
Workpapers - 2022 Financial Year

Mums Favourites Superannuation Fund

Preparer: Rachel Barrett
Reviewer: Brendan Curran
Printed: 04 January 2023

Lead Schedule

2022 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
23800	Distributions Received	(\$4,485.40)		100%	Ready for Review
23900	Dividends Received	(\$3,897.30)		100%	Ready for Review
24200	Contributions	(\$497,456.00)	(\$288,683.66)	72.32%	Ready for Review
24700	Changes in Market Values of Investments	\$72,567.25	\$25,380.00	185.92%	Ready for Review
25000	Interest Received	(\$695.02)	(\$4,058.45)	(82.87)%	Ready for Review
30100	Accountancy Fees	\$4,290.00	\$1,870.00	129.41%	Ready for Review
30200	Administration Costs	\$969.82		100%	Ready for Review
30400	ATO Supervisory Levy		\$518.00	100%	Ready for Review
30700	Auditor's Remuneration	\$550.00	\$550.00	0%	Ready for Review
30900	Advisor Fees	\$617.81		100%	Ready for Review
31400	Audit Insurance	\$320.00		100%	Ready for Review
31500	Bank Charges	\$60.00		100%	Ready for Review
41600	Pensions Paid	\$31,500.00		100%	Ready for Review
46000	Benefits Paid/Transfers Out	\$149,034.81		100%	Ready for Review
48500	Income Tax Expense	\$2,896.30	\$10,932.55	(73.51)%	Ready for Review
49000	Profit/Loss Allocation Account	\$243,727.73	\$253,491.56	(3.85)%	Ready for Review
50000	Members	(\$1,442,742.80)	(\$1,199,015.07)	20.33%	Ready for Review

Code	Workpaper	CY Balance	LY Balance	Change	Status
60400	Bank Accounts	\$567,404.70	\$1,207,474.82	(53.01)%	Ready for Review
61800	Distributions Receivable	\$4,230.68		100%	Ready for Review
77600	Shares in Listed Companies (Australian)	\$285,143.60		100%	Ready for Review
78200	Units in Listed Unit Trusts (Australian)	\$577,851.92		100%	Ready for Review
85000	Income Tax Payable /Refundable	\$6,944.93	(\$2,256.95)	(407.71)%	Ready for Review
86000	PAYG Payable	(\$3,367.00)	(\$7,109.00)	(52.64)%	Ready for Review
89000	Deferred Tax Liability /Asset	\$4,533.97	\$906.20	400.33%	Ready for Review
A	Financial Statements				Ready for Review
B	Permanent Documents				Ready for Review
C	Other Documents				Ready for Review
D	Pension Documentation				Ready for Review
E	Estate Planning				N/A - Not Applicable

23800 - Distributions Received

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
IJP.AX	Ishares Msci Japan Etf	(\$143.14)		100%
IJR.AX	Ishares S&p Small-cap Etf	(\$96.82)		100%
IVV.AX	Ishares S&p 500 Etf	(\$552.32)		100%
QPON.AX	Betashares Australian Bank Senior Floating Rate Bond Etf	(\$642.73)		100%
VEQ.AX	Vanguard Ftse Europe Shares Etf	(\$1,582.07)		100%
VLUE.AX	Vaneck Msci International Value Etf	(\$1,468.32)		100%
TOTAL		CY Balance	LY Balance	
		(\$4,485.40)		

Supporting Documents

- Distribution Reconciliation Report [Report](#)
- 2022 Annual Tax Statement - IJP.pdf [IJP.AX](#)
- 2022 Annual Tax Statement - IJR.pdf [IJR.AX](#)
- 2022 Annual Tax Statement - IVV.pdf [IVV.AX](#)
- 2022 Annual Tax Statement - QPON.pdf [QPON.AX](#)
- 2022 Annual Tax Statement - VEQ.pdf [VEQ.AX](#)
- 2022 Annual Tax Statement - VLUE.pdf [VLUE.AX](#)

Standard Checklist

- Attach a copy of all Tax Statements
- Attach a copy of Distribution Reconciliation Report
- Ensure all Distributions have been reviewed on [Distribution Tax Automation](#)

Mums Favourites Superannuation Fund

Distribution Reconciliation Report



For The Period 01 July 2021 - 30 June 2022

Date	Non Primary Production Income (A) * ₁					Distributed Capital Gains (B) * ₂					Foreign Income * ₃		Non-Assessable			Taxable Income
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free	Tax Deferred / AMIT * ₆	
30/06/2022	388.01						S								0.00	
30/06/2022	0.00	0.00	0.00	642.71	0.00	0.00	I	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	642.71
	642.73	0.00	0.00	642.71	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	642.71
<i>Net Cash Distribution:</i>		642.73														
VEQ.AX Vanguard Ftse Europe Shares Etf																
30/06/2022	1,582.07						S								0.00	
30/06/2022	0.00	0.00	0.00	0.00	0.00	5.00	I	5.00	0.00	0.00	1,648.14	288.20	0.00	0.00	(76.07)	1,941.34
	1,582.07	0.00	0.00	0.00	0.00	5.00		5.00	0.00	0.00	1,648.14	288.20	0.00	0.00	(76.07)	1,941.34
<i>Net Cash Distribution:</i>		1,582.07														
VLUE.AX Vaneck Msci International Value Etf																
30/06/2022	1,468.32						S								0.00	
30/06/2022	0.00	0.00	0.00	0.00	0.00	0.00	I	0.00	0.00	0.00	1,936.13	189.12	0.00	0.00	(467.81)	2,125.25
	1,468.32	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	1,936.13	189.12	0.00	0.00	(467.81)	2,125.25
<i>Net Cash Distribution:</i>		1,468.32														
	4,485.40	0.00	0.00	642.71	0.00	73.10		73.09	0.00	0.00	4,240.37	591.46	0.00	0.00	(543.86)	5,547.64

Mums Favourites Superannuation Fund

Distribution Reconciliation Report



For The Period 01 July 2021 - 30 June 2022

Date	Non Primary Production Income (A) * ₁				Distributed Capital Gains (B) * ₂				Foreign Income * ₃		Non-Assessable			Taxable Income		
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt		Tax Free	Tax Deferred / AMIT * ₆
TOTAL	4,485.40	0.00	0.00	642.71	0.00	73.10		73.09	0.00	0.00	4,240.37	591.46	0.00	0.00	(543.86)	5,547.64

Total Distributed Gains

Discount Rate	Discounted	Gross
Superfund 1/3	0.00	0.00
Individual 50%(I)	73.10	146.19
Total	73.10	146.19

*₁ Summary of Non Primary Production Income (A)

Tax Label	Franked	Unfranked	Interest/Other	Less Other Deduction	Income Before Credits * ₇	Franking Credits	Total Including Credits
11M Gross trust distributions	0.00	0.00	642.71	0.00	642.71	0.00	642.71

*₂ Forms part of the Net Capital Gains calculation for Tax Label 11A.

*₃ Forms part of the Foreign Credits calculation for Tax Label 11D, D1, 13C1.

*₄ Taxable Income is designed to match Tax Statement provided by Fund Manager.

Taxable Income in the SMSF Annual Return will be different due to application of Capital Losses in Net Capital Gain calculation and application of different discount method.

*₅ This is the discount rate selected for the transaction. "S" being Super Funds at 1/3 and "I" being Individual at 50%.

*₆ AMIT cost base net increase is reflected as negative amount i.e. negative tax deferred and AMIT cost base net decrease is reflected as positive amount i.e. positive tax deferred.

*₇ Sum of Income Before Credits reconciles with Taxable Trust Distributions in Statement of Taxable Income.

^ Variance between Payment Received and Net Cash Distribution.

iShares MSCI Japan ETF

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TFN/ABN Status: Quoted

Holder Identification Number (HIN)

HIN WITHHELD

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2022

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

PART A – SUMMARY OF 2022 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

Item	Tax Return Label	Tax Attribution Amount
Share of non-primary production income	13U	\$0.00
Franked distributions from trusts	13C	\$0.00
Share of franking credits from franked dividends	13Q	\$0.00
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Net capital gain	18A	\$0.00
Total current year capital gains	18H	\$0.00
Assessable foreign source income	20E	\$168.22
Other net foreign source income	20M	\$168.22
Foreign income tax offset	20O	\$25.08

PART B – COMPONENTS OF DISTRIBUTION

Item	Cash Distribution	Tax Paid/Offsets	Tax Attribution
Australian income			
Unfranked distributions			\$0.00
Unfranked CFI distributions			\$0.00
Interest (subject to non resident WHT)			\$0.00
Interest (not subject to non resident WHT)			\$0.00
Other income - clean building MIT income			\$0.00
Other income - excluded from NCMI			\$0.00
Other income - NCMI			\$0.00
Other income			\$0.00
Non primary production income			\$0.00
Franked distributions		\$0.00	\$0.00
Capital gains			
Discounted capital gains TAP - clean building MIT income			\$0.00
Discounted capital gains TAP - excluded from NCMI			\$0.00
Discounted capital gains TAP - NCMI			\$0.00
Discounted capital gains TAP			\$0.00
Discounted capital gains NTAP			\$0.00
Capital gains – other method TAP - clean building MIT income			\$0.00
Capital gains – other method TAP - excluded from NCMI			\$0.00
Capital gains – other method TAP - NCMI			\$0.00
Capital gains – other method TAP			\$0.00
Capital gains – other method NTAP			\$0.00
Net capital gain			\$0.00
AMIT CGT gross up amount			\$0.00
Other capital gains distribution			\$0.00
Total current year capital gains			\$0.00
Return of capital			
Foreign income			
Assessable foreign source income		\$25.08	\$168.22
Other non-assessable amounts			
Non-assessable non-exempt amount			\$0.00
Net exempt income			
Other non-attributable amounts			
Gross amount	\$143.14		\$168.22
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
Net cash distribution	\$143.14		

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

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

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

iShares S&P Small-Cap ETF

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PART A – SUMMARY OF 2022 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

Item	Tax Return Label	Tax Attribution Amount
Share of non-primary production income	13U	\$0.00
Franked distributions from trusts	13C	\$0.00
Share of franking credits from franked dividends	13Q	\$0.00
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Net capital gain	18A	\$0.00
Total current year capital gains	18H	\$0.00
Assessable foreign source income	20E	\$112.59
Other net foreign source income	20M	\$112.59
Foreign income tax offset	20O	\$15.77

PART B – COMPONENTS OF DISTRIBUTION

Item	Cash Distribution	Tax Paid/Offsets	Tax Attribution
Australian income			
Unfranked distributions			\$0.00
Unfranked CFI distributions			\$0.00
Interest (subject to non resident WHT)			\$0.00
Interest (not subject to non resident WHT)			\$0.00
Other income - clean building MIT income			\$0.00
Other income - excluded from NCMI			\$0.00
Other income - NCMI			\$0.00
Other income			\$0.00
Non primary production income			\$0.00
Franked distributions		\$0.00	\$0.00
Capital gains			
Discounted capital gains TAP - clean building MIT income			\$0.00
Discounted capital gains TAP - excluded from NCMI			\$0.00
Discounted capital gains TAP - NCMI			\$0.00
Discounted capital gains TAP			\$0.00
Discounted capital gains NTAP			\$0.00
Capital gains – other method TAP - clean building MIT income			\$0.00
Capital gains – other method TAP - excluded from NCMI			\$0.00
Capital gains – other method TAP - NCMI			\$0.00
Capital gains – other method TAP			\$0.00
Capital gains – other method NTAP			\$0.00
Net capital gain			\$0.00
AMIT CGT gross up amount			\$0.00
Other capital gains distribution			\$0.00
Total current year capital gains			\$0.00
Return of capital			
Foreign income			
Assessable foreign source income		\$15.77	\$112.59
Other non-assessable amounts			
Non-assessable non-exempt amount			\$0.00
Net exempt income			
Other non-attributable amounts			
Gross amount	\$96.82		\$112.59
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
Net cash distribution	\$96.82		

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

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

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iShares S&P 500 ETF

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

PART A – SUMMARY OF 2022 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

Item	Tax Return Label	Tax Attribution Amount
Share of non-primary production income	13U	\$0.00
Franked distributions from trusts	13C	\$0.00
Share of franking credits from franked dividends	13Q	\$0.00
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Net capital gain	18A	\$68.09
Total current year capital gains	18H	\$136.18
Assessable foreign source income	20E	\$489.43
Other net foreign source income	20M	\$489.43
Foreign income tax offset	20O	\$73.29

PART B – COMPONENTS OF DISTRIBUTION

Item	Cash Distribution	Tax Paid/Offsets	Tax Attribution
Australian income			
Unfranked distributions			\$0.00
Unfranked CFI distributions			\$0.00
Interest (subject to non resident WHT)			\$0.00
Interest (not subject to non resident WHT)			\$0.00
Other income - clean building MIT income			\$0.00
Other income - excluded from NCMI			\$0.00
Other income - NCMI			\$0.00
Other income			\$0.00
Non primary production income			\$0.00
Franked distributions		\$0.00	\$0.00
Capital gains			
Discounted capital gains TAP - clean building MIT income			\$0.00
Discounted capital gains TAP - excluded from NCMI			\$0.00
Discounted capital gains TAP - NCMI			\$0.00
Discounted capital gains TAP			\$0.00
Discounted capital gains NTAP			\$68.09
Capital gains – other method TAP - clean building MIT income			\$0.00
Capital gains – other method TAP - excluded from NCMI			\$0.00
Capital gains – other method TAP - NCMI			\$0.00
Capital gains – other method TAP			\$0.00
Capital gains – other method NTAP			\$0.00
Net capital gain			\$68.09
AMIT CGT gross up amount			\$68.09
Other capital gains distribution			
Total current year capital gains			\$136.18
Return of capital			
Foreign income			
Assessable foreign source income		\$73.29	\$489.43
Other non-assessable amounts			
Non-assessable non-exempt amount			\$0.00
Net exempt income			
Other non-attributable amounts			
Gross amount	\$552.32		\$625.61
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
Net cash distribution	\$552.32		

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

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

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES



BetaShares

Exchange Traded Funds

Responsible Entity: BetaShares Capital Ltd
ABN 78 139 566 868 | AFSL 341181
ARSN 613 694 385

All Registry communications to:
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Date: 31 July 2022
Reference No.: X*****0045

BETASHARES AUSTRALIAN BANK SENIOR FLOATING RATE BOND ETF Attribution Managed Investment Trust Member Annual Statement for the year ended 30 June 2022

Part A : Summary of 2022 tax return (supplementary section) items for a resident individual

Tax return (supplementary section)	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$642.71	13U
Franked distribution from trusts	\$0.00	13C
Share of franking credits from franked dividends	\$0.00	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust	\$0.00	13R
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Net capital gain	\$0.00	18A
Total current year capital gains	\$0.00	18H
CFC Income	\$0.00	19K
Assessable foreign source income	\$0.00	20E
Other net foreign source income	\$0.00	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$0.00	20O

*To work out your foreign income tax offset (FITO) entitlement, see the '20 Foreign source income and foreign assets or property' section of the instructions for the 2022 Tax Return for Individuals (Supplementary Section) or the Guide to foreign tax offset rules 2022.

Capital gains tax information - Additional information for item 18

	Amount	
Capital gains - Discounted method	\$0.00	(grossed up amount)
Capital gains - Other method	\$0.00	
Total current year capital gains	\$0.00	

Part B: Components of attribution	Tax paid or franking credit gross up	Attributable amount
Australian Income		
Interest (subject to non - resident withholding tax)		\$4.81
Interest (not subject to non - resident withholding tax)		\$585.41
Dividends - unfranked amount declared to be CFI		\$0.00
Dividends - unfranked amount not declared to be CFI		\$0.00
Other assessable Australian income (Other)		\$52.49
Other assessable Australian income (NCMI)		\$0.00
Other assessable Australian income (Excluded from NCMI)		\$0.00
Other assessable Australian income (CBMI)		\$0.00
Non-primary production income		\$642.71
Dividends - Franked amount (Franked distributions)	\$0.00	\$0.00
Capital Gains		
Capital gains – Discounted method TAP (Other)		\$0.00
Capital gains – Discounted method TAP (NCMI)		\$0.00
Capital gains – Discounted method TAP (Excluded from NCMI)		\$0.00
Capital gains – Discounted method TAP (CBMI)		\$0.00
Capital gains - Discounted method NTAP		\$0.00
Taxable foreign capital gains - Discounted method	\$0.00	\$0.00
Capital gains – Other method TAP (Other)		\$0.00
Capital gains – Other method TAP (NCMI)		\$0.00
Capital gains – Other method TAP (Excluded from NCMI)		\$0.00
Capital gains – Other method TAP (CBMI)		\$0.00
Capital gains - Other method NTAP		\$0.00
Taxable foreign capital gains - Other method	\$0.00	\$0.00
Net capital gains	\$0.00	\$0.00
AMIT CGT gross up amount		\$0.00
Other capital gains distribution		\$0.00
Total current year capital gains	\$0.00	\$0.00
Foreign income		
Other net foreign source income	\$0.00	\$0.00
Assessable foreign source income	\$0.00	\$0.00
Australian franking credit from a New Zealand franking company	\$0.00	\$0.00
CFC income		\$0.00
Total foreign income	\$0.00	\$0.00
Non-assessable amounts		
Net exempt income		\$0.00
Non-assessable non-exempt amount		\$0.00
Other non-attributable amounts		\$0.02
Total Non-assessable amounts		\$0.02
Cash distribution		
		Cash amounts
Gross cash distribution		\$642.73
Less: TFN amounts withheld		\$0.00
Less: Non-resident tax withheld on interest and dividends		\$0.00
Less: Non-resident tax withheld on fund payments		\$0.00
Net cash distribution		\$642.73
Tax offsets		
Franking credit tax offset from Australian resident companies		\$0.00
Foreign income tax offset - Other net foreign source income		\$0.00
Foreign income tax offset - Taxable foreign capital gains - Discounted method		\$0.00
Foreign income tax offset - Taxable foreign capital gains - Other method		\$0.00
Australian franking credit from a New Zealand franking company		\$0.00
Total tax offsets		\$0.00
Attributed Managed Investment Trust ('AMIT') cost base		
AMIT cost base net amount - excess (decrease cost base)		\$0.02
AMIT cost base net amount - shortfall (increase cost base)		\$0.00

Tax Guide

The Annual Tax Guide contains general information about how to use this statement when you prepare your 2022 Tax Return.

To view the 2022 Tax Guide, please visit: <http://www.betashares.com.au/TaxGuide>

This statement contains important information. Please retain it for taxation purposes as a charge may be levied for replacement. To view or change your Unitholder details, please visit our investor website at www.linkmarketservices.com.au

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Holder Identification Number (HIN)

HIN WITHHELD

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2022

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

PART A – SUMMARY OF 2022 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS			
Item	Tax Return Label	Amount	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$0.00	
Franked distributions from trusts	13C	\$0.00	
Share of franking credits from franked dividends	13Q	\$0.00	
Share of credit for TFN amounts withheld	13R	\$0.00	
Share of credit for foreign resident withholding amounts	13A	\$0.00	
Net capital gain	18A	\$5.00	
Total current year capital gains	18H	\$10.00	
Assessable foreign source income	20E	\$1,936.34	
Other net foreign source income	20M	\$1,936.34	
Foreign income tax offset	20O	\$288.20	
PART B – COMPONENTS OF ATTRIBUTION			
Item	Cash Distribution	Tax Paid/Offsets	Attribution
Australian Income			
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$0.00		\$0.00
Interest - subject to non resident WHT	\$0.00		\$0.00
Interest - not subject to non resident WHT	\$0.00		\$0.00
Other income - clean building MIT income	\$0.00		\$0.00
Other income - excluded from NCMI	\$0.00		\$0.00
Other income - NCMI	\$0.00		\$0.00
Other income	\$0.00		\$0.00
Non primary production income	\$0.00		\$0.00
Franked distributions	\$0.00	\$0.00	\$0.00
Capital Gains			
Discounted capital gains TAP - clean building MIT income	\$0.00		\$0.00
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$0.00		\$0.00
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$14.11		\$5.00
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
Net capital gain	\$14.11		\$5.00
AMIT CGT gross up amount			\$5.00
Other capital gains distribution	\$14.11		
Total current year capital gains	\$28.22		\$10.00
Foreign Income			
Assessable foreign source income	\$1,553.85	\$288.20	\$1,936.34
Other Non-assessable Amounts			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$1,582.07		\$1,946.34
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$76.07
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
Net Cash Distribution	\$1,582.07		



All communications to:
C/- Link Market Services Limited
Level 12, 680 George Street, Sydney NSW 2000
Locked Bag A14, Sydney South, NSW 1235
Telephone: +61 1300 68 38 37
Email: vaneck@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

VanEck MSCI International Value ETF
ARSN 647 387 737 / ASX code: VLUE
Responsible Entity: VanEck Investments Limited
ABN 22 146 596 116, AFSL 416755

 017 010164

MUMS FAVOURITES SUPER INVEST
P/L
<MUMS FAVOURITES S/FUND A/C>
PO BOX 168/8
WICKHAM NSW 2293

Statement date: 29 July 2022
Reference no.: X*****0045

Tax statement for the year ended 30 June 2022

Incorporating an AMMA statement required under the Income Tax Assessment Act 1997

Part B - Information for resident investors to complete their tax return

The tables on page 2 contain the information to be inserted into your tax return.

If you use a tax agent to prepare your income tax return, advise them to rely on the information in this statement rather than information that may be displayed in the tax agent's pre-filling service.

If you use myTax to prepare your income tax return, check the pre-filled amounts against this statement and correct them if necessary.

The information provided below assumes you were a resident of Australia for income tax purposes for the whole of the financial year. Additional information provided in Part C may be required by some taxpayers when completing their tax return. Information in Parts C and D may be relevant to capital gains tax calculations on disposal of your units.

We are required to report the information shown on this statement to the Australian Taxation Office. Please retain this statement for income tax purposes.

Part B - Information for resident investors to complete their tax return

The four tables contain the information to be inserted into your tax return. They follow the structure of the *Tax Return for individuals (supplementary section) 2022*. Each line identifies a *Tax return label* to indicate where in the tax return the numbers below are to be inserted. On the tax return these labels are the white letters inside coloured boxes.

Partnerships and trusts – Non-primary production

Item	Amount	Tax return label
Share of net income from trusts	\$0.00	13U
Franked distributions from trusts	\$0.00	13C

Share of credits from income and tax offsets

Item	Amount	Tax return label
Share of franking credit from franked dividends	\$0.00	13Q
Share of credit for tax file number amounts withheld	\$0.00	13R

Capital Gains

Item	Amount	Tax return label
Net capital gain*	\$0.00	18A
Total current year capital gains	\$0.00	18H

Foreign Source Income and foreign assets or property

Item	Amount	Tax return label
Assessable foreign source income	\$2,125.25	20E
Other net foreign source income	\$2,125.25	20M
Foreign income tax offset**	\$189.12	20O

*You may have capital losses from the sale of your units or from other sources to offset against this amount.

**Where the foreign income tax offset amount shown is more than \$1,000 you should consult the Australian Taxation Office's *Guide to foreign income tax offset rules 2022* to determine whether you are entitled to claim the full amount.

Enquiries about this statement can be made to enquiries@vaneck.com.au.

Part C: Components of attribution

	Tax paid or Franking credit (grossed up)	Attributable amount
Australian Income		
Dividends - Unfranked amount		\$0.00
Dividends - Unfranked CFI amount		\$0.00
Interest (subject to non - resident withholding tax)		\$0.00
Interest (not subject to non - resident withholding tax)		\$0.00
NCMI		\$0.00
Excluded from NCMI		\$0.00
Clean building MIT income		\$0.00
Other income		\$0.00
Non-primary production income		
Dividends - Franked amount	\$0.00	\$0.00
Capital Gains		
Capital gains - Discounted method TAP		\$0.00
Capital gains - Discounted method NTAP		\$0.00
Capital gains - Other method TAP		\$0.00
Capital gains - Other method NTAP		\$0.00
Net Capital Gains		
AMIT CGT gross up amount		\$0.00
Other capital gains distribution		\$0.00
Total current year capital gains		\$0.00
Foreign Income		
Assessable foreign income	\$189.12	\$2,125.25
CFC income		\$0.00
Total foreign income	\$189.12	\$2,125.25
Other Non-Assessable Amounts		
Net exempt income		\$0.00
Non-Assessable non-exempt amount		\$0.00
Other non-attributable amounts		\$0.00
Total Non-Assessable amounts		\$0.00
Total	\$2,125.25	
Less: Gross-Ups	\$189.12	
Less: attributed amounts not paid in cash*	\$467.81	
Gross Cash Distribution	\$1,468.32	
Other deductions from Distribution		
Less: Withheld tax amount	\$0.00	
Net Cash Distribution	\$1,468.32	

*It is no longer a tax law requirement that amounts to be included in your tax return have to be paid to you in cash. This can give rise to a cost base adjustment. See table E on the next page.

Part D: Tax offsets

Tax offsets	Amount
Franking credit tax offset	\$0.00
Foreign income tax offset	\$189.12
Total tax offsets	\$189.12

The foreign income tax offset is split as follows:

referable to income	100%
referable to capital gains	0%
	<hr/>
	100%

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

AMIT cost base net increase amount	\$467.81
AMIT cost base net decrease amount	\$0.00

Part F: Payment summary information for the year ended 30 June 2022 (for non-resident unitholders only)

Total fund payment	\$0.00
Total amounts withheld from fund payment	\$0.00

2022 Dividend Payment Summary

Payment Date	No. of Units	Dividend Payment Rate	Gross Dividend Amount	Tax Withheld	Net Dividend Amount
25/07/2022	3,192	\$0.4600	\$1,468.32	\$0.00	\$1,468.32
Total			\$1,468.32	\$0.00	\$1,468.32

Periodic statement

Your 2022 periodic or exit statement will be available online at <https://investorcentre.linkmarketservices.com.au> from around 27 September 2022. If you require a paper copy of a statement you can call +61 1300 68 38 37.

Further information

The Fund's product disclosure statement and latest available half-year and annual financial reports are accessible at <https://www.vaneck.com.au> or by calling +61 1300 68 38 37.

23900 - Dividends Received

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
BHP.AX	BHP Group Limited	(\$3,214.08)		100%
RMD.AX	Resmed Inc	(\$12.22)		100%
WBC.AX	Westpac Banking Corporation	(\$671.00)		100%
TOTAL		CY Balance	LY Balance	
		(\$3,897.30)		

Supporting Documents

- Dividend Reconciliation Report [Report](#)
- Investment Income Comparison Report [Report](#)
- 2022 Corporate Action - BHP in specie dividend of WDS shares.pdf [BHP.AX](#)
- 2022 Dividend Statement - RMD.pdf [RMD.AX](#)
- 2022 Dividend Statement - WBC.pdf [WBC.AX](#)

Standard Checklist

- Attach copies of all dividend statements
- Attach copy of Dividend Reconciliation Report
- Attach copy of Investment Income Comparison Report

Mums Favourites Superannuation Fund

Dividend Reconciliation Report



For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
Shares in Listed Companies (Australian)										
BHP.AX BHP Group Limited										
01/06/2022	3,214.08	0.00	3,214.08	1,377.46						
	3,214.08	0.00	3,214.08	1,377.46						
RMD.AX Resmed Inc										
16/06/2022	12.22	0.00	0.00	0.00	12.22	3.59				
	12.22	0.00	0.00	0.00	12.22	3.59				
WBC.AX Westpac Banking Corporation										
24/06/2022	671.00	0.00	671.00	287.57						
	671.00	0.00	671.00	287.57						
	3,897.30	0.00	3,885.08	1,665.03	12.22	3.59				

Mums Favourites Superannuation Fund
Dividend Reconciliation Report



For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
TOTAL	3,897.30	0.00	3,885.08	1,665.03	12.22	3.59				

Tax Return Reconciliation

	Totals	Tax Return Label
Unfranked	0.00	J
Franked Dividends	3,885.08	K
Franking Credits	1,665.03	L

Mums Favourites Superannuation Fund

Investment Income Comparison Report



As at 30 June 2022

Investment	Ledger Data			ASX & UUT Data							
	Transaction Date	Income Amount	Franking Credit	Date Payable	Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*	
Reconciled											
Shares in Listed Companies (Australian)											
RMD.AX	Resmed Inc	16/06/2022	12.22	0.00	16/06/2022	11/05/2022	285.00	285.00	0.0429	12.23	0.00
WBC.AX	Westpac Banking Corporation	24/06/2022	671.00	287.57	24/06/2022	19/05/2022	1,100.00	1,100.00	0.6100	671.00	287.57
			683.22	287.57					0.6529	683.23	287.57
Units in Listed Unit Trusts (Australian)											
IJP.AX	Ishares Msci Japan Etf	30/06/2022	143.14	0.00							
IJP.AX	Ishares Msci Japan Etf				13/07/2022	01/07/2022	215.00	215.00	0.6657	143.14	0.00
IJR.AX	Ishares S&p Small-cap Etf	30/06/2022	96.82	0.00							
IJR.AX	Ishares S&p Small-cap Etf				13/07/2022	01/07/2022	241.00	241.00	0.4017	96.82	0.00
IVV.AX	Ishares S&p 500 Etf	30/06/2022	552.32	0.00							
IVV.AX	Ishares S&p 500 Etf				13/07/2022	01/07/2022	265.00	265.00	2.0842	552.32	0.00
QPON.AX	Betashares Australian Bank Senior Floating Rate Bond Etf	17/05/2022	118.71		17/05/2022	02/05/2022	8,531.00	8,531.00	0.0139	118.71	0.00
QPON.AX	Betashares Australian Bank Senior Floating Rate Bond Etf	17/06/2022	136.01		17/06/2022	01/06/2022	8,531.00	8,531.00	0.0159	136.01	0.00
QPON.AX	Betashares Australian Bank Senior Floating Rate Bond Etf	30/06/2022	388.01	0.00							
QPON.AX	Betashares Australian Bank Senior Floating Rate Bond Etf				18/07/2022	01/07/2022	8,531.00	8,531.00	0.0455	388.02	0.00
VEQ.AX	Vanguard Ftse Europe Shares Etf	30/06/2022	1,582.07	0.00							
VEQ.AX	Vanguard Ftse Europe Shares Etf				18/07/2022	01/07/2022	1,772.00	1,772.00	0.8928	1,582.07	0.00
VLUE.AX	Vaneck Msci International Value Etf	30/06/2022	1,468.32	0.00							
VLUE.AX	Vaneck Msci International Value Etf				25/07/2022	01/07/2022	3,192.00	3,192.00	0.4600	1,468.32	0.00
			4,485.40	0.00					4.5799	4,485.41	0.00

Mums Favourites Superannuation Fund
Investment Income Comparison Report



As at 30 June 2022

Investment	Ledger Data			ASX & UUT Data						
	Transaction Date	Income Amount	Franking Credit	Date Payable	Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*
Unreconciled										
Shares in Listed Companies (Australian)										
BHP.AX	BHP Group Limited	01/06/2022	3,214.08	1,377.46						
			3,214.08	1,377.46						
			8,382.70	1,665.03				5.2328	5,168.63	287.57

*Franking credit is estimated using 45 day qualified units. The estimation might not be accurate for preference shares and hedging arrangements.



BHP Group Limited
ABN 49 004 028 077

079980 000 BHP
MUMS FAVOURITES SUPER INVEST
P/L
<MUMS FAVOURITES S/FUND A/C>
PO BOX 168/8
WICKHAM NSW 2293

Update Your Details:



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



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

Your Shareholding

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

You must keep this document for your tax records.

BHP Group Limited

In Specie Dividend Statement

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

The in specie dividend is not a cash payment.

Woodside closing price	Entitlement to Woodside shares*	Franked Amount	Unfranked Amount	Value of in specie dividend
A\$29.76	108	A\$3,214.08	A\$0.00	A\$3,214.08
Australian Franking Credit				A\$1,377.46

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



To start receiving your statements online simply visit www.computershare.com.au/easyupdate/bhp

Tax information

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

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

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

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

Sale Facility

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




008664 000 RMD



MUMS FAVOURITES SUPER INVEST
P/L
<MUMS FAVOURITES S/FUND A/C>
PO BOX 168/8
WICKHAM NSW 2293

Update your information:

 **Online:**
www.investorcentre.com/au/contact

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

Enquiries:

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

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	RMD
Record Date	12 May 2022
Payment Date	16 June 2022
Direct Credit Reference No.	863726

2022 June Quarter Dividend

Dear Shareholder,

The payment below represents a quarterly dividend and is paid at a rate of US\$0.042 per fully paid CDI registered in your name as at the record date of 12 May 2022. Holders of CDIs receive an Australian dollar amount equivalent to US\$0.42 per US common stock, based on the USD:AUD exchange rate on the record date (US\$0.6856 = AU\$1.00) and reflecting the 10:1 ratio between CDIs and US common stock.

Class Description	Amount per Security	Number of Securities	Total Payment
CDI	US\$0.042	285	US\$11.97
		Non-Resident Withholding Tax	US\$3.59
		Net Payment	US\$8.38
		Converted Net Payment	AU\$12.22

To assist with our commitment to the environment, we encourage you to update your preferences to receive all forms of communication via email by visiting www.computershare.com.au/easyupdate/RMD.

You may be eligible for a reduced rate of withholding tax (15% for Australian tax residents) for future dividends by completing a US tax form (W8) which can be found at au.digital.computershare.com/W8Ben

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

Your Payment Instruction

MACQUARIE BANK LTD
BSB: 182-512
Account Number: XXXXXXXX68

Amount Deposited

AU\$12.22

AUD\$12.22 / USD\$8.38 X USD\$3.59 = AUD\$5.24 foreign income tax

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



017 / 056798
MUMS FAVOURITES SUPER INVEST
P/L
<MUMS FAVOURITES S/FUND A/C>
PO BOX 168/8
WICKHAM NSW 2293

Key details

Payment date:	24 June 2022
Record date:	20 May 2022
SRN/HIN:	X*****0045
TFN/ABN status:	RECEIVED AND RECORDED

Interim dividend statement for the six months ended 31 March 2022

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

Description	Participating holding	Dividend rate per share [#]	Unfranked amount	Franked amount	Total amount	Franking credit
Ordinary shares	1,100	61 cents	\$0.00	\$671.00	\$671.00	\$287.57
Net dividend amount					\$671.00	
***New Zealand Imputation Credit (NZIC)						NZD88.00

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

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

PAYMENT INSTRUCTIONS

MACQUARIE BANK

BSB: 182-512

ACC: *****6868

ACCOUNT NAME: MUMS FAVOURITES SFUND

PAYMENT REFERENCE NUMBER: 1277854115

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

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

24200 - Contributions

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
PETERI00001A	(Contributions) Peters, Erich - Accumulation (Accumulation)	(\$137,500.00)	(\$125,000.00)	10%
PETKAI00001A	(Contributions) Peters, Kaitlin - Accumulation (Accumulation)	(\$2,456.00)	(\$38,683.66)	(93.65)%
PETSUS00001A	(Contributions) Peters, Susan - Accumulation (Accumulation)	(\$357,500.00)	(\$125,000.00)	186%
TOTAL		CY Balance	LY Balance	
		(\$497,456.00)	(\$288,683.66)	

Supporting Documents

- Contributions Breakdown Report [Report](#)
- 2022 Work Test Declaration - unsigned.pdf [PETERI00001A](#)

Standard Checklist

- Attach copies of S290-170 notices (if necessary)
- Attach copy of Contributions Breakdown Report
- Attach SuperStream Contribution Data Report
- Check Fund is registered for SuperStream (if necessary)
- Ensure all Contributions have been allocated from Bank Accounts
- Ensure Work Test is satisfied if members are over 65

Mums Favourites Superannuation Fund

Contributions Breakdown Report



For The Period 01 July 2021 - 30 June 2022

Summary

Member	D.O.B	Age (at 30/06/2021)	Total Super Balance (at 30/06/2021) *1	Concessional	Non-Concessional	Other	Reserves	Total
Peters, Erich	Provided	67 *3	665,092.99	27,500.00	110,000.00	0.00	0.00	137,500.00
Peters, Kaitlin	Provided	32	148,074.81	2,456.00	0.00	0.00	0.00	2,456.00
Peters, Susan	Provided	62	385,847.27	27,500.00	330,000.00	0.00	0.00	357,500.00
All Members				57,456.00	440,000.00	0.00	0.00	497,456.00

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

*3 Members aged 67 to 74 must satisfy work test or meet work test exemption criteria (applies from 1 July 2019) for your fund to accept non-mandated contributions (e.g. salary sacrifice, personal super contributions). NCC bring-forward arrangement is not available.

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Peters, Erich	Concessional	27,500.00	27,500.00	At Limit
	Non-Concessional	110,000.00	110,000.00	At Limit
Peters, Kaitlin	Concessional (5 year carry forward cap available)	2,456.00	63,816.34	61,360.34 Below Cap
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap
Peters, Susan	Concessional (5 year carry forward cap available)	27,500.00	77,500.00	50,000.00 Below Cap
	Non-Concessional (Bring Forward Cap triggered)	330,000.00	330,000.00	At Limit

Carry Forward Unused Concessional Contribution Cap

Member	2017	2018	2019	2020	2021	2022	Current Position
Peters, Erich							
Concessional Contribution Cap	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	
Concessional Contribution	0.00	0.00	0.00	0.00	25,000.00	27,500.00	
Unused Concessional Contribution	0.00	0.00	25,000.00	25,000.00	0.00	0.00	
Cumulative Carry Forward Unused	N/A	N/A	0.00	25,000.00	50,000.00	0.00	
Maximum Cap Available	35,000.00	25,000.00	25,000.00	50,000.00	75,000.00	27,500.00	At Limit
Total Super Balance	0.00	0.00	0.00	0.00	0.00	665,092.99	

Total - Peters, Susan

27,500.00 330,000.00 0.00 0.00

0.00 0.00 0.00

Total for All Members

57,456.00 440,000.00 0.00 0.00

30 June 2022

Erich Peters
Mums Favourites Superannuation Fund
1272 Leggetts Drive
Mount Vincent, New South Wales 2323

Dear Sir/Madam,

RE: Work Test Declaration

I declare that I am aged between 67 and 74 inclusive and satisfied the work test requirement of being gainfully employed for at least 40 hours in a 30 day period in the 2022 financial year. Accordingly, the fund can accept my employer and personal superannuation contributions.

Yours faithfully,

Erich Peters

Additional information:

Date of Birth: 21/04/1954

Total employer superannuation contributions: \$27,500.00

Total personal superannuation contributions: \$110,000.00

24700 - Changes in Market Values of Investments

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	\$72,567.25	\$25,380.00	185.92%
TOTAL		CY Balance	LY Balance	
		\$72,567.25	\$25,380.00	

Supporting Documents

- Market Movement [Report](#)
- Net Capital Gains Reconciliation [Report](#)
- Realised Capital Gain Report [Report](#)

Standard Checklist

- Attach copies of Source Documentation (Contract Notes, Broker Statements, Chess Statements, Contracts of Sale, Managed Fund Statements etc)
- Attach copy of Market Movement report
- Attach copy of Net Capital Gains Reconciliation
- Attach copy of Realised Capital Gain Report
- Ensure all Asset Disposals have been entered
- Ensure all Market Values have been entered for June 30
- Ensure all Tax Deferred Distributions have been entered

Mums Favourites Superannuation Fund

Market Movement Report

As at 30 June 2022



Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
ALL.AX - Aristocrat Leisure Limited										
	26/04/2022	Purchase	315.00	10,536.76	0.00	0.00	10,536.76	0.00	0.00	0.00
	05/05/2022	Revaluation	0.00	0.00	15.74	0.00	10,552.50	0.00	0.00	0.00
	06/05/2022	Revaluation	0.00	0.00	(428.40)	0.00	10,124.10	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	277.20	0.00	10,401.30	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	428.40	0.00	10,829.70	0.00	0.00	0.00
	30/06/2022		315.00	10,536.76	292.94	0.00	10,829.70	0.00	0.00	0.00
ASX.AX - ASX Limited										
	26/04/2022	Purchase	185.00	15,448.60	0.00	0.00	15,448.60	0.00	0.00	0.00
	05/05/2022	Revaluation	0.00	0.00	372.60	0.00	15,821.20	0.00	0.00	0.00
	06/05/2022	Revaluation	0.00	0.00	(181.30)	0.00	15,639.90	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(704.85)	0.00	14,935.05	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	181.30	0.00	15,116.35	0.00	0.00	0.00
	30/06/2022		185.00	15,448.60	(332.25)	0.00	15,116.35	0.00	0.00	0.00
BHP.AX - BHP Group Limited										
	26/04/2022	Purchase	598.00	30,550.65	0.00	0.00	30,550.65	0.00	0.00	0.00
	05/05/2022	Revaluation	0.00	0.00	(2,175.55)	0.00	28,375.10	0.00	0.00	0.00
	06/05/2022	Revaluation	0.00	0.00	(388.70)	0.00	27,986.40	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(3,707.60)	0.00	24,278.80	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	388.70	0.00	24,667.50	0.00	0.00	0.00
	30/06/2022		598.00	30,550.65	(5,883.15)	0.00	24,667.50	0.00	0.00	0.00
CAR.AX - Carsales.com Limited.										
	26/04/2022	Purchase	493.00	10,139.85	0.00	0.00	10,139.85	0.00	0.00	0.00
	05/05/2022	Revaluation	0.00	0.00	(127.02)	0.00	10,012.83	0.00	0.00	0.00
	06/05/2022	Revaluation	0.00	0.00	(354.96)	0.00	9,657.87	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(946.56)	0.00	8,711.31	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	354.96	0.00	9,066.27	0.00	0.00	0.00
	30/06/2022		493.00	10,139.85	(1,073.58)	0.00	9,066.27	0.00	0.00	0.00
CBA.AX - Commonwealth Bank Of Australia.										
	26/04/2022	Purchase	473.00	51,248.68	0.00	0.00	51,248.68	0.00	0.00	0.00
	05/05/2022	Revaluation	0.00	0.00	(2,193.85)	0.00	49,054.83	0.00	0.00	0.00
	06/05/2022	Revaluation	0.00	0.00	(619.63)	0.00	48,435.20	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(6,305.09)	0.00	42,130.11	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	619.63	0.00	42,749.74	0.00	0.00	0.00

Mums Favourites Superannuation Fund

Market Movement Report

As at 30 June 2022



Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
	30/06/2022		473.00	51,248.68	(8,498.94)	0.00	42,749.74	0.00	0.00	0.00
COH.AX - Cochlear Limited										
	26/04/2022	Purchase	49.00	11,529.45	0.00	0.00	11,529.45	0.00	0.00	0.00
	05/05/2022	Revaluation	0.00	0.00	(304.53)	0.00	11,224.92	0.00	0.00	0.00
	06/05/2022	Revaluation	0.00	0.00	(474.81)	0.00	10,750.11	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(1,488.62)	0.00	9,261.49	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	474.81	0.00	9,736.30	0.00	0.00	0.00
	30/06/2022		49.00	11,529.45	(1,793.15)	0.00	9,736.30	0.00	0.00	0.00
COL.AX - Coles Group Limited.										
	26/04/2022	Purchase	716.00	13,447.39	0.00	0.00	13,447.39	0.00	0.00	0.00
	05/05/2022	Revaluation	0.00	0.00	(215.71)	0.00	13,231.68	0.00	0.00	0.00
	06/05/2022	Revaluation	0.00	0.00	136.04	0.00	13,367.72	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(479.72)	0.00	12,888.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(136.04)	0.00	12,751.96	0.00	0.00	0.00
	30/06/2022		716.00	13,447.39	(695.43)	0.00	12,751.96	0.00	0.00	0.00
CSL.AX - CSL Limited										
	26/04/2022	Purchase	81.00	21,591.42	0.00	0.00	21,591.42	0.00	0.00	0.00
	05/05/2022	Revaluation	0.00	0.00	784.83	0.00	22,376.25	0.00	0.00	0.00
	06/05/2022	Revaluation	0.00	0.00	(655.29)	0.00	21,720.96	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(582.39)	0.00	21,138.57	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	655.29	0.00	21,793.86	0.00	0.00	0.00
	30/06/2022		81.00	21,591.42	202.44	0.00	21,793.86	0.00	0.00	0.00
EDV.AX - Endeavour Group Limited										
	26/04/2022	Purchase	1,042.00	7,882.19	0.00	0.00	7,882.19	0.00	0.00	0.00
	05/05/2022	Revaluation	0.00	0.00	162.05	0.00	8,044.24	0.00	0.00	0.00
	06/05/2022	Revaluation	0.00	0.00	(93.78)	0.00	7,950.46	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(156.30)	0.00	7,794.16	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	93.78	0.00	7,887.94	0.00	0.00	0.00
	30/06/2022		1,042.00	7,882.19	5.75	0.00	7,887.94	0.00	0.00	0.00

Mums Favourites Superannuation Fund

Market Movement Report

As at 30 June 2022



Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
IJP.AX - Ishares Msci Japan Etf										
	26/04/2022	Purchase	215.00	16,926.72	0.00	0.00	16,926.72	0.00	0.00	0.00
	05/05/2022	Revaluation	0.00	0.00	273.28	0.00	17,200.00	0.00	0.00	0.00
	06/05/2022	Revaluation	0.00	0.00	4.30	0.00	17,204.30	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(698.75)	0.00	16,505.55	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(4.30)	0.00	16,501.25	0.00	0.00	0.00
	30/06/2022		215.00	16,926.72	(425.47)	0.00	16,501.25	0.00	0.00	0.00
IJR.AX - Ishares S&p Small-cap Etf										
	26/04/2022	Purchase	241.00	35,161.87	0.00	0.00	35,161.87	0.00	0.00	0.00
	05/05/2022	Revaluation	0.00	0.00	(515.71)	0.00	34,646.16	0.00	0.00	0.00
	06/05/2022	Revaluation	0.00	0.00	(653.11)	0.00	33,993.05	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(2,335.29)	0.00	31,657.76	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	653.11	0.00	32,310.87	0.00	0.00	0.00
	30/06/2022		241.00	35,161.87	(2,851.00)	0.00	32,310.87	0.00	0.00	0.00
IVV.AX - Ishares S&p 500 Etf										
	26/04/2022	Purchase	265.00	160,383.48	0.00	0.00	160,383.48	0.00	0.00	0.00
	05/05/2022	Revaluation	0.00	0.00	(2,795.93)	0.00	157,587.55	0.00	0.00	0.00
	06/05/2022	Revaluation	0.00	0.00	(2,562.55)	0.00	155,025.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(11,591.10)	0.00	143,433.90	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	2,562.55	0.00	145,996.45	0.00	0.00	0.00
	30/06/2022		265.00	160,383.48	(14,387.03)	0.00	145,996.45	0.00	0.00	0.00
MQG.AX - Macquarie Group Limited										
	26/04/2022	Purchase	86.00	18,122.02	0.00	0.00	18,122.02	0.00	0.00	0.00
	05/05/2022	Revaluation	0.00	0.00	(693.26)	0.00	17,428.76	0.00	0.00	0.00
	06/05/2022	Revaluation	0.00	0.00	(1,355.36)	0.00	16,073.40	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(3,280.90)	0.00	12,792.50	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	1,355.36	0.00	14,147.86	0.00	0.00	0.00
	30/06/2022		86.00	18,122.02	(3,974.16)	0.00	14,147.86	0.00	0.00	0.00
NCM.AX - Newcrest Mining Limited										
	26/04/2022	Purchase	386.00	11,125.99	0.00	0.00	11,125.99	0.00	0.00	0.00
	05/05/2022	Revaluation	0.00	0.00	(746.45)	0.00	10,379.54	0.00	0.00	0.00
	06/05/2022	Revaluation	0.00	0.00	(177.56)	0.00	10,201.98	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(2,316.00)	0.00	7,885.98	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	177.56	0.00	8,063.54	0.00	0.00	0.00

Mums Favourites Superannuation Fund

Market Movement Report

As at 30 June 2022



Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
	30/06/2022		386.00	11,125.99	(3,062.45)	0.00	8,063.54	0.00	0.00	0.00
NXT.AX - Nextdc Limited										
	26/04/2022	Purchase	649.00	7,286.28	0.00	0.00	7,286.28	0.00	0.00	0.00
	05/05/2022	Revaluation	0.00	0.00	(134.30)	0.00	7,151.98	0.00	0.00	0.00
	06/05/2022	Revaluation	0.00	0.00	(389.40)	0.00	6,762.58	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(246.62)	0.00	6,515.96	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	389.40	0.00	6,905.36	0.00	0.00	0.00
	30/06/2022		649.00	7,286.28	(380.92)	0.00	6,905.36	0.00	0.00	0.00
ORG.AX - Origin Energy Limited										
	26/04/2022	Purchase	2,560.00	17,555.34	0.00	0.00	17,555.34	0.00	0.00	0.00
	05/05/2022	Revaluation	0.00	0.00	646.26	0.00	18,201.60	0.00	0.00	0.00
	06/05/2022	Revaluation	0.00	0.00	(256.00)	0.00	17,945.60	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(3,532.80)	0.00	14,412.80	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	256.00	0.00	14,668.80	0.00	0.00	0.00
	30/06/2022		2,560.00	17,555.34	(2,886.54)	0.00	14,668.80	0.00	0.00	0.00
QPON.AX - Betashares Australian Bank Senior Floating Rate Bond Etf										
	26/04/2022	Purchase	8,531.00	219,627.85	0.00	0.00	219,627.85	0.00	0.00	0.00
	05/05/2022	Revaluation	0.00	0.00	(1,319.56)	0.00	218,308.29	0.00	0.00	0.00
	06/05/2022	Revaluation	0.00	0.00	(597.17)	0.00	217,711.12	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(511.86)	0.00	217,199.26	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	597.17	0.00	217,796.43	0.00	0.00	0.00
	30/06/2022		8,531.00	219,627.85	(1,831.42)	0.00	217,796.43	0.00	0.00	0.00
RHC.AX - Ramsay Health Care Limited										
	26/04/2022	Purchase	164.00	13,571.36	0.00	0.00	13,571.36	0.00	0.00	0.00
	05/05/2022	Revaluation	0.00	0.00	(697.36)	0.00	12,874.00	0.00	0.00	0.00
	06/05/2022	Revaluation	0.00	0.00	(114.80)	0.00	12,759.20	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(862.64)	0.00	11,896.56	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	114.80	0.00	12,011.36	0.00	0.00	0.00
	30/06/2022		164.00	13,571.36	(1,560.00)	0.00	12,011.36	0.00	0.00	0.00

Mums Favourites Superannuation Fund

Market Movement Report

As at 30 June 2022



Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
RMD.AX - Resmed Inc										
	26/04/2022	Purchase	285.00	9,410.30	0.00	0.00	9,410.30	0.00	0.00	0.00
	05/05/2022	Revaluation	0.00	0.00	(1,222.25)	0.00	8,188.05	0.00	0.00	0.00
	06/05/2022	Revaluation	0.00	0.00	19.95	0.00	8,208.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	558.60	0.00	8,766.60	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(19.95)	0.00	8,746.65	0.00	0.00	0.00
	30/06/2022		285.00	9,410.30	(663.65)	0.00	8,746.65	0.00	0.00	0.00
SEK.AX - Seek Limited										
	26/04/2022	Purchase	398.00	11,116.88	0.00	0.00	11,116.88	0.00	0.00	0.00
	05/05/2022	Revaluation	0.00	0.00	(327.10)	0.00	10,789.78	0.00	0.00	0.00
	06/05/2022	Revaluation	0.00	0.00	(716.40)	0.00	10,073.38	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(2,431.78)	0.00	7,641.60	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	716.40	0.00	8,358.00	0.00	0.00	0.00
	30/06/2022		398.00	11,116.88	(2,758.88)	0.00	8,358.00	0.00	0.00	0.00
SUN.AX - Suncorp Group Limited										
	26/04/2022	Purchase	1,160.00	13,256.00	0.00	0.00	13,256.00	0.00	0.00	0.00
	05/05/2022	Revaluation	0.00	0.00	26.00	0.00	13,282.00	0.00	0.00	0.00
	06/05/2022	Revaluation	0.00	0.00	(162.40)	0.00	13,119.60	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(545.20)	0.00	12,574.40	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	162.40	0.00	12,736.80	0.00	0.00	0.00
	30/06/2022		1,160.00	13,256.00	(519.20)	0.00	12,736.80	0.00	0.00	0.00
VEQ.AX - Vanguard Ftse Europe Shares Etf										
	26/04/2022	Purchase	1,772.00	105,995.27	0.00	0.00	105,995.27	0.00	0.00	0.00
	05/05/2022	Revaluation	0.00	0.00	(1,978.87)	0.00	104,016.40	0.00	0.00	0.00
	06/05/2022	Revaluation	0.00	0.00	(1,382.16)	0.00	102,634.24	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(5,741.28)	0.00	96,892.96	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	1,258.12	0.00	98,151.08	0.00	0.00	0.00
	30/06/2022		1,772.00	105,995.27	(7,844.19)	0.00	98,151.08	0.00	0.00	0.00
VLUE.AX - Vaneck Msci International Value Etf										
	26/04/2022	Purchase	3,192.00	70,487.77	0.00	0.00	70,487.77	0.00	0.00	0.00
	05/05/2022	Revaluation	0.00	0.00	342.71	0.00	70,830.48	0.00	0.00	0.00
	06/05/2022	Revaluation	0.00	0.00	(478.80)	0.00	70,351.68	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(3,734.64)	0.00	66,617.04	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	478.80	0.00	67,095.84	0.00	0.00	0.00

Mums Favourites Superannuation Fund

Market Movement Report

As at 30 June 2022



Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
	30/06/2022		3,192.00	70,487.77	(3,391.93)	0.00	67,095.84	0.00	0.00	0.00
WBC.AX - Westpac Banking Corporation										
	26/04/2022	Purchase	1,100.00	27,116.19	0.00	0.00	27,116.19	0.00	0.00	0.00
	05/05/2022	Revaluation	0.00	0.00	(705.19)	0.00	26,411.00	0.00	0.00	0.00
	06/05/2022	Revaluation	0.00	0.00	(198.00)	0.00	26,213.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(4,961.00)	0.00	21,252.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	198.00	0.00	21,450.00	0.00	0.00	0.00
	30/06/2022		1,100.00	27,116.19	(5,666.19)	0.00	21,450.00	0.00	0.00	0.00
WDS.AX - Woodside Energy Group Ltd										
	01/06/2022	Purchase	108.00	3,214.08	0.00	0.00	3,214.08	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	224.64	0.00	3,438.72	0.00	0.00	0.00
	30/06/2022		108.00	3,214.08	224.64	0.00	3,438.72	0.00	0.00	0.00
WES.AX - Wesfarmers Limited										
	26/04/2022	Purchase	199.00	9,848.08	0.00	0.00	9,848.08	0.00	0.00	0.00
	05/05/2022	Revaluation	0.00	0.00	(5.54)	0.00	9,842.54	0.00	0.00	0.00
	06/05/2022	Revaluation	0.00	0.00	27.86	0.00	9,870.40	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(1,502.45)	0.00	8,367.95	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(27.86)	0.00	8,340.09	0.00	0.00	0.00
	30/06/2022		199.00	9,848.08	(1,507.99)	0.00	8,340.09	0.00	0.00	0.00
WOW.AX - Woolworths Group Limited										
	26/04/2022	Purchase	328.00	12,982.30	0.00	0.00	12,982.30	0.00	0.00	0.00
	05/05/2022	Revaluation	0.00	0.00	(472.38)	0.00	12,509.92	0.00	0.00	0.00
	06/05/2022	Revaluation	0.00	0.00	3.28	0.00	12,513.20	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(833.12)	0.00	11,680.08	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(3.28)	0.00	11,676.80	0.00	0.00	0.00
	30/06/2022		328.00	12,982.30	(1,305.50)	0.00	11,676.80	0.00	0.00	0.00
Total Market Movement					(72,567.25)				0.00	(72,567.25)

Mums Favourites Superannuation Fund
Capital Gains Reconciliation Report



For The Period 01 July 2021 - 30 June 2022

	Total	Discounted	Indexed	Other	Notional
Losses available to offset					
Current year capital losses	0.00				
Current year capital losses - Collectables	0.00				
Total Losses Available	0.00				
Total Losses Available - Collectables	0.00				
Capital Gains					
Capital gains from disposal of assets	0.00	0.00	0.00	0.00	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	146.19	146.19	0.00	0.00	0.00
Capital Gains Before Losses applied	146.19	146.19	0.00	0.00	0.00
Losses and discount applied					
Losses applied	0.00	0.00	0.00	0.00	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	146.19	146.19	0.00	0.00	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	48.73				
CGT Discount applied - Collectables	0.00				
Net Capital Gain					
Net capital gain	97.46				
Net capital gain - Collectables	0.00				
Total Net Capital Gain (11A)	97.46				

Mums Favourites Superannuation Fund
Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022



	Total	Discounted	Indexed	Other	Notional
Net Capital Losses Carried Forward to later income					
Net Capital Losses Carried Forward to later income years	0.00				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
Total Net Capital Losses Carried Forward to later income years (14V)	0.00				

Note

Refer to Realised Gains Report for details of Disposals at a Security level

Refer to Distribution Reconciliation Report for Trust Distribution details at a Security level

Mums Favourites Superannuation Fund
Realised Capital Gains Report



For The Period 01 July 2021 - 30 June 2022

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Units in Listed Unit Trusts (Australian)												
IVV.AX - Ishares S&p 500 Etf												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136.19	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136.19	0.00	0.00
VEQ.AX - Vanguard Ftse Europe Shares Etf												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.00	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.00	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146.19	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146.19	0.00	0.00

25000 - Interest Received

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
CBA8538	CBA Direct Investment Account #8538	(\$663.42)	(\$428.86)	54.69%
CBATD	CBA Term Deposit		(\$3,629.59)	100%
MBL6868	Macquarie Cash Management Account #6868	(\$31.60)		100%
TOTAL		CY Balance	LY Balance	
		(\$695.02)	(\$4,058.45)	

Supporting Documents

- Interest Reconciliation Report [Report](#)
- 2022 Interest Income - CBA Direct Investment Account '8538.pdf [CBA8538](#)
- 2022 Interest Income - Macquarie Cash Management Account '6868.pdf [MBL6868](#)

Standard Checklist

- Attach Interest Reconciliation Report
- Ensure all interest has been recorded from Bank Statements
- Review Statements to ensure all TFN withheld has been input

Mums Favourites Superannuation Fund Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022



Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
CBA8538 CBA Direct Investment Account #8538					
01/07/2021	48.08	48.08			
01/08/2021	51.19	51.19			
01/09/2021	51.00	51.00			
01/10/2021	49.35	49.35			
01/11/2021	50.94	50.94			
01/12/2021	65.51	65.51			
01/01/2022	69.49	69.49			
01/02/2022	69.37	69.37			
01/03/2022	62.66	62.66			
01/04/2022	69.26	69.26			
01/05/2022	39.60	39.60			
01/06/2022	36.97	36.97			
	663.42	663.42			
MBL6868 Macquarie Cash Management Account #6868					
29/04/2022	20.91	20.91			
31/05/2022	2.88	2.88			
30/06/2022	7.81	7.81			
	31.60	31.60			
	695.02	695.02			

Mums Favourites Superannuation Fund
Interest Reconciliation Report



For The Period 01 July 2021 - 30 June 2022

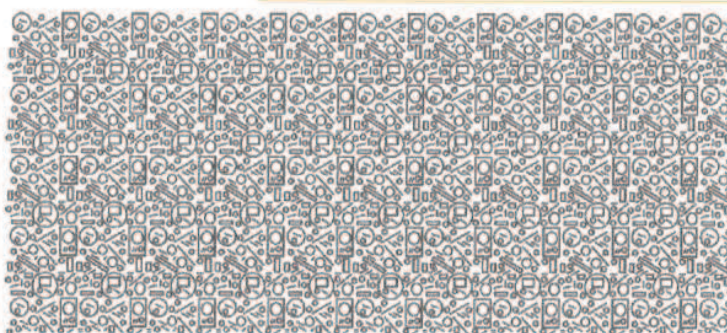
Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
TOTAL	695.02	695.02			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	695.02	11C

Account Number

06 2832 10238538



Date	Transaction	Debit	Credit	Balance
28 Jun	Transfer to xx3228 NetBank eric pension	2,000.00		\$500,371.48 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2022 is \$663.42			
01 Jul	Credit Interest		75.12	\$500,446.60 CR
26 Jul	TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 SUPER PAYG	3,367.00		\$497,079.60 CR
01 Aug	Credit Interest		168.31	\$497,247.91 CR
25 Aug	2022 CLOSING BALANCE			\$497,247.91 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$1,630,973.25 CR		\$1,189,177.26		\$55,451.92		\$497,247.91 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
25 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 and over	1.10%

Note. Interest rates are effective as at the date shown but are subject to change.

Important Information:

We try to get things right the first time – but if we don't, we'll do what we can to fix it.

You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: commbank.com.au/support/compliments-and-complaints.html

Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, afca.org.au, website for more information.

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST

BSB
182512

Account No.
000970126868

Account Name
MUMS FAVOURITES SUPERANNUATION
INVESTMENTS PTY LTD ATF MUMS FAVOURITES
SUPERANNUATION FUND

SUSAN PETERS
PO BOX 168/8
WICKHAM NSW 2293



Cash Management Account Transaction Listing Report

From 1 February 2022 to 30 June 2022

Overview of this transaction listing report

Opening balance	- Total debits	+ Total credits	= Closing balance
\$0.00	\$933,936.32	\$1,000,969.54	\$67,033.22 CR

Account Name

MUMS FAVOURITES SUPERANNUATION INVESTMENTS PTY LTD ATF MUMS FAVOURITES
SUPERANNUATION FUND

Cash Management Account Transaction Listing Report

Your transactions

Please check each entry on this report. If you think there is an error or unauthorised transaction, please contact us right away.

Date	Description	Debits	Credits	Balance
Apr 2022				
	Opening balance			0.00
Apr 11	SAME DAY DEPOSIT SUSAN MAREE PETERS1272		1,000,000.00	1,000,000.00 CR
Apr 26	66289 BGHT 49 COH @ 234.5210	11,529.45		988,470.55 CR
Apr 26	66257 BGHT 328 WOW @ 39.4500	12,982.30		975,488.25 CR
Apr 26	66261 BGHT 1160 SUN @ 11.3900	13,256.00		962,232.25 CR
Apr 26	66291 BGHT 716 COL @ 18.7195	13,447.39		948,784.86 CR
Apr 26	66267 BGHT 164 RHC @ 82.4800	13,571.36		935,213.50 CR
Apr 26	66281 BGHT 185 ASX @ 83.2313	15,448.60		919,764.90 CR
Apr 26	66297 BGHT 215 IJP @ 78.4700	16,926.72		902,838.18 CR
Apr 26	66271 BGHT 2560 ORG @ 6.8350	17,555.34		885,282.84 CR
Apr 26	66283 BGHT 86 MQG @ 210.0280	18,122.02		867,160.82 CR
Apr 26	66293 BGHT 81 CSL @ 265.6840	21,591.42		845,569.40 CR
Apr 26	66279 BGHT 1100 WBC @ 24.5700	27,116.19		818,453.21 CR
Apr 26	66303 BGHT 598 BHP @ 50.9200	30,550.65		787,902.56 CR
Apr 26	66299 BGHT 241 IJR @ 145.4200	35,161.87		752,740.69 CR
Apr 26	66277 BGHT 473 CBA @ 107.9918	51,248.68		701,492.01 CR
Apr 26	66275 BGHT 3192 VLUE @ 22.0100	70,487.77		631,004.24 CR
Apr 26	66255 BGHT 1772 VEQ @ 59.6200	105,995.27		525,008.97 CR
Apr 26	66301 BGHT 265 IVV @ 603.2300	160,383.48		364,625.49 CR
Apr 26	66269 BGHT 8531 QPON @ 25.6600	219,627.85		144,997.64 CR
Apr 26	66273 BGHT 649 NXT @ 11.1900	7,286.28		137,711.36 CR
Apr 26	66295 BGHT 1042 EDV @ 7.5396	7,882.19		129,829.17 CR
Apr 26	66265 BGHT 285 RMD @ 32.9100	9,410.30		120,418.87 CR
Apr 26	66253 BGHT 199 WES @ 49.3250	9,848.08		110,570.79 CR
Apr 26	66285 BGHT 493 CAR @ 20.5000	10,139.85		100,430.94 CR
Apr 26	66287 BGHT 315 ALL @ 33.3400	10,536.76		89,894.18 CR
Apr 26	66263 BGHT 398 SEK @ 27.8400	11,116.88		78,777.30 CR
Apr 26	66259 BGHT 388 NCM @ 28.7290	11,125.99		67,651.31 CR
Apr 29	MACQUARIE CMA INTEREST PAID		20.91	67,672.22 CR
May 2022				
May 5	MDA ADVISORFEE	150.69		67,521.53 CR
May 5	MDA ADMIN FEE	238.72		67,282.81 CR
May 17	QPON DST 001276945733		118.71	67,401.52 CR
May 31	MACQUARIE CMA INTEREST PAID		2.88	67,404.40 CR
Jun 2022				
Jun 15	MDA ADVISORFEE	467.12		66,937.28 CR
Jun 15	MDA ADMIN FEE	731.10		66,206.18 CR

Account Name

MUMS FAVOURITES SUPERANNUATION INVESTMENTS PTY LTD ATF MUMS FAVOURITES
SUPERANNUATION FUND



Cash Management Account Transaction Listing Report

Date	Description	Debits	Credits	Balance
Jun 16	RESMED DIVIDEND JNE22/00863726		12.22	66,218.40 CR
Jun 17	QPON DST 001278313503		136.01	66,354.41 CR
Jun 24	WBC DIVIDEND 001277854115		671.00	67,025.41 CR
Jun 30	MACQUARIE CMA INTEREST PAID		7.81	67,033.22 CR
	Closing balance			67,033.22 CR

Check we have your latest details

New contact details? Contact us to update them.

End of transaction listing report

This information is provided by Macquarie Bank Limited ABN 46 008 583 542 AFSL 237502 for the date ranges you entered. It is not a statement and we recommend you use your periodic statement to conduct any reconciliations on your account. This document may not include all transactions, including pending transactions and cheque payments awaiting clearance.

30100 - Accountancy Fees

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$4,290.00	\$1,870.00	129.41%
TOTAL		CY Balance	LY Balance	
		\$4,290.00	\$1,870.00	

Supporting Documents

- General Ledger [Report](#)
- 2022 Accounting & Audit Fees.pdf [30100](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Mums Favourites Superannuation Fund

General Ledger

As at 30 June 2022



Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
08/12/2021	Transfer to other Bank NetBank accountant fees		1,760.00		1,760.00 DR
16/12/2021	Transfer to other Bank NetBank accountant fees		660.00		2,420.00 DR
05/01/2022	Transfer to other Bank NetBank accountant fees		1,870.00		4,290.00 DR
			4,290.00		4,290.00 DR

Total Debits: 4,290.00

Total Credits: 0.00

TAX INVOICE

Mums Favourites Superannuation Fund
1272 Leggetts Drive
Mount Vincent NSW 2323

Invoice Date
24 November 2021

Invoice No.
506123

Client Code
MUMS02

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

Costs associated with set up of Trustee Company (Mums Favourites Super Investments Pty Ltd) in respect of Mums Favourites Superannuation Fund

1,600.00

Our Fee Total
Plus: GST

1,600.00
160.00

TOTAL FEE

\$1,760.00

How to Pay Client Code: **MUMS02** Invoice No : **506123** Amount Due: **\$1,760.00**

Pay by DIRECT DEPOSIT:

Account Name: BPC Accounting
BSB: 182-222
Account Number: 304 533 318
PLEASE NOTE OUR NEW ACCOUNT NUMBER
REFERENCE: INVOICE NUMBER

Pay by CREDIT CARD:

Please phone our office to pay via
VISA or MASTERCARD.

TERMS – 14 DAYS FROM DATE OF INVOICE



By Mail

Detach this section and mail your cheque to:

BPC Accounting
PO Box 41
BUDGEWOI NSW 2262

Cheques to be made payable to:

BPC Accounting



BPC Accounting

CHARTERED ACCOUNTANTS

TAX INVOICE

Mums Favourites Superannuation Fund
1272 Leggetts Drive
Mount Vincent NSW 2323

Invoice Date
03 December 2021

Invoice No.
506177

Client Code
MUMS02

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

Discussions regarding Deed of appointment of new Trustee Company.	
Order Deed of Appointment	
Printing and filing	600.00
	<hr/>
Our Fee Total	600.00
Plus: GST	60.00
TOTAL FEE	<hr/> \$ 660.00 <hr/>

How to Pay Client Code: **MUMS02** Invoice No : **506177** Amount Due: **\$ 660.00**

Pay by DIRECT DEPOSIT:

Account Name: BPC Accounting
BSB: 182-222
Account Number: 304 533 318
PLEASE NOTE OUR NEW ACCOUNT NUMBER
REFERENCE: INVOICE NUMBER

Pay by CREDIT CARD:

Please phone our office to pay via
VISA or MASTERCARD.

