

**Compliance Workpapers**  
**E2A Super Fund**  
**Financial Year - 2023**



**Fund Details**

<b>Fund Name</b>	E2A Super Fund
<b>Contact no</b>	
<b>Financial Year</b>	2023
<b>Established Date</b>	08/11/2002
<b>ABN</b>	77 096 937 650
<b>TFN</b>	788665732
<b>Trustee Type</b>	Individual
<b>Trustees</b>	Thomas Earle Lorraine Earle Matthew Earle
<b>ACN</b>	

## Review Points

### Reference : Contra Bank Entries

**Subject :** Contra Bank Entries

**Addressed :** Notes for Auditor

Action	Description	Owner	DateTime	Attachment
Created	Contra Bank Entries of \$20,000 in the Macquarie CMA is WLE share purchase plan that did not push through.	Lorraine Abitria	23/11/2023 05:36 PM	

### Reference : Expenses / Other Expenses / Non-Deductible Expense

**Subject :** Non-Deductible Expense

**Addressed :** Notes for Auditor

Action	Description	Owner	DateTime	Attachment
Created	Adjusting entry for the City Index opening balance.	Joan Sayas	24/11/2023 11:51 AM	

## Statement of Financial Position

Assets	Qty	2023	2022	Change (\$)	Change (%)	
<b>Investments</b>	0.00	1,227,306.70	554,964.13	672,342.57	121.15	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Cash and Cash Equivalents</b>	0.00	606,397.15	0.00	606,397.15	100.00	
Macquarie Term Deposit - 5822	606,397.15	606,397.15	0.00	606,397.15	100.00	<a href="#">WP-1</a>
<b>Derivative Investments</b>	0.00	0.00	-15,851.72	15,851.72	100.00	
City Index CFD Account	0.00	0.00	-15,851.72	15,851.72	100.00	<a href="#">WP-1</a>
<b>Direct Property</b>	0.00	430,000.00	415,000.00	15,000.00	3.61	
27 Tamaree Road	1.00	430,000.00	415,000.00	15,000.00	3.61	<a href="#">WP-1</a>
<b>Shares in Listed Companies</b>	0.00	190,909.55	155,815.85	35,093.70	22.52	
Collection House Limited	0.00	0.00	816.00	-816.00	100.00	
Eagers Automative Limited	641.00	8,647.09	6,230.52	2,416.57	38.79	<a href="#">WP-1</a>
Emeco Holdings Limited	778.00	505.70	505.70	0.00	0.00	<a href="#">WP-1</a>
Incitec Pivot Limited	2,400.00	6,576.00	7,944.00	-1,368.00	17.22	<a href="#">WP-1</a>
Lycopodium Limited	5,000.00	52,900.00	28,500.00	24,400.00	85.61	<a href="#">WP-1</a>
Monash Ivf Group Limited	0.00	0.00	344.98	-344.98	100.00	
Naos Small Cap Opportunities Company Limited	58,554.00	39,816.72	42,744.42	-2,927.70	6.85	<a href="#">WP-1</a>
Ramelius Resources Limited	35,869.00	45,194.94	31,206.03	13,988.91	44.83	<a href="#">WP-1</a>
Southern Cross Media Group Limited	1,000.00	865.00	995.00	-130.00	13.07	<a href="#">WP-1</a>
Wam Leaders Limited	25,020.00	36,404.10	36,529.20	-125.10	0.34	<a href="#">WP-1</a>
<b>Other Assets</b>	0.00	833,566.17	1,353,186.84	-519,620.67	38.40	



Assets	Qty	2023	2022	Change (\$)	Change (%)	
<b>Cash At Bank</b>	0.00	831,612.19	1,349,786.67	-518,174.48	38.39	
Commonwealth Bank Of Australia DIA 0945	0.00	217,160.96	0.00	217,160.96	100.00	<a href="#">WP-1</a>
Commonwealth Bank Of Australia DIA 5109	0.00	0.00	213,871.62	-213,871.62	100.00	<a href="#">WP-1</a>
Macquarie Cash Management Account	0.00	614,451.23	1,135,915.05	-521,463.82	45.91	<a href="#">WP-1</a>
<b>Current Tax Assets</b>	0.00	1,953.55	3,214.42	-1,260.87	39.23	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a> <a href="#">WP-4</a>
<b>Franking Credits</b>	0.00	4,340.65	0.00	4,340.65	100.00	
<b>Shares in Listed Companies</b>	0.00	4,340.65	0.00	4,340.65	100.00	
Eagers Automative Limited	0.00	195.05	0.00	195.05	100.00	
Emeco Holdings Limited	0.00	8.34	0.00	8.34	100.00	
Incitec Pivot Limited	0.00	277.72	0.00	277.72	100.00	
Lycopodium Limited	0.00	1,542.86	0.00	1,542.86	100.00	
Monash Ivf Group Limited	0.00	6.92	0.00	6.92	100.00	
Naos Small Cap Opportunities Company Limited	0.00	1,204.53	0.00	1,204.53	100.00	
Ramelius Resources Limited	0.00	153.72	0.00	153.72	100.00	
Southern Cross Media Group Limited	0.00	40.07	0.00	40.07	100.00	
Wam Leaders Limited	0.00	911.44	0.00	911.44	100.00	
Income Tax Payable	0.00	0.00	3,214.42	-3,214.42	100.00	
Provision for Income Tax	0.00	-2,387.10	0.00	-2,387.10	100.00	

Assets	Qty	2023	2022	Change (\$)	Change (%)	
<b>Other Taxes Refundable</b>	0.00	0.43	185.75	-185.32	99.77	<a href="#">WP-1</a> <a href="#">WP-2</a>
Activity Statement Payable/Refundable	0.00	-0.25	185.75	-186.00	100.13	
GST Payable/Refundable	0.00	0.68	0.00	0.68	100.00	
<b>Total Assets</b>	0.00	2,060,872.87	1,908,150.97	152,721.90	8.00	

Liabilities	Qty	2023	2022	Change (\$)	Change (%)	
<b>Other Creditors and Accruals</b>	0.00	0.00	3,410.00	-3,410.00	100.00	
Sundry	0.00	0.00	3,410.00	-3,410.00	100.00	
<b>Total Liabilities</b>	0.00	0.00	3,410.00	-3,410.00	100.00	

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
<b>Member Entitlement Accounts</b>	0.00	2,060,872.87	1,904,740.97	156,131.90	8.20	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Mr Matthew Earle</b>	0.00	40,832.67	21,708.26	19,124.41	88.10	
Accumulation	0.00	40,832.67	21,708.26	19,124.41	88.10	
<b>Mr Thomas Earle</b>	0.00	1,083,004.83	1,008,805.97	74,198.86	7.36	
Account Based Pension (42.39% Tax Free)	0.00	53,501.91	50,356.75	3,145.16	6.25	
Accumulation	0.00	448,112.89	411,226.28	36,886.61	8.97	
Reversionary Pension (71.28% Tax Free)	0.00	581,390.03	547,222.94	34,167.09	6.24	
<b>Ms Lorraine Earle</b>	0.00	937,035.37	874,226.74	62,808.63	7.18	
Accumulation	0.00	328,691.06	301,634.71	27,056.35	8.97	

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
Reversionary Pension (69.20% Tax Free)	0.00	608,344.31	572,592.03	35,752.28	6.24	
<b>Total Member Entitlements</b>	0.00	2,060,872.87	1,904,740.97	156,131.90	8.20	

