reject the request.
- 6.2.4 The Trustee must monitor any strategies adopted by Members or beneficiaries for investment choice to ensure that they remain appropriate for the Members or beneficiaries to whom they are available.
- 6.2.5 If a Member adopts a strategy for investment choice, the Trustee must do each of the following:
- (a) Establish a sub-account of the income account in respect of that strategy;
 - (b) Credit and debit that sub-account in relation to any amount attributable to that strategy as if it were the income account itself;
 - (c) Allocate earnings (which may be positive or negative) attributable to that strategy to the Member's or beneficiary's accumulation account or pension account in a way that the Trustee thinks equitable; and
 - (d) Determine an earning rate for that sub-account, in the same manner as the Trustee determines a Fund earning rate, in which case clause 4.4.4 applies to that determination.
- 6.2.6 The Trustee may sell, transfer or vary any investment made in accordance with a strategy for investment choice, at the Trustee's absolute discretion in accordance with this Deed. The Trustee must do so in the interests of the relevant Members or beneficiaries. The Trustee must monitor the investments to ensure that they remain appropriate.

7. Benefits - general

7.1 Preserved and non-preserved benefits

- 7.1.1 The Trustee must not pay out to a Member or a dependant of a Member any preserved payment benefit that superannuation law does not allow the Trustee to pay out.
- 7.1.2 The Trustee may pay a Member or, if applicable, a dependant of a Member, a preserved payment benefit in any of the following circumstances:
- (a) The Member reaches the relevant preservation age and takes a transition to retirement pension in accordance with clause 8;

- (b) The Member retires from gainful employment on or after reaching the relevant preservation age;
- (c) The Member becomes totally and permanently disabled;
- (d) The Member becomes totally and temporarily disabled;
- (e) The Member reaches age 65;
- (f) The Member dies; or
- (g) Any other circumstance allowed by superannuation law.

7.1.3 With the Trustee's consent, a Member may withdraw any part of the non-preserved amount in the Member's accumulation account. The Member must apply to the Trustee in writing for the withdrawal in a form acceptable to the Trustee. The Trustee may set a minimum withdrawal amount by notifying the Members of the Fund.

7.1.4 A Member's benefit entitlement will vest in accordance with superannuation law. The Trustee must cash or commence to cash a Member's benefit entitlement as soon as practicable after the Member dies. If a lump sum is payable, the Trustee may pay it in several stages: an initial payment and then subsequent payments.

7.2 Payments – general

7.2.1 If a Member ceases to be, or is about to cease as, a Member of the Fund, the Trustee may pay an amount that the Trustee thinks appropriate from the equalisation account (if any) into the Member's accumulation account.

7.2.2 Where the Trustee is to make a payment because a Member has died (a death benefit), the Trustee may pass on to the recipient of that payment any benefit that would accrue to the Fund if a deduction were allowed under section 295-485 of the *Income Tax Assessment Act 1997*.

7.2.3 If a Member or beneficiary requests it, the Trustee may retain any part of a benefit in the Fund. The Trustee may do so until one of the following occurs:

- (a) The Member or beneficiary decides otherwise;
- (b) The Member or beneficiary dies;
- (c) The amount has to be paid under this Deed or superannuation law; or
- (d) The Trustee decides otherwise.

The payment the Trustee then makes must be the amount standing to the credit of the Member's or beneficiary's accumulation account at that time.

7.2.4 If a Member or beneficiary is entitled to a benefit which includes an interest in an insurance policy, the Trustee may assign that policy to the Member or beneficiary, or to any of the dependants of the Member the Trustee thinks fit. The Trustee must debit the value of the policy to the relevant accumulation or pension account. Neither the Trustee nor an employer is liable for any further payment of premiums in relation to the policy.

7.2.5 On written request by the Trustee, an applicant, Member or beneficiary must supply the Trustee with information that the Trustee thinks necessary for any purpose. This extends to submitting to a medical examination by a doctor who is acceptable to the Trustee. If an applicant, Member or beneficiary fails to do so, the Trustee may suspend collection of contributions in respect of that person, may withhold benefits from that person, and may impose conditions on the person, as the Trustee thinks fit.

- 7.2.6 The Trustee may adjust any benefit payable to or in respect of a Member if an applicant, Member or beneficiary has supplied false or misleading information to the Trustee, or has deliberately withheld information from the Trustee, that affects or is likely to affect the Fund or benefits payable to or in respect of that Member.

8. Pensions - general

8.1 Funding and payment of pensions

- 8.1.1 When any benefit becomes payable to a Member under this Deed or in accordance with superannuation law, the Trustee has a discretion to decide whether to pay from any part of the benefit one or more pensions to the Member or to use the benefit payable to acquire one or more annuities in the name of the Member. The pensions or annuities will be in substitution for the relevant part of any lump sum benefit that was payable to the Member for the amounts credited to the Member's pension account as a transfer of a roll over payment under clause 8.3.2.
- 8.1.2 The Trustee must obtain an actuarial certificate in accordance with superannuation law in relation to any pension that the Trustee decides to pay, unless either section 295-390 (or any other provision) of the Tax Act provides otherwise in which case the Trustee has a discretion as to whether to obtain an actuarial certificate.
- 8.1.3 The Trustee may fund a person's pension by purchasing an annuity payable to the Trustee.

8.2 Type of pensions

The relevant Member or beneficiary may choose the type of pension that is to be paid, including a transition to retirement pension. However, the pension must be of a type that is allowed by superannuation law or is acceptable to the Regulator. It may include a pension wholly determined by reference to policies of life assurance purchased or obtained by the Trustee of a regulated superannuation fund solely for the purposes of providing benefits to Members of that fund. The pension must be paid in accordance with the requirements of the superannuation law.

8.3 Pension account

- 8.3.1 If the Trustee decides to pay a pension to a person in accordance with this Deed, the Trustee must establish a pension account in the name of that person.
- 8.3.2 The Trustee may credit each of the following amounts to the person's pension account subject to superannuation law:
- (a) The amount the Trustee believes necessary to fund the pension;
 - (b) The amount paid into the Fund in respect of the pensioner as a transfer or roll over payment which the Trustee thinks it appropriate to credit to that account;
 - (c) Earnings of the Fund which the Trustee thinks it appropriate to credit to that account;
 - (d) A shortfall component paid in respect of the pensioner;
 - (e) Contributions lawfully paid in respect of the relevant Member;
 - (f) Adjustment credits made in accordance with clause 4.4.3;
 - (g) The proceeds of an annuity or insurance policy effected by the Trustee in respect of the pensioner which the Trustee thinks it appropriate to credit to the account;
 - (h) Financial assistance under section 23 of the SIS Act which the Trustee thinks it appropriate to credit to the account; and

- (i) Any other amount the Trustee thinks it appropriate to credit to the account.

8.3.3 The Trustee may debit each of the following amounts to the person's pension account subject to superannuation law:

- (a) The proportion that the Trustee thinks appropriate of the expenses of the fund;
- (b) The proportion that the Trustee thinks equitable of any negative earnings of the Fund determined in accordance with clauses 4.4.3, 6.2.5 or 8.4.1;
- (c) The proportion of the loss on the disposal of investments of the Fund that the Trustee thinks equitable;
- (d) Amounts transferred from the Fund in respect of the pensioner as a transfer of a roll over payment which the Trustee thinks it appropriate to debit to the account;
- (e) Payments made to or in respect of the pensioner or a reversionary beneficiary under this Deed;
- (f) The cost of an insurance policy or annuity effected by the Trustee in respect of the pensioner which are not debited from the Member's accumulation account;
- (g) The proportion of any tax payable in respect of the pension account, or the earnings of the Fund that are credited to the pensioner's account or which arise from a roll over payment that the Trustee thinks equitable;
- (h) The proportion of an amount paid in respect of an indemnity to the Trustee or other person under this Deed that the Trustee thinks equitable;
- (i) The amount of a levy that the Trustee thinks equitable;
- (j) An amount transferred to the accumulation account of a beneficiary; and
- (k) Any other amount that the trustee thinks it appropriate to debit from the account.

8.4 Pensions – general

8.4.1 In determining the amount standing to the credit of an accumulation account at the time a benefit or pension is calculated or becomes payable, the Trustee must make an adjustment to the account that the Trustee thinks equitable on the basis of the Interim Fund Earning Rate determined by the Trustee as at that date. Clause 4.4.4 applies to that determination and that determination must be made in respect of the period from the beginning of the current Fund year to the relevant date. The income account must be credited or debited accordingly.

8.4.2 The Trustee may segregate from other assets those assets which are to fund the pension of a person under this Deed. The Trustee must value those assets at least annually. If they are insufficient or more than sufficient to fund the pension, the Trustee must do anything that superannuation law requires. The Trustee must obtain any certificate of adequacy that the Trustee considers necessary in respect of those assets in order to comply with the *Tax Act* or superannuation law.

8.4.3 On the death of a pensioner being paid a pension, the Trustee must, subject to Superannuation Law:

- (a) act in accordance with the terms on which the relevant pension is paid, including as to payment of the pension to a Reversionary Beneficiary; and
- (b) then if there is no Reversionary Beneficiary, or if there is any residue in the Pension Account for any reason, pay that residue as a death benefit in accordance with clauses 9 to 11 of this Deed.

8.5 Trustee's general right to commute pensions

- 8.5.1 On written request by a pensioner, or in accordance with superannuation law or this Deed, the Trustee may commute any part of a pension to a lump sum, and pay it to the relevant person or his or her legal personal representative.
- 8.5.2 The commutation must be allowed by, and be in accordance with, superannuation law.
- 8.5.3 If the Trustee commutes only part of a pension to a lump sum, the Trustee must then adjust the amount of the pension payable as required by superannuation law.

8.6 Qualification of pensions as asset test exempt income streams

The Trustee may decide that a pension should qualify as an asset test exempt income stream (as that term is defined by the *Social Security Act 1991*). If the Trustee so decides:

- 8.6.1 The superannuation law prevails over the terms of this Deed to the extent of any inconsistency;
- 8.6.2 This Deed is deemed to contain any provision that is required by superannuation law; and
- 8.6.3 This Deed is deemed not to contain any provision that is required to be excluded by superannuation law.

9. Death, disability and retirement benefits

9.1 Death benefit payments

The Trustee must pay the death benefit of a current Member of the Fund. The Trustee can do that under:

- 9.1.1 a death benefit agreement;
- 9.1.2 a binding death benefit notice; or
- 9.1.3 a non-binding death benefit notice.

9.2 Death benefit

In the ways set out in this clause 9, the Trustee must pay the full amount standing to the credit of the accumulation account, and any pension account residue referred to in clause 8.4.3, either as a lump sum, or as one or more pensions or annuities, or both.

9.3 Death benefit agreement payment arrangements

- 9.3.1 On the death of a Member or beneficiary who has a death benefit agreement:
- (a) the death benefit agreement prevails over clause 9.4 and over any binding death benefit notice or non-binding nomination form;
 - (b) the Trustee must pay, or apply, the relevant benefit in accordance with the rules set out in the death benefit agreement; and
 - (c) clause 10 of this Deed applies to the payment of the relevant benefit.
- 9.3.2 A death benefit agreement need be executed only by the Trustee and the relevant Member or beneficiary. On execution, the terms of any death benefit agreement form part of the Deed. They are to be read together with this Deed and in accordance with the following rules:

- (a) a death benefit agreement replaces any previous death benefit agreement;
- (b) if there is a death benefit agreement, then any binding death benefit notice is to be treated as not in effect for the purposes of this Deed and of regulation 6.17A(4) of the SIS Regulations (but see also the next clause which can overrule this clause);
- (c) if there is any inconsistency between the death benefit agreement and the remaining provisions of this Deed, then the terms of the Death benefit agreement prevail to the extent of that inconsistency – except that clause 2.3 of this Deed prevails over the agreement; and
- (d) if part of the death benefit agreement is invalid because it directs the Trustee to pay part, or all, of the benefits to a person to whom those benefits may not be paid in accordance with superannuation law (**disallowed benefits**) then:
 - (i) clause 9.3.1(b) does not apply in respect of the disallowed benefits;
 - (ii) clauses 9.3.1(a), and 9.3.2 (a) to 9.3.2 (c) apply to any part of the death benefit agreement which remains valid (and to the payment of death benefits other than disallowed benefits); and
 - (iii) clauses 9.3.2 (a) to 9.3.2 (c) apply for the purpose of determining the disallowed benefits, and the disallowed benefits must be paid in accordance with the remainder of this clause 9.

9.4 Binding Death Benefit Notice Payment Arrangements

After the death of a Member or Beneficiary who has given the Trustee a Binding Death Benefit Notice, the Trustee must comply with that notice subject to clauses 9.2 and 9.3.

9.5 Non-Binding Death Benefit Notice Payment Arrangements

If after the death of a Member or Beneficiary, not all Death Benefits have been paid or applied in accordance with the Death Benefit Agreement or Binding Death Benefit Notice, then the Trustee must pay or apply the relevant benefit in a way that the Trustee thinks fit in accordance with the following Rules:

- 9.5.1 If the Member or Beneficiary has left dependants, then the Trustee must pay or apply the benefit to or for the benefit of anyone or more of the dependants of the Member or Beneficiary a legal person or personal representatives of the Member or Beneficiary. The Trustee may do so in any proportions the Trustee thinks fit and may take into account the Member's wishes contained in a non-binding nomination form.
- 9.5.2 If the Member or Beneficiary has not left any dependants but does have a legal personal representative, then the Trustee must pay the benefit to the legal personal representatives of the Member or Beneficiary.
- 9.5.3 If the Member or Beneficiary has not left any dependants and has no legal personal representative, then the Trustee may pay or apply the benefit to or for the benefit of any individual at the Trustee's discretion. The Trustee may do so in any proportions the Trustee thinks fit.
- 9.5.4 If the Trustee has not paid or applied the benefit to or for the benefit of any person under the preceding sub-clauses 9.5.1, 9.5.2 and 9.5.3, then the Trustee must treat the benefit as a forfeited benefit entitlement.

9.6 Death of Member of former Member

If a Member of former Member who has become entitled to a lump sum benefit dies before the payment is made, then the Trustee must pay the amount in accordance with clauses 9.2 to 9.5.

9.7 Discharge of Trustee

The receipt by a dependant, legal personal representative, relative or other person of any part of a benefit under either of the previous clauses 9.2 to 9.6 discharges the Trustee from liability in relation to it. The Trustee is not responsible for seeing to its application.

9.8 Total and permanent disablement benefit

The Trustee must pay a benefit to a Member whom the Trustee believes to be totally and permanently disabled unless requested otherwise by the Member. The benefit may be either of the following:

9.8.1 A lump sum equal to the full amount standing to the credit of the accumulation account or pension account of the Member; or

9.8.2 One or more pensions or annuities representing that amount.

9.9 Temporary total disablement benefit

9.9.1 The Trustee must pay a benefit to a Member whom the Trustee believes to be temporarily totally disabled unless requested otherwise by the Member. The benefit must be in the form of a pension or annuity that represent the following amounts:

(a) In the case where the Trustee is entitled to a benefit under an insurance policy in relation to the Member's temporary total disablement, the amount payable to the Trustee; or

(b) In any other case, the amount decided by the Trustee, provided it does not reduce the minimum withdrawal benefit of the Member under superannuation law.

The Member is not entitled to commute any part of this benefit.

9.9.2 The Trustee must cease paying the benefit for temporary total disablement:

(a) In a case where the Trustee is entitled to benefit under an insurance policy in relation to the Member's temporary total disablement, when the Trustee ceases to be entitled to that benefit; or

(b) In any other case, when the Member ceases to be temporarily totally disabled, or reaches normal retirement age, or becomes entitled to another benefit under this Deed or requests that the benefit ceases to be paid.

9.9.3 The Trustee must pay the benefit in respect of temporary total disablement in the following way:

(a) In a case where the Trustee is entitled to benefit under an insurance policy in relation to the Member's temporary total disablement, in the way the benefit is paid by the insurer; or

(b) In any other case, in the way the Trustee decides.

9.9.4 A Member may suspend his or her contributions during a period while he or she is receiving a benefit in relation to temporary total disablement.

9.9.5 A Member does not cease being a Member because he or she is receiving a benefit in respect of temporary total disablement.

9.10 Retirement benefits

9.10.1 The Trustee may pay a Member the retirement benefit at the Member's request if either of the following applies:

- (a) The Member retires from employment with their employer on or after reaching normal retirement age; or
- (b) The Member becomes entitled under superannuation law to the payment of a benefit despite still being employed.

The Trustee must pay the benefit in any form permitted by superannuation law, including in the form of a lump sum representing the amount standing to the credit of the Member's accumulation account or pension account. However, the Trustee may elect to use part or all of that amount, instead, to purchase one or more pensions or annuities decided on in consultation with the Member. The Trustee must immediately inform Members of the election.

9.10.2 On request by a Member, the Trustee must pay a benefit to that Member in each of the following cases:

- (a) The Member ceased to be employed before normal retirement age, but has reached the relevant preservation age;
- (b) The Member retired from an arrangement under which the Member was gainfully employed and has reached 60 or another age prescribed by superannuation law; or
- (c) In any other case as permitted by superannuation law.

The Trustee must pay the benefit in any form permitted by superannuation law, including in the form of a lump sum representing the amount standing to the credit of the Member's accumulation account or pension account. However, the Trustee may elect to use part or all of that amount, instead, to purchase one or more pensions or annuities decided on in consultation with the Member. The Trustee must immediately inform Members of the election.

10. Payment of benefit

10.1 Notice of payments and claims

10.1.1 The Trustee may give notice that a benefit is payable to the following persons:

- (a) If the benefit is payable to a Member, to that Member;
- (b) If the benefit is payable on the death of a Member, to the nominated beneficiary, the reversionary beneficiary, the legal personal representatives of the Member, known dependants of the Member and any other person the Trustee reasonably believes may have an entitlement or interest in the benefit; or
- (c) In any other case, any persons the Trustee reasonably believes may have an entitlement or interest in the benefit.

10.1.2 The Trustee may give a person written notice of the time within which that person may claim an entitlement to the benefit and of how to make that claim. If the person satisfies the Trustee that he or she is entitled to a benefit, the Trustee must notify any persons to whom a notice was required to be sent under clause 10.1.1 to enable them to object to a payment to that person. If no objection is received or the specified period for objecting has passed, the Trustee must pay the relevant part of the benefit to that person.

- 10.1.3 If a person makes a claim out of time to an entitlement to a benefit, the Trustee is not bound to make any payment to that person.
- 10.1.4 The Trustee must give the Regulator a statement of any unclaimed benefits and must pay them to the Regulator as required by superannuation law.

10.2 Payments – general

- 10.2.1 Either the Trustee or an insurer or other appropriate body must deduct any tax that is payable in relation to a benefit before that benefit is paid.
- 10.2.2 The Trustee may send a benefit to the postal address that the person entitled to it has last notified to the Trustee, or to the bank account into which that person has asked the benefit to be paid, or to some other place the Trustee decides on.
- 10.2.3 A person to whom a benefit becomes payable must notify the Trustee of his or her full residential address, and of any change in that address. He or she must also notify the Trustee of a bank account into which he or she asks the benefit to be paid.
- 10.2.4 On request by the Trustee, a person to whom a benefit is paid must give the Trustee a receipt and release for the payment in the form required by the Trustee.

10.3 Person under legal disability

- 10.3.1 If a person to whom the Trustee is to pay any part of a benefit is under a legal disability, or the Trustee believes that it would be in that person's best interests for the Trustee not to make the payment to that person, the Trustee may make the payment in any of the following ways as the Trustee thinks fit:
- (a) To or for the maintenance, education, advancement, support or benefit of the person on any conditions; or
 - (b) To, and for the benefit of, another person who appears to the Trustee to be any of the following: the Trustee, spouse, child, parent or guardian of the person, or a person having custody of that person.
- 10.3.2 The receipt by a person of a payment in accordance with clause 10.3.1 discharges the Trustee from liability in relation to it. The Trustee is not responsible for seeing to its application.

10.4 Transfer of assets

With the consent of a Member or beneficiary to whom a benefit is payable, the Trustee may, instead of paying or transferring cash, transfer investments of equivalent value to the Member or beneficiary or to the Trustee of the relevant approved benefit arrangement.

11. Forfeiture of benefit entitlements

Note: Forfeiture accounts are now generally prohibited. Maddocks recommends that you seek professional advice before establishing such an account.

11.1 Forfeiture account

The Trustee may establish or maintain a forfeiture account into which the Trustee must pay any amount forfeited under this Deed. Money held in that account does not form part of an accumulation account or pension account. The Trustee must credit any income from that money to the forfeiture account.

11.2 Circumstances of forfeiture

- 11.2.1 All benefit entitlements of a person are forfeited in each of the events in clauses (a) to (f) — unless the Trustee has determined otherwise within six months after the relevant event. The Trustee's determination has effect from the date specified by the Trustee which may be a date before the date of the event:
- (a) The person assigns or charges, or attempts to assign or charge a benefit entitlement, except in accordance with superannuation law;
 - (b) The person's interest in a benefit entitlement becomes payable to or vested in another person or a government or public authority;
 - (c) The person is or becomes insolvent or has committed or commits an act of bankruptcy;
 - (d) The person is unable personally to receive or enjoy any part of the entitlement;
 - (e) In the Trustee's opinion, the person is incapable of managing his or her affairs; or
 - (f) In the Trustee's opinion, the person is guilty of fraud or dishonesty.
- 11.2.2 This clause does not apply to the extent that it would be made ineffective by the *Bankruptcy Act 1966* or superannuation law.

11.3 Forfeiture of residue

A person forfeits the residue in an accumulation account or pension account if the Trustee is satisfied that the person has been paid all benefits that he or she is entitled to be paid under this Deed.

11.4 Application of forfeiture account

The Trustee may pay or apply forfeited money held in the forfeiture account in any one or more of the following ways in accordance with superannuation law:

- 11.4.1 To or for the benefit of the relevant person or the dependants of the relevant Member in any proportions the Trustee decides on;
- 11.4.2 To the Trustee of the relevant Member's estate;
- 11.4.3 To or for the benefit of other Members or their dependants who have rights to receive benefits under this Deed;
- 11.4.4 To provide additional benefits to other Members or their dependants in accordance with superannuation law;
- 11.4.5 To the equalisation account (if any);
- 11.4.6 To any employees of the Member or former Member the Trustee thinks appropriate; or
- 11.4.7 To any other person or entity the Regulator approves in writing.

11.5 Limit in relation to payments to Member or dependants

The Trustee must not make a payment under clause 11.4 to a Member who is still being employed by an employer, except for the purpose of relieving the hardship of that Member or his or her dependants.