TERMS – 14 DAYS FROM DATE OF INVOICE



By Mail

Detach this section and mail your cheque to:

BPC Accounting
PO Box 41
BUDGEWOI NSW 2262

Cheques to be made payable to:

BPC Accounting

TAX INVOICE

Mums Favourites Superannuation Fund
1272 Leggetts Drive
Mount Vincent NSW 2323

Invoice Date
13 December 2021

Invoice No.
506210

Client Code
MUMS02

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

Preparation of Superannuation Fund Financial Statements for the year ended 30 June 2021

Preparation and lodgement of Superannuation Fund Income Tax Return for the year ended 30 June 2021

1,700.00

Audit of Superannuation Fund Financial Statements

500.00

Our Fee Total
Plus: GST

2,200.00
220.00

TOTAL FEE

\$2,420.00

How to Pay Client Code: **MUMS02** Invoice No : **506210**

Amount Due: **\$2,420.00**

Pay by DIRECT DEPOSIT:

Account Name: BPC Accounting
BSB: 182-222
Account Number: 304 533 318
PLEASE NOTE OUR NEW ACCOUNT NUMBER
REFERENCE: INVOICE NUMBER

Pay by CREDIT CARD:

**Please phone our office to pay via
VISA or MASTERCARD.**

TERMS – 14 DAYS FROM DATE OF INVOICE



By Mail

Detach this section and mail your cheque to:

BPC Accounting
PO Box 41
BUDGEWOI NSW 2262

Cheques to be made payable to:

BPC Accounting

30200 - Administration Costs

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30200	Administration Costs	\$969.82		100%
TOTAL		CY Balance	LY Balance	
		\$969.82		

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Mums Favourites Superannuation Fund

General Ledger

As at 30 June 2022



Transaction Date	Description	Units	Debit	Credit	Balance \$
Administration Costs (30200)					
<u>Administration Costs (30200)</u>					
05/05/2022	MDA ADMIN FEE		238.72		238.72 DR
15/06/2022	MDA ADMIN FEE		731.10		969.82 DR
			969.82		969.82 DR

Total Debits: 969.82

Total Credits: 0.00

30400 - ATO Supervisory Levy

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30400	ATO Supervisory Levy		\$518.00	100%
TOTAL		CY Balance	LY Balance	
			\$518.00	

Supporting Documents

◦ General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
------------------	-------------	-------	-------	--------	------------

0.00 DR

Total Debits: 0.00

Total Credits: 0.00

30700 - Auditor's Remuneration

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$550.00	\$550.00	0%
TOTAL		CY Balance	LY Balance	
		\$550.00	\$550.00	

Supporting Documents

- General Ledger [Report](#)
- 2022 Audit Fees.pdf [30700](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Mums Favourites Superannuation Fund

General Ledger

As at 30 June 2022



Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
05/01/2022	Transfer to other Bank NetBank accountant fees		550.00		550.00 DR
			550.00		550.00 DR

Total Debits: 550.00

Total Credits: 0.00

TAX INVOICE

Mums Favourites Superannuation Fund
1272 Leggetts Drive
Mount Vincent NSW 2323

Invoice Date
13 December 2021

Invoice No.
506210

Client Code
MUMS02

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

Preparation of Superannuation Fund Financial Statements for the year ended 30 June 2021

Preparation and lodgement of Superannuation Fund Income Tax Return for the year ended 30 June 2021

1,700.00

Audit of Superannuation Fund Financial Statements

500.00

Our Fee Total
Plus: GST

2,200.00
220.00

TOTAL FEE

\$2,420.00

How to Pay Client Code: **MUMS02** Invoice No : **506210**

Amount Due: **\$2,420.00**

Pay by DIRECT DEPOSIT:

Account Name: BPC Accounting
BSB: 182-222
Account Number: 304 533 318
PLEASE NOTE OUR NEW ACCOUNT NUMBER
REFERENCE: INVOICE NUMBER

Pay by CREDIT CARD:

**Please phone our office to pay via
VISA or MASTERCARD.**

TERMS – 14 DAYS FROM DATE OF INVOICE



By Mail

Detach this section and mail your cheque to:

BPC Accounting
PO Box 41
BUDGEWOI NSW 2262

Cheques to be made payable to:

BPC Accounting

30900 - Advisor Fees

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30900	Advisor Fees	\$617.81		100%
TOTAL		CY Balance	LY Balance	
		\$617.81		

Supporting Documents

○ General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Mums Favourites Superannuation Fund

General Ledger

As at 30 June 2022



Transaction Date	Description	Units	Debit	Credit	Balance \$
Advisor Fees (30900)					
<i>Advisor Fees (30900)</i>					
05/05/2022	MDA ADVISORFEE		150.69		150.69 DR
15/06/2022	MDA ADVISORFEE		467.12		617.81 DR
			617.81		617.81 DR

Total Debits: 617.81

Total Credits: 0.00

31400 - Audit Insurance

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
31400	Audit Insurance	\$320.00		100%
TOTAL		CY Balance	LY Balance	
		\$320.00		

Supporting Documents

○ General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Mums Favourites Superannuation Fund

General Ledger

As at 30 June 2022



Transaction Date	Description	Units	Debit	Credit	Balance \$
Audit Insurance (31400)					
<u>Audit Insurance (31400)</u>					
28/12/2021	Audit Shield NetBank BPAY 253575 404251228741054 AUDIT SHIELD		320.00		320.00 DR
			320.00		320.00 DR

Total Debits: 320.00

Total Credits: 0.00

31500 - Bank Charges

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
31500	Bank Charges	\$60.00		100%
TOTAL		CY Balance	LY Balance	
		\$60.00		

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Mums Favourites Superannuation Fund

General Ledger

As at 30 June 2022



Transaction Date	Description	Units	Debit	Credit	Balance \$
Bank Charges (31500)					
Bank Charges (31500)					
11/04/2022	Wdl Branch MORISSET [SAME DAY DEPOSIT SUSAN MAREE PETERS1272]		30.00		30.00 DR
06/05/2022	Wdl Branch MORISSET		30.00		60.00 DR
			60.00		60.00 DR

Total Debits: 60.00

Total Credits: 0.00

41600 - Pensions Paid

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
PETERI00002P	(Pensions Paid) Peters, Erich - Pension (Account Based Pension)	\$17,660.00		100%
PETERI00003P	(Pensions Paid) Peters, Erich - Pension (Account Based Pension 2)	\$1,800.00		100%
PETSUS00002P	(Pensions Paid) Peters, Susan - Pension (Transition to Retirement Pension)	\$7,720.00		100%
PETSUS00003P	(Pensions Paid) Peters, Susan - Pension (Transition to Retirement Pension 2)	\$4,320.00		100%
TOTAL		CY Balance	LY Balance	
		\$31,500.00		

Supporting Documents

○ Pension Summary Report [Report](#)

Standard Checklist

- Attach copy of Pension Summary Report
- Ensure Member(s) have been advised of pension for coming year
- Ensure Minimum Pension has been paid for each account

Notes

Rachel Barrett

Note

01/01/2023 10:23

Withdrawals in excess of the minimum pension have been allocated to the most taxable pension

Pension Summary

As at 30 June 2022



Member Name : Peters, Erich

Member Age : 67* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
PETERI0002P	Account Based Pension	01/07/2021	25.20%	2.50%	\$16,630.00*	N/A	\$17,660.00	\$0.00	\$17,660.00	NIL

*COVID-19 50% reduction has been applied to the minimum pension amount.

PETERI0003P	Account Based Pension	04/11/2021	100.00%	2.50%	\$1,800.00*	N/A	\$1,800.00	\$0.00	\$1,800.00	\$0.00
-------------	-----------------------	------------	---------	-------	-------------	-----	------------	--------	------------	--------

*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$18,430.00	\$0.00	\$19,460.00	\$0.00	\$19,460.00	\$0.00
--	--	--	--	--	--------------------	---------------	--------------------	---------------	--------------------	---------------

Member Name : Peters, Susan

Member Age : 63* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
PETSUS0002P	Transition to Retirement Pension	01/07/2021	28.49%	2.00%	\$7,720.00*	\$38,584.73	\$7,720.00	\$0.00	\$7,720.00	\$0.00

*COVID-19 50% reduction has been applied to the minimum pension amount.

PETSUS0003P	Transition to Retirement Pension	04/11/2021	100.00%	2.00%	\$4,320.00*	\$33,000.00	\$4,320.00	\$0.00	\$4,320.00	\$0.00
-------------	----------------------------------	------------	---------	-------	-------------	-------------	------------	--------	------------	--------

*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$12,040.00	\$71,584.73	\$12,040.00	\$0.00	\$12,040.00	\$0.00
--	--	--	--	--	--------------------	--------------------	--------------------	---------------	--------------------	---------------

Pension Summary

As at 30 June 2022



Total :

					\$30,470.00	\$71,584.73	\$31,500.00	\$0.00	\$31,500.00	\$0.00
--	--	--	--	--	-------------	-------------	-------------	--------	-------------	--------

*Age as at 01/07/2021 or pension start date for new pensions.

46000 - Benefits Paid/Transfers Out

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
PETKAI00001A	(Benefits Paid/Transfers Out) Peters, Kaitlin - Accumulation (Accumulation)	\$149,034.81		100%
TOTAL		CY Balance	LY Balance	
		\$149,034.81		

Supporting Documents

- General Ledger [Report](#)
- 2022 CBUS Member Statement - Rollover Receipt.pdf [PETKAI00001A](#)
- 2022 Rollover Benefit Statement - unsigned.pdf [PETKAI00001A](#)

Standard Checklist

- Attach appropriate documentation in case of death or disability benefits or marriage breakdown
- Attach copies of Minutes, Rollover Benefits Statement, Lump Sum Payment form etc
- Ensure benefit calculated in accordance with Trust Deed

Mums Favourites Superannuation Fund

General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Benefits Paid/Transfers Out (46000)					
<i>(Benefits Paid/Transfers Out) Peters, Kaitlin - Accumulation (PETKAI00001A)</i>					
06/05/2022	Wdl Branch MORISSET		149,034.81		149,034.81 DR
			149,034.81		149,034.81 DR

Total Debits: 149,034.81

Total Credits: 0.00

Rollover benefits statement

When to use this statement

- ❗ Use this form for all rollover benefits transactions other than death benefit rollovers.

If you need to rollover a death benefit, use NAT 74924-06.2017.

If you need to correct an error for a payment made before 1 July 2013, use NAT 70944-05.2007.

Complete this form (or a similar form you create that collects the same information) if you are a trustee of a superannuation fund or provider of a retirement savings account (RSA) and any of the following apply:

- you are paying a rollover superannuation benefit other than a death benefit rollover to another fund or RSA, and you are not already providing all of this information electronically under the rollover data standards
- you have paid a rollover superannuation benefit to another fund or RSA and are providing a statement about the rollover to your member
- you are the trustee of a non-complying fund and are paying member benefits to another superannuation fund or RSA (complete section D instead of section C).

- ❗ You must provide your member with a member statement using this form (or a similar form you create that includes the same information) for all rollovers, including if you applied the data standards and you didn't use this form for the fund-to-fund transaction.

Completing this statement

- Print clearly in BLOCK LETTERS using a black pen only.
- Place **X** in ALL applicable boxes.
- Use a separate form for each rollover payment you are making.

- ❗ Read the instructions carefully. Penalties may apply if you make a false or misleading statement on this form without taking reasonable care.

Section A: Receiving fund

1 **Australian business number (ABN)**

2 **Fund name**

3 **Postal address**

Suburb/town/locality

State/territory

Postcode

Country if other than Australia

4 (a) **Unique superannuation identifier (USI)**

(b) **Member client identifier**

Section B: Member's details

5 Tax file number (TFN)

6 Full name

Title:

Family name

First given name

Other given names

7 Residential address

Suburb/town/locality

State/territory

Postcode

Country if other than Australia

8 Date of birth

9 Sex

10 Daytime phone number (include area code)

11 Email address (if applicable)

Section C: Rollover transaction details

! Include dollars and cents. The totals at item 13 and 14 must both equal the amount of the rollover payment.

12 Service period start date

13 Tax components

Tax-free component \$

KiwiSaver tax-free component \$

Taxable component:

Element taxed in the fund \$

Element untaxed in the fund \$

Tax components TOTAL \$

! Make sure you apply the proportioning rule to the tax components if you are not rolling over the member's full interest in your superannuation fund.

14 Preservation amounts

Preserved amount \$ 149,034.81
KiwiSaver preserved amount \$
Restricted non-preserved amount \$
Unrestricted non-preserved amount \$

Preservation amounts TOTAL \$ 149,034.81

❗ If the rollover payment contains a **KiwiSaver preserved amount**, you can't make the rollover payment to a self-managed superannuation fund (SMSF) under the preservation rules.

Section D: Non-complying funds

❗ Only complete this section if you are a trustee of a non-complying fund.

15 Contributions made to a non-complying fund on or after 10 May 2006

\$

Section E: Transferring fund

16 Fund ABN 15 793 714 265

17 Fund name

MUMS FAVOURITES SUPERANNUATION FUND

18 Contact name

Title: MR

Family name PETERS

First given name ERICH

Other given names

19 Daytime phone number (include area code)

02 4938 0587

20 Email address (if applicable)

eric54@mysoul.com.au

Section F: Declaration

Complete the declaration that applies to you. Print your full name then sign and date declaration.

- ⚠ Before you sign the declaration, check that you have provided true and correct information. Penalties may be imposed for giving false or misleading information.

Trustee, director or authorised officer declaration

Complete this declaration if you are the trustee, director or authorised officer of the superannuation fund or other provider shown in section E.

I declare that the information contained in the statement is true and correct.

Name (BLOCK LETTERS)

ERICH PETERS

Trustee, director or authorised officer signature

Date

05 MAY 2022

OR

Authorised representative declaration

Complete this declaration if you are an authorised representative of the superannuation fund or other provider shown in section E.

I declare that:

- I have prepared the statement with the information supplied by the superannuation provider
- I have received a declaration made by the superannuation provider that the information provided to me for the preparation of this statement is true and correct
- I am authorised by the superannuation provider to give the information in the statement to the ATO.

Name (BLOCK LETTERS)

Authorised representative signature

Date

Tax agent number (if you are a registered tax agent)

Where to send this form

- ⚠ Do not send this form to the ATO.

If the rollover data standards do not apply to the transaction, you must do all of the following:

- send the form to the receiving fund in section **A** within seven days of paying the rollover
- provide a copy to the member in section **B** within 30 days of paying the rollover
- keep a copy in your records for five years.

If the rollover data standards do apply to the transaction, you must do all of the following:

- comply with the data standard requirements for the fund-to-fund interaction (do not send this form to the receiving fund in section **A**)
- use this form only to provide a statement to the member in section **B** within 30 days of paying the rollover
- keep a copy of the member statement in your records for five years.

Your Industry Super statement

1 July 2021 to 30 June 2022

Member number: 9867375



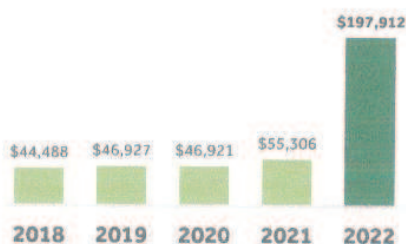
017 / 073937
Miss Kaitlin Peters
1272 Leggetts Drive
MOUNT VINCENT NSW 2323

Your super balance

\$197,912.00

at 30 June 2022

Your balance history



Your future income

Based on your recent super contributions, your estimated retirement income from age 67 to 92 could be:

\$1,142
a fortnight

Getting close

You're tracking pretty well for retirement.*

▶ That's \$177 a fortnight more than last year.

How much could you need in retirement?



Live modestly

\$820 a fortnight



Live comfortably

\$1,259 a fortnight

* Based on half of the couple's ASFA Retirement Standard figures at March 2022 - visit superannuation.asn.au

Market ups and downs are a normal part of investing



Short-term drops in your super can be uncomfortable, but changing investments in a downturn could cost you thousands in retirement.

Our options are designed to ride out market falls and keep your super growing over the long term.

Visit cbussuper.com.au/my-statement for FAQs or to register for a volatility webinar.

Need a little boost?

If you can afford to add an extra \$18 a week to your super, your estimate could grow to:

\$1,259
a fortnight

Get started today at cbussuper.com.au/boostsuper



This is a glimpse of what super could give you in retirement. To learn more see page 6.



Insurance

We offer members access to cover for some of the toughest jobs out there.

At 30 June 2022, you had death and total and permanent disablement (TPD) cover.

Cover type	Weekly cost	Amount	Occupation category
Death: 4 units	\$5.72	\$208,000	Manual
TPD: 4 units	\$7.20	\$145,600	Manual

Your insurance cover is based on your recorded age of 33.

A death and/or TPD payment is made up of your account balance plus the value of any insurance cover. This will change as your balance or insurance cover changes and as you get older.

Insurance payments are available if you have cover at the time of your death or disablement due to accident and/or illness and you meet the insurer's terms and conditions.

Visit cbussuper.com.au/forms for information on insurance payments available, how they are paid, the cost of having insurance and how it could impact on your retirement savings.

Need to make a claim?

Call our claims line on **1300 722 152** and we'll help you.



Log into your account to apply, change or cancel your cover or visit cbussuper.com.au/insurance to explore your options.



Beneficiaries

Name	Proportion
Jessica Robertson	100%

If something happens to you, who gets your savings?

Your nomination is non-binding, so we'll consider your nominations when deciding how to pay your super. However, we must also consider other people who may be eligible at the time of your death. Making a binding nomination can give you more certainty. Watch our videos at cbussuper.com.au/insurance.



To see all beneficiary details or to renew, change or cancel your nomination, log into your account at cbussuper.com.au/login.



Account summary

Balance at 1 July 2021	\$55,306.03	Fees and costs summary	
Added		Fees deducted directly from your account	-\$574.82
Contributions	\$960.00	This amount has been deducted directly from your account (reflected in the transactions listed on this statement). It includes:	
Rollovers	\$149,034.81	Administration fees	-\$251.82
Deducted		Transaction fees (including insurance premiums)	-\$323.00
Investment loss	-\$6,670.02	Fees and costs deducted from your investment	-\$531.24
Administration fees	-\$251.82	This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment but are not reflected as transactions listed on this statement or in the <i>Additional explanation of fees and costs</i> . It includes:	
Insurance premiums	-\$323.00	Investment fees	-\$531.24
Government taxes	-\$144.00	Total fees and costs you paid	-\$1,106.06
Balance at 30 June 2022	\$197,912.00	This approximate amount includes all the fees and costs which affected your investment during the period.	



Read the additional explanation of your fees and costs on page 5 for more details.



How your super's invested

Your investment options at 30 June 2022

Investment option	Current balance	Existing balance split	Future contribution split
Growth (MySuper)	\$197,912	100%	100%



If you need help exploring your investment options, give our Advice Services team a call today on 1300 361 784 (option 4).



Super performance

Returns (% per year) at 30 June 2022 for your super investments

Investment option	1 year	5 years	10 years	Since inception
Growth (MySuper) [†]	-3.77	6.55	8.96	8.88

Investment earnings are applied to your account at 30 June each year, or when you make an investment change. Earnings can be positive or negative. If you changed investment option, withdrew money or received contributions, a combination of crediting rates^{††} have been used to work out your super's performance. The 1, 5 or 10-year returns shown above may not be the same as your super performance.

[†] Growth (MySuper) was called Growth (Cbus MySuper) until 14 February 2022.

^{††} Cbus' crediting rate is based on returns minus investment fees, taxes, and until 31 January 2020, the percentage-based administration fee. Excludes fees and costs that are deducted directly from members' accounts. Past performance is not a reliable indicator of future performance.



View the latest performance of all Cbus investment options at cbussuper.com.au/investments. Compare our performance on the MySuper dashboard at cbussuper.com.au/dashboard.



Need help understanding your statement or investment returns?



Visit cbussuper.com.au/my-statement for helpful statement FAQs and videos on market volatility.





Investment changes

You haven't changed your investments between 1 July 2021 and 30 June 2022



If you need help exploring your investment options, give our Advice Services team a call today on 1300 361 784 (option 4).



Transactions

All amounts added and deducted* this year, except for any co-contributions or payments for June 2022, which will appear on next year's statement. Adjustments are corrections and may appear as negative or positive.

If you think contributions are missing, talk to your employer or contact us.

Transaction date	Description	Payment period	Weeks paid	Employer contributions	After tax	Before tax (incl. salary sacrifice)	Total
01/07/21	Opening balance						\$55,306.03
02/05/22	Mum'S Favourites Pty Ltd	01/01/22 - 31/03/22	12	\$960.00	\$0.00	\$0.00	\$960.00
06/05/22	Mums Favourites Superannuation Fund			\$0.00	\$149,034.81	\$0.00	\$149,034.81
30/06/22	Total		12	\$960.00	\$149,034.81	\$0.00	\$149,994.81
				Administration fees			-\$251.82
				Insurance premiums			-\$323.00
				Government contribution tax			-\$144.00
				Investment loss			-\$6,670.02
30/06/22	Closing balance						\$197,912.00

* Details of fees deducted directly from your account and fees and costs deducted from your investment are in the Account Summary on page 2 of this statement.

Accessing your super

Preserved – generally available after you reach your preservation age and retire, or meet another condition of release \$197,912.00

This statement shows your closing balance (withdrawal benefit) at 30 June 2022. If you withdraw your super after this date, the amount may change due to taxes, fees, insurance costs, contributions or investment earnings. Ask us to confirm your balance before making any changes based on this statement or view your account online at cbussuper.com.au/login.

Unpaid super

We have a range of services to assist you recover unpaid super. Cbus can provide limited personal information to union delegates or officials to check the status of your super contributions. To opt out of this service, visit our website at cbussuper.com.au/opt-out.



Billers code: 58545

Ref: 3 950 198 673 751

BPAY – Add to your super by phone or online via your bank, credit union or building society using the details here.

Additional explanation of fees and costs

The main fees and costs that may have affected your account are explained below.

Administration fees – A fee of \$2 a week plus a fee of 0.19% of your account balance a year (up to a maximum of \$1,000 a year) is deducted monthly or when you close your account. From 2 July 2022, the weekly administration fee has reduced to \$1.50 per week.

Cbus Self Managed fees – A portfolio administration fee of \$20 a month and an asset value fee of 0.08% of your Cbus Self Managed balance (capped at \$760 a year), is deducted monthly. Brokerage will depend on how often you trade and the assets you invest in.

Fee cap refund – If your account balance is less than \$6,000 at the end of the financial year, the total administration fees, investment fees and indirect costs are capped at 3% of your account balance. Any amount charged above this cap will be refunded to you.

Financial planner payment – Up to \$5,000 a financial year (if you are eligible and as agreed with your financial planner).

Government taxes – 15% tax on employer and salary sacrifice contributions and any personal contributions you've claimed as a deduction. The benefit of any tax deduction is used to reduce costs.

Insurance premiums – Fees are deducted monthly and can change if you've updated your cover, had a birthday, changed occupational category or division, or your salary has changed. Your insurance cover can also stop automatically.

For more information, read your Insurance guide at cbussuper.com.au/forms.

Investment fees – Vary for investment options and include the costs of managing your investments, fees paid to external/internal investment managers, custodians and asset consultants, transaction costs, property management related expenses and bank fees. These fees are deducted from the investment returns before the crediting rate is applied to your account.

For full details, see your Product Disclosure Statement or cbussuper.com.au/fees.

No TFN tax – If we don't have your tax file number, you may pay extra tax. If you give us your TFN, you may be able to get a refund of some, or all, of this extra tax. Find out more at cbussuper.com.au/tfn.



Your future

What will your future look like?

Whatever you're looking forward to, your super could help you get there.



More travel?



More leisure?



More time with family and friends?

Understanding your retirement income estimate

On page 1 you see how much your super could give you as a fortnightly income in retirement, based on your recent super contributions (saving as you are now) and if you added more to your super each week from now on. These two estimates are detailed in the table below and how we've calculated them is set out over the next two pages.

		Saving as you are now	Adding an extra \$18 a week
Age 67	Your super balance at retirement	\$525,000	\$578,000
From 67 to 92	Your annual super income	\$29,700	\$32,723
	Your age pension amount	\$0	\$0
	Your total income in retirement	\$29,700 per year \$1,142 per fortnight	\$32,723 per year \$1,259 per fortnight



Remember, this is the estimated income you could receive from age 67. You might receive a higher age pension later in life because it's based on your income and assets. As you start drawing down your super, the value of your assets decreases, so you may become eligible for more age pension.

What this estimate means

The projections are just an estimate, not a guarantee. The actual money you get in your retirement may be very different from these estimates. The super amounts are shown in today's dollars (so you can compare them with your current living costs). This does not consider any other super accounts that you may hold or other assets that you own.

The age pension estimate is shown based on the current pension rate for a couple. This amount represents the amount payable to you and does not include any estimate of the age pension payable to your partner. It assumes that at retirement your partner has the same amount of super as you, and that you and your partner jointly own your own home and have no other assets or income, including other super accounts.

You may not be eligible for some or all of this age pension amount if you (or your partner) have income or assets in addition to your Cbus account or your own home.

Age pension rates and eligibility rules may change between now and when you retire. The age pension amount shown at retirement age may also change during retirement as your personal circumstances change. The Department of Human Services rate estimator lets you estimate your payment rate of age pension, based on your current or proposed circumstances. It does not work out if you will be eligible for a payment.

To use the rate estimator, go to humanservices.gov.au/estimators.

How you could have more

If you were retiring now, would your estimated income be enough for you?

If not, some simple changes now could make your super go further when you need it. What's best for you will depend on your situation, but you may want to:

- ▶ **Combine accounts (to avoid extra fees)**
- ▶ **Review your investment choice**
- ▶ **Add a bit extra if you can**

Keep in mind that while the ASFA Retirement Standards provide an estimate of how much a modest and comfortable retirement might cost in today's terms (updated quarterly), we recommend that you consider your personal circumstances and check the ASFA website.



You can get advice on your super with Cbus at no extra cost. Build a better future today. Call our Advice Services team on 1300 361 784 (option 4).

Your future

Understanding your retirement income estimate

How your retirement estimate was worked out

Your estimate was worked out using these assumptions and figures:

- \$197,912.00 in your Cbus account at 30 June 2022
- administration fees and costs of \$251.82 a year and insurance premiums of \$323.00 a year (these amounts may change over time)
- your wages will increase at the same rate as inflation
- investment earnings of 3% a year after inflation and investment fees
- your super contributions in the past year (called your recent super contributions in this estimate) will continue unchanged until you retire
- you'll retire at 67
- you want your super to last for 25 years, until you're 92 (around one in six men and one in four women who reach 67 will live past 92)
- current super and tax laws stay the same.

These are standard assumptions set by ASIC with input from the Australian Government Actuary. They may not match your actual circumstances either now or in the future. Also, the figures used may differ from those shown in your member statement. The annual income shown does not include any deductions for income tax you may have to pay.



For more about how your estimate was calculated or the assumptions, call us or visit cbussuper.com.au/rie.

How your improved outlook was calculated

Your improved outlook estimates the difference you could make if you contribute more each week. This estimate is worked out using the *Retirement income estimate calculator* at cbussuper.com.au/income (as at 30 June 2022).

The estimate is based on a number of assumptions (e.g. retirement age and investment return). The assumptions and figures used are the same as your retirement income estimate (set out above) except that it assumes that you make an extra contribution to your super each week.

You can use the *Retirement income estimate calculator* to work out an estimate that suits your own goals and circumstances. You can also view and change the calculator's standard default assumptions (including statutory assumptions).

When considering how much to contribute, make sure you consider the caps placed on how much you can contribute each year. We have not taken into account other savings you have or contributions you might also be making to other super funds outside of this account. You should also consider your own savings goals and how much you can afford to contribute.

For details on this estimate visit the *Retirement income estimate calculator* at cbussuper.com.au/income.

What you will actually get when you retire

The actual amount of money you get in retirement may vary considerably from the retirement income estimate or any other estimate.

Factors that influence what you will get include:

- the investment options you choose – for example, Cash, Diversified Fixed Interest, Conservative, Conservative Growth, Indexed Diversified, Property, Growth (MySuper), Growth Plus, High Growth, Australian Shares, Overseas Shares or Cbus Self Managed
- the performance of your investment
- any changes you make to your investment options over the life of your investment
- the total fees charged in relation to your account
- when you retire and get access to your super
- the super contributions you and your employer make
- whether you choose to commence an account-based pension or non-account-based income stream when you retire
- any allowance you make for a pension for your spouse or partner, and
- whether you receive any age pension or other government benefit.

Estimates have been calculated assuming all current rules concerning super and taxing super remain in place. Estimates only apply to your super account with Cbus.

Getting help

Don't make changes to your retirement savings arrangements based on estimates. Before you make changes, you should get further information or advice.

Online calculators let you explore your potential retirement income in more detail. They let you personalise the estimate and show how you can improve your retirement income.

These calculators include our *Retirement income estimate calculator* at cbussuper.com.au/calculators and ASIC's MoneySmart retirement planner at moneysmart.gov.au.

The *Retirement income estimate calculator* lets you calculate your estimate using different assumptions and figures to those in this statement (e.g. you can use different contribution levels, investment returns and retirement ages).

Any questions?

We're required to give you any information you reasonably need to understand your super and this statement, so if you have any questions just let us know.

Call: **1300 361 784** (8am to 8pm AEST/AEDT Monday to Friday)

Email: cbusenq@cbussuper.com.au

Write to: **Locked Bag 5056, Parramatta NSW 2124**

We work hard to give you the best service we can and resolve any questions or issues as quickly as possible. But if you have any complaints, we want to hear from you.

Your complaint will be treated seriously, and investigated fairly and thoroughly. If you're not happy with the outcome, you can call the Australian Financial Complaints Authority (AFCA) on **1800 931 678** or visit their website at afca.org.au



Find out more at cbussuper.com.au/complaint.

Get the latest Annual Report online at cbussuper.com.au/AnnualReport or call us for a copy.



Cbus
Locked Bag 5056
PARRAMATTA NSW 2124



1300 361 784
8am to 8pm (AEST/AEDT)
Monday to Friday



cbusenq@cbussuper.com.au
cbussuper.com.au
Log in to chat to us online



Visit Cbus in person
cbussuper.com.au/contact

This is general information not personal advice. This information is about Cbus and doesn't take into account your specific needs. You should look at your own financial position, objectives and requirements before making any financial decisions. Read the relevant Cbus Product Disclosure Statement to decide whether Cbus is right for you. Call Cbus on **1300 361 784** or visit cbussuper.com.au/pds for a copy. Also read the relevant Target Market Determination at cbussuper.com.au/tmd. Insurance is issued under a group policy with our insurer, TAL Life Limited ABN 70 050 109 450, AFSL 2337848. Cbus' Trustee: United Super Pty Ltd ABN 46 006 261 623 AFSL 233792 Cbus ABN 75 493 363 262 MySuper authorisation 75 493 363 262 4/3.

48500 - Income Tax Expense

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	\$2,896.30	\$10,932.55	(73.51)%
TOTAL		CY Balance	LY Balance	
		\$2,896.30	\$10,932.55	

Supporting Documents

- 2022 Income Tax Expense.pdf 48500

Notes

Rachel Barrett

Note | 48500

04/01/2023 14:58

\$6,524.07 current tax + -\$3,649.71 deferred tax current year transactions + \$21.93 deferred tax capital loss carried forward recouped + \$0.01 deferred tax report rounding = \$2,896.30

Mums Favourites Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2022



	2022
	\$
Benefits accrued as a result of operations	246,624.03
Less	
Exempt current pension income	5,896.00
Accounting Trust Distributions	4,485.40
Non Taxable Contributions	440,000.00
	<u>450,381.40</u>
Add	
Decrease in MV of investments	72,567.25
SMSF non deductible expenses	77.00
Pension Payments	31,500.00
Franking Credits	1,665.03
Foreign Credits	595.05
Taxable Trust Distributions	642.71
Distributed Foreign income	4,240.37
Benefits Paid/Transfers Out	149,034.81
	<u>260,322.22</u>
SMSF Annual Return Rounding	2.15
	<u>56,567.00</u>
Taxable Income or Loss	<u>56,567.00</u>
Income Tax on Taxable Income or Loss	8,485.05
Less	
Franking Credits	1,665.03
Foreign Credits	295.95
	<u>6,524.07</u>
CURRENT TAX OR REFUND	<u>6,524.07</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(13,469.00)
AMOUNT DUE OR REFUNDABLE	<u>(6,685.93)</u>

Mums Favourites Superannuation Fund

Deferred Tax Reconciliation

For The Period 01 July 2021 - 30 June 2022



Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
Revaluations					
CSL.AX	CSL Limited	202.44	67.48	134.96	67.12
NCM.AX	Newcrest Mining Limited	(3,062.45)	(1,020.82)	(2,041.63)	(1,015.40)
NXT.AX	Nextdc Limited	(380.92)	(126.98)	(253.94)	(126.30)
COH.AX	Cochlear Limited	(1,793.15)	(597.72)	(1,195.43)	(594.55)
VLUE.AX	Vaneck Msci International Value Etf	(3,391.93)	(1,130.64)	(2,261.29)	(1,124.65)
IVV.AX	Ishares S&p 500 Etf	(14,387.03)	(4,795.68)	(9,591.35)	(4,770.26)
EDV.AX	Endeavour Group Limited	5.75	1.92	3.83	1.90
SUN.AX	Suncorp Group Limited	(519.20)	(173.06)	(346.14)	(172.15)
VEQ.AX	Vanguard Ftse Europe Shares Etf	(7,844.19)	(2,614.73)	(5,229.46)	(2,600.87)
ORG.AX	Origin Energy Limited	(2,886.54)	(962.18)	(1,924.36)	(957.08)
COL.AX	Coles Group Limited.	(695.43)	(231.81)	(463.62)	(230.58)
RMD.AX	Resmed Inc	(663.65)	(221.22)	(442.43)	(220.04)
MQG.AX	Macquarie Group Limited	(3,974.16)	(1,324.72)	(2,649.44)	(1,317.70)
ASX.AX	ASX Limited	(332.25)	(110.75)	(221.50)	(110.16)
SEK.AX	Seek Limited	(2,758.88)	(919.62)	(1,839.26)	(914.76)
BHP.AX	BHP Group Limited	(5,883.15)	(1,961.05)	(3,922.10)	(1,950.66)
WDS.AX	Woodside Energy Group Ltd	224.64	74.88	149.76	74.48
WES.AX	Wesfarmers Limited	(1,507.99)	(502.67)	(1,005.32)	(500.00)
WOW.AX	Woolworths Group Limited	(1,305.50)	(435.17)	(870.33)	(432.86)
CBA.AX	Commonwealth Bank Of Australia.	(8,498.94)	(2,832.98)	(5,665.96)	(2,817.97)

Mums Favourites Superannuation Fund

Deferred Tax Reconciliation

For The Period 01 July 2021 - 30 June 2022



Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
ALL.AX	Aristocrat Leisure Limited	292.94	97.65	195.29	97.13
WBC.AX	Westpac Banking Corporation	(5,666.19)	(1,888.73)	(3,777.46)	(1,878.72)
RHC.AX	Ramsay Health Care Limited	(1,560.00)	(520.00)	(1,040.00)	(517.24)
QPON.AX	Betashares Australian Bank Senior Floating Rate Bond Etf	(1,831.42)	(610.47)	(1,220.95)	(607.24)
IJR.AX	Ishares S&p Small-cap Etf	(2,851.00)	(950.33)	(1,900.67)	(945.30)
IJP.AX	Ishares Msci Japan Etf	(425.47)	(141.83)	(283.64)	(141.07)
CAR.AX	Carsales.com Limited.	(1,073.58)	(357.86)	(715.72)	(355.96)
		(72,567.25)	(24,189.09)	(48,378.16)	(24,060.89)
Tax Deferred Distributions					
QPON.AX	Betashares Australian Bank Senior Floating Rate Bond Etf	0.02	0.00	0.02	0.01
VEQ.AX	Vanguard Ftse Europe Shares Etf	(76.07)	0.00	(76.07)	(37.83)
VLUE.AX	Vaneck Msci International Value Etf	(467.81)	0.00	(467.81)	(232.66)
		(543.86)	0.00	(543.86)	(270.49)
Total		(73,111.11)	(24,189.09)	(48,922.02)	(24,331.38)

Deferred Tax Liability (Asset) Summary

Opening Balance	(906.20)
Current Year Transactions	(3,649.71)
Total Capital Losses	0.00
Total Tax Losses	0.00
Deferred Tax WriteBacks/Adjustment	0.00
Capital Loss carried forward recouped	21.93
Tax Loss carried forward recouped	0.00
Deferred Tax report rounding	0.01
Closing Balance	<hr/> (4,533.97) <hr/>

49000 - Profit/Loss Allocation Account

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	\$243,727.73	\$253,491.56	(3.85)%
TOTAL		CY Balance	LY Balance	
		\$243,727.73	\$253,491.56	

Supporting Documents

No supporting documents

50000 - Members

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
PETERI00001A	Peters, Erich - Accumulation (Accumulation)	(\$665,092.99)	(\$137,500.00)	\$81.33	\$775,092.99	\$4,117.05	(\$23,301.62)	(96.5)%
PETERI00002P	Peters, Erich - Pension (Account Based Pension)		(\$665,092.99)	\$29,852.40	\$17,660.00		(\$617,580.59)	
PETERI00003P	Peters, Erich - Pension (Account Based Pension 2)		(\$110,000.00)	\$4,962.83	\$1,800.00		(\$103,237.17)	
PETKAI00001A	Peters, Kaitlin - Accumulation (Accumulation)	(\$148,074.81)	(\$2,456.00)	\$1,384.40	\$149,034.81	\$111.60		100%
PETSUS00001A	Peters, Susan - Accumulation (Accumulation)	(\$385,847.27)	(\$357,500.00)	\$85.09	\$715,847.27	\$4,117.06	(\$23,297.85)	(93.96)%
PETSUS00002P	Peters, Susan - Pension (Transition to Retirement Pension)		(\$385,847.27)	\$17,194.82	\$7,720.00	(\$1,867.78)	(\$362,800.23)	
PETSUS00003P	Peters, Susan - Pension (Transition to Retirement Pension 2)		(\$330,000.00)	\$14,775.31	\$4,320.00	(\$1,620.65)	(\$312,525.34)	

TOTAL	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance
	(\$1,199,015.07)	(\$1,988,396.26)	\$68,336.18	\$1,671,475.07	\$4,857.28	(\$1,442,742.80)

Supporting Documents

- Members Statements [Report](#)
- 2022 ATO Fund Details - Erich.pdf [PETERI00001A](#)
- 2022 ABP Pension Commencement Reports for Erich 01-07-2021 - unsigned.pdf [PETERI00002P](#) 3P Pension Commencement Reports for Erich 04-11-2021 - unsigned.pdf [PETERI00001A](#)
- 2022 ATO Fund Details - Kaitlin.pdf [PETKAI00001A](#)
- 2022 ATO Total Superannuation Balance - Susan.pdf [PETSUS00001A](#)
- 2022 ATO Fund Details - Susan.pdf [PETSUS00001A](#)
- 2022 TRIS Pension Commencement Reports for Susan 01-07-2021 - unsigned.pdf [PETSUS00002P](#) 3P Pension Commencement Reports for Susan 04-11-2021 - unsigned.pdf [PETSUS00001A](#)
- Members Summary [Report](#)
- 2022 ATO Total Superannuation Balance - Erich.pdf [PETERI00001A](#)
- 2022 ATO Total Superannuation Balance - Kaitlin.pdf [PETKAI00001A](#)
- 2022 ATO Fund Details - Susan.pdf [PETSUS00001A](#)

Standard Checklist

- Attach copies of Members Statements

Mums Favourites Superannuation Fund

Members Statement



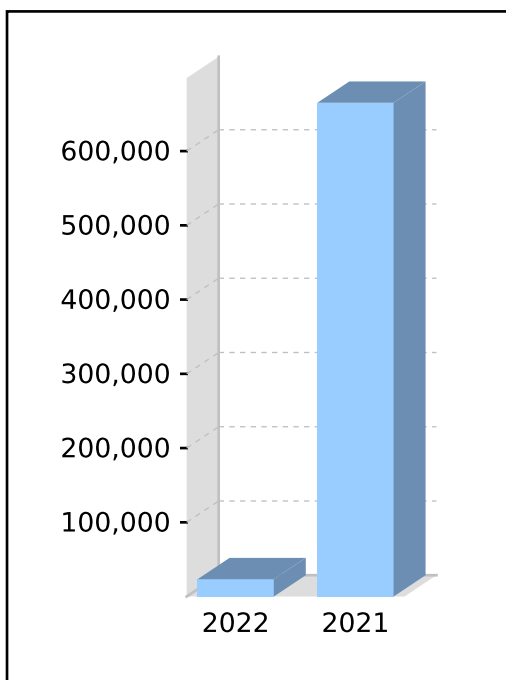
Erich Peters
 1272 Leggetts Drive
 Mount Vincent, New South Wales, 2323, Australia

Your Details

Your Details		Nominated Beneficiaries:	N/A
Date of Birth :	Provided	Nomination Type:	N/A
Age:	68	Vested Benefits:	23,301.62
Tax File Number:	Provided		
Date Joined Fund:	12/06/2012		
Service Period Start Date:	12/06/2012		
Date Left Fund:			
Member Code:	PETERI00001A		
Account Start Date:	12/06/2012		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	23,301.62
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	23,301.62
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	
Taxable	23,301.62



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	665,092.99	665,092.99
<u>Increases to Member account during the period</u>		
Employer Contributions	27,500.00	
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)	110,000.00	
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(81.33)	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	4,125.00	
Income Tax	(7.95)	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out	775,092.99	
Closing balance at 30/06/2022	23,301.62	665,092.99

Mums Favourites Superannuation Fund

Members Statement



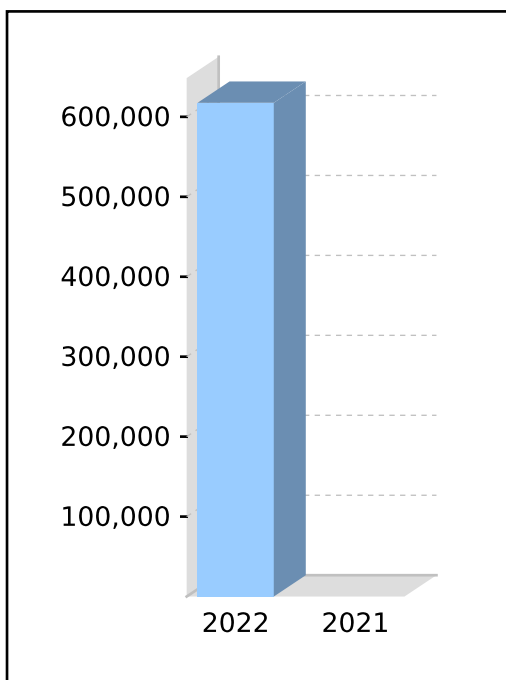
Erich Peters
 1272 Leggetts Drive
 Mount Vincent, New South Wales, 2323, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	68	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	617,580.59
Date Joined Fund:	12/06/2012		
Service Period Start Date:	12/06/2012		
Date Left Fund:			
Member Code:	PETERI00002P		
Account Start Date:	01/07/2021		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension		

Your Balance

Total Benefits	617,580.59
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	617,580.59
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (25.20%)	155,646.04
Taxable	461,934.55



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021		
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(29,852.40)	
Internal Transfer In	665,092.99	
<u>Decreases to Member account during the period</u>		
Pensions Paid	17,660.00	
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	617,580.59	0.00

Mums Favourites Superannuation Fund

Members Statement



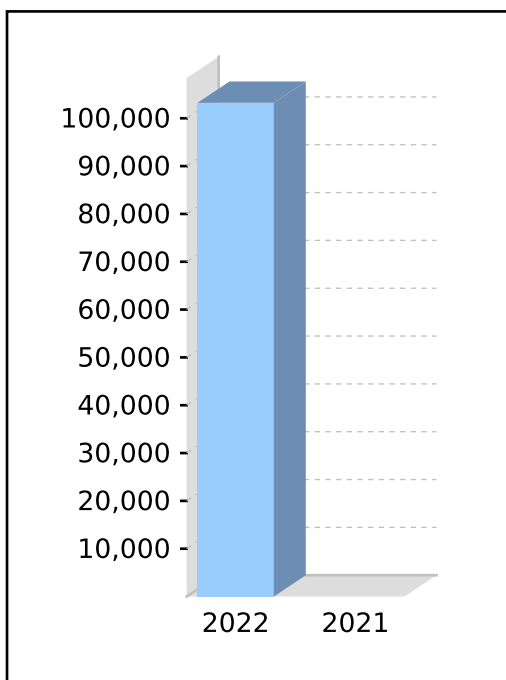
Erich Peters
 1272 Leggetts Drive
 Mount Vincent, New South Wales, 2323, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	68	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	103,237.17
Date Joined Fund:	12/06/2012		
Service Period Start Date:	12/06/2012		
Date Left Fund:			
Member Code:	PETERI00003P		
Account Start Date:	04/11/2021		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 2		

Your Balance

Total Benefits	103,237.17
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	103,237.17
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (100.00%)	103,237.17
Taxable	



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021		
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(4,962.83)	
Internal Transfer In	110,000.00	
<u>Decreases to Member account during the period</u>		
Pensions Paid	1,800.00	
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	103,237.17	0.00

Mums Favourites Superannuation Fund

Members Statement



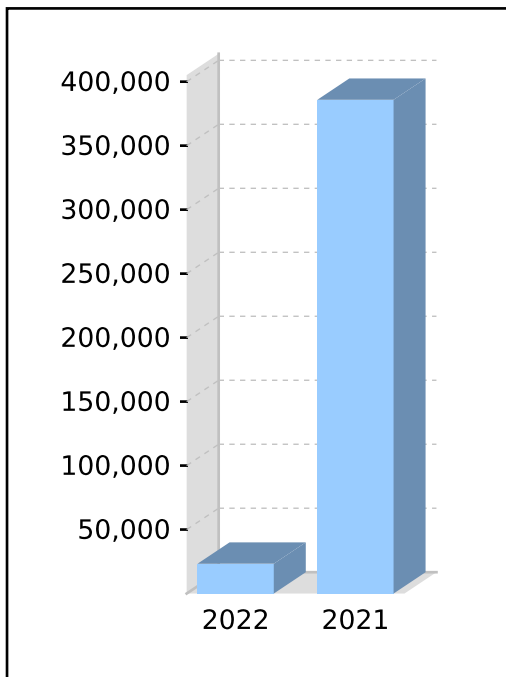
Susan Peters
 1272 Leggetts Drive
 Mount Vincent, New South Wales, 2323, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	63	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	23,297.85
Date Joined Fund:	12/06/2012		
Service Period Start Date:	12/06/2012		
Date Left Fund:			
Member Code:	PETSUS00001A		
Account Start Date:	12/06/2012		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	23,297.85
<u>Preservation Components</u>	
Preserved	23,297.85
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	
Taxable	23,297.85



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	385,847.27	385,847.27
<u>Increases to Member account during the period</u>		
Employer Contributions	27,500.00	
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)	330,000.00	
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(85.09)	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	4,125.00	
Income Tax	(7.94)	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out	715,847.27	
Closing balance at 30/06/2022	23,297.85	385,847.27

Mums Favourites Superannuation Fund

Members Statement



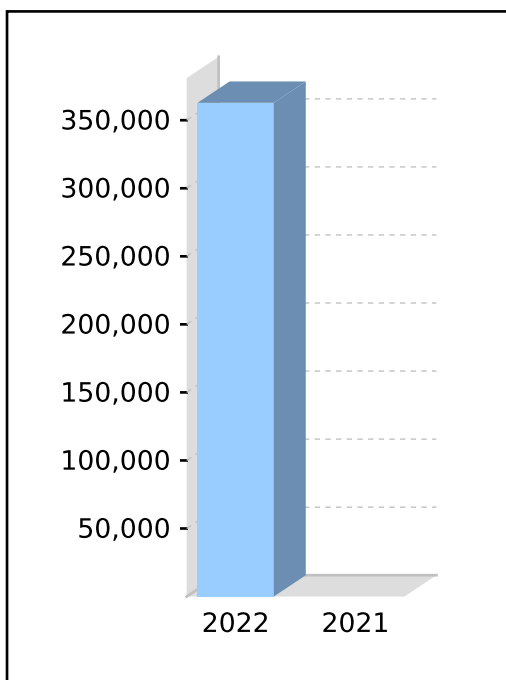
Susan Peters
 1272 Leggetts Drive
 Mount Vincent, New South Wales, 2323, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	63	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	362,800.23
Date Joined Fund:	12/06/2012		
Service Period Start Date:	12/06/2012		
Date Left Fund:			
Member Code:	PETSUS00002P		
Account Start Date:	01/07/2021		
Account Phase:	Accumulation Phase		
Account Description:	Transition to Retirement Pension		

Your Balance

Total Benefits	362,800.23
<u>Preservation Components</u>	
Preserved	362,800.23
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (28.49%)	103,360.05
Taxable	259,440.18



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021		
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(17,194.82)	
Internal Transfer In	385,847.27	
<u>Decreases to Member account during the period</u>		
Pensions Paid	7,720.00	
Contributions Tax		
Income Tax	(1,867.78)	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	362,800.23	0.00

Mums Favourites Superannuation Fund

Members Statement



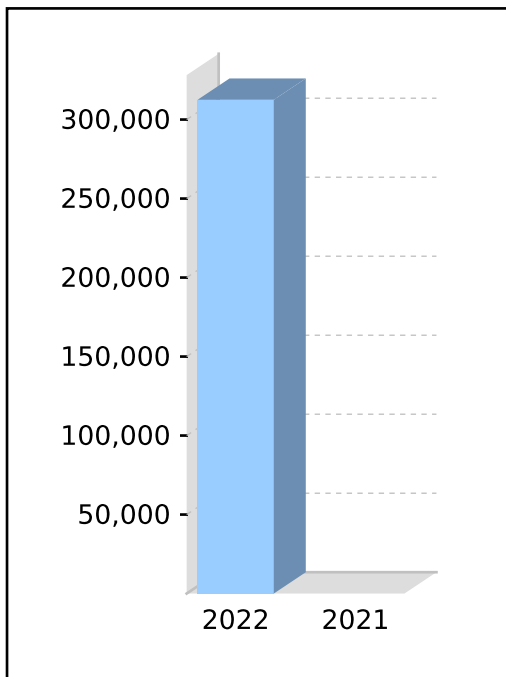
Susan Peters
 1272 Leggetts Drive
 Mount Vincent, New South Wales, 2323, Australia

Your Details

Date of Birth :		Provided	Nominated Beneficiaries:	N/A
Age:		63	Nomination Type:	N/A
Tax File Number:		Provided	Vested Benefits:	312,525.34
Date Joined Fund:		12/06/2012		
Service Period Start Date:		12/06/2012		
Date Left Fund:				
Member Code:		PETSUS00003P		
Account Start Date:		04/11/2021		
Account Phase:		Accumulation Phase		
Account Description:		Transition to Retirement Pension 2		

Your Balance

Total Benefits	312,525.34
<u>Preservation Components</u>	
Preserved	312,525.34
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (100.00%)	312,525.34
Taxable	



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021		
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(14,775.31)	
Internal Transfer In	330,000.00	
<u>Decreases to Member account during the period</u>		
Pensions Paid	4,320.00	
Contributions Tax		
Income Tax	(1,620.65)	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	312,525.34	0.00

Mums Favourites Superannuation Fund

Members Statement



Kaitlin Peters
 1272 Leggetts Drive
 Mount Vincent, New South Wales, 2323, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	33	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	
Date Joined Fund:	12/06/2012		
Service Period Start Date:	12/06/2012		
Date Left Fund:	06/05/2022		
Member Code:	PETKAI00001A		
Account Start Date:	12/06/2012		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

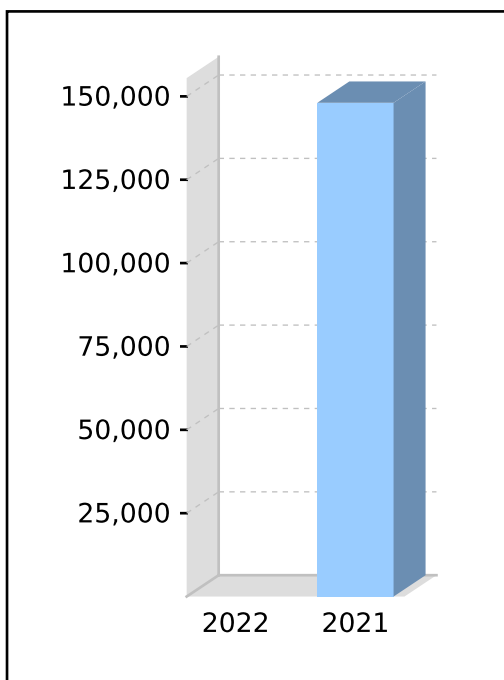
Total Benefits

Preservation Components

- Preserved
- Unrestricted Non Preserved
- Restricted Non Preserved

Tax Components

- Tax Free
- Taxable



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	148,074.81	148,074.81
<u>Increases to Member account during the period</u>		
Employer Contributions	2,456.00	
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(1,384.40)	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	368.40	
Income Tax	(256.80)	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out	149,034.81	
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	0.00	148,074.81

Members Summary

As at 30 June 2022



Opening Balances	Increases				Decreases					Closing Balance
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums	
PETKAI00001A - Accumulation										
148,074.81	2,456.00		(1,384.40)			368.40	(256.80)	149,034.81		
148,074.81	2,456.00		(1,384.40)			368.40	(256.80)	149,034.81		
1,199,015.07	497,456.00	1,490,940.26	(68,336.18)		31,500.00	8,618.40	(3,761.12)	1,639,975.07		1,442,742.80



Fund details

Fund name	THE TRUSTEE FOR MUMS FAVOURITES SUPERANNUATION FUND
Balance	\$665,092.99
As at	30/06/2021
Date reported	30 June 2021
Account opened	12 June 2012
Member account number	SMSF115562626557
Recent contribution	No
Insurance	Unknown

Reported super balance	\$665,092.99
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Manage your contributions

'Reported super balance' may be different to your 'total superannuation balance'. To view your total superannuation balance, go to Contribution details.



Total superannuation balance

Your client's total superannuation balance is used to determine their eligibility to make contributions, receive co-contributions, and their spouse's eligibility to claim a tax offset for spouse contributions they make. For your clients who are members of a self-managed super fund, or small APRA fund, the trustee of the fund will also use their members' total superannuation balance to determine whether the segregated assets method can be used to calculate exempt current pension income.

Date generated 01/01/2023
Total superannuation balance as at 30/06/2021 \$665,092.99

Financial year 2020 - 2021

Accumulation phase **\$665,092.99 CR**

Fund MUMS FAVOURITES SUPERANNUATION FUND
USI 0000000000000000
Account number SMSF115562626557
Amount \$665,092.99 CR

Retirement phase **\$0.00**

Fund MUMS FAVOURITES SUPERANNUATION FUND
USI 0000000000000000
Account number SMSF115562626557
Amount \$0.00

Total superannuation balance as at 30 June 2021 **\$665,092.99 CR**

Financial year 2019 - 2020

Accumulation phase **\$556,671.59 CR**

Fund MUMS FAVOURITES SUPERANNUATION FUND
USI 0000000000000000
Account number SMSF115562626557
Amount \$556,671.59 CR

Retirement phase **\$0.00**

Fund	MUMS FAVOURITES SUPERANNUATION FUND
USI	00000000000000
Account number	SMSF115562626557
Amount	\$0.00

Total superannuation balance as at 30 June 2020 **\$556,671.59 CR**

Financial year 2018 - 2019

Accumulation phase **\$522,304.69 CR**

Fund	MUMS FAVOURITES SUPERANNUATION FUND
USI	00000000000000
Account number	SMSF115562626557
Amount	\$522,304.69 CR

Retirement phase **\$0.00**

Fund	MUMS FAVOURITES SUPERANNUATION FUND
USI	00000000000000
Account number	SMSF115562626557
Amount	\$0.00

Total superannuation balance as at 30 June 2019 **\$522,304.69 CR**

Financial year 2017 - 2018

Accumulation phase **\$501,803.63 CR**

Fund	THE TRUSTEE FOR MUMS FAVOURITES SUPERANNUATION FUND
Account number	1
Amount	\$501,803.63 CR

Total superannuation balance as at 30 June 2018 **\$501,803.63 CR**

Financial year 2016 - 2017

Accumulation phase**\$471,769.71 CR**

Fund	THE TRUSTEE FOR MUMS FAVOURITES SUPERANNUATION FUND
Account number	1
Amount	\$471,769.71 CR

Total superannuation balance as at 30 June 2017**\$471,769.71 CR**

1 July 2021

Mums Favourites Superannuation Fund
C/- Mr Erich Peters
1272 Leggetts Drive
MOUNT VINCENT, NSW 2323

Dear Erich

**Mums Favourites Superannuation Fund
Commencement of Account Based Pension**

I wish to commence an Account Based Pension effective 1 July 2021.

I confirm that I have met the Condition of Release of Attaining Age 65.

The purchase price for the pension is to be the entire balance of my Accumulation account.

I understand that the current balance of my Accumulation account is approximately \$665,092.99, which is comprised of the following components:

Taxable - Taxed Element:	\$497,473.83
Tax Free:	\$167,619.16

I authorise my tax agent to lodge the Transfer Balance Account Report in relation to the Pension Establishment for this Account Based Pension to the ATO.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Erich Peters
1272 Leggetts Drive
MOUNT VINCENT, NSW 2323

**MINUTES OF THE MEETING OF THE TRUSTEES OF
MUMS FAVOURITES SUPERANNUATION FUND
HELD ON 1 JULY 2021 AT
1272 LEGGETTS DRIVE, MOUNT VINCENT NSW**

PRESENT: Erich Peters
Susan Peters
Kaitlin Peters

PENSION COMMENCEMENT: An application to start a pension received from Mr Erich Peters was TABLED as follows:

Type of Pension:	Account Based Pension
Pension Start Date:	1 July 2021
Purchase Amount:	\$665,092.99

CONDITION OF RELEASE: It was RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65, and was entitled to access their benefits as an Account Based Pension

REVIEW OF TRUST DEED: It was RESOLVED that the payment of benefits as an Account Based Pension was allowed under the fund's trust deed.

INVESTMENT STRATEGY: Given that the fund's current investment strategy provides sufficient liquidity to enable the Trustee(s) to meet all pension payments, the Trustee(s) resolved that the fund's strategy remains unchanged following the commencement of the pension.

It was NOTED that the pension is expected to be paid for a number of years, and as such the retention of long term growth assets is appropriate for the pension.

PAPERWORK: It was RESOLVED to request the fund administrators to attend to the completion of the following paperwork to give effect to the establishment of the pension:

1. Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from pension payments if required, and
2. Complete requests and arrange for Actuarial Certificates if required.

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

..... Dated:/...../.....
Erich Peters
Chairperson

1 July 2021

Mr Erich Peters
1272 Leggetts Drive
MOUNT VINCENT, NSW 2323

Dear Erich

**Mums Favourites Superannuation Fund
Commencement of Account Based Pension**

We confirm that the commencement of your Account Based Pension has been completed.

The account has been established with a balance of \$665,092.99, and which is comprised of the following components:

Taxable - Taxed Element:	\$497,473.83
Tax Free:	\$167,619.16

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Erich Peters
Trustee
1272 Leggetts Drive
MOUNT VINCENT, NSW, 2323

4 November 2021

Mums Favourites Superannuation Fund
C/- Mr Erich Peters
1272 Leggetts Drive
MOUNT VINCENT, NSW 2323

Dear Erich

**Mums Favourites Superannuation Fund
Commencement of Account Based Pension**

I wish to commence an Account Based Pension effective 4 November 2021.

I confirm that I have met the Condition of Release of Attaining Age 65.

The purchase price for the pension is to be the entire balance of my Accumulation account.

I understand that the current balance of my Accumulation account is approximately \$110,000.00, which is comprised of the following components:

Tax Free:	\$110,000.00
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I authorise my tax agent to lodge the Transfer Balance Account Report in relation to the Pension Establishment for this Account Based Pension to the ATO.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Erich Peters
1272 Leggetts Drive
MOUNT VINCENT, NSW 2323

**MINUTES OF THE MEETING OF THE TRUSTEES OF
MUMS FAVOURITES SUPERANNUATION FUND
HELD ON 4 NOVEMBER 2021 AT
1272 LEGGETTS DRIVE, MOUNT VINCENT NSW**

PRESENT: Erich Peters
Susan Peters
Kaitlin Peters

PENSION COMMENCEMENT: An application to start a pension received from Mr Erich Peters was TABLED as follows:

Type of Pension:	Account Based Pension
Pension Start Date:	4 November 2021
Purchase Amount:	\$110,000.00

CONDITION OF RELEASE: It was RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65, and was entitled to access their benefits as an Account Based Pension

REVIEW OF TRUST DEED: It was RESOLVED that the payment of benefits as an Account Based Pension was allowed under the fund's trust deed.

INVESTMENT STRATEGY: Given that the fund's current investment strategy provides sufficient liquidity to enable the Trustee(s) to meet all pension payments, the Trustee(s) resolved that the fund's strategy remains unchanged following the commencement of the pension.

It was NOTED that the pension is expected to be paid for a number of years, and as such the retention of long term growth assets is appropriate for the pension.

PAPERWORK: It was RESOLVED to request the fund administrators to attend to the completion of the following paperwork to give effect to the establishment of the pension:

1. Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from pension payments if required, and
2. Complete requests and arrange for Actuarial Certificates if required.

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

..... Dated:/...../.....
Erich Peters
Chairperson

4 November 2021

Mr Erich Peters
1272 Leggetts Drive
MOUNT VINCENT, NSW 2323

Dear Erich

**Mums Favourites Superannuation Fund
Commencement of Account Based Pension**

We confirm that the commencement of your Account Based Pension has been completed.

The account has been established with a balance of \$110,000.00, and which is comprised of the following components:

Tax Free: \$110,000.00

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Erich Peters
Trustee
1272 Leggetts Drive
MOUNT VINCENT, NSW, 2323



Fund details

Fund name	THE TRUSTEE FOR AUSTRALIAN DEFENCE FORCE SUPERANNUATION SCHEME
Fund ABN	90302247344
Unique superannuation identifier (USI)	90302247344001
Balance	\$16,959.00
As at	30/06/2022
Date reported	30 June 2022
Account opened	03 April 2017
Member account number	ADFS004997
Recent contribution	No
Insurance	No
Fund website	http://www.adfsuper.gov.au

Fund name	THE TRUSTEE FOR CONSTRUCTION AND BUILDING UNIONS SUPERANNUATION FUND
Fund ABN	75493363262
Unique superannuation identifier (USI)	CBU0100AU
Balance	\$197,912.00
As at	30/06/2022
Date reported	30 June 2022
Account opened	15 July 2006
Member account number	9867375
Recent contribution	Yes
Insurance	Yes
Fund website	http://www.cbussuper.com.au/

Fund name	THE TRUSTEE FOR MUMS FAVOURITES SUPERANNUATION FUND
Balance	\$148,074.81
As at	30/06/2021
Date reported	30 June 2021
Account opened	12 June 2012
Member account number	SMSF115562626573

Recent contribution

No

Insurance

Unknown

Reported super balance

\$362,945.81

Closed account name

Date closed

**MLC MASTERKEY BUSINESS SUPER (INCLUDING MLC MASTERKEY
PERSONAL SUPER)**

26 February 2021

Manage your contributions

'Reported super balance' may be different to your 'total superannuation balance'. To view your total superannuation balance, go to Contribution details.



Total superannuation balance

Your client's total superannuation balance is used to determine their eligibility to make contributions, receive co-contributions, and their spouse's eligibility to claim a tax offset for spouse contributions they make. For your clients who are members of a self-managed super fund, or small APRA fund, the trustee of the fund will also use their members' total superannuation balance to determine whether the segregated assets method can be used to calculate exempt current pension income.

Date generated 01/01/2023
Total superannuation balance as at 30/06/2022 \$214,871.00

Financial year 2021 - 2022

Accumulation phase **\$214,871.00 CR**

Fund CBUS
USI CBU0100AU
Account number 9867375
Amount \$197,912.00 CR

Fund COMMONWEALTH SUPERANNUATION CORPORATION (CSC)
USI 90302247344001
Account number ADFS004997
Amount \$16,959.00 CR

Total superannuation balance as at 30 June 2022 **\$214,871.00 CR**

Financial year 2020 - 2021

Accumulation phase **\$220,838.67 CR**

Fund MUMS FAVOURITES SUPERANNUATION FUND
USI 00000000000000
Account number SMSF115562626573
Amount \$148,074.81 CR

Fund	CBUS
USI	CBU0100AU
Account number	9867375
Amount	\$55,306.03 CR

Fund	COMMONWEALTH SUPERANNUATION CORPORATION (CSC)
USI	90302247344001
Account number	ADFS004997
Amount	\$17,457.83 CR

Retirement phase	\$0.00
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Fund	MUMS FAVOURITES SUPERANNUATION FUND
USI	00000000000000
Account number	SMSF115562626573
Amount	\$0.00

Total superannuation balance as at 30 June 2021	\$220,838.67 CR
--	------------------------

Financial year 2019 - 2020

Accumulation phase	\$179,762.68 CR
---------------------------	------------------------

Fund	MUMS FAVOURITES SUPERANNUATION FUND
USI	00000000000000
Account number	SMSF115562626573
Amount	\$117,843.39 CR

Fund	MLC SUPER FUND
USI	70732426024100
Account number	54207286
Amount	\$0.00

Fund	CBUS
USI	CBU0100AU
Account number	9867375
Amount	\$46,921.28 CR

Fund	AUSTRALIAN DEFENCE FORCE SUPERANNUATION SCHEME
USI	90302247344001

Account number	ADFS004997
Amount	\$14,998.01 CR

Retirement phase	\$0.00
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Fund	MUMS FAVOURITES SUPERANNUATION FUND
USI	00000000000000
Account number	SMSF115562626573
Amount	\$0.00

Total superannuation balance as at 30 June 2020	\$179,762.68 CR
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Financial year 2018 - 2019

Accumulation phase	\$156,781.74 CR
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Fund	MUMS FAVOURITES SUPERANNUATION FUND
USI	00000000000000
Account number	SMSF115562626573
Amount	\$94,557.62 CR

Fund	MLC SUPER FUND
USI	70732426024100
Account number	54207286
Amount	\$48.83 CR

Fund	CBUS
USI	CBU0100AU
Account number	9867375
Amount	\$46,927.31 CR

Fund	AUSTRALIAN DEFENCE FORCE SUPERANNUATION SCHEME
USI	90302247344001
Account number	ADFS004997
Amount	\$15,247.98 CR

Retirement phase	\$0.00
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Fund	MUMS FAVOURITES SUPERANNUATION FUND
USI	00000000000000
Account number	SMSF115562626573

Amount \$0.00

Total superannuation balance as at 30 June 2019 \$156,781.74 CR

Financial year 2017 - 2018

Accumulation phase \$144,012.84 CR

Fund MLC SUPER FUND
USI 70732426024100
Account number 54207286
Amount \$259.52 CR

Fund THE TRUSTEE FOR MUMS FAVOURITES
SUPERANNUATION FUND
Account number 3
Amount \$88,931.75 CR

Fund THE TRUSTEE FOR AUSTRALIAN DEFENCE
FORCE SUPERANNUATION SCHEME
USI 90302247344001
Account number ADFS004997
Amount \$10,333.51 CR

Fund THE TRUSTEE FOR CONSTRUCTION AND
BUILDING UNIONS SUPERANNUATION FUND
USI CBU0100AU
Account number 9867375
Amount \$44,488.06 CR

Total superannuation balance as at 30 June 2018 \$144,012.84 CR

Financial year 2016 - 2017

Accumulation phase \$117,556.18 CR

Fund MLC SUPER FUND
USI 70732426024100
Account number 53997017
Amount \$422.11 CR

Fund	THE TRUSTEE FOR MUMS FAVOURITES SUPERANNUATION FUND
Account number	3
Amount	\$74,845.03 CR
<hr/>	
Fund	THE TRUSTEE FOR AUSTRALIAN DEFENCE FORCE SUPERANNUATION SCHEME
USI	90302247344001
Account number	ADFS 004997
Amount	\$1,543.04 CR
<hr/>	
Fund	THE TRUSTEE FOR CONSTRUCTION AND BUILDING UNIONS SUPERANNUATION FUND
USI	CBU0100AU
Account number	9867375
Amount	\$40,746.00 CR
<hr/>	
Total superannuation balance as at 30 June 2017	\$117,556.18 CR



Fund details

Fund name	THE TRUSTEE FOR MUMS FAVOURITES SUPERANNUATION FUND
Balance	\$385,847.27
As at	30/06/2021
Date reported	30 June 2021
Account opened	12 June 2012
Member account number	SMSF115562626560
Recent contribution	No
Insurance	Unknown

Reported super balance	\$385,847.27
-------------------------------	--------------

Manage your contributions

'Reported super balance' may be different to your 'total superannuation balance'. To view your total superannuation balance, go to Contribution details.



Total superannuation balance

Your client's total superannuation balance is used to determine their eligibility to make contributions, receive co-contributions, and their spouse's eligibility to claim a tax offset for spouse contributions they make. For your clients who are members of a self-managed super fund, or small APRA fund, the trustee of the fund will also use their members' total superannuation balance to determine whether the segregated assets method can be used to calculate exempt current pension income.

Date generated 01/01/2023
Total superannuation balance as at 30/06/2021 \$385,847.27

Financial year 2020 - 2021

Accumulation phase **\$385,847.27 CR**

Fund MUMS FAVOURITES SUPERANNUATION FUND
USI 00000000000000
Account number SMSF115562626560
Amount \$385,847.27 CR

Retirement phase **\$0.00**

Fund MUMS FAVOURITES SUPERANNUATION FUND
USI 00000000000000
Account number SMSF115562626560
Amount \$0.00

Total superannuation balance as at 30 June 2021 **\$385,847.27 CR**

Financial year 2019 - 2020

Accumulation phase **\$271,008.53 CR**

Fund MUMS FAVOURITES SUPERANNUATION FUND
USI 00000000000000
Account number SMSF115562626560
Amount \$271,008.53 CR

Retirement phase	\$0.00
Fund	MUMS FAVOURITES SUPERANNUATION FUND
USI	00000000000000
Account number	SMSF115562626560
Amount	\$0.00

Total superannuation balance as at 30 June 2020 **\$271,008.53 CR**

Financial year 2018 - 2019

Accumulation phase	\$243,639.00 CR
Fund	MUMS FAVOURITES SUPERANNUATION FUND
USI	00000000000000
Account number	SMSF115562626560
Amount	\$243,639.00 CR

Retirement phase	\$0.00
Fund	MUMS FAVOURITES SUPERANNUATION FUND
USI	00000000000000
Account number	SMSF115562626560
Amount	\$0.00

Total superannuation balance as at 30 June 2019 **\$243,639.00 CR**

Financial year 2017 - 2018

Accumulation phase	\$224,116.33 CR
Fund	THE TRUSTEE FOR MUMS FAVOURITES SUPERANNUATION FUND
Account number	2
Amount	\$224,116.33 CR

Total superannuation balance as at 30 June 2018 **\$224,116.33 CR**

Financial year 2016 - 2017

Accumulation phase**\$201,945.86 CR**

Fund	THE TRUSTEE FOR MUMS FAVOURITES SUPERANNUATION FUND
Account number	2
Amount	\$201,945.86 CR

Total superannuation balance as at 30 June 2017**\$201,945.86 CR**

1 July 2021

Mums Favourites Superannuation Fund
C/- Mr Erich Peters
1272 Leggetts Drive
MOUNT VINCENT, NSW 2323

Dear Erich

**Mums Favourites Superannuation Fund
Commencement of Account Based Pension**

I wish to commence an Account Based Pension effective 1 July 2021.

I confirm that I have met the Condition of Release of Attaining Preservation Age.

The purchase price for the pension is to be the entire balance of my Accumulation account.

I understand that the current balance of my Accumulation account is approximately \$385,847.27, which is comprised of the following components:

Taxable - Taxed Element:	\$275,921.12
Tax Free:	\$109,926.15

I authorise my tax agent to lodge the Transfer Balance Account Report in relation to the Pension Establishment for this Account Based Pension to the ATO.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mrs Susan Peters
1272 Leggetts Drive
MOUNT VINCENT, NSW 2323

**MINUTES OF THE MEETING OF THE TRUSTEES OF
MUMS FAVOURITES SUPERANNUATION FUND
HELD ON 1 JULY 2021 AT
1272 LEGGETTS DRIVE, MOUNT VINCENT NSW**

PRESENT: Erich Peters
Susan Peters
Kaitlin Peters

PENSION COMMENCEMENT: An application to start a pension received from Mrs Susan Peters was TABLED as follows:

Type of Pension:	Account Based Pension
Pension Start Date:	1 July 2021
Purchase Amount:	\$385,847.27

CONDITION OF RELEASE: It was RESOLVED that the member has satisfied the Condition of Release of Attaining Preservation Age, and was entitled to access their benefits as an Account Based Pension

REVIEW OF TRUST DEED: It was RESOLVED that the payment of benefits as an Account Based Pension was allowed under the fund's trust deed.