## Operating Statement

Income	2023	2022	Change (\$)	Change (%)	
<b>Investment Gains</b>	136,412.16	-50,496.54	186,908.70	370.14	
<b>Increase in Market Value</b>	71,170.07	-50,496.54	121,666.61	240.94	<a href="#">WP-1</a>
<b>Direct Property</b>	15,000.00	0.00	15,000.00	100.00	
27 Tamaree Road	15,000.00	0.00	15,000.00	100.00	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Shares in Listed Companies</b>	56,170.07	0.00	56,170.07	100.00	
Collection House Limited	19,696.20	0.00	19,696.20	100.00	
Eagers Automative Limited	2,416.57	0.00	2,416.57	100.00	
Incitec Pivot Limited	-1,368.00	0.00	-1,368.00	100.00	
Lycopodium Limited	24,400.00	0.00	24,400.00	100.00	
Monash Ivf Group Limited	219.19	0.00	219.19	100.00	
Naos Small Cap Opportunities Company Limited	-2,927.70	0.00	-2,927.70	100.00	
Ramelius Resources Limited	13,988.91	0.00	13,988.91	100.00	
Southern Cross Media Group Limited	-130.00	0.00	-130.00	100.00	
Wam Leaders Limited	-125.10	0.00	-125.10	100.00	
<b>Realised Capital Gains</b>	65,242.09	0.00	65,242.09	100.00	<a href="#">WP-1</a>
<b>Derivative Investments</b>	85,927.75	0.00	85,927.75	100.00	
City Index CFD Account	85,927.75	0.00	85,927.75	100.00	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Shares in Listed Companies</b>	-20,685.66	0.00	-20,685.66	100.00	

Income	2023	2022	Change (\$)	Change (%)	
Collection House Limited	-20,512.20	0.00	-20,512.20	100.00	<a href="#">WP-1</a> <a href="#">WP-2</a>
Monash Ivf Group Limited	-173.46	0.00	-173.46	100.00	<a href="#">WP-1</a>
<b>Investment Income</b>	54,833.68	16,120.93	38,712.75	240.14	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Dividends</b>	14,853.22	8,275.96	6,577.26	79.47	
<b>Derivative Investments</b>	384.36	0.00	384.36	100.00	
City Index CFD Account	384.36	0.00	384.36	100.00	<a href="#">WP-1</a>
<b>Shares in Listed Companies</b>	14,468.86	0.00	14,468.86	100.00	
Eagers Automative Limited	650.16	0.00	650.16	100.00	
Emeco Holdings Limited	27.80	0.00	27.80	100.00	
Incitec Pivot Limited	925.72	0.00	925.72	100.00	<a href="#">WP-1</a>
Lycopodium Limited	5,142.86	0.00	5,142.86	100.00	
Monash Ivf Group Limited	23.06	0.00	23.06	100.00	
Naos Small Cap Opportunities Company Limited	4,015.14	0.00	4,015.14	100.00	
Ramelius Resources Limited	512.41	0.00	512.41	100.00	
Southern Cross Media Group Limited	133.57	0.00	133.57	100.00	
Wam Leaders Limited	3,038.14	0.00	3,038.14	100.00	
<b>Interest</b>	25,165.65	108.92	25,056.73	23,004.71	
<b>Cash and Cash Equivalents</b>	6,397.15	0.00	6,397.15	100.00	
Macquarie Term Deposit - 5822	6,397.15	0.00	6,397.15	100.00	<a href="#">WP-1</a>

Income	2023	2022	Change (\$)	Change (%)	
<b>Cash At Bank</b>	18,768.50	0.00	18,768.50	100.00	
Commonwealth Bank Of Australia DIA 0945	784.91	0.00	784.91	100.00	
Commonwealth Bank Of Australia DIA 5109	2,134.40	0.00	2,134.40	100.00	<a href="#">WP-1</a>
Macquarie Cash Management Account	15,849.19	0.00	15,849.19	100.00	
<b>Other Rental Related Income</b>	254.81	0.00	254.81	100.00	
<b>Direct Property</b>	254.81	0.00	254.81	100.00	
27 Tamaree Road	254.81	0.00	254.81	100.00	
<b>Rent</b>	14,560.00	7,736.05	6,823.95	88.21	<a href="#">WP-1</a>
<b>Direct Property</b>	14,560.00	0.00	14,560.00	100.00	
27 Tamaree Road	14,560.00	0.00	14,560.00	100.00	
<b>Member Receipts</b>	17,000.00	710,216.90	-693,216.90	97.61	
<b>Contributions</b>	17,000.00	710,216.90	-693,216.90	97.61	<a href="#">WP-1</a> <a href="#">WP-2</a>
Downsizer Contribution	0.00	600,000.00	-600,000.00	100.00	
Government Co-Contributions	0.00	216.90	-216.90	100.00	
<b>Member</b>	17,000.00	110,000.00	-93,000.00	84.55	
<b>Personal Non-Concessional</b>	17,000.00	110,000.00	-93,000.00	84.55	
Mr Matthew Earle	17,000.00	0.00	17,000.00	100.00	
<b>Total Income</b>	208,245.84	675,841.29	-467,595.45	69.19	
Expenses	2023	2022	Change (\$)	Change (%)	
<b>Member Payments</b>	35,110.00	0.00	35,110.00	100.00	

Expenses	2023	2022	Change (\$)	Change (%)	
<b>Pensions Paid</b>	35,110.00	0.00	35,110.00	100.00	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Mr Thomas Earle</b>	17,930.00	0.00	17,930.00	100.00	
Account Based Pension (42.39% Tax Free)	1,510.00	0.00	1,510.00	100.00	
Reversionary Pension (71.28% Tax Free)	16,420.00	0.00	16,420.00	100.00	
<b>Ms Lorraine Earle</b>	17,180.00	0.00	17,180.00	100.00	
Reversionary Pension (69.20% Tax Free)	17,180.00	0.00	17,180.00	100.00	
<b>Other Expenses</b>	14,616.84	7,002.28	7,614.56	108.74	
Actuarial Fee	0.00	112.75	-112.75	100.00	
Auditor Fee	0.00	528.00	-528.00	100.00	
<b>Bank Fees</b>	20.00	25.00	-5.00	20.00	
<b>Cash At Bank</b>	20.00	0.00	20.00	100.00	
Commonwealth Bank Of Australia DIA 5109	20.00	0.00	20.00	100.00	
Fund Administration Fee	0.00	2,583.25	-2,583.25	100.00	
<b>General Expenses</b>	16.20	0.00	16.20	100.00	<a href="#">WP-1</a>
<b>Derivative Investments</b>	16.20	0.00	16.20	100.00	
City Index CFD Account	16.20	0.00	16.20	100.00	
<b>Interest Paid</b>	7,421.39	0.00	7,421.39	100.00	
<b>Derivative Investments</b>	7,421.39	0.00	7,421.39	100.00	
City Index CFD Account	7,421.39	0.00	7,421.39	100.00	
Non-Deductible Expense	840.34	0.00	840.34	100.00	



Expenses	2023	2022	Change (\$)	Change (%)	
<b>Property Expenses</b>	6,318.91	0.00	6,318.91	100.00	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Agents Management Fee</b>	1,309.88	0.00	1,309.88	100.00	
<b>Direct Property</b>	1,309.88	0.00	1,309.88	100.00	
27 Tamaree Road	1,309.88	0.00	1,309.88	100.00	
<b>Council Rates</b>	2,122.74	0.00	2,122.74	100.00	<a href="#">WP-1</a>
<b>Direct Property</b>	2,122.74	0.00	2,122.74	100.00	
27 Tamaree Road	2,122.74	0.00	2,122.74	100.00	
<b>Insurance Premium</b>	2,757.29	0.00	2,757.29	100.00	<a href="#">WP-1</a>
<b>Direct Property</b>	2,757.29	0.00	2,757.29	100.00	
27 Tamaree Road	2,757.29	0.00	2,757.29	100.00	
<b>Sundry Expenses</b>	129.00	0.00	129.00	100.00	<a href="#">WP-1</a>
<b>Direct Property</b>	129.00	0.00	129.00	100.00	
27 Tamaree Road	129.00	0.00	129.00	100.00	
SMSF Supervisory Levy	0.00	259.00	-259.00	100.00	
Sundry	0.00	3,494.28	-3,494.28	100.00	
<b>Total Expenses</b>	49,726.84	7,002.28	42,724.56	610.15	
<b>Income Tax</b>	<b>2023</b>	<b>2022</b>	<b>Change (\$)</b>	<b>Change (%)</b>	
<b>Income Tax Expense</b>	2,387.10	-3,473.42	5,860.52	168.72	<a href="#">WP-1</a> <a href="#">WP-2</a>
Income Tax Expense	2,387.10	-3,473.42	5,860.52	168.72	



Income Tax	2023	2022	Change (\$)	Change (%)	
Total Income Tax	2,387.10	-3,473.42	5,860.52	168.72	
Net Profit(Loss) Total	156,131.90	672,312.43			