11.6 Possible adjustment to entitlements

If the event that gave rise to forfeiture of an entitlement in respect of a Member ceases to affect that Member, the Trustee may re-establish any rights in the Member that the Trustee thinks fit. They must not be greater than they were before the forfeiture.

12. Provisions relating to the *Family Law Act*

12.1 Payment splits

12.1.1 If the Trustee receives a splitting agreement or court order under Part VIII B of the Family Law Act, then provided the agreement or court order has been properly served and subject to superannuation law, the Trustee may:

- (a) Vary the relevant Member's benefit or benefit entitlement on such bases (including by commutation of any pension having regard to the advice of an actuary) and at any time the Trustee determines from time to time, to the extent permitted by superannuation law; and
- (b) Make a payment to the non-Member spouse or a transfer in respect of the non-Member spouse in accordance with clause 12.3.

12.1.2 The Trustee may as it determines from time to time subject to superannuation law, make rules dealing with:

- (a) The valuation of a non-Member spouse's benefit or benefit entitlement (including any adjustments);
- (b) The timing of the calculation of the non-Member spouse's benefit or benefit entitlement; or
- (c) Other matters relating to the payment split or the non-Member spouse's benefit or benefit entitlement.

12.1.3 If the Trustee is required by superannuation law or considers that it is appropriate to defer giving effect to a payment split, then provided the splitting agreement has been served properly, the Trustee must:

- (a) Record the existence of the agreement or court order; and
- (b) Keep a record of the non-Member spouse's benefit or benefit entitlement on such basis (including a notional basis) and in such manner as the Trustee determines from time to time subject to superannuation law.

12.2 Flagging agreements

12.2.1 If the Trustee receives a flagging agreement or court order under Part VIII B of the Family Law Act, then provided the agreement or court order has been properly served, the Trustee must:

- (a) Record the existence of the agreement or court order; and
- (b) Defer payment of the benefit to or in respect of the relevant Member until the agreement or court order is lifted.

12.3 Transfer of non-Member spouse interests

- 12.3.1 If the Trustee receives a splitting agreement or court order under Part VIII B of the Family Law Act, the agreement or court order has been validly served, then if any amount becomes payable in respect of the non-Member spouse under that agreement or order:
- (a) The Trustee must pay that amount to the non-Member spouse – if the non-Member asks for that payment in writing; or
 - (b) The Trustee must transfer that amount to another fund (including an eligible rollover fund) in respect of that non-Member spouse if the non-Member asks for that transfer in writing.
- 12.3.2 Any payment amount under this clause must be in accordance with superannuation law. The receipt by the non-Member spouse or the Trustee of that other fund will sufficiently discharge the Trustee of its liability in respect of that non-Member spouse.

12.4 Refusal to admit as Member

Provided that the Trustee acts in accordance with superannuation law, the Trustee may refuse to admit a non-Member spouse as a Member of the Fund.

13. Trustee's powers

13.1 Powers and discretion

- 13.1.1 The Trustee has all the powers in relation to the assets of the Fund that the Trustee would have if the Trustee were the legal and beneficial owner of those assets. It also has all the powers that a Trustee has at law and the powers specifically conferred on the Trustee by this Deed.
- 13.1.2 The Trustee has an absolute discretion in relation to exercising or not exercising any power under this Deed or at law, and in relation to the way in which any power is exercised. The Trustee's decision on such a matter is final and binding.

13.2 Delegation of power and directions

- 13.2.1 The Trustee may delegate to another person, including one or more Trustees or one or more directors of the Trustee, any power or duty on any terms the Trustee thinks fit. The Trustee may alter or revoke any delegation.
- 13.2.2 The Trustee is not subject to direction in exercising any power under this Deed or at law, except to the extent indicated under superannuation law.

13.3 Specific powers

- 13.3.1 To exclude any possible doubt, the Trustee has the power to do any of the following to the extent allowed by superannuation law:
- (a) To borrow money, on security or not;
 - (b) To underwrite or sub-underwrite risks, contingencies or liabilities under a superannuation arrangement conducted by an employer under an agreement for the transfer of employees to the Fund;
 - (c) To indemnify a person;
 - (d) To open and operate bank accounts in the usual way, and to draw, make, accept, endorse, discount, execute, issue or otherwise deal with all forms of negotiable or

transferable instruments and to enter into any bill facilities or other form of banking facilities; and

- (e) To do anything the Trustee considers necessary or desirable in connection with performing its obligations under this Deed.

13.4 Limit on borrowing

The Trustee must not (except as provided by this deed in clause 13.6 and superannuation law):

13.4.1 borrow money; or

13.4.2 maintain an existing borrowing of money.

13.5 Trustee may grant security over asset

The Trustee may, to the extent allowed by superannuation law, mortgage, pledge, charge, assign or otherwise provide as security, any asset of the Fund for the purpose of the Trustee borrowing or maintaining a borrowing of money including (without limitation) for the purpose of a "limited recourse borrowing arrangement" referred to clause 13.6.

Note: there are strict requirements which must be met for a borrowing, any associated mortgaging or charging of assets, to be lawful (see part 7 of the SIS Act). A breach of those requirements is a strict liability offence (see Part 7 of the SIS Act). It is recommended that you seek professional advice before entering into any arrangements under which the Fund borrows money or mortgages or charges its assets.

13.6 When borrowing is allowed (including "limited recourse borrowing arrangements")

13.6.1 The Trustee may borrow or maintain a borrowing of money in any one or more of the following cases:

- (a) to enable the Trustee to pay a surcharge or advance instalment which the Trustee is required to pay under the *Superannuation Contributions Tax (Assessment and Collection) Act 1997* – as long as the borrowing complies with section 67(2A) of the SIS Act;
- (b) to enable the Trustee to settle a transaction to acquire any one or more of the securities listed in section 67(3)(a) of the SIS Act – as long as the borrowing complies with all of the requirements of section 67(3) of the SIS Act;
- (c) under an arrangement (a "limited recourse borrowing arrangement") which the Trustee enters, or has entered into, in which the money borrowed is, or has been, used to acquire an asset that superannuation law allows the Trustee to acquire – as long as the borrowing complies with Part 7 of the SIS Act.

13.6.2 Clause 13.6.1 does not limit the circumstances in which the Trustee may borrow or maintain a borrowing of money.

Note: there are strict requirements which must be met for a borrowing, any associated mortgaging or charging of assets, to be lawful (see part 7 of the SIS Act). A breach of those requirements is a strict liability offence (see Part 7 of the SIS Act). It is recommended that you seek professional advice before entering into any arrangements under which the Fund borrows money or mortgages or charges its assets.

13.7 Insurance

13.7.1 The Trustee may arrange one or more insurance policies with one or more insurers to secure the benefit of a Member. A policy may be a group policy or an individual policy.

13.7.2 The Trustee is not bound to arrange one or more insurance policies, except where the Trustee has informed the Member or beneficiary that the Trustee will arrange a policy of a

specified type and amount and the Member or beneficiary has not asked the Trustee in writing not to do so, or has withdrawn his or her request for the Trustee to arrange that policy. Even so, the Trustee is not bound to arrange a policy that the Trustee is unable to arrange.

- 13.7.3 If an insurer will only insure a Member or beneficiary on conditions that are inconsistent with the conditions in respect of a benefit payable in respect of the Member or beneficiary, the Trustee may impose the policy conditions on that benefit despite the conditions stated in this Deed.

13.8 Powers – general

- 13.8.1 The Trustee may exercise any power under this Deed or at law despite the fact that the Trustee has a direct or indirect interest in the exercise of that power, or may benefit directly or indirectly from its exercise.
- 13.8.2 A Trustee and any director of the Trustee must disclose a conflict of interests of the type described in clause 13.8.1 in accordance with superannuation law.

13.9 Benefits transfers

- 13.9.1 On written request by a Member or beneficiary, the Trustee may transfer to the Trustee of an approved benefit arrangement any part of the amount in the Fund that represents the Member's or beneficiary's benefit or benefit entitlement (including any amount in a pension account). The Trustee may only do so if the following conditions are met:
- (a) The Member or beneficiary is eligible to join or has joined the arrangement;
 - (b) The Trustee is satisfied that the transfer complies with superannuation law; and
 - (c) The amount the Trustee transfers must not exceed the amount in the Member's or beneficiary's accumulation account, except to the extent of any amount that the Trustee decides to add to that account from the equalisation account (if any) under clause 4.5.
- 13.9.2 The Member or beneficiary must complete and execute any documents required by the Tax Act for the transfer to be completed as a roll over payment. A receipt from the approved benefit arrangement discharges the Trustee from all liability in respect of the amount transferred. The Trustee is not responsible for seeing to the application of that amount by the approved benefit arrangement. On completion of the transfer, the Member or beneficiary (and anyone entitled to claim in any way in respect of that person) ceases to have any rights against the Trustee or the Fund in respect of the relevant amount.
- 13.9.3 The Trustee may transfer to the Trustee of an approved benefit arrangement that is a successor fund to the Fund under superannuation law any part of the amount in the Fund that represents a benefit entitlement. The consent of the Member or beneficiary is not required. Nor is it necessary that the Member already be a Member of the successor Fund.
- 13.9.4 In accordance with superannuation law, the Trustee may transfer to an eligible roll over fund any part of the amount in the fund that represents a Member's or beneficiary's benefit entitlement. The Trustee must do so if superannuation law requires it.
- 13.9.5 With the consent of a Member or beneficiary to whom or in respect of whom a transfer is to be made under this clause 13.9, the Trustee may, instead of paying or transferring cash, transfer investments of equivalent value to the Member or beneficiary or to the Trustee of the relevant approved benefit arrangement.
- 13.9.6 The Trustee may take over or acquire by transfer from an approved benefit arrangement any part of the assets of that arrangement that represent the interest of a participant in that arrangement who has become or is to become a Member or beneficiary of the Fund. The Trustee will hold the amount on trust for that person in the relevant accumulation or pension account. The person will have rights in respect of that amount that are equivalent to the

rights he or she had under the approved benefit arrangement. The Trustee may decide that the person is to be treated as having been a Member of the Fund from the time he or she became a Member of the approved benefit arrangement.

14. Fund Administration

14.1 Dealing with money received

The Trustee must ensure that any money received by the Fund is dealt with as soon as practicable in one of the following ways:

- 14.1.1 Deposited to the credit of the Fund in an account kept with a bank, friendly society, building society, or other similar body chosen by the Trustee or otherwise invested in accordance with clause 6;
- 14.1.2 Paid to the credit of an insurer for the payment of premiums in relation to a policy of insurance effected by the Trustee for the purposes of the Fund; or
- 14.1.3 Paid into the trust account of a lawyer, accountant or investment manager appointed in accordance with this Deed.

14.2 Effect of receipts

A receipt given by the Trustee or the secretary of the Fund or another person authorised by the Trustee in writing to issue receipts is a sufficient discharge to the person by whom money is paid to the Fund.

14.3 Employers to provide information to Trustee

On written request by the Trustee, an employer must give the Trustee any information which it has or can obtain that is, in the Trustee's opinion, necessary or desirable for managing and administering the Fund. The Trustee may act on that information and is not required to verify it.

14.4 Compliance

The Trustee must comply with superannuation law and with any directions of the Regulator in relation to the Fund.

14.5 Trustee may not charge fees

The Trustee must not charge any fees in relation to acting as Trustee under this Deed or performing any services in respect of the Fund.

14.6 Trustee entitled to be reimbursed for expenses

The Trustee is entitled to be reimbursed from the Fund for all expenses, taxes, levies, charges, fees and other amounts necessarily or reasonably incurred in acting as Trustee under this Deed.

14.7 Trustee to keep records and accounts

The Trustee must keep proper records and accounts of all money received by the Fund and paid out by it, including adequate details of all dealings by the Fund in connection with that money.

14.8 Trustee to collect money owing to the Fund

The Trustee must ensure that money owing to the Fund is collected promptly and dealt with in accordance with this Deed.

14.9 Trustee to keep records, accounts, books etc

The Trustee must ensure that all records, books, accounts, minutes, reports and other documents are maintained and kept safe in accordance with superannuation law for the period required by that law.

14.10 Documents to be prepared

The Trustee must ensure that each of the following is prepared in respect of the Fund in accordance with superannuation law:

14.10.1 A statement of its financial position;

14.10.2 An operating statement; and

14.10.3 Any other account or statement required by superannuation law.

14.11 Annual return

The Trustee must ensure that an annual return and any other documents required under superannuation law are prepared and lodged with the Regulator in accordance with that law.

14.12 Audit

The Trustee must arrange for the books, accounts and records of the Fund to be audited annually or as required by superannuation law by an auditor qualified in accordance with superannuation law.

14.13 Disclosure requirements

The Trustee must ensure that information and documents are provided to each of the following persons in accordance with the requirements of superannuation law:

14.13.1 Employers;

14.13.2 The Regulator;

14.13.3 The actuary (if one is appointed);

14.13.4 The auditor; and

14.13.5 Any other person.

14.14 Availability of books and records

The Trustee must ensure that the books of the Fund and information relating to it are available for inspection and copying, and that access is provided to premises where the books and information are available to be inspected and copied, in accordance with superannuation law.

14.15 Availability of Deed and documents

The Trustee must ensure that this Deed and any other documents (or copies of the Deed and documents) are made available for inspection by a Member, or by a beneficiary on the beneficiary's request, as required by superannuation law. It is sufficient if they are available for inspection at the place of business of a Trustee.

14.16 Appointment of auditor

The Trustee may appoint a suitably qualified person as auditor of the Fund.

14.17 Appointment of actuary

The Trustee may appoint as actuary of the Fund:

- 14.17.1 An actuary who is a Fellow of the Institute of Actuaries of Australia;
- 14.17.2 A Member of a firm or company of which at least one Member or director is a Fellow of the Institute of Actuaries of Australia; or
- 14.17.3 An auditor who is appropriately qualified and is independent according to criteria specified by superannuation law.

14.18 Appointment of administration manager, investment manager, custodian

The Trustee may appoint one or more suitably qualified persons to act, in relation to the Fund or a specified part of the Fund, an investment manager, administration manager and, or alternatively, a custodian.

14.19 Superannuation law to be observed

Any appointment by the Trustee must be in accordance with superannuation law.

14.20 Trustee may remove person from office

The Trustee may remove from office a person the Trustee has appointed to an office.

14.21 Trustee not bound by advice

Except to the extent required by superannuation law, the Trustee is not bound to follow the advice of a person the Trustee has appointed.

14.22 Liability of the Trustee is limited

Where the Trustees are individuals, to the extent allowed by superannuation law, neither the Trustee nor an employee of the Trustee is liable for anything done or not done in connection with acting as Trustee, unless at least one of the following applies:

- 14.22.1 The Trustee failed to act honestly;
- 14.22.2 The Trustee intentionally or recklessly failed to exercise the degree of care required; or
- 14.22.3 The Trustee incurred a monetary penalty under a civil penalty order made in accordance with superannuation law.

14.23 Liability of the Trustee is limited

Where the Trustee is a constitution corporation, to the extent allowed by superannuation law, neither the Trustee nor any of its directors, officers or employees is liable for anything done or not done in connection with acting as Trustee, unless at least one of the following applies:

- 14.23.1 The person fails to act honestly;
- 14.23.2 The person intentionally or recklessly fails to exercise the degree of care and diligence the person is required to exercise; or
- 14.23.3 The person incurs a monetary penalty under a civil penalty order made in accordance with superannuation law.

14.24 Indemnity

To the extent allowed by superannuation law, the Trustee (and, if the Trustee is a constitutional corporation then each of its directors and its officers and employees) is entitled to an indemnity from the Fund in all cases where the person is not liable under the preceding clause. The Trustee has a lien on the assets of the Fund for this purpose.

14.25 Other persons who may act

14.25.1 Subject to superannuation law, the Trustee may appoint the following persons to act as a Trustee or director of the Trustee of the Fund:

- (a) The legal personal representative of a deceased Member, from the date of the Member's death until the Member's death benefits begin to be paid;
- (b) The legal personal representative of a Member, while he or she holds an enduring power of attorney in respect of the Member or while the Member is under a legal disability;
- (c) Where the Trustees are individuals, the legal personal representative, parent or guardian of a Member who is a minor; or
- (d) Any other person if the superannuation law allows that person to be a Trustee or director of the Trustee and the Fund would remain a self-managed superannuation fund.

14.25.2 If there is no person willing and able to act as Trustee, including on account of the death of all Members, the legal personal representative of the last surviving Member may make more appointments under clause 14.25.1.

14.26 Continuity of office

When a person ceases to be a Trustee or becomes a Trustee, any other person acting as Trustee must do everything necessary to vest the Fund in the new or remaining Trustees and must deliver all records and other books to the new or remaining Trustees.

14.27 Appointment of Trustee

14.27.1 The Trustee will determine who acts as Trustee in accordance with this Deed and superannuation law for the Fund to continue as a self-managed superannuation fund and will take the necessary steps to appoint or remove the persons or body to or from the office of Trustee. The Trustee may accept the Trustee's resignation in writing for this purpose.

14.27.2 The appointment or removal of a Trustee must be in writing and must immediately be advised to any other Trustee.

14.27.3 Where the Trustee is unable or unwilling to determine who will act as Trustee then the majority of Members of the Fund will determine who will act as Trustee. If there are no Members in the Fund, the former Members of the Fund (or their legal personal representatives) will determine who acts as Trustee of the Fund.

15. Miscellaneous**15.1 Winding-up**

15.1.1 The Trustee may elect to wind up the Fund on a specified date in the following cases:

- (a) The Trustee decides to wind up the Fund; or

- (b) There are no longer any Members of the Fund.

The Trustee must elect to wind up the Fund on a specified date if the Regulator requires the Fund to be wound up.

- 15.1.2 After deducting from the assets of the Fund the costs of administering and winding up the Fund, the Trustee must pay the benefits in the following order to the extent that the assets of the Fund are sufficient to do so:
- (a) Benefits to which Members, former Members or their dependants are entitled but which they have not been paid on the day before the termination date; and
 - (b) Additional benefits to Members, former Members or their dependants as the Trustee thinks appropriate.

15.2 Legal rights of Member not affected by this Deed

Nothing in this Deed affects any right a person may have to claim compensation or damages at common law or under statute.

15.3 Variation

- 15.3.1 The Trustee may vary this Deed either prospectively or retrospectively. The Trustee may do so by written resolution or Deed. If superannuation law requires it, the Trustee must promptly give a certified copy of the resolution or a copy of the Deed to the Regulator.
- 15.3.2 The Trustee does not have power to vary this Deed so as to do either of the following:
- (a) Adversely alter the rights of a Member to accrued benefits or the amount of those accrued benefits that arise before the variation is effected; or
 - (b) Reduce the amount of any other entitlement that is or may become payable in relation to a time before the date of the variation.
- 15.3.3 However, clause 15.3.2 does not apply if the reduction is necessary to enable the Fund to comply with superannuation law or if each affected Member, or the Regulator, consents in writing to the reduction.
- 15.3.4 The Trustee also does not have power to vary this Deed in a way that would have either of the following effects:
- (a) Unless the Trustee is a corporation, altering the purpose of the Fund so that it is no longer solely or primarily the provision of old age pensions under superannuation law; or
 - (b) Unless the sole or primary purpose of the fund is to provide old age pensions to Members, allowing any person except a corporation to be appointed Trustee of the Fund.
- 15.3.5 If superannuation law requires it, the Trustee must inform Members and beneficiaries in writing of the nature and purpose of the variation and its effect on their entitlements or rights. The Trustee must do so in accordance with superannuation law.

15.4 Dispute resolution

If superannuation law requires it, the Trustee must establish a system complying with that law for dealing with enquiries and complaints from Members, beneficiaries and dependants.

15.5 Interpretation

A reference in this Deed to:

- 15.5.1 A statute includes regulations under it and consolidations, amendments, re-enactments or replacements of any of them;
- 15.5.2 A person includes a firm, partnership, joint venture, association, corporation or other corporate body;
- 15.5.3 A person includes the legal personal representatives, successors and assigns of that person;
- 15.5.4 Anybody which no longer exists or has been reconstituted, renamed, replaced or whose powers and functions have been removed or transferred to another body or agency, whether expressly or impliedly, is a reference to the body which most closely serves the purpose or objects of the first-mentioned body;
- 15.5.5 A clause, schedule or appendix is reference to a clause, schedule or appendix in or to this Deed;
- 15.5.6 This or any other document includes the document as varied or replaced regardless of any change in the identity of the parties;
- 15.5.7 The singular includes the plural and vice versa; and
- 15.5.8 A gender includes the other gender.

15.6 Proper law

This Deed is governed by and is to be construed in accordance with the laws of the State or Territory in which this Deed is executed. The parties consent to the exercise of jurisdiction by the courts of that place.

Schedule 1

Form of Product Disclosure Statement

The Product Disclosure Statement begins on the next page

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Product Disclosure Statement

(Documentation to be kept by you)

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Introduction

This PDS contains a summary of the important provisions of the fund's deed and the effects which those provisions may have on you. The Corporations Act requires that you be given this PDS within 3 months after you become a member of the fund.

If you have any questions at any time, you should refer those to the trustee. However, the trustee can only provide you with information – so you will need to seek your own legal, accounting and financial advice.

Terms which are capitalised in this PDS are either defined in the fund's deed or are contained in Schedule 1.

You should consider getting professional advice about the fund

Your decision to become a member of the fund is important and involves issues including retirement planning, estate planning, taxation, and social security. The trustee strongly recommends that you consider consulting an appropriately qualified adviser before you decide to become a member or to have contributions made to the fund on your behalf.

This PDS is prepared for your general information only and is not, and is not intended to be, a recommendation to become a member of the fund. This PDS does not take into account your investment objectives, financial situation or retirement planning needs. You should not base a decision whether to become a member solely on the information in this PDS. You need to consider, and obtain advice on, the suitability of the fund in view of your investment objectives, financial situation and retirement planning needs.

Information about your potential benefits

1. Details of potential lump sum benefits

1.1 On your retirement

On your retirement, you will become entitled to a lump sum benefit, equal to the amount in your Accumulation Account on your retirement. As the definition of retirement in Schedule 1 suggests, there will be some circumstances in which you will become entitled to payment of a retirement benefit while you are still employed or when you retire and have reached the relevant Preservation Age. Your trustee will be able to advise you further in this regard at the relevant time.

1.2 Total and permanent disability

If you become totally and permanently disabled, you may become entitled to a lump sum benefit from your Accumulation Account. Your trustee will be able to advise you further in this regard at the relevant time.