INVESTMENT STRATEGY: Given that the fund's current investment strategy provides sufficient liquidity to enable the Trustee(s) to meet all pension payments, the Trustee(s) resolved that the fund's strategy remains unchanged following the commencement of the pension.

It was NOTED that the pension is expected to be paid for a number of years, and as such the retention of long term growth assets is appropriate for the pension.

PAPERWORK: It was RESOLVED to request the fund administrators to attend to the completion of the following paperwork to give effect to the establishment of the pension:

1. Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from pension payments if required, and
2. Complete requests and arrange for Actuarial Certificates if required.

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

..... Dated:/...../.....
Erich Peters
Chairperson

1 July 2021

Mrs Susan Peters
1272 Leggetts Drive
MOUNT VINCENT, NSW 2323

Dear Susan

**Mums Favourites Superannuation Fund
Commencement of Account Based Pension**

We confirm that the commencement of your Account Based Pension has been completed.

The account has been established with a balance of \$385,847.27, and which is comprised of the following components:

Taxable - Taxed Element:	\$275,921.12
Tax Free:	\$109,926.15

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Erich Peters
Trustee
1272 Leggetts Drive
MOUNT VINCENT, NSW, 2323

4 November 2021

Mums Favourites Superannuation Fund
C/- Mr Erich Peters
1272 Leggetts Drive
MOUNT VINCENT, NSW 2323

Dear Erich

**Mums Favourites Superannuation Fund
Commencement of Account Based Pension**

I wish to commence an Account Based Pension effective 4 November 2021.

I confirm that I have met the Condition of Release of Attaining Preservation Age.

The purchase price for the pension is to be the entire balance of my Accumulation account.

I understand that the current balance of my Accumulation account is approximately \$330,000.00, which is comprised of the following components:

Tax Free:	\$330,000.00
-----------	--------------

I authorise my tax agent to lodge the Transfer Balance Account Report in relation to the Pension Establishment for this Account Based Pension to the ATO.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mrs Susan Peters
1272 Leggetts Drive
MOUNT VINCENT, NSW 2323

**MINUTES OF THE MEETING OF THE TRUSTEES OF
MUMS FAVOURITES SUPERANNUATION FUND
HELD ON 4 NOVEMBER 2021 AT
1272 LEGGETTS DRIVE, MOUNT VINCENT NSW**

PRESENT: Erich Peters
Susan Peters
Kaitlin Peters

PENSION COMMENCEMENT: An application to start a pension received from Mrs Susan Peters was TABLED as follows:

Type of Pension:	Account Based Pension
Pension Start Date:	4 November 2021
Purchase Amount:	\$330,000.00

CONDITION OF RELEASE: It was RESOLVED that the member has satisfied the Condition of Release of Attaining Preservation Age, and was entitled to access their benefits as an Account Based Pension

REVIEW OF TRUST DEED: It was RESOLVED that the payment of benefits as an Account Based Pension was allowed under the fund's trust deed.

INVESTMENT STRATEGY: Given that the fund's current investment strategy provides sufficient liquidity to enable the Trustee(s) to meet all pension payments, the Trustee(s) resolved that the fund's strategy remains unchanged following the commencement of the pension.

It was NOTED that the pension is expected to be paid for a number of years, and as such the retention of long term growth assets is appropriate for the pension.

PAPERWORK: It was RESOLVED to request the fund administrators to attend to the completion of the following paperwork to give effect to the establishment of the pension:

1. Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from pension payments if required, and
2. Complete requests and arrange for Actuarial Certificates if required.

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

..... Dated:/...../.....
Erich Peters
Chairperson

4 November 2021

Mrs Susan Peters
1272 Leggetts Drive
MOUNT VINCENT, NSW 2323

Dear Susan

**Mums Favourites Superannuation Fund
Commencement of Account Based Pension**

We confirm that the commencement of your Account Based Pension has been completed.

The account has been established with a balance of \$330,000.00, and which is comprised of the following components:

Tax Free: \$330,000.00

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Erich Peters
Trustee
1272 Leggetts Drive
MOUNT VINCENT, NSW, 2323

60400 - Bank Accounts

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
CBA8538	CBA Direct Investment Account #8538	\$500,371.48	\$1,207,474.82	(58.56)%
MBL6868	Macquarie Cash Management Account #6868	\$67,033.22		100%
TOTAL		CY Balance	LY Balance	
		\$567,404.70	\$1,207,474.82	

Supporting Documents

- Bank Statement Report [Report](#)
- 2022 Bank Statements - CBA Direct Investment Account '8538.pdf [CBA8538](#)
- 2022 Bank Statements - Macquarie Cash Management Account '6868.pdf [MBL6868](#)

Standard Checklist

- Attach Copies of Bank Statements
- Attach copy of Bank Statement Report
- Ensure all Balances match Statement Balances at June 30
- Ensure all Transactions have been entered

Mums Favourites Superannuation Fund

Bank Statement Report



For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / CBA8538

Account Name: CBA Direct Investment Account #8538

BSB and Account Number: 062832 10238538

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 1,207,474.82 \$ 1,205,222.76 \$ 498,119.42 \$ 500,371.48

Data Feed Used

BGL Bank Data Service

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			1,207,474.82		
01/07/2021	Credit Interest		48.08	1,207,522.90		
23/07/2021	TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 SUPER PAYG	7,109.00		1,200,413.90		
28/07/2021	Direct Credit 012721 ATO ATO002000015258636		456.00	1,200,869.90		
01/08/2021	Credit Interest		51.19	1,200,921.09		
01/09/2021	Credit Interest		51.00	1,200,972.09		
24/09/2021	TAX OFFICE PAYMENTS NetBank BPAY 75556 551009391702112721 taxdebt 30june2019	937.50		1,200,034.59		
01/10/2021	Credit Interest		49.35	1,200,083.94		
26/10/2021	TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 super payg [TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 SUPER PAYG]	3,103.00		1,196,980.94		
29/10/2021	Direct Credit 012721 ATO ATO007000015445028		1,040.00	1,198,020.94		
01/11/2021	Credit Interest		50.94	1,198,071.88		
04/11/2021	Transfer from xx9290 NetBank ericoncessional		110.00	1,198,181.88		
04/11/2021	Transfer from xx9290 NetBank suenoncessional		330.00	1,198,511.88		
04/11/2021	Transfer from xx9290 NetBank ericoncesional		109,890.00	1,308,401.88		
04/11/2021	Transfer from xx9290 NetBank suenonconcessional		329,670.00	1,638,071.88		
01/12/2021	Credit Interest		65.51	1,638,137.39		

Mums Favourites Superannuation Fund
Bank Statement Report



For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
08/12/2021	Transfer to other Bank NetBank accountant fees	1,760.00		1,636,377.39		
16/12/2021	Transfer to other Bank NetBank accountant fees	660.00		1,635,717.39		
28/12/2021	Audit Shield NetBank BPAY 253575 404251228741054 AUDIT SHIELD	320.00		1,635,397.39		
01/01/2022	Credit Interest		69.49	1,635,466.88		
05/01/2022	Transfer to other Bank NetBank accountant fees	2,420.00		1,633,046.88		
23/01/2022	Direct Credit 012721 ATO ATO002000016173184		960.00	1,634,006.88		
01/02/2022	Credit Interest		69.37	1,634,076.25		
25/02/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 FEB PAYG	3,103.00		1,630,973.25		
01/03/2022	Credit Interest		62.66	1,631,035.91		
01/04/2022	Credit Interest		69.26	1,631,105.17		
11/04/2022	Wdl Branch MORISSET [SAME DAY DEPOSIT SUSAN MAREE PETERS1272]	1,000,030.00		631,075.17		
24/04/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 super payg [TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 SUPER PAYG]	3,896.00		627,179.17		
01/05/2022	Credit Interest		39.60	627,218.77		
06/05/2022	Wdl Branch MORISSET	149,064.81		478,153.96		
14/05/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 551009391702112721 INCOME TAX 551	1,319.45		476,834.51		
01/06/2022	Credit Interest		36.97	476,871.48		
23/06/2022	Transfer from xx5257 NetBank eric super		27,500.00	504,371.48		
23/06/2022	Transfer from xx5257 NetBank sue super		27,500.00	531,871.48		
28/06/2022	Transfer to xx3228 NetBank pension sue	8,000.00		523,871.48		
28/06/2022	Transfer to xx3228 NetBank eric pension	17,000.00		506,871.48		

Mums Favourites Superannuation Fund
Bank Statement Report



For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
28/06/2022	Transfer to xx3228 NetBank pension	4,500.00		502,371.48		
28/06/2022	Transfer to xx3228 NetBank eric pension	2,000.00		500,371.48		
30/06/2022	CLOSING BALANCE			500,371.48		
		<u>1,205,222.76</u>	<u>498,119.42</u>			



Your Statement

Statement 26 (Page 1 of 2)

Account Number 06 2832 10238538

Statement Period 26 Feb 2021 - 25 Aug 2021

Closing Balance \$1,200,921.09 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



017

SUSAN PETERS
 1272 LEGGETTS DR
 MOUNT VINCENT NSW 2323

Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. Enjoy the convenience of managing your investments through NetBank and the CommBank app.

Name: ERICH PETERS AND SUSAN MAREE PETERS AND
 KAITLIN MAREE PETER ITF MUMS FAVOURITES
 SUPERANNUATION FUND

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

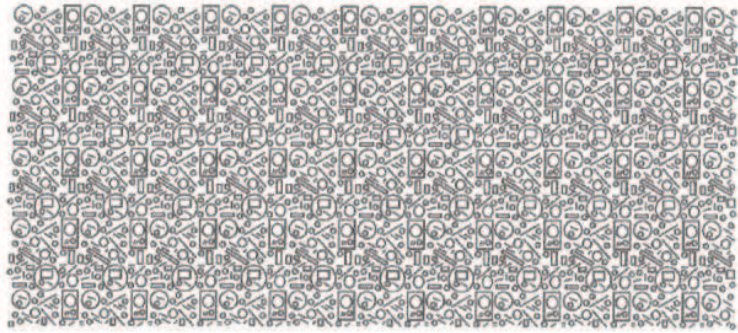
Date	Transaction	Debit	Credit	Balance
26 Feb 2021	OPENING BALANCE			\$729,187.93 CR
01 Mar	Credit Interest		28.02	\$729,215.95 CR
02 Mar	CESSNOCK COUNCIL NetBank BPAY 918664 117580 rates wermol st	1,009.00		\$728,206.95 CR
01 Apr	Credit Interest		30.93	\$728,237.88 CR
25 Apr	TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 super payg	1,767.00		\$726,470.88 CR
29 Apr	Transfer from xx5257 NetBank sale of wermol st		198,127.79	\$924,598.67 CR
30 Apr	Transfer to other Bank NetBank account fees	2,420.00		\$922,178.67 CR
30 Apr	TAX OFFICE PAYMENTS NetBank BPAY 75556 551009391702112721 SUPER TAX	4,398.55		\$917,780.12 CR
01 May	Credit Interest		30.45	\$917,810.57 CR
20 May	Transfer from xx5257 NetBank Sue Super20 21 yr		25,000.00	\$942,810.57 CR
20 May	Transfer from xx5257 NetBank EricSuper 20 21yr		25,000.00	\$967,810.57 CR
20 May	Transfer from xx9290 NetBank nonconsuper sue		100,000.00	\$1,067,810.57 CR



#* 1314.3743.1.2 ZZ258R3 0303 SLLR3.S961.D237.O.V06.00.33

Account Number

06 2832 10238538



Date	Transaction	Debit	Credit	Balance
20 May	Transfer from xx9290 NetBank nonconsupereric		100,000.00	\$1,167,810.57 CR
01 Jun	Credit Interest		43.09	\$1,167,853.66 CR
04 Jun	Direct Credit 012721 ATO ATO007000014456159		937.50	\$1,168,791.16 CR
30 Jun	Transfer from xx5257 NetBank KAITLIN SUPER 2019		14,139.66	\$1,182,930.82 CR
30 Jun	Transfer from xx5257 NetBank KAITLIN SUPER 2021		24,544.00	\$1,207,474.82 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2021 is \$428.86			
01 Jul	Credit Interest		48.08	\$1,207,522.90 CR
23 Jul	TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 SUPER PAYG	7,109.00		\$1,200,413.90 CR
28 Jul	Direct Credit 012721 ATO ATO002000015258636		456.00	\$1,200,869.90 CR
01 Aug	Credit Interest		51.19	\$1,200,921.09 CR
25 Aug	2021 CLOSING BALANCE			\$1,200,921.09 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$729,187.93 CR		\$16,703.55		\$488,436.71		\$1,200,921.09 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
25 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

Note. Interest rates are effective as at the date shown but are subject to change.



Your Statement

Statement 27 (Page 1 of 2)

Account Number 06 2832 10238538

Statement Period 26 Aug 2021 - 25 Feb 2022

Closing Balance \$1,630,973.25 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



017

SUSAN PETERS
 1272 LEGGETTS DR
 MOUNT VINCENT NSW 2323

Direct Investment Account

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Name: ERICH PETERS AND SUSAN MAREE PETERS AND
 KAITLIN MAREE PETER ITF MUMS FAVOURITES
 SUPERANNUATION FUND

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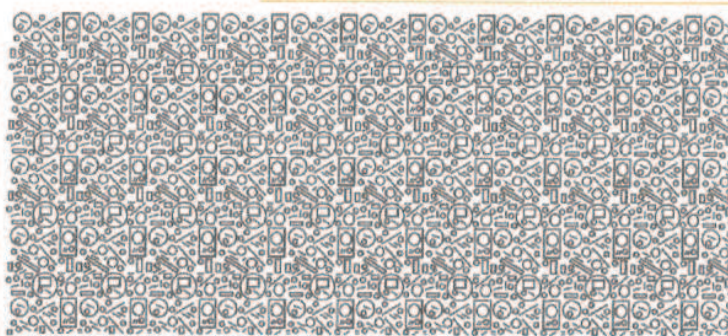
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
26 Aug 2021	OPENING BALANCE			\$1,200,921.09 CR
01 Sep	Credit Interest		51.00	\$1,200,972.09 CR
24 Sep	TAX OFFICE PAYMENTS NetBank BPAY 75556 551009391702112721 taxdebt 30june2019	937.50		\$1,200,034.59 CR
01 Oct	Credit Interest		49.35	\$1,200,083.94 CR
26 Oct	TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 super payg	3,103.00		\$1,196,980.94 CR
29 Oct	Direct Credit 012721 ATO ATO007000015445028		1,040.00	\$1,198,020.94 CR
01 Nov	Credit Interest		50.94	\$1,198,071.88 CR
04 Nov	Transfer from xx9290 NetBank ericnoncessional		110.00	\$1,198,181.88 CR
04 Nov	Transfer from xx9290 NetBank suenoncessional		330.00	\$1,198,511.88 CR
04 Nov	Transfer from xx9290 NetBank ericnoncessional		109,890.00	\$1,308,401.88 CR
04 Nov	Transfer from xx9290 NetBank suenoncessional		329,670.00	\$1,638,071.88 CR
01 Dec	Credit Interest		65.51	\$1,638,137.39 CR
08 Dec	Transfer to other Bank NetBank accountant fees	1,760.00		\$1,636,377.39 CR



Account Number

06 2832 10238538



Date	Transaction	Debit	Credit	Balance			
16 Dec	Transfer to other Bank NetBank accountant fees	660.00		\$1,635,717.39 CR			
28 Dec	Audit Shield NetBank BPAY 253575 404251228741054 AUDIT SHIELD	320.00		\$1,635,397.39 CR			
01 Jan	Credit Interest		69.49	\$1,635,466.88 CR			
05 Jan	Transfer to other Bank NetBank accountant fees	2,420.00		\$1,633,046.88 CR			
23 Jan	Direct Credit 012721 ATO ATO002000016173184		960.00	\$1,634,006.88 CR			
01 Feb	Credit Interest		69.37	\$1,634,076.25 CR			
25 Feb	TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 FEB PAYG	3,103.00		\$1,630,973.25 CR			
25 Feb	2022 CLOSING BALANCE			\$1,630,973.25 CR			
Opening balance		-	Total debits	+	Total credits	=	Closing balance
\$1,200,921.09 CR			\$12,303.50		\$442,355.66		\$1,630,973.25 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
25 Feb	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

Note. Interest rates are effective as at the date shown but are subject to change.

Important Information:

We try to get things right the first time – but if we don't, we'll do what we can to fix it.

You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: commbank.com.au/support/compliments-and-complaints.html

Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, afca.org.au, website for more information.

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



Your Statement

Statement 28 (Page 1 of 2)

Account Number 06 2832 10238538

Statement Period 26 Feb 2022 - 25 Aug 2022

Closing Balance \$497,247.91 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



017

SUSAN PETERS
 1272 LEGGETTS DR
 MOUNT VINCENT NSW 2323

Direct Investment Account

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 SUPERANNUATION FUND

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Date	Transaction	Debit	Credit	Balance
26 Feb	2022 OPENING BALANCE			\$1,630,973.25 CR
01 Mar	Credit Interest		62.66	\$1,631,035.91 CR
01 Apr	Credit Interest		69.26	\$1,631,105.17 CR
11 Apr	Wdl Branch MORISSET	1,000,030.00		\$631,075.17 CR
24 Apr	TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 super payg	3,896.00		\$627,179.17 CR
01 May	Credit Interest		39.60	\$627,218.77 CR
06 May	Wdl Branch MORISSET	149,064.81		\$478,153.96 CR
14 May	TAX OFFICE PAYMENTS NetBank BPAY 75556 551009391702112721 INCOME TAX 551	1,319.45		\$476,834.51 CR
01 Jun	Credit Interest		36.97	\$476,871.48 CR
23 Jun	Transfer from xx5257 NetBank eric super		27,500.00	\$504,371.48 CR
23 Jun	Transfer from xx5257 NetBank sue super		27,500.00	\$531,871.48 CR
28 Jun	Transfer to xx3228 NetBank pension sue	8,000.00		\$523,871.48 CR
28 Jun	Transfer to xx3228 NetBank eric pension	17,000.00		\$506,871.48 CR
28 Jun	Transfer to xx3228 NetBank sue pension	4,500.00		\$502,371.48 CR



Account Number

06 2832 10238538



Date	Transaction	Debit	Credit	Balance
28 Jun	Transfer to xx3228 NetBank eric pension	2,000.00		\$500,371.48 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2022 is \$663.42			
01 Jul	Credit Interest		75.12	\$500,446.60 CR
26 Jul	TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 SUPER PAYG	3,367.00		\$497,079.60 CR
01 Aug	Credit Interest		168.31	\$497,247.91 CR
25 Aug	2022 CLOSING BALANCE			\$497,247.91 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$1,630,973.25 CR		\$1,189,177.26		\$55,451.92		\$497,247.91 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
25 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 and over	1.10%

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Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST

Mums Favourites Superannuation Fund

Bank Statement Report



For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / MBL6868
Account Name: Macquarie Cash Management Account #6868
BSB and Account Number: 182512 970126868

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
		\$ 933,936.32		\$ 1,000,969.54		\$ 67,033.22	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
11/04/2022	Wdl Branch MORISSET [SAME DAY DEPOSIT SUSAN MAREE PETERS1272]		1,000,000.00	1,000,000.00		
26/04/2022	66289 BGHT 49 COH @ 234.5210	11,529.45		988,470.55		
26/04/2022	66257 BGHT 328 WOW @ 39.4500	12,982.30		975,488.25		
26/04/2022	66261 BGHT 1160 SUN @ 11.3900	13,256.00		962,232.25		
26/04/2022	66291 BGHT 716 COL @ 18.7195	13,447.39		948,784.86		
26/04/2022	66267 BGHT 164 RHC @ 82.4800	13,571.36		935,213.50		
26/04/2022	66281 BGHT 185 ASX @ 83.2313	15,448.60		919,764.90		
26/04/2022	66297 BGHT 215 IJP @ 78.4700	16,926.72		902,838.18		
26/04/2022	66271 BGHT 2560 ORG @ 6.8350	17,555.34		885,282.84		
26/04/2022	66283 BGHT 86 MQG @ 210.0280	18,122.02		867,160.82		
26/04/2022	66293 BGHT 81 CSL @ 265.6840	21,591.42		845,569.40		
26/04/2022	66279 BGHT 1100 WBC @ 24.5700	27,116.19		818,453.21		
26/04/2022	66303 BGHT 598 BHP @ 50.9200	30,550.65		787,902.56		
26/04/2022	66299 BGHT 241 IJR @ 145.4200	35,161.87		752,740.69		
26/04/2022	66277 BGHT 473 CBA @ 107.9918	51,248.68		701,492.01		
26/04/2022	66275 BGHT 3192 VLUE @ 22.0100	70,487.77		631,004.24		
26/04/2022	66255 BGHT 1772 VEQ @ 59.6200	105,995.27		525,008.97		

Mums Favourites Superannuation Fund
Bank Statement Report



For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
26/04/2022	66301 BGHT 265 IVV @ 603.2300	160,383.48		364,625.49		
26/04/2022	66269 BGHT 8531 QPON @ 25,6600	219,627.85		144,997.64		
26/04/2022	66273 BGHT 649 NXT @ 11.1900	7,286.28		137,711.36		
26/04/2022	66295 BGHT 1042 EDV @ 7.5396	7,882.19		129,829.17		
26/04/2022	66265 BGHT 285 RMD @ 32.9100	9,410.30		120,418.87		
26/04/2022	66253 BGHT 199 WES @ 49.3250	9,848.08		110,570.79		
26/04/2022	66285 BGHT 493 CAR @ 20.5000	10,139.85		100,430.94		
26/04/2022	66287 BGHT 315 ALL @ 33.3400	10,536.76		89,894.18		
26/04/2022	66263 BGHT 398 SEK @ 27.8400	11,116.88		78,777.30		
26/04/2022	66259 BGHT 386 NCM @ 28.7290	11,125.99		67,651.31		
29/04/2022	MACQUARIE CMA INTEREST PAID		20.91	67,672.22		
05/05/2022	MDA ADVISORFEE	150.69		67,521.53		
05/05/2022	MDA ADMIN FEE	238.72		67,282.81		
17/05/2022	QPON DST 001276945733		118.71	67,401.52		
31/05/2022	MACQUARIE CMA INTEREST PAID		2.88	67,404.40		
15/06/2022	MDA ADVISORFEE	467.12		66,937.28		
15/06/2022	MDA ADMIN FEE by Macquarie Bank Limited ABN 46 008 583 542 AFSL 237502 for the date any reconciliations on your account This document may not include all	731.10		66,206.18		
16/06/2022	RESMED DIVIDEND JNE22/00863726		12.22	66,218.40		
17/06/2022	OPON DST 001278313503		136.01	66,354.41		
24/06/2022	WBC DIVIDEND 001277854115		671.00	67,025.41		

Mums Favourites Superannuation Fund
Bank Statement Report



For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
30/06/2022	MACQUARIE CMA INTEREST PAID		7.81	67,033.22		
30/06/2022	CLOSING BALANCE			67,033.22		
		<u>933,936.32</u>	<u>1,000,969.54</u>			

BSB
182512

Account No.
000970126868

Account Name
MUMS FAVOURITES SUPERANNUATION
INVESTMENTS PTY LTD ATF MUMS FAVOURITES
SUPERANNUATION FUND

SUSAN PETERS
PO BOX 168/8
WICKHAM NSW 2293



Cash Management Account Transaction Listing Report

From 1 February 2022 to 30 June 2022

Overview of this transaction listing report

Opening balance	- Total debits	+ Total credits	= Closing balance
\$0.00	\$933,936.32	\$1,000,969.54	\$67,033.22 CR

Account Name

MUMS FAVOURITES SUPERANNUATION INVESTMENTS PTY LTD ATF MUMS FAVOURITES
SUPERANNUATION FUND

Cash Management Account Transaction Listing Report

Your transactions

Please check each entry on this report. If you think there is an error or unauthorised transaction, please contact us right away.

Date	Description	Debits	Credits	Balance
Apr 2022				
	Opening balance			0.00
Apr 11	SAME DAY DEPOSIT SUSAN MAREE PETERS1272		1,000,000.00	1,000,000.00 CR
Apr 26	66289 BGHT 49 COH @ 234.5210	11,529.45		988,470.55 CR
Apr 26	66257 BGHT 328 WOW @ 39.4500	12,982.30		975,488.25 CR
Apr 26	66261 BGHT 1160 SUN @ 11.3900	13,256.00		962,232.25 CR
Apr 26	66291 BGHT 716 COL @ 18.7195	13,447.39		948,784.86 CR
Apr 26	66267 BGHT 164 RHC @ 82.4800	13,571.36		935,213.50 CR
Apr 26	66281 BGHT 185 ASX @ 83.2313	15,448.60		919,764.90 CR
Apr 26	66297 BGHT 215 IJP @ 78.4700	16,926.72		902,838.18 CR
Apr 26	66271 BGHT 2560 ORG @ 6.8350	17,555.34		885,282.84 CR
Apr 26	66283 BGHT 86 MQG @ 210.0280	18,122.02		867,160.82 CR
Apr 26	66293 BGHT 81 CSL @ 265.6840	21,591.42		845,569.40 CR
Apr 26	66279 BGHT 1100 WBC @ 24.5700	27,116.19		818,453.21 CR
Apr 26	66303 BGHT 598 BHP @ 50.9200	30,550.65		787,902.56 CR
Apr 26	66299 BGHT 241 IJR @ 145.4200	35,161.87		752,740.69 CR
Apr 26	66277 BGHT 473 CBA @ 107.9918	51,248.68		701,492.01 CR
Apr 26	66275 BGHT 3192 VLUE @ 22.0100	70,487.77		631,004.24 CR
Apr 26	66255 BGHT 1772 VEQ @ 59.6200	105,995.27		525,008.97 CR
Apr 26	66301 BGHT 265 IVV @ 603.2300	160,383.48		364,625.49 CR
Apr 26	66269 BGHT 8531 QPON @ 25.6600	219,627.85		144,997.64 CR
Apr 26	66273 BGHT 649 NXT @ 11.1900	7,286.28		137,711.36 CR
Apr 26	66295 BGHT 1042 EDV @ 7.5396	7,882.19		129,829.17 CR
Apr 26	66265 BGHT 285 RMD @ 32.9100	9,410.30		120,418.87 CR
Apr 26	66253 BGHT 199 WES @ 49.3250	9,848.08		110,570.79 CR
Apr 26	66285 BGHT 493 CAR @ 20.5000	10,139.85		100,430.94 CR
Apr 26	66287 BGHT 315 ALL @ 33.3400	10,536.76		89,894.18 CR
Apr 26	66263 BGHT 398 SEK @ 27.8400	11,116.88		78,777.30 CR
Apr 26	66259 BGHT 386 NCM @ 28.7290	11,125.99		67,651.31 CR
Apr 29	MACQUARIE CMA INTEREST PAID		20.91	67,672.22 CR
May 2022				
May 5	MDA ADVISORFEE	150.69		67,521.53 CR
May 5	MDA ADMIN FEE	238.72		67,282.81 CR
May 17	QPON DST 001276945733		118.71	67,401.52 CR
May 31	MACQUARIE CMA INTEREST PAID		2.88	67,404.40 CR
Jun 2022				
Jun 15	MDA ADVISORFEE	467.12		66,937.28 CR
Jun 15	MDA ADMIN FEE	731.10		66,206.18 CR

Account Name

MUMS FAVOURITES SUPERANNUATION INVESTMENTS PTY LTD ATF MUMS FAVOURITES
SUPERANNUATION FUND



Cash Management Account Transaction Listing Report

Date	Description	Debits	Credits	Balance
Jun 16	RESMED DIVIDEND JNE22/00863726		12.22	66,218.40 CR
Jun 17	QPON DST 001278313503		136.01	66,354.41 CR
Jun 24	WBC DIVIDEND 001277854115		671.00	67,025.41 CR
Jun 30	MACQUARIE CMA INTEREST PAID		7.81	67,033.22 CR
	Closing balance			67,033.22 CR

Check we have your latest details

New contact details? Contact us to update them.

End of transaction listing report

This information is provided by Macquarie Bank Limited ABN 46 008 583 542 AFSL 237502 for the date ranges you entered. It is not a statement and we recommend you use your periodic statement to conduct any reconciliations on your account. This document may not include all transactions, including pending transactions and cheque payments awaiting clearance.

61800 - Distributions Receivable

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
IJP.AX	Ishares Msci Japan Etf	\$143.14		100%
IJR.AX	Ishares S&p Small-cap Etf	\$96.82		100%
IVV.AX	Ishares S&p 500 Etf	\$552.32		100%
QPON.AX	Betashares Australian Bank Senior Floating Rate Bond Etf	\$388.01		100%
VEQ.AX	Vanguard Ftse Europe Shares Etf	\$1,582.07		100%
VLUE.AX	Vaneck Msci International Value Etf	\$1,468.32		100%
TOTAL		CY Balance	LY Balance	
		\$4,230.68		

Supporting Documents

- General Ledger [Report](#)
- 2022 Distribution Receivable - iShares.pdf
- 2022 Distribution Receivable - QPON.pdf [QPON.AX](#)
- 2022 Distribution Receivable - VEQ.pdf [VEQ.AX](#)
- 2022 Annual Tax Statement - VLUE.pdf [VLUE.AX](#)

Standard Checklist

- Review aging of amounts receivable and comment on any delay in payment

Mums Favourites Superannuation Fund

General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Distributions Receivable (61800)					
<u>Ishares Msci Japan Etf (IJP.AX)</u>					
30/06/2022	Distribution receivable		143.14		143.14 DR
			143.14		143.14 DR
<u>Ishares S&p Small-cap Etf (IJR.AX)</u>					
30/06/2022	Distribution receivable		96.82		96.82 DR
			96.82		96.82 DR
<u>Ishares S&p 500 Etf (IVV.AX)</u>					
30/06/2022	Distribution receivable		552.32		552.32 DR
			552.32		552.32 DR
<u>Betashares Australian Bank Senior Floating Rate Bond Etf (QPON.AX)</u>					
30/06/2022	Distribution receivable		388.01		388.01 DR
			388.01		388.01 DR
<u>Vanguard Ftse Europe Shares Etf (VEQ.AX)</u>					
30/06/2022	Distribution receivable		1,582.07		1,582.07 DR
			1,582.07		1,582.07 DR
<u>Vaneck Msci International Value Etf (VLUE.AX)</u>					
30/06/2022	Distribution receivable		1,468.32		1,468.32 DR
			1,468.32		1,468.32 DR
Total Debits:			4,230.68		
Total Credits:			0.00		

124756 000 IJP
MUMS FAVOURITES SUPER INVEST
P/L
<MUMS FAVOURITES S/FUND A/C>
PO BOX 168/8
WICKHAM NSW 2293

Manage your holdings



www.investorcentre.com/au



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

Enquiries:



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

Holder Identification Number (HIN)

HIN WITHHELD

Record Date:

4 July 2022

Payment Date:

13 July 2022

iShares Distribution Distribution Payment

ASX	Fund Name	Cash per Security (\$)	Units	Gross Cash Amount (\$)	Tax Withheld Amount (\$)	Net Cash Amount (\$)
IJP	iShares MSCI Japan ETF	0.66574580	215	143.14	0.00	143.14
IVV	iShares S&P 500 ETF	2.08424391	265	552.32	0.00	552.32
IJR	iShares S&P Small-Cap ETF	0.40173265	241	96.82	0.00	96.82
			Total	792.28	0.00	792.28

Your Payment Instruction:

MACQUARIE BANK LTD

BSB: 182-512

ACC: XXXXXX68

Amount Deposited:

AUD\$792.28

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

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

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

IT'S TIME TO THINK SUSTAINABLY.

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





BetaShares

Exchange Traded Funds

Responsible Entity: BetaShares Capital Ltd
ABN 78 139 566 868 | AFSL 341181
ARSN 613 694 385

All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: +61 1300 420 094
ASX Code: QPON
Email: betashares@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



017 198278

MUMS FAVOURITES SUPER INVEST
P/L
<MUMS FAVOURITES S/FUND A/C>
PO BOX 168/8
WICKHAM NSW 2293

Distribution Advice

Payment date: 18 July 2022
Record date: 4 July 2022
Reference no.: X*****0045
TFN/ABN RECEIVED AND RECORDED

Dear Unitholder,

BETASHARES AUSTRALIAN BANK SENIOR FLOATING RATE BOND ETF

Distribution statement for the period ended 30 June 2022

A distribution payment has been made in respect of your units as at the record date. The final details of the distribution components (including any non-assessable amounts) is advised in the Attribution Managed Investment Trust Member Annual (AMMA) Statement for the year ended 30 June 2022.

Visit our investor website at www.linkmarketservices.com.au where you can view and change your details, including electing to receive distribution notifications by email going forward.

Class Description	Rate per Unit	Participating Units	Gross Amount
Ordinary Units	4.548263 cents	8,531	\$388.01
		Net Amount:	\$388.01

PAYMENT REMITTED TO:

MACQUARIE BANK
1 SHELLEY STREET
SYDNEY NSW 2000
Account Name: MUMS FAVOURITES SFUND
BSB: 182-512 ACC: *****6868
Direct Credit Reference No.: 001279037416

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

— 038106 000 VEQ
MUMS FAVOURITES SUPER INVEST
P/L
<MUMS FAVOURITES S/FUND A/C>
PO BOX 168/8
WICKHAM NSW 2293

Holder Identification Number (HIN)**HIN WITHHELD**

ASX Code	VEQ
TFN/ABN Status	Quoted
Record Date	4 July 2022
Payment Date	18 July 2022

Vanguard FTSE Europe Shares ETF
Distribution Payment for the Period Ending 30 June 2022
Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$0.89281793	1,772	\$1,582.07

Withholding tax: \$0.00

NET PAYMENT: \$1,582.07

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

For additional information regarding the distribution, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

Your Payment Instruction

Bank: MACQUARIE BANK LTD
BSB: 182-512
ACC: XXXXXXX68

Amount Deposited

\$1,582.07

If payment cannot be made to the above instruction, a direct credit form will be forwarded to your registered address and your distribution entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.



VanEck MSCI International Value ETF
ARSN 647 387 737 / ASX code: VLUE
Responsible Entity: VanEck Investments Limited
ABN 22 146 596 116, AFSL 416755

All communications to:
C/- Link Market Services Limited
Level 12, 680 George Street, Sydney NSW 2000
Locked Bag A14, Sydney South, NSW 1235
Telephone: +61 1300 68 38 37
Email: vaneck@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



017 010164

MUMS FAVOURITES SUPER INVEST
P/L
<MUMS FAVOURITES S/FUND A/C>
PO BOX 168/8
WICKHAM NSW 2293

Statement date: 29 July 2022
Reference no.: X*****0045

Tax statement for the year ended 30 June 2022

Incorporating an AMMA statement required under the Income Tax Assessment Act 1997

Part B - Information for resident investors to complete their tax return

The tables on page 2 contain the information to be inserted into your tax return.

If you use a tax agent to prepare your income tax return, advise them to rely on the information in this statement rather than information that may be displayed in the tax agent's pre-filling service.

If you use myTax to prepare your income tax return, check the pre-filled amounts against this statement and correct them if necessary.

The information provided below assumes you were a resident of Australia for income tax purposes for the whole of the financial year. Additional information provided in Part C may be required by some taxpayers when completing their tax return. Information in Parts C and D may be relevant to capital gains tax calculations on disposal of your units.

We are required to report the information shown on this statement to the Australian Taxation Office. Please retain this statement for income tax purposes.

Part B - Information for resident investors to complete their tax return

The four tables contain the information to be inserted into your tax return. They follow the structure of the *Tax Return for individuals (supplementary section) 2022*. Each line identifies a *Tax return label* to indicate where in the tax return the numbers below are to be inserted. On the tax return these labels are the white letters inside coloured boxes.

Partnerships and trusts – Non-primary production

Item	Amount	Tax return label
Share of net income from trusts	\$0.00	13U
Franked distributions from trusts	\$0.00	13C

Share of credits from income and tax offsets

Item	Amount	Tax return label
Share of franking credit from franked dividends	\$0.00	13Q
Share of credit for tax file number amounts withheld	\$0.00	13R

Capital Gains

Item	Amount	Tax return label
Net capital gain*	\$0.00	18A
Total current year capital gains	\$0.00	18H

Foreign Source Income and foreign assets or property

Item	Amount	Tax return label
Assessable foreign source income	\$2,125.25	20E
Other net foreign source income	\$2,125.25	20M
Foreign income tax offset**	\$189.12	20O

*You may have capital losses from the sale of your units or from other sources to offset against this amount.

**Where the foreign income tax offset amount shown is more than \$1,000 you should consult the Australian Taxation Office's *Guide to foreign income tax offset rules 2022* to determine whether you are entitled to claim the full amount.

Enquiries about this statement can be made to enquiries@vaneck.com.au.

Part C: Components of attribution

	Tax paid or Franking credit (grossed up)	Attributable amount
Australian Income		
Dividends - Unfranked amount		\$0.00
Dividends - Unfranked CFI amount		\$0.00
Interest (subject to non - resident withholding tax)		\$0.00
Interest (not subject to non - resident withholding tax)		\$0.00
NCMI		\$0.00
Excluded from NCMI		\$0.00
Clean building MIT income		\$0.00
Other income		\$0.00
Non-primary production income		
Dividends - Franked amount	\$0.00	\$0.00
Capital Gains		
Capital gains - Discounted method TAP		\$0.00
Capital gains - Discounted method NTAP		\$0.00
Capital gains - Other method TAP		\$0.00
Capital gains - Other method NTAP		\$0.00
Net Capital Gains		
AMIT CGT gross up amount		\$0.00
Other capital gains distribution		\$0.00
Total current year capital gains		\$0.00
Foreign Income		
Assessable foreign income	\$189.12	\$2,125.25
CFC income		\$0.00
Total foreign income	\$189.12	\$2,125.25
Other Non-Assessable Amounts		
Net exempt income		\$0.00
Non-Assessable non-exempt amount		\$0.00
Other non-attributable amounts		\$0.00
Total Non-Assessable amounts		\$0.00
Total	\$2,125.25	
Less: Gross-Ups	\$189.12	
Less: attributed amounts not paid in cash*	\$467.81	
Gross Cash Distribution	\$1,468.32	
Other deductions from Distribution		
Less: Withheld tax amount	\$0.00	
Net Cash Distribution	\$1,468.32	

*It is no longer a tax law requirement that amounts to be included in your tax return have to be paid to you in cash. This can give rise to a cost base adjustment. See table E on the next page.

Part D: Tax offsets

Tax offsets	Amount
Franking credit tax offset	\$0.00
Foreign income tax offset	\$189.12
Total tax offsets	\$189.12

The foreign income tax offset is split as follows:

referable to income	100%
referable to capital gains	0%
	<hr/>
	100%

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

AMIT cost base net increase amount	\$467.81
AMIT cost base net decrease amount	\$0.00

Part F: Payment summary information for the year ended 30 June 2022 (for non-resident unitholders only)

Total fund payment	\$0.00
Total amounts withheld from fund payment	\$0.00

2022 Dividend Payment Summary

Payment Date	No. of Units	Dividend Payment Rate	Gross Dividend Amount	Tax Withheld	Net Dividend Amount
25/07/2022	3,192	\$0.4600	\$1,468.32	\$0.00	\$1,468.32
Total			\$1,468.32	\$0.00	\$1,468.32

Periodic statement

Your 2022 periodic or exit statement will be available online at <https://investorcentre.linkmarketservices.com.au> from around 27 September 2022. If you require a paper copy of a statement you can call +61 1300 68 38 37.

Further information

The Fund's product disclosure statement and latest available half-year and annual financial reports are accessible at <https://www.vaneck.com.au> or by calling +61 1300 68 38 37.

77600 - Shares in Listed Companies (Australian)

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
ALL.AX	Aristocrat Leisure Limited	315.000000	\$10,829.70			100%
ASX.AX	ASX Limited	185.000000	\$15,116.35			100%
BHP.AX	BHP Group Limited	598.000000	\$24,667.50			100%
CAR.AX	Carsales.com Limited.	493.000000	\$9,066.27			100%
CBA.AX	Commonwealth Bank Of Australia.	473.000000	\$42,749.74			100%
COH.AX	Cochlear Limited	49.000000	\$9,736.30			100%
COL.AX	Coles Group Limited.	716.000000	\$12,751.96			100%
CSL.AX	CSL Limited	81.000000	\$21,793.86			100%
EDV.AX	Endeavour Group Limited	1042.000000	\$7,887.94			100%
MQG.AX	Macquarie Group Limited	86.000000	\$14,147.86			100%
NCM.AX	Newcrest Mining Limited	386.000000	\$8,063.54			100%
NXT.AX	Nextdc Limited	649.000000	\$6,905.36			100%
ORG.AX	Origin Energy Limited	2560.000000	\$14,668.80			100%
RHC.AX	Ramsay Health Care Limited	164.000000	\$12,011.36			100%
RMD.AX	Resmed Inc	285.000000	\$8,746.65			100%
SEK.AX	Seek Limited	398.000000	\$8,358.00			100%

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
SUN.AX	Suncorp Group Limited	1160.000000	\$12,736.80			100%
WBC.AX	Westpac Banking Corporation	1100.000000	\$21,450.00			100%
WDS.AX	Woodside Energy Group Ltd	108.000000	\$3,438.72			100%
WES.AX	Wesfarmers Limited	199.000000	\$8,340.09			100%
WOW.AX	Woolworths Group Limited	328.000000	\$11,676.80			100%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		11375.000000	\$285,143.60			

Supporting Documents

- Balance Review Report [Report](#)
- Investment Movement Report [Report](#)
- 2022 Politis Portfolio Valuation & Investment Transactions.pdf
- 2022 Investment Reconciliation WP.pdf
- 2022 Holding Statement - ALL.pdf [ALL.AX](#)
- 2022 Holding Statement - ASX.pdf [ASX.AX](#)
- 2022 Holding Statement - BHP.pdf [BHP.AX](#)
- 2022 Holding Statement - CAR.pdf [CAR.AX](#)
- 2022 Holding Statement - CBA.pdf [CBA.AX](#)
- 2022 Holding Statement - COH.pdf [COH.AX](#)
- 2022 Holding Statement - COL.pdf [COL.AX](#)
- 2022 Holding Statement - CSL.pdf [CSL.AX](#)
- 2022 Holding Statement - EDV.pdf [EDV.AX](#)
- 2022 Holding Statement - MQG.pdf [MQG.AX](#)
- 2022 Holding Statement - NCM.pdf [NCM.AX](#)
- 2022 Holding Statement - NXT.pdf [NXT.AX](#)
- 2022 Holding Statement - ORG.pdf [ORG.AX](#)
- 2022 Holding Statement - RHC.pdf [RHC.AX](#)
- 2022 Holding Statement - RMD.pdf [RMD.AX](#)
- 2022 Holding Statement - SEK.pdf [SEK.AX](#)
- 2022 Holding Statement - SUN.pdf [SUN.AX](#)
- 2022 Holding Statement - WBC.pdf [WBC.AX](#)
- 2022 Holding Statement - WDS.pdf [WDS.AX](#)
- 2022 Holding Statement - WES.pdf [WES.AX](#)
- 2022 Holding Statement - WOW.pdf [WOW.AX](#)

Standard Checklist

- Attach Balance Review Report
- Attach copies of HIN/SRN or Chess Statements, Broker Statements, Contract Notes Corporate Action documentation and any other relevant Source Documentation
- Attach Investment Movement Report
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy

Notes

Rachel Barrett

Note

01/01/2023 10:38

HIN X0109920045 Postcode 2293

Mums Favourites Superannuation Fund

Balance Review Report



As at 30 June 2022

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
60400	Bank Accounts						
CBA8538	CBA Direct Investment Account #8538					500,371.48	
MBL6868	Macquarie Cash Management Account #6868					67,033.22	
77600	Shares in Listed Companies (Australian)						
ALL.AX	Aristocrat Leisure Limited				Setup	315.0000	315.0000
ASX.AX	ASX Limited				Setup	185.0000	185.0000
BHP.AX	BHP Group Limited				Setup	598.0000	598.0000
CAR.AX	Carsales.com Limited.				Setup	493.0000	493.0000
COH.AX	Cochlear Limited				Setup	49.0000	49.0000
COL.AX	Coles Group Limited.				Setup	716.0000	716.0000
CBA.AX	Commonwealth Bank Of Australia.				Setup	473.0000	473.0000
CSL.AX	CSL Limited				Setup	81.0000	81.0000
EDV.AX	Endeavour Group Limited				Setup	1,042.0000	1,042.0000
MQG.AX	Macquarie Group Limited				Setup	86.0000	86.0000
NCM.AX	Newcrest Mining Limited				Setup	386.0000	386.0000
NXT.AX	Nextdc Limited				Setup	649.0000	649.0000
ORG.AX	Origin Energy Limited				Setup	2,560.0000	2,560.0000
RHC.AX	Ramsay Health Care Limited				Setup	164.0000	164.0000
RMD.AX	Resmed Inc				Setup	285.0000	285.0000
SEK.AX	Seek Limited				Setup	398.0000	398.0000
SUN.AX	Suncorp Group Limited				Setup	1,160.0000	1,160.0000

Mums Favourites Superannuation Fund

Balance Review Report



As at 30 June 2022

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
WES.AX	Wesfarmers Limited				Setup	199.0000	199.0000
WBC.AX	Westpac Banking Corporation				Setup	1,100.0000	1,100.0000
WDS.AX	Woodside Energy Group Ltd				Setup	108.0000	108.0000
WOW.AX	Woolworths Group Limited				Setup	328.0000	328.0000
78200	Units in Listed Unit Trusts (Australian)						
QPON.AX	Betashares Australian Bank Senior Floating Rate Bond Etf				Setup	8,531.0000	8,531.0000
IJP.AX	Ishares Msci Japan Etf				Setup	215.0000	215.0000
IVV.AX	Ishares S&p 500 Etf				Setup	265.0000	265.0000
IJR.AX	Ishares S&p Small-cap Etf				Setup	241.0000	241.0000
VLUE.AX	Vaneck Msci International Value Etf				Setup	3,192.0000	3,192.0000
VEQ.AX	Vanguard Ftse Europe Shares Etf				Setup	1,772.0000	1,772.0000

Mums Favourites Superannuation Fund Investment Movement Report



As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
			328.00	12,982.30				328.00	12,982.30	11,676.80
				326,979.81					326,979.81	285,143.60
Units in Listed Unit Trusts (Australian)										
QPON.AX - Betashares Australian Bank Senior Floating Rate Bond Etf			8,531.00	219,627.85				8,531.00	219,627.85	217,796.43
IJP.AX - Ishares Msci Japan Etf			215.00	16,926.72				215.00	16,926.72	16,501.25
IVV.AX - Ishares S&p 500 Etf			265.00	160,383.48				265.00	160,383.48	145,996.45
IJR.AX - Ishares S&p Small-cap Etf			241.00	35,161.87				241.00	35,161.87	32,310.87
VLUE.AX - Vaneck Msci International Value Etf			3,192.00	70,487.77				3,192.00	70,487.77	67,095.84
VEQ.AX - Vanguard Ftse Europe Shares Etf			1,772.00	105,995.27				1,772.00	105,995.27	98,151.08
				608,582.96					608,582.96	577,851.92
	1,207,474.82			2,434,651.73		(2,139,159.08)			1,502,967.47	1,430,400.22

Client **Mums Favourites Superannuation Fund**
Year Ended **30-Jun-22**
Subject **Investment Reconciliation**

Prepared By **RB**
Date Prepared **01/01/2023**

Shares in Listed Companies (Australian)	285,143.60
Units in Listed Unit Trusts (Australian)	577,851.92
	862,995.52

Total Market Value as per Politis Portfolio Valuation	930,411.64
Less: Subtotal Cash Management Account	(67,416.12)
	862,995.52

Variance -

PORTFOLIO VALUATION

Account Name Mums Favourites Superannuation Fund
 Account No 9216
 Portfolio Politis Diversified Balanced
 Report as at 30/06/2022



Quantity	Market Price	Market Value	Portfolio Cost	Average Unit Cost	Gain/Loss	Sector %	Portfolio %
Australian Shares							
ALL - Aristocrat Leisure Ltd FPO							
315	34.38	10,829.70	10,536.76	33.45	292.94	3.80	1.16
ASX - Australian Stock Exchange Ltd FPO							
185	81.71	15,116.35	15,448.60	83.51	(332.25)	5.30	1.62
BHP - BHP Group Limited FPO							
598	41.25	24,667.50	30,550.65	51.09	(5,883.15)	8.65	2.65
CAR - Carsales.Com Ltd FPO							
493	18.39	9,066.27	10,139.85	20.57	(1,073.58)	3.18	0.97
CBA - Commonwealth Bank of Australia Ltd FPO							
473	90.38	42,749.74	51,248.68	108.35	(8,498.94)	14.99	4.59
COH - Cochlear Ltd FPO							
49	198.70	9,736.30	11,529.45	235.29	(1,793.15)	3.41	1.05
COL - Coles Group Limited FPO							
716	17.81	12,751.96	13,447.39	18.78	(695.43)	4.47	1.37
CSL - CSL Ltd FPO							
81	269.06	21,793.86	21,591.42	266.56	202.44	7.64	2.34
EDV - Endeavour Group Limited							
1,042	7.57	7,887.94	7,882.19	7.56	5.75	2.77	0.85
MQG - Macquarie Group Ltd FPO							
86	164.51	14,147.86	18,122.02	210.72	(3,974.16)	4.96	1.52
NCM - Newcrest Mining Ltd FPO							
386	20.89	8,063.54	11,125.99	28.82	(3,062.45)	2.83	0.87
NXT - Nextdc Limited FPO							
649	10.64	6,905.36	7,286.28	11.23	(380.92)	2.42	0.74
ORG - Origin Energy Ltd FPO							
2,560	5.73	14,668.80	17,555.34	6.86	(2,886.54)	5.14	1.58
RHC - Ramsay Health Care Ltd FPO							
164	73.24	12,011.36	13,571.36	82.75	(1,560.00)	4.21	1.29
RMD - Resmed Inc							
285	30.69	8,746.65	9,410.30	33.02	(663.65)	3.07	0.94
SEK - Seek Ltd FPO							
398	21.00	8,358.00	11,116.88	27.93	(2,758.88)	2.93	0.90
SUN - Suncorp Group Limited FPO							
1,160	10.98	12,736.80	13,256.00	11.43	(519.20)	4.47	1.37
WBC - Westpac Banking Corporation FPO							
1,100	19.50	21,450.00	27,116.19	24.65	(5,666.19)	7.52	2.31
WDS - Woodside Energy Group Limited							
108	31.84	3,438.72	3,214.08	29.76	224.64	1.21	0.37

PORTFOLIO VALUATION

Account Name Mums Favourites Superannuation Fund
 Account No 9216
 Portfolio Politis Diversified Balanced
 Report as at 30/06/2022



Quantity	Market Price	Market Value	Portfolio Cost	Average Unit Cost	Gain/Loss	Sector %	Portfolio %
WES - Wesfarmers Ltd FPO							
199	41.91	8,340.09	9,848.08	49.49	(1,507.99)	2.92	0.90
WOW - Woolworths Ltd FPO							
328	35.60	11,676.80	12,982.30	39.58	(1,305.50)	4.10	1.26
Subtotal Australian Shares		285,143.60	326,979.81		(41,836.21)	100.00	30.65
International Shares							
IJP - iShares MSCI Japan ETF							
215	76.75	16,501.25	16,926.72	78.73	(425.47)	4.58	1.77
IJR - iShares S&P Small-Cap ETF							
241	134.07	32,310.87	35,161.87	145.90	(2,851.00)	8.97	3.47
IVV - iShares S & P 500 ETF							
265	550.93	145,996.45	160,383.48	605.22	(14,387.03)	40.55	15.69
VEQ - Vanguard FTSE Europe ETF							
1,772	55.39	98,151.08	105,995.27	59.82	(7,844.19)	27.26	10.55
VLUE - VanEck Vectors MSCI International Value ETF							
3,192	21.02	67,095.84	70,487.77	22.08	(3,391.93)	18.63	7.21
Subtotal International Shares		360,055.49	388,955.11		(28,899.62)	100.00	38.70
Australian Debt Securities							
QPON - Betashares Australian Bank Senior Floating Rate Bond ETF							
8,531	25.53	217,796.43	219,627.85	25.74	(1,831.42)	100.00	23.41
Subtotal Australian Debt Securities		217,796.43	219,627.85		(1,831.42)	100.00	23.41
Cash Management Account							
MAQ0001AU - Macquarie Cash Management Account							
67,033	1.00	67,033.22	67,033.22	1.00	0.00	99.43	7.20
Net Payables/Receivables		382.90	382.90			0.57	0.04
Subtotal Cash Management Account		67,416.12	67,416.12		0.00	100.00	7.25
Total		930,411.64	1,002,978.89		(72,567.25)		

PORTFOLIO MOVEMENTS

Account Name Mums Favourites Superannuation Fund
 Account No 9216
 Portfolio Politis Diversified Balanced
 Report period 01/07/2021 to 30/06/2022
 Report as at 30/06/2022



Security	Market Value at 01/07/2021	Purchases	Sales	Market Value at 30/06/2022	Change in Net Market Value	Income	Expenses
Australian Shares							
ALL - Aristocrat Leisure Ltd FPO	0.00	10,536.76	0.00	10,829.70	292.94	0.00	0.00
ASX - Australian Stock Exchange Ltd FPO	0.00	15,448.60	0.00	15,116.35	(332.25)	0.00	0.00
BHP - BHP Group Limited FPO	0.00	30,550.65	0.00	24,667.50	(5,883.15)	1,378.22	0.00
CAR - Carsales.Com Ltd FPO	0.00	10,139.85	0.00	9,066.27	(1,073.58)	0.00	0.00
CBA - Commonwealth Bank of Australia Ltd FPO	0.00	51,248.68	0.00	42,749.74	(8,498.94)	0.00	0.00
COH - Cochlear Ltd FPO	0.00	11,529.45	0.00	9,736.30	(1,793.15)	0.00	0.00
COL - Coles Group Limited FPO	0.00	13,447.39	0.00	12,751.96	(695.43)	0.00	0.00
CSL - CSL Ltd FPO	0.00	21,591.42	0.00	21,793.86	202.44	0.00	0.00
EDV - Endeavour Group Limited	0.00	7,882.19	0.00	7,887.94	5.75	0.00	0.00
MQG - Macquarie Group Ltd FPO	0.00	18,122.02	0.00	14,147.86	(3,974.16)	0.00	0.00
NCM - Newcrest Mining Ltd FPO	0.00	11,125.99	0.00	8,063.54	(3,062.45)	0.00	0.00
NXT - Nextdc Limited FPO	0.00	7,286.28	0.00	6,905.36	(380.92)	0.00	0.00
ORG - Origin Energy Ltd FPO	0.00	17,555.34	0.00	14,668.80	(2,886.54)	0.00	0.00
RHC - Ramsay Health Care Ltd FPO	0.00	13,571.36	0.00	12,011.36	(1,560.00)	0.00	0.00
RMD - Resmed Inc	0.00	9,410.30	0.00	8,746.65	(663.65)	12.22	0.00
SEK - Seek Ltd FPO	0.00	11,116.88	0.00	8,358.00	(2,758.88)	0.00	0.00
SUN - Suncorp Group Limited FPO	0.00	13,256.00	0.00	12,736.80	(519.20)	0.00	0.00
WBC - Westpac Banking Corporation FPO	0.00	27,116.19	0.00	21,450.00	(5,666.19)	958.57	0.00
WDS - Woodside Energy Group Limited	0.00	3,214.08	0.00	3,438.72	224.64	3,214.08	0.00
WES - Wesfarmers Ltd FPO	0.00	9,848.08	0.00	8,340.09	(1,507.99)	0.00	0.00
WOW - Woolworths Ltd FPO	0.00	12,982.30	0.00	11,676.80	(1,305.50)	0.00	0.00
Subtotal Australian Shares	0.00	326,979.81	0.00	285,143.60	(41,836.21)	5,563.09	0.00

PORTFOLIO MOVEMENTS

Account Name Mums Favourites Superannuation Fund
 Account No 9216
 Portfolio Politis Diversified Balanced
 Report period 01/07/2021 to 30/06/2022
 Report as at 30/06/2022



Security	Market Value at 01/07/2021	Purchases	Sales	Market Value at 30/06/2022	Change in Net Market Value	Income	Expenses
International Shares							
IJP - iShares MSCI Japan ETF	0.00	16,926.72	0.00	16,501.25	(425.47)	0.00	0.00
IJR - iShares S&P Small-Cap ETF	0.00	35,161.87	0.00	32,310.87	(2,851.00)	0.00	0.00
IVV - iShares S & P 500 ETF	0.00	160,383.48	0.00	145,996.45	(14,387.03)	0.00	0.00
VEQ - Vanguard FTSE Europe ETF	0.00	105,995.27	0.00	98,151.08	(7,844.19)	0.00	0.00
VLUE - VanEck Vectors MSCI International Valu	0.00	70,487.77	0.00	67,095.84	(3,391.93)	0.00	0.00
Subtotal International Shares	0.00	388,955.11	0.00	360,055.49	(28,899.62)	0.00	0.00
Australian Debt Securities							
QPON - Betashares Australian Bank Senior Floa	0.00	219,627.85	0.00	217,796.43	(1,831.42)	254.72	0.00
Subtotal Australian Debt Securities	0.00	219,627.85	0.00	217,796.43	(1,831.42)	254.72	0.00
Cash Management Account							
MAQ0001AU - Macquarie Cash Management Account	0.00	1,000,969.54	932,966.50	67,033.22	0.00	31.60	(969.82)
Subtotal Cash Management Account	0.00	1,000,969.54	932,966.50	67,033.22	0.00	31.60	(969.82)
Sub Totals	0.00	1,936,532.31	932,966.50	930,028.74	(72,567.25)	5,849.41	(969.82)
Payables/Receiveables	0.00			382.90			
Total Portfolio	0.00			930,411.64		% Return for Period	(15.04)
						\$ Return for Period	(67,687.66)

PURCHASES

Account Name **Mums Favourites Superannuation Fund**
 Account No **9216**
 Portfolio **Politis Diversified Balanced**
 Report period **01/07/2021 to 30/06/2022**



Effective Date	Transaction Type	Quantity	Price	Consideration	Brokerage (GST excl)	Other Charges	GST	Total Cost
ALL - Aristocrat Leisure Ltd FPO								
21/04/2022	Buy Equities	315	33.3400	(10,502.10)	(31.51)	0.00	(3.15)	(10,536.76)
ASX - Australian Stock Exchange Ltd FPO								
21/04/2022	Buy Equities	185	83.2313	(15,397.79)	(46.19)	0.00	(4.62)	(15,448.60)
BHP - BHP Group Limited FPO								
21/04/2022	Buy Equities	598	50.9200	(30,450.16)	(91.35)	0.00	(9.14)	(30,550.65)
CAR - Carsales.Com Ltd FPO								
21/04/2022	Buy Equities	493	20.5000	(10,106.50)	(30.32)	0.00	(3.03)	(10,139.85)
CBA - Commonwealth Bank of Australia Ltd FPO								
21/04/2022	Buy Equities	473	107.9918	(51,080.12)	(153.24)	0.00	(15.32)	(51,248.68)
COH - Cochlear Ltd FPO								
21/04/2022	Buy Equities	49	234.5210	(11,491.53)	(34.47)	0.00	(3.45)	(11,529.45)
COL - Coles Group Limited FPO								
21/04/2022	Buy Equities	716	18.7195	(13,403.16)	(40.21)	0.00	(4.02)	(13,447.39)
CSL - CSL Ltd FPO								
21/04/2022	Buy Equities	81	265.6840	(21,520.40)	(64.56)	0.00	(6.46)	(21,591.42)
EDV - Endeavour Group Limited								
21/04/2022	Buy Equities	1,042	7.5396	(7,856.26)	(23.57)	0.00	(2.36)	(7,882.19)
IJP - iShares MSCI Japan ETF								
21/04/2022	Buy Equities	215	78.4700	(16,871.05)	(50.61)	0.00	(5.06)	(16,926.72)
IJR - iShares S&P Small-Cap ETF								
21/04/2022	Buy Equities	241	145.4200	(35,046.22)	(105.14)	0.00	(10.51)	(35,161.87)
IVV - iShares S & P 500 ETF								
21/04/2022	Buy Equities	265	603.2300	(159,855.95)	(479.57)	0.00	(47.96)	(160,383.48)
MQG - Macquarie Group Ltd FPO								
21/04/2022	Buy Equities	86	210.0280	(18,062.41)	(54.19)	0.00	(5.42)	(18,122.02)
NCM - Newcrest Mining Ltd FPO								
21/04/2022	Buy Equities	386	28.7290	(11,089.39)	(33.27)	0.00	(3.33)	(11,125.99)
NXT - Nextdc Limited FPO								
21/04/2022	Buy Equities	649	11.1900	(7,262.31)	(21.79)	0.00	(2.18)	(7,286.28)
ORG - Origin Energy Ltd FPO								
21/04/2022	Buy Equities	2,560	6.8350	(17,497.60)	(52.49)	0.00	(5.25)	(17,555.34)
QPON - Betashares Australian Bank Senior Floating Rate Bond ETF								
21/04/2022	Buy Equities	8,531	25.6600	(218,905.46)	(656.72)	0.00	(65.67)	(219,627.85)
RHC - Ramsay Health Care Ltd FPO								
21/04/2022	Buy Equities	164	82.4800	(13,526.72)	(40.58)	0.00	(4.06)	(13,571.36)
RMD - Resmed Inc								
21/04/2022	Buy Equities	285	32.9100	(9,379.35)	(28.14)	0.00	(2.81)	(9,410.30)
SEK - Seek Ltd FPO								
21/04/2022	Buy Equities	398	27.8400	(11,080.32)	(33.24)	0.00	(3.32)	(11,116.88)
SUN - Suncorp Group Limited FPO								
21/04/2022	Buy Equities	1,160	11.3900	(13,212.40)	(39.64)	0.00	(3.96)	(13,256.00)

PURCHASES

Account Name **Mums Favourites Superannuation Fund**
 Account No **9216**
 Portfolio **Politis Diversified Balanced**
 Report period **01/07/2021 to 30/06/2022**



Effective Date	Transaction Type	Quantity	Price	Consideration	Brokerage (GST excl)	Other Charges	GST	Total Cost
VEQ - Vanguard FTSE Europe ETF								
21/04/2022	Buy Equities	1,772	59.6200	(105,646.64)	(316.94)	0.00	(31.69)	(105,995.27)
VLUE - VanEck Vectors MSCI International Value ETF								
21/04/2022	Buy Equities	3,192	22.0100	(70,255.92)	(210.77)	0.00	(21.08)	(70,487.77)
WBC - Westpac Banking Corporation FPO								
21/04/2022	Buy Equities	1,100	24.5700	(27,027.00)	(81.08)	0.00	(8.11)	(27,116.19)
WES - Wesfarmers Ltd FPO								
21/04/2022	Buy Equities	199	49.3250	(9,815.68)	(29.45)	0.00	(2.95)	(9,848.08)
WOW - Woolworths Ltd FPO								
21/04/2022	Buy Equities	328	39.4500	(12,939.60)	(38.82)	0.00	(3.88)	(12,982.30)
WDS - Woodside Energy Group Limited								
01/06/2022	Acquire Equities thru DRP	108	29.7600	(3,214.08)	0.00	0.00	0.00	(3,214.08)
Total					(2,787.86)	0.00	(278.79)	(935,562.77)

SALES

Account Name **Mums Favourites Superannuation Fund**
Account No **9216**
Portfolio **Politis Diversified Balanced**
Report period **01/07/2021 to 30/06/2022**



Effective Date	Transaction Type	Quantity	Price	Consideration	Brokerage (GST excl)	Other Charges	GST	Total Proceeds
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You have no sale transactions for the report period.

STOCK TRANSFERRED

Account Name Mums Favourites Superannuation Fund
Account No 9216
Portfolio Politis Diversified Balanced
Report period 01/07/2021 to 30/06/2022



Transfer Date	Original Acquisition Date	Transaction Type	Quantity	Cost	Market Price at Transfer	Market Value at Transfer
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You have no stock transferred in the report period.

MISCELLANEOUS TRANSACTIONS

Account Name Mums Favourites Superannuation Fund
Account No 9216
Portfolio Politis Diversified Balanced
Report period 01/07/2021 to 30/06/2022



Effective Date	Transaction Type	Quantity	Price	Consideration	Brokerage	Other Charges	Total Cost//Proceeds
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You have no miscellaneous transactions for the report period.

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Issuer

Aristocrat Leisure Limited

Security Class

ALL - Fully Paid Ordinary Shares

Subregister

CHESS

Enter Balance Date (dd/mm/yyyy)

30/06/2022



Add Comparison Date

[View](#)

Results

PLEASE NOTE: The balances shown below may not be a complete record of your current holding as there may be transactions which are not yet registered.

Aristocrat Leisure Limited

Fully Paid Ordinary Shares

- CHESS

Balance Details

No of Securities

Holding Balance Date

30-Jun-2022

315

*All times are displayed in Sydney time.

Balance History

Currency Australian Dollar

View: ASX, X*****0045 (MUMS FAVOURITES SUPER INVEST P/L <MUMS FAVOURITES S/FUND A/C>)

Balance as at date (dd/mm/yyyy) 30/06/2022

Displaying Balance History as at **30 Jun 2022**

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****0045	ASX	81.71	185	185	15,116.35

Viewing 1 - 1 of 1
Total Value: \$ 15,116.35

Date: 30/12/2022

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2022

**BHP GROUP LIMITED
BHP ORDINARY FULLY PAID SHARES**

Name	Share Type	Register	Quantity
MUMS FAVOURITES SUPER INVEST P/L <MUMS FAVOURITES S/FUND> X*****0045	CHESS Sponsored	VIC	598
Total			598

Sincerely,

Computershare

Only Computershare managed holdings are listed.

Date: 30/12/2022

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2022

**CARSALES.COM LIMITED
CAR FULLY PAID ORDINARY SHARES**

Name	Share Type	Register	Quantity
MUMS FAVOURITES SUPER INVEST P/L <MUMS FAVOURITES S/FUND> X*****0045	CHESS Sponsored	VIC	493
Total			493

Sincerely,

Computershare

Only Computershare managed holdings are listed.

Balance History

Currency Australian Dollar

View: CBA, X*****0045 (MUMS FAVOURITES SUPER INVEST P/L <MUMS FAVOURITES S/FUND A/C>)

Balance as at date (dd/mm/yyyy) 30/06/2022

Displaying Balance History as at **30 Jun 2022**

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****0045	CBA	90.38	473	473	42,749.74

Viewing 1 - 1 of 1
Total Value: \$ 42,749.74

Date: 30/12/2022

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2022

**COCHLEAR LIMITED
COH FULLY PAID ORDINARY**

Name	Share Type	Register	Quantity
MUMS FAVOURITES SUPER INVEST P/L <MUMS FAVOURITES S/FUND> X*****0045	CHESS Sponsored	NSW	49
		Total	49

Sincerely,

Computershare

Only Computershare managed holdings are listed.

Date: 30/12/2022

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2022

**COLES GROUP LIMITED
COL FULLY PAID ORDINARY SHARES**

Name	Share Type	Register	Quantity
MUMS FAVOURITES SUPER INVEST P/L <MUMS FAVOURITES S/FUND> X*****0045	CHESS Sponsored	VIC	716
		Total	716

Sincerely,

Computershare

Only Computershare managed holdings are listed.

Date: 30/12/2022

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2022

**CSL LIMITED
CSL ORDINARY FULLY PAID SHARES**

Name	Share Type	Register	Quantity
MUMS FAVOURITES SUPER INVEST P/L <MUMS FAVOURITES S/FUND> X*****0045	CHESS Sponsored	VIC	81
		Total	81

Sincerely,

Computershare

Only Computershare managed holdings are listed.

Balance History

Currency Australian Dollar

View: EDV, X*****0045 (MUMS FAVOURITES SUPER INVEST P/L <MUMS FAVOURITES S/FUND A/C>)

Balance as at date (dd/mm/yyyy) 30/06/2022

Displaying Balance History as at **30 Jun 2022**

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****0045	EDV	7.57	1,042	1,042	7,887.94

Viewing 1 - 1 of 1
Total Value: \$ 7,887.94

Balance History

Currency Australian Dollar

View: MQG, X*****0045 (MUMS FAVOURITES SUPER INVEST P/L <MUMS FAVOURITES S/FUND A/C>)

Balance as at date (dd/mm/yyyy) 30/06/2022

Displaying Balance History as at **30 Jun 2022**

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****0045	MQG	164.51	86	86	14,147.86

Viewing 1 - 1 of 1
Total Value: \$ 14,147.86

Balance History

Currency Australian Dollar

View: NCM, X*****0045 (MUMS FAVOURITES SUPER INVEST P/L <MUMS FAVOURITES S/FUND A/C>)

Balance as at date (dd/mm/yyyy) 30/06/2022

Displaying Balance History as at **30 Jun 2022**

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****0045	NCM	20.89	386	386	8,063.54

Viewing 1 - 1 of 1
Total Value: \$ 8,063.54

Balance History

Currency Australian Dollar

View: NXT, X*****0045 (MUMS FAVOURITES SUPER INVEST P/L <MUMS FAVOURITES S/FUND A/C>)

Balance as at date (dd/mm/yyyy) 30/06/2022

Displaying Balance History as at 30 Jun 2022

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****0045	NXT	10.64	649	649	6,905.36

Viewing 1 - 1 of 1
Total Value: \$ 6,905.36

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Issuer

Origin Energy Limited

Security Class

ORG - Fully Paid Ordinary Shares

Subregister

CHESS

Enter Balance Date (dd/mm/yyyy)

30/06/2022



Add Comparison Date

[View](#)

Results

PLEASE NOTE: The balances shown below may not be a complete record of your current holding as there may be transactions which are not yet registered.

Origin Energy Limited

Fully Paid Ordinary Shares

- CHESS

Balance Details

No of Securities

Holding Balance Date

30-Jun-2022

2,560

*All times are displayed in Sydney time.

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My Details

Issuer

Ramsay Health Care Limited

Security Class

RHC - Fully Paid Ordinary Shares

Subregister

CHESS

Enter Balance Date (dd/mm/yyyy)

30/06/2022



Add Comparison Date

[View](#)

Results

PLEASE NOTE: The balances shown below may not be a complete record of your current holding as there may be transactions which are not yet registered.

Ramsay Health Care Limited

Fully Paid Ordinary Shares

- CHESS

Balance Details

No of Securities

Holding Balance Date

30-Jun-2022

164

*All times are displayed in Sydney time.

Date: 31/12/2022

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2022

**RESMED INC
RMD CHESS DEPOSITARY INTERESTS**

Name	Share Type	Register	Quantity
MUMS FAVOURITES SUPER INVEST P/L <MUMS FAVOURITES S/FUND> X*****0045	CHESS Sponsored	NSW	285
		Total	285

Sincerely,
Computershare

Only Computershare managed holdings are listed.