## Market Value

Current Status : Good to Go Prior Status : N/A					Prepared By : N/A	Reviewed By : N/A
	Security Code	Security Name	Source Price	Units	Market Price	Market Value
<b>SECURITY</b>						
	APE	Eagers Automative Limited	13.49	641.00	13.49	8,647.09
	EHL	Emeco Holdings Limited	0.65	778.00	0.65	505.70
	IPL	Incitec Pivot Limited	2.74	2,400.00	2.74	6,576.00
	LYL	Lycopodium Limited	10.58	5,000.00	10.58	52,900.00
	NSC	Naos Small Cap Opportunities Company Limited	0.68	58,554.00	0.68	39,816.72
	RMS	Ramelius Resources Limited	1.26	35,869.00	1.26	45,194.94
	SXL	Southern Cross Media Group Limited	0.86	1,000.00	0.86	865.00
	WLE	Wam Leaders Limited	1.46	25,020.00	1.46	36,404.10

**Pension Limit**

				Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name	Age	Year To Date	Minimum	Maximum	
<b>Mr Thomas Earle</b>						
	Account Based Pension (42.39% Tax Free)	76	1,510.00	1,510.00		
	Reversionary Pension (71.28% Tax Free)	76	16,420.00	16,420.00		
<b>Ms Lorraine Earle</b>						
	Reversionary Pension (69.20% Tax Free)	76	17,180.00	17,180.00		

### Tax Effective Allocation of Pension Payment (Member Level)

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name	Drawdown To Date	Minimum	Tax Free %
<b>Mr Thomas Earle (Age: 76 at 30/06/2023)</b>				
	Account Based Pension (42.39% Tax Free)	1,510.00	1,510.00	42.39
	Reversionary Pension (71.28% Tax Free)	16,420.00	16,420.00	71.28
<b>Ms Lorraine Earle (Age: 76 at 30/06/2023)</b>				
	Reversionary Pension (69.20% Tax Free)	17,180.00	17,180.00	69.20

### Preservation Components for Member above 65

				Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
Account Name	Account Type	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount		
<b>Mr Matthew Earle (Age: 46 at 30/06/2023)</b>						
Accumulation	Accumulation	40,832.67	0.00	0.00		
<b>Mr Thomas Earle (Age: 76 at 30/06/2023)</b>						
Accumulation	Accumulation	0.00	0.00	448,112.89		
Account Based Pension (42.39% Tax Free)	Pension	0.00	0.00	53,501.91		
Reversionary Pension (71.28% Tax Free)	Pension	0.00	0.00	581,390.03		
<b>Ms Lorraine Earle (Age: 76 at 30/06/2023)</b>						
Accumulation	Accumulation	0.00	0.00	328,691.06		
Reversionary Pension (69.20% Tax Free)	Pension	0.00	0.00	608,344.31		


## Lump Sum Payment - Good to Go

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

**Preservation Components**



						Current Status : Good to Go Prior Status : N/A		Prepared By : N/A	Reviewed By : N/A
			Prior Year			Current Year			
Account Name	Account Type	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount		
Mr Matthew Earle (Age: 46 at 30/06/2023)									
Accumulation	Accumulation	21,708.26	0.00	0.00	40,832.67	0.00	0.00		

### Tax Component Verification (Accumulation)

		Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Account Name		Prior Year Tax Free Amount	Current Year Tax Free Amount
Mr Matthew Earle (Age: 46 at 30/06/2023)				
	Accumulation		5,781.29	22,781.29
Mr Thomas Earle (Age: 76 at 30/06/2023)				
	Accumulation		411,226.28	411,226.28
Ms Lorraine Earle (Age: 76 at 30/06/2023)				
	Accumulation		301,634.71	301,634.71



### Tax Component Verification (Pension)

		Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Account Name	Calculated tax free %	Current year tax free %	Prior year tax free %
<b>Mr Thomas Earle (Age: 76 at 30/06/2023)</b>				
	Account Based Pension (42.39% Tax Free)	42.39	42.39	42.39
	Reversionary Pension (71.28% Tax Free)	71.27	71.28	71.28
<b>Ms Lorraine Earle (Age: 76 at 30/06/2023)</b>				
	Reversionary Pension (69.20% Tax Free)	69.19	69.20	69.20

## Work Test - Good to Go

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

## Contribution Cap Limit







		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Current Year Contributions		Concessional	Non-Concessional
<b>Mr Thomas Earle</b> Date of Birth: 22/05/1947 (Age: 75 at 30/06/2023)				
	Caps		27,500.00	0.00
	Cumulative available unused cap		0.00	0.00
	Maximum cap available		27,500.00	0.00
	Contributions made (to this fund)		0.00	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		0.00	0.00
	Amount above caps		0.00	0.00
<b>Ms Lorraine Earle</b> Date of Birth: 09/03/1947 (Age: 75 at 30/06/2023)				
	Caps		27,500.00	0.00
	Cumulative available unused cap		0.00	0.00
	Maximum cap available		27,500.00	0.00
	Contributions made (to this fund)		0.00	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		0.00	0.00
	Amount above caps		0.00	0.00

Current Status : Good to Go Prior Status : N/A		Prepared By : N/A	Reviewed By : N/A
Mr Matthew Earle Date of Birth: 02/04/1977 (Age: 45 at 30/06/2023)			
	Caps	27,500.00	110,000.00
	Cumulative available unused cap	102,500.00	0.00
	Maximum cap available	130,000.00	110,000.00
	Contributions made (to this fund)	0.00	17,000.00
	Contributions made (to other fund)	0.00	0.00
	Contributions as allocated	0.00	17,000.00
	Amount above caps	0.00	0.00

## Negative Balance - Good to Go

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

## Contra Bank Entries

				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Date	Description	Debits	Credits	Balance	
<b>Commonwealth Bank Of Australia DIA 5109</b>						
	08/04/2023	Transfer to xx0945 NetBank From T ATFE2ASuper	210,000.00	0.00	5,899.97	
	12/06/2023	Transfer to xx0945 NetBank trans FromE2ASuper	6,376.05	0.00	0.00	
<b>Commonwealth Bank Of Australia DIA 0945</b>						
	08/04/2023	Transfer from xx5109 NetBank From T ATFE2ASuper	0.00	210,000.00	210,000.00	
	12/06/2023	Transfer from xx5109 NetBank trans FromE2ASuper	0.00	6,376.05	217,160.96	
<b>Macquarie Cash Management Account</b>						
	27/03/2023	BPAY TO BOARDROOM PTY LTD	20,000.00	0.00	1,135,232.77	
	28/03/2023	WAM Leaders S00012342667	0.00	20,000.00	1,155,232.77	

## Income Comparison

Current Status : Good to Go Prior Status : Warning					Prepared By : N/A	Reviewed By : N/A
Date	Income Type	Total Income	Franking Credit	Estimated Income	Estimated Franking Credit	
<b>IPL : Incitec Pivot Limited (ASX:IPL)</b>						
05/07/2022	Dividend	240.00	102.86	0.00	0.00	
<b>EHL : Emeco Holdings Limited (ASX:EHL)</b>						
30/09/2022	Dividend	9.73	4.17	9.72	4.17	
13/04/2023	Dividend	9.73	4.17	9.72	4.17	
<b>CITYCFD : City Index CFD Account</b>						
26/08/2022	Dividend	174.36	0.00	0.00	0.00	
23/02/2023	Dividend	210.00	0.00	0.00	0.00	
<b>NSC : Naos Small Cap Opportunities Company Limited (ASX:NSC)</b>						
30/11/2022	Dividend	731.93	313.68	731.92	313.68	
31/03/2023	Dividend	731.93	313.68	731.92	313.68	
05/06/2023	Dividend	731.93	313.68	731.92	313.68	

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

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



## Retirement Condition - Good to Go

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

### Tax Effective Allocation of Pension Payment (Pension Account Level)

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name	Drawdown To Date	Minimum	Tax Free %
<b>Mr Thomas Earle (Age: 76 at 30/06/2023)</b>				
	Account Based Pension (42.39% Tax Free)	1,510.00	1,510.00	42.39
	Reversionary Pension (71.28% Tax Free)	16,420.00	16,420.00	71.28
<b>Ms Lorraine Earle (Age: 76 at 30/06/2023)</b>				
	Reversionary Pension (69.20% Tax Free)	17,180.00	17,180.00	69.20