1.3 Temporary total disability

If you become totally disabled temporarily, you may become entitled to payment of a pension or annuity representing the amount:

- decided by the trustee, provided it does not infringe the limit set out in the superannuation law; or

- payable to the trustee under an insurance policy which the trustee may have purchased and which covers the disability you suffer (premiums for these insurance policies are generally paid by the trustee from your Accumulation Account but may be paid out of other Accounts of the fund (such as the Income Account)).

1.4 On death

On your death, the trustee may choose to or may be required to pay a pension or lump sum benefit from your Accumulation Account and any pension account to the persons named in your 'Death Benefit: Beneficiary Nomination' (which is on your Application for Membership) or to your dependants. The trustee may have also taken out a life insurance policy for you which may also entitle your dependants, or some other person, to a pension or lump sum benefit. Your 'Death Benefit: Beneficiary Nomination' can be binding or non-binding on the trustee (you can choose). Binding nominations need to be renewed every 3 years.

To overcome the requirement to renew binding nominations every 3 years, you can also choose to implement a 'death benefit agreement' under the fund's deed.

Your death benefits will also include any residue in a pension account previously established for you, unless the arrangements in respect of that pension are that the pension will revert on your death to a Pension Dependant.

Generally speaking, you should seek professional advice concerning what plans need to be made in respect of your death benefits and what options are available to you.

The Deed provides for:

- **death benefit agreements** (which bind the trustee and which do not expire, see clause 9.3);
- **binding death benefit notices** (which binds the trustee but which expire after 3 years or earlier if replaced or revoked); and
- **non-binding nomination forms** (which do not bind the trustee and which do not expire until replaced or revoked).

Death benefit agreements take priority over binding death benefit notices and non-binding nomination forms.

What you need to consider

When you, as a member, are considering signing a death benefit agreement, a binding death benefit notice or a non-binding nomination form it is important to consider that:

- a death benefit agreement takes priority over any binding death benefit notice or any non-binding nomination form;

- to the extent permitted by superannuation law, the trustee must pay or apply the relevant benefit in accordance with the death benefit agreement. Therefore if you sign a binding death benefit notice or a non-binding nomination form, then they will have no effect on any earlier or later death benefit agreement that you sign; and
- if any part of a death benefit agreement is invalid, then the trustee (as required by the fund's deed) will pay or apply the "invalid" part of the death benefit in accordance with any binding death benefit notice, or by reference to any non-binding nomination form, you have signed.

1.5 Other circumstances

'Severe Financial Hardship' – in the case of severe financial hardship, you may be able to apply to have all benefits owing to you, paid to you by the trustee. There are certain conditions to be met and the benefits can only be paid to you to meet expenses in the nature of treatment of life-threatening illnesses, prevention of foreclosure under a mortgage, medical transport costs, palliative care costs and so on.

2. Details of potential income benefits

Income benefits where you retire or reach your preservation age

When you become entitled to payment of a **lump sum benefit**, the trustee may allow you to choose to receive that lump sum in the form of regularly paid income. This is called a pension. The fund can only provide you with an 'account-based pension'.

The rules for an 'account-based pension' include:

- **Minimum annual amount:** a minimum amount of the capital funding the pension must be paid to the pensioner each year. The minimum, which is expressed as a percentage of the capital, is determined by reference to the pensioner's age. You should speak to your adviser about relief from minimum pension payment amounts as the government does provide relief from time to time.
- **No maximum:** there will be no maximum amount that can be paid in a year, reflecting the fact that pensions and lump sums will be taxed in the same way. Reasonable Benefit Limits do not apply from 1 July 2007.
- **But a maximum for transition to retirement pensions:** pensioners being paid a transition to retirement pension will only be able to be paid a maximum of 10% of the capital per annum.
- **Transfer on death:** on death, the pension may only be transferred to a Pension Dependant or cashed as a lump sum to the pensioner's dependants or estate.

Existing pensions

If this PDS is being provided as a consequence of an update to the fund's existing deed, and the fund is presently paying you a pension, then:

- the pension will be deemed to meet the current rules provided that it was commenced before 20 September 2007 in accordance with the rules that applied at that time;
- if the pension is a complying pension (such as a life pension) then it will only be able to be terminated pursuant to the rules as they were in force before 1 July 2007; and
- if the pension is an allocated pension then it may be transferred to an 'account-based' pension without having to first be commuted.

Social Security Eligibility

Your eligibility for a government age pension is means tested.

The assets test reduces the amount of any aged pension payments to which a member may be eligible. This will give you a part pension, which will reduce to zero once your assets reach the amount set out in the current asset tables specified by the Government. The current asset tables are available at <http://www.humanservices.gov.au/customer/enablers/assets/>.

Income benefits where you may not have retired but you have reached your preservation age.

In some circumstances, you may be able to be paid a pension before you actually retire but after you have reached your preservation age. In the fund's deed these are referred to as 'Transition to retirement pensions'.

2.1 Transition to retirement pensions

Once you reach your preservation age you may still be restricted from accessing your superannuation benefits (because, for instance, you may not have retired). However, once you reach your preservation age you may access a non-commutable pension, or what the fund's deed refers to as a transition to retirement pension.

So you may receive an 'account-based' pension as a 'transition to retirement pension', but additional restrictions apply if you want to commute (or cash out) that pension. Essentially the transition to retirement pensions are 'non-commutable' but there are some very limited exceptions. If you are interested in a transition to retirement pension, you should discuss this in detail with the trustee before requesting the payment of such a pension.

3. Taxation of benefits

3.1 Seek advice

This section is general only. You must seek professional advice concerning your own circumstances and how tax will impact on your participation in the fund and on amounts payable to you.

3.2 Benefits paid to you

Superannuation benefits paid to persons **aged less than 60** are taxed as follows:

- **Lump sum benefits** have two components: an exempt component and a taxed component. The exempt component is tax free (it includes amounts such as pre-1983 contributions and undeducted contributions). The taxed component is tax free up to a low rate threshold (initially in 2008-2009 \$145,000, in 2010-2011 \$160,000, in 2011-2012 \$165,000, in 2012-2013 \$175,000, in 2013-2014 \$180,000 and in 2014-2015 \$185,000). After that threshold, it is taxed at 16.5% (including Medicare levy) – except where the recipient is aged less than 55, in which case the whole taxed component is taxed at 21.5% (including Medicare levy).
- **Pension benefits** are taxed in a similar manner to lump sums at the moment, though overall tax can be less in some circumstances. Once the recipient turns 60, the pension is tax free.
- **Proportional drawdown:** In both cases, payments are deemed to include both exempt and taxable components, paid in proportion to the amount these components constitute of the recipient's total benefit.

3.3 Death benefits

Benefits paid in the event of your death are taxed as follows:

- **Lump sum benefits** to a member's dependant are tax free, as long as they are also a death benefits dependant as defined in section 302-195 of the ITAA97. Lump sum benefits paid to a dependant (who is not a death benefits dependant for ITAA97 purposes) have the taxable component taxed at 16.5% (including Medicare levy).
- **Reversionary pensions** are taxed according to the age of the primary and reversionary beneficiaries. If the primary beneficiary was aged 60 or over at the time of death, then the payments to the reversionary will be tax free. If the primary beneficiary was aged less than 60, then the payments will be taxed at the reversionary beneficiary's marginal tax rate until the reversionary turns 60 (then it will be tax-free). However, a reversionary pension will only be payable to a Pension Dependant. Also a pension paid to a Pension Dependant who is a child will have to be cashed to a lump sum when the child turns 25 (unless they're permanently disabled).
- Pensions can only revert to a Pension Dependant: simply being a dependant is not sufficient. Therefore, these benefits must be paid as a lump sum to a dependant or the member's estate.

Information about risks associated with the fund

4. Details of risks: General

The assets of the fund must be invested in accordance with an appropriate investment strategy as devised by the trustee. Although the trustee decides on an investment strategy aimed at increasing the value of the fund's assets, this value can be reduced by movements in the underlying value of the fund's assets, for instances movement in share or property prices. This may mean the value of the assets held in the fund for your benefit, or to pay you a pension, may be reduced. Indeed, if the performance of the fund's assets is very poor, the value of the assets held in the fund for your benefit, or to pay you a pension, may be less than the value of the contributions made to the fund on your behalf. Poor investment performance may also affect the trustee's capacity to make payments to you or to sustain the level of payments made to you. More information about risks associated with the fund borrowing in order to invest are set out under "Investment of fund assets" at paragraph 10 below.

If you choose to receive a pension then the amounts you receive are calculated by reference to the value of the assets in the fund. Therefore, if the value of the assets decreases, there may be a corresponding decrease in benefit or pension amounts payable to you and you effectively bear the risk associated with potentially poor investment performance of those assets. Broadly speaking, 100% of the amount used to fund the pension will be taken into account for the aged pension means test.

Finally, if a benefit payable to you is commuted so that the trustee may purchase:

- an annuity from a third party (such as a life assurance company), then you will have a regular income stream and the associated risk will be born by the third party; or
- an 'account-based' pension from a third party (such as a life assurance company), then the situation is the same as for an 'account-based' pension from the trustee and you effectively bear the risk associated with the variations in the value of the assets which fund the pension.

5. Regulatory Risk

The fund is a self-managed superannuation fund regulated by the ATO. As a member, you will also have to be a trustee, or a director of the corporate trustee. These persons are responsible for ensuring the fund complies with all relevant superannuation laws, as enforced by the ATO.

Serious consequences flow if the fund is operated in a manner inconsistent with these rules. The consequences include prosecution by the ATO or a determination by the ATO that the fund is non-complying, with the result that the concessional tax treatment of the fund ends.

You must ensure that you are familiar with, and understand these rules. If you are not confident of this, then you should seek professional advice as to whether you will be in a position to comply with these obligations on joining the fund as a member.

Information about amounts paid to the fund for or by you

6. Contributions

If you have an employer then they must contribute a certain portion of your income to superannuation. In most cases, you can choose for those contributions to be made to the fund. In this situation, contributions made personally by you are unlikely to be deductible for taxation purposes although if you are on a smaller wage, you may be entitled to a co-contribution from the Federal Government (that is, the Government will match your payments to set units in certain circumstances which are described generally under "Superannuation co-contributions" below).

If you are unemployed or self-employed, then you may make contributions to the fund yourself. These contributions are deductible for tax purposes, subject to the caps discussed immediately below.

Alternatively you may make contributions, or another person may make contributions on your behalf.

Superannuation co-contributions

You will be eligible to receive a co-contribution from the Federal Government up to a maximum amount (\$500 in 2013-2014 and 2014-2015) if:

- you make one or more eligible personal super contributions by 30 June of a financial year;
- your total income is less than the prescribed amount (\$48,516 for 2013-2014 and \$49,488 for 2014-2015). Co-contribution income thresholds from previous financial years can be found at <https://www.ato.gov.au>;
- 10% of your income is from employment sources, such as an employer or running your own business;
- you are 71 years or younger; and
- you lodge your income tax return.

Tax on concessional contributions: A tax of 15% applies to superannuation contributions by individuals who exceed a high income threshold of \$300,000. Where an individual's adjusted income and low-tax contributions are greater than \$300,000, they may have to pay an extra 15% tax on either of the following amounts, whichever is less:

- excess over the threshold; or
- actual taxable contributions.

This means that:

- if your excess is greater than your taxable contributions, you will pay the extra 15% tax on all your taxable contributions; alternatively
- if your excess is less than your taxable contributions, you will pay the extra 15% tax (30% tax in total) on the excess and 15% tax only on the rest of your taxable contributions.

You should seek advice concerning what amounts are included in your income for the purposes of this assessment.

Caps on concessional contributions: This paragraph sets out the cap which applies to concessional contributions. How much you can contribute to your super before having to pay extra tax depends on your age at the end of the financial year:

Financial Year	Concession (General Cap)	Age	Tax on amounts over the cap
2011 – 2012	\$25,000	under 50 years old	31.5%
2012 – 2013	\$25,000	under 50 years old	31.5%
2013 – 2014	\$25,000	under 50 years old	Included in your income tax return and taxed at your marginal rates.
	\$35,000	59 years old or over on 30 June 2013	
2014 – 2015	\$30,000	under 49 years old	
	\$35,000	49 years old or over on 30 June 2014	

There is 15% tax payable by your fund on concessional contributions paid into your superannuation fund (subject to the discussion above about the high income threshold). For 2013-14 and later years, if you exceed your concessional contributions cap the excess contributions are included in your taxable income. You will receive a non-refundable tax offset equal to the 15% tax paid by your fund on this amount. Generally, concessional contributions can only be made by employers or persons who are self-employed.

Caps on non-concessional contributions: This paragraph sets out the cap which applies to non-concessional contributions as follows:

Financial Year	Non-Concession Cap	Tax on amounts over the cap
2011 – 2012	\$150,000	46.5%
2012 – 2013	\$150,000	46.5%
2013 – 2014	\$150,000	46.5%
2014 – 2015	\$180,000	47%

In addition, if you are under 65 and eligible to contribute to super, then you may bring forward two years of contributions and contribute \$450,000 of non-concessional contributions in one year, and not make any contributions for the following two years.

Contributions-splitting

Spouses may split superannuation contributions between them. Contributions-splitting allows members to ask the trustee to transfer certain contributions made after 1 January 2006 (**Splittable contributions**) made in respect of the member to the superannuation fund, or account of that member's spouse.

The contributions splitting applications must be lodged with the fund by 30 June in the financial year.

At present, the split can only take place in respect of splittable contributions made in the previous financial year.

Information about amounts deducted from the fund

7. Debits from your Accumulation and Pension Accounts

The trustee can make deductions from your Accumulation or Pension Accounts to, for example, meet the fund's expenses, to pay taxes (or to set aside for anticipated taxes), to pay for an insurance policy or Annuity premiums or to pay an amount from your Pension Account to your Accumulation Account or vice versa.

8. Other application of income

The trustee also:

- maintains an income account: This is a general account of the fund and does not relate to a specific member. Amounts such as the income and profits of the fund or proceeds of insurance policies (which the trustee decides not to pay to a member or beneficiary) are paid into this account. From this income account the trustee can make payments to your Accumulation Account, but it may also make deductions from the income account to:
 - pay the expenses of the fund;
 - pay taxes due and payable, or likely to become due and payable;
 - pay costs of insurance policies;
 - meet losses suffered on disposal of an asset of the fund and so on.
- may maintain an Equalisation Account: This is also a general account of the fund. The trustee may decide to pay amounts into this account to:

- smooth the investment earnings of the fund (that is, to even out years of good growth and performance with years of poor growth and performance);
- provide for tax liabilities;
- pay fund expenses;
- otherwise provide for contingencies of the fund.

The trustee is not permitted to charge fees in relation to the services it provides to the fund.

Other significant information about the fund

9. Preservation Age

Set out below are the Preservation Ages relevant to members of the fund:

- for a person born before 1 July 1960 – 55 years;
- for a person born during the year 1 July 1960 to 30 June 1961 – 56 years;
- for a person born during the year 1 July 1961 to 30 June 1962 – 57 years;
- for a person born during the year 1 July 1962 to 30 June 1963 – 58 years;
- for a person born during the year 1 July 1963 to 30 June 1964 – 59 years; and
- for a person born after 30 June 1964 – 60 years.

10. Investment of fund assets

The trustee is permitted to make a wide range of investments provided that they accord with the trustee's investment strategy. The trustee is required to establish an investment strategy or strategies, outlining how the assets of the fund will be invested. The trustee can alter the strategy or strategies provided they remain appropriate. If the trustee offers more than one strategy, you may choose the appropriate strategy but you cannot choose the investments the trustee is to make within the strategy.

The trustee cannot loan money from the fund to a member or a member's relative.

The trustee may borrow money to make any investment — but only in restricted circumstances. In such cases:

- the only fund asset that may be used as security for the borrowing is the asset that the fund is acquiring with the borrowed money;
- the asset acquired must be an asset which the fund could ordinarily and lawfully acquire (for example, the fund is prohibited from acquiring assets which do not satisfy the sole purpose test in section 62 of the SIS Act – this stays the same even though the fund is borrowing to

acquire the asset);

- the terms on which the asset is acquired must meet strict requirements set out in superannuation law.

The risks associated with any investment (as described generally under "Details of risks: General" at paragraph 4 above) increase when made using borrowed money. You should always obtain professional advice before making any such investment.

The trustee is required to hold money and other assets of the fund separately from those which it holds personally and not for the fund's members.

When preparing statements of the fund's financial position, the fund's operating statement or any other account or statement required by the SIS Act or the SIS Regulations, the trustee is required to value the fund's assets at their market value. 'Market value' has a specific meaning under section 10 of the SIS Act and means the amount that a willing buyer of the asset could be reasonably expected to pay to acquire the asset from a willing seller if certain assumptions were made.

11. Taxation

11.1 Income of the fund

For tax purposes, the fund's income is divided into 2 components:

- Special Component: which includes the fund's special income (income such as private company distributions, non arms-length income, trust distributions), reduced by tax deductions relating to that special income.
- Standard Component: which is the total of all fund income, less the Special Component.

The Standard Component is taxed at the concessional rate of 15% in the hands of the trustee. The Special Component is taxed at the rate of 45%.

11.2 Contributions

Contributions to the fund (made by your employer, yourself, your spouse, etc) are generally treated as contributions of capital and will not be included in the fund's Income. However, if the person making a contribution is entitled to a tax deduction in relation to that contribution, then the contribution will usually be treated as fund Income and will be taxed as outlined in paragraph 11.1 above.

Information about the deductibility of contributions is in paragraph 6 above.

11.3 Surcharge on High Income Earners

With effect from 1 July 2005 the superannuation contributions surcharge was abolished in respect of all contributions made on or after 1 July 2005. However it still applies to contributions made before that

date. From 1 July 2012 the arrangements in respect of a high income threshold of \$300,000 apply (see discussion at paragraph 6).

11.4 Low Income Spouse Offset

If a person makes a contribution on behalf of a member who is their low income (or no income) spouse, the person making the contribution may be entitled to a tax offset.

A member who makes a contribution can get the full tax rebate if:

- they contribute at least \$3,000 to their spouse's account; and
- their spouse's assessable income is less than \$10,800 for the financial year.

If you contribute less than \$3,000, the tax offset will be equivalent to 18% of your contributions. If your spouse's income is higher than \$10,800, the tax offset reduces until it cuts out when your spouse's income reaches \$13,800.

Examples of how to calculate the offset can be found at <https://www.ato.gov.au>.

12. The fund deed

You should read the trust deed carefully and seek professional advice if you do not understand it.

13. Other considerations concerning investments made by the fund

The trustee is required to inform you of whether labour standards or environmental, social or ethical considerations are, or will be, taken into account when the trustee selects, retains or realises an investment. At this stage, the trustee does not take any such considerations into account. However, the trustee is obviously free to incorporate this into its investment strategy if it sees fit.

14. Contacting the trustee for additional information

If at any time you require further information including information concerning the fund, the fund deed, the fund's performance or your rights as a member, you can contact the trustee using the contact details at the beginning of this PDS.

Product Disclosure Statement – Schedule 1

Definitions

Where a term is capitalised in this PDS, the meaning is either explained below or is explained in the trust deed:

Accumulation Account means the account established for you by the trustee. Each member of the fund has an Accumulation Account, into which are paid that member's contributions or contributions made on behalf of that member, as well as other amounts specific to that member (such as the proceeds of an insurance policy taken out by the trustee for your benefit).

Annuity means what it means under superannuation law. Essentially, it refers to a financial product which is purchased by providing a lump sum (capital) to the financial product supplier who undertakes to pay you an income for a specified time. Unlike a pension, the capital disappears when you purchase the annuity and you receive a contractual right to receive income.

Commute refers to when a right to receive a **regular payment** (like pension or annuity payments) is converted into the right to receive a **lump sum payment**.

Dependant – in relation to a member, former member or beneficiary (the 'primary person'), means each of the following:

- the spouse or widow or widower of that primary person.
- any child of that primary person, including a person who, in the trustee's opinion, is or was actually maintained by the primary person as the child of the primary person.
- any person with whom the primary person has an interdependency relationship.
- any other person who, in the trustee's opinion, was substantially dependent on the primary person at the relevant time.

Pension refers to a financial product which is purchased by providing a lump sum (capital) to the financial product supplier, who invests the lump sum, manages that investment, and pays you a regular income from the proceeds of those investments. As well as paying you the proceeds of the investments, the financial product supplier may include in your payments part of the initial capital you contributed.

Pension Dependant means a dependant of a member to whom a pension may be paid on the member's death, as defined by regulation 6.21(2A) of the SIS Regulations.

Preservation Age means what it means under superannuation law. Essentially it is the minimum age after which your benefit arising from a preserved payment may be paid to you. Those ages are set out in paragraph 9 above.

Preserved Payment means a payment made to the fund which is required to be preserved under superannuation law if the fund is to be a complying superannuation fund.

Retirement occurs:

- if you have reached a Preservation Age less than 60, and an arrangement under which you were gainfully employed comes to an end, and the trustee is reasonably satisfied that you never intend to become gainfully employed (either full time or part time); or
- if you have reached age 60 and an arrangement under which you were gainfully employed has come to an end and either of the following circumstances apply, and you have attained that age on or before ending employment; or
- the trustee is reasonably satisfied that you never intend to become gainfully employed (either full time or part time).

Superannuation Contributions Surcharge means an amount which you may be liable to pay if your taxable income is greater than the relevant superannuation surcharge level for a year of income.

Schedule 2

Fund Details:

Fund name:	Brown Superfund
Fund establishment date:	01 May 2015
Fund Address:	2B Stainfield Drive INVERELL NSW 2360

Initial Trustee Details:

Trustees Name(s):	Erich John Brown Eric John Brown
-------------------	-------------------------------------

Initial Member Details:

Members Name(s):	Erich John Brown Eric John Brown
------------------	-------------------------------------



EXECUTED BY THE PARTIES AS A DEED:

SIGNED SEALED AND DELIVERED by
the Trustee in the presence of:

WITNESS
MUST
SIGN

Andrea Davidson

Signature of witness



Eric John Brown

SIGN
HERE

Andrea Davidson

Name of witness

JP 152230

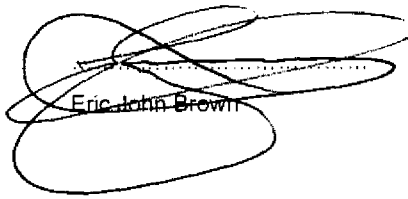
ANY person over 18 years of age who is **Not** a Fund Trustee
or Member can be a witness to the Trust Deed.

SIGNED SEALED AND DELIVERED by
the Trustee in the presence of:

WITNESS
MUST
SIGN

Andrea Davidson

Signature of witness



Eric John Brown

SIGN
HERE

Andrea Davidson

Name of witness

JP 152230

ANY person over 18 years of age who is **Not** a Fund Trustee
or Member can be a witness to the Trust Deed.