Date: 1/01/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2022

**SEEK LIMITED
SEK ORDINARY FULLY PAID SHARES**

Name	Share Type	Register	Quantity
MUMS FAVOURITES SUPER INVEST P/L <MUMS FAVOURITES S/FUND> X*****0045	CHESS Sponsored	VIC	398
		Total	398

Sincerely,
Computershare

Only Computershare managed holdings are listed.

Balance History

Currency Australian Dollar

View: SUN, X*****0045 (MUMS FAVOURITES SUPER INVEST P/L <MUMS FAVOURITES S/FUND A/C>)

Balance as at date (dd/mm/yyyy) 30/06/2022

Displaying Balance History as at **30 Jun 2022**

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****0045	SUN	10.98	1,160	1,160	12,736.80

Viewing 1 - 1 of 1
Total Value: \$ 12,736.80

Balance History

Currency Australian Dollar

View: WBC, X*****0045 (MUMS FAVOURITES SUPER INVEST P/L <MUMS FAVOURITES S/FUND A/C>)

Balance as at date (dd/mm/yyyy) 30/06/2022

Displaying Balance History as at **30 Jun 2022**

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****0045	WBC	19.50	1,100	1,100	21,450.00

Viewing 1 - 1 of 1
Total Value: \$ 21,450.00

Date: 1/01/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2022

**WOODSIDE ENERGY GROUP LTD
WDS ORDINARY FULLY PAID SHARES**

Name	Share Type	Register	Quantity
MUMS FAVOURITES SUPER INVEST P/L <MUMS FAVOURITES S/FUND> X*****0045	CHESS Sponsored	WA	108
		Total	108

Sincerely,

Computershare

Only Computershare managed holdings are listed.

Date: 1/01/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2022

**WESFARMERS LIMITED
WES ORDINARY FULLY PAID SHARES**

Name	Share Type	Register	Quantity
MUMS FAVOURITES SUPER INVEST P/L <MUMS FAVOURITES S/FUND> X*****0045	CHESS Sponsored	WA	199
		Total	199

Sincerely,

Computershare

Only Computershare managed holdings are listed.

Balance History

Currency Australian Dollar

<< View:

WOW, X*****0045 (MUMS FAVOURITES SUPER INVEST P/L <MUMS FAVOURITES S/FUND A/C>)

Balance as at date (dd/mm/yyyy) 30/06/2022

Displaying Balance History as at 30 Jun 2022

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****0045	WOW	35.60	328	328	11,676.80

Viewing 1 - 1 of 1
Total Value: \$ 11,676.80

78200 - Units in Listed Unit Trusts (Australian)

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
IJP.AX	Ishares Msci Japan Etf	215.000000	\$16,501.25			100%
IJR.AX	Ishares S&p Small-cap Etf	241.000000	\$32,310.87			100%
IVV.AX	Ishares S&p 500 Etf	265.000000	\$145,996.45			100%
QPON.AX	Betashares Australian Bank Senior Floating Rate Bond Etf	8531.000000	\$217,796.43			100%
VEQ.AX	Vanguard Ftse Europe Shares Etf	1772.000000	\$98,151.08			100%
VLUE.AX	Vaneck Msci International Value Etf	3192.000000	\$67,095.84			100%
	TOTAL	CY Units	CY Balance	LY Units	LY Balance	
		14216.000000	\$577,851.92			

Supporting Documents

- Investment Movement Report [Report](#)
- 2022 Politis Portfolio Valuation & Investment Transactions.pdf
- 2022 Investment Reconciliation WP.pdf
- 2022 Holding Statement - IJP.pdf [IJP.AX](#)
- 2022 Holding Statement - IJR.pdf [IJR.AX](#)
- 2022 Holding Statement - IVV.pdf [IVV.AX](#)
- 2022 Holding Statement - QPON.pdf [QPON.AX](#)
- 2022 Holding Statement - VEQ.pdf [VEQ.AX](#)

Standard Checklist

- Attach copies of Statements and Source Documentation
- Attach Investment Movement Report

- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

Notes

Rachel Barrett

Note

01/01/2023 10:39

HIN X0109920045 Postcode 2293

Mums Favourites Superannuation Fund Investment Movement Report



As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
			328.00	12,982.30				328.00	12,982.30	11,676.80
				326,979.81					326,979.81	285,143.60
Units in Listed Unit Trusts (Australian)										
QPON.AX - Betashares Australian Bank Senior Floating Rate Bond Etf			8,531.00	219,627.85				8,531.00	219,627.85	217,796.43
IJP.AX - Ishares Msci Japan Etf			215.00	16,926.72				215.00	16,926.72	16,501.25
IVV.AX - Ishares S&p 500 Etf			265.00	160,383.48				265.00	160,383.48	145,996.45
IJR.AX - Ishares S&p Small-cap Etf			241.00	35,161.87				241.00	35,161.87	32,310.87
VLUE.AX - Vaneck Msci International Value Etf			3,192.00	70,487.77				3,192.00	70,487.77	67,095.84
VEQ.AX - Vanguard Ftse Europe Shares Etf			1,772.00	105,995.27				1,772.00	105,995.27	98,151.08
				608,582.96					608,582.96	577,851.92
	1,207,474.82			2,434,651.73		(2,139,159.08)			1,502,967.47	1,430,400.22

Client **Mums Favourites Superannuation Fund**
Year Ended **30-Jun-22**
Subject **Investment Reconciliation**

Prepared By **RB**
Date Prepared **01/01/2023**

Shares in Listed Companies (Australian)	285,143.60
Units in Listed Unit Trusts (Australian)	<u>577,851.92</u>
	862,995.52

Total Market Value as per Politis Portfolio Valuation	930,411.64
Less: Subtotal Cash Management Account	(67,416.12)
	862,995.52

Variance -

PORTFOLIO VALUATION

Account Name Mums Favourites Superannuation Fund
 Account No 9216
 Portfolio Politis Diversified Balanced
 Report as at 30/06/2022



Quantity	Market Price	Market Value	Portfolio Cost	Average Unit Cost	Gain/Loss	Sector %	Portfolio %
Australian Shares							
ALL - Aristocrat Leisure Ltd FPO							
315	34.38	10,829.70	10,536.76	33.45	292.94	3.80	1.16
ASX - Australian Stock Exchange Ltd FPO							
185	81.71	15,116.35	15,448.60	83.51	(332.25)	5.30	1.62
BHP - BHP Group Limited FPO							
598	41.25	24,667.50	30,550.65	51.09	(5,883.15)	8.65	2.65
CAR - Carsales.Com Ltd FPO							
493	18.39	9,066.27	10,139.85	20.57	(1,073.58)	3.18	0.97
CBA - Commonwealth Bank of Australia Ltd FPO							
473	90.38	42,749.74	51,248.68	108.35	(8,498.94)	14.99	4.59
COH - Cochlear Ltd FPO							
49	198.70	9,736.30	11,529.45	235.29	(1,793.15)	3.41	1.05
COL - Coles Group Limited FPO							
716	17.81	12,751.96	13,447.39	18.78	(695.43)	4.47	1.37
CSL - CSL Ltd FPO							
81	269.06	21,793.86	21,591.42	266.56	202.44	7.64	2.34
EDV - Endeavour Group Limited							
1,042	7.57	7,887.94	7,882.19	7.56	5.75	2.77	0.85
MQG - Macquarie Group Ltd FPO							
86	164.51	14,147.86	18,122.02	210.72	(3,974.16)	4.96	1.52
NCM - Newcrest Mining Ltd FPO							
386	20.89	8,063.54	11,125.99	28.82	(3,062.45)	2.83	0.87
NXT - Nextdc Limited FPO							
649	10.64	6,905.36	7,286.28	11.23	(380.92)	2.42	0.74
ORG - Origin Energy Ltd FPO							
2,560	5.73	14,668.80	17,555.34	6.86	(2,886.54)	5.14	1.58
RHC - Ramsay Health Care Ltd FPO							
164	73.24	12,011.36	13,571.36	82.75	(1,560.00)	4.21	1.29
RMD - Resmed Inc							
285	30.69	8,746.65	9,410.30	33.02	(663.65)	3.07	0.94
SEK - Seek Ltd FPO							
398	21.00	8,358.00	11,116.88	27.93	(2,758.88)	2.93	0.90
SUN - Suncorp Group Limited FPO							
1,160	10.98	12,736.80	13,256.00	11.43	(519.20)	4.47	1.37
WBC - Westpac Banking Corporation FPO							
1,100	19.50	21,450.00	27,116.19	24.65	(5,666.19)	7.52	2.31
WDS - Woodside Energy Group Limited							
108	31.84	3,438.72	3,214.08	29.76	224.64	1.21	0.37

PORTFOLIO VALUATION

Account Name Mums Favourites Superannuation Fund
 Account No 9216
 Portfolio Politis Diversified Balanced
 Report as at 30/06/2022



Quantity	Market Price	Market Value	Portfolio Cost	Average Unit Cost	Gain/Loss	Sector %	Portfolio %
WES - Wesfarmers Ltd FPO							
199	41.91	8,340.09	9,848.08	49.49	(1,507.99)	2.92	0.90
WOW - Woolworths Ltd FPO							
328	35.60	11,676.80	12,982.30	39.58	(1,305.50)	4.10	1.26
Subtotal Australian Shares		285,143.60	326,979.81		(41,836.21)	100.00	30.65
International Shares							
IJP - iShares MSCI Japan ETF							
215	76.75	16,501.25	16,926.72	78.73	(425.47)	4.58	1.77
IJR - iShares S&P Small-Cap ETF							
241	134.07	32,310.87	35,161.87	145.90	(2,851.00)	8.97	3.47
IVV - iShares S & P 500 ETF							
265	550.93	145,996.45	160,383.48	605.22	(14,387.03)	40.55	15.69
VEQ - Vanguard FTSE Europe ETF							
1,772	55.39	98,151.08	105,995.27	59.82	(7,844.19)	27.26	10.55
VLUE - VanEck Vectors MSCI International Value ETF							
3,192	21.02	67,095.84	70,487.77	22.08	(3,391.93)	18.63	7.21
Subtotal International Shares		360,055.49	388,955.11		(28,899.62)	100.00	38.70
Australian Debt Securities							
QPON - Betashares Australian Bank Senior Floating Rate Bond ETF							
8,531	25.53	217,796.43	219,627.85	25.74	(1,831.42)	100.00	23.41
Subtotal Australian Debt Securities		217,796.43	219,627.85		(1,831.42)	100.00	23.41
Cash Management Account							
MAQ0001AU - Macquarie Cash Management Account							
67,033	1.00	67,033.22	67,033.22	1.00	0.00	99.43	7.20
Net Payables/Receivables		382.90	382.90			0.57	0.04
Subtotal Cash Management Account		67,416.12	67,416.12		0.00	100.00	7.25
Total		930,411.64	1,002,978.89		(72,567.25)		

PORTFOLIO MOVEMENTS

Account Name Mums Favourites Superannuation Fund
 Account No 9216
 Portfolio Politis Diversified Balanced
 Report period 01/07/2021 to 30/06/2022
 Report as at 30/06/2022



Security	Market Value at 01/07/2021	Purchases	Sales	Market Value at 30/06/2022	Change in Net Market Value	Income	Expenses
Australian Shares							
ALL - Aristocrat Leisure Ltd FPO	0.00	10,536.76	0.00	10,829.70	292.94	0.00	0.00
ASX - Australian Stock Exchange Ltd FPO	0.00	15,448.60	0.00	15,116.35	(332.25)	0.00	0.00
BHP - BHP Group Limited FPO	0.00	30,550.65	0.00	24,667.50	(5,883.15)	1,378.22	0.00
CAR - Carsales.Com Ltd FPO	0.00	10,139.85	0.00	9,066.27	(1,073.58)	0.00	0.00
CBA - Commonwealth Bank of Australia Ltd FPO	0.00	51,248.68	0.00	42,749.74	(8,498.94)	0.00	0.00
COH - Cochlear Ltd FPO	0.00	11,529.45	0.00	9,736.30	(1,793.15)	0.00	0.00
COL - Coles Group Limited FPO	0.00	13,447.39	0.00	12,751.96	(695.43)	0.00	0.00
CSL - CSL Ltd FPO	0.00	21,591.42	0.00	21,793.86	202.44	0.00	0.00
EDV - Endeavour Group Limited	0.00	7,882.19	0.00	7,887.94	5.75	0.00	0.00
MQG - Macquarie Group Ltd FPO	0.00	18,122.02	0.00	14,147.86	(3,974.16)	0.00	0.00
NCM - Newcrest Mining Ltd FPO	0.00	11,125.99	0.00	8,063.54	(3,062.45)	0.00	0.00
NXT - Nextdc Limited FPO	0.00	7,286.28	0.00	6,905.36	(380.92)	0.00	0.00
ORG - Origin Energy Ltd FPO	0.00	17,555.34	0.00	14,668.80	(2,886.54)	0.00	0.00
RHC - Ramsay Health Care Ltd FPO	0.00	13,571.36	0.00	12,011.36	(1,560.00)	0.00	0.00
RMD - Resmed Inc	0.00	9,410.30	0.00	8,746.65	(663.65)	12.22	0.00
SEK - Seek Ltd FPO	0.00	11,116.88	0.00	8,358.00	(2,758.88)	0.00	0.00
SUN - Suncorp Group Limited FPO	0.00	13,256.00	0.00	12,736.80	(519.20)	0.00	0.00
WBC - Westpac Banking Corporation FPO	0.00	27,116.19	0.00	21,450.00	(5,666.19)	958.57	0.00
WDS - Woodside Energy Group Limited	0.00	3,214.08	0.00	3,438.72	224.64	3,214.08	0.00
WES - Wesfarmers Ltd FPO	0.00	9,848.08	0.00	8,340.09	(1,507.99)	0.00	0.00
WOW - Woolworths Ltd FPO	0.00	12,982.30	0.00	11,676.80	(1,305.50)	0.00	0.00
Subtotal Australian Shares	0.00	326,979.81	0.00	285,143.60	(41,836.21)	5,563.09	0.00

PORTFOLIO MOVEMENTS

Account Name **Mums Favourites Superannuation Fund**
 Account No **9216**
 Portfolio **Politis Diversified Balanced**
 Report period **01/07/2021 to 30/06/2022**
 Report as at **30/06/2022**



Security	Market Value at 01/07/2021	Purchases	Sales	Market Value at 30/06/2022	Change in Net Market Value	Income	Expenses
International Shares							
IJP - iShares MSCI Japan ETF	0.00	16,926.72	0.00	16,501.25	(425.47)	0.00	0.00
IJR - iShares S&P Small-Cap ETF	0.00	35,161.87	0.00	32,310.87	(2,851.00)	0.00	0.00
IVV - iShares S & P 500 ETF	0.00	160,383.48	0.00	145,996.45	(14,387.03)	0.00	0.00
VEQ - Vanguard FTSE Europe ETF	0.00	105,995.27	0.00	98,151.08	(7,844.19)	0.00	0.00
VLUE - VanEck Vectors MSCI International Valu	0.00	70,487.77	0.00	67,095.84	(3,391.93)	0.00	0.00
Subtotal International Shares	0.00	388,955.11	0.00	360,055.49	(28,899.62)	0.00	0.00
Australian Debt Securities							
QPON - Betashares Australian Bank Senior Floa	0.00	219,627.85	0.00	217,796.43	(1,831.42)	254.72	0.00
Subtotal Australian Debt Securities	0.00	219,627.85	0.00	217,796.43	(1,831.42)	254.72	0.00
Cash Management Account							
MAQ0001AU - Macquarie Cash Management Account	0.00	1,000,969.54	932,966.50	67,033.22	0.00	31.60	(969.82)
Subtotal Cash Management Account	0.00	1,000,969.54	932,966.50	67,033.22	0.00	31.60	(969.82)
Sub Totals	0.00	1,936,532.31	932,966.50	930,028.74	(72,567.25)	5,849.41	(969.82)
Payables/Receiveables	0.00			382.90			
Total Portfolio	0.00			930,411.64		% Return for Period	(15.04)
						\$ Return for Period	(67,687.66)

PURCHASES

Account Name **Mums Favourites Superannuation Fund**
 Account No **9216**
 Portfolio **Politis Diversified Balanced**
 Report period **01/07/2021 to 30/06/2022**



Effective Date	Transaction Type	Quantity	Price	Consideration	Brokerage (GST excl)	Other Charges	GST	Total Cost
ALL - Aristocrat Leisure Ltd FPO								
21/04/2022	Buy Equities	315	33.3400	(10,502.10)	(31.51)	0.00	(3.15)	(10,536.76)
ASX - Australian Stock Exchange Ltd FPO								
21/04/2022	Buy Equities	185	83.2313	(15,397.79)	(46.19)	0.00	(4.62)	(15,448.60)
BHP - BHP Group Limited FPO								
21/04/2022	Buy Equities	598	50.9200	(30,450.16)	(91.35)	0.00	(9.14)	(30,550.65)
CAR - Carsales.Com Ltd FPO								
21/04/2022	Buy Equities	493	20.5000	(10,106.50)	(30.32)	0.00	(3.03)	(10,139.85)
CBA - Commonwealth Bank of Australia Ltd FPO								
21/04/2022	Buy Equities	473	107.9918	(51,080.12)	(153.24)	0.00	(15.32)	(51,248.68)
COH - Cochlear Ltd FPO								
21/04/2022	Buy Equities	49	234.5210	(11,491.53)	(34.47)	0.00	(3.45)	(11,529.45)
COL - Coles Group Limited FPO								
21/04/2022	Buy Equities	716	18.7195	(13,403.16)	(40.21)	0.00	(4.02)	(13,447.39)
CSL - CSL Ltd FPO								
21/04/2022	Buy Equities	81	265.6840	(21,520.40)	(64.56)	0.00	(6.46)	(21,591.42)
EDV - Endeavour Group Limited								
21/04/2022	Buy Equities	1,042	7.5396	(7,856.26)	(23.57)	0.00	(2.36)	(7,882.19)
IJP - iShares MSCI Japan ETF								
21/04/2022	Buy Equities	215	78.4700	(16,871.05)	(50.61)	0.00	(5.06)	(16,926.72)
IJR - iShares S&P Small-Cap ETF								
21/04/2022	Buy Equities	241	145.4200	(35,046.22)	(105.14)	0.00	(10.51)	(35,161.87)
IVV - iShares S & P 500 ETF								
21/04/2022	Buy Equities	265	603.2300	(159,855.95)	(479.57)	0.00	(47.96)	(160,383.48)
MQG - Macquarie Group Ltd FPO								
21/04/2022	Buy Equities	86	210.0280	(18,062.41)	(54.19)	0.00	(5.42)	(18,122.02)
NCM - Newcrest Mining Ltd FPO								
21/04/2022	Buy Equities	386	28.7290	(11,089.39)	(33.27)	0.00	(3.33)	(11,125.99)
NXT - Nextdc Limited FPO								
21/04/2022	Buy Equities	649	11.1900	(7,262.31)	(21.79)	0.00	(2.18)	(7,286.28)
ORG - Origin Energy Ltd FPO								
21/04/2022	Buy Equities	2,560	6.8350	(17,497.60)	(52.49)	0.00	(5.25)	(17,555.34)
QPON - Betashares Australian Bank Senior Floating Rate Bond ETF								
21/04/2022	Buy Equities	8,531	25.6600	(218,905.46)	(656.72)	0.00	(65.67)	(219,627.85)
RHC - Ramsay Health Care Ltd FPO								
21/04/2022	Buy Equities	164	82.4800	(13,526.72)	(40.58)	0.00	(4.06)	(13,571.36)
RMD - Resmed Inc								
21/04/2022	Buy Equities	285	32.9100	(9,379.35)	(28.14)	0.00	(2.81)	(9,410.30)
SEK - Seek Ltd FPO								
21/04/2022	Buy Equities	398	27.8400	(11,080.32)	(33.24)	0.00	(3.32)	(11,116.88)
SUN - Suncorp Group Limited FPO								
21/04/2022	Buy Equities	1,160	11.3900	(13,212.40)	(39.64)	0.00	(3.96)	(13,256.00)

PURCHASES

Account Name **Mums Favourites Superannuation Fund**
 Account No **9216**
 Portfolio **Politis Diversified Balanced**
 Report period **01/07/2021 to 30/06/2022**



Effective Date	Transaction Type	Quantity	Price	Consideration	Brokerage (GST excl)	Other Charges	GST	Total Cost
VEQ - Vanguard FTSE Europe ETF								
21/04/2022	Buy Equities	1,772	59.6200	(105,646.64)	(316.94)	0.00	(31.69)	(105,995.27)
VLUE - VanEck Vectors MSCI International Value ETF								
21/04/2022	Buy Equities	3,192	22.0100	(70,255.92)	(210.77)	0.00	(21.08)	(70,487.77)
WBC - Westpac Banking Corporation FPO								
21/04/2022	Buy Equities	1,100	24.5700	(27,027.00)	(81.08)	0.00	(8.11)	(27,116.19)
WES - Wesfarmers Ltd FPO								
21/04/2022	Buy Equities	199	49.3250	(9,815.68)	(29.45)	0.00	(2.95)	(9,848.08)
WOW - Woolworths Ltd FPO								
21/04/2022	Buy Equities	328	39.4500	(12,939.60)	(38.82)	0.00	(3.88)	(12,982.30)
WDS - Woodside Energy Group Limited								
01/06/2022	Acquire Equities thru DRP	108	29.7600	(3,214.08)	0.00	0.00	0.00	(3,214.08)
Total					(2,787.86)	0.00	(278.79)	(935,562.77)

SALES

Account Name **Mums Favourites Superannuation Fund**
Account No **9216**
Portfolio **Politis Diversified Balanced**
Report period **01/07/2021 to 30/06/2022**



Effective Date	Transaction Type	Quantity	Price	Consideration	Brokerage (GST excl)	Other Charges	GST	Total Proceeds
----------------	------------------	----------	-------	---------------	----------------------	---------------	-----	----------------

You have no sale transactions for the report period.

STOCK TRANSFERRED

Account Name Mums Favourites Superannuation Fund
Account No 9216
Portfolio Politis Diversified Balanced
Report period 01/07/2021 to 30/06/2022



Transfer Date	Original Acquisition Date	Transaction Type	Quantity	Cost	Market Price at Transfer	Market Value at Transfer
---------------	---------------------------	------------------	----------	------	--------------------------	--------------------------

You have no stock transferred in the report period.

MISCELLANEOUS TRANSACTIONS

Account Name Mums Favourites Superannuation Fund
Account No 9216
Portfolio Politis Diversified Balanced
Report period 01/07/2021 to 30/06/2022



Effective Date	Transaction Type	Quantity	Price	Consideration	Brokerage	Other Charges	Total Cost//Proceeds
----------------	------------------	----------	-------	---------------	-----------	---------------	----------------------

You have no miscellaneous transactions for the report period.

Date: 30/12/2022

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2022

**ISHARES MSCI JAPAN ETF
IJP IJP_EXCHANGE TRADED FUND**

Name	Share Type	Register	Quantity
MUMS FAVOURITES SUPER INVEST P/L <MUMS FAVOURITES S/FUND> X*****0045	CHESS Sponsored	NSW	215
Total			215

Sincerely,

Computershare

Only Computershare managed holdings are listed.

Date: 30/12/2022

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2022

**ISHARES S&P SMALL-CAP ETF
IJR IJR EXCHANGE TRADED FUND**

Name	Share Type	Register	Quantity
MUMS FAVOURITES SUPER INVEST P/L <MUMS FAVOURITES S/FUND> X*****0045	CHESS Sponsored	NSW	241
Total			241

Sincerely,

Computershare

Only Computershare managed holdings are listed.

Date: 30/12/2022

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2022

**ISHARES S&P 500 ETF
IVV IVV EXCHANGE TRADED FUND**

Name	Share Type	Register	Quantity
MUMS FAVOURITES SUPER INVEST P/L <MUMS FAVOURITES S/FUND> X*****0045	CHESS Sponsored	NSW	265
		Total	265

Sincerely,

Computershare

Only Computershare managed holdings are listed.

Balance History

Currency Australian Dollar

<< View:

BETA, X*****0045 (MUMS FAVOURITES SUPER INVEST P/L <MUMS FAVOURITES S/FUND A/C>)

Balance as at date (dd/mm/yyyy) 30/06/2022

Displaying Balance History as at 30 Jun 2022

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****0045	QPON	25.53	8,531	8,531	217,796.43

Viewing 1 - 1 of 1
Total Value: \$ 217,796.43

Date: 30/12/2022

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2022

**VANGUARD FTSE EUROPE SHARES ETF
VEQ VEQ_EXCHANGE TRADED FUND**

Name	Share Type	Register	Quantity
MUMS FAVOURITES SUPER INVEST P/L <MUMS FAVOURITES S/FUND> X*****0045	CHESS Sponsored	NSW	1772
		Total	1772

Sincerely,

Computershare

Only Computershare managed holdings are listed.

85000 - Income Tax Payable/Refundable

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	\$6,944.93	(\$2,256.95)	(407.71)%
TOTAL		CY Balance	LY Balance	
		\$6,944.93	(\$2,256.95)	

Supporting Documents

- Exempt Pension Reconciliation [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- Tax Reconciliation Report [Report](#)
- Statement of Taxable Income [Report](#)
- 2022 ATO PAYG Tax Instalments.pdf
- 2022 ATO ASA.pdf
- 2022 ATO ITA.pdf
- 2022 Actuarial Certificate.pdf

Standard Checklist

- Attach Actuarial Certificate (if applicable)
- Attach any other Tax reconciliations
- Attach copy of Exempt Pension Reconciliation (if applicable)
- Attach copy of Non Deductible Expense Reconciliation (if applicable)
- Attach copy of Statement of Taxable Income
- Attach copy of Tax Reconciliation Report
- Confirm Transactions in ATO Portal

Mums Favourites Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2022



	2022
	\$
Benefits accrued as a result of operations	246,624.03
Less	
Exempt current pension income	5,896.00
Accounting Trust Distributions	4,485.40
Non Taxable Contributions	440,000.00
	<u>450,381.40</u>
Add	
Decrease in MV of investments	72,567.25
SMSF non deductible expenses	77.00
Pension Payments	31,500.00
Franking Credits	1,665.03
Foreign Credits	595.05
Taxable Trust Distributions	642.71
Distributed Foreign income	4,240.37
Benefits Paid/Transfers Out	149,034.81
	<u>260,322.22</u>
SMSF Annual Return Rounding	2.15
	<u>56,567.00</u>
Taxable Income or Loss	<u>56,567.00</u>
Income Tax on Taxable Income or Loss	8,485.05
Less	
Franking Credits	1,665.03
Foreign Credits	295.95
	<u>6,524.07</u>
CURRENT TAX OR REFUND	<u>6,524.07</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(13,469.00)
AMOUNT DUE OR REFUNDABLE	<u>(6,685.93)</u>

Mums Favourites Superannuation Fund Tax Reconciliation Report

For the year ended 30 June 2022



Tax Return Label	Date	Account Code	Account Name	Amount \$
C - Income - Gross interest				
	01/07/2021	25000/CBA8538	CBA Direct Investment Account #8538	48.08
	01/08/2021	25000/CBA8538	CBA Direct Investment Account #8538	51.19
	01/09/2021	25000/CBA8538	CBA Direct Investment Account #8538	51.00
	01/10/2021	25000/CBA8538	CBA Direct Investment Account #8538	49.35
	01/11/2021	25000/CBA8538	CBA Direct Investment Account #8538	50.94
	01/12/2021	25000/CBA8538	CBA Direct Investment Account #8538	65.51
	01/01/2022	25000/CBA8538	CBA Direct Investment Account #8538	69.49
	01/02/2022	25000/CBA8538	CBA Direct Investment Account #8538	69.37
	01/03/2022	25000/CBA8538	CBA Direct Investment Account #8538	62.66
	01/04/2022	25000/CBA8538	CBA Direct Investment Account #8538	69.26
	29/04/2022	25000/MBL6868	Macquarie Cash Management Account #6868	20.91
	01/05/2022	25000/CBA8538	CBA Direct Investment Account #8538	39.60
	31/05/2022	25000/MBL6868	Macquarie Cash Management Account #6868	2.88
	01/06/2022	25000/CBA8538	CBA Direct Investment Account #8538	36.97
	30/06/2022	25000/MBL6868	Macquarie Cash Management Account #6868	7.81
Sub-Total				695.02
Ignore Cents				0.02
Total				695.00
D1 - Income - Gross foreign income				
	16/06/2022	23900/RMD.AX	Resmed Inc	15.81
	30/06/2022	23800/IJP.AX	Ishares Msci Japan Etf	168.22
	30/06/2022	23800/IJR.AX	Ishares S&p Small-cap Etf	112.59
	30/06/2022	23800/IVV.AX	Ishares S&p 500 Etf	489.43
	30/06/2022	23800/VEQ.AX	Vanguard Ftse Europe Shares Etf	1,936.34
	30/06/2022	23800/VLUE.AX	Vaneck Msci International Value Etf	2,125.25
Sub-Total				4,847.64
Ignore Cents				0.64
Total				4,847.00
D - Income - Net foreign income				
	16/06/2022	23900/RMD.AX	Resmed Inc	15.81
	30/06/2022	23800/IJP.AX	Ishares Msci Japan Etf	168.22
	30/06/2022	23800/IJR.AX	Ishares S&p Small-cap Etf	112.59
	30/06/2022	23800/IVV.AX	Ishares S&p 500 Etf	489.43
	30/06/2022	23800/VEQ.AX	Vanguard Ftse Europe Shares Etf	1,936.34
	30/06/2022	23800/VLUE.AX	Vaneck Msci International Value Etf	2,125.25

Mums Favourites Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2022



Tax Return Label	Date	Account Code	Account Name	Amount \$
D - Income - Net foreign income				
Sub-Total				4,847.64
Ignore Cents				0.64
Total				4,847.00
K - Franked dividend amount				
	01/06/2022	23900/BHP.AX	BHP Group Limited	3,214.08
	24/06/2022	23900/WBC.AX	Westpac Banking Corporation	671.00
Sub-Total				3,885.08
Ignore Cents				0.08
Total				3,885.00
L - Income - Dividend franking credit				
	01/06/2022	23900/BHP.AX	BHP Group Limited	1,377.46
	24/06/2022	23900/WBC.AX	Westpac Banking Corporation	287.57
Sub-Total				1,665.03
Ignore Cents				0.03
Total				1,665.00
M - Gross trust distributions				
	30/06/2022	23800/QPON.AX	Betashares Australian Bank Senior Floating Rate Bond Etf	642.71
Sub-Total				642.71
Ignore Cents				0.71
Total				642.00
R1 - Assessable employer contributions				
	28/07/2021	24200/PETKAI00001A	(Contributions) Peters, Kaitlin - Accumulation (Accumulation)	456.00
	29/10/2021	24200/PETKAI00001A	(Contributions) Peters, Kaitlin - Accumulation (Accumulation)	1,040.00
	23/01/2022	24200/PETKAI00001A	(Contributions) Peters, Kaitlin - Accumulation (Accumulation)	960.00
	23/06/2022	24200/PETERI00001A	(Contributions) Peters, Erich - Accumulation (Accumulation)	27,500.00
	23/06/2022	24200/PETSUS00001A	(Contributions) Peters, Susan - Accumulation (Accumulation)	27,500.00
Sub-Total				57,456.00
Ignore Cents				0.00
Total				57,456.00
R - Assessable contributions (R1 plus R2 plus R3 less R6)				
			Assessable employer contributions	57,456.00
Sub-Total				57,456.00
Ignore Cents				0.00
Total				57,456.00
W - GROSS INCOME (Sum of labels A to U)				
				69,190.00

Mums Favourites Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2022



Tax Return Label	Date	Account Code	Account Name	Amount \$
W - GROSS INCOME (Sum of labels A to U)				
Sub-Total				69,190.00
Ignore Cents				0.00
Total				69,190.00
Y - Income - Exempt current pension income				
				5,896.00
Sub-Total				5,896.00
Ignore Cents				0.00
Total				5,896.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				63,294.00
Sub-Total				63,294.00
Ignore Cents				0.00
Total				63,294.00
H1 - Expenses - SMSF auditor fee				
	05/01/2022	30700	Auditor's Remuneration	543.63
Sub-Total				543.63
Ignore Cents				0.63
Total				543.00
H2 - Expenses - SMSF auditor fee non deductible				
	05/01/2022	30700	Auditor's Remuneration	6.37
Sub-Total				6.37
Ignore Cents				0.37
Total				6.00
J1 - Expenses - Management and administration expenses				
	08/12/2021	30100	Accountancy Fees	1,739.62
	16/12/2021	30100	Accountancy Fees	652.36
	05/01/2022	30100	Accountancy Fees	1,848.35
	05/05/2022	30200	Administration Costs	235.96
	15/06/2022	30200	Administration Costs	722.63
	05/05/2022	30900	Advisor Fees	148.95
	15/06/2022	30900	Advisor Fees	461.71
	11/04/2022	31500	Bank Charges	29.65
	06/05/2022	31500	Bank Charges	29.65
Sub-Total				5,868.87
Ignore Cents				0.87
Total				5,868.00
J2 - Expenses - Management and administration expenses non deductible				
	08/12/2021	30100	Accountancy Fees	20.38
	16/12/2021	30100	Accountancy Fees	7.64
	05/01/2022	30100	Accountancy Fees	21.65

Mums Favourites Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2022



Tax Return Label	Date	Account Code	Account Name	Amount \$
J2 - Expenses - Management and administration expenses non deductible				
	05/05/2022	30200	Administration Costs	2.76
	15/06/2022	30200	Administration Costs	8.47
	05/05/2022	30900	Advisor Fees	1.74
	15/06/2022	30900	Advisor Fees	5.41
	11/04/2022	31500	Bank Charges	0.35
	06/05/2022	31500	Bank Charges	0.35
Sub-Total				68.76
Ignore Cents				0.76
Total				68.00
L1 - Expenses - Other amounts (Fully deductible)				
	28/12/2021	31400	Audit Insurance	316.29
Sub-Total				316.29
Ignore Cents				0.29
Total				316.00
L2 - Expenses - Other amounts (Non-deductible)				
	28/12/2021	31400	Audit Insurance	3.71
	14/05/2022	85000	Income Tax Payable/Refundable	1,319.45
Sub-Total				1,323.16
Ignore Cents				0.16
Total				1,323.00
N - TOTAL DEDUCTIONS				
				6,727.00
Sub-Total				6,727.00
Ignore Cents				0.00
Total				6,727.00
Y - TOTAL NON DEDUCTIBLE EXPENSES				
				1,396.00
Sub-Total				1,396.00
Ignore Cents				0.00
Total				1,396.00
O - TAXABLE INCOME OR LOSS				
				56,567.00
Sub-Total				56,567.00
Ignore Cents				0.00
Total				56,567.00
Z - TOTAL SMSF EXPENSES				
				8,123.00
Sub-Total				8,123.00
Ignore Cents				0.00
Total				8,123.00

Mums Favourites Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2022



Tax Return Label	Date	Account Code	Account Name	Amount \$
A - Taxable income				
				56,567.00
Sub-Total				56,567.00
Ignore Cents				0.00
Total				56,567.00
T1 - Tax on taxable income				
				8,485.05
Sub-Total				8,485.05
Ignore Cents				0.00
Total				8,485.05
B - Gross Tax				
				8,485.05
Sub-Total				8,485.05
Ignore Cents				0.00
Total				8,485.05
C1 - Foreign income tax offset				
	16/06/2022	23900/RMD.AX	Resmed Inc	3.59
	30/06/2022	23800/IJP.AX	Ishares Msci Japan Etf	25.08
	30/06/2022	23800/IJR.AX	Ishares S&p Small-cap Etf	15.77
	30/06/2022	23800/IVV.AX	Ishares S&p 500 Etf	73.29
	30/06/2022	23800/VEQ.AX	Vanguard Ftse Europe Shares Etf	288.20
	30/06/2022	23800/VLUE.AX	Vaneck Msci International Value Etf	189.12
			Adjustment	(299.10)
Sub-Total				295.95
Ignore Cents				0.00
Total				295.95
C - Non-refundable non-carry forward tax offsets				
				295.95
Sub-Total				295.95
Ignore Cents				0.00
Total				295.95
T2 - SUBTOTAL				
				8,189.10
Sub-Total				8,189.10
Ignore Cents				0.00
Total				8,189.10
T3 - SUBTOTAL 2				
				8,189.10
Sub-Total				8,189.10
Ignore Cents				0.00
Total				8,189.10

Mums Favourites Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2022



Tax Return Label	Date	Account Code	Account Name	Amount \$
E1 - Complying fund's franking credits tax offset				
	01/06/2022	23900/BHP.AX	BHP Group Limited	1,377.46
	24/06/2022	23900/WBC.AX	Westpac Banking Corporation	287.57
Sub-Total				1,665.03
Ignore Cents				0.00
Total				1,665.03
E - Refundable tax offsets				
				1,665.03
Sub-Total				1,665.03
Ignore Cents				0.00
Total				1,665.03
T5 - TAX PAYABLE				
				6,524.07
Sub-Total				6,524.07
Ignore Cents				0.00
Total				6,524.07
K - PAYG instalments raised				
	26/10/2021	85000	Income Tax Payable/Refundable	3,103.00
	25/02/2022	85000	Income Tax Payable/Refundable	3,103.00
	24/04/2022	85000	Income Tax Payable/Refundable	3,896.00
	30/06/2022	85000	Income Tax Payable/Refundable	3,367.00
Sub-Total				13,469.00
Ignore Cents				0.00
Total				13,469.00
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				(6,685.93)
Sub-Total				(6,685.93)
Ignore Cents				0.00
Total				(6,685.93)

Mums Favourites Superannuation Fund
Exempt Current Pension Income Reconciliation



For The Period 01 July 2021 - 30 June 2022

Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Segment - 01 July 2021 to 03 November 2021					
<u>Label C</u>					
01/07/2021	25000/CBA8538	CBA Direct Investment Account #8538	48.08		
01/08/2021	25000/CBA8538	CBA Direct Investment Account #8538	51.19		
01/09/2021	25000/CBA8538	CBA Direct Investment Account #8538	51.00		
01/10/2021	25000/CBA8538	CBA Direct Investment Account #8538	49.35		
01/11/2021	25000/CBA8538	CBA Direct Investment Account #8538	50.94		
		Total	250.56	50.265 %	125.95
Total Segment ECPI *					125.95
Segment - 04 November 2021 to 05 May 2022					
<u>Label C</u>					
01/12/2021	25000/CBA8538	CBA Direct Investment Account #8538	65.51		
01/01/2022	25000/CBA8538	CBA Direct Investment Account #8538	69.49		
01/02/2022	25000/CBA8538	CBA Direct Investment Account #8538	69.37		
01/03/2022	25000/CBA8538	CBA Direct Investment Account #8538	62.66		
01/04/2022	25000/CBA8538	CBA Direct Investment Account #8538	69.26		
29/04/2022	25000/MBL6868	Macquarie Cash Management Account	20.91		
01/05/2022	25000/CBA8538	CBA Direct Investment Account #8538	39.60		
		Total	396.80	50.265 %	199.46
Total Segment ECPI *					199.46
Segment - 07 May 2022 to 30 June 2022					
<u>Label C</u>					
31/05/2022	25000/MBL6868	Macquarie Cash Management Account	2.88		

Mums Favourites Superannuation Fund
Exempt Current Pension Income Reconciliation



For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label C						
	01/06/2022	25000/CBA8538	CBA Direct Investment Account #8538	36.97		
	30/06/2022	25000/MBL6868	Macquarie Cash Management Account	7.81		
			Total	47.66	50.265 %	23.96
Label D1						
	16/06/2022	23900/RMD.AX	Resmed Inc	15.81		
	30/06/2022	23800/IJR.AX	Ishares S&p Small-cap Etf	112.59		
	30/06/2022	23800/VLUE.AX	Vaneck Msci International Value Etf	2,125.25		
	30/06/2022	23800/VEQ.AX	Vanguard Ftse Europe Shares Etf	1,936.34		
	30/06/2022	23800/IVV.AX	Ishares S&p 500 Etf	489.43		
	30/06/2022	23800/IJP.AX	Ishares Msci Japan Etf	168.22		
			Total	4,847.64	50.265 %	2,436.67
Label K						
	01/06/2022	23900/BHP.AX	BHP Group Limited	3,214.08		
	24/06/2022	23900/WBC.AX	Westpac Banking Corporation	671.00		
			Total	3,885.08	50.265 %	1,952.84
Label L						
	01/06/2022	23900/BHP.AX	BHP Group Limited	1,377.46		
	24/06/2022	23900/WBC.AX	Westpac Banking Corporation	287.57		
			Total	1,665.03	50.265 %	836.93
Label M						
	30/06/2022	23800/QPON.AX	Betashares Australian Bank Senior Floating	642.71		

Mums Favourites Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022



Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label M					
		Total	642.71	50.265 %	323.06
				Total Segment ECPI *	5,573.46
				SMSF Annual Return Rounding	2.87
				Total ECPI	5,896.00

* Total Segment ECPI does not include ECPI amounts from Label A. The total ECPI from Label A is shown separately at the start of the report.

Mums Favourites Superannuation Fund
Pension Non Deductible Expense Report



For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Segment - 04 November 2021 to 05 May 2022							
Label H							
	05/01/2022	30700	Auditor's Remuneration	550.00			
			Total	550.00	1.158 %	543.63	6.37
Label J							
	05/05/2022	30900	Advisor Fees	150.69			
	05/05/2022	30200	Administration Costs	238.72			
	16/12/2021	30100	Accountancy Fees	660.00			
	05/01/2022	30100	Accountancy Fees	1,870.00			
	08/12/2021	30100	Accountancy Fees	1,760.00			
	11/04/2022	31500	Bank Charges	30.00			
			Total	4,709.41	1.158 %	4,654.89	54.52
Label L							
	28/12/2021	31400	Audit Insurance	320.00			
			Total	320.00	1.158 %	316.29	3.71
						Total Segment Expenses	5,514.81
							64.60

Segment - 06 May 2022 to 06 May 2022

Label J

Mums Favourites Superannuation Fund
Pension Non Deductible Expense Report



For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Label J							
	06/05/2022	31500	Bank Charges	30.00			
			Total	30.00	1.158 %	29.65	0.35
						Total Segment Expenses	29.65
							0.35
Segment - 07 May 2022 to 30 June 2022							
Label J							
	15/06/2022	30200	Administration Costs	731.10			
	15/06/2022	30900	Advisor Fees	467.12			
			Total	1,198.22	1.158 %	1,184.34	13.88
						Total Segment Expenses	1,184.34
							1,333.33
Label L							
	14/05/2022	85000	Income Tax Payable/Refundable	1,319.45			
			Total	1,319.45	0.000 %	0.00	1,319.45
						Total Segment Expenses	1,184.34
							1,333.33
						Total Expenses *	6,728.80
							1,398.28

* General expense percentage - 1.158 %

* Investment expense percentage - 50.247 %



Activity statement 001

Date generated	01 January 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

18 results found - from **01 July 2021** to **01 January 2023** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
26 Jul 2021	23 Jul 2021	Payment received		\$7,109.00	\$7,109.00 CR
1 Aug 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$7,109.00		\$0.00
1 Aug 2021	1 Aug 2021	General interest charge			\$0.00
27 Oct 2021	26 Oct 2021	Payment received		\$3,103.00	\$3,103.00 CR
31 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$3,103.00		\$0.00
1 Nov 2021	1 Nov 2021	General interest charge			\$0.00
28 Feb 2022	25 Feb 2022	Payment received		\$3,103.00	\$3,103.00 CR
7 Mar 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$3,103.00		\$0.00
7 Mar 2022	7 Mar 2022	General interest charge			\$0.00
27 Apr 2022	26 Apr 2022	Payment received		\$3,896.00	\$3,896.00 CR
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$3,896.00		\$0.00

2 May 2022	2 May 2022	General interest charge		\$0.00
27 Jul 2022	26 Jul 2022	Payment received	\$3,367.00	\$3,367.00 CR
31 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$3,367.00	\$0.00
1 Aug 2022	1 Aug 2022	General interest charge		\$0.00
30 Oct 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$3,434.00	\$3,434.00 DR
1 Nov 2022	1 Nov 2022	General interest charge		\$3,434.00 DR
2 Nov 2022	1 Nov 2022	Payment received	\$3,434.00	\$0.00

3 January 2023

Reference number: 124643149

The Trustees
Mums Favourites Superannuation Fund
c/o BPC Accounting Chartered Accountants
PO Box 41
Budgewoi NSW 2262

Dear Trustees,

SECTION 295.390 ACTUARY'S CERTIFICATE OF EXEMPT INCOME

This certificate has been prepared for the Trustees of Mums Favourites Superannuation Fund to certify the exempt income proportion in accordance with section 295.390 of the Income Tax Assessment Act ("ITAA") 1997 for the 2021/22 income year.

I hereby certify that the proportion of the applicable income of Mums Favourites Superannuation Fund ("the Fund") for the year ending 30 June 2022 that should be exempt from income tax is: **50.265%**

This exempt income proportion does not apply to income earned on segregated current pension assets and segregated non-current assets.

Further details of my calculation and the information on which it is based are contained in the appendices and covering email. These form part of my report and should be read in their entirety.

- ◆ Appendix A: Information used to calculate the exempt income proportion
- ◆ Appendix B: Fund liabilities
- ◆ Appendix C: Exempt current pension income result and adequacy opinion
- ◆ Appendix D: Apportioning expenses

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

Yours sincerely,



Doug McBirnie, B.Sc. (Hons), FIAA

Appendix A – Information used to calculate the exempt income proportion

Fund data and financials

This certificate has been prepared at the request of, and based on data supplied by, BPC Accounting Chartered Accountants on behalf of the Trustees for the 2021/22 income year. A summary of the data supplied to us for the purpose of calculating the exempt income proportion is provided below:

Name of fund: Mums Favourites Superannuation Fund
Fund ABN: 15793714265
Trustee: Mums Favourites Superannuation Investments Pty Ltd
Members: (1) Erich Peters
 (2) Susan Peters
 (3) Kaitlin Peters

	Member 1	Member 2	Member 3
Date of birth	21 Apr 1954	13 Oct 1958	23 Mar 1989
Member exit in year	No	No	6 May 2022
Value of retirement phase income streams as at 1 Jul 2021	\$0	\$0	\$0
Value of retirement phase income streams at 1 Jul 2021 excluding liabilities in respect to segregated current pension assets.	\$0	\$0	\$0
Retirement phase income stream(s) commenced	1 Jul 2021 4 Nov 2021		

The aggregate operating statement information is:

Assets available at 1 July 2021	\$1,199,015
Plus	
Non-concessional contributions	\$440,000
Concessional contributions	\$57,456
Less	
Accumulation account withdrawals	\$149,035
Pension payments and lump sum withdrawals	\$31,500
Equals	
Balance before income and expenses	\$1,515,936
Preliminary net income	(\$70,291)
Gross assets available at year end (before tax)	\$1,445,645

We understand that the financial information provided to us when applying for this certificate may be unaudited. Should the financial information provided to us change, as a result of audit or otherwise, this may affect the results of our calculations and we recommend you apply for an amended certificate.

In addition to relying on the data provided to us, we have made the following assumptions when completing this actuarial certificate:

- ◆ Member One commenced an account-based pension with their entire accumulation balance on 1 July 2021 allowing for any transactions that occurred on that date, with a purchase price of \$665,092.99.
- ◆ Member Two commenced a transition to retirement income stream (non-retirement phase) with their entire accumulation balance on 1 July 2021 allowing for any transactions that occurred on that date, with a purchase price of \$385,847.27.
- ◆ Member One commenced an account-based pension with their entire accumulation balance on 4 November 2021 allowing for any transactions that occurred on that date, with a purchase price of \$110,000.00.
- ◆ Member Two commenced a transition to retirement income stream (non-retirement phase) with their entire accumulation balance on 4 November 2021 allowing for any transactions that occurred on that date, with a purchase price of \$330,000.00.

The information provided to us indicated that this Fund had disregarded small fund assets, as defined in section 295.387 of the ITAA 1997. The Fund therefore had no segregated current pension assets or segregated non-current assets and could not use the segregated method to claim exempt current pension income during the income year.

Minimum pension standards

Based on the information provided, the 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). The Fund contains no other types of income stream benefits such as defined benefits in growth or pension phase.

The Superannuation Industry Supervision (SIS) Regulations 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 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 exempt income proportion shown in this certificate may not be correct. It was confirmed upon submission of the data for this report that all assets shown as supporting retirement phase superannuation income streams are eligible for an exemption from income tax by virtue of having met the minimum pension standards for the Income year. We have not checked that this is the case and recommend that the Fund's auditor satisfies him or herself that the relevant standards have been met.

Appendix B – Fund liabilities

Segregated current pension assets

Section 295.385 of the ITAA 1997 defines segregated current pension assets as those assets that are set aside to solely support retirement phase income streams. Assessable income (excluding non-arm's length income and assessable contributions) earned on these assets is exempt from income tax.

Guidance from the Australian Tax Office states that where a fund's only superannuation liabilities are in respect of account-based retirement phase income streams at a particular point in time, the fund's assets are deemed to be segregated current pension assets. The eligible income earned during a period where a fund is 100% in retirement phase is therefore exempt from tax under the segregated method.

However, as long as the fund was not solely in retirement phase for the entire income year, trustee(s) can choose to treat periods of the year where the fund is 100% in retirement phase as unsegregated and therefore claim exempt income solely using the proportionate method. Trustee(s) must choose to claim exempt income in this manner as, if no choice is made, periods which are 100% in retirement phase must claim exempt income under the segregated method.

An exception to the above is where a fund has disregarded small fund assets and is therefore unable to use the segregated method. Disregarded small fund assets are defined under section 295.387 of ITAA 1997 and apply where an SMSF or small-APRA fund have a retirement phase income stream in an income year and at the previous 30 June:

- ◆ A member of the fund had a total superannuation balance (including accounts outside that fund) of over \$1.6 million, and
- ◆ That member was the recipient of a retirement phase income stream in any fund.

A fund will not have disregarded small fund assets if all fund assets were solely supporting retirement phase interests for the entire income year.

Based on the information provided, our calculations assume that:

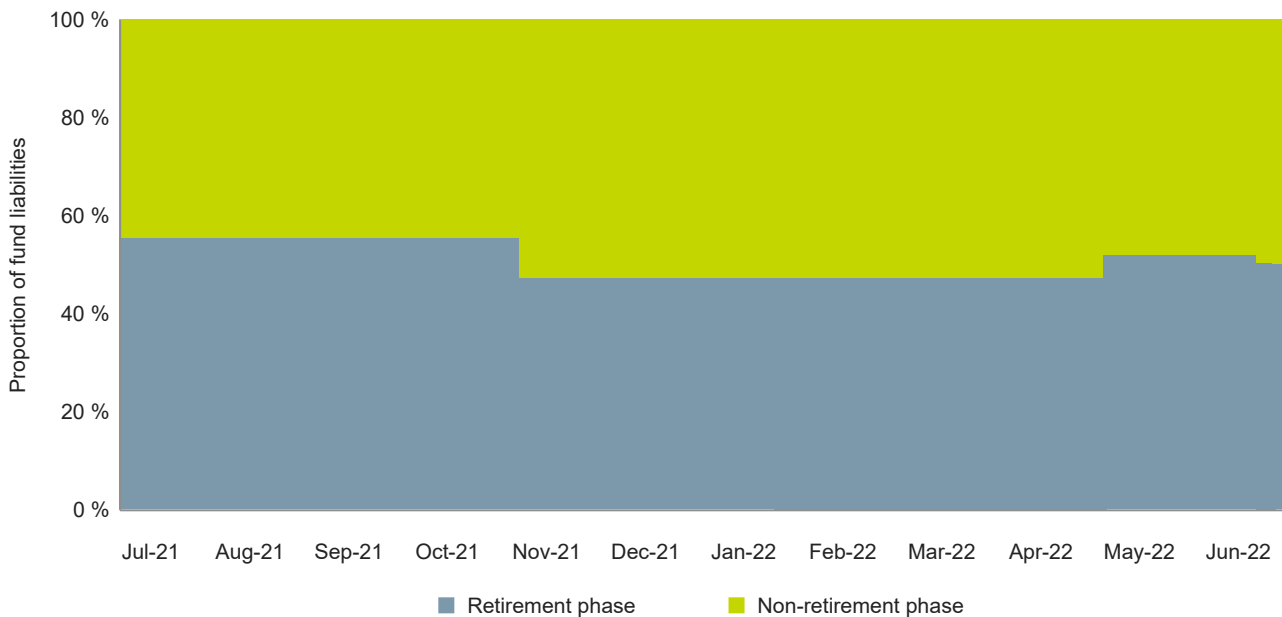
- ◆ The Fund had disregarded small fund assets for the 2022 income year and therefore had no segregated current pension assets.

Segregated non-current assets

Segregated non-current assets as defined in section 295.395 of ITAA 1997 are those assets set aside solely to support non-retirement phase superannuation liabilities such as accumulation interests. A separate actuary's certificate is required in order to segregate such assets. We understand that the Fund had no segregated non-current assets during the income year.

Illustration of liabilities

The following chart illustrates the Fund's liabilities during the income year:



The green non-retirement phase liabilities represent accumulation interests, reserves and non-retirement phase transition to retirement income streams in the Fund over the income year. The grey unsegregated retirement phase liabilities represent retirement phase income streams that were not segregated current pension assets.

The liabilities shown in grey and green are those that are used to calculate the exempt income proportion. These liabilities are known as 'unsegregated' and eligible income earned on assets supporting these liabilities will claim ECPI based on the exempt income proportion in this actuarial certificate.

Appendix C - Exempt income proportion results and adequacy opinion

Exempt income proportion

Superannuation funds claiming exempt current pension income ("ECPI") under section 295.390 of the ITAA 1997, known as the proportionate or unsegregated method, are required to obtain an actuary's certificate prior to lodgement of the fund's income tax return. The proportion of the applicable income, excluding income earned on segregated current pension assets and segregated non-current assets, for the year ending 30 June 2022 that should be exempt from income tax is calculated as follows:

$$\frac{\text{Average value of current pension liabilities}}{\text{Average value of superannuation liabilities}} = \frac{\$736,960}{\$1,466,160} = 50.265\%$$

Within the requirements of legislation and the Fund's Trust Deed and Rules, the Trustees may have discretion about how income and expenses are allocated at the member level. We have not checked the terms of the Fund's Trust Deed and Rules. The daily weighted average calculation of the exempt income proportion provides a fair and reasonable method of apportioning these items between the member accounts at year end for income earned on assets that are not segregated assets and is provided below:

	Member 1	Member 2	Member 3	Fund
Exempt income proportion	50.265%	0.000%	0.000%	50.265%
Non-exempt income proportion	0.035%	41.083%	8.617%	49.735%

The above proportions are unlikely to be appropriate for allocating income earned on segregated assets.

Calculating the fund's exempt current pension income for the purpose of your tax return

The exempt income proportion is applied to net ordinary assessable income including net capital gains, but excluding assessable contributions, non-arm's length income and income including capital gains or losses derived from any segregated assets. The Trustee would calculate ECPI as follows:

Total ECPI = Eligible income * Exempt income proportion + Income on segregated current pension assets

Unutilised capital losses (except capital losses on segregated current pension assets) can be carried forward until they can be offset against assessable capital gains.

Adequacy opinion and methodology

By definition, the liabilities of an account-based member interest or reserve at a particular time, in the absence of any unusual terms or guarantees, are equal to the value of the assets backing it. Therefore no specific assumption has been made (or is needed) regarding rates of return on the Fund's assets; pension increases; or the liability calculation discount rate. As such, I am satisfied that the amount of the assets at the end of the year, if accumulated together with the Fund's future earnings and contributions, will provide the amount required to discharge in full the liabilities as they fall due. No recommendation is needed with regard to future contributions.

The average values used in the exempt income proportion are determined using a daily weighted average calculation which takes into account relevant information such as the opening balances of each member account, any reserves, and the size and timing of any member transactions during the income year. Unless otherwise stated, all member transactions including pension commencements and commutations are assumed to occur immediately at the start of each day. More information on the methodology used can be found at <https://portal.accurium.com.au/content/certs/methodology-guide.pdf>

Appendix D - Apportioning expenses

Methods for apportioning expenses

A superannuation fund can generally deduct expenses to the extent they were incurred in producing assessable income. Where an expense can be attributed to solely producing assessable income then it can be deducted from assessable income in its entirety. Where it is solely attributable to non-assessable income it is entirely non-deductible. However, expenses that cannot be attributed to solely producing exempt income or solely producing assessable income need to be apportioned to determine how much can be deducted.

A fair and reasonable approach must be used to determine what proportion of such an expense can be deducted. A common industry approach has used the tax exempt proportion provided in the fund's actuarial certificate to determine an appropriate deductibility proportion as follows:

$$\text{Expense deductibility proportion} = 1 - \text{actuarial exempt income proportion}$$

This generally represents the proportion of fund's total income that is assessable during an income year. It is therefore a fair and reasonable approach to apportioning an expense that relates to the whole fund for that income year.

However, superannuation liabilities supported by segregated current pension assets are excluded from the actuarial exempt income proportion calculation. This includes assets which were deemed to be segregated at a particular time due to the fund only having retirement phase superannuation liabilities at that time.

Where a fund does have segregated current pension assets, the approach above is likely to underestimate the extent to which an expense was incurred in producing exempt income, and therefore overstate the amount that can be reasonably deducted.

For those funds wishing to use the actuarial exempt income proportion as the basis for the deductibility of expenses we have determined below a deductibility proportion that takes into account all fund liabilities over the income year. This may be different to $(1 - \text{actuarial exempt income proportion})$ where the fund has segregated current pension assets and may be a fair and reasonable deductible proportion for expenses which must be apportioned and relate to the whole income year.

Expense deductibility proportion

The following deductible proportion has been determined based on all fund liabilities, including any segregated current pension assets identified in Appendix B, using the same methodology as the exempt income proportion described in Appendix C.

Expense deductibility proportion:	49.735%
-----------------------------------	---------

This is not intended to be tax advice and you should determine whether this deductible proportion is appropriate for this fund and for each relevant fund expense prior to use.



Income tax 551

Date generated	01 January 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

5 results found - from **01 July 2021** to **01 January 2023** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Sep 2021	1 Sep 2021	General interest charge			\$937.50 DR
27 Sep 2021	24 Sep 2021	Payment received		\$937.50	\$0.00
27 Sep 2021	27 Sep 2021	General interest charge			\$0.00
21 Jan 2022	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$1,319.45		\$1,319.45 DR
17 May 2022	16 May 2022	Payment received		\$1,319.45	\$0.00



Activity statement 001

Tax type summary

Income tax year	2022
Period	01 July 2021 - 30 June 2022
Type	Pay as you go Instalments
Balance	\$13,469.00 DR

Transactions

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
31/10/2021	28/10/2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$3,103.00		\$3,103.00 DR
07/03/2022	28/02/2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$3,103.00		\$6,206.00 DR
01/05/2022	28/04/2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$3,896.00		\$10,102.00 DR
31/07/2022	28/07/2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$3,367.00		\$13,469.00 DR

86000 - PAYG Payable

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
86000	PAYG Payable	(\$3,367.00)	(\$7,109.00)	(52.64)%
TOTAL		CY Balance	LY Balance	
		(\$3,367.00)	(\$7,109.00)	

Supporting Documents

- 2022 ATO ASA.pdf 86000

Standard Checklist

- Attach copy of PAYG Payment Summary
- Confirm Transactions in ATO Portal



Activity statement 001

Date generated	01 January 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

18 results found - from **01 July 2021** to **01 January 2023** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
26 Jul 2021	23 Jul 2021	Payment received		\$7,109.00	\$7,109.00 CR
1 Aug 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$7,109.00		\$0.00
1 Aug 2021	1 Aug 2021	General interest charge			\$0.00
27 Oct 2021	26 Oct 2021	Payment received		\$3,103.00	\$3,103.00 CR
31 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$3,103.00		\$0.00
1 Nov 2021	1 Nov 2021	General interest charge			\$0.00
28 Feb 2022	25 Feb 2022	Payment received		\$3,103.00	\$3,103.00 CR
7 Mar 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$3,103.00		\$0.00
7 Mar 2022	7 Mar 2022	General interest charge			\$0.00
27 Apr 2022	26 Apr 2022	Payment received		\$3,896.00	\$3,896.00 CR
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$3,896.00		\$0.00

2 May 2022	2 May 2022	General interest charge		\$0.00
27 Jul 2022	26 Jul 2022	Payment received	\$3,367.00	\$3,367.00 CR
31 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$3,367.00	\$0.00
1 Aug 2022	1 Aug 2022	General interest charge		\$0.00
30 Oct 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$3,434.00	\$3,434.00 DR
1 Nov 2022	1 Nov 2022	General interest charge		\$3,434.00 DR
2 Nov 2022	1 Nov 2022	Payment received	\$3,434.00	\$0.00

89000 - Deferred Tax Liability/Asset

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
89000	Deferred Tax Liability/Asset	\$4,533.97	\$906.20	400.33%
TOTAL		CY Balance	LY Balance	
		\$4,533.97	\$906.20	

Supporting Documents

- Deferred Tax Reconciliation Report [Report](#)

Standard Checklist

- Attach all source documentation and confirmations of Liability
- Attach copy of Deferred Tax Reconciliation Report

Mums Favourites Superannuation Fund

Deferred Tax Reconciliation

For The Period 01 July 2021 - 30 June 2022



Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
Revaluations					
CSL.AX	CSL Limited	202.44	67.48	134.96	67.12
NCM.AX	Newcrest Mining Limited	(3,062.45)	(1,020.82)	(2,041.63)	(1,015.40)
NXT.AX	Nextdc Limited	(380.92)	(126.98)	(253.94)	(126.30)
COH.AX	Cochlear Limited	(1,793.15)	(597.72)	(1,195.43)	(594.55)
VLUE.AX	Vaneck Msci International Value Etf	(3,391.93)	(1,130.64)	(2,261.29)	(1,124.65)
IVV.AX	Ishares S&p 500 Etf	(14,387.03)	(4,795.68)	(9,591.35)	(4,770.26)
EDV.AX	Endeavour Group Limited	5.75	1.92	3.83	1.90
SUN.AX	Suncorp Group Limited	(519.20)	(173.06)	(346.14)	(172.15)
VEQ.AX	Vanguard Ftse Europe Shares Etf	(7,844.19)	(2,614.73)	(5,229.46)	(2,600.87)
ORG.AX	Origin Energy Limited	(2,886.54)	(962.18)	(1,924.36)	(957.08)
COL.AX	Coles Group Limited.	(695.43)	(231.81)	(463.62)	(230.58)
RMD.AX	Resmed Inc	(663.65)	(221.22)	(442.43)	(220.04)
MQG.AX	Macquarie Group Limited	(3,974.16)	(1,324.72)	(2,649.44)	(1,317.70)
ASX.AX	ASX Limited	(332.25)	(110.75)	(221.50)	(110.16)
SEK.AX	Seek Limited	(2,758.88)	(919.62)	(1,839.26)	(914.76)
BHP.AX	BHP Group Limited	(5,883.15)	(1,961.05)	(3,922.10)	(1,950.66)
WDS.AX	Woodside Energy Group Ltd	224.64	74.88	149.76	74.48
WES.AX	Wesfarmers Limited	(1,507.99)	(502.67)	(1,005.32)	(500.00)
WOW.AX	Woolworths Group Limited	(1,305.50)	(435.17)	(870.33)	(432.86)
CBA.AX	Commonwealth Bank Of Australia.	(8,498.94)	(2,832.98)	(5,665.96)	(2,817.97)

Mums Favourites Superannuation Fund

Deferred Tax Reconciliation

For The Period 01 July 2021 - 30 June 2022



Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
ALL.AX	Aristocrat Leisure Limited	292.94	97.65	195.29	97.13
WBC.AX	Westpac Banking Corporation	(5,666.19)	(1,888.73)	(3,777.46)	(1,878.72)
RHC.AX	Ramsay Health Care Limited	(1,560.00)	(520.00)	(1,040.00)	(517.24)
QPON.AX	Betashares Australian Bank Senior Floating Rate Bond Etf	(1,831.42)	(610.47)	(1,220.95)	(607.24)
IJR.AX	Ishares S&p Small-cap Etf	(2,851.00)	(950.33)	(1,900.67)	(945.30)
IJP.AX	Ishares Msci Japan Etf	(425.47)	(141.83)	(283.64)	(141.07)
CAR.AX	Carsales.com Limited.	(1,073.58)	(357.86)	(715.72)	(355.96)
		(72,567.25)	(24,189.09)	(48,378.16)	(24,060.89)
Tax Deferred Distributions					
QPON.AX	Betashares Australian Bank Senior Floating Rate Bond Etf	0.02	0.00	0.02	0.01
VEQ.AX	Vanguard Ftse Europe Shares Etf	(76.07)	0.00	(76.07)	(37.83)
VLUE.AX	Vaneck Msci International Value Etf	(467.81)	0.00	(467.81)	(232.66)
		(543.86)	0.00	(543.86)	(270.49)
Total		(73,111.11)	(24,189.09)	(48,922.02)	(24,331.38)

Deferred Tax Liability (Asset) Summary

Opening Balance	(906.20)
Current Year Transactions	(3,649.71)
Total Capital Losses	0.00
Total Tax Losses	0.00
Deferred Tax WriteBacks/Adjustment	0.00
Capital Loss carried forward recouped	21.93
Tax Loss carried forward recouped	0.00
Deferred Tax report rounding	0.01
Closing Balance	<hr/> (4,533.97) <hr/>

A - Financial Statements

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Supporting Documents

- 2022 Financial Statements - unsigned.pdf
- 2022 SMSF Annual Return - unsigned.pdf

Standard Checklist

- Attach copy of Financial Statements
- Attach copy of SMSF Annual Return



Financial statements and reports for the year ended
30 June 2022

Mums Favourites Superannuation Fund

Prepared for: Mums Favourites Superannuation Investments Pty Ltd



Operating Statement

Statement of Financial Position

Notes to the Financial Statements

Statement of Taxable Income

Compilation Report

Trustees Declaration

Members Summary

Members Statement

Investment Summary

Operating Statement

For the year ended 30 June 2022



	Note	2022 \$	2021 \$
Income			
Investment Income			
Trust Distributions	9	4,485.40	0.00
Dividends Received	8	3,897.30	0.00
Interest Received		695.02	4,058.45
Contribution Income			
Employer Contributions		57,456.00	88,683.66
Personal Non Concessional		440,000.00	200,000.00
Total Income		<u>506,533.72</u>	<u>292,742.11</u>
Expenses			
Accountancy Fees		4,290.00	1,870.00
Administration Costs		969.82	0.00
ATO Supervisory Levy		0.00	518.00
Auditor's Remuneration		550.00	550.00
Advisor Fees		617.81	0.00
Audit Insurance		320.00	0.00
Bank Charges		60.00	0.00
		<u>6,807.63</u>	<u>2,938.00</u>
Member Payments			
Pensions Paid		31,500.00	0.00
Benefits Paid/Transfers Out		149,034.81	0.00
Investment Losses			
Changes in Market Values	10	72,567.25	25,380.00
Total Expenses		<u>259,909.69</u>	<u>28,318.00</u>
Benefits accrued as a result of operations before income tax		<u>246,624.03</u>	<u>264,424.11</u>
Income Tax Expense	11	2,896.30	10,932.55
Benefits accrued as a result of operations		<u>243,727.73</u>	<u>253,491.56</u>

Mums Favourites Superannuation Fund

Statement of Financial Position

As at 30 June 2022



	Note	2022 \$	2021 \$
Assets			
Investments			
Shares in Listed Companies (Australian)	2	285,143.60	0.00
Units in Listed Unit Trusts (Australian)	3	577,851.92	0.00
Total Investments		<u>862,995.52</u>	<u>0.00</u>
Other Assets			
CBA Direct Investment Account #8538		500,371.48	1,207,474.82
Macquarie Cash Management Account #6868		67,033.22	0.00
Distributions Receivable		4,230.68	0.00
Income Tax Refundable		6,944.93	0.00
Deferred Tax Asset		4,533.97	906.20
Total Other Assets		<u>583,114.28</u>	<u>1,208,381.02</u>
Total Assets		<u>1,446,109.80</u>	<u>1,208,381.02</u>
Less:			
Liabilities			
Income Tax Payable		0.00	2,256.95
PAYG Payable		3,367.00	7,109.00
Total Liabilities		<u>3,367.00</u>	<u>9,365.95</u>
Net assets available to pay benefits		<u>1,442,742.80</u>	<u>1,199,015.07</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	5, 6		
Peters, Erich - Accumulation		23,301.62	665,092.99
Peters, Erich - Pension (Account Based Pension)		617,580.59	0.00
Peters, Erich - Pension (Account Based Pension 2)		103,237.17	0.00
Peters, Susan - Accumulation		23,297.85	385,847.27
Peters, Susan - Pension (Transition to Retirement Pension)		362,800.23	0.00
Peters, Susan - Pension (Transition to Retirement Pension 2)		312,525.34	0.00
Peters, Kaitlin - Accumulation		0.00	148,074.81
Total Liability for accrued benefits allocated to members' accounts		<u>1,442,742.80</u>	<u>1,199,015.07</u>

Mums Favourites Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022



Note 1: Summary of Significant Accounting Policies

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

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

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

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

a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

b. Cash and Cash Equivalents

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

c. Revenue

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

Mums Favourites Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022



Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. Income Tax

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

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

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

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

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

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

f. Critical Accounting Estimates and Judgements

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

Mums Favourites Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2022



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

Note 2: Shares in Listed Companies (Australian)

	2022 \$	2021 \$
Aristocrat Leisure Limited	10,829.70	0.00
ASX Limited	15,116.35	0.00
BHP Group Limited	24,667.50	0.00
Carsales.com Limited.	9,066.27	0.00
Commonwealth Bank Of Australia.	42,749.74	0.00
Cochlear Limited	9,736.30	0.00
Coles Group Limited.	12,751.96	0.00
CSL Limited	21,793.86	0.00
Endeavour Group Limited	7,887.94	0.00
Macquarie Group Limited	14,147.86	0.00
Newcrest Mining Limited	8,063.54	0.00
Nextdc Limited	6,905.36	0.00
Origin Energy Limited	14,668.80	0.00
Ramsay Health Care Limited	12,011.36	0.00
Resmed Inc	8,746.65	0.00
Seek Limited	8,358.00	0.00
Suncorp Group Limited	12,736.80	0.00
Westpac Banking Corporation	21,450.00	0.00
Woodside Energy Group Ltd	3,438.72	0.00
Wesfarmers Limited	8,340.09	0.00
Woolworths Group Limited	11,676.80	0.00
	285,143.60	0.00

Note 3: Units in Listed Unit Trusts (Australian)

	2022 \$	2021 \$
Ishares Msci Japan Etf	16,501.25	0.00
Ishares S&p Small-cap Etf	32,310.87	0.00
Ishares S&p 500 Etf	145,996.45	0.00

Mums Favourites Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2022



Betashares Australian Bank Senior Floating Rate Bond Etf	217,796.43	0.00
Vanguard Ftse Europe Shares Etf	98,151.08	0.00
Vaneck Msci International Value Etf	67,095.84	0.00
	577,851.92	0.00

Note 4: Banks and Term Deposits

	2022	2021
	\$	\$
Banks		
CBA Direct Investment Account #8538	500,371.48	1,207,474.82
Macquarie Cash Management Account #6868	67,033.22	0.00
	567,404.70	1,207,474.82

Note 5: Liability for Accrued Benefits

	2022	2021
	\$	\$
Liability for accrued benefits at beginning of year	1,199,015.07	
Benefits accrued as a result of operations	243,727.73	
Current year member movements	0.00	
Liability for accrued benefits at end of year	1,442,742.80	1,199,015.07

Note 6: Vested Benefits

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

	2022	2021
	\$	\$
Vested Benefits	1,442,742.80	1,199,015.07

Note 7: Guaranteed Benefits

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

Note 8: Dividends

	2022	2021
	\$	\$
BHP Group Limited	3,214.08	0.00

Mums Favourites Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2022



Resmed Inc	12.22	0.00
Westpac Banking Corporation	671.00	0.00
	3,897.30	0.00

Note 9: Trust Distributions

	2022	2021
	\$	\$
Betashares Australian Bank Senior Floating Rate Bond Etf	642.73	0.00
Ishares Msci Japan Etf	143.14	0.00
Ishares S&p 500 Etf	552.32	0.00
Ishares S&p Small-cap Etf	96.82	0.00
Vanguard Ftse Europe Shares Etf	1,582.07	0.00
Vaneck Msci International Value Etf	1,468.32	0.00
	4,485.40	0.00

Note 10: Changes in Market Values

Unrealised Movements in Market Value

	2022	2021
	\$	\$
Other Revaluations		
Other Revaluations	0.00	(25,380.00)
	0.00	(25,380.00)

Shares in Listed Companies (Australian)

ASX Limited	(332.25)	0.00
Aristocrat Leisure Limited	292.94	0.00
BHP Group Limited	(5,883.15)	0.00
CSL Limited	202.44	0.00
Carsales.com Limited.	(1,073.58)	0.00
Cochlear Limited	(1,793.15)	0.00
Coles Group Limited.	(695.43)	0.00
Commonwealth Bank Of Australia.	(8,498.94)	0.00
Endeavour Group Limited	5.75	0.00
Macquarie Group Limited	(3,974.16)	0.00
Newcrest Mining Limited	(3,062.45)	0.00
Nextdc Limited	(380.92)	0.00

Mums Favourites Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2022



Origin Energy Limited	(2,886.54)	0.00
Ramsay Health Care Limited	(1,560.00)	0.00
Resmed Inc	(663.65)	0.00
Seek Limited	(2,758.88)	0.00
Suncorp Group Limited	(519.20)	0.00
Wesfarmers Limited	(1,507.99)	0.00
Westpac Banking Corporation	(5,666.19)	0.00
Woodside Energy Group Ltd	224.64	0.00
Woolworths Group Limited	(1,305.50)	0.00
	<hr/>	<hr/>
	(41,836.21)	0.00
	<hr/>	<hr/>
Units in Listed Unit Trusts (Australian)		
Betashares Australian Bank Senior Floating Rate Bond Etf	(1,831.42)	0.00
Ishares Msci Japan Etf	(425.47)	0.00
Ishares S&p 500 Etf	(14,387.03)	0.00
Ishares S&p Small-cap Etf	(2,851.00)	0.00
Vaneck Msci International Value Etf	(3,391.93)	0.00
Vanguard Ftse Europe Shares Etf	(7,844.19)	0.00
	<hr/>	<hr/>
	(30,731.04)	0.00
	<hr/>	<hr/>
Total Unrealised Movement	(72,567.25)	(25,380.00)
	<hr/>	<hr/>
Realised Movements in Market Value		
	2022	2021
	\$	\$
Total Realised Movement	0.00	0.00
	<hr/>	<hr/>
Changes in Market Values	(72,567.25)	(25,380.00)
	<hr/>	<hr/>
Note 11: Income Tax Expense		
	2022	2021
	\$	\$
The components of tax expense comprise		
Current Tax	6,524.07	
Deferred Tax Liability/Asset	(3,627.77)	
	<hr/>	
Income Tax Expense	2,896.30	
	<hr/>	

Mums Favourites Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2022



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

Prima facie tax payable on benefits accrued before income tax at 15% 36,993.60

Less:

Tax effect of:

Non Taxable Contributions 66,000.00

Exempt Pension Income 884.40

Accounting Trust Distributions 672.81

Add:

Tax effect of:

Decrease in MV of Investments 10,885.09

SMSF Non-Deductible Expenses 11.55

Pension Payments 4,725.00

Benefit Payments 22,355.22

Franking Credits 249.75

Foreign Credits 89.26

Taxable Trust Distributions 96.41

Distributed Foreign Income 636.06

Rounding 0.32

Income Tax on Taxable Income or Loss 8,485.05

Less credits:

Franking Credits 1,665.03

Foreign Credits 295.95

Current Tax or Refund 6,524.07

Mums Favourites Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2022



	2022
	\$
Benefits accrued as a result of operations	246,624.03
Less	
Exempt current pension income	5,896.00
Accounting Trust Distributions	4,485.40
Non Taxable Contributions	440,000.00
	<u>450,381.40</u>
Add	
Decrease in MV of investments	72,567.25
SMSF non deductible expenses	77.00
Pension Payments	31,500.00
Franking Credits	1,665.03
Foreign Credits	595.05
Taxable Trust Distributions	642.71
Distributed Foreign income	4,240.37
Benefits Paid/Transfers Out	149,034.81
	<u>260,322.22</u>
SMSF Annual Return Rounding	2.15
	<u>56,567.00</u>
Taxable Income or Loss	<u>56,567.00</u>
Income Tax on Taxable Income or Loss	8,485.05
Less	
Franking Credits	1,665.03
Foreign Credits	295.95
	<u>6,524.07</u>
CURRENT TAX OR REFUND	<u>6,524.07</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(13,469.00)
AMOUNT DUE OR REFUNDABLE	<u>(6,685.93)</u>

Mums Favourites Superannuation Fund Compilation Report



We have compiled the accompanying special purpose financial statements of the Mums Favourites Superannuation Fund which comprise the statement of financial position as at 30 June 2022, the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustee(s)

The Trustee(s) of Mums Favourites Superannuation Fund are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the Trustee(s), we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework as described in Note 1 to the financial statements and APES 315: Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110: Code of Ethics for Professional Accountants.

Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

The special purpose financial statements were compiled exclusively for the benefit of the directors of the trustee company who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

Brendan Curran

of

BPC Accounting Chartered Accountants PO Box 41, Budgewoi, New South Wales 2262

Signed:

Dated: 04/01/2023

Mums Favourites Superannuation Fund Trustees Declaration

Mums Favourites Superannuation Investments Pty Ltd ACN: 655433006



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

The directors of the trustee company declare that:

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

Specifically, the directors of the trustee company declare that:

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

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

.....
Erich Peters
Mums Favourites Superannuation Investments Pty Ltd
Director

.....
Susan Peters
Mums Favourites Superannuation Investments Pty Ltd
Director

04 January 2023

Mums Favourites Superannuation Fund
Members Summary

As at 30 June 2022



Opening Balances	Increases				Decreases				Closing Balance		
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/Transfers Out		Insurance Premiums	Member Expenses
Erich Peters (Age: 68)											
PETERI00001A - Accumulation											
665,092.99	137,500.00		(81.33)			4,125.00	(7.95)	775,092.99			23,301.62
PETERI00002P - Account Based Pension - Tax Free: 25.20%											
		665,092.99	(29,852.40)		17,660.00						617,580.59
PETERI00003P - Account Based Pension 2 - Tax Free: 100.00%											
		110,000.00	(4,962.83)		1,800.00						103,237.17
665,092.99	137,500.00	775,092.99	(34,896.56)		19,460.00	4,125.00	(7.95)	775,092.99			744,119.38
Susan Peters (Age: 63)											
PETSUS00001A - Accumulation											
385,847.27	357,500.00		(85.09)			4,125.00	(7.94)	715,847.27			23,297.85
PETSUS00002P - Transition to Retirement Pension - Tax Free: 28.49%											
		385,847.27	(17,194.82)		7,720.00		(1,867.78)				362,800.23
PETSUS00003P - Transition to Retirement Pension 2 - Tax Free: 100.00%											
		330,000.00	(14,775.31)		4,320.00		(1,620.65)				312,525.34
385,847.27	357,500.00	715,847.27	(32,055.22)		12,040.00	4,125.00	(3,496.37)	715,847.27			698,623.42
Kaitlin Peters (Age: 33)											

Members Summary

As at 30 June 2022



Opening Balances	Increases				Decreases					Closing Balance
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums	
PETKAI00001A - Accumulation										
148,074.81	2,456.00		(1,384.40)			368.40	(256.80)	149,034.81		
148,074.81	2,456.00		(1,384.40)			368.40	(256.80)	149,034.81		
1,199,015.07	497,456.00	1,490,940.26	(68,336.18)		31,500.00	8,618.40	(3,761.12)	1,639,975.07		1,442,742.80

Mums Favourites Superannuation Fund

Members Statement



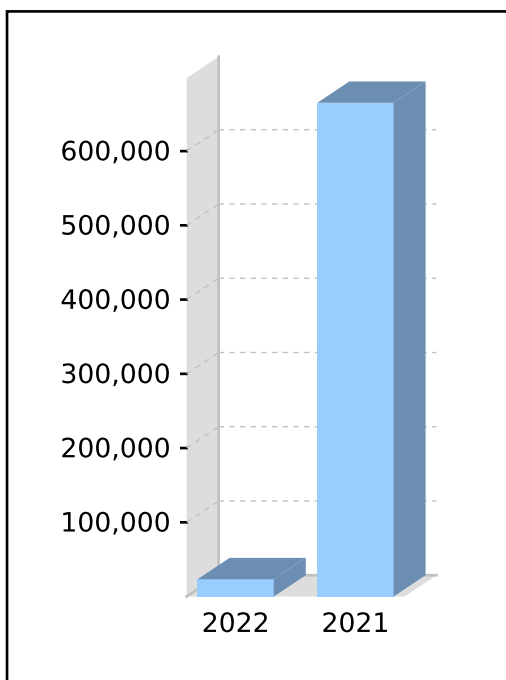
Erich Peters
 1272 Leggetts Drive
 Mount Vincent, New South Wales, 2323, Australia

Your Details

Your Details		Nominated Beneficiaries:	N/A
Date of Birth :	Provided	Nomination Type:	N/A
Age:	68	Vested Benefits:	23,301.62
Tax File Number:	Provided		
Date Joined Fund:	12/06/2012		
Service Period Start Date:	12/06/2012		
Date Left Fund:			
Member Code:	PETERI00001A		
Account Start Date:	12/06/2012		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	23,301.62
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	23,301.62
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	
Taxable	23,301.62



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	665,092.99	
<u>Increases to Member account during the period</u>		
Employer Contributions	27,500.00	
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)	110,000.00	
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(81.33)	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	4,125.00	
Income Tax	(7.95)	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out	775,092.99	
Closing balance at 30/06/2022	23,301.62	665,092.99

Mums Favourites Superannuation Fund

Members Statement



Trustee's Disclaimer

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

Signed by all the trustees of the fund

Erich Peters
Director

Susan Peters
Director

Mums Favourites Superannuation Fund

Members Statement



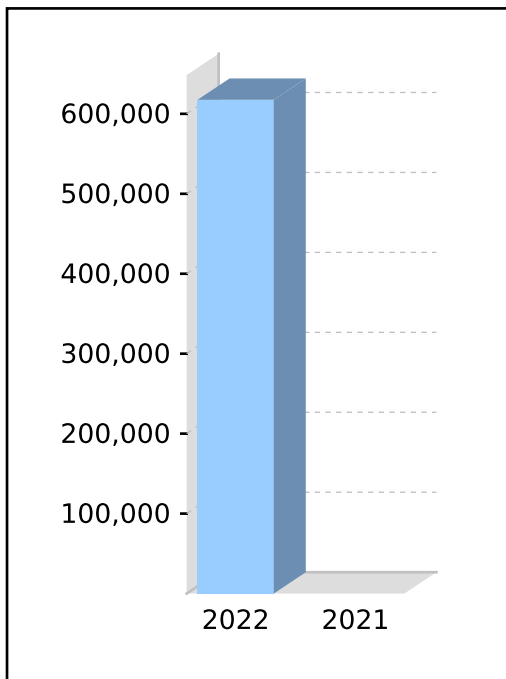
Erich Peters
 1272 Leggetts Drive
 Mount Vincent, New South Wales, 2323, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	68	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	617,580.59
Date Joined Fund:	12/06/2012		
Service Period Start Date:	12/06/2012		
Date Left Fund:			
Member Code:	PETERI00002P		
Account Start Date:	01/07/2021		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension		

Your Balance

Total Benefits	617,580.59
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	617,580.59
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (25.20%)	155,646.04
Taxable	461,934.55



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021		
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(29,852.40)	
Internal Transfer In	665,092.99	
<u>Decreases to Member account during the period</u>		
Pensions Paid	17,660.00	
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	617,580.59	0.00

Mums Favourites Superannuation Fund

Members Statement



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Signed by all the trustees of the fund

Erich Peters
Director

Susan Peters
Director

Mums Favourites Superannuation Fund

Members Statement



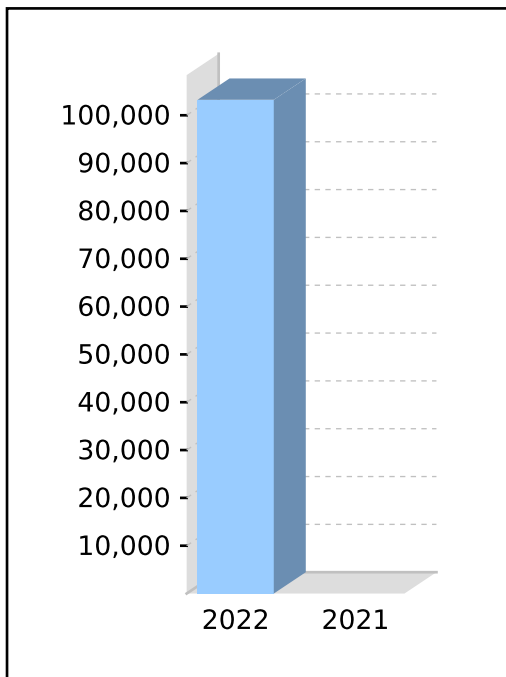
Erich Peters
 1272 Leggetts Drive
 Mount Vincent, New South Wales, 2323, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	68	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	103,237.17
Date Joined Fund:	12/06/2012		
Service Period Start Date:	12/06/2012		
Date Left Fund:			
Member Code:	PETERI00003P		
Account Start Date:	04/11/2021		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 2		

Your Balance

Total Benefits	103,237.17
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	103,237.17
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (100.00%)	103,237.17
Taxable	



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021		
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(4,962.83)	
Internal Transfer In	110,000.00	
<u>Decreases to Member account during the period</u>		
Pensions Paid	1,800.00	
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	103,237.17	0.00

Mums Favourites Superannuation Fund

Members Statement



Trustee's Disclaimer

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

Signed by all the trustees of the fund

Erich Peters
Director

Susan Peters
Director

Mums Favourites Superannuation Fund

Members Statement



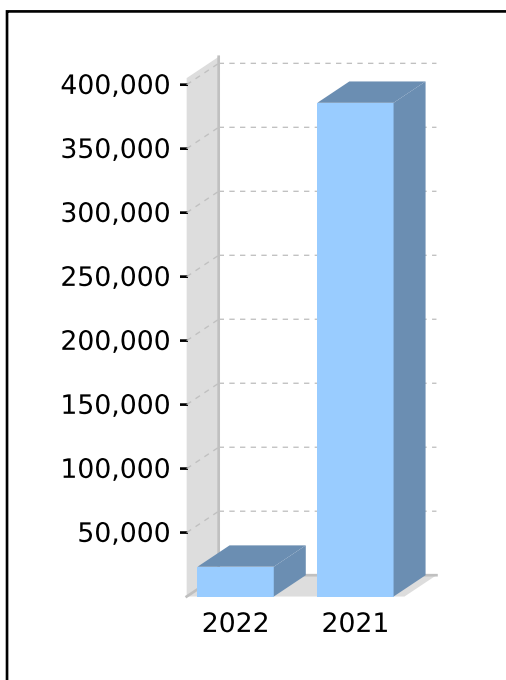
Susan Peters
 1272 Leggetts Drive
 Mount Vincent, New South Wales, 2323, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	63	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	23,297.85
Date Joined Fund:	12/06/2012		
Service Period Start Date:	12/06/2012		
Date Left Fund:			
Member Code:	PETSUS00001A		
Account Start Date:	12/06/2012		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	23,297.85
<u>Preservation Components</u>	
Preserved	23,297.85
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	
Taxable	23,297.85



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	385,847.27	
<u>Increases to Member account during the period</u>		
Employer Contributions	27,500.00	
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)	330,000.00	
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(85.09)	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	4,125.00	
Income Tax	(7.94)	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out	715,847.27	
Closing balance at 30/06/2022	23,297.85	385,847.27

Mums Favourites Superannuation Fund

Members Statement



Trustee's Disclaimer

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

Signed by all the trustees of the fund

Erich Peters
Director

Susan Peters
Director

Mums Favourites Superannuation Fund

Members Statement



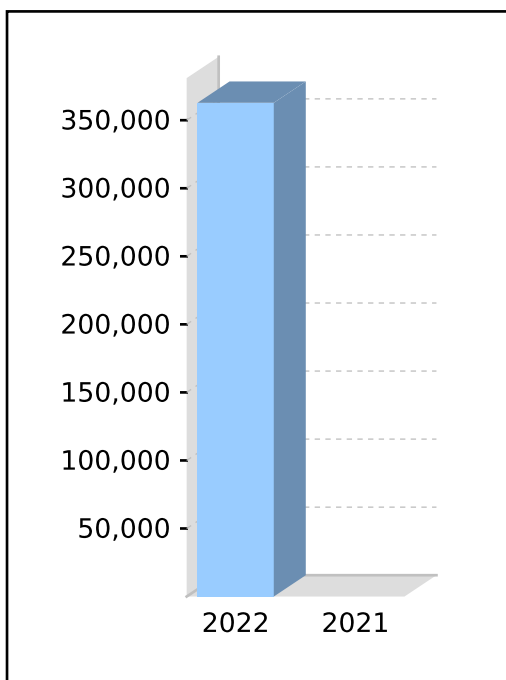
Susan Peters
 1272 Leggetts Drive
 Mount Vincent, New South Wales, 2323, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	63	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	362,800.23
Date Joined Fund:	12/06/2012		
Service Period Start Date:	12/06/2012		
Date Left Fund:			
Member Code:	PETSUS00002P		
Account Start Date:	01/07/2021		
Account Phase:	Accumulation Phase		
Account Description:	Transition to Retirement Pension		

Your Balance

Total Benefits	362,800.23
<u>Preservation Components</u>	
Preserved	362,800.23
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (28.49%)	103,360.05
Taxable	259,440.18



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021		
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(17,194.82)	
Internal Transfer In	385,847.27	
<u>Decreases to Member account during the period</u>		
Pensions Paid	7,720.00	
Contributions Tax		
Income Tax	(1,867.78)	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	362,800.23	0.00

Mums Favourites Superannuation Fund

Members Statement



Trustee's Disclaimer

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Signed by all the trustees of the fund

Erich Peters
Director

Susan Peters
Director

Mums Favourites Superannuation Fund

Members Statement



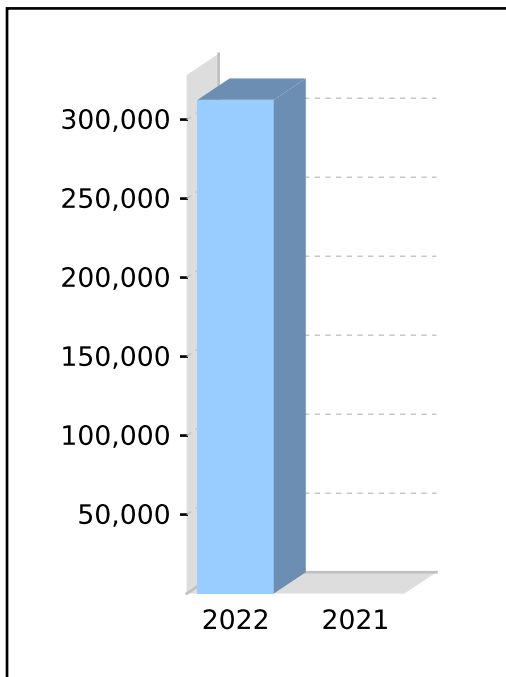
Susan Peters
 1272 Leggetts Drive
 Mount Vincent, New South Wales, 2323, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	63	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	312,525.34
Date Joined Fund:	12/06/2012		
Service Period Start Date:	12/06/2012		
Date Left Fund:			
Member Code:	PETSUS00003P		
Account Start Date:	04/11/2021		
Account Phase:	Accumulation Phase		
Account Description:	Transition to Retirement Pension 2		

Your Balance

Total Benefits	312,525.34
<u>Preservation Components</u>	
Preserved	312,525.34
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (100.00%)	312,525.34
Taxable	



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021		
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(14,775.31)	
Internal Transfer In	330,000.00	
<u>Decreases to Member account during the period</u>		
Pensions Paid	4,320.00	
Contributions Tax		
Income Tax	(1,620.65)	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	312,525.34	0.00

Mums Favourites Superannuation Fund

Members Statement



Trustee's Disclaimer

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Signed by all the trustees of the fund

Erich Peters
Director

Susan Peters
Director

Mums Favourites Superannuation Fund

Members Statement



Kaitlin Peters
 1272 Leggetts Drive
 Mount Vincent, New South Wales, 2323, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	33	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	
Date Joined Fund:	12/06/2012		
Service Period Start Date:	12/06/2012		
Date Left Fund:	06/05/2022		
Member Code:	PETKAI00001A		
Account Start Date:	12/06/2012		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

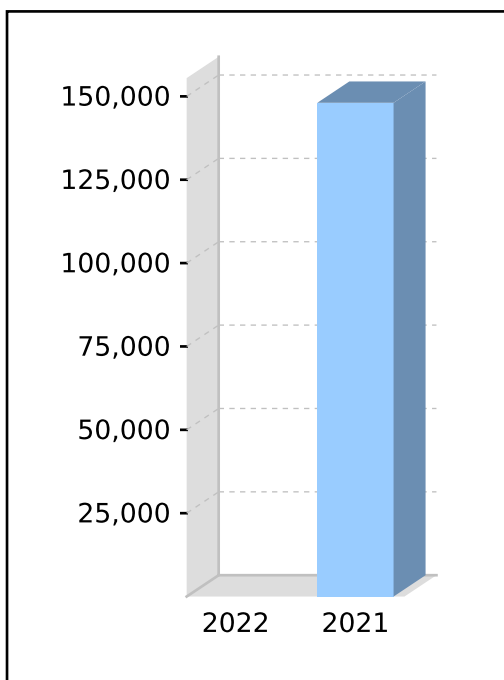
Total Benefits

Preservation Components

- Preserved
- Unrestricted Non Preserved
- Restricted Non Preserved

Tax Components

- Tax Free
- Taxable



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	148,074.81	
<u>Increases to Member account during the period</u>		
Employer Contributions	2,456.00	
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(1,384.40)	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	368.40	
Income Tax	(256.80)	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out	149,034.81	
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	0.00	148,074.81

Mums Favourites Superannuation Fund

Members Statement



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Signed by all the trustees of the fund

Erich Peters
Director

Susan Peters
Director

Mums Favourites Superannuation Fund Investment Summary Report



As at 30 June 2022

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%	
Cash/Bank Accounts									
CBA Direct Investment Account #8538		500,371.480000	500,371.48	500,371.48	500,371.48			34.98 %	
Macquarie Cash Management Account #6868		67,033.220000	67,033.22	67,033.22	67,033.22			4.69 %	
			567,404.70		567,404.70			39.67 %	
Shares in Listed Companies (Australian)									
ALL.AX	Aristocrat Leisure Limited	315.00	34.380000	10,829.70	33.45	10,536.76	292.94	2.78 %	0.76 %
ASX.AX	ASX Limited	185.00	81.710000	15,116.35	83.51	15,448.60	(332.25)	(2.15) %	1.06 %
BHP.AX	BHP Group Limited	598.00	41.250000	24,667.50	51.09	30,550.65	(5,883.15)	(19.26) %	1.72 %
CAR.AX	Carsales.com Limited.	493.00	18.390000	9,066.27	20.57	10,139.85	(1,073.58)	(10.59) %	0.63 %
COH.AX	Cochlear Limited	49.00	198.700000	9,736.30	235.29	11,529.45	(1,793.15)	(15.55) %	0.68 %
COL.AX	Coles Group Limited.	716.00	17.810000	12,751.96	18.78	13,447.39	(695.43)	(5.17) %	0.89 %
CBA.AX	Commonwealth Bank Of Australia.	473.00	90.380000	42,749.74	108.35	51,248.68	(8,498.94)	(16.58) %	2.99 %
CSL.AX	CSL Limited	81.00	269.060000	21,793.86	266.56	21,591.42	202.44	0.94 %	1.52 %
EDV.AX	Endeavour Group Limited	1,042.00	7.570000	7,887.94	7.56	7,882.19	5.75	0.07 %	0.55 %
MQG.AX	Macquarie Group Limited	86.00	164.510000	14,147.86	210.72	18,122.02	(3,974.16)	(21.93) %	0.99 %
NCM.AX	Newcrest Mining Limited	386.00	20.890000	8,063.54	28.82	11,125.99	(3,062.45)	(27.53) %	0.56 %
NXT.AX	Nextdc Limited	649.00	10.640000	6,905.36	11.23	7,286.28	(380.92)	(5.23) %	0.48 %
ORG.AX	Origin Energy Limited	2,560.00	5.730000	14,668.80	6.86	17,555.34	(2,886.54)	(16.44) %	1.03 %
RHC.AX	Ramsay Health Care Limited	164.00	73.240000	12,011.36	82.75	13,571.36	(1,560.00)	(11.49) %	0.84 %
RMD.AX	Resmed Inc	285.00	30.690000	8,746.65	33.02	9,410.30	(663.65)	(7.05) %	0.61 %
SEK.AX	Seek Limited	398.00	21.000000	8,358.00	27.93	11,116.88	(2,758.88)	(24.82) %	0.58 %
SUN.AX	Suncorp Group Limited	1,160.00	10.980000	12,736.80	11.43	13,256.00	(519.20)	(3.92) %	0.89 %
WES.AX	Wesfarmers Limited	199.00	41.910000	8,340.09	49.49	9,848.08	(1,507.99)	(15.31) %	0.58 %
WBC.AX	Westpac Banking Corporation	1,100.00	19.500000	21,450.00	24.65	27,116.19	(5,666.19)	(20.90) %	1.50 %
WDS.AX	Woodside Energy Group Ltd	108.00	31.840000	3,438.72	29.76	3,214.08	224.64	6.99 %	0.24 %
WOW.AX	Woolworths Group Limited	328.00	35.600000	11,676.80	39.58	12,982.30	(1,305.50)	(10.06) %	0.82 %

Mums Favourites Superannuation Fund Investment Summary Report



As at 30 June 2022

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%	
			285,143.60		326,979.81	(41,836.21)	(12.79) %	19.93 %	
Units in Listed Unit Trusts (Australian)									
QPON.AX	Betashares Australian Bank Senior Floating Rate Bond Etf	8,531.00	25.530000	217,796.43	25.74	219,627.85	(1,831.42)	(0.83) %	15.23 %
IJP.AX	Ishares Msci Japan Etf	215.00	76.750000	16,501.25	78.73	16,926.72	(425.47)	(2.51) %	1.15 %
IVV.AX	Ishares S&p 500 Etf	265.00	550.930000	145,996.45	605.22	160,383.48	(14,387.03)	(8.97) %	10.21 %
IJR.AX	Ishares S&p Small-cap Etf	241.00	134.070000	32,310.87	145.90	35,161.87	(2,851.00)	(8.11) %	2.26 %
VLUE.AX	Vaneck Msci International Value Etf	3,192.00	21.020000	67,095.84	22.08	70,487.77	(3,391.93)	(4.81) %	4.69 %
VEQ.AX	Vanguard Ftse Europe Shares Etf	1,772.00	55.390000	98,151.08	59.82	105,995.27	(7,844.19)	(7.40) %	6.86 %
			577,851.92		608,582.96	(30,731.04)	(5.05) %	40.40 %	
			1,430,400.22		1,502,967.47	(72,567.25)	(4.83) %	100.00 %	

.....**Electronic Lodgment Declaration (SMSF)**

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to ato.gov.au/privacy

The Australian Business Register

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

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information - it outlines our commitment to safeguarding your details.

Electronic funds transfer - direct debit

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax File Number	Name of Fund	Year
Provided	Mums Favourites Superannuation Fund	2022

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration:

I declare that:

- ■ All the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct; and
- ■ I authorise the agent to lodge this tax return.

Signature of Partner, Trustee, or Director	<input type="text"/>	Date	<input type="text"/>
--	----------------------	------	----------------------

ELECTRONIC FUNDS TRANSFER CONSENT

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

5 Wt i bhBUa Y	Erich Peters and Susan Maree Pet		
Account Number	062832 10238538	Client Reference	MUMS02

I authorise the refund to be deposited directly to the specified account

Signature	<input type="text"/>	Date	<input type="text"/>
-----------	----------------------	------	----------------------

.....Tax Agent's 8 YWUfUjcb

I declare that:

- I have prepared this tax return in accordance with the information supplied by the partner, trustee, director or public officer
- I have received a declaration made by the entity that the information provided to me for the preparation of this tax return is true and correct; and
- I am authorised by the partner, trustee, director or public officer to lodge this tax return, including any applicable schedules.

Agent's signature.....

Date

Contact name

Client Reference

Agent's Phone Number

HUI '5 [YbhBi a VYf

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

Who should complete this annual return?

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

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

To complete this annual return

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

S M / T # S T

- Place in ALL applicable boxes.

Postal address for annual returns:

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

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

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

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

2 Name of self-managed superannuation fund (SMSF)

Mums Favourites Superannuation Fund

3 Australian business number (ABN) (if applicable)

4 Current postal address

BPC Accounting Chartered Accountants

PO Box 41

Suburb/town

Budgewoi

State/territory

NSW

Postcode

2262

5 Annual return status

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

A No Yes

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

B No Yes

Tax File Number

6 SMSF auditor

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A** / /

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

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

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

7 Electronic funds transfer (EFT)

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

A Fund's financial institution account details

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

Fund BSB number Fund account number

Fund account name

I would like my tax refunds made to this account. Go to C.

B Financial institution account details for tax refunds

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

BSB number Account number

Account name

C Electronic service address alias

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

Tax File Number

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

9 Was the fund wound up during the income year?

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

10 Exempt current pension income

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

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

No Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

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

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

Section B: Income

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

11 Income

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

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

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

Net capital gain **A** \$

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

Gross interest **C** \$

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

Gross foreign income	D1 \$ <input type="text" value="4,847"/>	Net foreign income	D \$ <input type="text" value="4,847"/>	Loss <input type="checkbox"/>
----------------------	---	--------------------	--	-------------------------------

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

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

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

Calculation of assessable contributions

Assessable employer contributions

R1 \$

plus Assessable personal contributions

R2 \$

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

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

less Transfer of liability to life insurance company or PST

R6 \$

Gross distribution from partnerships **I** \$ Loss

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

*Gross trust distributions **M** \$ Code

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

Calculation of non-arm's length income

*Net non-arm's length private company dividends

U1 \$

plus *Net non-arm's length trust distributions

U2 \$

plus *Net other non-arm's length income

U3 \$

*Other income **S** \$ Code

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

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

#This is a mandatory label.

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

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

Exempt current pension income **Y** \$

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

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$ <input type="text"/>	A2 \$ <input type="text"/>	
Interest expenses overseas	B1 \$ <input type="text"/>	B2 \$ <input type="text"/>	
Capital works expenditure	D1 \$ <input type="text"/>	D2 \$ <input type="text"/>	
Decline in value of depreciating assets	E1 \$ <input type="text"/>	E2 \$ <input type="text"/>	
Insurance premiums – members	F1 \$ <input type="text"/>	F2 \$ <input type="text"/>	
SMSF auditor fee	H1 \$ <input type="text" value="543"/>	H2 \$ <input type="text" value="6"/>	
Investment expenses	I1 \$ <input type="text"/>	I2 \$ <input type="text"/>	
Management and administration expenses	J1 \$ <input type="text" value="5,868"/>	J2 \$ <input type="text" value="68"/>	
Forestry managed investment scheme expense	U1 \$ <input type="text"/>	U2 \$ <input type="text"/>	
Other amounts	L1 \$ <input type="text" value="316"/> <input type="text" value="0"/> Code	L2 \$ <input type="text" value="1,322"/> <input type="text" value="0"/> Code	
Tax losses deducted	M1 \$ <input type="text"/>		

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

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

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

TOTAL SMSF EXPENSES
Z \$
 (N plus Y)

#This is a mandatory label.

Section D: Income tax calculation statement

#Important:

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

13 Calculation statement

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

#Taxable income	A	\$	56,567
<i>(an amount must be included even if it is zero)</i>			
#Tax on taxable income	T1	\$	8,485.05
<i>(an amount must be included even if it is zero)</i>			
#Tax on no-TFN-quoted contributions	J	\$	0.00
<i>(an amount must be included even if it is zero)</i>			
Gross tax	B	\$	8,485.05
<i>(T1 plus J)</i>			

Foreign income tax offset	C1	\$	295.95
Rebates and tax offsets	C2	\$	
Non-refundable non-carry forward tax offsets			
	C	\$	295.95
<i>(C1 plus C2)</i>			

SUBTOTAL 1

T2 \$ 8,189.10

(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1	\$	0.00
Early stage venture capital limited partnership tax offset carried forward from previous year	D2	\$	0.00
Early stage investor tax offset	D3	\$	0.00
Early stage investor tax offset carried forward from previous year	D4	\$	0.00
Non-refundable carry forward tax offsets			
	D	\$	0.00
<i>(D1 plus D2 plus D3 plus D4)</i>			
SUBTOTAL 2			
	T3	\$	8,189.10
<i>(T2 less D – cannot be less than zero)</i>			

Complying fund's franking credits tax offset	E1	\$	1,665.03
No-TFN tax offset	E2	\$	
National rental affordability scheme tax offset	E3	\$	
Exploration credit tax offset	E4	\$	0.00
Refundable tax offsets			
	E	\$	1,665.03
<i>(E1 plus E2 plus E3 plus E4)</i>			

#TAX PAYABLE T5 \$ 6,524.07

(T3 less E – cannot be less than zero)

Section 102AAM interest charge

G \$

H1	\$	Credit for interest on early payments – amount of interest	
H2	\$	Credit for tax withheld – foreign resident withholding (excluding capital gains)	
H3	\$	Credit for tax withheld – where ABN or TFN not quoted (non-individual)	
H5	\$	Credit for TFN amounts withheld from payments from closely held trusts	0.00
H6	\$	Credit for interest on no-TFN tax offset	
H8	\$	Credit for foreign resident capital gains withholding amounts	0.00
			Eligible credits
			H \$
			<small>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</small>

#Tax offset refunds <small>(Remainder of refundable tax offsets)</small>	I	\$ 	0.00
<small>(unused amount from label E – an amount must be included even if it is zero)</small>			

PAYG instalments raised

K \$ 13,469.00

Supervisory levy

L \$ 259.00

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE <small>A positive amount at S is what you owe, while a negative amount is refundable to you.</small>	S	\$ 	-6,685.93
<small>(T5 plus G less H less I less K plus L less M plus N)</small>			

#This is a mandatory label.

Section E: Losses

14 Losses

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

Tax losses carried forward to later income years	U	\$	
Net capital losses carried forward to later income years	V	\$	 8,915

Section F: **Member information**

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name **Peters**

First given name **Erich** Other given names

Member's TFN **140301806** Date of birth **21/04/1954**

Contributions **OPENING ACCOUNT BALANCE \$ 665,092.99**

! Refer to instructions for completing these labels.

Employer contributions
A \$ 27,500.00

ABN of principal employer
A1

Personal contributions
B \$ 110,000.00

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

H1 Receipt date / /

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J \$

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

Contributions from non-complying funds and previously non-complying funds
T \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)
M \$

TOTAL CONTRIBUTIONS N \$ 137,500.00
(Sum of labels **A** to **M**)

Other transactions

Accumulation phase account balance
S1 \$ 23,301.62

Retirement phase account balance - Non CDBIS
S2 \$ 720,817.76

Retirement phase account balance - CDBIS
S3 \$ 0.00

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 744,119.38
(**S1 plus S2 plus S3**)

Allocated earnings or losses
O \$ 39,013.61 **Loss**

Inward rollovers and transfers
P \$

Outward rollovers and transfers
Q \$

Lump Sum payments
R1 \$ **Code**

Income stream payments
R2 \$ 19,460.00 **Code**

Accumulation phase value **X1 \$**

Retirement phase value **X2 \$**

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

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name Peters

First given name Susan Other given names

Member's TFN 121643085 Date of birth 13/10/1958

Contributions

OPENING ACCOUNT BALANCE \$ 385,847.27

! Refer to instructions for completing these labels.

Employer contributions
A \$ 27,500.00

ABN of principal employer
A1

Personal contributions
B \$ 330,000.00

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

H1 Receipt date Day / Month / Year

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 \$ 357,500.00
(Sum of labels **A** to **M**)

Other transactions

Accumulation phase account balance
S1 \$ 698,623.42

Retirement phase account balance - Non CDBIS
S2 \$ 0.00

Retirement phase account balance - CDBIS
S3 \$ 0.00

2 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 698,623.42
(**S1 plus S2 plus S3**)

Allocated earnings or losses
O \$ 32,683.85 Loss L

Inward rollovers and transfers
P \$

Outward rollovers and transfers
Q \$

Lump Sum payments
R1 \$ Code

Income stream payments
R2 \$ 12,040.00 Code O

Accumulation phase value **X1 \$**

Retirement phase value **X2 \$**

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

Section G: **Supplementary member information**

MEMBER 7

Title: Mr Mrs Miss Ms Other Account status Code

Family name

First given name Other given names

Member's TFN Date of birth If deceased, date of death

Contributions OPENING ACCOUNT BALANCE \$

I 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 / /
 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 \$ Loss
 Inward rollovers and transfers
P \$
 Outward rollovers and transfers
Q \$
 Lump Sum payments
R1 \$ Code
 Income stream payments
R2 \$ Code

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

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

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts	A \$	577,851
Unlisted trusts	B \$	
Insurance policy	C \$	
Other managed investments	D \$	

15b Australian direct investments

Cash and term deposits	E \$	567,404
Limited recourse borrowing arrangements Australian residential real property J1 \$ Australian non-residential real property J2 \$ Overseas real property J3 \$ Australian shares J4 \$ Overseas shares J5 \$ Other J6 \$ Property count J7 	Debt securities	F \$
	Loans	G \$
	Listed shares	H \$ 285,143
	Unlisted shares	I \$
	Limited recourse borrowing arrangements	J \$
	Non-residential real property	K \$
	Residential real property	L \$
Collectables and personal use assets	M \$ 	
Other assets	O \$	12,342

15c Other investments

Crypto-Currency	N \$	
-----------------	-------------	--

15d Overseas direct investments

Overseas shares	P \$	
Overseas non-residential real property	Q \$	
Overseas residential real property	R \$	
Overseas managed investments	S \$	
Other overseas assets	T \$	
TOTAL AUSTRALIAN AND OVERSEAS ASSETS		U \$ 1,442,740
<small>(Sum of labels A to T)</small>		

15e In-house assets

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

A No Yes **\$**

15f Limited recourse borrowing arrangements

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

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

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 \$	<input type="text"/>
Permissible temporary borrowings	V2 \$	<input type="text"/>
Other borrowings	V3 \$	<input type="text"/>
		Borrowings V \$ <input type="text"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W \$ <input type="text" value="1,442,740"/>
Reserve accounts		X \$ <input type="text"/>
Other liabilities		Y \$ <input type="text"/>
TOTAL LIABILITIES		Z \$ <input type="text" value="1,442,740"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$

Total TOFA losses **I** \$

Section J: Other information

Family trust election status

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


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

Interposed entity election status

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

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

Section K: **Declarations**

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date / /

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

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

Tax agent's signature

Date / /

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

Capital gains tax (CGT) schedule

2022

When completing this form

- Print clearly, using a black or dark blue pen only.
 - Use BLOCK LETTERS and print one character in each box.
- | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|--|--|--|--|--|--|--|--|--|--|--|--|--|
| S | M | I | T | H | S | T | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|--|--|--|--|--|--|--|--|--|--|--|--|--|
- Do not use correction fluid or covering stickers.
 - Sign next to any corrections with your **full signature** (not initials).

- Use in conjunction with company, trust, fund income tax return or the self-managed superannuation fund annual return.
- Refer to the *Guide to capital gains tax 2022* available on our website at ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

! We are authorised by law to request your TFN. You do not have to quote your TFN. However, if you don't it could increase the chance of delay or error in processing your form.

Australian business number (ABN)

Taxpayer's name

Mums Favourites Superannuation Fund

1 Current year capital gains and capital losses

	Capital gain	Capital loss
Shares in companies listed on an Australian securities exchange	A \$ <input style="width: 150px;" type="text"/>	K \$ <input style="width: 150px;" type="text"/>
Other shares	B \$ <input style="width: 150px;" type="text"/>	L \$ <input style="width: 150px;" type="text"/>
Units in unit trusts listed on an Australian securities exchange	C \$ <input style="width: 150px;" type="text" value="146"/>	M \$ <input style="width: 150px;" type="text"/>
Other units	D \$ <input style="width: 150px;" type="text"/>	N \$ <input style="width: 150px;" type="text"/>
Real estate situated in Australia	E \$ <input style="width: 150px;" type="text"/>	O \$ <input style="width: 150px;" type="text"/>
Other real estate	F \$ <input style="width: 150px;" type="text"/>	P \$ <input style="width: 150px;" type="text"/>
Amount of capital gains from a trust (including a managed fund)	G \$ <input style="width: 150px;" type="text"/>	
Collectables	H \$ <input style="width: 150px;" type="text"/>	Q \$ <input style="width: 150px;" type="text"/>
Other CGT assets and any other CGT events	I \$ <input style="width: 150px;" type="text"/>	R \$ <input style="width: 150px;" type="text"/>
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S \$ <input style="width: 150px;" type="text" value="0"/>	
Total current year capital gains	J \$ <input style="width: 150px;" type="text" value="146"/>	

Add the amounts at labels **K** to **R** and write the total in item 2 label **A** – **Total current year capital losses**.

Tax File Number **2 Capital losses**Total current year capital losses **A** \$ Total current year capital losses applied **B** \$ Total prior year net capital losses applied **C** \$ Total capital losses transferred in applied
(only for transfers involving a foreign bank branch or
permanent establishment of a foreign financial entity) **D** \$ Total capital losses applied **E** \$ Add amounts at **B**, **C** and **D**.**3 Unapplied net capital losses carried forward**Net capital losses from collectables carried forward to later income years **A** \$ Other net capital losses carried forward to later income years **B** \$ Add amounts at **A** and **B** and transfer the total
to label **V** – **Net capital losses carried forward
to later income years** on your tax return.**4 CGT discount**Total CGT discount applied **A** \$ **5 CGT concessions for small business**Small business active asset reduction **A** \$ Small business retirement exemption **B** \$ Small business rollover **C** \$ Total small business concessions applied **D** \$ **6 Net capital gain**Net capital gain **A** \$ **1J** less **2E** less **4A** less **5D** (cannot be less than
zero). Transfer the amount at **A** to label **A** – **Net
capital gain** on your tax return.

Tax File Number

Provided

7 Earnout arrangements

Are you a party to an earnout arrangement? **A** Yes, as a buyer Yes, as a seller No
 (Print in the appropriate box.)

! If you are a party to more than one earnout arrangement, copy and attach a separate sheet to this schedule providing the details requested here for each additional earnout arrangement.

How many years does the earnout arrangement run for? **B**

What year of that arrangement are you in? **C**

If you are the seller, what is the total estimated capital proceeds from the earnout arrangement? **D** \$

Amount of any capital gain or loss you made under your non-qualifying arrangement in the income year. **E** \$ / ^{LOSS}

! Request for amendment

If you received or provided a financial benefit under a look-through earnout right created in an earlier income year and you wish to seek an amendment to that earlier income year, complete the following:

Income year earnout right created **F**

Amended net capital gain or capital losses carried forward **G** \$ / ^{LOSS}

8 Other CGT information required (if applicable)

Small business 15 year exemption – exempt capital gains **A** \$ / ^{CODE}

Capital gains disregarded by a foreign resident **B** \$

Capital gains disregarded as a result of a scrip for scrip rollover **C** \$

Capital gains disregarded as a result of an inter-company asset rollover **D** \$

Capital gains disregarded by a demerging entity **E** \$

Tax File Number

Taxpayer's declaration

! If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

Important

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements.

Privacy

Taxation law authorises the ATO to collect information and disclose it to other government agencies. This includes personal information of the person authorised to sign the declaration. For information about your privacy go to ato.gov.au/privacy

I declare that the information on this form is true and correct.

Signature

Date

Day	Month	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

Contact name

Erich Peters

Daytime contact number (include area code)

0249380587

Losses schedule

2022

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2022 tax return. Superannuation funds should complete and attach this schedule to their 2022 tax return.

Print neatly in BLOCK LETTERS with a black or blue ballpoint pen only. Print one letter or number in each box. Do not use correction fluid or tape.

Place in all applicable boxes.

Refer to *Losses schedule instructions 2022*, available on our website ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

Provided

Name of entity

Mums Favourites Superannuation Fund

Australian business number

15793714265

Part A – Losses carried forward to the 2022–23 income year – excludes film losses

1 Tax losses carried forward to later income years

Year of loss	
2021–22	B <input type="text"/>
2020–21	C <input type="text"/>
2019–20	D <input type="text"/>
2018–19	E <input type="text"/>
2017–18	F <input type="text"/>
2016–17 and earlier income years	G <input type="text"/>
Total	U <input type="text"/>

Transfer the amount at **U** to the **Tax losses carried forward to later income years** label on your tax return.

2 Net capital losses carried forward to later income years

Year of loss	
2021–22	H <input type="text"/>
2020–21	I <input type="text" value="8,915"/>
2019–20	J <input type="text"/>
2018–19	K <input type="text"/>
2017–18	L <input type="text"/>
2016–17 and earlier income years	M <input type="text"/>
Total	V <input type="text" value="8,915"/>

Transfer the amount at **V** to the **Net capital losses carried forward to later income years** label on your tax return.

Tax File Number **Part B – Ownership and business continuity test** – company and listed widely held trust only

Complete item 3 of **Part B** if a loss is being carried forward to later income years and the business continuity test has to be satisfied in relation to that loss.

Do not complete items 1 or 2 of **Part B** if, in the 2021–22 income year, no loss has been claimed as a deduction, applied against a net capital gain or, in the case of companies, losses have not been transferred in or out.

1 Whether continuity of majority ownership test passed

Note: If the entity has deducted, applied, transferred in or transferred out (as applicable) in the 2021–22 income year a loss incurred in any of the listed years, print **X** in the **Yes** or **No** box to indicate whether the entity has satisfied the continuity of majority ownership test in respect of that loss.

Year of loss		Yes	No
2021–22	A	<input type="checkbox"/>	<input type="checkbox"/>
2020–21	B	<input type="checkbox"/>	<input type="checkbox"/>
2019–20	C	<input type="checkbox"/>	<input type="checkbox"/>
2018–19	D	<input type="checkbox"/>	<input type="checkbox"/>
2017–18	E	<input type="checkbox"/>	<input type="checkbox"/>
2016–17 and earlier income years	F	<input type="checkbox"/>	<input type="checkbox"/>

2 Amount of losses deducted/applied for which the continuity of majority ownership test is not passed but the business continuity test is satisfied – excludes film lossesTax losses **G** Net capital losses **H** **3 Losses carried forward for which the business continuity test must be satisfied before they can be deducted/applied in later years** – excludes film lossesTax losses **I** Net capital losses **J** **4 Do current year loss provisions apply?**

Is the company required to calculate its taxable income or tax loss for the year under Subdivision 165-B or its net capital gain or net capital loss for the year under Subdivision 165-CB of the *Income Tax Assessment Act 1997* (ITAA 1997)?

K Yes No **Part C – Unrealised losses** – company only

Note: These questions relate to the operation of Subdivision 165-CC of ITAA 1997.

Has a changeover time occurred in relation to the company after 1.00pm by legal time in the Australian Capital Territory on 11 November 1999?

L Yes No

If you printed **X** in the **No** box at **L**, do not complete **M**, **N** or **O**.

At the changeover time did the company satisfy the maximum net asset value test under section 152-15 of ITAA 1997?

M Yes No

If you printed **X** in the **No** box at **M**, has the company determined it had an unrealised net loss at the changeover time?

N Yes No

If you printed **X** in the **Yes** box at **N**, what was the amount of unrealised net loss calculated under section 165-115E of ITAA 1997?

O

Tax File Number **Part D – Life insurance companies**Complying superannuation class tax losses carried forward to later income years **P**Complying superannuation net capital losses carried forward to later income years **Q****Part E – Controlled foreign company losses**Current year CFC losses **M**CFC losses deducted **N**CFC losses carried forward **O****Part F – Tax losses reconciliation statement**Balance of tax losses brought forward from the prior income year **A****ADD** Uplift of tax losses of designated infrastructure project entities **B****SUBTRACT** Net forgiven amount of debt **C****ADD** Tax loss incurred (if any) during current year **D****ADD** Tax loss amount from conversion of excess franking offsets **E****SUBTRACT** Net exempt income **F****SUBTRACT** Tax losses forgone **G****SUBTRACT** Tax losses deducted **H****SUBTRACT** Tax losses transferred out under Subdivision 170-A
(only for transfers involving a foreign bank branch or a PE of a foreign financial entity) **I**Total tax losses carried forward to later income years **J**Transfer the amount at **J** to the **Tax losses carried forward to later income years** label on your tax return.

Tax File Number

If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

Important

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Taxpayer's declaration

I declare that the information on this form is true and correct.

Signature

Date / /

Contact person

Daytime contact number (include area code)

B - Permanent Documents

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Supporting Documents

- Fund Summary Report Report
- Deed of Removal and Appointment of Trustee 06-12-2021 - signed.pdf
- ATO Trustee Declarations - signed.pdf
- Super Fund Lookup.pdf
- Trust Deed 20-06-2012 - signed.pdf
- ABN Lookup.pdf
- Director Consent to Act - signed.pdf

Standard Checklist

- ☑ Attach latest copy of ASIC annual company statement (if corporate trustee)
- ☑ Ensure latest copies of ATO Trustee Declarations and ATO confirmation that the fund is a regulated fund is attached
- ☑ Ensure latest copies of trustee consents, member consents and registers are attached
- ☑ Ensure latest copy of trust deed (including amendments) are attached
- ☑ Use [Australian Business Register](#) to ensure details are correct
- ☑ Use [Super Fund Lookup](#) to check the eligibility to receive rollovers and contributions

Mums Favourites Superannuation Fund

Fund Summary Report

As at 30 June 2022



Fund Details

Date Formed: 12/06/2012
Tax File Number: Provided
ABN: 15793714265

Period: 01/07/2021 - 30/06/2022
Fund Type: SMSF
GST Registered: No

Postal Address:

1272 Leggetts Drive
Mount Vincent, New South Wales 2323

Physical Address:

1272 Leggetts Drive
Mount Vincent, New South Wales 2323

Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Peters, Erich	68	3	2	Provided	Not Provided
Peters, Susan	63	3	2	Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Accountant	Curran, Brendan
Auditor	Boys, Tony
Tax Agent	Curran, Brendan
Trustee	Mums Favourites Superannuation Investments Pty Ltd Peters, Erich Peters, Susan

Current details for ABN 15 793 714 265

ABN details

Entity name: The Trustee for Mums Favourites Superannuation Fund

ABN status: Active from 12 Jun 2012

Entity type: Superannuation Fund

Goods & Services Tax (GST): Not currently registered for GST

Main business location: NSW 2323

Super Fund Lookup

Use Super Fund Lookup [🔗](#) to check the eligibility of **The Trustee for Mums Favourites Superannuation Fund** to receive rollovers and contributions

Deductible gift recipient status

Not entitled to receive tax deductible gifts

ABN last updated: 01 Mar 2019

Record extracted: 04 Jan 2023

Disclaimer

The Registrar makes every reasonable effort to maintain current and accurate information on this site. The Commissioner of Taxation advises that if you use ABN Lookup for information about another entity for taxation purposes and that information turns out to be incorrect, in certain circumstances you will be protected from liability. For more information see [disclaimer](#).

The Trustee for Mums Favourites Superannuation Fund

ABN:	15 793 714 265 View record on ABN Lookup
ABN Status:	Active from 12 Jun 2012
Fund type:	ATO Regulated Self-Managed Superannuation Fund
Contact details:	1272 LEGGETTS DR MOUNT VINCENT NSW 2323 AUSTRALIA
Status:	Complying

ABN last updated: 01 Mar 2019

Record extracted: 04 Jan 2023

What does 'Complying' mean?

A 'Complying' SMSF:

- is a regulated fund
- is a resident of Australia, and
- has been issued with a [Notice of compliance](#)

APRA Funds

See the [guidance](#) issued by APRA for further assistance in managing transfers and rollovers to SMSFs. Use the [ATO Business Portal](#) to verify a person is a member of the SMSF before completing a transfer or rollover.

Superannuation guarantee payments

Contributions made to complying funds can qualify as Superannuation Guarantee (SG) payments. This record extract can be used to confirm this fund has been issued with a *Notice of Compliance* and is currently entitled to receive employer SG payments.

Tax rates

Complying funds that meet [Superannuation Industry \(Supervision\) Act 1993](#) (SISA) standards qualify for **concessional tax rates**.

Also refer to [frequently asked questions](#).

Disclaimer

This extract is based on information supplied by superannuation entities to the Commissioner of Taxation.

Important Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.

SUPERANNUATION INDUSTRY (SUPERVISION) ACT 1993

SELF MANAGED SUPERANNUATION FUND

GOVERNING RULES FOR

Mums Favourites Superannuation Fund

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GOVERNING RULES

This Deed is dated the 20th day of JUNE 2012

PARTIES

The parties named in the Reference Schedule.

BACKGROUND

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

OPERATIVE PROVISIONS

Fund Establishment

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

Interpretation

2.1 Interpretation

In this Deed unless the context otherwise requires words importing gender include any gender and words importing number include the singular number and the plural number. The following words have the meanings unless the contrary intention appears and subject to paragraph 2.3:-

"Act" means the Superannuation Industry (Supervision) Act, 1993, the Tax Act, Veterans' Entitlements Act 1986, Social Security Act 1991, Part VIII B Family Law Act 1975, Corporations Act 2001 and any other legislation (as may be amended from time to time) governing superannuation funds from time to time and any re-enactment thereof and includes regulations from time to time made in accordance with that Act, and the determinations from time to time of the Commissioner.

"Allocated pension" means a pension first provided on or after 1 July 2007 in accordance with SIS Regulation 1.06(9A).

"Associated Employer" means any company, person or firm which the Trustee admits (including, subject to the Superannuation Conditions, by acceptance of a contribution from an employer of a Member) under this Deed to participate as a contributing Employer to the Fund.

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

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

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

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

"Commissioner" means the Regulator defined in the Act and includes the Commissioner of Taxation, the Australian Prudential Regulation Authority, or the Australian Securities & Investments Commission, as may be appropriate having regard to the provisions of the Act and the nature of the Fund, or any other governmental authority responsible for administering or regulating the laws or rules relating to the concessional taxation of Superannuation Funds.

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

"Dependant" has the meaning in the SIS Act.

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

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

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

"Employer-Sponsored Member" means a Member who is an employee of a contributing employer.

"Employment" means gainful employment, part-time employment and full-time employment and includes the services of an independent contractor and all senses of the word employ include the same meaning.

"Equalisation Account" means an account kept in accordance with paragraph 26.3.

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

"Gainfully Employed" has the meaning in the SIS Regulations.

"Mandated Employer Contributions" has the meaning in the SIS Act.

"Member" means an Eligible Person who has been admitted to the Fund and where the context so requires or permits or the SIS Act or Superannuation Conditions requires, includes a Past Member, a former Member and a Pensioner or their legal personal representative.

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

Member or paid for out of that Member's employer's contribution account (if any), Member's contribution account or vested employer's contribution account (if any) or other Member's account.

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

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

"Old-Age Pensions" has the same meaning as in paragraph 51(xxiii) of the Constitution.

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

"Past Member" means a former Member who still has a right to receive a benefit from the Fund.

"Payment Split" has the meaning given by Section 90MD of the Family Law Act 1975.

"Pension Benefit Account" means an account that provides a retirement benefit.

"Pensioner" means a retired Member, Past Member or the Dependent of a deceased Member, Past Member or Pensioner who is in receipt of or who is entitled to a pension.

"Personal Representative" or **"Legal Personal Representative"** means in relation to a Member a person who satisfies the Trustee that such person is entitled to represent the Member and to give valid receipts and discharges on the Member's behalf and in relation to a deceased Member the person who has been granted probate of a will or letters of administration of an estate of that Member.

"Preservation age" has the meaning given by the SIS Regulations.

"Preserved" means the portion of an account or a benefit that is preserved for the benefit of a Member under the Superannuation Conditions.

"Regulated Superannuation Fund" has the meaning in the SIS Act.

"Reserve Account" means an account referred to in paragraph 19.1(d) or otherwise established to hold reserves under this Deed.

"Retire" means to cease to be engaged in the employment in which the Member is for the time being engaged and **"Retirement"** has a corresponding meaning subject to the SIS Regulations and to Regulation 3.01(7)(b).

"Retirement Age" **"Retirement Date"** and **"Retiring Age"** mean the sixty-fifth birthday or such other date or age as the Trustee determines, that is consistent with the SIS Act.

"Reversionary Beneficiary" means a person who becomes entitled to a Member's Benefit in respect of a superannuation interest of a Member, after the Member dies.

"Segregated Current Pension Assets" has the meaning given from time to time by the Tax Act.

"Self Managed Superannuation Fund" has the meaning given from time to time by the SIS Act.

"SIS Act" means the Superannuation Industry (Supervision) Act 1993 as amended from time to time and regulations from time to time made in accordance with that Act.

"SIS Regulations" mean the regulations made under the SIS Act as amended from time to time and includes any applicable modification declaration.

"Splittable Contribution" has the meaning in Part 6 of the SIS Regulation.

"Spouse" in relation to a person, includes:

- (a) another person legally married to or, although not legally married to, living with the person on a genuine domestic basis as the husband or wife of the person; and
- (b) another person (whether of the same sex or a different sex) with whom the person is in a relationship that is registered under a law of a State or Territory prescribed for the purposes of section 22B of the *Acts Interpretation Act 1901* as a kind of relationship prescribed for the purposes of that section; and
- (c) another person who, although not legally married to the person, lives with the person on a genuine domestic basis in a relationship as a couple; and
- (d) any person who is a spouse for the purposes of the Act.

"Standard" means a standard prescribed by the SIS Act.

"Standard Employer-Sponsor" has the meaning in the SIS Act.

"Superannuation Conditions" subject to clause 2.4 means any provision which may be applicable to the Fund under the Act or other laws or rulings of the Commissioner which must or may be met for the Fund to be treated with the most concessional taxation treatment available or to be treated in any manner which, in the opinion of the Trustee, is concessional and includes conditions which must be met for the Fund to become or remain a self managed superannuation fund.

"Tax Act" means Income Tax Assessment Act 1936 or 1997 as may be applicable.

"Temporary incapacity" has the meaning in the SIS Regulations.

"Trustee" means the Trustees or the Trustee for the time being of the Fund and "Trustees" has the same meaning.

2.2 Headings

The headings in this Deed are for convenience and reference only and are not to affect its interpretation.

2.3 Meanings

- (a) Any word or expression which is defined in the Act has in this Deed the meaning given to it by the Act. To the extent that a meaning given to a word or expression in this Deed is inconsistent with the meaning given to it by the Act the meaning given by the Act prevails unless the contrary intention appears. Where more than one meaning may be given then the Trustee may determine which of those meanings applies.
- (b) This Deed will be read and construed on the basis that the provisions of the SIS Act are incorporated to the extent that they impose requirements on the Trustee or are required by that Act to be so incorporated, but this Deed will not be so read or construed and no provision will be so incorporated if to do so would constitute a breach of the power granted by this Deed to vary, add to or rescind its provisions. To the extent not prohibited by the SIS Act, the Trustee may however by resolution determine that a provision of the SIS Act does not apply, either generally to the Fund or in respect of any particular application and the Deed must be interpreted accordingly.
- (c) If a provision of this Deed refers to a provision of a statute or regulation then it shall be interpreted as referring to that provision as may be made whether before or after this Deed and as may be amended, enacted or replaced from time to time.

2.4 Inconsistencies with the Superannuation Conditions

Where it appears to the Trustee that there is any inconsistency or difference between:-

- (a) any provision of any applicable legislation or other laws and another provision or provisions;
- (b) the rulings of the Commissioner and other rulings of the Commissioner;
- (c) the Acts or laws referred to in (a) and the rulings referred to in (b);
- (d) this Deed,

then subject to the Act, the Trustee may determine, either generally or in respect of any particular application, in their absolute discretion, which provision or ruling applies and the Deed must be construed accordingly.

2.5 Proper Law

This Deed is governed and construed and takes effect in accordance with the laws of the State or Territory of residence of the Trustee (however Section 35(b) of the South Australian Trustees Act 1936 does not apply to this Deed). Any person having or claiming any interest under this Deed must submit to the jurisdiction of the Courts of that State or Territory.

2.6 Saving Provision

To the extent any provision of this deed would be void or invalid, but for this paragraph ("an invalid provision"):

- (a) where a reading down or limitation of the operation of the invalid provision would remove the voidness or invalidity, that must be done in constructing the Deed;

- (b) where it is not possible to apply paragraph (a), the invalid provision is severed from the Deed;
- (c) in any event, an invalid provision does not affect the continued operation of the remainder of the Deed.

2.7 Trustee must comply with the Law

The Trustee must not do or fail to do anything as Trustee of the fund that would result in either a breach of law, including the Act or the fund ceasing to qualify as a self managed fund under superannuation law or to qualify for concessional tax treatment under the Tax Act, even if the Trustee is otherwise empowered.

2.8 Power to comply with Family Law

The Trustee may do anything that it considers necessary to comply with the SIS Act and Part VIIIB of the Family Law Act 1975.

Sole Purpose Test

3.1 Core Purposes

The Trustee must ensure that the Fund is maintained solely for one or more of the core purposes or both one or more of the core purposes and for one or more of the ancillary purposes provided in the SIS Act.

3.2 Sole Purpose

Despite any other provision of this Deed, the Trustee must be a Constitutional Corporation unless the sole or primary purpose of the fund is the provision of old-age pensions.

Constitution of Fund

4.1 Trusts

The assets of the Fund are vested in the Trustee who stands possessed of the same upon trust to apply the same in the manner and for the objects and purposes of the Fund as set out in this Deed and any amendment.

4.2 Perpetuities

The Fund must be terminated if the rule of law known as the rule against perpetuities applies to the Fund, on the expiration of the maximum period allowed under that rule for the duration of the trusts established under this Deed.

Notice of Election

5. Trustee to give notice to become a Regulated Superannuation Fund

The Trustee must give to the Commissioner within the period provided by the SIS Act a written notice in the approved form and signed in the manner required by the SIS Act electing that the SIS Act is to apply in relation to the Fund.

Statutory Covenants

6. Statutory Covenants

The purpose of this paragraph is explanatory only. The effect of Section 52 of the SIS Act is that the Trustee covenants as follows in accordance with the SIS Act:-

- (a) to act honestly in all matters concerning the Fund;
- (b) to exercise, in relation to all matters affecting the Fund, the same degree of care, skill and diligence as an ordinary prudent person would exercise in dealing with property of another for whom the person felt morally bound to provide;
- (c) to ensure that the Trustee's duties and powers are performed and exercised in the best interests of the beneficiaries;
- (d) to keep the money and other assets of the Fund separate from any money and assets, respectively:-
 - (i) that are held by the Trustee personally; or
 - (ii) that are money or assets, as the case may be, of a standard employer-sponsor, or an associate of a standard employer-sponsor, of the Fund;
- (e) not to enter into any contract, or do anything else, that would prevent from, or hinder the Trustee in properly performing or exercising the Trustee's functions and powers; this does not prevent the Trustee from engaging or authorising persons to do acts or things on behalf of the Trustee.
- (f) to formulate and give effect to an investment strategy that has regard to the whole of the circumstances of the Fund including, but not limited to, the following:
 - (i) the risk involved in making, holding and realising, and the likely return from the Fund's investments having regard to its objectives and its expected cash flow requirements;
 - (ii) the composition of the Fund's investments as a whole including the extent to which the investments are diverse or involve the Fund in being exposed to risks from inadequate diversification;
 - (iii) the liquidity of the Fund's investments having regard to its expected cash flow requirements;
 - (iv) the ability of the Fund to discharge its existing and prospective liabilities;
- (g) if there are any reserves of the Fund - to formulate and to give effect to a strategy for their prudential management, consistent with the Fund's investment strategy and its capacity to discharge its liabilities (whether actual or contingent) as and when they fall due;
- (h) to allow a beneficiary access to any information or documents prescribed under the SIS Act.

- (i) to observe such covenants as are prescribed to be included in the governing rules of the Fund prescribed by the Act.

Statutory Requirements

7. Self Managed Superannuation Fund

Subject to paragraph 3.2 and despite any other provision of this Deed, the Trustee is empowered to do all things necessary to be done by it to ensure that the Fund satisfies the conditions applicable to self managed superannuation funds regulated in accordance with the SIS Act.

Alterations to the Deed

8.1 Methods to alter Deed

Subject to this clause 8 and the Superannuation Conditions, this Deed may be amended:

- (a) by deed executed by the Trustee and, where the Superannuation Conditions require it, with the consent of the Members; or
- (b) by oral resolution of the Trustee and subject to compliance with the Superannuation Conditions.

8.2 Effective Date

An amendment under this paragraph takes effect from the date (prospective or retrospective) specified in the resolution or if not specified on the date of such Deed or the date on which the resolution is made.

8.3 Prohibition

If the Act prohibits it, this Deed must not be amended in such a way that:

- (a) a person other than a Constitutional Corporation would be eligible to be appointed as Trustee unless the Deed or any amending deed, provides and will continue to provide after the amendment is made, that the Fund has, as its sole or primary purpose, the provision of old-age pensions; or
- (b) the sole or primary purpose of the Fund would be a purpose other than the provision of old-age pensions unless the Deed or any amending deed provides and will continue to provide after the amendment is made, that the Trustee must be a Constitutional Corporation.

8.4 Notice to be given to Members following alteration

The Trustee must give to each Member such information or notice in respect of the amendments as may be required by the Superannuation Conditions.

Membership

9.1 Eligibility

Any Eligible Person may make application in writing to the Trustee in a form approved by the Trustee from time to time to join the Fund, subject to the Act and the Superannuation Conditions.

9.2 Trustee may refuse

The Trustee may accept or refuse any application for membership in the Trustee's absolute discretion and is not required to assign any reason for any refusal.

9.3 Trustee to give notice

- (a) A person who is not already a member becomes a Member, no later than when the Trustee approves their application.
- (b) If required by the Act, on admission to membership of the Fund, the Trustee must give notice to the Member that they have been appointed a Trustee of the Fund or a director of the body corporate Trustee of the Fund and the Trustee must take all steps to effect that appointment, unless the Member is under a legal disability or is otherwise prohibited from acting as Trustee or director of the body corporate Trustee under the SIS Act and subject to the consent of the Member being obtained under sub-clause 10.4.

9.4 Member bound by Deed

A person upon becoming a Member is deemed to have consented to and to be bound by the provisions of the Deed.

9.5 Cessation of membership

Subject to the Superannuation Conditions a person ceases to be a Member on the happening of the first of the following:-

- (a) death, however subject to the SIS Act the deceased Member's legal personal representative is deemed to be a Member on that death;
- (b) when the total of all amounts payable under this Deed in respect of the Member's membership has been paid;
- (c) when under this Deed any benefit payable to the Member or any person on the Member's account ceases to be payable; or
- (d) when the Trustee so resolves, subject however to the Superannuation Conditions and the SIS Act.

9.6 Minors

- (a) A minor may be a Member of the fund subject to the Act;
- (b) the minor's parent or guardian must make the application for the minor to become a Member in a form approved by the Trustee;
- (c) decisions in relation to the minor's membership must be made by the minor's parent or guardian until the minor is 18 years or after the minor is 16 years provided that the parent or guardian notifies the fund that the minor will be making decisions in relation to the minor's membership;
- (d) when the minor is 18 years the minor becomes a director of the Trustee of the fund (or a Trustee) provided that the Trustee has done everything necessary to appoint the minor as a director of the Trustee (or as a Trustee).

Trustees

10.1 Who can be Trustee

Subject to clause 3.2, if the Trustee is a Constitutional Corporation, each Member of the Fund must be a Director of that corporation. If the Trustees are individuals, each Member of the Fund must be a Trustee, unless the Member is under a legal disability or otherwise not entitled to become a Trustee or director of the corporate Trustee under the SIS Act.

10.2 Number of Trustees

The number of Trustees must be such number as does not exceed the maximum number and is not less than the minimum number permitted by the SIS Act necessary for the fund to satisfy the provisions applicable to self managed superannuation funds:

- (a) If the Fund has individual Trustees: the number of Trustees must be more than one but less than five; or
- (b) If the Fund has a corporate Trustee, the number is one.

10.3 Written consent of Trustee required

A person is not eligible for appointment as a Trustee, or, if the Trustee is a corporate Trustee, as a director of that corporate Trustee, unless the person has consented in writing to the appointment.

10.4 Consent of new Members to Trustee

A person joining the Fund as a Member consents, as a condition of joining the Fund:

- (a) to the Trustee, at the date of the Member so joining, continuing to act as Trustee; and
- (b) to being appointed as a Trustee of the Fund, or if the Trustee is a body corporate, to being appointed as a director of that body corporate;

unless that Member is under a legal disability or otherwise not entitled to become a Trustee under the SIS Act.

10.5 Chairperson

The Chairperson of any meeting of the Trustee or of the body corporate sole Trustee does not have any second or casting vote.

10.6 Meetings of Members

The Trustee may establish procedures and policies for the regulation of meetings of Members.

10.7 Decisions of Trustee

If required by the Superannuation Conditions, a decision of:

- (a) the individual Trustees of the Fund; or
- (b) the Board of Directors of the Corporate Trustee of the Fund;

must be taken not to have been made, or to be of no effect, if fewer than two thirds of the total number of the Trustees or Directors, as the case requires, voted for it. Otherwise a majority vote is sufficient.