## General Ledger

Date	Description	Quantity	Debits	Credits	Balance
<b>Member Receipts / Contributions / Member / Personal Non-Concessional / Mr Matthew Earle</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/04/2023	SUPERPAYAFTER TAX	0.00	0.00	9,000.00	9,000.00
14/06/2023	ME AfterTaxContrib	0.00	0.00	8,000.00	17,000.00
30/06/2023	Closing Balance	0.00	0.00	0.00	17,000.00
<b>Investment Gains / Realised Capital Gains / Derivative Investments / City Index CFD Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/04/2023	Realised gain	0.00	0.00	17,759.66	17,759.66
31/05/2023	Realised gain	0.00	0.00	68,168.09	85,927.75
30/06/2023	Closing Balance	0.00	0.00	0.00	85,927.75
<b>Investment Gains / Realised Capital Gains / Shares in Listed Companies / Collection House Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/10/2022	Non Cash Disposal	0.00	20,512.20	0.00	20,512.20
30/06/2023	Closing Balance	0.00	0.00	0.00	20,512.20
<b>Investment Gains / Realised Capital Gains / Shares in Listed Companies / Monash Ivf Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
13/04/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	173.46	0.00	173.46
30/06/2023	Closing Balance	0.00	0.00	0.00	173.46

Date	Description	Quantity	Debits	Credits	Balance
<b>Investment Gains / Increase in Market Value / Direct Property / 27 Tamaree Road</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	15,000.00	15,000.00
30/06/2023	Closing Balance	0.00	0.00	0.00	15,000.00
<b>Investment Gains / Increase in Market Value / Shares in Listed Companies / Collection House Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	19,696.20	19,696.20
30/06/2023	Closing Balance	0.00	0.00	0.00	19,696.20
<b>Investment Gains / Increase in Market Value / Shares in Listed Companies / Eagers Automative Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	2,416.57	2,416.57
30/06/2023	Closing Balance	0.00	0.00	0.00	2,416.57
<b>Investment Gains / Increase in Market Value / Shares in Listed Companies / Incitec Pivot Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	1,368.00	0.00	1,368.00
30/06/2023	Closing Balance	0.00	0.00	0.00	1,368.00
<b>Investment Gains / Increase in Market Value / Shares in Listed Companies / Lycopodium Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	24,400.00	24,400.00
30/06/2023	Closing Balance	0.00	0.00	0.00	24,400.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Investment Gains / Increase in Market Value / Shares in Listed Companies / Monash Ivf Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	219.19	219.19
30/06/2023	Closing Balance	0.00	0.00	0.00	219.19
<b>Investment Gains / Increase in Market Value / Shares in Listed Companies / Naos Small Cap Opportunities Company Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	2,927.70	0.00	2,927.70
30/06/2023	Closing Balance	0.00	0.00	0.00	2,927.70
<b>Investment Gains / Increase in Market Value / Shares in Listed Companies / Ramelius Resources Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	13,988.91	13,988.91
30/06/2023	Closing Balance	0.00	0.00	0.00	13,988.91
<b>Investment Gains / Increase in Market Value / Shares in Listed Companies / Southern Cross Media Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	130.00	0.00	130.00
30/06/2023	Closing Balance	0.00	0.00	0.00	130.00
<b>Investment Gains / Increase in Market Value / Shares in Listed Companies / Wam Leaders Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	125.10	0.00	125.10
30/06/2023	Closing Balance	0.00	0.00	0.00	125.10

Date	Description	Quantity	Debits	Credits	Balance
<b>Investment Gains / Disposal Suspense / Shares in Listed Companies / Collection House Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/10/2022	Non Cash Disposal	12,000.00	0.00	0.00	0.00
27/10/2022	Non Cash Disposal	-12,000.00	0.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Investment Gains / Disposal Suspense / Shares in Listed Companies / Monash Ivf Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
13/04/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	367.00	0.00	390.71	390.71
13/04/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	-367.00	390.71	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Investment Income / Dividends / Derivative Investments / City Index CFD Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
26/08/2022	Dividend	0.00	0.00	174.36	174.36
23/02/2023	Dividend	0.00	0.00	210.00	384.36
30/06/2023	Closing Balance	0.00	0.00	0.00	384.36
<b>Investment Income / Dividends / Shares in Listed Companies / Eagers Automative Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/09/2022	APE AUD 0.22 FRANKED, 30% CTR	0.00	0.00	201.46	201.46
31/03/2023	APE AUD 0.49 FRANKED, 30% CTR	0.00	0.00	448.70	650.16

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	650.16
<b>Investment Income / Dividends / Shares in Listed Companies / Emeco Holdings Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/09/2022	EHL AUD 0.0125 FRANKED, 30% CTR	0.00	0.00	13.90	13.90
13/04/2023	EHL AUD 0.0125 FRANKED, 30% CTR	0.00	0.00	13.90	27.80
30/06/2023	Closing Balance	0.00	0.00	0.00	27.80
<b>Investment Income / Dividends / Shares in Listed Companies / Incitec Pivot Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/07/2022	IPL ITM DIV 001278492858	0.00	0.00	342.86	342.86
21/12/2022	IPL AUD 0.17 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	582.86	925.72
30/06/2023	Closing Balance	0.00	0.00	0.00	925.72
<b>Investment Income / Dividends / Shares in Listed Companies / Lycopodium Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/10/2022	LYL AUD 0.36 FRANKED, 30% CTR	0.00	0.00	2,571.43	2,571.43
06/04/2023	LYL AUD 0.36 FRANKED, 30% CTR	0.00	0.00	2,571.43	5,142.86
30/06/2023	Closing Balance	0.00	0.00	0.00	5,142.86
<b>Investment Income / Dividends / Shares in Listed Companies / Monash Ivf Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/10/2022	MVF AUD 0.022 FRANKED, 30% CTR	0.00	0.00	11.53	11.53



Date	Description	Quantity	Debits	Credits	Balance
06/04/2023	MVF AUD 0.022 FRANKED, 30% CTR	0.00	0.00	11.53	23.06
30/06/2023	Closing Balance	0.00	0.00	0.00	23.06
<b>Investment Income / Dividends / Shares in Listed Companies / Naos Small Cap Opportunities Company Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	NSC AUD 0.0105 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	878.31	878.31
30/11/2022	NSC AUD 0.0125 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	1,045.61	1,923.92
31/03/2023	NSC AUD 0.0125 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	1,045.61	2,969.53
05/06/2023	NSC AUD 0.0125 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	1,045.61	4,015.14
30/06/2023	Closing Balance	0.00	0.00	0.00	4,015.14
<b>Investment Income / Dividends / Shares in Listed Companies / Ramelius Resources Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
11/10/2022	RMS AUD 0.01 FRANKED, 30% CTR, DRP 2.5% DISC	0.00	0.00	512.41	512.41
30/06/2023	Closing Balance	0.00	0.00	0.00	512.41
<b>Investment Income / Dividends / Shares in Listed Companies / Southern Cross Media Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
04/10/2022	SXL AUD 0.0475 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	67.86	67.86
11/04/2023	SXL AUD 0.046 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	65.71	133.57



Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	133.57
<b>Investment Income / Dividends / Shares in Listed Companies / Wam Leaders Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/11/2022	WLE AUD 0.04 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	1,429.71	1,429.71
31/05/2023	WLE AUD 0.045 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	1,608.43	3,038.14
30/06/2023	Closing Balance	0.00	0.00	0.00	3,038.14
<b>Investment Income / Interest / Cash and Cash Equivalents / Macquarie Term Deposit - 5822</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/06/2023	Investment Income	0.00	0.00	6,397.15	6,397.15
30/06/2023	Closing Balance	0.00	0.00	0.00	6,397.15
<b>Investment Income / Interest / Cash At Bank / Commonwealth Bank Of Australia DIA 0945</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/05/2023	Credit Interest	0.00	0.00	324.21	324.21
01/06/2023	Credit Interest	0.00	0.00	460.70	784.91
30/06/2023	Closing Balance	0.00	0.00	0.00	784.91
<b>Investment Income / Interest / Cash At Bank / Commonwealth Bank Of Australia DIA 5109</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Credit Interest	0.00	0.00	4.10	4.10
01/08/2022	Credit Interest	0.00	0.00	38.67	42.77