SIGNED SEALED AND DELIVERED by
the Member in the presence of:

WITNESS
MUST
SIGN

Andrea Davidson

Signature of witness



Eric John Brown

SIGN
HERE

Andrea Davidson

Name of witness

JP 152230

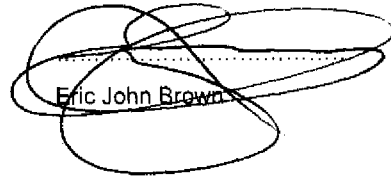
ANY person over 18 years of age who is **Not** a Fund Trustee
or Member can be a witness to the Trust Deed.

SIGNED SEALED AND DELIVERED by
the Member in the presence of:

WITNESS
MUST
SIGN

Andrea Davidson

Signature of witness



Eric John Brown

SIGN
HERE

Andrea Davidson

Name of witness

JP 152230

ANY person over 18 years of age who is **Not** a Fund Trustee
or Member can be a witness to the Trust Deed.



Schedule 3 Member Application Form

Sample Only

Member Application Form

[##Name of Fund] (Fund)

Date:

To the Trustee

[##Name of fund]

[##Address of trustee]

The person named below, applies to become a member of the Fund and agrees to be bound by, and to comply with, the terms of the deed by which the Fund was established, as if the person had been a member of the Fund, and a party to that deed, from the date on which the trustee accepts the person's application for membership.

Signed for and on behalf of the person applying for membership:

.....

Applicant name:

Applicant address:

Applicant date of birth:

Superannuation Trust Deed for a Self-Managed Fund

Brown Superfund

The Trustee named in the Schedule
and

The Members named in the Schedule

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Superannuation Trust Deed For A Self-Managed Fund

BETWEEN

THE TRUSTEE NAMED IN SCHEDULE 2

(Trustee)

AND

THE MEMBERS NAMED IN SCHEDULE 2

(Members)

Background

- A. The Members wish to establish the Fund and have requested the Trustee to act as trustee of the Fund.
- B. The Trustee has agreed to act as trustee of the Fund.
- C. The Members have agreed to be the first members of the fund.
- D. The Fund is to be an indefinitely continuing self managed superannuation fund under the *Superannuation Industry (Supervision) Act 1993*.
- E. The parties have entered into this Deed to give effect to their common intentions.

THIS DEED WITNESSES

1. Definitions

In this Deed, unless expressed or implied to the contrary:

Annuity means what it means under superannuation law.

Approved benefit arrangement means an arrangement into which or from which assets of the Fund can be transferred without a breach of superannuation law. It includes a roll over fund, a complying superannuation fund, an approved deposit fund and an annuity arrangement.

Approved deposit fund means a fund which is a complying ADF under section 995-1 of the *Tax Act*.

Amount standing to the credit in relation to an accumulation account, includes an amount the Trustee decides to pay to that account from the equalisation account (if any).

Assets means the cash, investments and other property of the Fund held by the Trustee on the trusts established by or under this Deed, including:

- (a) any amount standing to the credit of the Fund on or after the date when this Deed commences;
- (b) contributions made by a Member;
- (c) contributions made by an employer;
- (d) contributions allowed by this Deed that are made by another person as permitted by superannuation law;

- (e) interest, dividends, distributions, profits and other benefits of any kind arising from investments and accumulation of income;
- (f) the proceeds of any annuity or insurance policy effected by the Trustee;
- (g) the value of any annuity or insurance policy effected by the Trustee;
- (h) money, investments and other property received by the Trustee as a roll over payment; and
- (i) shortfall components and financial assistance received by the Trustee.

Beneficiary means a person immediately and absolutely entitled to a benefit under this Deed in respect of a Member. It does not include a Member except where that Member is immediately and absolutely entitled to a benefit under this Deed in respect of another Member.

Benefit means an amount payable out of the Fund to or in respect of a Member or beneficiary.

Benefit entitlement means an amount in the Fund which may become payable to a Member, dependant or beneficiary, but to which that person has not become absolutely entitled. It includes a contingent right to payment.

Binding death benefit notice means a notice given by a Member or beneficiary to the Trustee in accordance with regulation 6.17A of the SIS Regulations and with this Deed.

Business day means Monday to Friday excluding public holidays in Victoria.

Business hours means between 9:00 am and 5:00 pm on a business day.

Complying superannuation fund means a complying superannuation fund under superannuation law.

Contributions means gross contributions made to the Fund (before any tax which the Fund may be required to pay in respect of that contribution) in accordance with this Deed.

Corporation means a constitutional corporation under superannuation law.

Death benefit agreement means all, or that part of, an agreement describing the Trustee's obligations concerning the payment of benefits on a Member's death which:

directs the Trustee to pay the benefits to a person to whom those benefits may be paid in accordance with superannuation law;

has been executed by the Trustee and the Member; and

has not later been

(i) terminated by the Member; or

(ii) replaced by a separate death benefit agreement with the agreement of the Trustee and the Member.

Deed means this deed executed by the Trustee and the Members.

Dependant has the same meaning as in section 10 of the SIS Act.

Doctor means a registered medical practitioner.

Eligible roll over fund means what it means in Part 24 of the SIS Act.

Employment termination payment means the same as it means in the Tax Act.

Employee means a person who is an eligible person under superannuation law for the purpose of an employer making contributions in order to avoid a liability for the superannuation guarantee charge under the *Superannuation Guarantee (Administration) Act 1992*.

Employer means what it means under superannuation law.

Employment relationship – an employment relationship exists between 2 persons if any of the following applies:

- (a) one person is an employee of the other within the ordinary meaning of that term, or within the meaning of section 15A of the SIS Act, or is taken to be an employee under superannuation law;
- (b) one person is the Trustee of a trust of which the other person, or a relative of the other person, is a beneficiary;
- (c) one person is a member of a partnership in which the other person, or a relative of the other person, is either a partner or a director of a body corporate that is a partner; or
- (d) one person is a member of a partnership in which the other person, or a relative of the other person, is a beneficiary of a trust, the Trustee of which is a partner.

However, an employment relationship does not exist between 2 persons if superannuation law has the contrary effect.

Excess contributions means contributions by or on behalf of a Member which exceed the annual cap amounts for concessional contributions and non-concessional contributions as defined in sections 292-20 and 292-85 respectively of the Tax Act.

Expenses of the Fund means the expenses for which the Trustee is entitled to be reimbursed under this Deed.

Family Law Act means the *Family Law Act 1975* (Cth).

Fund means the fund established by this Deed, the name of which is set out in Schedule 2.

Fund earning rate means the positive or negative earning rate the Trustee determines after taking account of any provision or reserve for future contingencies.

Fund establishment date means the date specified in Schedule 2.

Fund year means the 12 month period ending on 30 June or a substitute date decided on by the Trustee. At the beginning of the trust, and at the end of the trust, it means the lesser period ending on that date, or commencing on the following day.

Gainful employment means what it means under superannuation law. It includes gainful employment on a full-time basis and gainful employment on a part-time basis.

Insurance policy means an insurance policy effected on the life of the Member or a beneficiary of the Member, or in respect of the Member's or beneficiary's illness, accident or disablement.

Interdependency relationship has the same meaning as in the SIS Act.

Levy means a levy payable by the Fund under superannuation law.

Member means an Initial Member or a person who has been admitted as a Member of the Fund in accordance with the Deed, and **Members** has a corresponding meaning.

Member Application Form means a form acceptable to the Trustee by which a person may apply to become a member of the Fund, including the form set out in Schedule 3.

Non-binding nomination form means a notice given by a Member or beneficiary to the Trustee nominating one or more dependants of that person who are to receive some or all of the benefits payable on the Member's or beneficiary's death, but which form does not meet the requirements of regulation 6.17A of the SIS Regulations.

Non-Member spouse means a person who is:

- (a) a spouse or former spouse of a Member; or
- (b) a Non-Member Spouse within the meaning of that term under Part VIII B of the Family Law Act.

Non-preserved amount means an amount (including a roll over payment) that is payable to or in respect of a Member that is not subject to cashing restrictions under superannuation law at the time of payment.

Normal retirement age means 65 or another age that is at least 55 (or, if the Trustee is not a corporation, 60) that is accepted by superannuation law and is agreed by the Trustee.

Payment flag means an agreement or court order referred to in clause 12.2.

Payment split means a payment split under Part VIII B of the Family Law Act.

Pension account means a pension account established under clause 8.3.

Pension age means what it means under superannuation law.

Pension dependant means a dependant of a Member to whom a pension may be paid on the Member's death, as defined by regulation 6.21(2A) of the SIS Regulations.

Preservation age has the same meaning as in regulation 6.01 of the SIS Regulations.

Preserved benefit has the same meaning as preserved payment benefit.

Preserved payment means a payment made to the Fund which is required to be preserved under superannuation law if the Fund is to be a complying superannuation fund.

Preserved payment benefit means a benefit arising from a preserved payment.

Regulator means the particular Commonwealth body responsible for the administration of the relevant aspect of superannuation. It may be the Australian Taxation Office, the Australian Prudential Regulation Authority, the Australian Securities and Investments Commission or some other body.

Relative for the purpose of the definition of 'employment relationship' and for the purpose of eligibility to be a Trustee or director of the Trustee, means each of the following in respect of a person:

- (a) a parent, grandparent, child, grandchild, sibling, uncle, aunt, great aunt, great uncle, nephew, niece, first cousin or second cousin of the person;
- (b) another person who has any such relationship to the person by reason of adoption or re-marriage; and
- (c) the spouse or former spouse of the person or of any of the persons listed in the sub-paragraphs (a) and (b).

For any other purpose, **Relative** means each of the following in respect of a person:

- (d) the parent, grandparent, brother, sister, uncle, aunt, nephew, niece, lineal descendant or adopted child of the person or of the spouse of the person; and
- (e) the spouse of the person or of any person listed in sub-paragraph (d).

Retires in relation to employment, means retirement under regulation 6.01(7) of the SIS Regulations.

Reversionary beneficiary means an eligible dependant for the purpose of superannuation law, including a Pension Dependand, nominated by a pensioner as his or her residuary beneficiary.

Roll over payment includes a transitional employment termination payment or an employment termination payment made or received by the Trustee in accordance with superannuation law and an eligible benefit payment rolled out of or in to a complying superannuation fund.

RSA Regulations means the regulations made under the *Retirement Savings Account Act 1997*.

Securities includes fully paid and partly paid shares, fully paid and partly paid stocks, debentures, notes, bonds, mortgages, options and other similar securities. Neither security nor registration is required.

Self-managed superannuation fund has the same meaning as in section 17A of the SIS Act.

Shortfall component means what it means in section 64 of the *Superannuation Guarantee (Administration) Act 1992* and regulations made under that Act.

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

SIS Regulations means the *Superannuation Industry (Supervision) Regulations 1994* (Cth).

Spouse means a person legally married to the Member at any time; and a person who is not legally married to the Member, but who, in the Trustee's opinion, lives or lived with the Member on a bona fide domestic basis as the partner of that Member. If there are 2 or more persons who are spouses within this definition, 'spouse' means that person or those persons whom the Trustee decides to treat as the spouse or spouses.

Superannuation law means any law of the Commonwealth of Australia including the *Corporations Act 2001* and the *Social Security Act 1991*, which deals with any aspect of superannuation or taxation in relation to superannuation, or any lawful requirement in relation to the Fund by the Commissioner of Taxation, the Australian Taxation Office, APRA, ASIC or any other body that has responsibility in connection with the regulation of superannuation. It includes changes to any superannuation law after the date of this Deed. It also includes any proposed law or lawful requirement that the Trustee believes may have retrospective effect.

Tax includes any form of taxation, surcharge, levy, duty or other government charge that the Trustee is required to pay out of the Fund, or a Member, former Member or beneficiary is required to pay.

Tax Act means the Tax Act 1936 and the Tax Act 1997.

Tax Act 1936 means the *Income Tax Assessment Act 1936*.

Tax Act 1997 means the *Income Tax Assessment Act 1997*.

Temporary total disablement means what it means in the relevant insurance policy effected by the Trustee. If there is no such policy, it means total physical or mental disablement that is not total and permanent disablement that makes the relevant Member incapable of continuing in the gainful employment that the Member was in immediately before the incapacity.

Total permanent disablement means what it means in the relevant insurance policy effected by the Trustee. If there is no such policy, it means such total physical or mental disablement that the Trustee is reasonably satisfied that the relevant Member is unlikely ever again to be able to engage in gainful employment for which the Member is reasonably qualified by education, training or experience.

Transition to retirement pension means a pension to be paid by the Fund under superannuation law, paid as a transition to retirement pension under the conditions set out in Regulation 6.01(2) of the SIS Regulations

Transitional employment termination payment means what it means in section 82-130 of the Tax Act 1997.

Trustee means the Trustee or the Trustees of the Fund from time to time.

Unclaimed benefits means benefits described as 'unclaimed money' under superannuation law.

Unrestricted non-preserved benefit means what it means under superannuation law.

Withdrawal benefit means the minimum benefit that must be paid to a Member on withdrawal from the Fund under superannuation law. To the extent that a Member's contributions have been applied towards an endowment or whole of life policy, the Member's withdrawal benefit is the surrender value of that policy.

2. Fund establishment

2.1 Establishment and purpose of the Fund

- 2.1.1 The Trustee and the Members hereby establish the Fund as a self-managed superannuation fund under the SIS Act by executing this Deed and with effect from the Fund establishment date. It is an indefinitely continuing superannuation fund.
- 2.1.2 Where the Trustees are individuals, the sole or primary purpose of the fund is to provide old age pensions to the Members on their retirement. Where the Trustee is a constitutional corporation, the sole or primary purpose of the fund is to provide old age pensions and other benefits to the Members on their retirement.

2.2 Trustee of the Fund and decisions

- 2.2.1 The initial Trustee is named in Schedule 2 of this Deed. The Trustee accepts the appointment. The Fund is vested in the Trustee. No other person (including a Member) has any legal or beneficial interest in any asset of the Fund except to the extent expressly stated elsewhere in this Deed. The Trustee must manage the Fund in accordance with this Deed.
- 2.2.2 Subject to clause 2.2.3, if there is more than one Trustee they must act jointly.
- 2.2.3 Where the Trustees are individuals, any Trustee may call a meeting of Trustees by providing 7 days' written notice to each of the other Trustees at their address listed in Schedule 2 (or to any other address of a Trustee if that Trustee has informed each of the other Trustees of the other address). The following rules apply to any such meeting:
- (a) Unless agreed to by all the Trustees, the meeting may only be within business hours;
 - (b) A Trustee may attend the meeting by phone;
 - (c) A quorum for the meeting will be all the Trustees, and if all the Trustees are not in attendance within 15 minutes after the scheduled time the meeting will be adjourned for 5 business days, to be held at the same time of day (adjourned meeting);
 - (d) At the adjourned meeting, the quorum of Trustees will be those Trustees in attendance; and
 - (e) At any meeting, if the Trustees are unable to reach a decision unanimously or by majority then decisions will be made by poll, with each Trustee having the number of votes equal to the nearest dollar figure (rounded up) representing the value of the benefits of the Member whom that Trustee represents.
- 2.2.4 Where the Trustee is a constitutional corporation, the Trustee may only make decisions under this Deed in the manner set out in the Trustee's constitution.

2.3 Deed subject to superannuation law

- 2.3.1 This Deed is to be interpreted so as to comply with superannuation law. In particular, it is to be construed so that the Fund it establishes qualifies as a self-managed superannuation fund and qualifies for concessional tax treatment under the *Tax Act*. To the extent that anything in this Deed is inconsistent with superannuation law, it is to be severed from the Deed. Any obligation imposed by superannuation law in respect of the Fund established by this Deed that is not expressed in this Deed is nonetheless to be regarded as incorporated in it by reference.
- 2.3.2 The Trustee must not do or fail to do anything as Trustee of the Fund that would result in either of the following:
- (a) A breach of law, including superannuation law; or
 - (b) The Fund ceasing to qualify as a self-managed fund under superannuation law or to qualify for concessional tax treatment under the *Tax Act*.

3. Membership

3.1 Initial Members

- 3.1.1 The initial Members of the fund are named in Schedule 2 and the Trustee agrees that they have completed all formalities necessary for their admission as Members.
- 3.1.2 The initial Members of the Fund agree to be bound by this Deed.

3.2 Additional Members

- 3.2.1 The Trustee may appoint a person as an additional Member of the Fund if he or she has completed and signed a Member application form, or if the Trustee has otherwise accepted the person as a Member.
- 3.2.2 If the Trustee is a constitutional corporation, then the additional Member agrees to do all things necessary to become a director of the Trustee including by providing an executed consent to act in the required form and such other documents as are required by superannuation law.
- 3.2.3 If the Trustees are individuals, the additional Member must become a Trustee and must provide an executed form of consent and such other executed documents as are required by superannuation law for that purpose. This must occur when the person becomes a Member, unless the additional Member is unable to become a Trustee or director of a Trustee under superannuation law.
- 3.2.4 On written request by the Trustee, a Member or applicant for Membership of the Fund must supply the Trustee with information that the Trustee thinks necessary for any purpose. This extends to submitting to a medical examination by a doctor who is acceptable to the Trustee.
- 3.2.5 If a Member fails to do so, the Trustee may refuse to accept further contributions in respect of that Member may decline to accept the applicant as a Member.
- 3.2.6 Subject to clause 3.7, the Trustee must not accept a person as an additional Member of the Fund unless each of the following conditions is met:
- (a) The total number of Members would be no more than 4;
 - (b) The person is not disqualified from being a Trustee or a director of the Trustee of the Fund;

- (c) The person is not in an employment relationship with another Member of the Fund except another Member who is also a relative of that person; and
- (d) The Trustee is satisfied that the person will become a Trustee or a director of the Trustee of the fund on being accepted as Member of the Fund.

3.2.7 An additional Member becomes bound by this Deed as if he or she were an initial party to this Deed.

3.2.8 An additional Member's Membership commences on the date the Trustee specifies when accepting the person as a Member. If no date is specified, the additional Member's Membership commences on the date the Trustee accepts his or her application.

3.3 Date of additional Member's commencement as Trustee

Provided that an additional Member has complied in all respects with clause 3.2:

3.3.1 Where the Trustees are individuals, an additional Member becomes a Trustee of the Fund on the date his or her Membership commences; and

3.3.2 Where the Trustee is a constitutional corporation, an additional Member becomes director of the Trustee on the date his or her Membership commences.

3.4 Membership Conditions and Disclosures

3.4.1 The Trustee may impose any conditions the Trustee thinks fit on the Membership of a Member and a Member's rights and duties. The Trustee may remove or vary any condition at any time.

3.4.2 Either before, or as soon as practicable after a person becomes a Member of the Fund (and not later than 3 months after the person becomes a Member), the Trustee must ensure that the Member is given a product disclosure statement (in the form set out in Schedule 1, updated as required) which the superannuation law requires to be given to new Members of the Fund.

3.4.3 The Trustee must ensure that Members, former Members and beneficiaries are provided with information in writing, or copies of accounts, records and documents of the Fund, that the superannuation law requires them to be given.

3.4.4 As soon as practicable after a person ceases to be a Member of the Fund, the Trustee must ensure that that person (or his or her legal personal representative) is given a written statement of the information the superannuation law requires to be given to persons who cease to be Members of the Fund.

3.4.5 A dependant of a Member is not entitled to any additional information relating to the operation or conduct of the Fund which the Trustee thinks it is inappropriate to disclose.

3.5 Membership and Fund compliance

3.5.1 A Member must immediately inform the Trustee if the Member becomes aware that either of the following may happen:

- (a) The Member may enter into an employment relationship with another Member who is not also a relative of the Member; or
- (b) The Member may be disqualified from being a Trustee or a director of the Trustee of the Fund.

3.5.2 A Member and the Trustee must ensure that the Member ceases to be a Member of the Fund within 6 months after either of the following happens:

- (a) The Member enters into an employment relationship with another Member who is not also a relative of the Member; or
- (b) The Member is disqualified from being a Trustee or a director of the Trustee of the Fund.

3.5.3 If a Member of the Fund enters into an employment relationship with another Member who is not also a relative of the Member, or becomes disqualified from being a Trustee or a director of the Trustee of the Fund, the Trustee and the Members must do whatever is necessary to ensure that, within 6 months after the Member entered into the employment relationship or became disqualified:

- (a) No Member of the Fund is in an employment relationship with another Member who is not also a relative of the Member; and
- (b) No Member of the Fund is disqualified from being a Trustee or a director of the Trustee of the Fund.

3.5.4 The types of things that may be done to ensure compliance include each of the following:

- (a) A Member may request the Member's benefits or entitlement in the Fund to be paid in accordance with this Deed or to be transferred or rolled over to an approved benefit arrangement under clause 13.9; or
- (b) The Trustee may transfer the Member's benefits or entitlement in the Fund to an eligible roll over fund under clause 13.9.

3.6 Ceasing to be a Member

3.6.1 A person ceases to be a Member of the Fund as soon as the first of the following happens:

- (a) The person dies;
- (b) The person ceases to be a Trustee or a director of the Trustee of the Fund;
- (c) When payment of all the Member's benefits is made to the Member or to an approved benefit arrangement for the Member; or
- (d) When benefits payable to or for the Member cease to be payable.

3.6.2 When a person ceases to be a Member of the Fund, the person ceases to be a Trustee or director of the Trustee of the Fund (as applicable), if he or she has not already ceased to act in that role.

3.7 Minor as a Member

3.7.1 A minor, being a person who is under 18 years of age, may be a Member of the Fund provided the superannuation law is complied with. In relation to a Member who is a minor:

- (a) The minor's parent or guardian must make the application for the minor to become a Member in the form set out in Schedule 3
- (b) or in the form otherwise approved by the Trustee; and
- (c) Decisions in relation to the minor's membership must be made by the minor's parent or guardian until:
 - (i) the minor turns 18; or

- (ii) after the minor turns 16, the time at which the parent or guardian notifies the Fund that the minor will be making decisions in relation to the minor's membership.

3.7.2 When the minor turns 18, if the Trustees are individuals then the minor becomes a Trustee of the Fund or, if the Trustee is a constitutional corporation, then the minor becomes a director of the Trustee of the Fund provided that the Trustee and the Member have done everything necessary to appoint that Member as a director of the Trustee.

4. Fund accounts

4.1 Trustee must establish certain types of account

The Trustee must establish:

- 4.1.1 An accumulation account and/or a pension account in respect of each Member or beneficiary for each class; and
- 4.1.2 An income account.