10.8 Vacancy in Office of Trustee

- (a) The office of a Trustee or of a director of a body corporate sole Trustee ipso facto becomes vacant if the Superannuation Conditions require it or upon the Trustee's or director's:
 - (i) death;
 - (ii) mental incapacity;
 - (iii) retirement by written notice to the Members and any other Trustee;
 - (iv) becoming a disqualified person within the meaning of the Act;
 - (v) suspension or removal under the Act;
 - (vi) tenure of the Trustee's position expires; or
 - (vii) in the case of a corporate Trustee, the Trustee's liquidation, administration or winding up; or
 - (viii) if the Trustee's continuance in office would result in the fund no longer satisfying the conditions of the SIS Act applicable to self managed superannuation funds.
- (b) Pending any appointment of a Trustee where a Member has died, the deceased Member's legal personal representative may, with the consent of any other Members, act as Trustee in place of the deceased Member/Trustee (or director of a corporate Trustee) in any period commencing on the Member's death and ending on the date the Member's Benefits become payable.
- (c) Pending any appointment of a Trustee where a Member is under a legal disability the Member's legal personal representative may with the consent of any other Members, act as Trustee in place of that Member/Trustee (or director of a corporate Trustee) in any period when the Member is under a legal disability or the legal personal representative has an enduring power of attorney from that Member and ending on the date the Member's Benefits become payable.
- (d) The parent or guardian of a Member who is under 18 and who does not have a legal personal representative may be appointed as a Trustee.
- (e) Paragraphs (b), (c) and (d) are subject to the SIS Act.

10.9 Members to fill vacancy

- (a) Any vacancy in Trustee or board of a corporate Trustee must be filled within 90 days after it occurred where the Superannuation Conditions require it, or such other time as permitted under the Superannuation Conditions. Any vacancy may, subject to the Superannuation Conditions (and if required by the Superannuation Conditions with the consent of the Trustee), be filled by a resolution of a two-thirds majority of Members and may also be effected by Deed signed by or on behalf of the Members and signed by the new Trustee.

- (b) In the event that any vacancy in Trustee or board of a corporate Trustee is not filled within 90 days after it occurred, the Members may fill the vacancy by a resolution made by a two-thirds majority of Members.

10.10(a) Members may remove Trustee

Subject to the Superannuation Conditions and if required by them, with the Trustee's consent, the Trustee or, where there is more than one, a Trustee, may be removed by a two-thirds majority of the Members and such removal is effective upon the passing of a resolution to that effect in accordance with this Deed.

- (b) **Members may replace Trustee**

At the time of making a resolution under paragraph (a) above the Members may (with the written consent of the appointee or appointees) by resolution made and effected in like manner appoint a Trustee or Trustees to replace the person or persons so removed.

10.11 Self Managed Superannuation Fund- Removal and Appointment of Trustee

- (a) Any appointment or removal of a Trustee or a director of a body corporate Trustee must be made in such manner as will satisfy the provisions of the SIS Act applicable to self managed superannuation funds.
- (b) Subject to the SIS Act, in addition to any other method provided in this Deed, a Trustee or Trustees or an additional Trustee(s) may be appointed or a Trustee removed by a Deed giving effect to such appointment or removal, signed by the Members, the Trustee to be appointed and the Trustee at that time or by the duly appointed attorney, agent, Legal Personal Representative, parent or guardian as may be appropriate. If a Trustee's or a director of a corporate Trustee's office is vacated in any manner described in paragraph 10.8(a), the signing by such Trustee or director is not required.
- (c) A Trustee cannot be appointed as Trustee if they are not eligible to act as Trustee of a self managed superannuation fund under the Act.

Limitation of Liability

11.1 (a) Limitation

Subject to paragraph 11.1(b), no Trustee or, where the Trustee is a corporation, none of its directors or officers, will be personally liable for any loss or detriment whatsoever incurred by any person in connection with the Fund for any reason.

- (b) **Exception**

Paragraph 11.1(a) does not apply to the extent that the loss or detriment is due to the Trustee's, director's or officer's dishonesty or wilful or reckless failure to exercise the degree of care and diligence that the Trustee, director or officer was required to exercise.

11.2 (a) Indemnity

The Trustee and, where the Trustee is a corporation, its directors and officers are entitled, to the maximum extent permitted by the Act, and by law, to be indemnified from the Fund against all liabilities incurred by each of them in connection with the execution, attempted execution, or in respect of non-execution of the Trustee's powers and discretions under this Deed.

(b) Payment and reimbursement

Subject to the Act, the Trustee and its directors and officers may recover from the Fund amounts necessary:-

- (i) to meet the indemnities referred to in paragraph 11.2(a); and
- (ii) to meet all liabilities whatsoever in connection with the Fund and the exercise of their powers and duties under or in connection with this Deed.

For this purpose and to the maximum extent permitted by the Act, the Trustee and its directors and officers have, and may exercise, a lien over the Fund.

Approval of Members and Employers

12. (a) Approval of Members/Associated Employers Generally

Subject to the Superannuation Conditions, where under the terms of this Deed, in relation to the exercise by the Trustee of any power or authority or otherwise, the resolution, consent, approval or agreement (herein referred to as "resolution") of the Members or Associated Employer(s) is required, the passing or rejection of that resolution must be determined by a requisite majority of Members/Associate Employers in writing unless all Members or Associated Employers of the Fund at the time of signature have signified their consent in writing otherwise.

(b) Requisite majority

In the provisions of this sub-paragraph the expression "requisite majority" means:-

- (i) in the case where a two-thirds majority is required - two-thirds or more of the responses;
- (ii) in any other case - one-half or more of the responses.

(c) Notification to Members/Associated Employers

The Trustee must within fourteen (14) days of any meeting held under the provisions of this sub-paragraph notify all Members/Associated Employers of the result thereof.

(d) Strict compliance not essential

Any resolution made under this paragraph is not invalidated by reason of any or want of strict compliance with these provisions unless it is shown that there has or may be caused thereby some substantial and irremediable injustice.

(e) Written Resolution

Despite this clause 12 the Members may unanimously resolve to give their approval by signing a document or identical documents to the requisite effect.

Trustee not to be Subject to Direction

13.1 Directions

If the Superannuation Conditions so require, the Trustee, despite anything in this Deed to the contrary, must not be subject, in the exercise of any of the Trustee's powers under the Deed, to direction by any other person.

13.2 Direction taken to be a request

If any provision in this Deed is inconsistent with the preceding sub-paragraph then, despite such provisions, the Trustee must treat the direction as a request and the Trustee is not bound by such provision or request.

Investments

14.1 Investment Strategy

The Trustee must formulate and give effect to an investment strategy in accordance with the SIS Act. Subject to the SIS Act a Reserve Account may have a separate investment strategy.

14.2 Loans

The Trustee may not lend money to Members unless the Act permits loans to Members.

14.3 Acquisition of assets from Members

The Trustee must not intentionally acquire an asset from:

- (a) a Member of the Fund; or
- (b) a relative of a Member of the Fund.

unless the Superannuation Conditions otherwise permit.

14.4 Borrowing

- (a) The Trustee may borrow money or maintain an existing borrowing of money and assign, pledge, mortgage or charge any of the assets of the Fund as security for any such financial accommodation if the Superannuation Conditions permit.
- (b) Without limiting paragraph 14.4(a) and subject to the Superannuation Conditions, the Trustee may raise any money in any lawful manner including by drawing, endorsing, accepting or otherwise dealing in any bill of exchange, promissory note or other negotiable instrument. The Trustee may secure the repayment of any moneys so raised with interest at such rate as the Trustee thinks fit and upon any terms and conditions in all respects as the Trustees think fit, and:
 - (i) Any money raised by the Trustees will form part of the Fund;
 - (ii) Interest payable on such borrowings as referred to in this clause 14.4 is a proper outgoing of the Fund.

Limited Recourse Borrowing

- (c) Without limiting paragraph 14.4(a) the Trustee has all the necessary powers to enter into any arrangement that complies, to the extent necessary, with Section 67A & B of the SIS Act and subject to that section (and without limiting it) the Trustee may:
 - (i) borrow money;

- (ii) maintain an existing borrowing of money;
- (iii) assign, pledge, mortgage or charge assets of the Fund as security for a borrowing or financial accommodation;
- (iv) enter into and execute all documents including documents in connection with acquiring a beneficial interest of an original asset or replacement asset as defined in that section; and
- (v) pay the expenses incurred in any such borrowing from the borrowed money;
- (vi) refinance a borrowing;
- (vii) do all such things as may be ancillary or necessary thereto including, without limitation, the variation and transposing of any asset so acquired including such acts and the entering into of such deeds or documents as may be necessary with any person or entity holding or to hold legal title to an asset referred to in that section.

14.5 In-house assets

The Trustee must take all reasonable steps to ensure that the in-house assets rules applicable to the fund, if any, are complied with and may only invest in in-house assets if permitted by the Act. Subject to those conditions the Trustee may continue to hold any existing in-house asset.

14.6 Arms' length dealing required

The Trustee must not, if prohibited by the Superannuation Conditions, make investments unless the Trustee and the other party to the relevant transaction are dealing with each other at arms' length in respect of the transaction.

14.7 Power to invest as if natural persons

- (a) Subject to the SIS Act, the Trustee may make any investment that a natural person may make.
- (b) The Trustee has power to sell, vary or transpose any investment/asset of the Trust.
- (c) All investments by the Trustee are subject to compliance with the Superannuation Conditions

14.8 Other investment powers

Without limiting the preceding sub-clause but subject to the limitations in it and subject to the Superannuation Conditions, the Trustee may invest in: -

- (a) any investment authorised by the laws of Australia or of any of its States or Territories for the investment of trust funds;
- (b) the purchase of or subscription for preference or other shares or stock or preference or other share or stock options in any company registered in Australia or in any other country;
- (c) the purchase of units or sub units of property or other investment trusts or other common fund;

- (d) deposits with any bank, life insurance company or building society or on loan to any company, organisation or person not being a Member;
- (e) policies of insurance, assurance, endowment, deposit administration or investment;
- (f) the purchase of annuities and deferred annuities from a life insurance company or other organisation;
- (g) the purchase of any real estate in Australia;
- (h) deposits with or loans to an Employer;
- (i) instalment warrants;
- (j) any other investment whether or not similar to any of the above which the Trustee considers to be appropriate.

14.9 Nominees for Trustee

Any investment may be held in such names including the name of a nominee or custodian (whether an individual or corporation) as the Trustee from time to time determines to the extent not prohibited by the Superannuation Conditions.

14.10 Continuation of loans to Members

The Trustee may continue any loans transferred in respect of a Member from another superannuation fund under conditions that will not cause the Fund to fail to satisfy the Superannuation Conditions.

Investment Choice

15.1 No obligation

- (a) The Trustee is not obliged to provide investment choice to Members or Beneficiaries of the Fund except as required by the SIS Act;
- (b) The Trustee may however in their absolute discretion determine to provide investment choice subject to the Superannuation Conditions either generally or only in respect of certain Members or Beneficiaries or certain classes of Members or Beneficiaries of the Fund.

15.2 Investment Strategy

- (a) Where the Trustee determines to provide investment choice, they must establish an investment strategy for each of the investment choices available to Members and Beneficiaries and where appropriate must allocate or designate particular assets of the Fund to be held in accordance with that strategy. The Trustee must notify Members and Beneficiaries of the investment objectives of each of those strategies and provide any other information required for this purpose by the Superannuation Conditions to enable Members and Beneficiaries to make an informed decision regarding the effect of and risks associated with, each of those investment strategies;

- (b) The notification provided must include the various directions that a Member or a Beneficiary can give to the Trustee under sub-clause 15.5 and the circumstances in which any such directions can be given or altered.

15.3 Trustee must monitor

The Trustee must monitor each of the investment strategies established under sub-clause 15.2 and the assets held in accordance with each strategy in order to ensure that each of those investment strategies is appropriate in respect of Members or Beneficiaries or classes of Members or Beneficiaries to whom each of those strategies is available.

15.4 Selection and direction

- (a) A Member or Beneficiary of the Fund may, where the Trustee has determined to offer investment choice in accordance with sub-clause 15.1, select one or more of the investment strategies formulated by the Trustee under sub-clause 15.2 and direct the Trustee to invest part or the whole of the monies held in respect of that person in accordance with the strategy or strategies selected by that person under this paragraph.
- (b) Any directions by the Member or Beneficiary must only be given in accordance with the Superannuation Conditions and the Trustee must ensure that the Member or Beneficiary is provided with such information as required by the Superannuation Conditions in order to enable the Member or Beneficiary to make an informed decision.

15.5 Member document

- (a) A Member or Beneficiary who wishes to select one or more investment strategies pursuant to sub-clause 15.2 must give to the Trustee such documents as the Trustee requires and must clearly set out details of the investment strategy or strategies selected by the Member or Beneficiary.
- (b) The Trustee is not bound to act on any such document if it breaches any of the requirements of the Superannuation Conditions.

15.6 Asset specific investments

- (a) Except to the extent permitted by the Superannuation Conditions, the Trustee is not bound to make a particular investment in respect of a Member or Beneficiary of the Fund.
- (b) Where a Member or Beneficiary wishes to select particular investments, (whether those investments comprise one or more assets), a request to the Trustee must be made for an additional investment strategy or strategies for those particular investments ("asset specified investment strategy") to be formulated by the Trustee and for that strategy or those strategies to be made available to that Member or Beneficiary in accordance with sub-clause 15.2.
- (c) The Trustee may in their absolute discretion approve or reject any requests made under this paragraph.

15.7 Advice to Members

The Trustee must, if required by the SIS Act, advise Members and Beneficiaries of the investment strategy or strategies which will be adopted by the Trustee in respect of those

Members or Beneficiaries or classes of Members or Beneficiaries who decline, or otherwise do not select an investment strategy.

Powers of Trustee

16.1 Discretionary powers of Trustee

Subject to the Act, the Trustee has all the powers of a natural person. The Trustee in the exercise of the authorities, powers and discretions hereby vested in them have an absolute and uncontrolled discretion and may exercise or enforce or delegate (by power of attorney or otherwise) all or any of the authorities, powers or discretions from time to time or may refrain from exercising all or any of such authorities, powers or discretions from time to time and their decision as to the interpretation and effect of this Deed is final and binding on all parties.

16.2 Additional powers

Subject to the Superannuation Conditions and without limiting the preceding sub-paragraph, the Trustee also has the following powers:

- (a) all the powers of a natural person;
- (b) to insure or re-insure any risks contingencies or liabilities of the Fund;
- (c) to open and operate a bank account at any bank and to make regulations for the operation of such bank accounts including the signing and endorsing of cheques in connection therewith;
- (d) to institute or defend or otherwise deal with any legal proceedings in respect of the Fund;
- (e) to be indemnified or to give indemnities to or on behalf of any person or entity the Trustee thinks fit;
- (f) to enter into any contract and do all such acts matters and things as the Trustee may consider necessary or expedient for any matter or purpose in respect of the Fund or this Deed;
- (g) to engage the services of any company, person or firm as the Trustee may consider necessary for the proper administration and management of the Fund or to obtain expert advice;
- (h) to appoint an Auditor of the Fund from time to time at such remuneration and on such other conditions as the Trustee thinks fit; and
- (i) to deduct and pay from the Fund the amounts of administration and other costs including any tax or duty payable by the Trustee in connection with the Fund and to debit any of the accounts of the Fund (including an account representing Member Financed Benefits) with such amounts in such manner as the Trustee may determine and which must not cause the Fund to fail to comply with the Superannuation Conditions;
- (j) to deduct from any benefit or other payment hereunder any tax or duty payable whether from or in respect of it and whether payable by the person entitled thereto or the Fund and must then pay that tax or duty to the relevant authority and the person is be entitled to receive only the net benefit or payment after the deduction has been made;

- (k) to sell, transfer, hire, lease or dispose of any real or personal property of the Fund, whether at a profit or not;
- (l) to grant or take any put or call option for the purchase of any real or personal property of the Fund, whether the sale occurring on exercise of such an option will be at a profit or not;
- (m) to buy, transfer, acquire, hire or lease any property;
- (n) to invest in its name or under its control the Fund in any one or more of the investments authorised by this Deed with power in the Trustee's absolute discretion either to retain the investment in that form or to sell or convert into money any of those investments for cash or on terms (so as to allow a purchaser any time for payment of the whole or part of the purchase price with or without interest and with or without security) and power in the Trustee's absolute discretion from time to time to vary or transpose any investments into others authorised by this Deed;
- (o) to purchase, take on lease or licence, develop, construct, hold, improve, sell, transfer, convey, surrender, lease, licence or otherwise deal with any real property and, without limiting the generality of this sub-paragraph, to develop any commercial or retail premises and hold or sell, transfer, convey, surrender, lease or licence such premises;
- (p) to do anything incidental to the exercise of any of the Trustee's powers;
- (q) such other powers as are necessary, desirable or appropriate to the fulfilment of the purposes of the Fund and its proper and efficient maintenance, management, operation, promotion and advancement and its compliance with and exercise of powers authorities and discretions available under the Superannuation Conditions;
- (r) such other powers conferred on a Trustee by statute or general law in addition to the powers conferred by this Deed.

16.3 Trustee's interest

Subject to the Superannuation Conditions, the Trustee has power generally to exercise or concur in exercising all the Trustee's powers and discretions in this Deed or conferred by law even if :-

- (a) a Trustee or
- (b) any person being a director or shareholder of a Trustee (being a company)

has or may have a direct or personal interest (whether as Trustee of any other settlement or in their personal capacity or a shareholder or director or member or partner of any company or partnership or as a unitholder in any unit trust or beneficial object of any other trust) in the method or result of exercising such power or discretion or may benefit either directly or indirectly as a result of the exercise of any such power or discretion and even if the Trustee for the time being is the sole Trustee.

Notification of significant adverse effects

17. Trustee to give notice of significant adverse effect

If the Trustee becomes aware of the occurrence of an event having a significant adverse effect on the financial position of the Fund, they must give such notice as may be required by the Superannuation Conditions.

Insurance

18.1 Life insurance

The Trustee has power from time to time to effect policies of insurance upon the life of any Member to secure payment upon death of the Member or the happening of any other contingency in respect of that Member of such amount as the Trustee in their absolute discretion thinks fit and to renew any such policies for such period as the Trustee may think fit and the Trustee has power to accept an assignment of any policies of insurance effected in respect of a Member.

18.2 Annuities

The Trustee has power from time to time to effect annuity or deferred annuity policies upon the life of any Member or any of the Member's Dependents of such amount as the Trustee determines and the Trustee has power to accept an assignment of such annuity or deferred annuity policies effected in respect of a Member.

18.3 Powers

Policies must be issued in the names of or assigned to the Trustee and must be held by the Trustee upon and subject to the provisions of this Deed and the Trustee may enforce surrender sell or otherwise deal with any such policies as they in their absolute discretion think fit provided that the Trustee may also arrange for annuity or deferred annuity policies to be issued in the name of a beneficiary.

18.4 Evidence to be provided by Member for insurance

A Member must provide any evidence that may be required from such Member in order to secure cover under any insurance policy and the Trustee is not bound to seek completion of such policy if evidence satisfactory to the insurance company is not provided.

18.5 Premiums

Subject to the Superannuation Conditions, the Trustee may debit such accounts of the Fund as they determine with the applicable insurance premiums.

Accounts

19.1 Trustee to keep accounting records

The Trustee must keep such minutes, records and reports as they consider appropriate for the proper administration of the Fund and such further records, minutes and reports as may be required by the Superannuation Conditions and may:

- (a) keep such accounting records as correctly record and explain the transactions and the financial position of the Fund.
- (b) keep its accounting records so as to enable the preparation of the accounts and statements in accordance with the Superannuation Conditions.

- (c) keep its accounting records so as to enable those accounts, statements and returns to be conveniently and properly audited in accordance with the Superannuation Conditions.
- (d) keep a Reserve Account to which may be credited or debited such amounts as the Trustee determines from time to time subject to the Superannuation Conditions.

19.2 Balance sheet

The Trustee must as soon as practicable after the expiration of each Financial Year cause to be drawn up such:

- (a) balance sheets and statements of financial position;
- (b) operating statements;
- (c) other financial accounts and statements as are required by the Superannuation Conditions; and/or
- (d) such other statements as the Trustee thinks fit.

19.3 Accounts and statements to be prepared

The Trustee may prepare such accounts and statements additional to those described in this paragraph as are required by the Superannuation Conditions or otherwise, as they think fit.

19.4 Audit

If required by the Superannuation Conditions, the Trustee must ensure that the accounts and statements of the Fund are audited.

19.5 Maintenance of reserves

- (a) The Trustee may maintain reserves of the Fund subject to the SIS Act.
- (b) Subject to the SIS Act, paragraph 6(g) of this Deed and the investment strategy applicable to the reserve, a Member is not entitled to any property held in a reserve account and the Trustee is not required to allocate such property.
- (c) The Trustee has, in relation to reserve accounts, all the powers applicable to the Fund, subject to the Superannuation Conditions.

Rollover

20. Trustee may pay rollovers

The Trustee may pay benefits to an eligible rollover fund or other fund as permitted by the Superannuation Conditions.

Member Accounts

21.1 Trustee to keep Member and Employer accounts

Subject to complying with the Superannuation Conditions, the Trustee may keep such Member Accounts in respect of Member and Employer contributions (if any) as they think fit, including accounts in respect of segregated current pension assets, and accounts may contain such particulars as the Trustee determines.

21.2 Details of accounts

Each Member Account may include -

- (a) An Employer Contribution Account showing -
 - (i) contributions by any Associated Employer to that account;
 - (ii) sums which the Trustee determines to be credited or debited to the account in order to provide the benefits payable to or in respect of the Member in accordance with the Deed; and
 - (iii) the portion of the account that is preserved and the conditions of such preservation (the Preserved Portion);
- (b) A Member Contribution Account showing -
 - (i) contributions by the Member to that account;
 - (ii) sums which the Trustee determines are properly to be credited or debited to the account in order to provide the benefits payable to or in respect of the Member in accordance with the Deed; and
 - (iii) the portion of the account that is preserved and the conditions of such preservation (the Preserved Portion); and
- (c) Any such Account may, subject to the Superannuation Conditions, be debited or credited and such other entries may be made or particulars recorded as the Trustee deems to be appropriate including provisions for reserves.
- (d) Without limiting the discretion in (c) and subject to the SIS Act and the Superannuation Conditions, the Trustee may debit and or credit such accounts, amounts which the Trustee determines are appropriately created or debited including a Payment Split under section 90 MD Family Law Act, splittable contributions, amounts to be transferred to a Reserve Account under this Deed, expenses, losses and benefit payments (whether lump sum or pension) and taxes.

22.1 Segregated Current Pension Assets

The Trustee may in accordance with the Tax Act, transfer and segregate any of the assets of the fund for the sole purpose of discharging the current pension liabilities of the fund out of those assets or any other purpose permitted by the Superannuation Conditions or SIS Act.

22.2 The transfer values and annual valuations of the segregated current pension assets must be determined as may be required by the Tax Act.

22.3 The Trustee may, in accordance with the Tax Act or other applicable laws or Superannuation Conditions, re-transfer assets segregated in order to meet the requirements of the Tax Act applicable to the segregated current pension assets.

22.4 The Trustees may create such Pension Benefit Accounts in respect of pensions payable under this Deed as the Trustees determine.

- 22.5** The Trustee may take any action not prohibited by the Tax Act or the SIS Act to revert segregated assets so that they are no longer segregated and with the consent of the relevant Member where required.

Valuation of the Fund and Allocation of Profits or Loss

23.1 Valuation

The Trustee must at the end of each Financial Year if required by the Superannuation Conditions and may at any time value the assets and liabilities of the Fund and any surplus or deficiency including unrealised gains or losses revealed by such valuation must be separately credited or debited to the profit and loss account of the Fund. For the purpose of effecting a valuation the Trustee has an absolute discretion in selecting the valuation basis for any asset or liability provided that such basis must not be one which causes the Fund to fail to satisfy the Superannuation Conditions.

23.2 Profit or loss distribution

The Trustee may in their absolute discretion determine the amount of profit or loss of the Fund that must be credited or debited to and amongst the Member Accounts and any other accounts that the Trustee nominates in such proportions and such manner as the Trustee decides and may set formulae or interest rates for this purpose provided that the Trustee must in the exercise of their discretions under this paragraph act in a manner that is in accordance with the Superannuation Conditions. If the Trustee maintain reserves the Trustee may first determine what amount of the profit or loss is to be allocated to the Reserve Accounts, and the balance (if any) credited or debited in accordance with this Deed.

23.3 Other debits

Subject to the Tax Act and the Superannuation Conditions, the Trustee may debit any accounts of the Fund in respect of taxation liabilities or any other outgoings in such manner as the Trustee determines.

Contributions

24.1 Employer contributions

Each Associated Employer, if any, must contribute to the Fund pursuant to an arrangement between such Employer and the Trustee in respect of the Employer's Employee who is a Member of the Fund.

24.2 Member contributions

Subject to the Superannuation Conditions and this Deed, each Member may contribute to the Fund (whether in specie or otherwise, subject to the Superannuation Conditions) such amount or otherwise as is agreed between the Member and the Trustee.

24.3 Acceptance of contributions-General

Despite this clause 24, the Trustee may accept any contribution from any contributor unless the Act or Superannuation Conditions do not permit it or if such acceptance would cause the fund not to comply with the SIS Act or fail to satisfy the provisions of the SIS Act applicable to self managed funds.

24.4 Acceptance of contributions

- (1) Without limiting sub-clause 24.3, the Trustee may accept contributions that are made in respect of a Member in accordance with the following table and regulations (2), (3) and (6) of SIS Regulation 7.04.

Item	If the Member ...	the fund may accept ...
1	is under 65	contributions that are made in respect of a Member.
2	is not under 65, but is under 70	contributions that are made in respect of a Member that are (a) mandated employer contributions; or (b) if the Member has been gainfully employed on at least a part-time basis during the financial year in which the contributions are made: (i) employer contributions (except mandated employer contributions); or (ii) Member contributions
3	is not under 70, but is under 75	contributions that are made in respect of the Member that are: (a) mandated employer contributions; or (b) if the Member has been gainfully employed on at least a part-time basis during the financial year in which the contributions are made - contributions received on or before the day that is 28 days after the end of the month in which the Member turns 75 that are: (i) employer contributions (except mandated employer contributions); or (ii) Member contributions made by the Member.
4	is not under 75	mandated employer contributions

- (2) In addition to sub-clause 24.4 (1) (SIS Regulation 7.04(1)), the Trustee must not accept any Member contributions if the Member has not quoted (for superannuation purposes) his or her tax file number to the fund.
- (3) In addition to sub-clause 24.4 (1) (SIS Regulation 7.04(1)), the Trustee must not accept any fund-capped contributions in a financial year in respect of a Member that exceed:
(a) if the Member is 64 or less on 1 July of the financial year – three times the amount of the non-concessional contributions cap (as defined in the SIS Regulations); or
(b) if the Member is 65 but less than 75 on 1 July of the financial year – the non-concessional contributions cap (as defined in the SIS Regulations).
- (4) If the Trustee receives an amount in a manner that is inconsistent with sub-paragraph (1), (2) or (3):
(a) the fund must return the amount to the Member within 30 days of becoming aware that the amount was received in a manner that is inconsistent with sub-paragraph (1) or (2); and
(b) the Trustee may, and is empowered to comply with the provisions of SIS Regulation 7.04(4)(b).

- (5) If the Trustee complies with SIS Regulation 7.04(4) (See paragraph 24.4 (4)), the fund is taken not to have contravened the Act or the SIS Regulations in relation to the acceptance of the amount or in relation to the return of the money to the Member.
- (6) The Trustee may accept contributions in respect of a Member if the Trustee is reasonably satisfied that the contribution is in respect of a period during which, under an item in the table above (SIS Regulation 7.04(i)), the fund may accept the contribution in respect of that Member, even though the contribution is actually made after that period.
- (7) In this provision 24.4:
non-concessional contributions cap means the amount mentioned in subsection 292-85 (2) of the *Income Tax Assessment Act 1997*.
quoted (for superannuation purposes) has the same meaning as in the *Income Tax Assessment Act 1997*.
tax file number has the meaning given by section 299W of the SIS Act.

24.5 Child Contributions

The Trustee may accept child contributions in respect of a child if permitted by the Act.

24.6 (a) Contributions in Cash or Assets

Any contribution made by a Member or an Associated Employer must be made to the Trustee within the period in respect of which it is paid either in cash or by transfer of an asset or assets provided that the assets transferred must be investments permitted by this Deed. Any such transfer of an asset must be made upon the terms and conditions required by the Superannuation Conditions, and must not be made if the Trustee or an agent or delegate of the Trustee is prohibited by the Superannuation Conditions from acquiring the asset.

(b) No Obligation to Contribute

In the absence of any agreement to the contrary neither a Member nor an Employer are under any obligation to make a contribution to the Fund and a Member may remain a Member of the Fund notwithstanding a contribution is not made in respect of that Member in respect of any year.

(c) Ineligible Contributions

If the Trustee at any time ascertains that any contribution has been accepted in breach of the provisions of the Act, the Trustee must refund such contribution within any time period which may be required by the Act, less any deductions the Trustee is permitted to make.

(d) Non-acceptance of Contributions

The Trustee may, subject to the Act and the Superannuation Conditions, return any contribution even if such contribution is permitted to be accepted by the Trustee under the SIS Act.

24.7 Allocation of Contributions

Within 28 days (or within a longer period that is reasonable in the circumstances if within 28 days it is not reasonably practicable to so allocate or such other period as the Commissioner permits) of the end of the month of receipt of a contribution the Trustee must allocate the contribution to a Member of the fund.

Spouse contributions – splitting amounts

24.8 Application to roll over, transfer or allot an amount of contributions

- (1) Subject to the SIS Regulations and in particular Division 6.7, a Member may, in a financial year, apply to the Trustee to roll over, transfer or allot an amount of benefits, for the benefit of the Member's spouse, that is equal to an amount of the splittable contributions made by, for, or on behalf of the Member in:
 - (a) the last financial year that ended before the application; or
 - (b) the financial year in which the application is made – where the Member's entire benefit is to be rolled over or transferred in that year.
- (2) The applicant must specify, in the application, the amount of the benefit from the following:
 - (a) the Member's taxed splittable contributions;
 - (b) the Member's untaxed splittable contributions;that the Member seeks to split for the benefit of the Member's spouse.

24.9 Decision on application

- (1) The Trustee may accept an application only if it is made in accordance with the SIS Regulations.
- (2) If the Trustee accepts an application in accordance with this provision the Trustee must, subject to the Regulations, and in any case within the period prescribed by the SIS Regulations, roll over, transfer or allot the amount of benefits for the benefit of the receiving spouse.
- (3) The Trustee is permitted to do all such things as may be necessary to give effect to these provisions and words in these provisions have the same meaning as contained in Division 6.7 of the SIS Regulations.

Benefits

25.1 Maximum Benefits

Subject to the Superannuation Conditions, unless the Trustee otherwise resolves, the liability (if any) of the Trustee to make benefit payments may not exceed the lesser of:-

- (a) the benefits provided under the Deed in respect of the Beneficiary; and
- (b) the total balances of the relevant Member Accounts and any insurance proceeds received by the Trustee in respect of the Member.

25.2 Application of benefits

The benefits payable to or in respect of Beneficiaries must be paid or applied to or for the benefit of such one or more of those Beneficiaries in the form of lump sums, pensions or annuities as provided in this Deed and subject to the Superannuation Conditions and this Deed, in such manner as the Trustee may in their absolute discretion decide.

25.3 Member's request

Subject to the Superannuation Conditions, when a benefit is payable as a pension the Member may by written notice to the Trustee request payment of such benefit as an immediate or deferred lump sum and while the Trustee will take due consideration of a request, the Trustee's decision, with respect to the form of any benefit payment, will be final.

25.4 Binding Nominations

- (a) Subject to the Superannuation Conditions, the Trustee consents to the ability of a Member to make a binding nomination to pay benefits to a designated Dependant and the Trustee agrees to give effect to such notice.
- (b) If the Trustee is unable to lawfully act upon the Member's notice under this sub-clause 25.4 then the Trustee may pay the relevant benefit to the Member's legal personal representative or to the Member's Dependants or any one or more of them and in such proportions as the Trustee in their absolute discretion determines, not being inconsistent with the SIS Act.
- (c) Subject to paragraph 25.4(i) a Member may require the Trustee to provide any benefits in respect of that Member, on or after the death of that Member, to the legal personal representative or a Dependant of the Member if the Trustee gives the Member information under paragraph 25.4(d).
- (d) The Trustee must give to the Member information that the Trustee reasonably believes the Member reasonably needs for the purpose of understanding the right of that Member to require the Trustee to provide the benefits.
- (e) Subject to paragraph 25.4(i) the Trustee must pay a benefit in respect of the Member, on or after the death of that Member, to the person or persons mentioned in a notice given to the Trustee by that Member if:
 - (i) the person, or each of the persons, mentioned in the notice is the legal personal representative or a Dependant of that Member; and
 - (ii) the proportion of the benefit that will be paid to that person, or to each of those persons, is certain or readily ascertainable from the notice; and
 - (iii) the notice is in accordance with paragraph 25.4(g); and
 - (iv) the notice is in effect.
- (f) A Member who gives notice under paragraph 25.4(e), may:-
 - (i) confirm the notice by giving to the Trustee a written notice, signed and dated by the Member to that effect; or
 - (ii) amend or revoke the notice by giving to the Trustee notice, in accordance with paragraph 25.4(g) of the amendment or revocation.
- (g) For the purposes of paragraphs 25.4(e)(iii) and 25.4(f)(ii), the notice:-
 - (i) must be in writing; and
 - (ii) must be signed and dated by the Member in the presence of 2 witnesses, being persons:-
 - i. each of whom has turned 18; and

- ii. neither of whom is a person mentioned in the notice; and
- (iii) must contain a declaration signed and dated by the witnesses stating that the notice was signed by the Member in their presence.
- (h) Unless sooner revoked by the Member, a notice under paragraph 25.4(e) ceases to have effect at the end of the period of 3 years after the day it was first signed or last confirmed or amended by the Members.
- (i) If an item of information given by a Member in a notice under paragraph 25.4(e) is not sufficiently clear to allow the Trustee to pay the benefit, the Trustee must seek from the Member a written statement to clarify the item as soon as practicable after the Trustee receives the notice.

25.5 Non-lapsing death benefit nomination - Death Benefit requested rule

If the Trustee is given a written notice by a Member requesting that benefits be paid following the death of that Member to a person or persons or other permitted payees then the Trustee must:

- (a) by written resolution, accept the terms of the Member's notice; or
- (b) give written notice to the Member of a proposed rule in respect of the death benefit specifying the terms thereof in accordance with the Members request.

AND on the date of that resolution referred to in (a) or the date of the written acceptance by the Member of the death benefit rule referred to in (b), the Trustee is bound by those terms unless and until that Member and the Trustee otherwise in writing agree or until a later binding nomination in accordance with the SIS Act is given to the Trustee or a later non-lapsing nomination is given effect under (a) or (b).

25.6 Preserved Benefits

- (a) Any benefit which is subject to preservation or has been preserved under the Superannuation Conditions, an agreement made by the Trustee or this Deed, must not be paid to or in respect of the Member at a date earlier than allowed from time to time under the Superannuation Conditions.
- (b) The Trustee may transfer any preserved benefit to another superannuation fund nominated by the Member, an approved deposit fund nominated by the Member, a deferred annuity nominated by the Member or such other superannuation entity as the Superannuation Conditions allow.
- (c) If the Fund holds benefits that were not the subject of preservation prior to the date of or the date of adoption or application of this Deed then nothing in this Deed operates in a way that has the effect of preserving those benefits unless the Superannuation Conditions require it.

25.7 Member otherwise has no interest

Except as provided in this Deed and subject to the Superannuation Conditions, a Member, Dependant or Personal Representative has no right to or interest in the Fund.

25.8 Trustee to determine amount to pay benefits

Subject to the Act, on the happening of an event as the result of which there arises an absolute or contingent right to the payment of a benefit in accordance with this Deed to or in respect of a Beneficiary either immediately or at some future date the Trustee must determine the amount required to meet that liability and any balance of the Member Accounts in excess of that amount may be transferred to the Forfeited Benefits Account subject to paragraph 26.1(b) unless the Trustee otherwise resolves.

25.9 Member to provide evidence of entitlement

The payment of any benefit is subject to the person claiming the same producing such evidence, doing such acts and executing such documents as the Trustee may reasonably require and the Trustee may postpone the payment of any benefit until the requirements of this paragraph have been met.

25.10 Trustee may transfer assets in specie

Subject to the Superannuation Conditions, the Trustee may, with the agreement of the Member or Beneficiary to whom a benefit is payable, transfer investments of the Fund of equivalent value to such benefit in lieu of payment of the same in money. The Trustee may take into account such associated costs, taxes or other expenses of such transfer as they think fit and make adjustments accordingly.

25.11 Unclaimed monies

If the Trustee cannot find a person entitled to a benefit then that benefit or part of that benefit may be paid or otherwise dealt with by the Trustee in such manner as the Superannuation Conditions permit.

25.12 Unpaid benefits

In the circumstances prescribed by the Superannuation Conditions, the Trustee may pay an unpaid benefit to an eligible rollover fund, or to the Commissioner or other body prescribed by the Superannuation Conditions.

Forfeited Benefits Account

26.1 Forfeited benefits account may be kept

- (a) The Trustee may keep an account for the receipt of amounts forfeited from Member Accounts and any other credit balances that cannot be otherwise allocated under the provisions of the Deed. The account is to be known as the Forfeited Benefits Account.
- (b) A benefit may not be forfeited if that would result in the fund failing to comply with the definition of a self managed superannuation fund in the SIS Act or the Superannuation Conditions.

26.2 Application of forfeited benefits

The Trustee may in their absolute discretion apply amounts held in the Forfeited Benefits Account in the manner and to the purposes permitted by the Superannuation Conditions and, if permitted, these may include:

- (a) welfare benefits to assist in events of financial hardship, sickness, accident or other misfortune causing hardship;

- (b) supplementary benefits for retired Members;
- (c) additional benefits for current Members on an equal basis, or on a pro rata basis among all Members or, among Members on the basis of economic needs;
- (d) payment of administrative expenses of the Fund;
- (e) payment of a Member's own contribution to relieve hardship;
- (f) payment to an Employer in recompense for loss or damage as the consequence of employee misconduct;
- (g) payment to an Employer in the form of assessable income.

26.3 Equalisation Account

- (a) The Trustee may at any time establish an Equalisation Account of the Fund and may transfer to the credit of that account any forfeited benefits or any amounts from an income account in the Fund.
- (b) Any monies held in the Equalisation Account do not form part of any Member Account and any income derived by the Fund on the monies held in the Equalisation Account is to be credited to the Equalisation Account.
- (c) The Equalisation Account is to be used by the Trustee in accordance with any applicable investment strategy relating to reserves to stabilise the investment earnings of the Fund and to provide for such contingencies as the Trustee considers appropriate.
- (d) This sub-clause 26.3 is subject to the Superannuation Conditions.

26.4 Lien

Despite any other provision contained in this Deed to the contrary, though subject to the Superannuation Conditions, the Trustee has at the date of payment of a benefit to a Member a lien over that benefit in respect of:-

- (a) all amounts owed by the Member to the Fund; and
- (b) any loss or expense incurred by the Trustee in consequence of the Member's fraud, dishonesty, misappropriation or other misconduct in respect of the Fund including the costs to the Trustee of recovering the same where the loss, expense or costs have been quantified and constituted a debt owing by the Member to the Trustee in their capacity as Trustee.

26.5 Certificate

A certificate signed by the Trustee stating the amount of the lien over the Member's Benefit claimed by the Trustee is prima facie evidence in the hands of the Trustee against all claimants of the amount owing to the Fund under the preceding sub-paragraph and is sufficient authority to the Trustee to retain in the Fund out of the amount of benefit to which the Member would otherwise be entitled the amount of such lien and the balance, if any, of the benefit which is not so retained in the Fund must be paid to or in respect of the Member.

Transfer of Benefits

27.1 Trustee to make arrangements with prior employer and Trustee

- (a) Subject to the Superannuation Conditions the Trustee may at the request of an Employee or Member and with the consent of his or her Employer, if any, make such arrangements as they think proper with that previous Employer or the Trustee of any other superannuation fund or entity for the payment or transfer to the Fund of monies or assets and other rights and benefits of and arising in relation to the membership by such person in such other superannuation fund or entity.
- (b) The Trustee may make arrangements about any matter in relation to such payment or transfer which in their opinion is necessary and may also make such arrangements as are necessary to enable such Employee to be admitted to membership of the Fund, if that person is not a Member.
- (c) A payment or transfer may be made to the Trustee of a successor fund without the consent of the relevant Member if permitted by the SIS Act.

27.2 Transferred amounts to be held according to Deed

The Trustee must hold any monies or assets so paid or transferred to them from another superannuation fund according to the terms and conditions of this Deed and subject to paragraph 21.2.

27.3 Application of transferred amounts

On any such payment or transfer of monies or assets -

- (a) the amount of the entitlement of the Member concerned is to be credited to his or her Member Account in the manner resolved between the Member, the Trustee and the Trustee of the Fund from which the Member is transferring;
- (b) the amount which by the terms and rules of such other superannuation fund is required to be preserved is to be identified and held by the Trustee as a Preserved Portion under this Deed.
- (c) except to the extent required by the Superannuation Conditions, the money or assets so transferred must not be subject to preservation. Where the Fund holds benefits that were not the subject of preservation in a prior Fund then nothing in this Deed is to have the effect of preserving those benefits unless the Superannuation Conditions require it.

27.4 Application of benefits on Member leaving Fund

The money and assets comprising any benefit payable to a Member on leaving the Fund may with the approval of such Member be paid or transferred to or invested in (as the case may be):-

- (a) another superannuation fund nominated by the Member of which such Member is or intends to become a Member and which satisfies the Superannuation Fund Conditions; or
- (b) an approved deposit fund nominated by the Member which satisfies the Approved Deposit Fund Conditions set out in the Superannuation Conditions; or

- (c) a deferred annuity nominated by the Member which does not pay benefits except in circumstances in which by the Superannuation Conditions or by this Deed benefits are payable to that person;
- (d) such other superannuation entity as the Superannuation Conditions permit.

The receipt of the Trustee of that other fund or scheme or the corporation issuing the policy is a complete discharge to the Trustee in respect of any money or assets so paid or transferred.

27.5 Application of preserved benefits

The money and assets comprising any Preserved Portion of a benefit payable to a Member at a date after his or her leaving the Fund may be:

- (a) retained in the Fund; or
- (b) transferred to a superannuation entity provided that such transfer is not inconsistent with the Superannuation Conditions.

The receipt of the Trustee of that other fund or scheme or the corporation issuing the policy is a complete discharge to the Trustee in respect of any money or assets so paid or transferred.

Disclosure of Information

- 28. The Trustee must provide such information, reports or otherwise to such persons, superannuation entities or otherwise as may be necessary to comply with the Superannuation Conditions.

Notices

- 29. Notices may be given by the Trustee to Members and Dependents either personally or by sending the same by pre-paid letter posted to the address last known to the Trustee or the address last known to the Employer.

Principal and Associated Employers

30.1 Approval of Associated Employers

Subject to the Superannuation Conditions the Trustee may permit any company, person or firm as an Associated Employer to contribute to the Fund. Unless inconsistent with the Superannuation Conditions, an Associated Employer is deemed to be bound by the Deed on such payment of a contribution. The payment by an Associated Employer of a contribution in respect of a Member to the Trustee is sufficient acknowledgement by the Associated Employer of being so bound. The Trustee may require the Associated Employer to make application to join in a form approved by the Trustee.

30.2 Cessation

Subject to the Superannuation Conditions an Employer ceases to be an Associated Employer on:-

- (a) The Employer ceasing to be an Employer of any Member; or
- (b) The Employer determining to cease contributing to the Fund; or
- (c) The Employer's becoming bankrupt or being placed into liquidation or receivership or ceasing to carry on a business; or

- (d) The Employer giving written notice of ceasing to be an Associated Employer to the Trustee and to each Member who is employed by that Employer; or
- (d) The Trustee giving written notice of cessation to the Associated Employer; or
- (e) The first date otherwise required by the SIS Act.

30.3 Membership unaffected by Employer cessation

A Member who is an employee of an Employer that has ceased to be an Associated Employer does not by reason of that event cease to be a Member.

30.4 Appointment and cessation of Principal Employer

- (a) Subject to the Superannuation Conditions, if the Fund has a Principal Employer, it may cease to occupy that role by giving written notice to the Trustee of that fact and that cessation takes effect from the date that notice is so given.
- (b) Another Employer of a Member may become the Principal Employer by written agreement of the Trustee and the Members.

Rights Not Restricted

31. Workers compensation

Nothing contained in this Deed is to affect the right of a Member or their Personal Representative or other person to claim damages or compensation at Common Law or under Workers' Compensation Acts or any other Statute in force governing compensation to a Member injured or dying from any accident arising out of and in the course of their employment with the Employer and any benefits payable hereunder are not to be reduced by reason of any payment that may be made in respect of such damages or compensation.

Winding up of Fund

32.1 Winding up

Subject to the Superannuation Conditions and if so required, with the Trustee's consent, the Fund is to be wound up by the Trustee as at a date determined by them on the occurrence of any of the following events:-

- (a) if there are no assets of the Fund; or
- (b) if there are no Beneficiaries of the Fund and no Associated Employers and no Principal Employers; or
- (c) if in respect of each Associated Employer and Principal Employer, if any, an order is made or a resolution is passed for the winding up of such Employers and there are no Beneficiaries.
- (d) if the Trustee resolves to wind up the Fund.

32.2 Priorities

Subject to the Superannuation Conditions and if so required, with the Trustee's approval, the assets of the Fund on its winding up are to be applied in the following order of priority and for the following purposes to the extent to which those assets will allow:-

- (a) firstly, in the payment of liabilities in respect of the administration and other costs associated with the winding-up proceedings;
- (b) secondly, in the discharge of all liabilities other than liabilities in respect of benefits payable to or in respect of Beneficiaries;
- (c) thirdly, in securing the minimum guaranteed benefits of Members;
- (d) fourthly, in securing for each Member the amounts standing to the credit of -
 - (i) their Member Contribution Accounts;
 - (ii) their Employer Contribution Accounts; and
 - (iii) any Preserved Portion of their Member Accounts in excess of the amount secured under (i) and (ii) above; and
- (e) lastly, in the distribution of any remaining balance to such of the Beneficiaries, and to any of the Employers in such proportions as in the opinion of the Trustee is appropriate in the circumstances and in accordance with the Superannuation Conditions.

32.3 Subject to preservation

Subject to the Superannuation Conditions and in so far as it is within the power of the Trustee to so do, in dealing with the benefit of any Member in a winding up of the Fund the Trustee must observe all the provisions of this Deed relating to the transfer, payment and preservation of benefits and must not act otherwise than as permitted by those provisions.

Complaints

33. Establishment of complaints procedure

If required by the Superannuation Conditions, the Trustee will establish such reasonable procedures under which enquiries and complaints may be dealt with.

Payment of Benefits

34. Mode of Payment of Benefits

Benefits shall be paid in accordance with clause 25 of this Deed.

35.1 Benefits Payable

Subject to the Act, the Trustee may pay any benefit permitted to be paid under the SIS Act and under this clause 35, subject to such conditions set out in this Deed or in the Act and subject to any Cashing Restrictions, to the Member or if the Member is unable to manage his or her own affairs, any of the Member's Dependants, and in any proportions as the Trustee, in its absolute discretion, determines. The Trustee may pay a Member's Benefit upon:

- (a) retirement before reaching preservation age; or
- (b) reaching preservation age and retiring; or
- (c) reaching age 65; or
- (d) permanent incapacity of the Member; or
- (e) terminal medical condition of the Member, as defined in Regulation 6.01A; or

- (f) severe financial hardship of the Member, which payment must first be approved by the Commissioner if the SIS Act requires; or
- (g) compassionate grounds, as defined in SIS Regulation 6.19A; or
- (h) satisfaction of any other condition of release required to be satisfied under the SIS Act; or
- (i) if the proceeds of a temporary total disablement insurance policy on the life of the Member becomes payable, the proceeds of the policy may be paid to the Member if the SIS Act permits.

35.2 Benefit payable on death

- (a) If a Member dies before payment or commencement of payment of a benefit under this Deed, the amount of the Member's Benefit will be held by the Trustee on trust, subject to this clause 35 and the SIS Act, for the benefit of one or more of the Member's Dependants in the shares and proportions as the Trustee, in its absolute discretion, determines.
- (b) The Trustee will take account of any nomination of beneficiaries made by the Member, but will not be bound by it unless required to do so under clause 25. Subject to the SIS Act, in the discretion of the Trustee, the benefit payable will be paid by lump sum or pension or a combination of both.
- (c) If the Trustee is unable to establish within 6 months after the Member's death, or such other period as may be permitted by the Act, that there are any Dependants, the Member's Benefit will be paid to the Member's legal personal representative.
- (d) If, after making inquiries that the Trustee regards as reasonable, the Trustee is unable to establish that there are any Dependants or a legal personal representative of the deceased Member, the Trustee may, if permitted by the Act:
 - (i) pay the benefit to a person or persons selected by the Trustee; or
 - (ii) treat the benefit as a forfeited benefit and apply it in the manner provided for in the Act or under this Deed; or
 - (iii) pay the benefit to a Reserve Account in the Fund.

35.3 Benefit payable on temporary incapacity

Subject to the Act and the provisions of this Deed, if a Member becomes subject to Temporary Incapacity, the Trustee may pay to the Member a non-commutable income stream for the purposes of continuing (in whole or in part) the gain or reward which the Member was receiving before the incapacity and only for a period not exceeding the period of incapacity from employment of the kind the Member engaged in immediately before the temporary incapacity.

35.4 Benefit payable to an Employer-Sponsored Member on termination of employment before retiring age

Subject to the Superannuation Conditions, if the employment by the employer of an Employer-Sponsored Member is terminated before the retiring age otherwise than in the circumstances of death, permanent incapacity, a terminal medical condition or temporary incapacity, the Member's Benefit may be paid to the Member if the Member has attained the age prescribed in the Act as being the preservation age for that Member and is retiring from the workforce. If the Member has not attained the age prescribed in the Act as being the preservation age for that Member or, having attained that age, has not retired from the workforce, the Trustees will pay or commence to pay the Member only that part of the benefit payable which is not a preserved benefit.

35.5 Deferment of payment of benefit

Subject to the Superannuation Conditions, the payment of any benefit payable under clauses 35.4 which is not a preserved benefit may, at the request of the Member and with the consent of the Trustee, be deferred until the Member requests payment of the benefit.

35.6 Payment of benefits to minors

Subject to the Superannuation Conditions, where a person to whom benefits are payable is a minor, the Trustee may pay the benefit to any other person for application on behalf of that minor and the receipt of the person to whom the benefit is so paid will be a complete discharge to the Trustee in respect of that benefit.

35.7 Deduction of income tax

The Trustee may deduct from any benefit payable the amount of any tax that is calculated by the Trustee to be payable in respect of that benefit and will pay any amount deducted as may be required by law.

Pension Conditions

36.1 Trustee's discretion

Subject to clauses 34 and 38, where a benefit is payable under clause 35 or where a preserved benefit is payable by way of pension, the Trustee will, in its absolute discretion, determine the amount of the pension and the manner in which and the period for which it is paid. The pension must be paid at least annually. The annual amount of the pension cannot be greater than any maximum nor less than any minimum amount stated in the Act. The pension must be paid on a basis that complies with the requirements of the Act.

36.2 Cessation of payments

When the Member's Benefit is reduced to nil, the pension payable under these rules ceases to be payable and the person who was receiving the pension ceases to be entitled to any further benefits and, if a Member, ceases to be a Member.

36.3 Commutation of pension

Subject to the Act, the recipient of a pension may commute the whole or part of a pension to a lump sum payment, by applying in writing to the Trustee. The commutation must comply with the requirements of the Act.

36.4 Pension payable to Reversionary Beneficiary

If a Member in receipt of a Pension which is permitted to be paid to a Reversionary Beneficiary under the Superannuation Conditions dies, the Trustee may pay the deceased Member's Benefits as a pension under the same conditions as the deceased Member's pension, to any Reversionary Beneficiary.

36.5 Pension payable to spouse on death of Member

- (a) If a Member to whom a pension is being paid dies and is survived by a spouse, the Trustee may determine to pay to the spouse until the spouse's death or until the Member's Benefit is reduced to nil (if that occurs before the spouse's death), a pension of the amount as the deceased Member's spouse and the Trustee agrees from time to time or, if there is no agreement, of any amount and on terms and conditions as the Trustee determines. If

however the pension has to be paid on some other basis for the fund to comply with the Act, it must be paid on that basis.

- (b) The annual amount of the pension will not be greater than any maximum nor less than any minimum amount stated in the Act.
- (c) A pension payable to a Member's spouse pursuant to this sub-clause 36.5 will commence on the date of the Member's death.

36.6 Payment to Member's dependants

- (a) If a Member in receipt of a pension who does not have a spouse, or to whose spouse a pension is not paid under sub-clause 36.5 dies, or if a Member's spouse to whom a pension was payable under sub-clause 36.5 dies, the balance of the Member's Benefit (if any) will be paid in a lump sum to such of the Member's Dependants as the Trustee, in its absolute discretion, determines.
- (b) If payment of part or all of the benefit does not comply with the requirements of the Act, the proportion of the benefit that does not so comply will be treated as a forfeited benefit and will be applied in the manner stated in paragraph (d) of this rule.
- (c) If the Trustees are unable to establish within the time required by the SIS Act after the death of a Member or the Member's spouse (if a pension was being paid to the Member's spouse) that there are any Dependants, the benefit payable under this sub-clause 36.6 will be paid to the Member's or the Member's spouse's legal personal representative in the discretion of the Trustees. If a grant of probate or letters of administration in respect of the estate of the deceased Member or the deceased Member's spouse is not made within 3 years of his or her death (or any longer period as the Trustees determine as the SIS Act provides), the benefit payable under this rule will be treated as a forfeited benefit and applied in the manner stated in paragraph (d) of this rule, subject however to the SIS Act.
- (d) A forfeited benefit will be applied in the manner provided for in the Act or, if there is no provision, will be applied by the Trustees as a forfeited benefit.

36.7 No assignment or encumbrance

- (a) Pensions payable from the fund cannot be assigned or otherwise transferred by the person receiving the pension (except to the extent provided for in sub-clause 36.4 or 36.5) and cannot be mortgaged or encumbered in any manner.
- (b) Neither the capital value (if any) of any pension payable from the fund nor any income from it, may be used as a security for a borrowing.

36.8 Annuities

The Trustee may, in its absolute discretion (including where an old-age pension is required to be paid), provide pensions payable under this Deed by applying a Member's Benefit to the purchase of an annuity that meets the requirements of the Act.

36.9 Imputation credits

Subject to the Superannuation Conditions, the Trustee may, in its absolute discretion, debit amounts to the accounts of Members to whom current pensions are not being paid and credit

corresponding amounts to the accounts of Members to whom current pensions are being paid to compensate the latter for not obtaining the benefit of dividend imputation credits on investments in the form of shares in companies.

37. Benefit payable in other circumstances

The Trustee may, but only if consistent with the SIS Act as it applies to the Fund, pay part or all of a Member's Benefit to a Member, or such other person as may be entitled to that benefit.

Pensions

38.1 Interpretation

- (a) The Trustee may by resolution determine to pay the following types of pension and in accordance with the following provisions, however they are subject to the Superannuation Conditions and to the SIS Act.
- (b) The Trustee is not bound to pay the pensions referred to in this rule however if they do so resolve then the Trustee must comply with the applicable provisions and those provisions apply despite the provisions of any other rule, unless the Trustee otherwise determines.
- (c) Where a provision of this clause 38 refers to this Deed and where these governing rules do not specify or do not sufficiently specify the matter to which the provision refers, the Trustee may, subject to the SIS Act, determine that matter by resolution, whether or not the matter refers to the size of the payments of a benefit in a year being fixed, variations to allow payments under a Payment Split, the amount of any reversionary benefit or determination as to who is entitled to a reversionary benefit or reversionary pension or the amount of same or anything else. Any such resolution of Trustee shall be deemed to be part of and included in this Deed.
- (d) Nothing in this Deed prevents continued payment of a pension already commenced prior to the date of this Deed if the SIS Act and Superannuation Conditions permit the continued payment of that pension.
- (e) To the extent that the provisions in this rule are inconsistent with the SIS Act, they are varied and are deemed to be included in this clause 38.
- (f) Subject to the SIS Act the Trustees may pay any other pension that is not prohibited by the SIS Act and the Superannuation Conditions.

38.2 Paying Pensions

- (a) A benefit may be paid as a pension under sub-clause 38.3 or 38.4 and if:
 - (i) it meets the standards of SIS Regulation 1.06(9A) (see sub-clause 38.3); and
 - (ii) if SIS Regulation 1.06(9A)(a) applies, the rules also meet the standards of SIS Regulation 1.07D; and
 - (iii) if SIS Regulation 1.06(9A)(b) applies, the rules also meet the standards of SIS Regulation 1.07B.
- (b) A Member may in writing request the Trustee to pay a pension to the Member that is an Allocated Pension or a Transition to Retirement Income Stream under sub-clause 38.3 or 38.4 and if the Member is entitled to be paid such a pension under the SIS Act at the date of the request, the Trustee must pay the Member's Benefits in accordance with the request, subject to the Superannuation Conditions.
- (c) The Trustee may declare in writing a rule specifying the terms of a pension paid or to be paid in accordance with the SIS Regulations and such rule shall apply to that pension and

the recipient's consent must be obtained if required by the SIS Act or the Superannuation Conditions. Without limiting the form of writing such writing may include a deed signed by the Trustee and the Member or other applicable recipient.

- (d) A Member may cancel a pension by a request in writing to the Trustee at any time.

38.3 Account Based Pensions

- (1) This pension (*the pension*) meets the standards of SIS Regulation 1.06(9A) if it is paid at least annually, and:
- (a) for a pension in relation to which there is an account balance attributable to the beneficiary — the total of payments in any year (including under a splitting order) is at least the amount calculated under clause 1 of Schedule 7 of the SIS Regulations; and
 - (b) for a pension that is not described in paragraph (a):
 - (i) both of the following apply:
 - (A) the pension cannot have a residual capital value, commutation value or withdrawal benefit greater than 100% of the purchase price of the pension; and
 - (B) the total of payments in any year (including under a splitting order) is at least the amount calculated under clause 2 of Schedule 7 of the SIS Regulation; or
 - (ii) each of the following applies:
 - (A) the pension is payable throughout the life or for a fixed term of years that is no greater than the difference between the beneficiary's age on the commencement day and the age of 100;
 - (B) there is no arrangement for an amount (or percentage of the purchase price) to be returned to the recipient when the payment of the pension ends;
 - (C) the total payments from the pension in the first year (including under a Payment Split) is at least the amount calculated under clause 2 of Schedule 7 of the SIS Regulation;
 - (D) the total of payments from the pension in a subsequent year cannot vary from the total of payments in the previous year unless the variation is as a result of an indexation arrangement or the transfer of the pension to another person;
 - (E) if the pension is commuted, the commutation amount cannot exceed the benefit that was payable immediately before the commutation; or
 - (iii) the rules meet the standards of regulation 1.06(2); and
 - (c) the pension is transferable to another person only on the death of the beneficiary (primary or reversionary, as the case may be); and
 - (d) the capital value of the pension and the income from it cannot be used as a security for a borrowing.
 - (e) In this clause:

"indexation arrangement", in relation to a pension, means an arrangement specified in the rules for the provision of the pension that:

- (a) either:
 - (i) results in the total amount of pension payments in each year increasing by the same percentage factor; or
 - (ii) results in the total amount of pension payments in each year being adjusted in line with movements in:
 - (A) the Consumer Price Index; or
 - (B) an index of average weekly earnings published by the Australian Statistician; and

- (b) ensures that, unless APRA otherwise approves, an adjustment is made at least annually to the amount of the pension payments.

38.4 Transition to Retirement Income Streams

This is a pension the rules of which:

- (i) are rules
 - (A) to which regulation 1.06 (9A) applies; and
 - (B) that meet the standards of regulation 1.06 (9A); and
- (ii) allow total payments (including payments under a Payment Split) made in any financial year to amount to no more than 10% of the pension account balance.
 - (A) on 1 July in the financial year in which the payment is made; or
 - (B) if that year is the year in which the pension commences – on the commencement day; and
- (iii) comply with paragraph (b) of the definition of *non-commutable allocated pension* in SIS Regulation 6.01, as if it were such a pension.

38.5 Periods when Beneficiary may not receive benefits

A benefit is not taken not to meet the provisions of SIS Regulation 1.06 by reason only that payments of benefit to the Beneficiary have been properly suspended during a period when the Beneficiary is the holder of a paid public office.

39. Pension Reserves

Subject to the Act, where it considers it appropriate the Trustee may:

- (a) obtain the advice of an actuary regarding the amount of pension payments, any variation to the amount of those payments, commutations, the establishment, monitoring or treatment of pension reserves in accordance with this clause 39, or any other relevant matter;
- (b) establish pension reserves in relation to the funding of pension obligations relating to particular beneficiaries;
- (c) where a pension benefit liability to which a pension reserve relates no longer exists, or the amount of the pension reserve exceeds the expected liability, arrange for any assets or excess assets in the pension reserve to be applied in any manner whatsoever that the Trustee considers fair and reasonable, including for the general purposes of the Fund, but having special regard to the interests of the beneficiary to whom the pension benefit related and that Beneficiary's dependants.

40. Death benefits

- (a) This clause applies if the terms of a particular pension do not provide for the consequences for payment of the pension on the death of the pension recipient.
- (b) Where this clause applies, then unless the Trustee otherwise determines and subject to the Act, if any amount is payable in respect of the pension recipient on the pension recipient's death, it will be dealt with in accordance with any binding nomination or if there is no binding nomination, as the Trustees determine.

41. Deduction for detrimental payments after Member's Death

For the purposes of Section 295-485 of the *Income Tax Assessment Act 1997*, if a Member dies and a benefit is paid as a consequence, the Trustee may do all such things and make such allowances or payments as may be necessary or desirable to give to the recipient of that benefit, the benefit of any deduction permitted under the Section.

42. Conversion of Pensions

At the request of a Member, Pensioner or Reversionary Beneficiary, or their legal personal representative, as may be applicable and subject to the SIS Act and the Superannuation Conditions, the Trustee may:

- (a) convert any pension whether an allocated pension or any other type of pension to an account based pension or any other pension permitted to be commenced under the SIS Act and any such pension may be so converted with or without commuting the pension that is being converted.
- (b) cease payment of a pension;
- (c) return the remainder of any pension account balance or other permissible benefit amounts to the Member's accumulation account for the purposes of commencing a new pension or other permissible benefit;
- (d) merge, consolidate or commute one or more pension streams, pension account balances or other permissible benefit amounts into the Member's accumulation account or accounts;
- (e) take such other action as may be necessary or desirable as determined by the Trustee to give full effect to this provision.

REFERENCE SCHEDULE

Name of Fund:-

Mums Favourites Superannuation Fund

Parties:-

(a) Trustee(s):-

PETERS, Erich
1272 Leggetts Drive
Mount Vincent NSW 2323

PETERS, Susan Maree
1272 Leggetts Drive
Mount Vincent NSW 2323

PETERS, Kaitlin
1272 Leggetts Drive
Mount Vincent NSW 2323

(b) Initial Member(s):-

PETERS, Erich
1272 Leggetts Drive
Mount Vincent NSW 2323

PETERS, Susan Maree
1272 Leggetts Drive
Mount Vincent NSW 2323

PETERS, Kaitlin
1272 Leggetts Drive
Mount Vincent NSW 2323

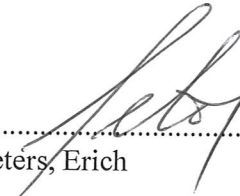

(c) Principal Employer (if any):-

Executed as a deed on the date appearing on page 1.

Signed Sealed and Delivered by
Peters, Erich
in their capacity as Trustee
in the presence of:




.....
Witness (Signature)


.....
Peters, Erich
.....
Print Name of Witness

Signed Sealed and Delivered by
Peters, Susan Maree
in their capacity as Trustee
in the presence of:





.....
Witness (Signature)


.....
Peters, Susan Maree
.....
Print Name of Witness

Signed Sealed and Delivered by
Peters, Kaitlin
in their capacity as Trustee
in the presence of:



.....
Witness (Signature)


.....
Peters, Kaitlin
.....
Print Name of Witness



SMSF DEED OF REMOVAL AND APPOINTMENT OF A TRUSTEE

MUMS FAVOURITES SUPERANNUATION FUND

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You acknowledge and agree that this document does not constitute or contain personal or general advice for the purpose of the Corporations Act 2001 (Cth) and that we, our employees and (unless otherwise agreed in writing) advisers do not offer any legal, accounting or other professional advice or services in connection with the provision of this document.

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DEED OF Removal AND APPOINTMENT OF TRUSTEE

Date 6 December 2021

Parties

1. Erich Peters, Susan Peters and Kaitlin Peters of 1272 LEGGETTS DR, MOUNT VINCENT, NSW 2323 (**the "Current Trustee"**).
2. MUMS FAVOURITES SUPERANNUATION INVESTMENTS PTY LTD - ACN 655 433 006 of 16 Lake Street, BUDGEWOI, NSW 2262 (**the "New Trustee"**).

Recitals

- A. The Current Trustee acts as Trustee of The Mums Favourites Superannuation Fund.
- B. The Fund was established by deed dated 20 June 2012 ("the Deed").
- C. Erich Peters and Susan Peters are the Members ("the Members") of the Fund.

Provisions

1. The Current Trustee of the Fund hereby removes the Current Trustee pursuant to Rule 10.10(a) of the Fund's Rules.
2. The Current Trustee of the Fund hereby appoints the New Trustee as Trustee of the Fund pursuant to Rule 10.10(b) of the Fund's Rules.
3. The New Trustee by its execution of this Deed accepts the appointment as Trustee of the Fund and to be bound by the governing rules of the Fund.
4. The change in Trustee effected by this Deed does not result in a resettlement of the Fund at law, equity or under any Superannuation Laws.

EXECUTED AS A DEED BY:

The Current Trustee

Erich Peters, Susan Peters and Kaitlin Peters of 1272 LEGGETTS DR, MOUNT VINCENT, NSW 2323:



Erich Peters
Current Trustee

Dated: 14.12.21



Witness Name / Signature



Susan Peters
Current Trustee

Dated: 14.12.21



Witness Name / Signature



Kaitlin Peters
Current Trustee

Dated: 14.12.21



Witness Name / Signature

The New Trustee

MUMS FAVOURITES SUPERANNUATION INVESTMENTS PTY LTD - ACN 655 433 006 of 16 Lake Street, BUDGEWOI, NSW 2262 by being signed by the persons authorised to sign on behalf of the company pursuant to section 127 of the Corporations Act 2001 (Cth):



Erich Peters
Director

Dated: 14.12.21



Susan Peters
Director

Dated: 14.12.21

DIRECTOR'S CONSENT

Consent to act as a director of the company

Company details

Company name

Mums Favourites Superannuation Investments Pty Ltd ACN: 655433006

Registered Office

Office, unit, level, or PO Box number (A PO Box is only allowed for a member address)

4

Street number and Street name

16 Lake Street

Suburb/City

Budgewoi

State/Territory

NSW

Postcode

2262

Country (if not Australia)

Director Details:

I hereby consent to act as a director of the company, agree to abide by the corporations law as well as the company governance and provide the following information

The name of the officeholder is (provide full given names, not initials)

Family name

Peters

Given names

Erich

Date of birth

2 1 0 4 5 4

[D D] [M M] [Y Y]

Place of birth (town/city)

(state/country)

Switzerland

Signature

Name

Erich Peters

Signature



Date signed

7. 12. 21

DIRECTOR'S CONSENT

Consent to act as a director of the company

Company details

Company name

Mums Favourites Superannuation Investments Pty Ltd ACN: 655433006

Registered Office

Office, unit, level, or PO Box number (A PO Box is only allowed for a member address)

4

Street number and Street name

16 Lake Street

Suburb/City

Budgewoi

State/Territory

NSW

Postcode

2262

Country (if not Australia)

Director Details:

I hereby consent to act as a director of the company, agree to abide by the corporations law as well as the company governance and provide the following information

The name of the officeholder is (provide full given names, not initials)

Family name

Peters

Given names

Susan Maree

Date of birth

1 3 1 0 5 8

[D D] [M M] [Y Y]

Place of birth (town/city)

Mudges

(state/country)

NSW Australia

Signature

Name

Susan Maree Peters

Signature



Date signed

7-12-21

Trustee declaration

To be completed by new trustees and directors of corporate trustees of self-managed super funds.

i We strongly recommend you undertake a free trustee education course before reading and signing this declaration. For more information visit ato.gov.au/smsf and search 'approved education courses'.



Who should complete this declaration?

You must complete this declaration if you become a trustee or director of a corporate trustee (trustee) of:

- a new self-managed super fund (SMSF)
- an existing SMSF.

You must sign this declaration within 21 days of becoming a trustee or director of a corporate trustee of an SMSF.

A separate declaration is required to be completed and signed by each and every new trustee.

You must also complete the declaration if you:

- have undertaken a course of education in compliance with an education direction
- are a legal personal representative who has been appointed as trustee on behalf of a:
 - member who is under a legal disability (usually a member under 18 years old)
 - member for whom you hold an enduring power of attorney
 - deceased member.

Understanding your obligations

We have a range of services available to help you understand your obligations and keep up to date with the latest news for SMSF trustees.

To subscribe to our news and alerts service visit ato.gov.au/smsf and search 'news and alerts'.

For more information on free approved trustee education courses visit ato.gov.au/smsf and search 'approved education courses'.

Before completing this declaration

Before you complete and sign this declaration, make sure you:

- read each section
- understand all the information it contains.

- If you have any difficulties completing this declaration or you do not fully understand the information it contains:
 - speak to a professional adviser
 - visit ato.gov.au/smsf
 - phone us on **13 10 20**.

When completing this declaration

When you complete this declaration, remember to:

- insert the full name of the fund at the beginning
- sign and date it
- ensure it is signed and dated by a witness (anyone 18 years old or over).

What should you do with the declaration?

You must keep your completed declaration for at least 10 years and make it available to us if we request it.

- ⓘ Do not send your completed declaration to us unless we request this from you.

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Published by

Australian Taxation Office
Canberra
June 2021

DE-35147



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

Fund name

Mums Favourites Superannuation Fund

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 financial 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.
- I declare that the information provided in the form is true and correct.

Trustee's or director's name

Erich Peters

Trustee's or director's signature



Date 14.12.21

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

Jileen Johnson

Witness' signature



Date 14/12/21

Trustee declaration

To be completed by new trustees and directors of corporate trustees of self-managed super funds.

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A separate declaration is required to be completed and signed by each and every new trustee.

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- sign and date it
- ensure it is signed and dated by a witness (anyone 18 years old or over).

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Published by

Australian Taxation Office
Canberra
June 2021

DE-35147



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

Fund name

Mums Favourites Superannuation Fund

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 financial 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:

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- whether the trustees of the fund should hold insurance cover for one or more members of the fund.