Date	Description	Quantity	Debits	Credits	Balance
01/09/2022	Credit Interest	0.00	0.00	112.23	155.00
01/10/2022	Credit Interest	0.00	0.00	184.70	339.70
01/11/2022	Credit Interest	0.00	0.00	243.25	582.95
01/12/2022	Credit Interest	0.00	0.00	270.26	853.21
01/01/2023	Credit Interest	0.00	0.00	291.77	1,144.98
01/02/2023	Credit Interest	0.00	0.00	292.17	1,437.15
01/03/2023	Credit Interest	0.00	0.00	268.67	1,705.82
01/04/2023	Credit Interest	0.00	0.00	342.53	2,048.35
01/05/2023	Credit Interest	0.00	0.00	84.16	2,132.51
01/06/2023	Credit Interest	0.00	0.00	1.89	2,134.40
30/06/2023	Closing Balance	0.00	0.00	0.00	2,134.40
<b>Investment Income / Interest / Cash At Bank / Macquarie Cash Management Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/07/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	350.50	350.50
31/08/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	764.14	1,114.64
30/09/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	1,039.13	2,153.77
31/10/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	1,355.56	3,509.33
30/11/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	1,529.38	5,038.71
30/12/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	1,767.63	6,806.34
31/01/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	2,015.99	8,822.33

Date	Description	Quantity	Debits	Credits	Balance
28/02/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	1,791.27	10,613.60
31/03/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	1,958.66	12,572.26
28/04/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	964.11	13,536.37
31/05/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	1,144.51	14,680.88
30/06/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	1,168.31	15,849.19
30/06/2023	Closing Balance	0.00	0.00	0.00	15,849.19
<b>Investment Income / Other Rental Related Income / Direct Property / 27 Tamaree Road</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/02/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	254.81	254.81
30/06/2023	Closing Balance	0.00	0.00	0.00	254.81
<b>Investment Income / Rent / Direct Property / 27 Tamaree Road</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Rental Statement	0.00	0.00	14,560.00	14,560.00
30/06/2023	Closing Balance	0.00	0.00	0.00	14,560.00
<b>Member Payments / Pensions Paid / Mr Thomas Earle / Account Based Pension (42.39% Tax Free)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/04/2023	Pension Drawdown - Gross	0.00	1,510.00	0.00	1,510.00
30/06/2023	Closing Balance	0.00	0.00	0.00	1,510.00
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/04/2023	Pension Drawdown - Net	0.00	0.00	1,510.00	1,510.00

Date	Description	Quantity	Debits	Credits	Balance
27/04/2023	Pension Drawdown - Paid	0.00	1,510.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Member Payments / Pensions Paid / Mr Thomas Earle / Reversionary Pension (71.28% Tax Free)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/04/2023	Pension Drawdown - Gross	0.00	16,420.00	0.00	16,420.00
30/06/2023	Closing Balance	0.00	0.00	0.00	16,420.00
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/04/2023	Pension Drawdown - Net	0.00	0.00	16,420.00	16,420.00
27/04/2023	Pension Drawdown - Paid	0.00	16,420.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Member Payments / Pensions Paid / Reversionary Pension (69.20% Tax Free)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/04/2023	Pension Drawdown - Gross	0.00	17,180.00	0.00	17,180.00
30/06/2023	Closing Balance	0.00	0.00	0.00	17,180.00
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/04/2023	Pension Drawdown - Net	0.00	0.00	17,180.00	17,180.00
27/04/2023	Pension Drawdown - Paid	0.00	17,180.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Expenses / Bank Fees / Cash At Bank / Commonwealth Bank Of Australia DIA 5109</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Paper Statement Fee	0.00	2.50	0.00	2.50
01/09/2022	Paper Statement Fee	0.00	2.50	0.00	5.00
01/10/2022	Paper Statement Fee	0.00	2.50	0.00	7.50
01/11/2022	Paper Statement Fee	0.00	2.50	0.00	10.00
01/12/2022	Paper Statement Fee	0.00	2.50	0.00	12.50
01/01/2023	Paper Statement Fee	0.00	2.50	0.00	15.00
01/03/2023	Paper Statement Fee	0.00	2.50	0.00	17.50
01/04/2023	Paper Statement Fee	0.00	2.50	0.00	20.00
30/06/2023	Closing Balance	0.00	0.00	0.00	20.00
<b>Other Expenses / General Expenses / Derivative Investments / City Index CFD Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
11/04/2023	Commission	0.00	16.20	0.00	16.20
30/06/2023	Closing Balance	0.00	0.00	0.00	16.20
<b>Other Expenses / Interest Paid / Derivative Investments / City Index CFD Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/07/2022	Interest Paid	0.00	455.88	0.00	455.88
31/08/2022	Interest Paid	0.00	607.72	0.00	1,063.60
30/09/2022	Interest Paid	0.00	566.09	0.00	1,629.69
31/10/2022	Interest Paid	0.00	676.51	0.00	2,306.20
30/11/2022	Interest Paid	0.00	731.68	0.00	3,037.88

Date	Description	Quantity	Debits	Credits	Balance
31/12/2022	Interest Paid	0.00	787.71	0.00	3,825.59
31/01/2023	Interest Paid	0.00	896.77	0.00	4,722.36
28/02/2023	Interest Paid	0.00	800.78	0.00	5,523.14
31/03/2023	Interest Paid	0.00	959.72	0.00	6,482.86
30/04/2023	Interest Paid	0.00	790.59	0.00	7,273.45
31/05/2023	Interest Paid	0.00	147.94	0.00	7,421.39
30/06/2023	Closing Balance	0.00	0.00	0.00	7,421.39
<b>Other Expenses / Non-Deductible Expense</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Correcting Entry - beginning balance adjustment	0.00	840.34	0.00	840.34
30/06/2023	Closing Balance	0.00	0.00	0.00	840.34
<b>Other Expenses / Agents Management Fee / Direct Property / 27 Tamaree Road</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Agents Management Fee	0.00	1,309.88	0.00	1,309.88
30/06/2023	Closing Balance	0.00	0.00	0.00	1,309.88
<b>Other Expenses / Property Expenses / Council Rates / Direct Property / 27 Tamaree Road</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/09/2022	BPAY TO GYMPIE COUNCIL	0.00	1,061.37	0.00	1,061.37
09/03/2023	BPAY TO GYMPIE COUNCIL	0.00	1,061.37	0.00	2,122.74



Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	2,122.74
<b>Other Expenses / Property Expenses / Insurance Premium / Direct Property / 27 Tamaree Road</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/11/2022	BPAY TO DEFT INSURANCE	0.00	2,757.29	0.00	2,757.29
30/06/2023	Closing Balance	0.00	0.00	0.00	2,757.29
<b>Other Expenses / Property Expenses / Sundry Expenses / Direct Property / 27 Tamaree Road</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Smoke Alarm	0.00	129.00	0.00	129.00
30/06/2023	Closing Balance	0.00	0.00	0.00	129.00
<b>Income Tax Expense / Income Tax Expense</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Fund Income Tax	0.00	2,387.10	0.00	2,387.10
30/06/2023	Closing Balance	0.00	0.00	0.00	2,387.10
<b>Investments - Macquarie Term Deposit - 5822</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/03/2023	MACQUARIE BANK MACQUARIE PERSONAL	600,000.00	600,000.00	0.00	600,000.00
28/06/2023	Investment Income	6,397.15	6,397.15	0.00	606,397.15
30/06/2023	Closing Balance	606,397.15	0.00	0.00	606,397.15
<b>Investments - City Index CFD Account</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	15,851.72
01/07/2022	Correcting Entry - beginning balance adjustment	0.00	0.00	840.34	16,692.06
31/07/2022	Interest Paid	0.00	0.00	455.88	17,147.94
26/08/2022	Dividend	0.00	174.36	0.00	16,973.58
31/08/2022	Interest Paid	0.00	0.00	607.72	17,581.30
30/09/2022	Interest Paid	0.00	0.00	566.09	18,147.39
31/10/2022	Interest Paid	0.00	0.00	676.51	18,823.90
30/11/2022	Interest Paid	0.00	0.00	731.68	19,555.58
31/12/2022	Interest Paid	0.00	0.00	787.71	20,343.29
31/01/2023	Interest Paid	0.00	0.00	896.77	21,240.06
23/02/2023	Dividend	0.00	210.00	0.00	21,030.06
28/02/2023	Interest Paid	0.00	0.00	800.78	21,830.84
31/03/2023	Interest Paid	0.00	0.00	959.72	22,790.56
11/04/2023	Commission	0.00	0.00	16.20	22,806.76
30/04/2023	Interest Paid	0.00	0.00	790.59	23,597.35
30/04/2023	Realised gain	0.00	17,759.66	0.00	5,837.69
31/05/2023	Interest Paid	0.00	0.00	147.94	5,985.63
31/05/2023	Realised gain	0.00	68,168.09	0.00	62,182.46
27/06/2023	Withdrawal	0.00	0.00	62,182.46	0.00



Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Investments - 27 Tamaree Road</b>					
01/07/2022	Opening Balance	1.00	0.00	0.00	415,000.00
30/06/2023	Market Value Adjustment	0.00	15,000.00	0.00	430,000.00
30/06/2023	Closing Balance	1.00	0.00	0.00	430,000.00
<b>Investments - Collection House Limited</b>					
01/07/2022	Opening Balance	12,000.00	0.00	0.00	816.00
27/10/2022	Non Cash Disposal	-12,000.00	0.00	20,512.20	19,696.20
30/06/2023	Market Value Adjustment	0.00	19,696.20	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Investments - Eagers Automative Limited</b>					
01/07/2022	Opening Balance	641.00	0.00	0.00	6,230.52
30/06/2023	Market Value Adjustment	0.00	2,416.57	0.00	8,647.09
30/06/2023	Closing Balance	641.00	0.00	0.00	8,647.09
<b>Investments - Incitec Pivot Limited</b>					
01/07/2022	Opening Balance	2,400.00	0.00	0.00	7,944.00
30/06/2023	Market Value Adjustment	0.00	0.00	1,368.00	6,576.00
30/06/2023	Closing Balance	2,400.00	0.00	0.00	6,576.00
<b>Investments - Lycopodium Limited</b>					
01/07/2022	Opening Balance	5,000.00	0.00	0.00	28,500.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Market Value Adjustment	0.00	24,400.00	0.00	52,900.00
30/06/2023	Closing Balance	5,000.00	0.00	0.00	52,900.00
<b>Investments - Monash Ivf Group Limited</b>					
01/07/2022	Opening Balance	367.00	0.00	0.00	344.98
13/04/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	-367.00	0.00	564.17	219.19
30/06/2023	Market Value Adjustment	0.00	219.19	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Investments - Naos Small Cap Opportunities Company Limited</b>					
01/07/2022	Opening Balance	58,554.00	0.00	0.00	42,744.42
30/06/2023	Market Value Adjustment	0.00	0.00	2,927.70	39,816.72
30/06/2023	Closing Balance	58,554.00	0.00	0.00	39,816.72
<b>Investments - Ramelius Resources Limited</b>					
01/07/2022	Opening Balance	35,869.00	0.00	0.00	31,206.03
30/06/2023	Market Value Adjustment	0.00	13,988.91	0.00	45,194.94
30/06/2023	Closing Balance	35,869.00	0.00	0.00	45,194.94
<b>Investments - Southern Cross Media Group Limited</b>					
01/07/2022	Opening Balance	1,000.00	0.00	0.00	995.00
30/06/2023	Market Value Adjustment	0.00	0.00	130.00	865.00
30/06/2023	Closing Balance	1,000.00	0.00	0.00	865.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Investments - Wam Leaders Limited</b>					
01/07/2022	Opening Balance	25,020.00	0.00	0.00	36,529.20
30/06/2023	Market Value Adjustment	0.00	0.00	125.10	36,404.10
30/06/2023	Closing Balance	25,020.00	0.00	0.00	36,404.10
<b>Cash At Bank - Commonwealth Bank Of Australia DIA 0945</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
08/04/2023	Transfer from xx5109 NetBank From T ATFE2ASuper	0.00	210,000.00	0.00	210,000.00
01/05/2023	Credit Interest	0.00	324.21	0.00	210,324.21
01/06/2023	Credit Interest	0.00	460.70	0.00	210,784.91
12/06/2023	Transfer from xx5109 NetBank trans FromE2ASuper	0.00	6,376.05	0.00	217,160.96
30/06/2023	Closing Balance	0.00	0.00	0.00	217,160.96
<b>Cash At Bank - Commonwealth Bank Of Australia DIA 5109</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	213,871.62
01/07/2022	Credit Interest	0.00	4.10	0.00	213,875.72
01/07/2022	Paper Statement Fee	0.00	0.00	2.50	213,873.22
01/08/2022	Credit Interest	0.00	38.67	0.00	213,911.89
01/09/2022	Credit Interest	0.00	112.23	0.00	214,024.12
01/09/2022	Paper Statement Fee	0.00	0.00	2.50	214,021.62
01/10/2022	Credit Interest	0.00	184.70	0.00	214,206.32

Date	Description	Quantity	Debits	Credits	Balance
01/10/2022	Paper Statement Fee	0.00	0.00	2.50	214,203.82
01/11/2022	Credit Interest	0.00	243.25	0.00	214,447.07
01/11/2022	Paper Statement Fee	0.00	0.00	2.50	214,444.57
01/12/2022	Credit Interest	0.00	270.26	0.00	214,714.83
01/12/2022	Paper Statement Fee	0.00	0.00	2.50	214,712.33
01/01/2023	Credit Interest	0.00	291.77	0.00	215,004.10
01/01/2023	Paper Statement Fee	0.00	0.00	2.50	215,001.60
01/02/2023	Credit Interest	0.00	292.17	0.00	215,293.77
01/03/2023	Credit Interest	0.00	268.67	0.00	215,562.44
01/03/2023	Paper Statement Fee	0.00	0.00	2.50	215,559.94
01/04/2023	Credit Interest	0.00	342.53	0.00	215,902.47
01/04/2023	Paper Statement Fee	0.00	0.00	2.50	215,899.97
08/04/2023	Transfer to xx0945 NetBank From T ATFE2ASuper	0.00	0.00	210,000.00	5,899.97
17/04/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	390.03	0.00	6,290.00
01/05/2023	Credit Interest	0.00	84.16	0.00	6,374.16
01/06/2023	Credit Interest	0.00	1.89	0.00	6,376.05
12/06/2023	Transfer to xx0945 NetBank trans FromE2ASuper	0.00	0.00	6,376.05	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Cash At Bank - Macquarie Cash Management Account

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	1,135,915.05
01/07/2022	JASON MARGETTS 27 TAMAREE ROAD	0.00	509.62	0.00	1,136,424.67
05/07/2022	IPL ITM DIV 001278492858	0.00	240.00	0.00	1,136,664.67
15/07/2022	JASON MARGETTS 27 TAMAREE ROAD	0.00	509.62	0.00	1,137,174.29
29/07/2022	MACQUARIE CMA INTEREST PAID	0.00	350.50	0.00	1,137,524.79
02/08/2022	JASON MARGETTS 27 TAMAREE ROAD	0.00	509.62	0.00	1,138,034.41
17/08/2022	JASON MARGETTS 27 TAMAREE ROAD	0.00	764.43	0.00	1,138,798.84
31/08/2022	MACQUARIE CMA INTEREST PAID	0.00	764.14	0.00	1,139,562.98
01/09/2022	JASON MARGETTS 27 TAMAREE ROAD	0.00	509.62	0.00	1,140,072.60
06/09/2022	BPAY TO GYMPIE COUNCIL	0.00	0.00	1,061.37	1,139,011.23
15/09/2022	JASON MARGETTS 27 TAMAREE ROAD	0.00	509.62	0.00	1,139,520.85
21/09/2022	NAOS SMALL CAP S00012342667	0.00	614.82	0.00	1,140,135.67
23/09/2022	APE DIVIDEND SEP22/00801662	0.00	141.02	0.00	1,140,276.69
30/09/2022	EHL FNL DIV 001284411839	0.00	9.73	0.00	1,140,286.42
30/09/2022	MACQUARIE CMA INTEREST PAID	0.00	1,039.13	0.00	1,141,325.55
04/10/2022	SXL PAYMENT OCT22/00801769	0.00	47.50	0.00	1,141,373.05
06/10/2022	JASON MARGETTS 27 TAMAREE ROAD	0.00	509.62	0.00	1,141,882.67
07/10/2022	LYCOPODIUM LTD AUF22/00800440	0.00	1,800.00	0.00	1,143,682.67
07/10/2022	MVF FNL DIV 001284648727	0.00	8.07	0.00	1,143,690.74
11/10/2022	RAMELIUS RES LTD SEP22/00802056	0.00	358.69	0.00	1,144,049.43