4.2 Accumulation Accounts

4.2.1 The Trustee may credit (and in the case of clause (k), must allot and credit) each of the following to the accumulation account of a Member according to the class to which they are relevant:

- (a) Contributions made by a Member;
- (b) Contributions made in respect of the Member or a beneficiary of that Member by an employer;
- (c) Other contributions allowed under this Deed and superannuation law that are made in respect of the Member;
- (d) Positive earnings transferred from the income account;
- (e) A shortfall component paid in respect of that Member after any tax that is payable in relation to it has been deducted from it;
- (f) An amount paid to the Trustee as a transfer or roll over payment in respect of that Member which the Trustee thinks it appropriate to credit to the account;
- (g) A forfeited amount allocated to the Member or beneficiary under clause 11.4;
- (h) An amount transferred from the pension account of a beneficiary of the Member;
- (i) The proceeds of an annuity or insurance policy effected by the Trustee in respect of the Member or a beneficiary of the Member which the Trustee thinks it appropriate to credit to the account;
- (j) Financial assistance under section 23 of the SIS Act which the Trustee thinks it appropriate to credit to the account;
- (k) An amount deducted from the accumulation account of another Member pursuant to a contributions-split request made by that other Member and accepted by the Trustee; and
- (l) Any other amount the Trustee thinks it appropriate to credit to the account.

- 4.2.2 The Trustee may debit each of the following from the accumulation account of a Member according to the class to which they are relevant:
- (a) The proportion that the Trustee thinks appropriate of the expenses of the Fund;
 - (b) The proportion that the Trustee thinks appropriate of either of the following:
 - (iii) tax payable in respect of contributions or any shortfall component that are paid to the Fund; or
 - (iv) any earnings of the Fund credited to the accumulation account or arising as a result of a roll over payment;
 - (c) A payment of a benefit to or in respect of the Member or a beneficiary of the Member except a payment from a pension account;
 - (d) An amount paid out of the Fund in respect of the Member or a beneficiary of the Member as a transfer or roll over payment;
 - (e) The cost of any annuity or policy of insurance effected by the Trustee in respect of the Member or a beneficiary of the Member; and the proportion that the Trustee thinks equitable of any group policy effected by the Trustee in respect of the Member or beneficiary and another Member or beneficiary;
 - (f) The amount of a lien in respect of an indemnity exercised by the Trustee in accordance with this Deed;
 - (g) An amount forfeited in accordance with this Deed;
 - (h) The proportion that the Trustee thinks appropriate of any negative earnings of the Fund determined in accordance with this Deed;
 - (i) An amount paid to indemnify the Trustee in accordance with this Deed;
 - (j) An amount credited to the pension account of a Member or beneficiary;
 - (k) The proportion that the Trustee thinks appropriate of a levy;
 - (l) The amount of tax attributable to the Member or a beneficiary of the Member;
 - (m) An amount to be allotted and credited to the accumulation account of another Member pursuant to a contributions-split request made by the Member whose accumulation account is to be debited and accepted by the Trustee; and
 - (n) Any other amount the Trustee thinks it appropriate to debit.

4.3 Contributions-split requests

- 4.3.1 A Member may ask the Trustee (in a way that satisfies the requirements of superannuation law) that contributions made to the Fund in respect of that Member in the previous financial year be:
- (a) Allotted to the accumulation account of that Member's spouse; or
 - (b) Rolled-over or transferred to the Trustee of an approved benefit arrangement of which that Member's spouse has joined or is eligible to join.
- 4.3.2 The Trustee must allot, roll-over or transfer the relevant contributions pursuant to a request received under clause 4.3.1 provided:

- (a) The request satisfies the requirements of superannuation law;
- (b) The Trustee is satisfied that the allotment, roll-over or transfer complies with superannuation law; and
- (c) The amount of the contributions that the Trustee allots, rolls-over or transfers does not exceed the amount in the Member's accumulation account, taking into account any amount that the Trustee otherwise determines to debit from the Member's accumulation account.

4.4 Income Account

4.4.1 The Trustee may credit each of the following to the income account of the Fund:

- (a) Income and profits of the Fund;
- (b) Adjustment credits made in accordance with clause 4.4.3;
- (c) The proceeds of an insurance policy which the Trustee decides not to credit to a Member's or beneficiary's accumulation or pension account;
- (d) A surplus resulting from a valuation under clause 4.6.3;
- (e) Financial assistance received by the Fund under section 23 of the SIS Act which the Trustee decides not to credit to a Member's or beneficiary's accumulation or pension account; and
- (f) Any other amount the Trustee thinks it appropriate to credit.

4.4.2 The Trustee may debit each of the following to the income account of the Fund:

- (a) The expenses of the Fund, except those the Trustee debits from a Member's or beneficiary's accumulation or pension account;
- (b) Tax payable or likely to become payable in respect of contributions, shortfall components, or income and profits of the fund, except tax the Trustee debits from a Member's or beneficiary's accumulation or pension account;
- (c) Adjustment debits made in accordance with 4.4.3;
- (d) The cost of an insurance policy which the Trustee decides not to debit from a Member's or beneficiary's accumulation or pension account;
- (e) A deficiency resulting from a valuation under clause 4.6.3 ;
- (f) The amount of a levy, except an amount the Trustee debits from a Member's or beneficiary's accumulation or pension account;
- (g) Any loss on the disposal of an investment of the fund; and
- (h) Any other amount the Trustee things appropriate to debit.

4.4.3 At the end of each Fund year, the Trustee must determine the Fund earning rate.

4.4.4 When determining a Fund earning rate in respect of a period (whether at the end of a Fund year or on an interim basis):

- (a) The Trustee must allocate amounts from the income account to each accumulation or pension account in proportion to the amount standing to the credit of that account at the beginning of the relevant period;

- (b) The Trustee must make an appropriate adjustment for any amount credited or debited to the account since the beginning of the relevant period; and
- (c) The Trustee may take into account the need for any provision or reserve for future contingencies and, instead of crediting that amount to an accumulation or pension account, credit that amount to the equalisation account or reserve (if permitted by superannuation law).

4.5 Equalisation Account

4.5.1 The Trustee may establish an equalisation account which the Trustee may use for any of the following purposes:

- (a) To give effect to the reserving strategy the Trustee establishes to smooth the investment earnings of the Fund;
- (b) To increase the Fund earning rate;
- (c) To pay the expenses of the Fund;
- (d) To pay tax payable by the Fund;
- (e) To provide for any contingencies;
- (f) To provide an amount to or for a Member, former Member, pensioner, beneficiary, including adding to an accumulation or pension account, provided there is no breach of superannuation law; or
- (g) To do anything else the Trustee decides to do, provided there is no breach of trust or superannuation law.

4.5.2 The Trustee may credit the equalisation account with any of the following:

- (a) The portion the Trustee thinks fit of an amount paid into the Fund as a transfer or roll over payment;
- (b) An amount transferred from the forfeiture account under clause 11.4;
- (c) An amount transferred from a pension account under clause 8.3; or
- (d) Any other amount the Trustee thinks it appropriate to credit.

4.5.3 The Trustee may debit the equalisation account with any of the following:

- (a) An amount necessary to give effect to the purposes set out in clause 4.5.1; or
- (b) Any other amount the Trustee thinks it appropriate to debit.

4.6 Accounts – General Provisions

4.6.1 The Trustee must make provision for the payment of any tax payable in relation to the taxable income of the Fund and must deduct any tax that is payable and that has not already been deducted from the income account or an accumulation or pension account.

4.6.2 The Trustee may establish or maintain any other account for or reserve of the Fund that the Trustee thinks necessary or desirable or that is required or permitted by superannuation law. The Trustee may use such accounts or reserves for any purpose permitted by superannuation law and may credit or debit amounts from such accounts or reserves as the Trustee sees fit.

- 4.6.3 The Trustee must value the assets of the Fund at the end of each Fund year, when superannuation law requires it, and when the Trustee thinks it appropriate to do so. The Trustee must also determine whether there is a surplus or deficiency which it is equitable in the Trustee's opinion to transfer to the income account.
- 4.6.4 If the Trustee is required to establish an interim Fund earning rate, clause 4.4.4 applies and the Trustee must do so in accordance with any requirements imposed by superannuation law and on a basis the Trustee believes to be equitable. If the Regulator or superannuation law requires it, the Trustee must inform Members of that basis.
- 4.6.5 The Trustee may only credit or debit accounts established in respect of the Fund in the manner permitted by this Deed provided that superannuation law does not prohibit in any way any such amounts from being so credited or debited.

5. Contributions

5.1 Types of Contributions

- 5.1.1 With the Trustee's consent, a Member may make any contributions to the Fund that the Member decides to. The Trustee and Member may agree that contributions can be paid by deduction from wages or salary.
- 5.1.2 An employer of a Member may make any contributions to the Fund in respect of that Member with the Trustee's and the Member's consent.
- 5.1.3 With the consent of the Trustee and the Member, any other person including:
- (a) A spouse of that Member;
 - (b) Another Member;
 - (c) Another Trustee of a regulated superannuation fund (including pursuant to a contributions-split requested by the Member's spouse); and
 - (d) Any State, Territory or Federal government (including under the Federal government's co-contribution scheme) may make contributions to the Fund in respect of that Member.

5.2 Making contributions

A contribution to the Fund must be made in the way the Trustee directs. It must be made within the time specified by superannuation law. It may be made in cash, or by the transfer of assets in accordance with superannuation law. The only assets that may be transferred are those that are authorised investments under clause 6.1.

5.3 Failure to contribute

In the absence of an agreement, neither a Member nor his or her employer is under an obligation to make a contribution to the Fund in respect of the Member. A failure to do so does not affect the Member's membership of the Fund.

5.4 Unacceptable contributions

- 5.4.1 The Trustee must not accept any of the following:
- (a) A contribution that is not permitted by superannuation law;
 - (b) A contribution or shortfall component the acceptance of which would prevent the Fund from qualifying as a complying superannuation Fund; or

- (c) An employer contribution or shortfall component which the regulator lawfully directs the Trustee not to accept.

5.4.2 The Trustee may refuse to accept:

- (a) a contribution that the Trustee has determined not to accept because the Trustee has not been informed of the relevant Member's tax file number; and
- (b) excess contributions.

5.4.3 If excess contributions are made to the Fund by or in respect of a Member, then the Trustee may:

- (a) release funds to the Member if the Trustee has received a Member release authority; and
- (b) release funds to the Commissioner of Taxation where the Trustee has received an ATO release authority.

5.4.4 If the Trustee becomes aware that a contribution or shortfall component has been accepted in breach of clause 5.4.1 or 5.4.2, the Trustee must refund the amount within any time specified by superannuation law. However, the Trustee may deduct each of the following from that amount:

- (a) Any amount which an insurer may have charged in respect of any extra cover provided on the basis of the contribution or shortfall charge;
- (b) Reasonable administration charges; and
- (c) Any amounts on account of amounts of tax for which the Fund may be liable.

5.4.5 The Trustee may reduce the benefits of the Member to those which the Member would have had if the contribution or shortfall component had not been accepted.

5.5 Allocation of contributions

If the Trustee receives a contribution in a month, the Trustee must allocate the contribution to the relevant Member of the Fund:

5.5.1 Within 28 days after the end of the month; or

5.5.2 If it is not reasonably practicable to allocate the contribution to the relevant Member of the Fund within 28 days after the end of the month – within such longer period as is reasonable in the circumstances.

5.6 Reduction of contributions by employer

An Employer who is under an obligation to make contributions in respect of a Member may, with the Trustee's consent, reduce the amount of those contributions to the extent that it becomes required to make contributions in respect of that Member to another Fund of which the Member is also a Member.

5.7 Contributions and tax

5.7.1 Either the Trustee or the employer or other appropriate body must deduct any tax that is payable in relation to any contribution or shortfall component before it is credited to the Member's accumulation account.

5.7.2 The Trustee must make provision for any surcharge or other amount that is payable under the *Superannuation Contributions Tax (Assessment and Collection) Act 1997* and related legislation, and must deduct the amount from the relevant contributions.

6. Investment

6.1 Investments - General

- 6.1.1 The Trustee must invest any assets of the Fund that are not required for payment of benefits or other amounts under this Deed. The Trustee must do so in accordance with the current investment strategy or strategies. The following are the types of investment in which the assets may be invested:
- (a) Investments in which it is permissible to invest trust funds under the law of any jurisdiction in Australia;
 - (b) Securities in any company incorporated anywhere, whether carrying on business in Australia or not;
 - (c) Deposit (whether secured or not) with a bank, friendly society, building society, credit co-operative, Trustee company, or other registered financial institution;
 - (d) Real or personal property, including an improvement to that property;
 - (e) Units (including sub-units) in a unit trust established or situated anywhere in the world) by subscription or purchase (including joint subscription or purchase). Whether the units are fully paid or partly paid, and whether their issue involves a contingent or reserve liability is irrelevant;
 - (f) Futures, options or any other synthetic investment;
 - (g) Hedging, swapping or any similar arrangement, even though it is not linked to any property of the Fund;
 - (h) Deposit (whether secured or not) with, or loan (whether secured or not) to, any person (including an employer) on any terms the Trustee thinks reasonable. The fact that the Trustee has a direct or indirect interest in the deposit or borrowing or may benefit directly or indirectly from it is irrelevant;
 - (i) A policy or annuity with an insurer, whether by proposal or purchase;
 - (j) Limited recourse borrowing or receipts;
 - (k) By way of a limited recourse borrowing arrangement in accordance with clause 13.6; and
 - (l) Any other investment allowed by superannuation law that the Trustee thinks appropriate.
- 6.1.2 The Trustee must not invest in any investment that is not permitted by superannuation law. The Trustee must not make an investment in the form of a loan or other financial assistance to a Member or a relative of a Member.
- 6.1.3 The Trustee must formulate one or more investment strategies for the Fund. The Trustee must inform Members and beneficiaries of the strategies adopted by the Trustee. The Trustee may review and change a strategy at any time. The Trustee must monitor the strategies to ensure that they remain appropriate.
- 6.1.4 The Trustee may sell, transfer or vary any investment at the Trustee's absolute discretion in accordance with this Deed. The Trustee must do so in the interests of Members and beneficiaries. The Trustee must monitor the investments to ensure that they remain appropriate.

6.2 Investment choice

- 6.2.1 The Trustee may decide to allow one or more Members or beneficiaries to choose between investment strategies. If the Trustee does, the Trustee must establish a range of investment strategies, and may designate particular assets for those strategies. The Trustee must provide the Members or beneficiaries with information concerning the strategies and the relevant investment objectives to enable the Member or beneficiary to choose between them on an informed basis. The Trustee must also provide them with information concerning their rights under this Deed.
- 6.2.2 A Member or beneficiary who has been offered investment choice by the Trustee may choose one or more of the strategies prepared by the Trustee by completing any documents the Trustee requires. On having done so, the Member or beneficiary may direct the Trustee to invest any part of the Fund that is held for that person in accordance with those strategies. Any direction must be in accordance with superannuation law.
- 6.2.3 A Member or beneficiary who has directed the Trustee to invest any part of the Fund that is held for that person in accordance with those strategies may not direct the Trustee to invest in any particular investment. However, the Member or beneficiary may request the Trustee to develop an investment specific strategy and to make it available to that Member or beneficiary. The Trustee may accept or reject the request.
- 6.2.4 The Trustee must monitor any strategies adopted by Members or beneficiaries for investment choice to ensure that they remain appropriate for the Members or beneficiaries to whom they are available.
- 6.2.5 If a Member adopts a strategy for investment choice, the Trustee must do each of the following:
- (a) Establish a sub-account of the income account in respect of that strategy;
 - (b) Credit and debit that sub-account in relation to any amount attributable to that strategy as if it were the income account itself;
 - (c) Allocate earnings (which may be positive or negative) attributable to that strategy to the Member's or beneficiary's accumulation account or pension account in a way that the Trustee thinks equitable; and
 - (d) Determine an earning rate for that sub-account, in the same manner as the Trustee determines a Fund earning rate, in which case clause 4.4.4 applies to that determination.
- 6.2.6 The Trustee may sell, transfer or vary any investment made in accordance with a strategy for investment choice, at the Trustee's absolute discretion in accordance with this Deed. The Trustee must do so in the interests of the relevant Members or beneficiaries. The Trustee must monitor the investments to ensure that they remain appropriate.

7. Benefits - general

7.1 Preserved and non-preserved benefits

- 7.1.1 The Trustee must not pay out to a Member or a dependant of a Member any preserved payment benefit that superannuation law does not allow the Trustee to pay out.
- 7.1.2 The Trustee may pay a Member or, if applicable, a dependant of a Member, a preserved payment benefit in any of the following circumstances:
- (a) The Member reaches the relevant preservation age and takes a transition to retirement pension in accordance with clause 8;

- (b) The Member retires from gainful employment on or after reaching the relevant preservation age;
- (c) The Member becomes totally and permanently disabled;
- (d) The Member becomes totally and temporarily disabled;
- (e) The Member reaches age 65;
- (f) The Member dies; or
- (g) Any other circumstance allowed by superannuation law.

7.1.3 With the Trustee's consent, a Member may withdraw any part of the non-preserved amount in the Member's accumulation account. The Member must apply to the Trustee in writing for the withdrawal in a form acceptable to the Trustee. The Trustee may set a minimum withdrawal amount by notifying the Members of the Fund.

7.1.4 A Member's benefit entitlement will vest in accordance with superannuation law. The Trustee must cash or commence to cash a Member's benefit entitlement as soon as practicable after the Member dies. If a lump sum is payable, the Trustee may pay it in several stages: an initial payment and then subsequent payments.

7.2 Payments – general

7.2.1 If a Member ceases to be, or is about to cease as, a Member of the Fund, the Trustee may pay an amount that the Trustee thinks appropriate from the equalisation account (if any) into the Member's accumulation account.

7.2.2 Where the Trustee is to make a payment because a Member has died (a death benefit), the Trustee may pass on to the recipient of that payment any benefit that would accrue to the Fund if a deduction were allowed under section 295-485 of the *Income Tax Assessment Act 1997*.

7.2.3 If a Member or beneficiary requests it, the Trustee may retain any part of a benefit in the Fund. The Trustee may do so until one of the following occurs:

- (a) The Member or beneficiary decides otherwise;
- (b) The Member or beneficiary dies;
- (c) The amount has to be paid under this Deed or superannuation law; or
- (d) The Trustee decides otherwise.

The payment the Trustee then makes must be the amount standing to the credit of the Member's or beneficiary's accumulation account at that time.

7.2.4 If a Member or beneficiary is entitled to a benefit which includes an interest in an insurance policy, the Trustee may assign that policy to the Member or beneficiary, or to any of the dependants of the Member the Trustee thinks fit. The Trustee must debit the value of the policy to the relevant accumulation or pension account. Neither the Trustee nor an employer is liable for any further payment of premiums in relation to the policy.

7.2.5 On written request by the Trustee, an applicant, Member or beneficiary must supply the Trustee with information that the Trustee thinks necessary for any purpose. This extends to submitting to a medical examination by a doctor who is acceptable to the Trustee. If an applicant, Member or beneficiary fails to do so, the Trustee may suspend collection of contributions in respect of that person, may withhold benefits from that person, and may impose conditions on the person, as the Trustee thinks fit.

- 7.2.6 The Trustee may adjust any benefit payable to or in respect of a Member if an applicant, Member or beneficiary has supplied false or misleading information to the Trustee, or has deliberately withheld information from the Trustee, that affects or is likely to affect the Fund or benefits payable to or in respect of that Member.

8. Pensions - general

8.1 Funding and payment of pensions

- 8.1.1 When any benefit becomes payable to a Member under this Deed or in accordance with superannuation law, the Trustee has a discretion to decide whether to pay from any part of the benefit one or more pensions to the Member or to use the benefit payable to acquire one or more annuities in the name of the Member. The pensions or annuities will be in substitution for the relevant part of any lump sum benefit that was payable to the Member for the amounts credited to the Member's pension account as a transfer of a roll over payment under clause 8.3.2.
- 8.1.2 The Trustee must obtain an actuarial certificate in accordance with superannuation law in relation to any pension that the Trustee decides to pay, unless either section 295-390 (or any other provision) of the Tax Act provides otherwise in which case the Trustee has a discretion as to whether to obtain an actuarial certificate.
- 8.1.3 The Trustee may fund a person's pension by purchasing an annuity payable to the Trustee.

8.2 Type of pensions

The relevant Member or beneficiary may choose the type of pension that is to be paid, including a transition to retirement pension. However, the pension must be of a type that is allowed by superannuation law or is acceptable to the Regulator. It may include a pension wholly determined by reference to policies of life assurance purchased or obtained by the Trustee of a regulated superannuation fund solely for the purposes of providing benefits to Members of that fund. The pension must be paid in accordance with the requirements of the superannuation law.

8.3 Pension account

- 8.3.1 If the Trustee decides to pay a pension to a person in accordance with this Deed, the Trustee must establish a pension account in the name of that person.
- 8.3.2 The Trustee may credit each of the following amounts to the person's pension account subject to superannuation law:
- (a) The amount the Trustee believes necessary to fund the pension;
 - (b) The amount paid into the Fund in respect of the pensioner as a transfer or roll over payment which the Trustee thinks it appropriate to credit to that account;
 - (c) Earnings of the Fund which the Trustee thinks it appropriate to credit to that account;
 - (d) A shortfall component paid in respect of the pensioner;
 - (e) Contributions lawfully paid in respect of the relevant Member;
 - (f) Adjustment credits made in accordance with clause 4.4.3;
 - (g) The proceeds of an annuity or insurance policy effected by the Trustee in respect of the pensioner which the Trustee thinks it appropriate to credit to the account;
 - (h) Financial assistance under section 23 of the SIS Act which the Trustee thinks it appropriate to credit to the account; and

- (i) Any other amount the Trustee thinks it appropriate to credit to the account.

8.3.3 The Trustee may debit each of the following amounts to the person's pension account subject to superannuation law:

- (a) The proportion that the Trustee thinks appropriate of the expenses of the fund;
- (b) The proportion that the Trustee thinks equitable of any negative earnings of the Fund determined in accordance with clauses 4.4.3, 6.2.5 or 8.4.1;
- (c) The proportion of the loss on the disposal of investments of the Fund that the Trustee thinks equitable;
- (d) Amounts transferred from the Fund in respect of the pensioner as a transfer of a roll over payment which the Trustee thinks it appropriate to debit to the account;
- (e) Payments made to or in respect of the pensioner or a reversionary beneficiary under this Deed;
- (f) The cost of an insurance policy or annuity effected by the Trustee in respect of the pensioner which are not debited from the Member's accumulation account;
- (g) The proportion of any tax payable in respect of the pension account, or the earnings of the Fund that are credited to the pensioner's account or which arise from a roll over payment that the Trustee thinks equitable;
- (h) The proportion of an amount paid in respect of an indemnity to the Trustee or other person under this Deed that the Trustee thinks equitable;
- (i) The amount of a levy that the Trustee thinks equitable;
- (j) An amount transferred to the accumulation account of a beneficiary; and
- (k) Any other amount that the trustee thinks it appropriate to debit from the account.