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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)
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I understand that the trustees of the fund must:

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 - 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.
- I declare that the information provided in the form is true and correct.

Trustee's or director's name

Susan Peters

Trustee's or director's signature

Susan Peters

Date
14/12/21

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

Jolcen Johnson

Witness' signature

Jolcen Johnson

Date
14/12/21

C - Other Documents

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Supporting Documents

- 2022 Investment Strategy - unsigned.pdf
- 2022 Audit Engagement Letter - unsigned.pdf
- 2022 Trustee Representation Letter - unsigned.pdf
- GeneralLedger-01072021-30062022.pdf
- 2022 Annual Trustee Minutes - unsigned.pdf
- TrialBalance-01072021-30062022.pdf

Standard Checklist

- Attach copy of any SOAs issued during the Financial Year
- Attach copy of Investment Strategy
- Attach signed Engagement Letter
- Attach signed Trustee Representation Letter
- Attach Trustee Minutes prepared during the year

Minutes of a meeting of the Director(s)

held on 30 June 2022 at 1272 Leggetts Drive, Mount Vincent, New South Wales 2323



PRESENT:	Erich Peters and Susan Peters
MINUTES:	The Chair reported that the minutes of the previous meeting had been signed as a true record.
FINANCIAL STATEMENTS OF SUPERANNUATION FUND:	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the directors of the Trustee Company, the Superannuation Fund is not a reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2022 and it was resolved that such statements be and are hereby adopted as tabled.</p>
TRUSTEE'S DECLARATION:	It was resolved that the trustee's declaration of the Superannuation Fund be signed.
ANNUAL RETURN:	Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2022, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
TRUST DEED:	The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
INVESTMENT STRATEGY:	The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.
INSURANCE COVER:	The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.
ALLOCATION OF INCOME:	It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
INVESTMENT ACQUISITIONS:	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2022.
INVESTMENT DISPOSALS:	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2022.
AUDITORS:	<p>It was resolved that</p> <p>Tony Boys</p> <p>of</p> <p>PO Box 3376, Rundle Mall, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>
TAX AGENTS:	<p>It was resolved that</p> <p>Brendan Curran</p>

Minutes of a meeting of the Director(s)

held on 30 June 2022 at 1272 Leggetts Drive, Mount Vincent, New South Wales 2323



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

TRUSTEE STATUS:

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

CONTRIBUTIONS RECEIVED:

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

PAYMENT OF BENEFITS:

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

CLOSURE:

All resolutions for this meeting were made in accordance with the SISA and Regulations.

There being no further business the meeting then closed.

Signed as a true record –

.....
Erich Peters

Chairperson

Mums Favourites Superannuation Fund

Investment Strategy



Overview

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

Investment Objectives

The Trustee(s) will at all times ensure the funds assets are invested in accordance with the trust deed and comply with the applicable legislative requirements.

The Trustee(s) will act prudently to maximise the rate of return, subject to acceptable risk parameters whilst maintaining an appropriate diversification across a broad range of assets whilst assessing the risks where it is determined the fund's portfolio lacks diversification and / or has elected to implement a sector bias.

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

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

Investment Strategy

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

Asset Allocation

The targeted asset allocation will be in the following ranges:

<u>Asset Class</u>	<u>Target Range</u>	<u>Benchmark</u>
Australian Shares	0 - 40 %	20 %
International Shares	0 - 30 %	25 %
Cash	10 - 65 %	40 %
Australian Fixed Interest	0 - 20 %	15 %
International Fixed Interest	0 - 20 %	0 %
Mortgages	0 - 0 %	0 %
Direct Property	0 - 20 %	0 %
Listed Property	0 - 20 %	0 %
Other	0 - 10 %	0 %

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

Insurance

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

Review and Monitoring

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

Date: 30/06/2022

.....
Erich Peters

.....
Susan Peters

04/01/2023

To the trustee of the
Mums Favourites Superannuation Fund
1272 Leggetts Drive,
Mount Vincent
New South Wales, 2323

Dear Trustee,

The Objective and Scope of the Audit

You have requested that we audit the Mums Favourites Superannuation Fund (the Fund):

1. financial report, which comprises the statement of financial position, as at 30/06/2022 and the operating statement for the year then ended and the notes to the financial statements; and
2. compliance during the same period with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR) specified in the approved form auditor's report as issued by the ATO, which are sections 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109 and 126K of the SISA and regulations 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14 and 13.18AA of the SISR.

We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted pursuant to the SISA with the objective of our expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and SISR.

The Responsibilities of the Auditor

We will conduct our financial audit in accordance with Australian Auditing Standards and our compliance engagement in accordance with applicable Standards on Assurance Engagements, issued by the Auditing and Assurance Standards Board (AUASB). These standards require that we comply with relevant ethical requirements relating to audit and assurance engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement and that you have complied, in all material respects, with the specified requirements of the SISA and SISR.

The annual audit of the financial reports and records of the Fund must be carried out during and after the end of each year of income. In accordance with section 35C of the SISA, we are required to provide to the trustees of the Fund an auditor's report in the approved form within the prescribed time as set out in the SISR, 28 days after the trustees have provided all documents relevant to the preparation of the auditor's report.

Financial Audit

A financial audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. A financial audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the trustees, as well as evaluating the overall presentation of the financial report. Due to the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered.

In making our risk assessments, we consider internal controls relevant to the fund's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the fund's internal controls. However, we expect to provide you with a separate letter concerning any significant deficiencies in the fund's system of accounting and internal controls that come to our attention during the audit of the financial report. This will be in the form of a trustee letter.

Compliance Engagement

A compliance engagement involves performing audit procedures to obtain audit evidence about the fund's compliance with the provisions of the SISA and SISR specified in the ATO's approved form auditor's report.

Our compliance engagement with respect to investments includes determining whether the investments are made for the sole purpose of funding members' retirement, death or disability benefits and whether you have an investment strategy for the fund, which has been reviewed regularly and gives due consideration to risk, return, liquidity, diversification and the insurance needs of members/managers. Our procedures will include testing whether the investments are made for the allowable purposes in accordance with the investment strategy, but not for the purpose of assessing the appropriateness of those investments to the members.

The Responsibilities of the Trustees

We take this opportunity to remind you that it is the responsibility of the trustees to ensure that the fund, at all times, complies with the SISA and SISR as well as any other legislation relevant to the fund. The trustees are also responsible for the preparation and fair presentation of the financial report.

Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report and for determining that the accounting policies used are consistent with the financial reporting requirements of the SMSF's governing rules, comply with the requirements of SISA and SISR and are appropriate to meet the needs of the members. This responsibility includes:

- Establishing and maintaining controls relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error. The system of accounting and internal control should be adequate in ensuring that all transactions are recorded and that the recorded transactions are valid, accurate, authorised, properly classified and promptly recorded, so as to facilitate the preparation of reliable financial information. This responsibility to maintain adequate internal controls also extends to the Fund's compliance with SIS including any Circulars and Guidelines issued by a relevant regulator to the extent applicable. The internal controls should be sufficient to prevent and/or detect material non-compliance with such legislative requirements.
- Selecting and applying appropriate accounting policies.
- Making accounting estimates that are reasonable in the circumstances; and
- Making available to us all the books of the Funds, including any registers and general documents, minutes and other relevant papers of all Trustee meetings and giving us any information, explanations and assistance we require for the purposes of our audit.

Section 35C(2) of SIS requires that Trustees must give to the auditor any document that the auditor requests in writing within 14 days of the request.

As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

Our audit report is prepared for the members of the Fund and we disclaim any assumption of responsibility for any reliance on our report, or on the financial report to which it relates, to any person other than the members of the fund, or for any purpose other than that for which it was prepared.

Independence

We confirm that, to the best of our knowledge and belief, the engagement team meets the current independence requirements of the SISA and SISR including APES 110 *Code of Ethics for Professional Accountants* in relation to the audit of the Fund. In conducting our financial audit and compliance engagement, should we become aware that we have contravened the independence requirements, we shall notify you on a timely basis.

Report on Matters Identified

Under section 129 of the SISA, we are required to report to you in writing, if during the course of, or in connection with, our audit, we become aware of any contravention of the SISA or SISR which we believe has occurred, is occurring or may occur. Furthermore, you should be aware that we are also required to notify the Australian Taxation Office (ATO) of certain contraventions of the SISA and SISR that we become aware of during the audit, which meet the tests stipulated by the ATO, irrespective of the materiality of the contravention or action taken by the trustees to rectify the matter. Finally, under section 130, we are required to report to you and the ATO if we believe the financial position of the Fund may be, or may be about to become unsatisfactory.

You should not assume that any matters reported to you, or that a report that there are no matters to be communicated, indicates that there are no additional matters, or matters that you should be aware of in meeting your responsibilities. The completed audit report may be provided to you as a signed hard copy or a signed electronic version.

Compliance Program

The conduct of our engagement in accordance with Australian Auditing Standards and applicable Standards on Assurance Engagements means that information acquired by us in the course of our engagement is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your express consent. Our audit files may, however, be subject to review as part of the compliance program of a professional accounting body or the ATO. We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under these programs. Should this occur, we will advise you. The same strict confidentiality requirements apply under these programs as apply to us as your auditor.

Limitation of Liability

As a practitioner/firm participating in a scheme approved under the Professional Services Legislation, our liability may be limited under the scheme.

Fees

We look forward to full co-operation with you/your administrator and we trust that you will make available to us whatever records, documentation and other information are requested in connection with our audit.

Our fees, which will be billed as work progresses, are based on the time required by staff members assigned to the engagement plus out-of-pocket expenses. Individual hourly rates vary according to the degree of responsibility involved and the experience and skills required. Our annual audit fee will be revised and agreed upon each year with the Trustee. Any additional services required, that are outside the scope of this engagement, will be billed on a time basis.

If we are required to respond to requests for information from regulators in relation to our engagement as auditor, the Fund will reimburse us at standard billing rates for our professional time and expenses, including reasonable legal fees, incurred in responding to such requests.

We would appreciate if you could sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the Fund for the year ended 30 June 2022.

Yours sincerely

Tony Boys
100014140

Acknowledged on behalf of the Trustee(s) of the Mums Favourites Superannuation Fund by:

(Signed).....
(dated) / /
Erich Peters
Mums Favourites Superannuation Investments Pty Ltd
Director

(Signed).....
(dated) / /
Susan Peters
Mums Favourites Superannuation Investments Pty Ltd
Director

04 January 2023

Tony Boys
PO Box 3376
Rundle Mall, South Australia 5000

Dear Sir/Madam,

**Re: Mums Favourites Superannuation Fund
Trustee Representation Letter**

This representation letter is provided in connection with your audit of the financial report of the Mums Favourites Superannuation Fund (the Fund) and the Fund's compliance with the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR), for the year ended 30/06/2022, for the purpose of you expressing an opinion as to whether the financial report is, in all material respects, presented fairly in accordance with the accounting policies adopted by the Fund and the Fund complied, in all material respects, with the relevant requirements of SISA and SISR.

The Trustees have determined that the Fund is not a reporting entity for the year ended 30/06/2022 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the Fund. Accordingly, the financial report prepared is a special purpose financial report which is for distribution to members of the Fund and to satisfy the requirements of the SISA and SISR. We acknowledge our responsibility for ensuring that the financial report is in accordance with the accounting policies as selected by ourselves and requirements of the SISA and SISR, and confirm that the financial report is free of material misstatements, including omissions.

We confirm, to the best of our knowledge and belief, the following representations are made to you during your audit.

1. Sole Purpose Test

The Fund is maintained for the sole purpose of providing benefits for each member on their retirement, death, termination of employment or ill-health.

2. Trustees are not disqualified

No disqualified person acts as a director of the trustee company/an individual trustee.

3. Fund's Governing Rules, Trustees' Responsibilities and Fund Conduct

The Fund meets the definition of a self-managed superannuation fund under SISA, including that no member is an employee of another member, unless they are relatives and no trustee/director of the corporate trustee, receives any remuneration for any duties or services performed by the trustee/director in relation to the fund.

The Fund has been conducted in accordance with its governing rules at all times during the year and there were no amendments to the governing rules during the year, except as notified to you.

The Trustees have complied with all aspects of the trustee requirements of the SISA and SISR.

The Trustees are not subject to any contract or obligation which would prevent or hinder the Trustees in properly executing their functions and powers.

The Fund has been conducted in accordance with the SISA, the SISR and the governing rules of the Fund.

The Fund has complied with the requirements of the SISA and SISR specified in the approved form auditor's report as issued by the ATO, which are sections 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109 and 126K of the SISA and regulations 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14 and 13.18AA of the SISR.

All contributions accepted and benefits paid have been in accordance with the governing rules of the Fund and relevant provisions of the SISA and SISR.

There have been no communications from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report or we have disclosed to you all known instances of non-compliance or suspected non-compliance with laws and regulations whose effects should be considered when preparing the financial report and the Auditor's/actuary contravention report.

4. Investment Strategy

The investment strategy has been determined and reviewed with due regard to risk, including recoverability of investments, return, liquidity, diversity and the insurance needs of Fund members, and the assets of the Fund are in line with this strategy.

5. Accounting Policies

All the significant accounting policies of the Fund are adequately described in the Financial Report and the Notes attached thereto. These policies are consistent with the policies adopted last year.

6. Fund Books and Records

All transactions have been recorded in the accounting records and are reflected in the financial report. We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit; and minutes of all meetings of the Trustees.

We acknowledge our responsibility for the design and implementation of internal controls to prevent and detect error and fraud. We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial reports, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.

We have disclosed to you the results of our assessment of the risk that the financial report may be materially misstated as a result of fraud. We have disclosed to you all information in relation to fraud or suspected fraud that we are aware of and that affects the Fund and involves the Trustees or others.

In instances where the fund uses a custodian, we confirm we have not been advised of any fraud, non-compliance with laws and regulations or uncorrected misstatements that would affect the financial report of the fund.

Information retention obligations have been complied with, including:

- Accounting records and financial reports are being kept for five (5) years,
- Minutes and records of trustees'/directors of the corporate trustee meetings/decisions are being kept for ten (10) years;
- Records of trustees'/directors of the corporate trustees' changes and trustees' consents are being kept for at least ten (10) years;
- Copies of all member or beneficiary reports are being kept for ten (10) years; and
- Trustee declarations in the approved form have been signed and are being kept for each Trustee appointed after 30 June 2007.

7. Fraud, error and non-compliance

There have been no:

- a) Frauds, error or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure that could have a material effect on the financial report.
- b) Communications from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- c) Violations or possible violations of laws or regulations whose effects should have been considered for disclosure in the financial report or as a basis for recording an expense.

8. Asset Form and Valuation

The assets of the Fund are being held in a form suitable for the benefit of the Members of the Fund, and are in accordance with our investment strategy.

Investments are carried in the books at their net market value. Such amounts are considered reasonable in light of present circumstances.

We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.

We have assessed their recoverability and we are comfortable that the SMSF will be able, if needed, to realise these assets.

There are no commitments, fixed or contingent, for the purchase or sale of long term investments.

9. Safeguarding Assets

We have considered the importance of safeguarding the assets of the fund, and we confirm we have the following procedures in place to achieve this:

- Authorised signatories on bank and investment accounts are regularly reviewed and considered appropriate; and
- Tangible assets are, where appropriate, adequately insured and appropriately stored.

10. Significant Assumptions

We believe that significant assumptions used by us in making accounting estimates are reasonable.

11. Ownership and Pledging of Assets

The Fund has satisfactory title to all assets appearing in the Statement of Financial Position. All investments are registered in the name of the Fund, where possible, and are in the custody of the respective manager/Trustee.

There are no liens or encumbrances on any assets or benefits and no assets, benefits or interests in the Fund have been pledged or assigned to secure liabilities of others.

All assets of the Fund are held separately from the assets of the members, employers and the Trustees. All assets are acquired, maintained and disposed of on an arm's length basis and appropriate action is taken to protect the assets of the Fund.

12. Payment of benefits

Benefits have been calculated and provided to members in accordance with the provisions of the Fund's governing rules and the relevant legislation.

The Trustee has revalued Member/s benefits to market value just prior to paying out a portion or all of a member's account balance.

13. Related Parties

We have disclosed to you the identity of the Fund's related parties and all related party transactions and relationships. Related party transactions and related amounts receivable have been properly recorded or disclosed in the financial report.

[Delete this paragraph if not applicable]

Acquisitions from, loans to, leasing of assets to and investments in related parties have not exceeded the in-house asset restrictions in the SISA at the time of investment, acquisition or at year end.

The Fund has not made any loans or provided financial assistance to members of the Fund or their relatives.

If the Fund owns residential property the members of the Fund or associates or other related parties do not lease, or use the property for personal use.

14. Acquisitions from related parties

No assets have been acquired by the Fund from members or associates or other related parties of the Fund other than those assets specifically exempted by Section 66 of SISA.

15. Borrowings

The Fund has not borrowed money or maintained any borrowings during the period, with the exception of borrowings which were allowable under SISA.

16. Subsequent Events

No events or transactions have occurred since the date of the financial report, or are pending, which would have a significant adverse effect on the Fund's financial position at that date, or which are of such significance in relation to the Fund as to require mention in the notes to the Financial Statements in order to ensure they are not misleading as to the financial position of the Fund or its operations.

17. Outstanding Legal Action

[Delete this paragraph if not applicable]

We confirm that you have been advised of all significant legal matters, and that all known actual or possible litigation and claims have been adequately accounted for, and been appropriately disclosed in the financial report. There have been no communications from the ATO concerning a contravention of the SISA or SISR which has occurred, is occurring or is about to occur.

18. Going Concern

We confirm we have no knowledge of any event or conditions that would cast significant doubt on the fund's ability to continue as a going concern.

19. Residency

The Trustees declare that the Fund was a resident Australian superannuation fund at all times during the year of income.

20. Investment Returns

Investment returns of the Fund have been allocated to members in a manner that is fair and reasonable.

21. Insurance

Where the Fund has taken out a life insurance policy on behalf of a member, the Trustee confirms that the Fund is the beneficial owner.

The Trustee also confirms that the Fund has not purchased a policy over the life of a member, where the purchase is a condition and consequence of a buy-sell agreement the member has entered into with another individual.

22. Limiting powers of Trustees

The Trustees have not entered into a contract or done anything else, that would prevent the Trustees from, or hinder the Trustees in, properly performing or exercising the Trustees' functions and powers.

23. Collectables and Personal Use Assets

If the Trustees own collectables and/or personal use assets these assets are not being used for personal use.

24. Uncorrected misstatements

We believe the effects of those uncorrected financial report misstatements aggregated by the auditor during the audit are immaterial, both individually and in aggregate, to the financial report taken as a whole. A summary of such items is attached.

25. Additional Matters

Include any additional matters relevant to the particular circumstances of the audit, for example:

- The work of an expert has been used; or
- Justification for a change in accounting policy

We understand that your examination was made in accordance with Australian Auditing Standards and applicable Standards on Assurance Engagements and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the Fund taken as a whole, and on the compliance of the Fund with specified requirements of SISA and SISR, and that your tests of the financial and compliance records and other auditing procedures were limited to those which you considered necessary for that purpose.

Yours sincerely,
For and on behalf of the Trustee(s)

.....
Erich Peters
Mums Favourites Superannuation Investments Pty Ltd
Director
04 January 2023

.....
Susan Peters
Mums Favourites Superannuation Investments Pty Ltd
Director
04 January 2023

Mums Favourites Superannuation Fund

General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Distributions Received (23800)					
<u>Ishares Msci Japan Etf (IJP.AX)</u>					
30/06/2022	Distribution receivable			143.14	143.14 CR
30/06/2022	IJP.AX - Ishares Msci Japan Etf - Generate Tax Data - 30/6/2022				143.14 CR
			0.00	143.14	143.14 CR
<u>Ishares S&p Small-cap Etf (IJR.AX)</u>					
30/06/2022	Distribution receivable			96.82	96.82 CR
30/06/2022	IJR.AX - Ishares S&p Small-cap Etf - Generate Tax Data - 30/6/2022				96.82 CR
			0.00	96.82	96.82 CR
<u>Ishares S&p 500 Etf (IVV.AX)</u>					
30/06/2022	Distribution receivable			552.32	552.32 CR
30/06/2022	IVV.AX - Ishares S&p 500 Etf - Generate Tax Data - 30/6/2022				552.32 CR
			0.00	552.32	552.32 CR
<u>Betashares Australian Bank Senior Floating Rate Bond Etf (QPON.AX)</u>					
17/05/2022	QPON DST 001276945733			118.71	118.71 CR
17/06/2022	OPON DST 001278313503			136.01	254.72 CR
30/06/2022	Distribution receivable			388.01	642.73 CR
30/06/2022	QPON.AX - Betashares Australian Bank Senior Floating Rate Bond Etf - Generate Tax Data - 30/6/2022				642.73 CR
			0.00	642.73	642.73 CR
<u>Vanguard Ftse Europe Shares Etf (VEQ.AX)</u>					
30/06/2022	Distribution receivable			1,582.07	1,582.07 CR
30/06/2022	VEQ.AX - Vanguard Ftse Europe Shares Etf - Generate Tax Data - 30/6/2022				1,582.07 CR
			0.00	1,582.07	1,582.07 CR
<u>Vaneck Msci International Value Etf (VLUE.AX)</u>					
30/06/2022	Distribution receivable			1,468.32	1,468.32 CR
30/06/2022	VLUE.AX - Vaneck Msci International Value Etf - Generate Tax Data - 30/6/2022				1,468.32 CR
			0.00	1,468.32	1,468.32 CR
Dividends Received (23900)					
<u>BHP Group Limited (BHP.AX)</u>					
01/06/2022	BHP in specie dividend of WDS shares			3,214.08	3,214.08 CR
				3,214.08	3,214.08 CR
<u>Resmed Inc (RMD.AX)</u>					
16/06/2022	RESMED DIVIDEND JNE22/00863726			12.22	12.22 CR
				12.22	12.22 CR
<u>Westpac Banking Corporation (WBC.AX)</u>					
24/06/2022	WBC DIVIDEND 001277854115			671.00	671.00 CR
				671.00	671.00 CR
Contributions (24200)					
<u>(Contributions) Peters, Erich - Accumulation (PETERI00001A)</u>					
04/11/2021	Transfer from xx9290 NetBank ericoncessional			110.00	110.00 CR
04/11/2021	Transfer from xx9290 NetBank			109,890.00	110,000.00 CR

Mums Favourites Superannuation Fund

General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
	ericnoncesional				
23/06/2022	Transfer from xx5257 NetBank eric super			27,500.00	137,500.00 CR
				137,500.00	137,500.00 CR
<u>(Contributions) Peters, Kaitlin - Accumulation (PETKAI00001A)</u>					
28/07/2021	Direct Credit 012721 ATO ATO002000015258636			456.00	456.00 CR
29/10/2021	Direct Credit 012721 ATO ATO007000015445028			1,040.00	1,496.00 CR
23/01/2022	Direct Credit 012721 ATO ATO002000016173184			960.00	2,456.00 CR
				2,456.00	2,456.00 CR
<u>(Contributions) Peters, Susan - Accumulation (PETSUS00001A)</u>					
04/11/2021	Transfer from xx9290 NetBank suenonconcessional			330.00	330.00 CR
04/11/2021	Transfer from xx9290 NetBank suenonconcessional			329,670.00	330,000.00 CR
23/06/2022	Transfer from xx5257 NetBank sue super			27,500.00	357,500.00 CR
				357,500.00	357,500.00 CR

Changes in Market Values of Investments (24700)

Changes in Market Values of Investments (24700)

05/05/2022	Revaluation - 05/05/2022 @ \$78.500000 (System Price) - 164.000000 Units on hand (RHC.AX)		697.36		697.36 DR
05/05/2022	Revaluation - 05/05/2022 @ \$47.450000 (System Price) - 598.000000 Units on hand (BHP.AX)		2,175.55		2,872.91 DR
05/05/2022	Revaluation - 05/05/2022 @ \$28.730000 (System Price) - 285.000000 Units on hand (RMD.AX)		1,222.25		4,095.16 DR
05/05/2022	Revaluation - 05/05/2022 @ \$49.460000 (System Price) - 199.000000 Units on hand (WES.AX)		5.54		4,100.70 DR
05/05/2022	Revaluation - 05/05/2022 @ \$20.310000 (System Price) - 493.000000 Units on hand (CAR.AX)		127.02		4,227.72 DR
05/05/2022	Revaluation - 05/05/2022 @ \$85.520000 (System Price) - 185.000000 Units on hand (ASX.AX)			372.60	3,855.12 DR
05/05/2022	Revaluation - 05/05/2022 @ \$80.000000 (System Price) - 215.000000 Units on hand (IJP.AX)			273.28	3,581.84 DR
05/05/2022	Revaluation - 05/05/2022 @ \$103.710000 (System Price) - 473.000000 Units on hand (CBA.AX)		2,193.85		5,775.69 DR
05/05/2022	Revaluation - 05/05/2022 @ \$33.500000 (System Price) - 315.000000 Units on hand (ALL.AX)			15.74	5,759.95 DR
05/05/2022	Revaluation - 05/05/2022 @ \$27.110000 (System Price) - 398.000000 Units on hand (SEK.AX)		327.10		6,087.05 DR
05/05/2022	Revaluation - 05/05/2022 @ \$202.660000 (System Price) - 86.000000 Units on hand (MQG.AX)		693.26		6,780.31 DR
05/05/2022	Revaluation - 05/05/2022 @ \$7.110000 (System Price) - 2,560.000000 Units on hand (ORG.AX)			646.26	6,134.05 DR
05/05/2022	Revaluation - 05/05/2022 @ \$143.760000 (System Price) - 241.000000 Units on hand (IJR.AX)		515.71		6,649.76 DR
05/05/2022	Revaluation - 05/05/2022 @ \$26.890000 (System Price) - 386.000000 Units on hand (NCM.AX)		746.45		7,396.21 DR
05/05/2022	Revaluation - 05/05/2022 @ \$22.190000 (System Price) - 3,192.000000 Units on			342.71	7,053.50 DR

Mums Favourites Superannuation Fund

General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
	hand (VLUE.AX)				
05/05/2022	Revaluation - 05/05/2022 @ \$18.480000 (System Price) - 716.000000 Units on hand (COL.AX)		215.71		7,269.21 DR
05/05/2022	Revaluation - 05/05/2022 @ \$58.700000 (System Price) - 1,772.000000 Units on hand (VEQ.AX)		1,978.87		9,248.08 DR
05/05/2022	Revaluation - 05/05/2022 @ \$24.010000 (System Price) - 1,100.000000 Units on hand (WBC.AX)		705.19		9,953.27 DR
05/05/2022	Revaluation - 05/05/2022 @ \$594.670000 (System Price) - 265.000000 Units on hand (IVV.AX)		2,795.93		12,749.20 DR
05/05/2022	Revaluation - 05/05/2022 @ \$25.590000 (System Price) - 8,531.000000 Units on hand (QPON.AX)		1,319.56		14,068.76 DR
05/05/2022	Revaluation - 05/05/2022 @ \$229.080000 (System Price) - 49.000000 Units on hand (COH.AX)		304.53		14,373.29 DR
05/05/2022	Revaluation - 05/05/2022 @ \$38.140000 (System Price) - 328.000000 Units on hand (WOW.AX)		472.38		14,845.67 DR
05/05/2022	Revaluation - 05/05/2022 @ \$276.250000 (System Price) - 81.000000 Units on hand (CSL.AX)			784.83	14,060.84 DR
05/05/2022	Revaluation - 05/05/2022 @ \$11.020000 (System Price) - 649.000000 Units on hand (NXT.AX)		134.30		14,195.14 DR
05/05/2022	Revaluation - 05/05/2022 @ \$7.720000 (System Price) - 1,042.000000 Units on hand (EDV.AX)			162.05	14,033.09 DR
05/05/2022	Revaluation - 05/05/2022 @ \$11.450000 (System Price) - 1,160.000000 Units on hand (SUN.AX)			26.00	14,007.09 DR
06/05/2022	Revaluation - 06/05/2022 @ \$77.800000 (System Price) - 164.000000 Units on hand (RHC.AX)		114.80		14,121.89 DR
06/05/2022	Revaluation - 06/05/2022 @ \$46.800000 (System Price) - 598.000000 Units on hand (BHP.AX)		388.70		14,510.59 DR
06/05/2022	Revaluation - 06/05/2022 @ \$28.800000 (System Price) - 285.000000 Units on hand (RMD.AX)			19.95	14,490.64 DR
06/05/2022	Revaluation - 06/05/2022 @ \$49.600000 (System Price) - 199.000000 Units on hand (WES.AX)			27.86	14,462.78 DR
06/05/2022	Revaluation - 06/05/2022 @ \$19.590000 (System Price) - 493.000000 Units on hand (CAR.AX)		354.96		14,817.74 DR
06/05/2022	Revaluation - 06/05/2022 @ \$84.540000 (System Price) - 185.000000 Units on hand (ASX.AX)		181.30		14,999.04 DR
06/05/2022	Revaluation - 06/05/2022 @ \$80.020000 (System Price) - 215.000000 Units on hand (IJP.AX)			4.30	14,994.74 DR
06/05/2022	Revaluation - 06/05/2022 @ \$102.400000 (System Price) - 473.000000 Units on hand (CBA.AX)		619.63		15,614.37 DR
06/05/2022	Revaluation - 06/05/2022 @ \$32.140000 (System Price) - 315.000000 Units on hand (ALL.AX)		428.40		16,042.77 DR
06/05/2022	Revaluation - 06/05/2022 @ \$25.310000 (System Price) - 398.000000 Units on hand (SEK.AX)		716.40		16,759.17 DR
06/05/2022	Revaluation - 06/05/2022 @ \$186.900000 (System Price) - 86.000000 Units on hand (MQG.AX)		1,355.36		18,114.53 DR
06/05/2022	Revaluation - 06/05/2022 @ \$7.010000 (System Price) - 2,560.000000 Units on hand (ORG.AX)		256.00		18,370.53 DR

Mums Favourites Superannuation Fund

General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
06/05/2022	Revaluation - 06/05/2022 @ \$141.050000 (System Price) - 241.000000 Units on hand (IJR.AX)		653.11		19,023.64 DR
06/05/2022	Revaluation - 06/05/2022 @ \$26.430000 (System Price) - 386.000000 Units on hand (NCM.AX)		177.56		19,201.20 DR
06/05/2022	Revaluation - 06/05/2022 @ \$22.040000 (System Price) - 3,192.000000 Units on hand (VLUE.AX)		478.80		19,680.00 DR
06/05/2022	Revaluation - 06/05/2022 @ \$18.670000 (System Price) - 716.000000 Units on hand (COL.AX)			136.04	19,543.96 DR
06/05/2022	Revaluation - 06/05/2022 @ \$57.920000 (System Price) - 1,772.000000 Units on hand (VEQ.AX)		1,382.16		20,926.12 DR
06/05/2022	Revaluation - 06/05/2022 @ \$23.830000 (System Price) - 1,100.000000 Units on hand (WBC.AX)		198.00		21,124.12 DR
06/05/2022	Revaluation - 06/05/2022 @ \$585.000000 (System Price) - 265.000000 Units on hand (IVV.AX)		2,562.55		23,686.67 DR
06/05/2022	Revaluation - 06/05/2022 @ \$25.520000 (System Price) - 8,531.000000 Units on hand (QPON.AX)		597.17		24,283.84 DR
06/05/2022	Revaluation - 06/05/2022 @ \$219.390000 (System Price) - 49.000000 Units on hand (COH.AX)		474.81		24,758.65 DR
06/05/2022	Revaluation - 06/05/2022 @ \$38.150000 (System Price) - 328.000000 Units on hand (WOW.AX)			3.28	24,755.37 DR
06/05/2022	Revaluation - 06/05/2022 @ \$268.160000 (System Price) - 81.000000 Units on hand (CSL.AX)		655.29		25,410.66 DR
06/05/2022	Revaluation - 06/05/2022 @ \$10.420000 (System Price) - 649.000000 Units on hand (NXT.AX)		389.40		25,800.06 DR
06/05/2022	Revaluation - 06/05/2022 @ \$7.630000 (System Price) - 1,042.000000 Units on hand (EDV.AX)		93.78		25,893.84 DR
06/05/2022	Revaluation - 06/05/2022 @ \$11.310000 (System Price) - 1,160.000000 Units on hand (SUN.AX)		162.40		26,056.24 DR
30/06/2022	Revaluation - 30/06/2022 @ \$73.240000 (System Price) - 164.000000 Units on hand (RHC.AX)		862.64		26,918.88 DR
30/06/2022	Revaluation - 30/06/2022 @ \$41.250000 (System Price) - 598.000000 Units on hand (BHP.AX)		3,707.60		30,626.48 DR
30/06/2022	Revaluation - 30/06/2022 @ \$30.690000 (System Price) - 285.000000 Units on hand (RMD.AX)			558.60	30,067.88 DR
30/06/2022	Revaluation - 30/06/2022 @ \$41.910000 (System Price) - 199.000000 Units on hand (WES.AX)		1,502.45		31,570.33 DR
30/06/2022	Revaluation - 30/06/2022 @ \$18.390000 (System Price) - 493.000000 Units on hand (CAR.AX)		946.56		32,516.89 DR
30/06/2022	Revaluation - 30/06/2022 @ \$81.710000 (System Price) - 185.000000 Units on hand (ASX.AX)		704.85		33,221.74 DR
30/06/2022	Revaluation - 30/06/2022 @ \$76.750000 (System Price) - 215.000000 Units on hand (IJP.AX)		698.75		33,920.49 DR
30/06/2022	Revaluation - 30/06/2022 @ \$90.380000 (System Price) - 473.000000 Units on hand (CBA.AX)		6,305.09		40,225.58 DR
30/06/2022	Revaluation - 30/06/2022 @ \$34.380000 (System Price) - 315.000000 Units on hand (ALL.AX)			277.20	39,948.38 DR
30/06/2022	Revaluation - 30/06/2022 @ \$21.000000 (System Price) - 398.000000 Units on		2,431.78		42,380.16 DR

Mums Favourites Superannuation Fund

General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
	hand (SEK.AX)				
30/06/2022	Revaluation - 30/06/2022 @ \$164.510000 (System Price) - 86.000000 Units on hand (MQG.AX)		3,280.90		45,661.06 DR
30/06/2022	Revaluation - 30/06/2022 @ \$5.730000 (System Price) - 2,560.000000 Units on hand (ORG.AX)		3,532.80		49,193.86 DR
30/06/2022	Revaluation - 30/06/2022 @ \$134.070000 (System Price) - 241.000000 Units on hand (IJR.AX)		2,335.29		51,529.15 DR
30/06/2022	Revaluation - 30/06/2022 @ \$20.890000 (System Price) - 386.000000 Units on hand (NCM.AX)		2,316.00		53,845.15 DR
30/06/2022	Revaluation - 30/06/2022 @ \$21.020000 (System Price) - 3,192.000000 Units on hand (VLUE.AX)		3,734.64		57,579.79 DR
30/06/2022	Revaluation - 30/06/2022 @ \$17.810000 (System Price) - 716.000000 Units on hand (COL.AX)		479.72		58,059.51 DR
30/06/2022	Revaluation - 30/06/2022 @ \$55.460000 (System Price) - 1,772.000000 Units on hand (VEQ.AX)		5,741.28		63,800.79 DR
30/06/2022	Revaluation - 30/06/2022 @ \$19.500000 (System Price) - 1,100.000000 Units on hand (WBC.AX)		4,961.00		68,761.79 DR
30/06/2022	Revaluation - 30/06/2022 @ \$550.930000 (System Price) - 265.000000 Units on hand (IVV.AX)		11,591.10		80,352.89 DR
30/06/2022	Revaluation - 30/06/2022 @ \$25.530000 (System Price) - 8,531.000000 Units on hand (QPON.AX)		511.86		80,864.75 DR
30/06/2022	Revaluation - 30/06/2022 @ \$198.700000 (System Price) - 49.000000 Units on hand (COH.AX)		1,488.62		82,353.37 DR
30/06/2022	Revaluation - 30/06/2022 @ \$35.600000 (System Price) - 328.000000 Units on hand (WOW.AX)		833.12		83,186.49 DR
30/06/2022	Revaluation - 30/06/2022 @ \$269.060000 (System Price) - 81.000000 Units on hand (CSL.AX)		582.39		83,768.88 DR
30/06/2022	Revaluation - 30/06/2022 @ \$10.640000 (System Price) - 649.000000 Units on hand (NXT.AX)		246.62		84,015.50 DR
30/06/2022	Revaluation - 30/06/2022 @ \$31.840000 (System Price) - 108.000000 Units on hand (WDS.AX)			224.64	83,790.86 DR
30/06/2022	Revaluation - 30/06/2022 @ \$7.570000 (System Price) - 1,042.000000 Units on hand (EDV.AX)		156.30		83,947.16 DR
30/06/2022	Revaluation - 30/06/2022 @ \$10.980000 (System Price) - 1,160.000000 Units on hand (SUN.AX)		545.20		84,492.36 DR
30/06/2022	Revaluation - 30/06/2022 @ \$73.240000 (System Price) - 164.000000 Units on hand (RHC.AX)			114.80	84,377.56 DR
30/06/2022	Revaluation - 30/06/2022 @ \$41.250000 (System Price) - 598.000000 Units on hand (BHP.AX)			388.70	83,988.86 DR
30/06/2022	Revaluation - 30/06/2022 @ \$30.690000 (System Price) - 285.000000 Units on hand (RMD.AX)		19.95		84,008.81 DR
30/06/2022	Revaluation - 30/06/2022 @ \$41.910000 (System Price) - 199.000000 Units on hand (WES.AX)		27.86		84,036.67 DR
30/06/2022	Revaluation - 30/06/2022 @ \$18.390000 (System Price) - 493.000000 Units on hand (CAR.AX)			354.96	83,681.71 DR
30/06/2022	Revaluation - 30/06/2022 @ \$81.710000 (System Price) - 185.000000 Units on hand (ASX.AX)			181.30	83,500.41 DR

Mums Favourites Superannuation Fund

General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2022	Revaluation - 30/06/2022 @ \$76.750000 (System Price) - 215.000000 Units on hand (IJP.AX)		4.30		83,504.71 DR
30/06/2022	Revaluation - 30/06/2022 @ \$90.380000 (System Price) - 473.000000 Units on hand (CBA.AX)			619.63	82,885.08 DR
30/06/2022	Revaluation - 30/06/2022 @ \$34.380000 (System Price) - 315.000000 Units on hand (ALL.AX)			428.40	82,456.68 DR
30/06/2022	Revaluation - 30/06/2022 @ \$21.000000 (System Price) - 398.000000 Units on hand (SEK.AX)			716.40	81,740.28 DR
30/06/2022	Revaluation - 30/06/2022 @ \$164.510000 (System Price) - 86.000000 Units on hand (MQG.AX)			1,355.36	80,384.92 DR
30/06/2022	Revaluation - 30/06/2022 @ \$5.730000 (System Price) - 2,560.000000 Units on hand (ORG.AX)			256.00	80,128.92 DR
30/06/2022	Revaluation - 30/06/2022 @ \$134.070000 (System Price) - 241.000000 Units on hand (IJR.AX)			653.11	79,475.81 DR
30/06/2022	Revaluation - 30/06/2022 @ \$20.890000 (System Price) - 386.000000 Units on hand (NCM.AX)			177.56	79,298.25 DR
30/06/2022	Revaluation - 30/06/2022 @ \$21.020000 (System Price) - 3,192.000000 Units on hand (VLUE.AX)			478.80	78,819.45 DR
30/06/2022	Revaluation - 30/06/2022 @ \$17.810000 (System Price) - 716.000000 Units on hand (COL.AX)		136.04		78,955.49 DR
30/06/2022	Revaluation - 30/06/2022 @ \$55.390000 (Custom) - 1,772.000000 Units on hand (VEQ.AX)			1,258.12	77,697.37 DR
30/06/2022	Revaluation - 30/06/2022 @ \$19.500000 (System Price) - 1,100.000000 Units on hand (WBC.AX)			198.00	77,499.37 DR
30/06/2022	Revaluation - 30/06/2022 @ \$550.930000 (System Price) - 265.000000 Units on hand (IVV.AX)			2,562.55	74,936.82 DR
30/06/2022	Revaluation - 30/06/2022 @ \$25.530000 (System Price) - 8,531.000000 Units on hand (QPON.AX)			597.17	74,339.65 DR
30/06/2022	Revaluation - 30/06/2022 @ \$198.700000 (System Price) - 49.000000 Units on hand (COH.AX)			474.81	73,864.84 DR
30/06/2022	Revaluation - 30/06/2022 @ \$35.600000 (System Price) - 328.000000 Units on hand (WOW.AX)		3.28		73,868.12 DR
30/06/2022	Revaluation - 30/06/2022 @ \$269.060000 (System Price) - 81.000000 Units on hand (CSL.AX)			655.29	73,212.83 DR
30/06/2022	Revaluation - 30/06/2022 @ \$10.640000 (System Price) - 649.000000 Units on hand (NXT.AX)			389.40	72,823.43 DR
30/06/2022	Revaluation - 30/06/2022 @ \$7.570000 (System Price) - 1,042.000000 Units on hand (EDV.AX)			93.78	72,729.65 DR
30/06/2022	Revaluation - 30/06/2022 @ \$10.980000 (System Price) - 1,160.000000 Units on hand (SUN.AX)			162.40	72,567.25 DR
			88,559.13	15,991.88	72,567.25 DR

Interest Received (25000)

CBA Direct Investment Account #8538 (CBA8538)

01/07/2021	Credit Interest			48.08	48.08 CR
01/08/2021	Credit Interest			51.19	99.27 CR
01/09/2021	Credit Interest			51.00	150.27 CR
01/10/2021	Credit Interest			49.35	199.62 CR

Mums Favourites Superannuation Fund

General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/11/2021	Credit Interest			50.94	250.56 CR
01/12/2021	Credit Interest			65.51	316.07 CR
01/01/2022	Credit Interest			69.49	385.56 CR
01/02/2022	Credit Interest			69.37	454.93 CR
01/03/2022	Credit Interest			62.66	517.59 CR
01/04/2022	Credit Interest			69.26	586.85 CR
01/05/2022	Credit Interest			39.60	626.45 CR
01/06/2022	Credit Interest			36.97	663.42 CR
				663.42	663.42 CR
<u>Macquarie Cash Management Account #6868 (MBL6868)</u>					
29/04/2022	MACQUARIE CMA INTEREST PAID			20.91	20.91 CR
31/05/2022	MACQUARIE CMA INTEREST PAID			2.88	23.79 CR
30/06/2022	MACQUARIE CMA INTEREST PAID			7.81	31.60 CR
				31.60	31.60 CR
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
08/12/2021	Transfer to other Bank NetBank accountant fees		1,760.00		1,760.00 DR
16/12/2021	Transfer to other Bank NetBank accountant fees		660.00		2,420.00 DR
05/01/2022	Transfer to other Bank NetBank accountant fees		1,870.00		4,290.00 DR
			4,290.00		4,290.00 DR
Administration Costs (30200)					
<u>Administration Costs (30200)</u>					
05/05/2022	MDA ADMIN FEE		238.72		238.72 DR
15/06/2022	MDA ADMIN FEE		731.10		969.82 DR
			969.82		969.82 DR
Auditor's Remuneration (30700)					
<u>Auditor's Remuneration (30700)</u>					
05/01/2022	Transfer to other Bank NetBank accountant fees		550.00		550.00 DR
			550.00		550.00 DR
Advisor Fees (30900)					
<u>Advisor Fees (30900)</u>					
05/05/2022	MDA ADVISORFEE		150.69		150.69 DR
15/06/2022	MDA ADVISORFEE		467.12		617.81 DR
			617.81		617.81 DR
Audit Insurance (31400)					
<u>Audit Insurance (31400)</u>					
28/12/2021	Audit Shield NetBank BPAY 253575 404251228741054 AUDIT SHIELD		320.00		320.00 DR
			320.00		320.00 DR
Bank Charges (31500)					
<u>Bank Charges (31500)</u>					
11/04/2022	Wdl Branch MORISSET [SAME DAY DEPOSIT SUSAN MAREE PETERS1272]		30.00		30.00 DR
06/05/2022	Wdl Branch MORISSET		30.00		60.00 DR

Mums Favourites Superannuation Fund

General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
			60.00		60.00 DR
Pensions Paid (41600)					
<u>(Pensions Paid) Peters, Erich - Pension (Account Based Pension) (PETERI00002P)</u>					
28/06/2022	Transfer to xx3228 NetBank eric pension		17,000.00		17,000.00 DR
28/06/2022	Transfer to xx3228 NetBank pension		460.00		17,460.00 DR
28/06/2022	Transfer to xx3228 NetBank eric pension		200.00		17,660.00 DR
			17,660.00		17,660.00 DR
<u>(Pensions Paid) Peters, Erich - Pension (Account Based Pension 2) (PETERI00003P)</u>					
28/06/2022	Transfer to xx3228 NetBank eric pension		1,800.00		1,800.00 DR
			1,800.00		1,800.00 DR
<u>(Pensions Paid) Peters, Susan - Pension (Transition to Retirement Pension) (PETSUS00002P)</u>					
28/06/2022	Transfer to xx3228 NetBank pension sue		7,720.00		7,720.00 DR
			7,720.00		7,720.00 DR
<u>(Pensions Paid) Peters, Susan - Pension (Transition to Retirement Pension 2) (PETSUS00003P)</u>					
28/06/2022	Transfer to xx3228 NetBank pension sue		280.00		280.00 DR
28/06/2022	Transfer to xx3228 NetBank pension		4,040.00		4,320.00 DR
			4,320.00		4,320.00 DR
Benefits Paid/Transfers Out (46000)					
<u>(Benefits Paid/Transfers Out) Peters, Kaitlin - Accumulation (PETKAI00001A)</u>					
06/05/2022	Wdl Branch MORISSET		149,034.81		149,034.81 DR
			149,034.81		149,034.81 DR
Income Tax Expense (48500)					
<u>Income Tax Expense (48500)</u>					
03/11/2021	Create Entries - Income Tax Expense - 03/11/2021		261.98		261.98 DR
05/05/2022	Create Entries - PDIT Entry - 05/05/2022			1,400.71	1,138.73 CR
06/05/2022	Create Entries - PDIT Entry - 06/05/2022			599.26	1,737.99 CR
30/06/2022	Create Entries - Franking Credits Adjustment - 30/06/2022			1,665.03	3,403.02 CR
30/06/2022	Create Entries - Foreign Credits Adjustment - 30/06/2022			295.95	3,698.97 CR
30/06/2022	Create Entries - PDIT Entry - 30/06/2022			1,627.80	5,326.77 CR
30/06/2022	Create Entries - Income Tax Expense - 30/06/2022		8,223.07		2,896.30 DR
			8,485.05	5,588.75	2,896.30 DR
Profit/Loss Allocation Account (49000)					
<u>Profit/Loss Allocation Account (49000)</u>					
28/07/2021	System Member Journals		387.60		387.60 DR
29/10/2021	System Member Journals		884.00		1,271.60 DR
03/11/2021	Create Entries - Profit/Loss Allocation - 03/11/2021		138.93		1,410.53 DR
03/11/2021	Create Entries - Profit/Loss Allocation - 03/11/2021		80.61		1,491.14 DR
03/11/2021	Create Entries - Profit/Loss Allocation - 03/11/2021		31.02		1,522.16 DR
03/11/2021	Create Entries - Income Tax Expense Allocation - 03/11/2021			27.14	1,495.02 DR
03/11/2021	Create Entries - Income Tax Expense Allocation - 03/11/2021			10.44	1,484.58 DR
04/11/2021	System Member Journals		110.00		1,594.58 DR
04/11/2021	System Member Journals		330.00		1,924.58 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
04/11/2021	System Member Journals		109,890.00		111,814.58 DR
04/11/2021	System Member Journals		329,670.00		441,484.58 DR
23/01/2022	System Member Journals		816.00		442,300.58 DR
05/05/2022	Create Entries - Profit/Loss Allocation - 05/05/2022			7,779.50	434,521.08 DR
05/05/2022	Create Entries - Profit/Loss Allocation - 05/05/2022			1,285.71	433,235.37 DR
05/05/2022	Create Entries - Profit/Loss Allocation - 05/05/2022			4,513.42	428,721.95 DR
05/05/2022	Create Entries - Profit/Loss Allocation - 05/05/2022			3,859.05	424,862.90 DR
05/05/2022	Create Entries - Profit/Loss Allocation - 05/05/2022			1,752.02	423,110.88 DR
05/05/2022	Create Entries - Income Tax Expense Allocation - 05/05/2022		688.63		423,799.51 DR
05/05/2022	Create Entries - Income Tax Expense Allocation - 05/05/2022		588.84		424,388.35 DR
05/05/2022	Create Entries - Income Tax Expense Allocation - 05/05/2022		267.24		424,655.59 DR
05/05/2022	Create Entries - Profit allocation adjustment - 05/05/2022			150.17	424,505.42 DR
05/05/2022	Create Entries - Profit allocation adjustment - 05/05/2022			24.82	424,480.60 DR
05/05/2022	Create Entries - Profit allocation adjustment - 05/05/2022			87.12	424,393.48 DR
05/05/2022	Create Entries - Profit allocation adjustment - 05/05/2022			74.49	424,318.99 DR
05/05/2022	Create Entries - Profit allocation adjustment - 05/05/2022		336.60		424,655.59 DR
06/05/2022	System Member Journals			149,034.81	275,620.78 DR
06/05/2022	Create Entries - Profit/Loss Allocation - 06/05/2022			5,383.68	270,237.10 DR
06/05/2022	Create Entries - Profit/Loss Allocation - 06/05/2022			891.44	269,345.66 DR
06/05/2022	Create Entries - Profit/Loss Allocation - 06/05/2022			3,128.50	266,217.16 DR
06/05/2022	Create Entries - Profit/Loss Allocation - 06/05/2022			2,675.53	263,541.63 DR
06/05/2022	Create Entries - Income Tax Expense Allocation - 06/05/2022		323.00		263,864.63 DR
06/05/2022	Create Entries - Income Tax Expense Allocation - 06/05/2022		276.26		264,140.89 DR
23/06/2022	System Member Journals		23,375.00		287,515.89 DR
23/06/2022	System Member Journals		23,375.00		310,890.89 DR
28/06/2022	System Member Journals			7,720.00	303,170.89 DR
28/06/2022	System Member Journals			280.00	302,890.89 DR
28/06/2022	System Member Journals			17,000.00	285,890.89 DR
28/06/2022	System Member Journals			1,800.00	284,090.89 DR
28/06/2022	System Member Journals			200.00	283,890.89 DR
28/06/2022	System Member Journals			4,040.00	279,850.89 DR
28/06/2022	System Member Journals			460.00	279,390.89 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			81.33	279,309.56 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			16,677.98	262,631.58 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			2,760.86	259,870.72 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			85.09	259,785.63 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			9,546.39	250,239.24 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			8,166.24	242,073.00 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2022	Create Entries - Income Tax Expense Allocation - 30/06/2022		7.95		242,080.95 DR
30/06/2022	Create Entries - Income Tax Expense Allocation - 30/06/2022		7.94		242,088.89 DR
30/06/2022	Create Entries - Income Tax Expense Allocation - 30/06/2022		883.29		242,972.18 DR
30/06/2022	Create Entries - Income Tax Expense Allocation - 30/06/2022		755.55		243,727.73 DR
			493,223.46	249,495.73	243,727.73 DR
Opening Balance (50010)					
<u>(Opening Balance) Peters, Erich - Accumulation (PETERI00001A)</u>					
01/07/2021	Opening Balance				665,092.99 CR
					665,092.99 CR
<u>(Opening Balance) Peters, Kaitlin - Accumulation (PETKAI00001A)</u>					
01/07/2021	Opening Balance				148,074.81 CR
					148,074.81 CR
<u>(Opening Balance) Peters, Susan - Accumulation (PETSUS00001A)</u>					
01/07/2021	Opening Balance				385,847.27 CR
					385,847.27 CR
Contributions (52420)					
<u>(Contributions) Peters, Erich - Accumulation (PETERI00001A)</u>					
04/11/2021	System Member Journals			110.00	110.00 CR
04/11/2021	System Member Journals			109,890.00	110,000.00 CR
23/06/2022	System Member Journals			27,500.00	137,500.00 CR
				137,500.00	137,500.00 CR
<u>(Contributions) Peters, Kaitlin - Accumulation (PETKAI00001A)</u>					
28/07/2021	System Member Journals			456.00	456.00 CR
29/10/2021	System Member Journals			1,040.00	1,496.00 CR
23/01/2022	System Member Journals			960.00	2,456.00 CR
				2,456.00	2,456.00 CR
<u>(Contributions) Peters, Susan - Accumulation (PETSUS00001A)</u>					
04/11/2021	System Member Journals			330.00	330.00 CR
04/11/2021	System Member Journals			329,670.00	330,000.00 CR
23/06/2022	System Member Journals			27,500.00	357,500.00 CR
				357,500.00	357,500.00 CR
Share of Profit/(Loss) (53100)					
<u>(Share of Profit/(Loss)) Peters, Erich - Accumulation (PETERI00001A)</u>					
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		81.33		81.33 DR
			81.33		81.33 DR
<u>(Share of Profit/(Loss)) Peters, Erich - Pension (Account Based Pension) (PETERI00002P)</u>					
03/11/2021	Create Entries - Profit/Loss Allocation - 03/11/2021			138.93	138.93 CR
05/05/2022	Create Entries - Profit/Loss Allocation - 05/05/2022		7,779.50		7,640.57 DR
05/05/2022	Create Entries - Profit allocation adjustment - 05/05/2022		150.17		7,790.74 DR
06/05/2022	Create Entries - Profit/Loss Allocation - 06/05/2022		5,383.68		13,174.42 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		16,677.98		29,852.40 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
			29,991.33	138.93	29,852.40 DR
<u>(Share of Profit/(Loss)) Peters, Erich - Pension (Account Based Pension 2) (PETERI00003P)</u>					
05/05/2022	Create Entries - Profit/Loss Allocation - 05/05/2022		1,285.71		1,285.71 DR
05/05/2022	Create Entries - Profit allocation adjustment - 05/05/2022		24.82		1,310.53 DR
06/05/2022	Create Entries - Profit/Loss Allocation - 06/05/2022		891.44		2,201.97 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		2,760.86		4,962.83 DR
			4,962.83		4,962.83 DR
<u>(Share of Profit/(Loss)) Peters, Kaitlin - Accumulation (PETKAI00001A)</u>					
03/11/2021	Create Entries - Profit/Loss Allocation - 03/11/2021			31.02	31.02 CR
05/05/2022	Create Entries - Profit/Loss Allocation - 05/05/2022		1,752.02		1,721.00 DR
05/05/2022	Create Entries - Profit allocation adjustment - 05/05/2022			336.60	1,384.40 DR
			1,752.02	367.62	1,384.40 DR
<u>(Share of Profit/(Loss)) Peters, Susan - Accumulation (PETSUS00001A)</u>					
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		85.09		85.09 DR
			85.09		85.09 DR
<u>(Share of Profit/(Loss)) Peters, Susan - Pension (Transition to Retirement Pension) (PETSUS00002P)</u>					
03/11/2021	Create Entries - Profit/Loss Allocation - 03/11/2021			80.61	80.61 CR
05/05/2022	Create Entries - Profit/Loss Allocation - 05/05/2022		4,513.42		4,432.81 DR
05/05/2022	Create Entries - Profit allocation adjustment - 05/05/2022		87.12		4,519.93 DR
06/05/2022	Create Entries - Profit/Loss Allocation - 06/05/2022		3,128.50		7,648.43 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		9,546.39		17,194.82 DR
			17,275.43	80.61	17,194.82 DR
<u>(Share of Profit/(Loss)) Peters, Susan - Pension (Transition to Retirement Pension 2) (PETSUS00003P)</u>					
05/05/2022	Create Entries - Profit/Loss Allocation - 05/05/2022		3,859.05		3,859.05 DR
05/05/2022	Create Entries - Profit allocation adjustment - 05/05/2022		74.49		3,933.54 DR
06/05/2022	Create Entries - Profit/Loss Allocation - 06/05/2022		2,675.53		6,609.07 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		8,166.24		14,775.31 DR
			14,775.31		14,775.31 DR
Income Tax (53330)					
<u>(Income Tax) Peters, Erich - Accumulation (PETERI00001A)</u>					
30/06/2022	Create Entries - Income Tax Expense Allocation - 30/06/2022			7.95	7.95 CR
				7.95	7.95 CR
<u>(Income Tax) Peters, Kaitlin - Accumulation (PETKAI00001A)</u>					
03/11/2021	Create Entries - Income Tax Expense Allocation - 03/11/2021		10.44		10.44 DR
05/05/2022	Create Entries - Income Tax Expense Allocation - 05/05/2022			267.24	256.80 CR
			10.44	267.24	256.80 CR
<u>(Income Tax) Peters, Susan - Accumulation (PETSUS00001A)</u>					
30/06/2022	Create Entries - Income Tax Expense Allocation - 30/06/2022			7.94	7.94 CR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
				7.94	7.94 CR
<u>(Income Tax) Peters, Susan - Pension (Transition to Retirement Pension) (PETSUS00002P)</u>					
03/11/2021	Create Entries - Income Tax Expense Allocation - 03/11/2021		27.14		27.14 DR
05/05/2022	Create Entries - Income Tax Expense Allocation - 05/05/2022			688.63	661.49 CR
06/05/2022	Create Entries - Income Tax Expense Allocation - 06/05/2022			323.00	984.49 CR
30/06/2022	Create Entries - Income Tax Expense Allocation - 30/06/2022			883.29	1,867.78 CR
			27.14	1,894.92	1,867.78 CR
<u>(Income Tax) Peters, Susan - Pension (Transition to Retirement Pension 2) (PETSUS00003P)</u>					
05/05/2022	Create Entries - Income Tax Expense Allocation - 05/05/2022			588.84	588.84 CR
06/05/2022	Create Entries - Income Tax Expense Allocation - 06/05/2022			276.26	865.10 CR
30/06/2022	Create Entries - Income Tax Expense Allocation - 30/06/2022			755.55	1,620.65 CR
				1,620.65	1,620.65 CR
Contributions Tax (53800)					
<u>(Contributions Tax) Peters, Erich - Accumulation (PETERI00001A)</u>					
23/06/2022	System Member Journals		4,125.00		4,125.00 DR
			4,125.00		4,125.00 DR
<u>(Contributions Tax) Peters, Kaitlin - Accumulation (PETKAI00001A)</u>					
28/07/2021	System Member Journals		68.40		68.40 DR
29/10/2021	System Member Journals		156.00		224.40 DR
23/01/2022	System Member Journals		144.00		368.40 DR
			368.40		368.40 DR
<u>(Contributions Tax) Peters, Susan - Accumulation (PETSUS00001A)</u>					
23/06/2022	System Member Journals		4,125.00		4,125.00 DR
			4,125.00		4,125.00 DR
Pensions Paid (54160)					
<u>(Pensions Paid) Peters, Erich - Pension (Account Based Pension) (PETERI00002P)</u>					
28/06/2022	System Member Journals		17,000.00		17,000.00 DR
28/06/2022	System Member Journals		200.00		17,200.00 DR
28/06/2022	System Member Journals		460.00		17,660.00 DR
			17,660.00		17,660.00 DR
<u>(Pensions Paid) Peters, Erich - Pension (Account Based Pension 2) (PETERI00003P)</u>					
28/06/2022	System Member Journals		1,800.00		1,800.00 DR
			1,800.00		1,800.00 DR
<u>(Pensions Paid) Peters, Susan - Pension (Transition to Retirement Pension) (PETSUS00002P)</u>					
28/06/2022	System Member Journals		7,720.00		7,720.00 DR
			7,720.00		7,720.00 DR
<u>(Pensions Paid) Peters, Susan - Pension (Transition to Retirement Pension 2) (PETSUS00003P)</u>					
28/06/2022	System Member Journals		280.00		280.00 DR
28/06/2022	System Member Journals		4,040.00		4,320.00 DR
			4,320.00		4,320.00 DR
Benefits Paid/Transfers Out (54500)					
<u>(Benefits Paid/Transfers Out) Peters, Kaitlin - Accumulation (PETKAI00001A)</u>					

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Transaction Date	Description	Units	Debit	Credit	Balance \$
06/05/2022	System Member Journals		149,034.81		149,034.81 DR
			149,034.81		149,034.81 DR
Internal Transfers In (56100)					
<u>(Internal Transfers In) Peters, Erich - Pension (Account Based Pension) (PETERI00002P)</u>					
01/07/2021	New Pension Member			665,092.99	665,092.99 CR
				665,092.99	665,092.99 CR
<u>(Internal Transfers In) Peters, Erich - Pension (Account Based Pension 2) (PETERI00003P)</u>					
04/11/2021	New Pension Member			110,000.00	110,000.00 CR
				110,000.00	110,000.00 CR
<u>(Internal Transfers In) Peters, Susan - Pension (Transition to Retirement Pension) (PETSUS00002P)</u>					
01/07/2021	New Pension Member			385,847.27	385,847.27 CR
				385,847.27	385,847.27 CR
<u>(Internal Transfers In) Peters, Susan - Pension (Transition to Retirement Pension 2) (PETSUS00003P)</u>					
04/11/2021	New Pension Member			330,000.00	330,000.00 CR
				330,000.00	330,000.00 CR
Internal Transfers Out (57100)					
<u>(Internal Transfers Out) Peters, Erich - Accumulation (PETERI00001A)</u>					
01/07/2021	New Pension Member		665,092.99		665,092.99 DR
04/11/2021	New Pension Member		110,000.00		775,092.99 DR
			775,092.99		775,092.99 DR
<u>(Internal Transfers Out) Peters, Susan - Accumulation (PETSUS00001A)</u>					
01/07/2021	New Pension Member		385,847.27		385,847.27 DR
04/11/2021	New Pension Member		330,000.00		715,847.27 DR
			715,847.27		715,847.27 DR
Bank Accounts (60400)					
<u>CBA Direct Investment Account #8538 (CBA8538)</u>					
01/07/2021	Opening Balance				1,207,474.82 DR
01/07/2021	Credit Interest		48.08		1,207,522.90 DR
23/07/2021	TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 SUPER PAYG			7,109.00	1,200,413.90 DR
28/07/2021	Direct Credit 012721 ATO ATO002000015258636		456.00		1,200,869.90 DR
01/08/2021	Credit Interest		51.19		1,200,921.09 DR
01/09/2021	Credit Interest		51.00		1,200,972.09 DR
24/09/2021	TAX OFFICE PAYMENTS NetBank BPAY 75556 551009391702112721 taxdebt 30june2019			937.50	1,200,034.59 DR
01/10/2021	Credit Interest		49.35		1,200,083.94 DR
26/10/2021	TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 super payg [TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 SUPER PAYG]			3,103.00	1,196,980.94 DR
29/10/2021	Direct Credit 012721 ATO ATO007000015445028		1,040.00		1,198,020.94 DR
01/11/2021	Credit Interest		50.94		1,198,071.88 DR
04/11/2021	Transfer from xx9290 NetBank ericoncessional		110.00		1,198,181.88 DR
04/11/2021	Transfer from xx9290 NetBank suenoncessional		330.00		1,198,511.88 DR
04/11/2021	Transfer from xx9290 NetBank ericoncesional		109,890.00		1,308,401.88 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
04/11/2021	Transfer from xx9290 NetBank suenonconcessional		329,670.00		1,638,071.88 DR
01/12/2021	Credit Interest		65.51		1,638,137.39 DR
08/12/2021	Transfer to other Bank NetBank accountant fees			1,760.00	1,636,377.39 DR
16/12/2021	Transfer to other Bank NetBank accountant fees			660.00	1,635,717.39 DR
28/12/2021	Audit Shield NetBank BPAY 253575 404251228741054 AUDIT SHIELD			320.00	1,635,397.39 DR
01/01/2022	Credit Interest		69.49		1,635,466.88 DR
05/01/2022	Transfer to other Bank NetBank accountant fees			2,420.00	1,633,046.88 DR
23/01/2022	Direct Credit 012721 ATO ATO002000016173184		960.00		1,634,006.88 DR
01/02/2022	Credit Interest		69.37		1,634,076.25 DR
25/02/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 FEB PAYG			3,103.00	1,630,973.25 DR
01/03/2022	Credit Interest		62.66		1,631,035.91 DR
01/04/2022	Credit Interest		69.26		1,631,105.17 DR
11/04/2022	Wdl Branch MORISSET [SAME DAY DEPOSIT SUSAN MAREE PETERS1272]			1,000,030.00	631,075.17 DR
24/04/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 super payg [TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 SUPER PAYG]			3,896.00	627,179.17 DR
01/05/2022	Credit Interest		39.60		627,218.77 DR
06/05/2022	Wdl Branch MORISSET			149,064.81	478,153.96 DR
14/05/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 551009391702112721 INCOME TAX 551			1,319.45	476,834.51 DR
01/06/2022	Credit Interest		36.97		476,871.48 DR
23/06/2022	Transfer from xx5257 NetBank eric super		27,500.00		504,371.48 DR
23/06/2022	Transfer from xx5257 NetBank sue super		27,500.00		531,871.48 DR
28/06/2022	Transfer to xx3228 NetBank pension sue			8,000.00	523,871.48 DR
28/06/2022	Transfer to xx3228 NetBank eric pension			17,000.00	506,871.48 DR
28/06/2022	Transfer to xx3228 NetBank pension			4,500.00	502,371.48 DR
28/06/2022	Transfer to xx3228 NetBank eric pension			2,000.00	500,371.48 DR
			498,119.42	1,205,222.76	500,371.48 DR
Macquarie Cash Management Account #6868 (MBL6868)					
11/04/2022	Wdl Branch MORISSET [SAME DAY DEPOSIT SUSAN MAREE PETERS1272]		1,000,000.00		1,000,000.00 DR
26/04/2022	66289 BGHT 49 COH @ 234.5210			11,529.45	988,470.55 DR
26/04/2022	66257 BGHT 328 WOW @ 39.4500			12,982.30	975,488.25 DR
26/04/2022	66261 BGHT 1160 SUN @ 11.3900			13,256.00	962,232.25 DR
26/04/2022	66291 BGHT 716 COL @ 18.7195			13,447.39	948,784.86 DR
26/04/2022	66267 BGHT 164 RHC @ 82.4800			13,571.36	935,213.50 DR
26/04/2022	66281 BGHT 185 ASX @ 83.2313			15,448.60	919,764.90 DR
26/04/2022	66297 BGHT 215 IJP @ 78.4700			16,926.72	902,838.18 DR
26/04/2022	66271 BGHT 2560 ORG @ 6.8350			17,555.34	885,282.84 DR
26/04/2022	66283 BGHT 86 MQG @ 210.0280			18,122.02	867,160.82 DR
26/04/2022	66293 BGHT 81 CSL @ 265.6840			21,591.42	845,569.40 DR
26/04/2022	66279 BGHT 1100 WBC @ 24.5700			27,116.19	818,453.21 DR
26/04/2022	66303 BGHT 598 BHP @ 50.9200			30,550.65	787,902.56 DR
26/04/2022	66299 BGHT 241 IJR @ 145.4200			35,161.87	752,740.69 DR

Mums Favourites Superannuation Fund

General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
26/04/2022	66277 BGHT 473 CBA @ 107.9918			51,248.68	701,492.01 DR
26/04/2022	66275 BGHT 3192 VLUE @ 22.0100			70,487.77	631,004.24 DR
26/04/2022	66255 BGHT 1772 VEQ @ 59.6200			105,995.27	525,008.97 DR
26/04/2022	66301 BGHT 265 IVV @ 603.2300			160,383.48	364,625.49 DR
26/04/2022	66269 BGHT 8531 QPON @ 25,6600			219,627.85	144,997.64 DR
26/04/2022	66273 BGHT 649 NXT @ 11.1900			7,286.28	137,711.36 DR
26/04/2022	66295 BGHT 1042 EDV @ 7.5396			7,882.19	129,829.17 DR
26/04/2022	66265 BGHT 285 RMD @ 32.9100			9,410.30	120,418.87 DR
26/04/2022	66253 BGHT 199 WES @ 49.3250			9,848.08	110,570.79 DR
26/04/2022	66285 BGHT 493 CAR @ 20.5000			10,139.85	100,430.94 DR
26/04/2022	66287 BGHT 315 ALL @ 33.3400			10,536.76	89,894.18 DR
26/04/2022	66263 BGHT 398 SEK @ 27.8400			11,116.88	78,777.30 DR
26/04/2022	66259 BGHT 386 NCM @ 28.7290			11,125.99	67,651.31 DR
29/04/2022	MACQUARIE CMA INTEREST PAID		20.91		67,672.22 DR
05/05/2022	MDA ADVISORFEE			150.69	67,521.53 DR
05/05/2022	MDA ADMIN FEE			238.72	67,282.81 DR
17/05/2022	QPON DST 001276945733		118.71		67,401.52 DR
31/05/2022	MACQUARIE CMA INTEREST PAID		2.88		67,404.40 DR
15/06/2022	MDA ADVISORFEE			467.12	66,937.28 DR
15/06/2022	MDA ADMIN FEE			731.10	66,206.18 DR
16/06/2022	RESMED DIVIDEND JNE22/00863726		12.22		66,218.40 DR
17/06/2022	OPON DST 001278313503		136.01		66,354.41 DR
24/06/2022	WBC DIVIDEND 001277854115		671.00		67,025.41 DR
30/06/2022	MACQUARIE CMA INTEREST PAID		7.81		67,033.22 DR
			1,000,969.54	933,936.32	67,033.22 DR
Distributions Receivable (61800)					
<u>Ishares Msci Japan Etf (IJP.AX)</u>					
30/06/2022	Distribution receivable		143.14		143.14 DR
			143.14		143.14 DR
<u>Ishares S&p Small-cap Etf (IJR.AX)</u>					
30/06/2022	Distribution receivable		96.82		96.82 DR
			96.82		96.82 DR
<u>Ishares S&p 500 Etf (IVV.AX)</u>					
30/06/2022	Distribution receivable		552.32		552.32 DR
			552.32		552.32 DR
<u>Betashares Australian Bank Senior Floating Rate Bond Etf (QPON.AX)</u>					
30/06/2022	Distribution receivable		388.01		388.01 DR
			388.01		388.01 DR
<u>Vanguard Ftse Europe Shares Etf (VEQ.AX)</u>					
30/06/2022	Distribution receivable		1,582.07		1,582.07 DR
			1,582.07		1,582.07 DR
<u>Vaneck Msci International Value Etf (VLUE.AX)</u>					
30/06/2022	Distribution receivable		1,468.32		1,468.32 DR
			1,468.32		1,468.32 DR

Shares in Listed Companies (Australian) (77600)