Date	Description	Quantity	Debits	Credits	Balance
18/10/2022	JASON MARGETTS 27 TAMAREE ROAD	0.00	764.43	0.00	1,144,813.86
31/10/2022	MACQUARIE CMA INTEREST PAID	0.00	1,355.56	0.00	1,146,169.42
18/11/2022	JASON MARGETTS 27 TAMAREE ROAD	0.00	509.62	0.00	1,146,679.04
18/11/2022	JASON MARGETTS 27 TAMAREE ROAD	0.00	509.62	0.00	1,147,188.66
21/11/2022	BPAY TO DEFT INSURANCE	0.00	0.00	2,757.29	1,144,431.37
21/11/2022	TRANSACT FUNDS TFR TO SUPERANNUATION SER	0.00	0.00	1,650.00	1,142,781.37
30/11/2022	MACQUARIE CMA INTEREST PAID	0.00	1,529.38	0.00	1,144,310.75
30/11/2022	NAOS SMALL CAP S00012342667	0.00	731.93	0.00	1,145,042.68
30/11/2022	WAM Leaders Ltd S00012342667	0.00	1,000.80	0.00	1,146,043.48
01/12/2022	JASON MARGETTS 27 TAMAREE ROAD	0.00	509.62	0.00	1,146,553.10
15/12/2022	JASON MARGETTS 27 TAMAREE ROAD	0.00	509.62	0.00	1,147,062.72
21/12/2022	IPL FNL DIV 001287408276	0.00	408.00	0.00	1,147,470.72
30/12/2022	MACQUARIE CMA INTEREST PAID	0.00	1,767.63	0.00	1,149,238.35
05/01/2023	BANK OF QLD 27 TAMAREE ROAD	0.00	509.62	0.00	1,149,747.97
18/01/2023	BANK OF QLD 27 TAMAREE RD	0.00	254.81	0.00	1,150,002.78
31/01/2023	MACQUARIE CMA INTEREST PAID	0.00	2,015.99	0.00	1,152,018.77
01/02/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	890.24	0.00	1,152,909.01
16/02/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	509.62	0.00	1,153,418.63
28/02/2023	MACQUARIE CMA INTEREST PAID	0.00	1,791.27	0.00	1,155,209.90



Date	Description	Quantity	Debits	Credits	Balance
02/03/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	509.62	0.00	1,155,719.52
09/03/2023	BPAY TO GYMPIE COUNCIL	0.00	0.00	1,061.37	1,154,658.15
16/03/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	509.62	0.00	1,155,167.77
21/03/2023	TRANSACT FUNDS TFR TO ACT2 SOLUTIONS PTY	0.00	0.00	121.00	1,155,046.77
22/03/2023	ATO ATO77096937650I001	0.00	186.00	0.00	1,155,232.77
27/03/2023	BPAY TO BOARDROOM PTY LTD	0.00	0.00	20,000.00	1,135,232.77
28/03/2023	MACQUARIE BANK MACQUARIE PERSONAL	0.00	0.00	600,000.00	535,232.77
28/03/2023	WAM Leaders S00012342667	0.00	20,000.00	0.00	555,232.77
31/03/2023	APE DIVIDEND MAR23/00801637	0.00	314.09	0.00	555,546.86
31/03/2023	MACQUARIE CMA INTEREST PAID	0.00	1,958.66	0.00	557,505.52
31/03/2023	NAOS SMALL CAP S00012342667	0.00	731.93	0.00	558,237.45
03/04/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	509.62	0.00	558,747.07
06/04/2023	LYCOPODIUM LTD INT23/00800542	0.00	1,800.00	0.00	560,547.07
06/04/2023	MVF DIV 001294496768	0.00	8.07	0.00	560,555.14
11/04/2023	SXL PAYMENT APR23/00801775	0.00	46.00	0.00	560,601.14
13/04/2023	EHL ITM DIV 001295182193	0.00	9.73	0.00	560,610.87
17/04/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	509.62	0.00	561,120.49
27/04/2023	SUPERPAYAFTER TAX	0.00	9,000.00	0.00	570,120.49
27/04/2023	TRANSACT FUNDS TFR TO T R & L J EARLE	0.00	0.00	17,930.00	552,190.49

Date	Description	Quantity	Debits	Credits	Balance
27/04/2023	TRANSACT TFR TO 960409340 THOMAS ROY EAR	0.00	0.00	17,180.00	535,010.49
28/04/2023	MACQUARIE CMA INTEREST PAID	0.00	964.11	0.00	535,974.60
08/05/2023	ATO ATO006000017792004	0.00	3,214.42	0.00	539,189.02
18/05/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	509.62	0.00	539,698.64
20/05/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	509.62	0.00	540,208.26
31/05/2023	MACQUARIE CMA INTEREST PAID	0.00	1,144.51	0.00	541,352.77
31/05/2023	PP TO SUPERANNUATION SERVCIES PTY LT	0.00	0.00	1,639.00	539,713.77
31/05/2023	WAM Leaders Ltd S00012342667	0.00	1,125.90	0.00	540,839.67
02/06/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	764.43	0.00	541,604.10
05/06/2023	NAOS SMALL CAP S00012342667	0.00	731.93	0.00	542,336.03
14/06/2023	ME AfterTaxContrib	0.00	8,000.00	0.00	550,336.03
20/06/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	764.43	0.00	551,100.46
28/06/2023	SAME DAY DEPOSIT STONEXSUITE 28.01	0.00	62,182.46	0.00	613,282.92
30/06/2023	MACQUARIE CMA INTEREST PAID	0.00	1,168.31	0.00	614,451.23
30/06/2023	Closing Balance	0.00	0.00	0.00	614,451.23
<b>Other Assets - Unsettled Trades / Acquisitions / Cash and Cash Equivalents / Macquarie Term Deposit - 5822</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/03/2023	Paid - MACQUARIE BANK MACQUARIE PERSONAL	0.00	600,000.00	0.00	600,000.00



Date	Description	Quantity	Debits	Credits	Balance
28/03/2023	MACQUARIE BANK MACQUARIE PERSONAL	0.00	0.00	600,000.00	0.00
28/06/2023	Paid - Investment Income	0.00	6,397.15	0.00	6,397.15
28/06/2023	Investment Income	0.00	0.00	6,397.15	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Derivative Investments / City Index CFD Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Correcting Entry - beginning balance adjustment	0.00	0.00	840.34	840.34
01/07/2022	Correcting Entry - beginning balance adjustment	0.00	840.34	0.00	0.00
31/07/2022	Interest Paid	0.00	0.00	455.88	455.88
31/07/2022	Interest Paid	0.00	455.88	0.00	0.00
26/08/2022	Dividend	0.00	0.00	174.36	174.36
26/08/2022	Dividend	0.00	174.36	0.00	0.00
31/08/2022	Interest Paid	0.00	0.00	607.72	607.72
31/08/2022	Interest Paid	0.00	607.72	0.00	0.00
30/09/2022	Interest Paid	0.00	0.00	566.09	566.09
30/09/2022	Interest Paid	0.00	566.09	0.00	0.00
31/10/2022	Interest Paid	0.00	0.00	676.51	676.51
31/10/2022	Interest Paid	0.00	676.51	0.00	0.00
30/11/2022	Interest Paid	0.00	0.00	731.68	731.68