8.4 Pensions – general

8.4.1 In determining the amount standing to the credit of an accumulation account at the time a benefit or pension is calculated or becomes payable, the Trustee must make an adjustment to the account that the Trustee thinks equitable on the basis of the Interim Fund Earning Rate determined by the Trustee as at that date. Clause 4.4.4 applies to that determination and that determination must be made in respect of the period from the beginning of the current Fund year to the relevant date. The income account must be credited or debited accordingly.

8.4.2 The Trustee may segregate from other assets those assets which are to fund the pension of a person under this Deed. The Trustee must value those assets at least annually. If they are insufficient or more than sufficient to fund the pension, the Trustee must do anything that superannuation law requires. The Trustee must obtain any certificate of adequacy that the Trustee considers necessary in respect of those assets in order to comply with the *Tax Act* or superannuation law.

8.4.3 On the death of a pensioner being paid a pension, the Trustee must, subject to Superannuation Law:

- (a) act in accordance with the terms on which the relevant pension is paid, including as to payment of the pension to a Reversionary Beneficiary; and
- (b) then if there is no Reversionary Beneficiary, or if there is any residue in the Pension Account for any reason, pay that residue as a death benefit in accordance with clauses 9 to 11 of this Deed.

8.5 Trustee's general right to commute pensions

- 8.5.1 On written request by a pensioner, or in accordance with superannuation law or this Deed, the Trustee may commute any part of a pension to a lump sum, and pay it to the relevant person or his or her legal personal representative.
- 8.5.2 The commutation must be allowed by, and be in accordance with, superannuation law.
- 8.5.3 If the Trustee commutes only part of a pension to a lump sum, the Trustee must then adjust the amount of the pension payable as required by superannuation law.

8.6 Qualification of pensions as asset test exempt income streams

The Trustee may decide that a pension should qualify as an asset test exempt income stream (as that term is defined by the *Social Security Act 1991*). If the Trustee so decides:

- 8.6.1 The superannuation law prevails over the terms of this Deed to the extent of any inconsistency;
- 8.6.2 This Deed is deemed to contain any provision that is required by superannuation law; and
- 8.6.3 This Deed is deemed not to contain any provision that is required to be excluded by superannuation law.

9. Death, disability and retirement benefits

9.1 Death benefit payments

The Trustee must pay the death benefit of a current Member of the Fund. The Trustee can do that under:

- 9.1.1 a death benefit agreement;
- 9.1.2 a binding death benefit notice; or
- 9.1.3 a non-binding death benefit notice.

9.2 Death benefit

In the ways set out in this clause 9, the Trustee must pay the full amount standing to the credit of the accumulation account, and any pension account residue referred to in clause 8.4.3, either as a lump sum, or as one or more pensions or annuities, or both.

9.3 Death benefit agreement payment arrangements

- 9.3.1 On the death of a Member or beneficiary who has a death benefit agreement:
- (a) the death benefit agreement prevails over clause 9.4 and over any binding death benefit notice or non-binding nomination form;
 - (b) the Trustee must pay, or apply, the relevant benefit in accordance with the rules set out in the death benefit agreement; and
 - (c) clause 10 of this Deed applies to the payment of the relevant benefit.
- 9.3.2 A death benefit agreement need be executed only by the Trustee and the relevant Member or beneficiary. On execution, the terms of any death benefit agreement form part of the Deed. They are to be read together with this Deed and in accordance with the following rules:

- (a) a death benefit agreement replaces any previous death benefit agreement;
- (b) if there is a death benefit agreement, then any binding death benefit notice is to be treated as not in effect for the purposes of this Deed and of regulation 6.17A(4) of the SIS Regulations (but see also the next clause which can overrule this clause);
- (c) if there is any inconsistency between the death benefit agreement and the remaining provisions of this Deed, then the terms of the Death benefit agreement prevail to the extent of that inconsistency – except that clause 2.3 of this Deed prevails over the agreement; and
- (d) if part of the death benefit agreement is invalid because it directs the Trustee to pay part, or all, of the benefits to a person to whom those benefits may not be paid in accordance with superannuation law (**disallowed benefits**) then:
 - (i) clause 9.3.1(b) does not apply in respect of the disallowed benefits;
 - (ii) clauses 9.3.1(a), and 9.3.2 (a) to 9.3.2 (c) apply to any part of the death benefit agreement which remains valid (and to the payment of death benefits other than disallowed benefits); and
 - (iii) clauses 9.3.2 (a) to 9.3.2 (c) apply for the purpose of determining the disallowed benefits, and the disallowed benefits must be paid in accordance with the remainder of this clause 9.

9.4 Binding Death Benefit Notice Payment Arrangements

After the death of a Member or Beneficiary who has given the Trustee a Binding Death Benefit Notice, the Trustee must comply with that notice subject to clauses 9.2 and 9.3.

9.5 Non-Binding Death Benefit Notice Payment Arrangements

If after the death of a Member or Beneficiary, not all Death Benefits have been paid or applied in accordance with the Death Benefit Agreement or Binding Death Benefit Notice, then the Trustee must pay or apply the relevant benefit in a way that the Trustee thinks fit in accordance with the following Rules:

- 9.5.1 If the Member or Beneficiary has left dependants, then the Trustee must pay or apply the benefit to or for the benefit of anyone or more of the dependants of the Member or Beneficiary a legal person or personal representatives of the Member or Beneficiary. The Trustee may do so in any proportions the Trustee thinks fit and may take into account the Member's wishes contained in a non-binding nomination form.
- 9.5.2 If the Member or Beneficiary has not left any dependants but does have a legal personal representative, then the Trustee must pay the benefit to the legal personal representatives of the Member or Beneficiary.
- 9.5.3 If the Member or Beneficiary has not left any dependants and has no legal personal representative, then the Trustee may pay or apply the benefit to or for the benefit of any individual at the Trustee's discretion. The Trustee may do so in any proportions the Trustee thinks fit.
- 9.5.4 If the Trustee has not paid or applied the benefit to or for the benefit of any person under the preceding sub-clauses 9.5.1, 9.5.2 and 9.5.3, then the Trustee must treat the benefit as a forfeited benefit entitlement.

9.6 Death of Member of former Member

If a Member of former Member who has become entitled to a lump sum benefit dies before the payment is made, then the Trustee must pay the amount in accordance with clauses 9.2 to 9.5.

9.7 Discharge of Trustee

The receipt by a dependant, legal personal representative, relative or other person of any part of a benefit under either of the previous clauses 9.2 to 9.6 discharges the Trustee from liability in relation to it. The Trustee is not responsible for seeing to its application.

9.8 Total and permanent disablement benefit

The Trustee must pay a benefit to a Member whom the Trustee believes to be totally and permanently disabled unless requested otherwise by the Member. The benefit may be either of the following:

9.8.1 A lump sum equal to the full amount standing to the credit of the accumulation account or pension account of the Member; or

9.8.2 One or more pensions or annuities representing that amount.

9.9 Temporary total disablement benefit

9.9.1 The Trustee must pay a benefit to a Member whom the Trustee believes to be temporarily totally disabled unless requested otherwise by the Member. The benefit must be in the form of a pension or annuity that represent the following amounts:

(a) In the case where the Trustee is entitled to a benefit under an insurance policy in relation to the Member's temporary total disablement, the amount payable to the Trustee; or

(b) In any other case, the amount decided by the Trustee, provided it does not reduce the minimum withdrawal benefit of the Member under superannuation law.

The Member is not entitled to commute any part of this benefit.

9.9.2 The Trustee must cease paying the benefit for temporary total disablement:

(a) In a case where the Trustee is entitled to benefit under an insurance policy in relation to the Member's temporary total disablement, when the Trustee ceases to be entitled to that benefit; or

(b) In any other case, when the Member ceases to be temporarily totally disabled, or reaches normal retirement age, or becomes entitled to another benefit under this Deed or requests that the benefit ceases to be paid.

9.9.3 The Trustee must pay the benefit in respect of temporary total disablement in the following way:

(a) In a case where the Trustee is entitled to benefit under an insurance policy in relation to the Member's temporary total disablement, in the way the benefit is paid by the insurer; or

(b) In any other case, in the way the Trustee decides.

9.9.4 A Member may suspend his or her contributions during a period while he or she is receiving a benefit in relation to temporary total disablement.

9.9.5 A Member does not cease being a Member because he or she is receiving a benefit in respect of temporary total disablement.

9.10 Retirement benefits

9.10.1 The Trustee may pay a Member the retirement benefit at the Member's request if either of the following applies:

- (a) The Member retires from employment with their employer on or after reaching normal retirement age; or
- (b) The Member becomes entitled under superannuation law to the payment of a benefit despite still being employed.

The Trustee must pay the benefit in any form permitted by superannuation law, including in the form of a lump sum representing the amount standing to the credit of the Member's accumulation account or pension account. However, the Trustee may elect to use part or all of that amount, instead, to purchase one or more pensions or annuities decided on in consultation with the Member. The Trustee must immediately inform Members of the election.

9.10.2 On request by a Member, the Trustee must pay a benefit to that Member in each of the following cases:

- (a) The Member ceased to be employed before normal retirement age, but has reached the relevant preservation age;
- (b) The Member retired from an arrangement under which the Member was gainfully employed and has reached 60 or another age prescribed by superannuation law; or
- (c) In any other case as permitted by superannuation law.

The Trustee must pay the benefit in any form permitted by superannuation law, including in the form of a lump sum representing the amount standing to the credit of the Member's accumulation account or pension account. However, the Trustee may elect to use part or all of that amount, instead, to purchase one or more pensions or annuities decided on in consultation with the Member. The Trustee must immediately inform Members of the election.

10. Payment of benefit

10.1 Notice of payments and claims

10.1.1 The Trustee may give notice that a benefit is payable to the following persons:

- (a) If the benefit is payable to a Member, to that Member;
- (b) If the benefit is payable on the death of a Member, to the nominated beneficiary, the reversionary beneficiary, the legal personal representatives of the Member, known dependants of the Member and any other person the Trustee reasonably believes may have an entitlement or interest in the benefit; or
- (c) In any other case, any persons the Trustee reasonably believes may have an entitlement or interest in the benefit.

10.1.2 The Trustee may give a person written notice of the time within which that person may claim an entitlement to the benefit and of how to make that claim. If the person satisfies the Trustee that he or she is entitled to a benefit, the Trustee must notify any persons to whom a notice was required to be sent under clause 10.1.1 to enable them to object to a payment to that person. If no objection is received or the specified period for objecting has passed, the Trustee must pay the relevant part of the benefit to that person.

- 10.1.3 If a person makes a claim out of time to an entitlement to a benefit, the Trustee is not bound to make any payment to that person.
- 10.1.4 The Trustee must give the Regulator a statement of any unclaimed benefits and must pay them to the Regulator as required by superannuation law.

10.2 Payments – general

- 10.2.1 Either the Trustee or an insurer or other appropriate body must deduct any tax that is payable in relation to a benefit before that benefit is paid.
- 10.2.2 The Trustee may send a benefit to the postal address that the person entitled to it has last notified to the Trustee, or to the bank account into which that person has asked the benefit to be paid, or to some other place the Trustee decides on.
- 10.2.3 A person to whom a benefit becomes payable must notify the Trustee of his or her full residential address, and of any change in that address. He or she must also notify the Trustee of a bank account into which he or she asks the benefit to be paid.
- 10.2.4 On request by the Trustee, a person to whom a benefit is paid must give the Trustee a receipt and release for the payment in the form required by the Trustee.

10.3 Person under legal disability

- 10.3.1 If a person to whom the Trustee is to pay any part of a benefit is under a legal disability, or the Trustee believes that it would be in that person's best interests for the Trustee not to make the payment to that person, the Trustee may make the payment in any of the following ways as the Trustee thinks fit:
- (a) To or for the maintenance, education, advancement, support or benefit of the person on any conditions; or
 - (b) To, and for the benefit of, another person who appears to the Trustee to be any of the following: the Trustee, spouse, child, parent or guardian of the person, or a person having custody of that person.
- 10.3.2 The receipt by a person of a payment in accordance with clause 10.3.1 discharges the Trustee from liability in relation to it. The Trustee is not responsible for seeing to its application.

10.4 Transfer of assets

With the consent of a Member or beneficiary to whom a benefit is payable, the Trustee may, instead of paying or transferring cash, transfer investments of equivalent value to the Member or beneficiary or to the Trustee of the relevant approved benefit arrangement.

11. Forfeiture of benefit entitlements

Note: Forfeiture accounts are now generally prohibited. Maddocks recommends that you seek professional advice before establishing such an account.

11.1 Forfeiture account

The Trustee may establish or maintain a forfeiture account into which the Trustee must pay any amount forfeited under this Deed. Money held in that account does not form part of an accumulation account or pension account. The Trustee must credit any income from that money to the forfeiture account.

11.2 Circumstances of forfeiture

- 11.2.1 All benefit entitlements of a person are forfeited in each of the events in clauses (a) to (f) — unless the Trustee has determined otherwise within six months after the relevant event. The Trustee's determination has effect from the date specified by the Trustee which may be a date before the date of the event:
- (a) The person assigns or charges, or attempts to assign or charge a benefit entitlement, except in accordance with superannuation law;
 - (b) The person's interest in a benefit entitlement becomes payable to or vested in another person or a government or public authority;
 - (c) The person is or becomes insolvent or has committed or commits an act of bankruptcy;
 - (d) The person is unable personally to receive or enjoy any part of the entitlement;
 - (e) In the Trustee's opinion, the person is incapable of managing his or her affairs; or
 - (f) In the Trustee's opinion, the person is guilty of fraud or dishonesty.
- 11.2.2 This clause does not apply to the extent that it would be made ineffective by the *Bankruptcy Act 1966* or superannuation law.

11.3 Forfeiture of residue

A person forfeits the residue in an accumulation account or pension account if the Trustee is satisfied that the person has been paid all benefits that he or she is entitled to be paid under this Deed.

11.4 Application of forfeiture account

The Trustee may pay or apply forfeited money held in the forfeiture account in any one or more of the following ways in accordance with superannuation law:

- 11.4.1 To or for the benefit of the relevant person or the dependants of the relevant Member in any proportions the Trustee decides on;
- 11.4.2 To the Trustee of the relevant Member's estate;
- 11.4.3 To or for the benefit of other Members or their dependants who have rights to receive benefits under this Deed;
- 11.4.4 To provide additional benefits to other Members or their dependants in accordance with superannuation law;
- 11.4.5 To the equalisation account (if any);
- 11.4.6 To any employees of the Member or former Member the Trustee thinks appropriate; or
- 11.4.7 To any other person or entity the Regulator approves in writing.

11.5 Limit in relation to payments to Member or dependants

The Trustee must not make a payment under clause 11.4 to a Member who is still being employed by an employer, except for the purpose of relieving the hardship of that Member or his or her dependants.

11.6 Possible adjustment to entitlements

If the event that gave rise to forfeiture of an entitlement in respect of a Member ceases to affect that Member, the Trustee may re-establish any rights in the Member that the Trustee thinks fit. They must not be greater than they were before the forfeiture.

12. Provisions relating to the *Family Law Act*

12.1 Payment splits

12.1.1 If the Trustee receives a splitting agreement or court order under Part VIII B of the Family Law Act, then provided the agreement or court order has been properly served and subject to superannuation law, the Trustee may:

- (a) Vary the relevant Member's benefit or benefit entitlement on such bases (including by commutation of any pension having regard to the advice of an actuary) and at any time the Trustee determines from time to time, to the extent permitted by superannuation law; and
- (b) Make a payment to the non-Member spouse or a transfer in respect of the non-Member spouse in accordance with clause 12.3.

12.1.2 The Trustee may as it determines from time to time subject to superannuation law, make rules dealing with:

- (a) The valuation of a non-Member spouse's benefit or benefit entitlement (including any adjustments);
- (b) The timing of the calculation of the non-Member spouse's benefit or benefit entitlement; or
- (c) Other matters relating to the payment split or the non-Member spouse's benefit or benefit entitlement.

12.1.3 If the Trustee is required by superannuation law or considers that it is appropriate to defer giving effect to a payment split, then provided the splitting agreement has been served properly, the Trustee must:

- (a) Record the existence of the agreement or court order; and
- (b) Keep a record of the non-Member spouse's benefit or benefit entitlement on such basis (including a notional basis) and in such manner as the Trustee determines from time to time subject to superannuation law.

12.2 Flagging agreements

12.2.1 If the Trustee receives a flagging agreement or court order under Part VIII B of the Family Law Act, then provided the agreement or court order has been properly served, the Trustee must:

- (a) Record the existence of the agreement or court order; and
- (b) Defer payment of the benefit to or in respect of the relevant Member until the agreement or court order is lifted.

12.3 Transfer of non-Member spouse interests

- 12.3.1 If the Trustee receives a splitting agreement or court order under Part VIII B of the Family Law Act, the agreement or court order has been validly served, then if any amount becomes payable in respect of the non-Member spouse under that agreement or order:
- (a) The Trustee must pay that amount to the non-Member spouse – if the non-Member asks for that payment in writing; or
 - (b) The Trustee must transfer that amount to another fund (including an eligible rollover fund) in respect of that non-Member spouse if the non-Member asks for that transfer in writing.
- 12.3.2 Any payment amount under this clause must be in accordance with superannuation law. The receipt by the non-Member spouse or the Trustee of that other fund will sufficiently discharge the Trustee of its liability in respect of that non-Member spouse.

12.4 Refusal to admit as Member

Provided that the Trustee acts in accordance with superannuation law, the Trustee may refuse to admit a non-Member spouse as a Member of the Fund.

13. Trustee's powers

13.1 Powers and discretion

- 13.1.1 The Trustee has all the powers in relation to the assets of the Fund that the Trustee would have if the Trustee were the legal and beneficial owner of those assets. It also has all the powers that a Trustee has at law and the powers specifically conferred on the Trustee by this Deed.
- 13.1.2 The Trustee has an absolute discretion in relation to exercising or not exercising any power under this Deed or at law, and in relation to the way in which any power is exercised. The Trustee's decision on such a matter is final and binding.

13.2 Delegation of power and directions

- 13.2.1 The Trustee may delegate to another person, including one or more Trustees or one or more directors of the Trustee, any power or duty on any terms the Trustee thinks fit. The Trustee may alter or revoke any delegation.
- 13.2.2 The Trustee is not subject to direction in exercising any power under this Deed or at law, except to the extent indicated under superannuation law.

13.3 Specific powers

- 13.3.1 To exclude any possible doubt, the Trustee has the power to do any of the following to the extent allowed by superannuation law:
- (a) To borrow money, on security or not;
 - (b) To underwrite or sub-underwrite risks, contingencies or liabilities under a superannuation arrangement conducted by an employer under an agreement for the transfer of employees to the Fund;
 - (c) To indemnify a person;
 - (d) To open and operate bank accounts in the usual way, and to draw, make, accept, endorse, discount, execute, issue or otherwise deal with all forms of negotiable or

transferable instruments and to enter into any bill facilities or other form of banking facilities; and

- (e) To do anything the Trustee considers necessary or desirable in connection with performing its obligations under this Deed.

13.4 Limit on borrowing

The Trustee must not (except as provided by this deed in clause 13.6 and superannuation law):

13.4.1 borrow money; or

13.4.2 maintain an existing borrowing of money.

13.5 Trustee may grant security over asset

The Trustee may, to the extent allowed by superannuation law, mortgage, pledge, charge, assign or otherwise provide as security, any asset of the Fund for the purpose of the Trustee borrowing or maintaining a borrowing of money including (without limitation) for the purpose of a "limited recourse borrowing arrangement" referred to clause 13.6.

Note: there are strict requirements which must be met for a borrowing, any associated mortgaging or charging of assets, to be lawful (see part 7 of the SIS Act). A breach of those requirements is a strict liability offence (see Part 7 of the SIS Act). It is recommended that you seek professional advice before entering into any arrangements under which the Fund borrows money or mortgages or charges its assets.

13.6 When borrowing is allowed (including "limited recourse borrowing arrangements")

13.6.1 The Trustee may borrow or maintain a borrowing of money in any one or more of the following cases:

- (a) to enable the Trustee to pay a surcharge or advance instalment which the Trustee is required to pay under the *Superannuation Contributions Tax (Assessment and Collection) Act 1997* – as long as the borrowing complies with section 67(2A) of the SIS Act;
- (b) to enable the Trustee to settle a transaction to acquire any one or more of the securities listed in section 67(3)(a) of the SIS Act – as long as the borrowing complies with all of the requirements of section 67(3) of the SIS Act;
- (c) under an arrangement (a "limited recourse borrowing arrangement") which the Trustee enters, or has entered into, in which the money borrowed is, or has been, used to acquire an asset that superannuation law allows the Trustee to acquire – as long as the borrowing complies with Part 7 of the SIS Act.

13.6.2 Clause 13.6.1 does not limit the circumstances in which the Trustee may borrow or maintain a borrowing of money.

Note: there are strict requirements which must be met for a borrowing, any associated mortgaging or charging of assets, to be lawful (see part 7 of the SIS Act). A breach of those requirements is a strict liability offence (see Part 7 of the SIS Act). It is recommended that you seek professional advice before entering into any arrangements under which the Fund borrows money or mortgages or charges its assets.

13.7 Insurance

13.7.1 The Trustee may arrange one or more insurance policies with one or more insurers to secure the benefit of a Member. A policy may be a group policy or an individual policy.

13.7.2 The Trustee is not bound to arrange one or more insurance policies, except where the Trustee has informed the Member or beneficiary that the Trustee will arrange a policy of a

specified type and amount and the Member or beneficiary has not asked the Trustee in writing not to do so, or has withdrawn his or her request for the Trustee to arrange that policy. Even so, the Trustee is not bound to arrange a policy that the Trustee is unable to arrange.

- 13.7.3 If an insurer will only insure a Member or beneficiary on conditions that are inconsistent with the conditions in respect of a benefit payable in respect of the Member or beneficiary, the Trustee may impose the policy conditions on that benefit despite the conditions stated in this Deed.

13.8 Powers – general

- 13.8.1 The Trustee may exercise any power under this Deed or at law despite the fact that the Trustee has a direct or indirect interest in the exercise of that power, or may benefit directly or indirectly from its exercise.
- 13.8.2 A Trustee and any director of the Trustee must disclose a conflict of interests of the type described in clause 13.8.1 in accordance with superannuation law.