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As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>Aristocrat Leisure Limited (ALL.AX)</u>					
26/04/2022	66287 BGHT 315 ALL @ 33.3400	315.00	10,536.76		10,536.76 DR
05/05/2022	Revaluation - 05/05/2022 @ \$33.500000 (System Price) - 315.000000 Units on hand		15.74		10,552.50 DR
06/05/2022	Revaluation - 06/05/2022 @ \$32.140000 (System Price) - 315.000000 Units on hand			428.40	10,124.10 DR
30/06/2022	Revaluation - 30/06/2022 @ \$34.380000 (System Price) - 315.000000 Units on hand		277.20		10,401.30 DR
30/06/2022	Revaluation - 30/06/2022 @ \$34.380000 (System Price) - 315.000000 Units on hand		428.40		10,829.70 DR
		315.00	11,258.10	428.40	10,829.70 DR
<u>ASX Limited (ASX.AX)</u>					
26/04/2022	66281 BGHT 185 ASX @ 83.2313	185.00	15,448.60		15,448.60 DR
05/05/2022	Revaluation - 05/05/2022 @ \$85.520000 (System Price) - 185.000000 Units on hand		372.60		15,821.20 DR
06/05/2022	Revaluation - 06/05/2022 @ \$84.540000 (System Price) - 185.000000 Units on hand			181.30	15,639.90 DR
30/06/2022	Revaluation - 30/06/2022 @ \$81.710000 (System Price) - 185.000000 Units on hand			704.85	14,935.05 DR
30/06/2022	Revaluation - 30/06/2022 @ \$81.710000 (System Price) - 185.000000 Units on hand		181.30		15,116.35 DR
		185.00	16,002.50	886.15	15,116.35 DR
<u>BHP Group Limited (BHP.AX)</u>					
26/04/2022	66303 BGHT 598 BHP @ 50.9200	598.00	30,550.65		30,550.65 DR
05/05/2022	Revaluation - 05/05/2022 @ \$47.450000 (System Price) - 598.000000 Units on hand			2,175.55	28,375.10 DR
06/05/2022	Revaluation - 06/05/2022 @ \$46.800000 (System Price) - 598.000000 Units on hand			388.70	27,986.40 DR
30/06/2022	Revaluation - 30/06/2022 @ \$41.250000 (System Price) - 598.000000 Units on hand			3,707.60	24,278.80 DR
30/06/2022	Revaluation - 30/06/2022 @ \$41.250000 (System Price) - 598.000000 Units on hand		388.70		24,667.50 DR
		598.00	30,939.35	6,271.85	24,667.50 DR
<u>Carsales.com Limited. (CAR.AX)</u>					
26/04/2022	66285 BGHT 493 CAR @ 20.5000	493.00	10,139.85		10,139.85 DR
05/05/2022	Revaluation - 05/05/2022 @ \$20.310000 (System Price) - 493.000000 Units on hand			127.02	10,012.83 DR
06/05/2022	Revaluation - 06/05/2022 @ \$19.590000 (System Price) - 493.000000 Units on hand			354.96	9,657.87 DR
30/06/2022	Revaluation - 30/06/2022 @ \$18.390000 (System Price) - 493.000000 Units on hand			946.56	8,711.31 DR
30/06/2022	Revaluation - 30/06/2022 @ \$18.390000 (System Price) - 493.000000 Units on hand		354.96		9,066.27 DR
		493.00	10,494.81	1,428.54	9,066.27 DR
<u>Commonwealth Bank Of Australia. (CBA.AX)</u>					
26/04/2022	66277 BGHT 473 CBA @ 107.9918	473.00	51,248.68		51,248.68 DR

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General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
05/05/2022	Revaluation - 05/05/2022 @ \$103.710000 (System Price) - 473.000000 Units on hand			2,193.85	49,054.83 DR
06/05/2022	Revaluation - 06/05/2022 @ \$102.400000 (System Price) - 473.000000 Units on hand			619.63	48,435.20 DR
30/06/2022	Revaluation - 30/06/2022 @ \$90.380000 (System Price) - 473.000000 Units on hand			6,305.09	42,130.11 DR
30/06/2022	Revaluation - 30/06/2022 @ \$90.380000 (System Price) - 473.000000 Units on hand		619.63		42,749.74 DR
		473.00	51,868.31	9,118.57	42,749.74 DR
<u>Cochlear Limited (COH.AX)</u>					
26/04/2022	66289 BGHT 49 COH @ 234.5210	49.00	11,529.45		11,529.45 DR
05/05/2022	Revaluation - 05/05/2022 @ \$229.080000 (System Price) - 49.000000 Units on hand			304.53	11,224.92 DR
06/05/2022	Revaluation - 06/05/2022 @ \$219.390000 (System Price) - 49.000000 Units on hand			474.81	10,750.11 DR
30/06/2022	Revaluation - 30/06/2022 @ \$198.700000 (System Price) - 49.000000 Units on hand			1,488.62	9,261.49 DR
30/06/2022	Revaluation - 30/06/2022 @ \$198.700000 (System Price) - 49.000000 Units on hand		474.81		9,736.30 DR
		49.00	12,004.26	2,267.96	9,736.30 DR
<u>Coles Group Limited. (COL.AX)</u>					
26/04/2022	66291 BGHT 716 COL @ 18.7195	716.00	13,447.39		13,447.39 DR
05/05/2022	Revaluation - 05/05/2022 @ \$18.480000 (System Price) - 716.000000 Units on hand			215.71	13,231.68 DR
06/05/2022	Revaluation - 06/05/2022 @ \$18.670000 (System Price) - 716.000000 Units on hand		136.04		13,367.72 DR
30/06/2022	Revaluation - 30/06/2022 @ \$17.810000 (System Price) - 716.000000 Units on hand			479.72	12,888.00 DR
30/06/2022	Revaluation - 30/06/2022 @ \$17.810000 (System Price) - 716.000000 Units on hand			136.04	12,751.96 DR
		716.00	13,583.43	831.47	12,751.96 DR
<u>CSL Limited (CSL.AX)</u>					
26/04/2022	66293 BGHT 81 CSL @ 265.6840	81.00	21,591.42		21,591.42 DR
05/05/2022	Revaluation - 05/05/2022 @ \$276.250000 (System Price) - 81.000000 Units on hand		784.83		22,376.25 DR
06/05/2022	Revaluation - 06/05/2022 @ \$268.160000 (System Price) - 81.000000 Units on hand			655.29	21,720.96 DR
30/06/2022	Revaluation - 30/06/2022 @ \$269.060000 (System Price) - 81.000000 Units on hand			582.39	21,138.57 DR
30/06/2022	Revaluation - 30/06/2022 @ \$269.060000 (System Price) - 81.000000 Units on hand		655.29		21,793.86 DR
		81.00	23,031.54	1,237.68	21,793.86 DR
<u>Endeavour Group Limited (EDV.AX)</u>					
26/04/2022	66295 BGHT 1042 EDV @ 7.5396	1,042.00	7,882.19		7,882.19 DR
05/05/2022	Revaluation - 05/05/2022 @ \$7.720000 (System Price) - 1,042.000000 Units on hand		162.05		8,044.24 DR

Mums Favourites Superannuation Fund

General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
06/05/2022	Revaluation - 06/05/2022 @ \$7.630000 (System Price) - 1,042.000000 Units on hand			93.78	7,950.46 DR
30/06/2022	Revaluation - 30/06/2022 @ \$7.570000 (System Price) - 1,042.000000 Units on hand			156.30	7,794.16 DR
30/06/2022	Revaluation - 30/06/2022 @ \$7.570000 (System Price) - 1,042.000000 Units on hand		93.78		7,887.94 DR
		1,042.00	8,138.02	250.08	7,887.94 DR
Macquarie Group Limited (MQG.AX)					
26/04/2022	66283 BGHT 86 MQG @ 210.0280	86.00	18,122.02		18,122.02 DR
05/05/2022	Revaluation - 05/05/2022 @ \$202.660000 (System Price) - 86.000000 Units on hand			693.26	17,428.76 DR
06/05/2022	Revaluation - 06/05/2022 @ \$186.900000 (System Price) - 86.000000 Units on hand			1,355.36	16,073.40 DR
30/06/2022	Revaluation - 30/06/2022 @ \$164.510000 (System Price) - 86.000000 Units on hand			3,280.90	12,792.50 DR
30/06/2022	Revaluation - 30/06/2022 @ \$164.510000 (System Price) - 86.000000 Units on hand		1,355.36		14,147.86 DR
		86.00	19,477.38	5,329.52	14,147.86 DR
Newcrest Mining Limited (NCM.AX)					
26/04/2022	66259 BGHT 386 NCM @ 28.7290	386.00	11,125.99		11,125.99 DR
05/05/2022	Revaluation - 05/05/2022 @ \$26.890000 (System Price) - 386.000000 Units on hand			746.45	10,379.54 DR
06/05/2022	Revaluation - 06/05/2022 @ \$26.430000 (System Price) - 386.000000 Units on hand			177.56	10,201.98 DR
30/06/2022	Revaluation - 30/06/2022 @ \$20.890000 (System Price) - 386.000000 Units on hand			2,316.00	7,885.98 DR
30/06/2022	Revaluation - 30/06/2022 @ \$20.890000 (System Price) - 386.000000 Units on hand		177.56		8,063.54 DR
		386.00	11,303.55	3,240.01	8,063.54 DR
Nextdc Limited (NXT.AX)					
26/04/2022	66273 BGHT 649 NXT @ 11.1900	649.00	7,286.28		7,286.28 DR
05/05/2022	Revaluation - 05/05/2022 @ \$11.020000 (System Price) - 649.000000 Units on hand			134.30	7,151.98 DR
06/05/2022	Revaluation - 06/05/2022 @ \$10.420000 (System Price) - 649.000000 Units on hand			389.40	6,762.58 DR
30/06/2022	Revaluation - 30/06/2022 @ \$10.640000 (System Price) - 649.000000 Units on hand			246.62	6,515.96 DR
30/06/2022	Revaluation - 30/06/2022 @ \$10.640000 (System Price) - 649.000000 Units on hand		389.40		6,905.36 DR
		649.00	7,675.68	770.32	6,905.36 DR
Origin Energy Limited (ORG.AX)					
26/04/2022	66271 BGHT 2560 ORG @ 6.8350	2,560.00	17,555.34		17,555.34 DR
05/05/2022	Revaluation - 05/05/2022 @ \$7.110000 (System Price) - 2,560.000000 Units on hand		646.26		18,201.60 DR
06/05/2022	Revaluation - 06/05/2022 @ \$7.010000 (System Price) - 2,560.000000 Units on hand			256.00	17,945.60 DR

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As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2022	Revaluation - 30/06/2022 @ \$5.730000 (System Price) - 2,560.000000 Units on hand			3,532.80	14,412.80 DR
30/06/2022	Revaluation - 30/06/2022 @ \$5.730000 (System Price) - 2,560.000000 Units on hand		256.00		14,668.80 DR
		2,560.00	18,457.60	3,788.80	14,668.80 DR
Ramsay Health Care Limited (RHC.AX)					
26/04/2022	66267 BGHT 164 RHC @ 82.4800	164.00	13,571.36		13,571.36 DR
05/05/2022	Revaluation - 05/05/2022 @ \$78.500000 (System Price) - 164.000000 Units on hand			697.36	12,874.00 DR
06/05/2022	Revaluation - 06/05/2022 @ \$77.800000 (System Price) - 164.000000 Units on hand			114.80	12,759.20 DR
30/06/2022	Revaluation - 30/06/2022 @ \$73.240000 (System Price) - 164.000000 Units on hand			862.64	11,896.56 DR
30/06/2022	Revaluation - 30/06/2022 @ \$73.240000 (System Price) - 164.000000 Units on hand		114.80		12,011.36 DR
		164.00	13,686.16	1,674.80	12,011.36 DR
Resmed Inc (RMD.AX)					
26/04/2022	66265 BGHT 285 RMD @ 32.9100	285.00	9,410.30		9,410.30 DR
05/05/2022	Revaluation - 05/05/2022 @ \$28.730000 (System Price) - 285.000000 Units on hand			1,222.25	8,188.05 DR
06/05/2022	Revaluation - 06/05/2022 @ \$28.800000 (System Price) - 285.000000 Units on hand		19.95		8,208.00 DR
30/06/2022	Revaluation - 30/06/2022 @ \$30.690000 (System Price) - 285.000000 Units on hand		558.60		8,766.60 DR
30/06/2022	Revaluation - 30/06/2022 @ \$30.690000 (System Price) - 285.000000 Units on hand			19.95	8,746.65 DR
		285.00	9,988.85	1,242.20	8,746.65 DR
Seek Limited (SEK.AX)					
26/04/2022	66263 BGHT 398 SEK @ 27.8400	398.00	11,116.88		11,116.88 DR
05/05/2022	Revaluation - 05/05/2022 @ \$27.110000 (System Price) - 398.000000 Units on hand			327.10	10,789.78 DR
06/05/2022	Revaluation - 06/05/2022 @ \$25.310000 (System Price) - 398.000000 Units on hand			716.40	10,073.38 DR
30/06/2022	Revaluation - 30/06/2022 @ \$21.000000 (System Price) - 398.000000 Units on hand			2,431.78	7,641.60 DR
30/06/2022	Revaluation - 30/06/2022 @ \$21.000000 (System Price) - 398.000000 Units on hand		716.40		8,358.00 DR
		398.00	11,833.28	3,475.28	8,358.00 DR
Suncorp Group Limited (SUN.AX)					
26/04/2022	66261 BGHT 1160 SUN @ 11.3900	1,160.00	13,256.00		13,256.00 DR
05/05/2022	Revaluation - 05/05/2022 @ \$11.450000 (System Price) - 1,160.000000 Units on hand		26.00		13,282.00 DR
06/05/2022	Revaluation - 06/05/2022 @ \$11.310000 (System Price) - 1,160.000000 Units on hand			162.40	13,119.60 DR
30/06/2022	Revaluation - 30/06/2022 @ \$10.980000 (System Price) - 1,160.000000 Units on hand			545.20	12,574.40 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2022	Revaluation - 30/06/2022 @ \$10.980000 (System Price) - 1,160.000000 Units on hand		162.40		12,736.80 DR
		1,160.00	13,444.40	707.60	12,736.80 DR
<u>Westpac Banking Corporation (WBC.AX)</u>					
26/04/2022	66279 BGHT 1100 WBC @ 24.5700	1,100.00	27,116.19		27,116.19 DR
05/05/2022	Revaluation - 05/05/2022 @ \$24.010000 (System Price) - 1,100.000000 Units on hand			705.19	26,411.00 DR
06/05/2022	Revaluation - 06/05/2022 @ \$23.830000 (System Price) - 1,100.000000 Units on hand			198.00	26,213.00 DR
30/06/2022	Revaluation - 30/06/2022 @ \$19.500000 (System Price) - 1,100.000000 Units on hand			4,961.00	21,252.00 DR
30/06/2022	Revaluation - 30/06/2022 @ \$19.500000 (System Price) - 1,100.000000 Units on hand		198.00		21,450.00 DR
		1,100.00	27,314.19	5,864.19	21,450.00 DR
<u>Woodside Energy Group Ltd (WDS.AX)</u>					
01/06/2022	BHP in specie dividend of WDS shares	108.00	3,214.08		3,214.08 DR
30/06/2022	Revaluation - 30/06/2022 @ \$31.840000 (System Price) - 108.000000 Units on hand		224.64		3,438.72 DR
		108.00	3,438.72		3,438.72 DR
<u>Wesfarmers Limited (WES.AX)</u>					
26/04/2022	66253 BGHT 199 WES @ 49.3250	199.00	9,848.08		9,848.08 DR
05/05/2022	Revaluation - 05/05/2022 @ \$49.460000 (System Price) - 199.000000 Units on hand			5.54	9,842.54 DR
06/05/2022	Revaluation - 06/05/2022 @ \$49.600000 (System Price) - 199.000000 Units on hand		27.86		9,870.40 DR
30/06/2022	Revaluation - 30/06/2022 @ \$41.910000 (System Price) - 199.000000 Units on hand			1,502.45	8,367.95 DR
30/06/2022	Revaluation - 30/06/2022 @ \$41.910000 (System Price) - 199.000000 Units on hand			27.86	8,340.09 DR
		199.00	9,875.94	1,535.85	8,340.09 DR
<u>Woolworths Group Limited (WOW.AX)</u>					
26/04/2022	66257 BGHT 328 WOW @ 39.4500	328.00	12,982.30		12,982.30 DR
05/05/2022	Revaluation - 05/05/2022 @ \$38.140000 (System Price) - 328.000000 Units on hand			472.38	12,509.92 DR
06/05/2022	Revaluation - 06/05/2022 @ \$38.150000 (System Price) - 328.000000 Units on hand		3.28		12,513.20 DR
30/06/2022	Revaluation - 30/06/2022 @ \$35.600000 (System Price) - 328.000000 Units on hand			833.12	11,680.08 DR
30/06/2022	Revaluation - 30/06/2022 @ \$35.600000 (System Price) - 328.000000 Units on hand			3.28	11,676.80 DR
		328.00	12,985.58	1,308.78	11,676.80 DR
<u>Units in Listed Unit Trusts (Australian) (78200)</u>					
<u>Ishares Msci Japan Etf (IJP.AX)</u>					
26/04/2022	66297 BGHT 215 IJP @ 78.4700	215.00	16,926.72		16,926.72 DR
05/05/2022	Revaluation - 05/05/2022 @ \$80.000000 (System Price) - 215.000000 Units on hand		273.28		17,200.00 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
06/05/2022	Revaluation - 06/05/2022 @ \$80.020000 (System Price) - 215.000000 Units on hand		4.30		17,204.30 DR
30/06/2022	Revaluation - 30/06/2022 @ \$76.750000 (System Price) - 215.000000 Units on hand			698.75	16,505.55 DR
30/06/2022	Revaluation - 30/06/2022 @ \$76.750000 (System Price) - 215.000000 Units on hand			4.30	16,501.25 DR
		215.00	17,204.30	703.05	16,501.25 DR
<u>Ishares S&p Small-cap Etf (IJR.AX)</u>					
26/04/2022	66299 BGHT 241 IJR @ 145.4200	241.00	35,161.87		35,161.87 DR
05/05/2022	Revaluation - 05/05/2022 @ \$143.760000 (System Price) - 241.000000 Units on hand			515.71	34,646.16 DR
06/05/2022	Revaluation - 06/05/2022 @ \$141.050000 (System Price) - 241.000000 Units on hand			653.11	33,993.05 DR
30/06/2022	Revaluation - 30/06/2022 @ \$134.070000 (System Price) - 241.000000 Units on hand			2,335.29	31,657.76 DR
30/06/2022	Revaluation - 30/06/2022 @ \$134.070000 (System Price) - 241.000000 Units on hand		653.11		32,310.87 DR
		241.00	35,814.98	3,504.11	32,310.87 DR
<u>Ishares S&p 500 Etf (IVV.AX)</u>					
26/04/2022	66301 BGHT 265 IVV @ 603.2300	265.00	160,383.48		160,383.48 DR
05/05/2022	Revaluation - 05/05/2022 @ \$594.670000 (System Price) - 265.000000 Units on hand			2,795.93	157,587.55 DR
06/05/2022	Revaluation - 06/05/2022 @ \$585.000000 (System Price) - 265.000000 Units on hand			2,562.55	155,025.00 DR
30/06/2022	Revaluation - 30/06/2022 @ \$550.930000 (System Price) - 265.000000 Units on hand			11,591.10	143,433.90 DR
30/06/2022	Revaluation - 30/06/2022 @ \$550.930000 (System Price) - 265.000000 Units on hand		2,562.55		145,996.45 DR
		265.00	162,946.03	16,949.58	145,996.45 DR
<u>Betashares Australian Bank Senior Floating Rate Bond Etf (QPON.AX)</u>					
26/04/2022	66269 BGHT 8531 QPON @ 25,6600	8,531.00	219,627.85		219,627.85 DR
05/05/2022	Revaluation - 05/05/2022 @ \$25.590000 (System Price) - 8,531.000000 Units on hand			1,319.56	218,308.29 DR
06/05/2022	Revaluation - 06/05/2022 @ \$25.520000 (System Price) - 8,531.000000 Units on hand			597.17	217,711.12 DR
30/06/2022	Revaluation - 30/06/2022 @ \$25.530000 (System Price) - 8,531.000000 Units on hand			511.86	217,199.26 DR
30/06/2022	Revaluation - 30/06/2022 @ \$25.530000 (System Price) - 8,531.000000 Units on hand		597.17		217,796.43 DR
		8,531.00	220,225.02	2,428.59	217,796.43 DR
<u>Vanguard Ftse Europe Shares Etf (VEQ.AX)</u>					
26/04/2022	66255 BGHT 1772 VEQ @ 59.6200	1,772.00	105,995.27		105,995.27 DR
05/05/2022	Revaluation - 05/05/2022 @ \$58.700000 (System Price) - 1,772.000000 Units on hand			1,978.87	104,016.40 DR
06/05/2022	Revaluation - 06/05/2022 @ \$57.920000 (System Price) - 1,772.000000 Units on hand			1,382.16	102,634.24 DR

Mums Favourites Superannuation Fund

General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2022	Revaluation - 30/06/2022 @ \$55.460000 (System Price) - 1,772.000000 Units on hand			5,741.28	96,892.96 DR
30/06/2022	Revaluation - 30/06/2022 @ \$55.390000 (Custom) - 1,772.000000 Units on hand		1,258.12		98,151.08 DR
		1,772.00	107,253.39	9,102.31	98,151.08 DR
<u>Vaneck Msci International Value Etf (VLUE.AX)</u>					
26/04/2022	66275 BGHT 3192 VLUE @ 22.0100	3,192.00	70,487.77		70,487.77 DR
05/05/2022	Revaluation - 05/05/2022 @ \$22.190000 (System Price) - 3,192.000000 Units on hand		342.71		70,830.48 DR
06/05/2022	Revaluation - 06/05/2022 @ \$22.040000 (System Price) - 3,192.000000 Units on hand			478.80	70,351.68 DR
30/06/2022	Revaluation - 30/06/2022 @ \$21.020000 (System Price) - 3,192.000000 Units on hand			3,734.64	66,617.04 DR
30/06/2022	Revaluation - 30/06/2022 @ \$21.020000 (System Price) - 3,192.000000 Units on hand		478.80		67,095.84 DR
		3,192.00	71,309.28	4,213.44	67,095.84 DR
Income Tax Payable/Refundable (85000)					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2021	Opening Balance				2,256.95 CR
24/09/2021	TAX OFFICE PAYMENTS NetBank BPAY 75556 551009391702112721 taxdebt 30june2019		937.50		1,319.45 CR
26/10/2021	TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 super payg [TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 SUPER PAYG]		3,103.00		1,783.55 DR
03/11/2021	Create Entries - Income Tax Expense - 03/11/2021			261.98	1,521.57 DR
25/02/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 FEB PAYG		3,103.00		4,624.57 DR
24/04/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 super payg [TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 SUPER PAYG]		3,896.00		8,520.57 DR
14/05/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 551009391702112721 INCOME TAX 551		1,319.45		9,840.02 DR
30/06/2022	Jun22 PAYG Tax Instalment		3,367.00		13,207.02 DR
30/06/2022	Create Entries - Franking Credits Adjustment - 30/06/2022		1,665.03		14,872.05 DR
30/06/2022	Create Entries - Foreign Credits Adjustment - 30/06/2022		295.95		15,168.00 DR
30/06/2022	Create Entries - Income Tax Expense - 30/06/2022			8,223.07	6,944.93 DR
			17,686.93	8,485.05	6,944.93 DR
PAYG Payable (86000)					
<u>PAYG Payable (86000)</u>					
01/07/2021	Opening Balance				7,109.00 CR
23/07/2021	TAX OFFICE PAYMENTS NetBank BPAY 75556 157937142657060 SUPER PAYG		7,109.00		0.00 DR
30/06/2022	Jun22 PAYG Tax Instalment			3,367.00	3,367.00 CR
			7,109.00	3,367.00	3,367.00 CR
Deferred Tax Liability/Asset (89000)					
<u>Deferred Tax Liability/Asset (89000)</u>					
01/07/2021	Opening Balance				906.20 DR

Mums Favourites Superannuation Fund

General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
05/05/2022	Create Entries - PDIT Entry - 05/05/2022		1,400.71		2,306.91 DR
06/05/2022	Create Entries - PDIT Entry - 06/05/2022		599.26		2,906.17 DR
30/06/2022	Create Entries - PDIT Entry - 30/06/2022		1,627.80		4,533.97 DR
			3,627.77		4,533.97 DR
Total Debits:			5,009,962.46		
Total Credits:				5,009,962.46	

Mums Favourites Superannuation Fund

Trial Balance

As at 30 June 2022



Last Year	Code	Account Name	Units	Debits \$	Credits \$
	23800	Distributions Received			
	23800/IJP.AX	Ishares Msci Japan Etf			143.14
	23800/IJR.AX	Ishares S&p Small-cap Etf			96.82
	23800/IVV.AX	Ishares S&p 500 Etf			552.32
	23800/QPON.AX	Betashares Australian Bank Senior Floating Rate Bond Etf			642.73
	23800/VEQ.AX	Vanguard Ftse Europe Shares Etf			1,582.07
	23800/VLUE.AX	Vaneck Msci International Value Etf			1,468.32
	23900	Dividends Received			
	23900/BHP.AX	BHP Group Limited			3,214.08
	23900/RMD.AX	Resmed Inc			12.22
	23900/WBC.AX	Westpac Banking Corporation			671.00
	24200	Contributions			
(125,000.00)	24200/PETERI00001A	(Contributions) Peters, Erich - Accumulation			137,500.00
(38,683.66)	24200/PETKAI00001A	(Contributions) Peters, Kaitlin - Accumulation			2,456.00
(125,000.00)	24200/PETSUS00001A	(Contributions) Peters, Susan - Accumulation			357,500.00
25,380.00	24700	Changes in Market Values of Investments		72,567.25	
	25000	Interest Received			
(428.86)	25000/CBA8538	CBA Direct Investment Account #8538			663.42
(3,629.59)	25000/CBATD	CBA Term Deposit			
	25000/MBL6868	Macquarie Cash Management Account #6868			31.60
1,870.00	30100	Accountancy Fees		4,290.00	
	30200	Administration Costs		969.82	
518.00	30400	ATO Supervisory Levy			
550.00	30700	Auditor's Remuneration		550.00	
	30900	Advisor Fees		617.81	
	31400	Audit Insurance		320.00	
	31500	Bank Charges		60.00	
	41600	Pensions Paid			
	41600/PETERI00002P	(Pensions Paid) Peters, Erich - Pension (Account Based Pension)		17,660.00	

Mums Favourites Superannuation Fund

Trial Balance

As at 30 June 2022



Last Year	Code	Account Name	Units	Debits \$	Credits \$
	41600/PETERI00003P	(Pensions Paid) Peters, Erich - Pension (Account Based Pension 2)		1,800.00	
	41600/PETSUS00002P	(Pensions Paid) Peters, Susan - Pension (Transition to Retirement Pension)		7,720.00	
	41600/PETSUS00003P	(Pensions Paid) Peters, Susan - Pension (Transition to Retirement Pension 2)		4,320.00	
	46000	Benefits Paid/Transfers Out			
	46000/PETKAI00001A	(Benefits Paid/Transfers Out) Peters, Kaitlin - Accumulation		149,034.81	
10,932.55	48500	Income Tax Expense		2,896.30	
253,491.56	49000	Profit/Loss Allocation Account		243,727.73	
	50010	Opening Balance			
(665,092.99)	50010/PETERI00001A	(Opening Balance) Peters, Erich - Accumulation			665,092.99
(148,074.81)	50010/PETKAI00001A	(Opening Balance) Peters, Kaitlin - Accumulation			148,074.81
(385,847.27)	50010/PETSUS00001A	(Opening Balance) Peters, Susan - Accumulation			385,847.27
	52420	Contributions			
	52420/PETERI00001A	(Contributions) Peters, Erich - Accumulation			137,500.00
	52420/PETKAI00001A	(Contributions) Peters, Kaitlin - Accumulation			2,456.00
	52420/PETSUS00001A	(Contributions) Peters, Susan - Accumulation			357,500.00
	53100	Share of Profit/(Loss)			
	53100/PETERI00001A	(Share of Profit/(Loss)) Peters, Erich - Accumulation		81.33	
	53100/PETERI00002P	(Share of Profit/(Loss)) Peters, Erich - Pension (Account Based Pension)		29,852.40	
	53100/PETERI00003P	(Share of Profit/(Loss)) Peters, Erich - Pension (Account Based Pension 2)		4,962.83	
	53100/PETKAI00001A	(Share of Profit/(Loss)) Peters, Kaitlin - Accumulation		1,384.40	
	53100/PETSUS00001A	(Share of Profit/(Loss)) Peters, Susan - Accumulation		85.09	
	53100/PETSUS00002P	(Share of Profit/(Loss)) Peters, Susan - Pension (Transition to Retirement Pension)		17,194.82	
	53100/PETSUS00003P	(Share of Profit/(Loss)) Peters, Susan - Pension (Transition to Retirement Pension 2)		14,775.31	
	53330	Income Tax			
	53330/PETERI00001A	(Income Tax) Peters, Erich - Accumulation			7.95

Trial Balance

As at 30 June 2022



Last Year	Code	Account Name	Units	Debits \$	Credits \$
	53330/PETKAI00001A	(Income Tax) Peters, Kaitlin - Accumulation			256.80
	53330/PETSUS00001A	(Income Tax) Peters, Susan - Accumulation			7.94
	53330/PETSUS00002P	(Income Tax) Peters, Susan - Pension (Transition to Retirement Pension)			1,867.78
	53330/PETSUS00003P	(Income Tax) Peters, Susan - Pension (Transition to Retirement Pension 2)			1,620.65
	53800	Contributions Tax			
	53800/PETERI00001A	(Contributions Tax) Peters, Erich - Accumulation		4,125.00	
	53800/PETKAI00001A	(Contributions Tax) Peters, Kaitlin - Accumulation		368.40	
	53800/PETSUS00001A	(Contributions Tax) Peters, Susan - Accumulation		4,125.00	
	54160	Pensions Paid			
	54160/PETERI00002P	(Pensions Paid) Peters, Erich - Pension (Account Based Pension)		17,660.00	
	54160/PETERI00003P	(Pensions Paid) Peters, Erich - Pension (Account Based Pension 2)		1,800.00	
	54160/PETSUS00002P	(Pensions Paid) Peters, Susan - Pension (Transition to Retirement Pension)		7,720.00	
	54160/PETSUS00003P	(Pensions Paid) Peters, Susan - Pension (Transition to Retirement Pension 2)		4,320.00	
	54500	Benefits Paid/Transfers Out			
	54500/PETKAI00001A	(Benefits Paid/Transfers Out) Peters, Kaitlin - Accumulation		149,034.81	
	56100	Internal Transfers In			
	56100/PETERI00002P	(Internal Transfers In) Peters, Erich - Pension (Account Based Pension)			665,092.99
	56100/PETERI00003P	(Internal Transfers In) Peters, Erich - Pension (Account Based Pension 2)			110,000.00
	56100/PETSUS00002P	(Internal Transfers In) Peters, Susan - Pension (Transition to Retirement Pension)			385,847.27
	56100/PETSUS00003P	(Internal Transfers In) Peters, Susan - Pension (Transition to Retirement Pension 2)			330,000.00
	57100	Internal Transfers Out			
	57100/PETERI00001A	(Internal Transfers Out) Peters, Erich - Accumulation		775,092.99	
	57100/PETSUS00001A	(Internal Transfers Out) Peters, Susan - Accumulation		715,847.27	
	60400	Bank Accounts			

Mums Favourites Superannuation Fund

Trial Balance

As at 30 June 2022



Last Year	Code	Account Name	Units	Debits \$	Credits \$
1,207,474.82	60400/CBA8538	CBA Direct Investment Account #8538		500,371.48	
	60400/MBL6868	Macquarie Cash Management Account #6868		67,033.22	
	61800	Distributions Receivable			
	61800/IJP.AX	Ishares Msci Japan Etf		143.14	
	61800/IJR.AX	Ishares S&p Small-cap Etf		96.82	
	61800/IVV.AX	Ishares S&p 500 Etf		552.32	
	61800/QPON.AX	Betashares Australian Bank Senior Floating Rate Bond Etf		388.01	
	61800/VEQ.AX	Vanguard Ftse Europe Shares Etf		1,582.07	
	61800/VLUE.AX	Vaneck Msci International Value Etf		1,468.32	
	77600	Shares in Listed Companies (Australian)			
	77600/ALL.AX	Aristocrat Leisure Limited	315.0000	10,829.70	
	77600/ASX.AX	ASX Limited	185.0000	15,116.35	
	77600/BHP.AX	BHP Group Limited	598.0000	24,667.50	
	77600/CAR.AX	Carsales.com Limited.	493.0000	9,066.27	
	77600/CBA.AX	Commonwealth Bank Of Australia.	473.0000	42,749.74	
	77600/COH.AX	Cochlear Limited	49.0000	9,736.30	
	77600/COL.AX	Coles Group Limited.	716.0000	12,751.96	
	77600/CSL.AX	CSL Limited	81.0000	21,793.86	
	77600/EDV.AX	Endeavour Group Limited	1,042.0000	7,887.94	
	77600/MQG.AX	Macquarie Group Limited	86.0000	14,147.86	
	77600/NCM.AX	Newcrest Mining Limited	386.0000	8,063.54	
	77600/NXT.AX	Nextdc Limited	649.0000	6,905.36	
	77600/ORG.AX	Origin Energy Limited	2,560.0000	14,668.80	
	77600/RHC.AX	Ramsay Health Care Limited	164.0000	12,011.36	
	77600/RMD.AX	Resmed Inc	285.0000	8,746.65	
	77600/SEK.AX	Seek Limited	398.0000	8,358.00	
	77600/SUN.AX	Suncorp Group Limited	1,160.0000	12,736.80	
	77600/WBC.AX	Westpac Banking Corporation	1,100.0000	21,450.00	
	77600/WDS.AX	Woodside Energy Group Ltd	108.0000	3,438.72	

Mums Favourites Superannuation Fund

Trial Balance

As at 30 June 2022



Last Year	Code	Account Name	Units	Debits \$	Credits \$
	77600/WES.AX	Wesfarmers Limited	199.0000	8,340.09	
	77600/WOW.AX	Woolworths Group Limited	328.0000	11,676.80	
	78200	Units in Listed Unit Trusts (Australian)			
	78200/IJP.AX	Ishares Msci Japan Etf	215.0000	16,501.25	
	78200/IJR.AX	Ishares S&p Small-cap Etf	241.0000	32,310.87	
	78200/IVV.AX	Ishares S&p 500 Etf	265.0000	145,996.45	
	78200/QPON.AX	Betashares Australian Bank Senior Floating Rate Bond Etf	8,531.0000	217,796.43	
	78200/VEQ.AX	Vanguard Ftse Europe Shares Etf	1,772.0000	98,151.08	
	78200/VLUE.AX	Vaneck Msci International Value Etf	3,192.0000	67,095.84	
(2,256.95)	85000	Income Tax Payable/Refundable		6,944.93	
(7,109.00)	86000	PAYG Payable			3,367.00
906.20	89000	Deferred Tax Liability/Asset		4,533.97	
				3,701,073.17	3,701,073.17

Current Year Profit/(Loss): 246,624.03

D - Pension Documentation

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Supporting Documents

- Transfer Balance Account Summary
- Pension Summary Report
- 2022 ABP Pension Commencement Reports for Erich 04-11-2021 - unsigned.pdf
- 2023 Minimum Pension.pdf
- 2022 ATO Transfer Balance Cap - Erich.pdf
- 2022 TRIS Pension Commencement Reports for Susan 04-11-2021 - unsigned.pdf
- 2022 TRIS Pension Commencement Reports for Susan 01-07-2021 - unsigned.pdf
- 2022 ABP Pension Commencement Reports for Erich 01-07-2021 - unsigned.pdf
- 2022 Actuarial Certificate.pdf
- 2022 ATO Transfer Balance Cap - Susan.pdf
- 2022 TBAR Declaration for ABP Pension Commencement - unsigned.pdf
- 2022 Pension Continuation Reports - unsigned.pdf

Standard Checklist

- Attach Actuarial Certificate
- Attach documentation supporting any pensions commenced during the financial year
- Attach documentation supporting any pensions commuted during the financial year
- Ensure correct Transfer Balance Account Reports have been lodged with the ATO

Notes

Rachel Barrett

Note

04/01/2023 15:52

TBAR to be lodged

Mums Favourites Superannuation Fund

Pension Summary

As at 30 June 2022



Member Name : Peters, Erich

Member Age : 67* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
PETERI0002P	Account Based Pension	01/07/2021	25.20%	2.50%	\$16,630.00*	N/A	\$17,660.00	\$0.00	\$17,660.00	NIL

*COVID-19 50% reduction has been applied to the minimum pension amount.

PETERI0003P	Account Based Pension	04/11/2021	100.00%	2.50%	\$1,800.00*	N/A	\$1,800.00	\$0.00	\$1,800.00	\$0.00
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*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$18,430.00	\$0.00	\$19,460.00	\$0.00	\$19,460.00	\$0.00
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Member Name : Peters, Susan

Member Age : 63* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
PETSUS0002P	Transition to Retirement Pension	01/07/2021	28.49%	2.00%	\$7,720.00*	\$38,584.73	\$7,720.00	\$0.00	\$7,720.00	\$0.00

*COVID-19 50% reduction has been applied to the minimum pension amount.

PETSUS0003P	Transition to Retirement Pension	04/11/2021	100.00%	2.00%	\$4,320.00*	\$33,000.00	\$4,320.00	\$0.00	\$4,320.00	\$0.00
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*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$12,040.00	\$71,584.73	\$12,040.00	\$0.00	\$12,040.00	\$0.00
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Pension Summary

As at 30 June 2022



Total :

					\$30,470.00	\$71,584.73	\$31,500.00	\$0.00	\$31,500.00	\$0.00
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*Age as at 01/07/2021 or pension start date for new pensions.

Mums Favourites Superannuation Fund
Transfer Balance Account Summary



For The Period 01 July 2021 - 30 June 2022

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
Erich Peters	Below Cap									
PETERI00002P	Account Based	01/07/2021		Pension Commencement	SIS		665,092.99	665,092.99	1,700,000.00	1,034,907.01
PETERI00003P	Account Based	04/11/2021		Pension Commencement	SIS		110,000.00	775,092.99	1,700,000.00	924,907.01

Kaitlin Peters

Susan Peters

3 January 2023

Reference number: 124643149

The Trustees
Mums Favourites Superannuation Fund
c/o BPC Accounting Chartered Accountants
PO Box 41
Budgewoi NSW 2262

Dear Trustees,

SECTION 295.390 ACTUARY'S CERTIFICATE OF EXEMPT INCOME

This certificate has been prepared for the Trustees of Mums Favourites Superannuation Fund to certify the exempt income proportion in accordance with section 295.390 of the Income Tax Assessment Act ("ITAA") 1997 for the 2021/22 income year.

I hereby certify that the proportion of the applicable income of Mums Favourites Superannuation Fund ("the Fund") for the year ending 30 June 2022 that should be exempt from income tax is: **50.265%**

This exempt income proportion does not apply to income earned on segregated current pension assets and segregated non-current assets.

Further details of my calculation and the information on which it is based are contained in the appendices and covering email. These form part of my report and should be read in their entirety.

- ◆ Appendix A: Information used to calculate the exempt income proportion
- ◆ Appendix B: Fund liabilities
- ◆ Appendix C: Exempt current pension income result and adequacy opinion
- ◆ Appendix D: Apportioning expenses

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

Yours sincerely,



Doug McBirnie, B.Sc. (Hons), FIAA

Appendix A – Information used to calculate the exempt income proportion

Fund data and financials

This certificate has been prepared at the request of, and based on data supplied by, BPC Accounting Chartered Accountants on behalf of the Trustees for the 2021/22 income year. A summary of the data supplied to us for the purpose of calculating the exempt income proportion is provided below:

Name of fund: Mums Favourites Superannuation Fund
Fund ABN: 15793714265
Trustee: Mums Favourites Superannuation Investments Pty Ltd
Members: (1) Erich Peters
 (2) Susan Peters
 (3) Kaitlin Peters

	Member 1	Member 2	Member 3
Date of birth	21 Apr 1954	13 Oct 1958	23 Mar 1989
Member exit in year	No	No	6 May 2022
Value of retirement phase income streams as at 1 Jul 2021	\$0	\$0	\$0
Value of retirement phase income streams at 1 Jul 2021 excluding liabilities in respect to segregated current pension assets.	\$0	\$0	\$0
Retirement phase income stream(s) commenced	1 Jul 2021 4 Nov 2021		

The aggregate operating statement information is:

Assets available at 1 July 2021	\$1,199,015
Plus	
Non-concessional contributions	\$440,000
Concessional contributions	\$57,456
Less	
Accumulation account withdrawals	\$149,035
Pension payments and lump sum withdrawals	\$31,500
Equals	
Balance before income and expenses	\$1,515,936
Preliminary net income	(\$70,291)
Gross assets available at year end (before tax)	\$1,445,645

We understand that the financial information provided to us when applying for this certificate may be unaudited. Should the financial information provided to us change, as a result of audit or otherwise, this may affect the results of our calculations and we recommend you apply for an amended certificate.

In addition to relying on the data provided to us, we have made the following assumptions when completing this actuarial certificate:

- ◆ Member One commenced an account-based pension with their entire accumulation balance on 1 July 2021 allowing for any transactions that occurred on that date, with a purchase price of \$665,092.99.
- ◆ Member Two commenced a transition to retirement income stream (non-retirement phase) with their entire accumulation balance on 1 July 2021 allowing for any transactions that occurred on that date, with a purchase price of \$385,847.27.
- ◆ Member One commenced an account-based pension with their entire accumulation balance on 4 November 2021 allowing for any transactions that occurred on that date, with a purchase price of \$110,000.00.
- ◆ Member Two commenced a transition to retirement income stream (non-retirement phase) with their entire accumulation balance on 4 November 2021 allowing for any transactions that occurred on that date, with a purchase price of \$330,000.00.

The information provided to us indicated that this Fund had disregarded small fund assets, as defined in section 295.387 of the ITAA 1997. The Fund therefore had no segregated current pension assets or segregated non-current assets and could not use the segregated method to claim exempt current pension income during the income year.

Minimum pension standards

Based on the information provided, the 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). The Fund contains no other types of income stream benefits such as defined benefits in growth or pension phase.

The Superannuation Industry Supervision (SIS) Regulations 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 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 exempt income proportion shown in this certificate may not be correct. It was confirmed upon submission of the data for this report that all assets shown as supporting retirement phase superannuation income streams are eligible for an exemption from income tax by virtue of having met the minimum pension standards for the Income year. We have not checked that this is the case and recommend that the Fund's auditor satisfies him or herself that the relevant standards have been met.

Appendix B – Fund liabilities

Segregated current pension assets

Section 295.385 of the ITAA 1997 defines segregated current pension assets as those assets that are set aside to solely support retirement phase income streams. Assessable income (excluding non-arm's length income and assessable contributions) earned on these assets is exempt from income tax.

Guidance from the Australian Tax Office states that where a fund's only superannuation liabilities are in respect of account-based retirement phase income streams at a particular point in time, the fund's assets are deemed to be segregated current pension assets. The eligible income earned during a period where a fund is 100% in retirement phase is therefore exempt from tax under the segregated method.

However, as long as the fund was not solely in retirement phase for the entire income year, trustee(s) can choose to treat periods of the year where the fund is 100% in retirement phase as unsegregated and therefore claim exempt income solely using the proportionate method. Trustee(s) must choose to claim exempt income in this manner as, if no choice is made, periods which are 100% in retirement phase must claim exempt income under the segregated method.

An exception to the above is where a fund has disregarded small fund assets and is therefore unable to use the segregated method. Disregarded small fund assets are defined under section 295.387 of ITAA 1997 and apply where an SMSF or small-APRA fund have a retirement phase income stream in an income year and at the previous 30 June:

- ◆ A member of the fund had a total superannuation balance (including accounts outside that fund) of over \$1.6 million, and
- ◆ That member was the recipient of a retirement phase income stream in any fund.

A fund will not have disregarded small fund assets if all fund assets were solely supporting retirement phase interests for the entire income year.

Based on the information provided, our calculations assume that:

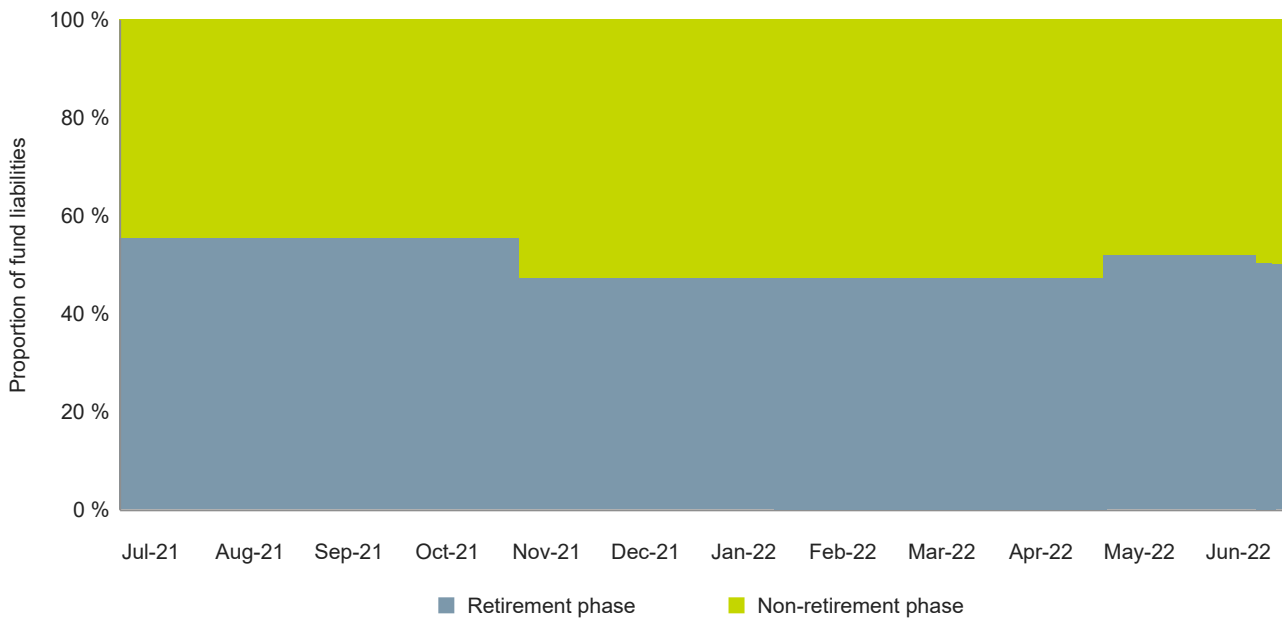
- ◆ The Fund had disregarded small fund assets for the 2022 income year and therefore had no segregated current pension assets.

Segregated non-current assets

Segregated non-current assets as defined in section 295.395 of ITAA 1997 are those assets set aside solely to support non-retirement phase superannuation liabilities such as accumulation interests. A separate actuary's certificate is required in order to segregate such assets. We understand that the Fund had no segregated non-current assets during the income year.

Illustration of liabilities

The following chart illustrates the Fund's liabilities during the income year:



The green non-retirement phase liabilities represent accumulation interests, reserves and non-retirement phase transition to retirement income streams in the Fund over the income year. The grey unsegregated retirement phase liabilities represent retirement phase income streams that were not segregated current pension assets.

The liabilities shown in grey and green are those that are used to calculate the exempt income proportion. These liabilities are known as 'unsegregated' and eligible income earned on assets supporting these liabilities will claim ECPI based on the exempt income proportion in this actuarial certificate.

Appendix C - Exempt income proportion results and adequacy opinion

Exempt income proportion

Superannuation funds claiming exempt current pension income ("ECPI") under section 295.390 of the ITAA 1997, known as the proportionate or unsegregated method, are required to obtain an actuary's certificate prior to lodgement of the fund's income tax return. The proportion of the applicable income, excluding income earned on segregated current pension assets and segregated non-current assets, for the year ending 30 June 2022 that should be exempt from income tax is calculated as follows:

$$\frac{\text{Average value of current pension liabilities}}{\text{Average value of superannuation liabilities}} = \frac{\$736,960}{\$1,466,160} = 50.265\%$$

Within the requirements of legislation and the Fund's Trust Deed and Rules, the Trustees may have discretion about how income and expenses are allocated at the member level. We have not checked the terms of the Fund's Trust Deed and Rules. The daily weighted average calculation of the exempt income proportion provides a fair and reasonable method of apportioning these items between the member accounts at year end for income earned on assets that are not segregated assets and is provided below:

	Member 1	Member 2	Member 3	Fund
Exempt income proportion	50.265%	0.000%	0.000%	50.265%
Non-exempt income proportion	0.035%	41.083%	8.617%	49.735%

The above proportions are unlikely to be appropriate for allocating income earned on segregated assets.

Calculating the fund's exempt current pension income for the purpose of your tax return

The exempt income proportion is applied to net ordinary assessable income including net capital gains, but excluding assessable contributions, non-arm's length income and income including capital gains or losses derived from any segregated assets. The Trustee would calculate ECPI as follows:

Total ECPI = Eligible income * Exempt income proportion + Income on segregated current pension assets

Unutilised capital losses (except capital losses on segregated current pension assets) can be carried forward until they can be offset against assessable capital gains.

Adequacy opinion and methodology

By definition, the liabilities of an account-based member interest or reserve at a particular time, in the absence of any unusual terms or guarantees, are equal to the value of the assets backing it. Therefore no specific assumption has been made (or is needed) regarding rates of return on the Fund's assets; pension increases; or the liability calculation discount rate. As such, I am satisfied that the amount of the assets at the end of the year, if accumulated together with the Fund's future earnings and contributions, will provide the amount required to discharge in full the liabilities as they fall due. No recommendation is needed with regard to future contributions.

The average values used in the exempt income proportion are determined using a daily weighted average calculation which takes into account relevant information such as the opening balances of each member account, any reserves, and the size and timing of any member transactions during the income year. Unless otherwise stated, all member transactions including pension commencements and commutations are assumed to occur immediately at the start of each day. More information on the methodology used can be found at <https://portal.accurium.com.au/content/certs/methodology-guide.pdf>

Appendix D - Apportioning expenses

Methods for apportioning expenses

A superannuation fund can generally deduct expenses to the extent they were incurred in producing assessable income. Where an expense can be attributed to solely producing assessable income then it can be deducted from assessable income in its entirety. Where it is solely attributable to non-assessable income it is entirely non-deductible. However, expenses that cannot be attributed to solely producing exempt income or solely producing assessable income need to be apportioned to determine how much can be deducted.

A fair and reasonable approach must be used to determine what proportion of such an expense can be deducted. A common industry approach has used the tax exempt proportion provided in the fund's actuarial certificate to determine an appropriate deductibility proportion as follows:

$$\text{Expense deductibility proportion} = 1 - \text{actuarial exempt income proportion}$$

This generally represents the proportion of fund's total income that is assessable during an income year. It is therefore a fair and reasonable approach to apportioning an expense that relates to the whole fund for that income year.

However, superannuation liabilities supported by segregated current pension assets are excluded from the actuarial exempt income proportion calculation. This includes assets which were deemed to be segregated at a particular time due to the fund only having retirement phase superannuation liabilities at that time.

Where a fund does have segregated current pension assets, the approach above is likely to underestimate the extent to which an expense was incurred in producing exempt income, and therefore overstate the amount that can be reasonably deducted.

For those funds wishing to use the actuarial exempt income proportion as the basis for the deductibility of expenses we have determined below a deductibility proportion that takes into account all fund liabilities over the income year. This may be different to $(1 - \text{actuarial exempt income proportion})$ where the fund has segregated current pension assets and may be a fair and reasonable deductible proportion for expenses which must be apportioned and relate to the whole income year.

Expense deductibility proportion

The following deductible proportion has been determined based on all fund liabilities, including any segregated current pension assets identified in Appendix B, using the same methodology as the exempt income proportion described in Appendix C.

Expense deductibility proportion:	49.735%
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This is not intended to be tax advice and you should determine whether this deductible proportion is appropriate for this fund and for each relevant fund expense prior to use.

1 July 2021

Mums Favourites Superannuation Fund
C/- Mr Erich Peters
1272 Leggetts Drive
MOUNT VINCENT, NSW 2323

Dear Erich

**Mums Favourites Superannuation Fund
Commencement of Account Based Pension**

I wish to commence an Account Based Pension effective 1 July 2021.

I confirm that I have met the Condition of Release of Attaining Age 65.

The purchase price for the pension is to be the entire balance of my Accumulation account.

I understand that the current balance of my Accumulation account is approximately \$665,092.99, which is comprised of the following components:

Taxable - Taxed Element:	\$497,473.83
Tax Free:	\$167,619.16

I authorise my tax agent to lodge the Transfer Balance Account Report in relation to the Pension Establishment for this Account Based Pension to the ATO.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Erich Peters
1272 Leggetts Drive
MOUNT VINCENT, NSW 2323

**MINUTES OF THE MEETING OF THE TRUSTEES OF
MUMS FAVOURITES SUPERANNUATION FUND
HELD ON 1 JULY 2021 AT
1272 LEGGETTS DRIVE, MOUNT VINCENT NSW**

PRESENT: Erich Peters
Susan Peters
Kaitlin Peters

PENSION COMMENCEMENT: An application to start a pension received from Mr Erich Peters was TABLED as follows:

Type of Pension:	Account Based Pension
Pension Start Date:	1 July 2021
Purchase Amount:	\$665,092.99

CONDITION OF RELEASE: It was RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65, and was entitled to access their benefits as an Account Based Pension

REVIEW OF TRUST DEED: It was RESOLVED that the payment of benefits as an Account Based Pension was allowed under the fund's trust deed.

INVESTMENT STRATEGY: Given that the fund's current investment strategy provides sufficient liquidity to enable the Trustee(s) to meet all pension payments, the Trustee(s) resolved that the fund's strategy remains unchanged following the commencement of the pension.

It was NOTED that the pension is expected to be paid for a number of years, and as such the retention of long term growth assets is appropriate for the pension.

PAPERWORK: It was RESOLVED to request the fund administrators to attend to the completion of the following paperwork to give effect to the establishment of the pension:

1. Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from pension payments if required, and
2. Complete requests and arrange for Actuarial Certificates if required.

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

..... Dated:/...../.....
Erich Peters
Chairperson

1 July 2021

Mr Erich Peters
1272 Leggetts Drive
MOUNT VINCENT, NSW 2323

Dear Erich

**Mums Favourites Superannuation Fund
Commencement of Account Based Pension**

We confirm that the commencement of your Account Based Pension has been completed.

The account has been established with a balance of \$665,092.99, and which is comprised of the following components:

Taxable - Taxed Element:	\$497,473.83
Tax Free:	\$167,619.16

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Erich Peters
Trustee
1272 Leggetts Drive
MOUNT VINCENT, NSW, 2323

1 July 2021

Mums Favourites Superannuation Fund
C/- Mr Erich Peters
1272 Leggetts Drive
MOUNT VINCENT, NSW 2323

Dear Erich

**Mums Favourites Superannuation Fund
Commencement of Account Based Pension**

I wish to commence an Account Based Pension effective 1 July 2021.

I confirm that I have met the Condition of Release of Attaining Preservation Age.

The purchase price for the pension is to be the entire balance of my Accumulation account.

I understand that the current balance of my Accumulation account is approximately \$385,847.27, which is comprised of the following components:

Taxable - Taxed Element:	\$275,921.12
Tax Free:	\$109,926.15

I authorise my tax agent to lodge the Transfer Balance Account Report in relation to the Pension Establishment for this Account Based Pension to the ATO.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mrs Susan Peters
1272 Leggetts Drive
MOUNT VINCENT, NSW 2323

**MINUTES OF THE MEETING OF THE TRUSTEES OF
MUMS FAVOURITES SUPERANNUATION FUND
HELD ON 1 JULY 2021 AT
1272 LEGGETTS DRIVE, MOUNT VINCENT NSW**

PRESENT: Erich Peters
Susan Peters
Kaitlin Peters

PENSION COMMENCEMENT: An application to start a pension received from Mrs Susan Peters was TABLED as follows:

Type of Pension:	Account Based Pension
Pension Start Date:	1 July 2021
Purchase Amount:	\$385,847.27

CONDITION OF RELEASE: It was RESOLVED that the member has satisfied the Condition of Release of Attaining Preservation Age, and was entitled to access their benefits as an Account Based Pension

REVIEW OF TRUST DEED: It was RESOLVED that the payment of benefits as an Account Based Pension was allowed under the fund's trust deed.

INVESTMENT STRATEGY: Given that the fund's current investment strategy provides sufficient liquidity to enable the Trustee(s) to meet all pension payments, the Trustee(s) resolved that the fund's strategy remains unchanged following the commencement of the pension.

It was NOTED that the pension is expected to be paid for a number of years, and as such the retention of long term growth assets is appropriate for the pension.

PAPERWORK: It was RESOLVED to request the fund administrators to attend to the completion of the following paperwork to give effect to the establishment of the pension:

1. Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from pension payments if required, and
2. Complete requests and arrange for Actuarial Certificates if required.

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

..... Dated:/...../.....
Erich Peters
Chairperson

1 July 2021

Mrs Susan Peters
1272 Leggetts Drive
MOUNT VINCENT, NSW 2323

Dear Susan

**Mums Favourites Superannuation Fund
Commencement of Account Based Pension**

We confirm that the commencement of your Account Based Pension has been completed.

The account has been established with a balance of \$385,847.27, and which is comprised of the following components:

Taxable - Taxed Element:	\$275,921.12
Tax Free:	\$109,926.15

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Erich Peters
Trustee
1272 Leggetts Drive
MOUNT VINCENT, NSW, 2323

4 November 2021

Mums Favourites Superannuation Fund
C/- Mr Erich Peters
1272 Leggetts Drive
MOUNT VINCENT, NSW 2323

Dear Erich

**Mums Favourites Superannuation Fund
Commencement of Account Based Pension**

I wish to commence an Account Based Pension effective 4 November 2021.

I confirm that I have met the Condition of Release of Attaining Age 65.

The purchase price for the pension is to be the entire balance of my Accumulation account.

I understand that the current balance of my Accumulation account is approximately \$110,000.00, which is comprised of the following components:

Tax Free: \$110,000.00

I authorise my tax agent to lodge the Transfer Balance Account Report in relation to the Pension Establishment for this Account Based Pension to the ATO.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Erich Peters
1272 Leggetts Drive
MOUNT VINCENT, NSW 2323

**MINUTES OF THE MEETING OF THE TRUSTEES OF
MUMS FAVOURITES SUPERANNUATION FUND
HELD ON 4 NOVEMBER 2021 AT
1272 LEGGETTS DRIVE, MOUNT VINCENT NSW**

PRESENT: Erich Peters
Susan Peters
Kaitlin Peters

PENSION COMMENCEMENT: An application to start a pension received from Mr Erich Peters was TABLED as follows:

Type of Pension:	Account Based Pension
Pension Start Date:	4 November 2021
Purchase Amount:	\$110,000.00

CONDITION OF RELEASE: It was RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65, and was entitled to access their benefits as an Account Based Pension

REVIEW OF TRUST DEED: It was RESOLVED that the payment of benefits as an Account Based Pension was allowed under the fund's trust deed.

INVESTMENT STRATEGY: Given that the fund's current investment strategy provides sufficient liquidity to enable the Trustee(s) to meet all pension payments, the Trustee(s) resolved that the fund's strategy remains unchanged following the commencement of the pension.

It was NOTED that the pension is expected to be paid for a number of years, and as such the retention of long term growth assets is appropriate for the pension.

PAPERWORK: It was RESOLVED to request the fund administrators to attend to the completion of the following paperwork to give effect to the establishment of the pension:

1. Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from pension payments if required, and
2. Complete requests and arrange for Actuarial Certificates if required.

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

..... Dated:/...../.....
Erich Peters
Chairperson

4 November 2021

Mums Favourites Superannuation Fund
C/- Mr Erich Peters
1272 Leggetts Drive
MOUNT VINCENT, NSW 2323

Dear Erich

**Mums Favourites Superannuation Fund
Commencement of Account Based Pension**

I wish to commence an Account Based Pension effective 4 November 2021.

I confirm that I have met the Condition of Release of Attaining Preservation Age.

The purchase price for the pension is to be the entire balance of my Accumulation account.

I understand that the current balance of my Accumulation account is approximately \$330,000.00, which is comprised of the following components:

Tax Free: \$330,000.00

I authorise my tax agent to lodge the Transfer Balance Account Report in relation to the Pension Establishment for this Account Based Pension to the ATO.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mrs Susan Peters
1272 Leggetts Drive
MOUNT VINCENT, NSW 2323

**MINUTES OF THE MEETING OF THE TRUSTEES OF
MUMS FAVOURITES SUPERANNUATION FUND
HELD ON 4 NOVEMBER 2021 AT
1272 LEGGETTS DRIVE, MOUNT VINCENT NSW**

PRESENT: Erich Peters
Susan Peters
Kaitlin Peters

PENSION COMMENCEMENT: An application to start a pension received from Mrs Susan Peters was TABLED as follows:

Type of Pension:	Account Based Pension
Pension Start Date:	4 November 2021
Purchase Amount:	\$330,000.00

CONDITION OF RELEASE: It was RESOLVED that the member has satisfied the Condition of Release of Attaining Preservation Age, and was entitled to access their benefits as an Account Based Pension

REVIEW OF TRUST DEED: It was RESOLVED that the payment of benefits as an Account Based Pension was allowed under the fund's trust deed.

INVESTMENT STRATEGY: Given that the fund's current investment strategy provides sufficient liquidity to enable the Trustee(s) to meet all pension payments, the Trustee(s) resolved that the fund's strategy remains unchanged following the commencement of the pension.

It was NOTED that the pension is expected to be paid for a number of years, and as such the retention of long term growth assets is appropriate for the pension.

PAPERWORK: It was RESOLVED to request the fund administrators to attend to the completion of the following paperwork to give effect to the establishment of the pension:

1. Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from pension payments if required, and
2. Complete requests and arrange for Actuarial Certificates if required.

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

..... Dated:/...../.....
Erich Peters
Chairperson

4 November 2021

Mrs Susan Peters
1272 Leggetts Drive
MOUNT VINCENT, NSW 2323

Dear Susan

**Mums Favourites Superannuation Fund
Commencement of Account Based Pension**

We confirm that the commencement of your Account Based Pension has been completed.

The account has been established with a balance of \$330,000.00, and which is comprised of the following components:

Tax Free:	\$330,000.00
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An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Erich Peters
Trustee
1272 Leggetts Drive
MOUNT VINCENT, NSW, 2323

Transfer Balance Account Report Declaration

This declaration is to be completed and provided to a tax agent who is lodging a transfer balance account report (TBAR) statement on a fund's behalf. It is the responsibility of the fund trustee(s) to keep a record of the declaration for five years after the declaration has been made.

THIS FORM CANNOT BE LODGED WITH THE ATO

Fund Details

Name:

Mums Favourites Superannuation Fund

ABN

15793714265

Trustee Declaration

- I am authorised to make this declaration;
- I declare that the information provided in this statement is true and correct; and
- I authorise the agent to lodge the fund's TBAR statement to the ATO.

..... Dated:/...../.....

Erich Peters
Chairperson

Period From:

01/07/2021

To:

04/11/2021

Reportable events for Mr Erich Peters

Account Type	Account Name	Account Number	Event Type	Event Date	Value
IS1	Account Based Pension	1	Superannuation Income Stream	01/07/2021	665,092.99
IS1	Account Based Pension 2	2	Superannuation Income Stream	04/11/2021	110,000.00



Transfer balance cap

i Most transactions are reported to us by your super providers. There are some events you need to report to us, including any loss of super from fraud or dishonesty, bankruptcy payments and family law payment splits. You also need to report personal injury super contributions made prior to 1 July 2007. To report these to us, use the [Transfer balance account event form](#).

! No transactions were found. If you believe this is incorrect, contact your super provider to check whether they have reported this information to us.



Transfer balance cap

i Most transactions are reported to us by your super providers. There are some events you need to report to us, including any loss of super from fraud or dishonesty, bankruptcy payments and family law payment splits. You also need to report personal injury super contributions made prior to 1 July 2007. To report these to us, use the [Transfer balance account event form](#).

! No transactions were found. If you believe this is incorrect, contact your super provider to check whether they have reported this information to us.

01 July 2022

Erich Peters
Mums Favourites Superannuation Fund
1272 Leggetts Drive, Mount Vincent, New South Wales 2323

Dear Sir/Madam

**Mums Favourites Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Mums Favourites Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2022. The pension does not have a reversionary beneficiary.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2023.

Your balance contains:

- a Taxable Balance of: \$461,934.55;
- a Tax Free Balance of: \$155,646.04; and
- a Tax Free proportion: 25.20%.

Your Minimum income stream applicable is \$15,440.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

.....
Erich Peters

Minutes of a Meeting of the Director(s)

held on 01 July 2022 at 1272 Leggetts Drive, Mount Vincent, New South Wales 2323



PRESENT: Erich Peters and Susan Peters

PENSION CONTINUATION: Erich Peters wishes to continue existing Account Based Pension with a commencement date of 01/07/2021. The pension does not have a reversionary beneficiary.

The Pension Account Balance as at 01/07/2022 is \$617,580.59, consisting of:

- Taxable amount of: \$461,934.55; and
- Tax Free amount of: \$155,646.04
- Tax Free proportion: 25.20%.

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

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

PAYMENT: It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$15,440.00 in the frequency of at least an annual payment.

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

.....
Erich Peters
Chairperson

01 July 2022

Erich Peters
Mums Favourites Superannuation Fund
1272 Leggetts Drive, Mount Vincent, New South Wales 2323

Dear Sir/Madam

**Mums Favourites Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Mums Favourites Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2022. The pension does not have a reversionary beneficiary.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2023.

Your balance contains:

- a Taxable Balance of: \$0.00;
- a Tax Free Balance of: \$103,237.17; and
- a Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$2,580.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

.....
Erich Peters

Minutes of a Meeting of the Director(s)

held on 01 July 2022 at 1272 Leggetts Drive, Mount Vincent, New South Wales 2323



PRESENT: Erich Peters and Susan Peters

PENSION CONTINUATION: Erich Peters wishes to continue existing Account Based Pension with a commencement date of 04/11/2021. The pension does not have a reversionary beneficiary.

The Pension Account Balance as at 01/07/2022 is \$103,237.17, consisting of:

- Taxable amount of: \$0.00; and
- Tax Free amount of: \$103,237.17
- Tax Free proportion: 100.00%.

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

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

PAYMENT: It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$2,580.00 in the frequency of at least an annual payment.

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

.....
Erich Peters
Chairperson

01 July 2022

Susan Peters
Mums Favourites Superannuation Fund
1272 Leggetts Drive, Mount Vincent, New South Wales 2323

Dear Sir/Madam

**Mums Favourites Superannuation Fund
Continuation of Transition to Retirement Pension**

We have recently completed a review of the assets of **Mums Favourites Superannuation Fund** and your Transition to Retirement Pension account in the Fund as at 01 July 2022. The pension does not have a reversionary beneficiary.

Based on the account balance and the legislative requirements for Transition to Retirement Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2023.

Your balance contains:

- a Taxable Balance of: \$259,440.18;
- a Tax Free Balance of: \$103,360.05; and
- a Tax Free proportion: 28.49%.

Your Minimum income stream applicable is \$7,260.00.

Your Maximum income stream applicable is \$36,280.02.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

.....
Erich Peters

Minutes of a Meeting of the Director(s)

held on 01 July 2022 at 1272 Leggetts Drive, Mount Vincent, New South Wales 2323



PRESENT: Erich Peters and Susan Peters

PENSION CONTINUATION: Susan Peters wishes to continue existing Transition to Retirement Pension with a commencement date of 01/07/2021. The pension does not have a reversionary beneficiary.

The Pension Account Balance as at 01/07/2022 is \$362,800.23, consisting of:

- Taxable amount of: \$259,440.18; and
- Tax Free amount of: \$103,360.05
- Tax Free proportion: 28.49%.

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

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

PAYMENT: It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$7,260.00 in the frequency of at least an annual payment.

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

.....
Erich Peters
Chairperson

01 July 2022

Susan Peters
Mums Favourites Superannuation Fund
1272 Leggetts Drive, Mount Vincent, New South Wales 2323

Dear Sir/Madam

**Mums Favourites Superannuation Fund
Continuation of Transition to Retirement Pension**

We have recently completed a review of the assets of **Mums Favourites Superannuation Fund** and your Transition to Retirement Pension account in the Fund as at 01 July 2022. The pension does not have a reversionary beneficiary.

Based on the account balance and the legislative requirements for Transition to Retirement Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2023.

Your balance contains:

- a Taxable Balance of: \$0.00;
- a Tax Free Balance of: \$312,525.34; and
- a Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$6,250.00.

Your Maximum income stream applicable is \$31,252.53.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

.....
Erich Peters

Minutes of a Meeting of the Director(s)

held on 01 July 2022 at 1272 Leggetts Drive, Mount Vincent, New South Wales 2323



PRESENT: Erich Peters and Susan Peters

PENSION CONTINUATION: Susan Peters wishes to continue existing Transition to Retirement Pension with a commencement date of 04/11/2021. The pension does not have a reversionary beneficiary.

The Pension Account Balance as at 01/07/2022 is \$312,525.34, consisting of:

- Taxable amount of: \$0.00; and
- Tax Free amount of: \$312,525.34
- Tax Free proportion: 100.00%.

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

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

PAYMENT: It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$6,250.00 in the frequency of at least an annual payment.

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

.....
Erich Peters
Chairperson

Mums Favourites Superannuation Fund
Yearly Projected Pension Calculation Report



As at 01 July 2022

Member Name	Member Code	Pension Type	Pension Start/ Conversion Date	Age (as at 01/07/2022)	Opening Balance	Minimum Amount *	Maximum Amount	Tax Free %	Min Tax Free Payments	Min Taxable Payments
Peters, Erich	PETERI00002P	Account Based Pension	01/07/2021	68	617,580.59	15,440.00	N/A	25.20	3,890.88	11,549.12
Peters, Erich	PETERI00003P	Account Based Pension	04/11/2021	68	103,237.17	2,580.00	N/A	100.00	2,580.00	0.00
					720,817.76	18,020.00			6,470.88	11,549.12
Peters, Susan	PETSUS00002P	Transition to Retirement Pension	01/07/2021	63	362,800.23	7,260.00	36,280.02	28.49	2,068.37	5,191.63
Peters, Susan	PETSUS00003P	Transition to Retirement Pension	04/11/2021	63	312,525.34	6,250.00	31,252.53	100.00	6,250.00	0.00
					675,325.57	13,510.00	67,532.55		8,318.37	5,191.63
					1,396,143.33	31,530.00	67,532.55		14,789.25	16,740.75

* COVID-19 50% reduction has been applied to the minimum pension amount

E - Estate Planning

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status N/A - Not Applicable

Supporting Documents

No supporting documents

Standard Checklist

- Attach Death Benefit Nominations (if applicable)
- Attach Life Insurance Policies (if applicable)
- Attach Reversionary Pension documentation (if applicable)
- Attach SMSF Will (if applicable)
- Review current Estate planning to ensure it matches wishes of members