13.9 Benefits transfers

- 13.9.1 On written request by a Member or beneficiary, the Trustee may transfer to the Trustee of an approved benefit arrangement any part of the amount in the Fund that represents the Member's or beneficiary's benefit or benefit entitlement (including any amount in a pension account). The Trustee may only do so if the following conditions are met:
- (a) The Member or beneficiary is eligible to join or has joined the arrangement;
 - (b) The Trustee is satisfied that the transfer complies with superannuation law; and
 - (c) The amount the Trustee transfers must not exceed the amount in the Member's or beneficiary's accumulation account, except to the extent of any amount that the Trustee decides to add to that account from the equalisation account (if any) under clause 4.5.
- 13.9.2 The Member or beneficiary must complete and execute any documents required by the Tax Act for the transfer to be completed as a roll over payment. A receipt from the approved benefit arrangement discharges the Trustee from all liability in respect of the amount transferred. The Trustee is not responsible for seeing to the application of that amount by the approved benefit arrangement. On completion of the transfer, the Member or beneficiary (and anyone entitled to claim in any way in respect of that person) ceases to have any rights against the Trustee or the Fund in respect of the relevant amount.
- 13.9.3 The Trustee may transfer to the Trustee of an approved benefit arrangement that is a successor fund to the Fund under superannuation law any part of the amount in the Fund that represents a benefit entitlement. The consent of the Member or beneficiary is not required. Nor is it necessary that the Member already be a Member of the successor Fund.
- 13.9.4 In accordance with superannuation law, the Trustee may transfer to an eligible roll over fund any part of the amount in the fund that represents a Member's or beneficiary's benefit entitlement. The Trustee must do so if superannuation law requires it.
- 13.9.5 With the consent of a Member or beneficiary to whom or in respect of whom a transfer is to be made under this clause 13.9, the Trustee may, instead of paying or transferring cash, transfer investments of equivalent value to the Member or beneficiary or to the Trustee of the relevant approved benefit arrangement.
- 13.9.6 The Trustee may take over or acquire by transfer from an approved benefit arrangement any part of the assets of that arrangement that represent the interest of a participant in that arrangement who has become or is to become a Member or beneficiary of the Fund. The Trustee will hold the amount on trust for that person in the relevant accumulation or pension account. The person will have rights in respect of that amount that are equivalent to the

rights he or she had under the approved benefit arrangement. The Trustee may decide that the person is to be treated as having been a Member of the Fund from the time he or she became a Member of the approved benefit arrangement.

14. Fund Administration

14.1 Dealing with money received

The Trustee must ensure that any money received by the Fund is dealt with as soon as practicable in one of the following ways:

- 14.1.1 Deposited to the credit of the Fund in an account kept with a bank, friendly society, building society, or other similar body chosen by the Trustee or otherwise invested in accordance with clause 6;
- 14.1.2 Paid to the credit of an insurer for the payment of premiums in relation to a policy of insurance effected by the Trustee for the purposes of the Fund; or
- 14.1.3 Paid into the trust account of a lawyer, accountant or investment manager appointed in accordance with this Deed.

14.2 Effect of receipts

A receipt given by the Trustee or the secretary of the Fund or another person authorised by the Trustee in writing to issue receipts is a sufficient discharge to the person by whom money is paid to the Fund.

14.3 Employers to provide information to Trustee

On written request by the Trustee, an employer must give the Trustee any information which it has or can obtain that is, in the Trustee's opinion, necessary or desirable for managing and administering the Fund. The Trustee may act on that information and is not required to verify it.

14.4 Compliance

The Trustee must comply with superannuation law and with any directions of the Regulator in relation to the Fund.

14.5 Trustee may not charge fees

The Trustee must not charge any fees in relation to acting as Trustee under this Deed or performing any services in respect of the Fund.

14.6 Trustee entitled to be reimbursed for expenses

The Trustee is entitled to be reimbursed from the Fund for all expenses, taxes, levies, charges, fees and other amounts necessarily or reasonably incurred in acting as Trustee under this Deed.

14.7 Trustee to keep records and accounts

The Trustee must keep proper records and accounts of all money received by the Fund and paid out by it, including adequate details of all dealings by the Fund in connection with that money.

14.8 Trustee to collect money owing to the Fund

The Trustee must ensure that money owing to the Fund is collected promptly and dealt with in accordance with this Deed.

14.9 Trustee to keep records, accounts, books etc

The Trustee must ensure that all records, books, accounts, minutes, reports and other documents are maintained and kept safe in accordance with superannuation law for the period required by that law.

14.10 Documents to be prepared

The Trustee must ensure that each of the following is prepared in respect of the Fund in accordance with superannuation law:

14.10.1 A statement of its financial position;

14.10.2 An operating statement; and

14.10.3 Any other account or statement required by superannuation law.

14.11 Annual return

The Trustee must ensure that an annual return and any other documents required under superannuation law are prepared and lodged with the Regulator in accordance with that law.

14.12 Audit

The Trustee must arrange for the books, accounts and records of the Fund to be audited annually or as required by superannuation law by an auditor qualified in accordance with superannuation law.

14.13 Disclosure requirements

The Trustee must ensure that information and documents are provided to each of the following persons in accordance with the requirements of superannuation law:

14.13.1 Employers;

14.13.2 The Regulator;

14.13.3 The actuary (if one is appointed);

14.13.4 The auditor; and

14.13.5 Any other person.

14.14 Availability of books and records

The Trustee must ensure that the books of the Fund and information relating to it are available for inspection and copying, and that access is provided to premises where the books and information are available to be inspected and copied, in accordance with superannuation law.

14.15 Availability of Deed and documents

The Trustee must ensure that this Deed and any other documents (or copies of the Deed and documents) are made available for inspection by a Member, or by a beneficiary on the beneficiary's request, as required by superannuation law. It is sufficient if they are available for inspection at the place of business of a Trustee.

14.16 Appointment of auditor

The Trustee may appoint a suitably qualified person as auditor of the Fund.

14.17 Appointment of actuary

The Trustee may appoint as actuary of the Fund:

- 14.17.1 An actuary who is a Fellow of the Institute of Actuaries of Australia;
- 14.17.2 A Member of a firm or company of which at least one Member or director is a Fellow of the Institute of Actuaries of Australia; or
- 14.17.3 An auditor who is appropriately qualified and is independent according to criteria specified by superannuation law.

14.18 Appointment of administration manager, investment manager, custodian

The Trustee may appoint one or more suitably qualified persons to act, in relation to the Fund or a specified part of the Fund, an investment manager, administration manager and, or alternatively, a custodian.

14.19 Superannuation law to be observed

Any appointment by the Trustee must be in accordance with superannuation law.

14.20 Trustee may remove person from office

The Trustee may remove from office a person the Trustee has appointed to an office.

14.21 Trustee not bound by advice

Except to the extent required by superannuation law, the Trustee is not bound to follow the advice of a person the Trustee has appointed.

14.22 Liability of the Trustee is limited

Where the Trustees are individuals, to the extent allowed by superannuation law, neither the Trustee nor an employee of the Trustee is liable for anything done or not done in connection with acting as Trustee, unless at least one of the following applies:

- 14.22.1 The Trustee failed to act honestly;
- 14.22.2 The Trustee intentionally or recklessly failed to exercise the degree of care required; or
- 14.22.3 The Trustee incurred a monetary penalty under a civil penalty order made in accordance with superannuation law.

14.23 Liability of the Trustee is limited

Where the Trustee is a constitution corporation, to the extent allowed by superannuation law, neither the Trustee nor any of its directors, officers or employees is liable for anything done or not done in connection with acting as Trustee, unless at least one of the following applies:

- 14.23.1 The person fails to act honestly;
- 14.23.2 The person intentionally or recklessly fails to exercise the degree of care and diligence the person is required to exercise; or
- 14.23.3 The person incurs a monetary penalty under a civil penalty order made in accordance with superannuation law.

14.24 Indemnity

To the extent allowed by superannuation law, the Trustee (and, if the Trustee is a constitutional corporation then each of its directors and its officers and employees) is entitled to an indemnity from the Fund in all cases where the person is not liable under the preceding clause. The Trustee has a lien on the assets of the Fund for this purpose.

14.25 Other persons who may act

14.25.1 Subject to superannuation law, the Trustee may appoint the following persons to act as a Trustee or director of the Trustee of the Fund:

- (a) The legal personal representative of a deceased Member, from the date of the Member's death until the Member's death benefits begin to be paid;
- (b) The legal personal representative of a Member, while he or she holds an enduring power of attorney in respect of the Member or while the Member is under a legal disability;
- (c) Where the Trustees are individuals, the legal personal representative, parent or guardian of a Member who is a minor; or
- (d) Any other person if the superannuation law allows that person to be a Trustee or director of the Trustee and the Fund would remain a self-managed superannuation fund.

14.25.2 If there is no person willing and able to act as Trustee, including on account of the death of all Members, the legal personal representative of the last surviving Member may make more appointments under clause 14.25.1.

14.26 Continuity of office

When a person ceases to be a Trustee or becomes a Trustee, any other person acting as Trustee must do everything necessary to vest the Fund in the new or remaining Trustees and must deliver all records and other books to the new or remaining Trustees.

14.27 Appointment of Trustee

14.27.1 The Trustee will determine who acts as Trustee in accordance with this Deed and superannuation law for the Fund to continue as a self-managed superannuation fund and will take the necessary steps to appoint or remove the persons or body to or from the office of Trustee. The Trustee may accept the Trustee's resignation in writing for this purpose.

14.27.2 The appointment or removal of a Trustee must be in writing and must immediately be advised to any other Trustee.

14.27.3 Where the Trustee is unable or unwilling to determine who will act as Trustee then the majority of Members of the Fund will determine who will act as Trustee. If there are no Members in the Fund, the former Members of the Fund (or their legal personal representatives) will determine who acts as Trustee of the Fund.

15. Miscellaneous**15.1 Winding-up**

15.1.1 The Trustee may elect to wind up the Fund on a specified date in the following cases:

- (a) The Trustee decides to wind up the Fund; or

- (b) There are no longer any Members of the Fund.

The Trustee must elect to wind up the Fund on a specified date if the Regulator requires the Fund to be wound up.

- 15.1.2 After deducting from the assets of the Fund the costs of administering and winding up the Fund, the Trustee must pay the benefits in the following order to the extent that the assets of the Fund are sufficient to do so:
- (a) Benefits to which Members, former Members or their dependants are entitled but which they have not been paid on the day before the termination date; and
 - (b) Additional benefits to Members, former Members or their dependants as the Trustee thinks appropriate.

15.2 Legal rights of Member not affected by this Deed

Nothing in this Deed affects any right a person may have to claim compensation or damages at common law or under statute.

15.3 Variation

15.3.1 The Trustee may vary this Deed either prospectively or retrospectively. The Trustee may do so by written resolution or Deed. If superannuation law requires it, the Trustee must promptly give a certified copy of the resolution or a copy of the Deed to the Regulator.

15.3.2 The Trustee does not have power to vary this Deed so as to do either of the following:

- (a) Adversely alter the rights of a Member to accrued benefits or the amount of those accrued benefits that arise before the variation is effected; or
- (b) Reduce the amount of any other entitlement that is or may become payable in relation to a time before the date of the variation.

15.3.3 However, clause 15.3.2 does not apply if the reduction is necessary to enable the Fund to comply with superannuation law or if each affected Member, or the Regulator, consents in writing to the reduction.

15.3.4 The Trustee also does not have power to vary this Deed in a way that would have either of the following effects:

- (a) Unless the Trustee is a corporation, altering the purpose of the Fund so that it is no longer solely or primarily the provision of old age pensions under superannuation law; or
- (b) Unless the sole or primary purpose of the fund is to provide old age pensions to Members, allowing any person except a corporation to be appointed Trustee of the Fund.

15.3.5 If superannuation law requires it, the Trustee must inform Members and beneficiaries in writing of the nature and purpose of the variation and its effect on their entitlements or rights. The Trustee must do so in accordance with superannuation law.

15.4 Dispute resolution

If superannuation law requires it, the Trustee must establish a system complying with that law for dealing with enquiries and complaints from Members, beneficiaries and dependants.

15.5 Interpretation

A reference in this Deed to:

- 15.5.1 A statute includes regulations under it and consolidations, amendments, re-enactments or replacements of any of them;
- 15.5.2 A person includes a firm, partnership, joint venture, association, corporation or other corporate body;
- 15.5.3 A person includes the legal personal representatives, successors and assigns of that person;
- 15.5.4 Anybody which no longer exists or has been reconstituted, renamed, replaced or whose powers and functions have been removed or transferred to another body or agency, whether expressly or impliedly, is a reference to the body which most closely serves the purpose or objects of the first-mentioned body;
- 15.5.5 A clause, schedule or appendix is reference to a clause, schedule or appendix in or to this Deed;
- 15.5.6 This or any other document includes the document as varied or replaced regardless of any change in the identity of the parties;
- 15.5.7 The singular includes the plural and vice versa; and
- 15.5.8 A gender includes the other gender.

15.6 Proper law

This Deed is governed by and is to be construed in accordance with the laws of the State or Territory in which this Deed is executed. The parties consent to the exercise of jurisdiction by the courts of that place.

Schedule 1

Form of Product Disclosure Statement

The Product Disclosure Statement begins on the next page

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Product Disclosure Statement

(Documentation to be kept by you)

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Introduction

This PDS contains a summary of the important provisions of the fund's deed and the effects which those provisions may have on you. The Corporations Act requires that you be given this PDS within 3 months after you become a member of the fund.

If you have any questions at any time, you should refer those to the trustee. However, the trustee can only provide you with information – so you will need to seek your own legal, accounting and financial advice.

Terms which are capitalised in this PDS are either defined in the fund's deed or are contained in Schedule 1.

You should consider getting professional advice about the fund

Your decision to become a member of the fund is important and involves issues including retirement planning, estate planning, taxation, and social security. The trustee strongly recommends that you consider consulting an appropriately qualified adviser before you decide to become a member or to have contributions made to the fund on your behalf.

This PDS is prepared for your general information only and is not, and is not intended to be, a recommendation to become a member of the fund. This PDS does not take into account your investment objectives, financial situation or retirement planning needs. You should not base a decision whether to become a member solely on the information in this PDS. You need to consider, and obtain advice on, the suitability of the fund in view of your investment objectives, financial situation and retirement planning needs.

Information about your potential benefits

1. Details of potential lump sum benefits

1.1 On your retirement

On your retirement, you will become entitled to a lump sum benefit, equal to the amount in your Accumulation Account on your retirement. As the definition of retirement in Schedule 1 suggests, there will be some circumstances in which you will become entitled to payment of a retirement benefit while you are still employed or when you retire and have reached the relevant Preservation Age. Your trustee will be able to advise you further in this regard at the relevant time.

1.2 Total and permanent disability

If you become totally and permanently disabled, you may become entitled to a lump sum benefit from your Accumulation Account. Your trustee will be able to advise you further in this regard at the relevant time.

1.3 Temporary total disability

If you become totally disabled temporarily, you may become entitled to payment of a pension or annuity representing the amount:

- decided by the trustee, provided it does not infringe the limit set out in the superannuation law; or

- payable to the trustee under an insurance policy which the trustee may have purchased and which covers the disability you suffer (premiums for these insurance policies are generally paid by the trustee from your Accumulation Account but may be paid out of other Accounts of the fund (such as the Income Account)).

1.4 On death

On your death, the trustee may choose to or may be required to pay a pension or lump sum benefit from your Accumulation Account and any pension account to the persons named in your 'Death Benefit: Beneficiary Nomination' (which is on your Application for Membership) or to your dependants. The trustee may have also taken out a life insurance policy for you which may also entitle your dependants, or some other person, to a pension or lump sum benefit. Your 'Death Benefit: Beneficiary Nomination' can be binding or non-binding on the trustee (you can choose). Binding nominations need to be renewed every 3 years.

To overcome the requirement to renew binding nominations every 3 years, you can also choose to implement a 'death benefit agreement' under the fund's deed.

Your death benefits will also include any residue in a pension account previously established for you, unless the arrangements in respect of that pension are that the pension will revert on your death to a Pension Dependant.

Generally speaking, you should seek professional advice concerning what plans need to be made in respect of your death benefits and what options are available to you.

The Deed provides for:

- **death benefit agreements** (which bind the trustee and which do not expire, see clause 9.3);
- **binding death benefit notices** (which binds the trustee but which expire after 3 years or earlier if replaced or revoked); and
- **non-binding nomination forms** (which do not bind the trustee and which do not expire until replaced or revoked).

Death benefit agreements take priority over binding death benefit notices and non-binding nomination forms.

What you need to consider

When you, as a member, are considering signing a death benefit agreement, a binding death benefit notice or a non-binding nomination form it is important to consider that:

- a death benefit agreement takes priority over any binding death benefit notice or any non-binding nomination form;

- to the extent permitted by superannuation law, the trustee must pay or apply the relevant benefit in accordance with the death benefit agreement. Therefore if you sign a binding death benefit notice or a non-binding nomination form, then they will have no effect on any earlier or later death benefit agreement that you sign; and
- if any part of a death benefit agreement is invalid, then the trustee (as required by the fund's deed) will pay or apply the "invalid" part of the death benefit in accordance with any binding death benefit notice, or by reference to any non-binding nomination form, you have signed.

1.5 Other circumstances

'Severe Financial Hardship' – in the case of severe financial hardship, you may be able to apply to have all benefits owing to you, paid to you by the trustee. There are certain conditions to be met and the benefits can only be paid to you to meet expenses in the nature of treatment of life-threatening illnesses, prevention of foreclosure under a mortgage, medical transport costs, palliative care costs and so on.

2. Details of potential income benefits

Income benefits where you retire or reach your preservation age

When you become entitled to payment of a **lump sum benefit**, the trustee may allow you to choose to receive that lump sum in the form of regularly paid income. This is called a pension. The fund can only provide you with an 'account-based pension'.

The rules for an 'account-based pension' include:

- **Minimum annual amount:** a minimum amount of the capital funding the pension must be paid to the pensioner each year. The minimum, which is expressed as a percentage of the capital, is determined by reference to the pensioner's age. You should speak to your adviser about relief from minimum pension payment amounts as the government does provide relief from time to time.
- **No maximum:** there will be no maximum amount that can be paid in a year, reflecting the fact that pensions and lump sums will be taxed in the same way. Reasonable Benefit Limits do not apply from 1 July 2007.
- **But a maximum for transition to retirement pensions:** pensioners being paid a transition to retirement pension will only be able to be paid a maximum of 10% of the capital per annum.
- **Transfer on death:** on death, the pension may only be transferred to a Pension Dependant or cashed as a lump sum to the pensioner's dependants or estate.

Existing pensions

If this PDS is being provided as a consequence of an update to the fund's existing deed, and the fund is presently paying you a pension, then:

- the pension will be deemed to meet the current rules provided that it was commenced before 20 September 2007 in accordance with the rules that applied at that time;
- if the pension is a complying pension (such as a life pension) then it will only be able to be terminated pursuant to the rules as they were in force before 1 July 2007; and
- if the pension is an allocated pension then it may be transferred to an 'account-based' pension without having to first be commuted.

Social Security Eligibility

Your eligibility for a government age pension is means tested.

The assets test reduces the amount of any aged pension payments to which a member may be eligible. This will give you a part pension, which will reduce to zero once your assets reach the amount set out in the current asset tables specified by the Government. The current asset tables are available at <http://www.humanservices.gov.au/customer/enablers/assets/>.

Income benefits where you may not have retired but you have reached your preservation age.

In some circumstances, you may be able to be paid a pension before you actually retire but after you have reached your preservation age. In the fund's deed these are referred to as 'Transition to retirement pensions'.

2.1 Transition to retirement pensions

Once you reach your preservation age you may still be restricted from accessing your superannuation benefits (because, for instance, you may not have retired). However, once you reach your preservation age you may access a non-commutable pension, or what the fund's deed refers to as a transition to retirement pension.

So you may receive an 'account-based' pension as a 'transition to retirement pension', but additional restrictions apply if you want to commute (or cash out) that pension. Essentially the transition to retirement pensions are 'non-commutable' but there are some very limited exceptions. If you are interested in a transition to retirement pension, you should discuss this in detail with the trustee before requesting the payment of such a pension.

3. Taxation of benefits

3.1 Seek advice

This section is general only. You must seek professional advice concerning your own circumstances and how tax will impact on your participation in the fund and on amounts payable to you.

3.2 Benefits paid to you

Superannuation benefits paid to persons **aged less than 60** are taxed as follows:

- **Lump sum benefits** have two components: an exempt component and a taxed component. The exempt component is tax free (it includes amounts such as pre-1983 contributions and undeducted contributions). The taxed component is tax free up to a low rate threshold (initially in 2008-2009 \$145,000, in 2010-2011 \$160,000, in 2011-2012 \$165,000, in 2012-2013 \$175,000, in 2013-2014 \$180,000 and in 2014-2015 \$185,000). After that threshold, it is taxed at 16.5% (including Medicare levy) – except where the recipient is aged less than 55, in which case the whole taxed component is taxed at 21.5% (including Medicare levy).
- **Pension benefits** are taxed in a similar manner to lump sums at the moment, though overall tax can be less in some circumstances. Once the recipient turns 60, the pension is tax free.
- **Proportional drawdown:** In both cases, payments are deemed to include both exempt and taxable components, paid in proportion to the amount these components constitute of the recipient's total benefit.

3.3 Death benefits

Benefits paid in the event of your death are taxed as follows:

- **Lump sum benefits** to a member's dependant are tax free, as long as they are also a death benefits dependant as defined in section 302-195 of the ITAA97. Lump sum benefits paid to a dependant (who is not a death benefits dependant for ITAA97 purposes) have the taxable component taxed at 16.5% (including Medicare levy).
- **Reversionary pensions** are taxed according to the age of the primary and reversionary beneficiaries. If the primary beneficiary was aged 60 or over at the time of death, then the payments to the reversionary will be tax free. If the primary beneficiary was aged less than 60, then the payments will be taxed at the reversionary beneficiary's marginal tax rate until the reversionary turns 60 (then it will be tax-free). However, a reversionary pension will only be payable to a Pension Dependant. Also a pension paid to a Pension Dependant who is a child will have to be cashed to a lump sum when the child turns 25 (unless they're permanently disabled).
- Pensions can only revert to a Pension Dependant: simply being a dependant is not sufficient. Therefore, these benefits must be paid as a lump sum to a dependant or the member's estate.

Information about risks associated with the fund

4. Details of risks: General

The assets of the fund must be invested in accordance with an appropriate investment strategy as devised by the trustee. Although the trustee decides on an investment strategy aimed at increasing the value of the fund's assets, this value can be reduced by movements in the underlying value of the fund's assets, for instances movement in share or property prices. This may mean the value of the assets held in the fund for your benefit, or to pay you a pension, may be reduced. Indeed, if the performance of the fund's assets is very poor, the value of the assets held in the fund for your benefit, or to pay you a pension, may be less than the value of the contributions made to the fund on your behalf. Poor investment performance may also affect the trustee's capacity to make payments to you or to sustain the level of payments made to you. More information about risks associated with the fund borrowing in order to invest are set out under "Investment of fund assets" at paragraph 10 below.

If you choose to receive a pension then the amounts you receive are calculated by reference to the value of the assets in the fund. Therefore, if the value of the assets decreases, there may be a corresponding decrease in benefit or pension amounts payable to you and you effectively bear the risk associated with potentially poor investment performance of those assets. Broadly speaking, 100% of the amount used to fund the pension will be taken into account for the aged pension means test.

Finally, if a benefit payable to you is commuted so that the trustee may purchase:

- an annuity from a third party (such as a life assurance company), then you will have a regular income stream and the associated risk will be born by the third party; or
- an 'account-based' pension from a third party (such as a life assurance company), then the situation is the same as for an 'account-based' pension from the trustee and you effectively bear the risk associated with the variations in the value of the assets which fund the pension.

5. Regulatory Risk

The fund is a self-managed superannuation fund regulated by the ATO. As a member, you will also have to be a trustee, or a director of the corporate trustee. These persons are responsible for ensuring the fund complies with all relevant superannuation laws, as enforced by the ATO.

Serious consequences flow if the fund is operated in a manner inconsistent with these rules. The consequences include prosecution by the ATO or a determination by the ATO that the fund is non-complying, with the result that the concessional tax treatment of the fund ends.

You must ensure that you are familiar with, and understand these rules. If you are not confident of this, then you should seek professional advice as to whether you will be in a position to comply with these obligations on joining the fund as a member.

Information about amounts paid to the fund for or by you

6. Contributions

If you have an employer then they must contribute a certain portion of your income to superannuation. In most cases, you can choose for those contributions to be made to the fund. In this situation, contributions made personally by you are unlikely to be deductible for taxation purposes although if you are on a smaller wage, you may be entitled to a co-contribution from the Federal Government (that is, the Government will match your payments to set units in certain circumstances which are described generally under "Superannuation co-contributions" below).

If you are unemployed or self-employed, then you may make contributions to the fund yourself. These contributions are deductible for tax purposes, subject to the caps discussed immediately below.

Alternatively you may make contributions, or another person may make contributions on your behalf.

Superannuation co-contributions

You will be eligible to receive a co-contribution from the Federal Government up to a maximum amount (\$500 in 2013-2014 and 2014-2015) if:

- you make one or more eligible personal super contributions by 30 June of a financial year;
- your total income is less than the prescribed amount (\$48,516 for 2013-2014 and \$49,488 for 2014-2015). Co-contribution income thresholds from previous financial years can be found at <https://www.ato.gov.au>;
- 10% of your income is from employment sources, such as an employer or running your own business;
- you are 71 years or younger; and
- you lodge your income tax return.

Tax on concessional contributions: A tax of 15% applies to superannuation contributions by individuals who exceed a high income threshold of \$300,000. Where an individual's adjusted income and low-tax contributions are greater than \$300,000, they may have to pay an extra 15% tax on either of the following amounts, whichever is less:

- excess over the threshold; or
- actual taxable contributions.

This means that:

- if your excess is greater than your taxable contributions, you will pay the extra 15% tax on all your taxable contributions; alternatively
- if your excess is less than your taxable contributions, you will pay the extra 15% tax (30% tax in total) on the excess and 15% tax only on the rest of your taxable contributions.

You should seek advice concerning what amounts are included in your income for the purposes of this assessment.

Caps on concessional contributions: This paragraph sets out the cap which applies to concessional contributions. How much you can contribute to your super before having to pay extra tax depends on your age at the end of the financial year:

Financial Year	Concession (General Cap)	Age	Tax on amounts over the cap
2011 – 2012	\$25,000	under 50 years old	31.5%
2012 – 2013	\$25,000	under 50 years old	31.5%
2013 – 2014	\$25,000	under 50 years old	Included in your income tax return and taxed at your marginal rates.
	\$35,000	59 years old or over on 30 June 2013	
2014 – 2015	\$30,000	under 49 years old	
	\$35,000	49 years old or over on 30 June 2014	

There is 15% tax payable by your fund on concessional contributions paid into your superannuation fund (subject to the discussion above about the high income threshold). For 2013-14 and later years, if you exceed your concessional contributions cap the excess contributions are included in your taxable income. You will receive a non-refundable tax offset equal to the 15% tax paid by your fund on this amount. Generally, concessional contributions can only be made by employers or persons who are self-employed.

Caps on non-concessional contributions: This paragraph sets out the cap which applies to non-concessional contributions as follows:

Financial Year	Non-Concession Cap	Tax on amounts over the cap
2011 – 2012	\$150,000	46.5%
2012 – 2013	\$150,000	46.5%
2013 – 2014	\$150,000	46.5%
2014 – 2015	\$180,000	47%

In addition, if you are under 65 and eligible to contribute to super, then you may bring forward two years of contributions and contribute \$450,000 of non-concessional contributions in one year, and not make any contributions for the following two years.

Contributions-splitting

Spouses may split superannuation contributions between them. Contributions-splitting allows members to ask the trustee to transfer certain contributions made after 1 January 2006 (**Splittable contributions**) made in respect of the member to the superannuation fund, or account of that member's spouse.

The contributions splitting applications must be lodged with the fund by 30 June in the financial year.

At present, the split can only take place in respect of splittable contributions made in the previous financial year.

Information about amounts deducted from the fund

7. Debits from your Accumulation and Pension Accounts

The trustee can make deductions from your Accumulation or Pension Accounts to, for example, meet the fund's expenses, to pay taxes (or to set aside for anticipated taxes), to pay for an insurance policy or Annuity premiums or to pay an amount from your Pension Account to your Accumulation Account or vice versa.

8. Other application of income

The trustee also:

- maintains an income account: This is a general account of the fund and does not relate to a specific member. Amounts such as the income and profits of the fund or proceeds of insurance policies (which the trustee decides not to pay to a member or beneficiary) are paid into this account. From this income account the trustee can make payments to your Accumulation Account, but it may also make deductions from the income account to:
 - pay the expenses of the fund;
 - pay taxes due and payable, or likely to become due and payable;
 - pay costs of insurance policies;
 - meet losses suffered on disposal of an asset of the fund and so on.
- may maintain an Equalisation Account: This is also a general account of the fund. The trustee may decide to pay amounts into this account to:

- smooth the investment earnings of the fund (that is, to even out years of good growth and performance with years of poor growth and performance);
- provide for tax liabilities;
- pay fund expenses;
- otherwise provide for contingencies of the fund.

The trustee is not permitted to charge fees in relation to the services it provides to the fund.

Other significant information about the fund

9. Preservation Age

Set out below are the Preservation Ages relevant to members of the fund:

- for a person born before 1 July 1960 – 55 years;
- for a person born during the year 1 July 1960 to 30 June 1961 – 56 years;
- for a person born during the year 1 July 1961 to 30 June 1962 – 57 years;
- for a person born during the year 1 July 1962 to 30 June 1963 – 58 years;
- for a person born during the year 1 July 1963 to 30 June 1964 – 59 years; and
- for a person born after 30 June 1964 – 60 years.

10. Investment of fund assets

The trustee is permitted to make a wide range of investments provided that they accord with the trustee's investment strategy. The trustee is required to establish an investment strategy or strategies, outlining how the assets of the fund will be invested. The trustee can alter the strategy or strategies provided they remain appropriate. If the trustee offers more than one strategy, you may choose the appropriate strategy but you cannot choose the investments the trustee is to make within the strategy.

The trustee cannot loan money from the fund to a member or a member's relative.

The trustee may borrow money to make any investment — but only in restricted circumstances. In such cases:

- the only fund asset that may be used as security for the borrowing is the asset that the fund is acquiring with the borrowed money;
- the asset acquired must be an asset which the fund could ordinarily and lawfully acquire (for example, the fund is prohibited from acquiring assets which do not satisfy the sole purpose test in section 62 of the SIS Act – this stays the same even though the fund is borrowing to

acquire the asset);

- the terms on which the asset is acquired must meet strict requirements set out in superannuation law.

The risks associated with any investment (as described generally under "Details of risks: General" at paragraph 4 above) increase when made using borrowed money. You should always obtain professional advice before making any such investment.

The trustee is required to hold money and other assets of the fund separately from those which it holds personally and not for the fund's members.

When preparing statements of the fund's financial position, the fund's operating statement or any other account or statement required by the SIS Act or the SIS Regulations, the trustee is required to value the fund's assets at their market value. 'Market value' has a specific meaning under section 10 of the SIS Act and means the amount that a willing buyer of the asset could be reasonably expected to pay to acquire the asset from a willing seller if certain assumptions were made.

11. Taxation

11.1 Income of the fund

For tax purposes, the fund's income is divided into 2 components:

- Special Component: which includes the fund's special income (income such as private company distributions, non arms-length income, trust distributions), reduced by tax deductions relating to that special income.
- Standard Component: which is the total of all fund income, less the Special Component.

The Standard Component is taxed at the concessional rate of 15% in the hands of the trustee. The Special Component is taxed at the rate of 45%.

11.2 Contributions

Contributions to the fund (made by your employer, yourself, your spouse, etc) are generally treated as contributions of capital and will not be included in the fund's Income. However, if the person making a contribution is entitled to a tax deduction in relation to that contribution, then the contribution will usually be treated as fund Income and will be taxed as outlined in paragraph 11.1 above.

Information about the deductibility of contributions is in paragraph 6 above.

11.3 Surcharge on High Income Earners

With effect from 1 July 2005 the superannuation contributions surcharge was abolished in respect of all contributions made on or after 1 July 2005. However it still applies to contributions made before that

date. From 1 July 2012 the arrangements in respect of a high income threshold of \$300,000 apply (see discussion at paragraph 6).

11.4 Low Income Spouse Offset

If a person makes a contribution on behalf of a member who is their low income (or no income) spouse, the person making the contribution may be entitled to a tax offset.

A member who makes a contribution can get the full tax rebate if:

- they contribute at least \$3,000 to their spouse's account; and
- their spouse's assessable income is less than \$10,800 for the financial year.

If you contribute less than \$3,000, the tax offset will be equivalent to 18% of your contributions. If your spouse's income is higher than \$10,800, the tax offset reduces until it cuts out when your spouse's income reaches \$13,800.

Examples of how to calculate the offset can be found at <https://www.ato.gov.au>.

12. The fund deed

You should read the trust deed carefully and seek professional advice if you do not understand it.

13. Other considerations concerning investments made by the fund

The trustee is required to inform you of whether labour standards or environmental, social or ethical considerations are, or will be, taken into account when the trustee selects, retains or realises an investment. At this stage, the trustee does not take any such considerations into account. However, the trustee is obviously free to incorporate this into its investment strategy if it sees fit.

14. Contacting the trustee for additional information

If at any time you require further information including information concerning the fund, the fund deed, the fund's performance or your rights as a member, you can contact the trustee using the contact details at the beginning of this PDS.

Product Disclosure Statement – Schedule 1

Definitions

Where a term is capitalised in this PDS, the meaning is either explained below or is explained in the trust deed:

Accumulation Account means the account established for you by the trustee. Each member of the fund has an Accumulation Account, into which are paid that member's contributions or contributions made on behalf of that member, as well as other amounts specific to that member (such as the proceeds of an insurance policy taken out by the trustee for your benefit).

Annuity means what it means under superannuation law. Essentially, it refers to a financial product which is purchased by providing a lump sum (capital) to the financial product supplier who undertakes to pay you an income for a specified time. Unlike a pension, the capital disappears when you purchase the annuity and you receive a contractual right to receive income.

Commute refers to when a right to receive a **regular payment** (like pension or annuity payments) is converted into the right to receive a **lump sum payment**.

Dependant – in relation to a member, former member or beneficiary (the 'primary person'), means each of the following:

- the spouse or widow or widower of that primary person.
- any child of that primary person, including a person who, in the trustee's opinion, is or was actually maintained by the primary person as the child of the primary person.
- any person with whom the primary person has an interdependency relationship.
- any other person who, in the trustee's opinion, was substantially dependent on the primary person at the relevant time.

Pension refers to a financial product which is purchased by providing a lump sum (capital) to the financial product supplier, who invests the lump sum, manages that investment, and pays you a regular income from the proceeds of those investments. As well as paying you the proceeds of the investments, the financial product supplier may include in your payments part of the initial capital you contributed.

Pension Dependant means a dependant of a member to whom a pension may be paid on the member's death, as defined by regulation 6.21(2A) of the SIS Regulations.

Preservation Age means what it means under superannuation law. Essentially it is the minimum age after which your benefit arising from a preserved payment may be paid to you. Those ages are set out in paragraph 9 above.

Preserved Payment means a payment made to the fund which is required to be preserved under superannuation law if the fund is to be a complying superannuation fund.

Retirement occurs:

- if you have reached a Preservation Age less than 60, and an arrangement under which you were gainfully employed comes to an end, and the trustee is reasonably satisfied that you never intend to become gainfully employed (either full time or part time); or
- if you have reached age 60 and an arrangement under which you were gainfully employed has come to an end and either of the following circumstances apply, and you have attained that age on or before ending employment; or
- the trustee is reasonably satisfied that you never intend to become gainfully employed (either full time or part time).

Superannuation Contributions Surcharge means an amount which you may be liable to pay if your taxable income is greater than the relevant superannuation surcharge level for a year of income.

Schedule 2

Fund Details:

Fund name:	Brown Superfund
Fund establishment date:	01 May 2015
Fund Address:	2B Stainfield Drive INVERELL NSW 2360

Initial Trustee Details:

Trustees Name(s):	Erich John Brown Eric John Brown
-------------------	-------------------------------------

Initial Member Details:

Members Name(s):	Erich John Brown Eric John Brown
------------------	-------------------------------------



EXECUTED BY THE PARTIES AS A DEED:

SIGNED SEALED AND DELIVERED by
the Trustee in the presence of:

WITNESS
MUST
SIGN

Andrea Davidson

Signature of witness



Eric John Brown

SIGN
HERE

Andrea Davidson

Name of witness JP 152230

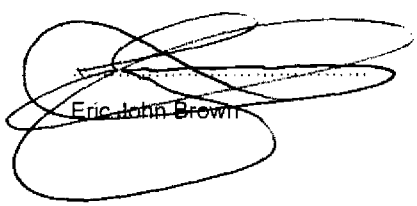
ANY person over 18 years of age who is **Not** a Fund Trustee
or Member can be a witness to the Trust Deed.

SIGNED SEALED AND DELIVERED by
the Trustee in the presence of:

WITNESS
MUST
SIGN

Andrea Davidson

Signature of witness



Eric John Brown

SIGN
HERE

Andrea Davidson

Name of witness JP 152230

ANY person over 18 years of age who is **Not** a Fund Trustee
or Member can be a witness to the Trust Deed.

SIGNED SEALED AND DELIVERED by
the Member in the presence of:

WITNESS
MUST
SIGN

Andrea Davidson

Signature of witness



Eric John Brown

SIGN
HERE

Andrea Davidson

Name of witness JP 152230

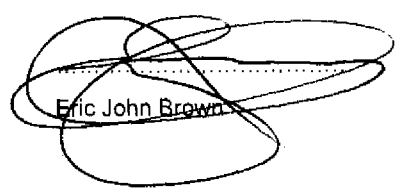
ANY person over 18 years of age who is **Not** a Fund Trustee
or Member can be a witness to the Trust Deed.

SIGNED SEALED AND DELIVERED by
the Member in the presence of:

WITNESS
MUST
SIGN

Andrea Davidson

Signature of witness



Eric John Brown

SIGN
HERE

Andrea Davidson

Name of witness JP 152230

ANY person over 18 years of age who is **Not** a Fund Trustee
or Member can be a witness to the Trust Deed.



Schedule 3 Member Application Form

Sample Only

Member Application Form

[##Name of Fund] (Fund)

Date:

To the Trustee

[##Name of fund]

[##Address of trustee]

The person named below, applies to become a member of the Fund and agrees to be bound by, and to comply with, the terms of the deed by which the Fund was established, as if the person had been a member of the Fund, and a party to that deed, from the date on which the trustee accepts the person's application for membership.

Signed for and on behalf of the person applying for membership:

.....

Applicant name:

Applicant address:

Applicant date of birth:.....

**ASIC**

Australian Securities & Investments Commission

Forms Manager

Registered Agents

Company: EJB SMSF PTY LTD ACN 667 870 975**Company details**

Date company registered 10-05-2023
 Company next review date 10-05-2024
 Company type Australian Proprietary Company
 Company status Registered
 Home unit company No
 Superannuation trustee company Yes
 Non profit company No

Registered office

UNIT 8 , 435-439 FULLARTON ROAD , HIGHGATE SA 5063

Principal place of business

1 SPINIFEX ROUTE , FALSE BAY SA 5601

Officeholders

BROWN, ERICH JOHN

Born 24-01-1954 at SOUTH AFRICA

1 SPINIFEX ROUTE , FALSE BAY SA 5601

Office(s) held: Director, appointed 10-05-2023
 Secretary, appointed 10-05-2023

BROWN, MARIA

Born 22-09-1956 at SOUTH AFRICA

1 SPINIFEX ROUTE , FALSE BAY SA 5601

Office(s) held: Director, appointed 10-05-2023

Company share structure

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORDINARY	180	180.00	0.00

Members

BROWN , MARIA

1 SPINIFEX ROUTE , FALSE BAY SA 5601

Share class	Total number held	Fully paid	Beneficially held
ORD	90	Yes	Yes

BROWN , ERICH JOHN

1 SPINIFEX ROUTE , FALSE BAY SA 5601

Share class	Total number held	Fully paid	Beneficially held
ORD	90	Yes	Yes

Document history

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

Received	Number	FormDescription	Status
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10-05-2023 4EAC16219 201 APPLICATION FOR INCORPORATION (DIVN 1) Processed and imaged

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I understand that as an individual trustee or director of the corporate trustee of

Fund name

Brown Superfund

I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status, which may result in significant adverse tax consequences for the fund
- prosecute me under the law, which may result in fines or imprisonment.

SOLE PURPOSE

I understand it is my responsibility to ensure the fund is only maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

TRUSTEE DUTIES

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that members only access their super benefits if they have met a legitimate condition of release
- refrain from entering into transactions that circumvent restrictions on the payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- allow all members of the fund to have access to information and documents as required, including details about
 - the financial situation of the fund
 - the investments of the fund
 - the members' benefit entitlements.

I also understand that by law I must prepare, implement and regularly review an investment strategy having regard to all the circumstances of the fund, which include, but are not limited to:

- the risks associated with the fund's investments
- the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
- investment diversity and the fund's exposure to risk due to inadequate diversification
- the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities (including benefit payments)
- whether the trustees of the fund should hold insurance cover for one or more members of the fund.

Investment restrictions

I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from:

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)

- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments on behalf of the fund that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

Accepting contributions and paying benefits

I understand that I can only accept contributions and pay benefits (income streams or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund trust deed have been met.

Administration

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
 - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
 - records of all changes of trustees, including directors of the corporate trustee
 - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
 - all trustee declarations
 - copies of all reports given to members
- ensure that the following are prepared and retained for at least five years
 - an annual statement of the financial position of the fund
 - an annual operating statement
 - copies of all annual returns lodged
 - accounts and statements that accurately record and explain the transactions and financial position of the fund
- ensure that an approved auditor is appointed within the prescribed period (currently this is no later than 31 days before the due date for lodgment of the fund's annual return but this may change to 45 days) to audit the fund for each income year, and provide that auditor with documents as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- notify the ATO within 28 days of any changes to the
 - membership of the fund, or trustees or directors of the corporate trustee
 - name of the fund
 - contact person and their contact details
 - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 28 days of the fund being wound up or after becoming aware that the fund has ceased to be an SMSF.

DECLARATION

By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- *I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply.*
- *I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.*
- *I do not have access to the government's financial assistance program that is available to trustees of Australian Prudential Regulation Authority (APRA) regulated funds in the case of financial loss due to fraudulent conduct or theft.*

Trustee's or director's name

Maria Brown

Trustee's or director's signature

[Signature box]

Date

Day / Month / Year
 / /

Witness' name (witness must be 18 years old or over)

[Witness name box]

Witness' signature

[Signature box]

Date

Day / Month / Year
 / /



Self-managed super fund trustee declaration

I understand that as an individual trustee or director of the corporate trustee of

Fund name

Brown Superfund

I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status, which may result in significant adverse tax consequences for the fund
- prosecute me under the law, which may result in fines or imprisonment.

SOLE PURPOSE

I understand it is my responsibility to ensure the fund is only maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

TRUSTEE DUTIES

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that members only access their super benefits if they have met a legitimate condition of release
- refrain from entering into transactions that circumvent restrictions on the payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- allow all members of the fund to have access to information and documents as required, including details about
 - the financial situation of the fund
 - the investments of the fund
 - the members' benefit entitlements.

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- the risks associated with the fund's investments
- the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
- investment diversity and the fund's exposure to risk due to inadequate diversification
- the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities (including benefit payments)
- whether the trustees of the fund should hold insurance cover for one or more members of the fund.

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- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)

- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
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 - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
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 - copies of all reports given to members
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 - an annual operating statement
 - copies of all annual returns lodged
 - accounts and statements that accurately record and explain the transactions and financial position of the fund
- ensure that an approved auditor is appointed within the prescribed period (currently this is no later than 31 days before the due date for lodgment of the fund's annual return but this may change to 45 days) to audit the fund for each income year, and provide that auditor with documents as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- notify the ATO within 28 days of any changes to the
 - membership of the fund, or trustees or directors of the corporate trustee
 - name of the fund
 - contact person and their contact details
 - postal address, registered address or address for service of notices for the fund
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DECLARATION

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- *I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply.*
- *I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.*
- *I do not have access to the government's financial assistance program that is available to trustees of Australian Prudential Regulation Authority (APRA) regulated funds in the case of financial loss due to fraudulent conduct or theft.*

Trustee's or director's name

Erich Brown

Trustee's or director's signature

[Signature box]

Date

Day / Month / Year
 / /

Witness' name (witness must be 18 years old or over)

[Witness name box]

Witness' signature

[Signature box]

Date

Day / Month / Year
 / /