Date	Description	Quantity	Debits	Credits	Balance
30/11/2022	Interest Paid	0.00	731.68	0.00	0.00
31/12/2022	Interest Paid	0.00	0.00	787.71	787.71
31/12/2022	Interest Paid	0.00	787.71	0.00	0.00
31/01/2023	Interest Paid	0.00	0.00	896.77	896.77
31/01/2023	Interest Paid	0.00	896.77	0.00	0.00
23/02/2023	Dividend	0.00	0.00	210.00	210.00
23/02/2023	Dividend	0.00	210.00	0.00	0.00
28/02/2023	Interest Paid	0.00	0.00	800.78	800.78
28/02/2023	Interest Paid	0.00	800.78	0.00	0.00
31/03/2023	Interest Paid	0.00	0.00	959.72	959.72
31/03/2023	Interest Paid	0.00	959.72	0.00	0.00
11/04/2023	Commission	0.00	0.00	16.20	16.20
11/04/2023	Commission	0.00	16.20	0.00	0.00
30/04/2023	Interest Paid	0.00	0.00	790.59	790.59
30/04/2023	Interest Paid	0.00	790.59	0.00	0.00
30/04/2023	Realised gain	0.00	0.00	17,759.66	17,759.66
30/04/2023	Realised gain	0.00	17,759.66	0.00	0.00
31/05/2023	Interest Paid	0.00	0.00	147.94	147.94
31/05/2023	Interest Paid	0.00	147.94	0.00	0.00
31/05/2023	Realised gain	0.00	0.00	68,168.09	68,168.09

Date	Description	Quantity	Debits	Credits	Balance
31/05/2023	Realised gain	0.00	68,168.09	0.00	0.00
27/06/2023	Withdrawal	0.00	62,182.46	0.00	62,182.46
28/06/2023	Withdrawal	0.00	0.00	62,182.46	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Disposals / Derivative Investments / City Index CFD Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/04/2023	Realised gain	0.00	0.00	17,759.66	17,759.66
30/04/2023	Realised gain	0.00	17,759.66	0.00	0.00
31/05/2023	Realised gain	0.00	0.00	68,168.09	68,168.09
31/05/2023	Realised gain	0.00	68,168.09	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Monash Ivf Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
13/04/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	390.03	0.00	390.03
17/04/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	0.00	390.03	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Derivative Investments / City Index CFD Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
26/08/2022	Dividend	0.00	0.00	174.36	174.36

Date	Description	Quantity	Debits	Credits	Balance
26/08/2022	Dividend	0.00	174.36	0.00	0.00
23/02/2023	Dividend	0.00	0.00	210.00	210.00
23/02/2023	Dividend	0.00	210.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Eagers Automotive Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/09/2022	APE AUD 0.22 FRANKED, 30% CTR	0.00	0.00	141.02	141.02
23/09/2022	APE AUD 0.22 FRANKED, 30% CTR	0.00	141.02	0.00	0.00
31/03/2023	APE AUD 0.49 FRANKED, 30% CTR	0.00	0.00	314.09	314.09
31/03/2023	APE AUD 0.49 FRANKED, 30% CTR	0.00	314.09	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Emeco Holdings Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/09/2022	EHL AUD 0.0125 FRANKED, 30% CTR	0.00	0.00	9.73	9.73
30/09/2022	EHL AUD 0.0125 FRANKED, 30% CTR	0.00	9.73	0.00	0.00
13/04/2023	EHL AUD 0.0125 FRANKED, 30% CTR	0.00	0.00	9.73	9.73
13/04/2023	EHL AUD 0.0125 FRANKED, 30% CTR	0.00	9.73	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Incitec Pivot Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
05/07/2022	IPL ITM DIV 001278492858	0.00	0.00	240.00	240.00
05/07/2022	IPL ITM DIV 001278492858	0.00	240.00	0.00	0.00
21/12/2022	IPL AUD 0.17 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	408.00	408.00
21/12/2022	IPL AUD 0.17 FRANKED, 30% CTR, DRP SUSP	0.00	408.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Lycopodium Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/10/2022	LYL AUD 0.36 FRANKED, 30% CTR	0.00	0.00	1,800.00	1,800.00
07/10/2022	LYL AUD 0.36 FRANKED, 30% CTR	0.00	1,800.00	0.00	0.00
06/04/2023	LYL AUD 0.36 FRANKED, 30% CTR	0.00	0.00	1,800.00	1,800.00
06/04/2023	LYL AUD 0.36 FRANKED, 30% CTR	0.00	1,800.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Monash Ivf Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/10/2022	MVF AUD 0.022 FRANKED, 30% CTR	0.00	0.00	8.07	8.07
07/10/2022	MVF AUD 0.022 FRANKED, 30% CTR	0.00	8.07	0.00	0.00
06/04/2023	MVF AUD 0.022 FRANKED, 30% CTR	0.00	0.00	8.07	8.07
06/04/2023	MVF AUD 0.022 FRANKED, 30% CTR	0.00	8.07	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Naos Small Cap Opportunities Company Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	NSC AUD 0.0105 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	614.82	614.82
21/09/2022	NSC AUD 0.0105 FRANKED, 30% CTR, DRP NIL DISC	0.00	614.82	0.00	0.00
30/11/2022	NSC AUD 0.0125 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	731.93	731.93
30/11/2022	NSC AUD 0.0125 FRANKED, 30% CTR, DRP NIL DISC	0.00	731.93	0.00	0.00
31/03/2023	NSC AUD 0.0125 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	731.93	731.93
31/03/2023	NSC AUD 0.0125 FRANKED, 30% CTR, DRP NIL DISC	0.00	731.93	0.00	0.00
05/06/2023	NSC AUD 0.0125 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	731.93	731.93
05/06/2023	NSC AUD 0.0125 FRANKED, 30% CTR, DRP NIL DISC	0.00	731.93	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Ramelius Resources Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
11/10/2022	RMS AUD 0.01 FRANKED, 30% CTR, DRP 2.5% DISC	0.00	0.00	358.69	358.69
11/10/2022	RMS AUD 0.01 FRANKED, 30% CTR, DRP 2.5% DISC	0.00	358.69	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Southern Cross Media Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
04/10/2022	SXL AUD 0.0475 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	47.50	47.50
04/10/2022	SXL AUD 0.0475 FRANKED, 30% CTR, DRP SUSP	0.00	47.50	0.00	0.00
11/04/2023	SXL AUD 0.046 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	46.00	46.00
11/04/2023	SXL AUD 0.046 FRANKED, 30% CTR, DRP SUSP	0.00	46.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Wam Leaders Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/11/2022	WLE AUD 0.04 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	1,000.80	1,000.80
30/11/2022	WLE AUD 0.04 FRANKED, 30% CTR, DRP NIL DISC	0.00	1,000.80	0.00	0.00
31/05/2023	WLE AUD 0.045 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	1,125.90	1,125.90
31/05/2023	WLE AUD 0.045 FRANKED, 30% CTR, DRP NIL DISC	0.00	1,125.90	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Cash and Cash Equivalents / Macquarie Term Deposit - 5822</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/06/2023	Investment Income	0.00	0.00	6,397.15	6,397.15

Date	Description	Quantity	Debits	Credits	Balance
28/06/2023	Investment Income	0.00	6,397.15	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / Commonwealth Bank Of Australia DIA 0945</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/05/2023	Credit Interest	0.00	0.00	324.21	324.21
01/05/2023	Credit Interest	0.00	324.21	0.00	0.00
01/06/2023	Credit Interest	0.00	0.00	460.70	460.70
01/06/2023	Credit Interest	0.00	460.70	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / Commonwealth Bank Of Australia DIA 5109</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Credit Interest	0.00	0.00	4.10	4.10
01/07/2022	Credit Interest	0.00	4.10	0.00	0.00
01/08/2022	Credit Interest	0.00	0.00	38.67	38.67
01/08/2022	Credit Interest	0.00	38.67	0.00	0.00
01/09/2022	Credit Interest	0.00	0.00	112.23	112.23
01/09/2022	Credit Interest	0.00	112.23	0.00	0.00
01/10/2022	Credit Interest	0.00	0.00	184.70	184.70
01/10/2022	Credit Interest	0.00	184.70	0.00	0.00
01/11/2022	Credit Interest	0.00	0.00	243.25	243.25



Date	Description	Quantity	Debits	Credits	Balance
01/11/2022	Credit Interest	0.00	243.25	0.00	0.00
01/12/2022	Credit Interest	0.00	0.00	270.26	270.26
01/12/2022	Credit Interest	0.00	270.26	0.00	0.00
01/01/2023	Credit Interest	0.00	0.00	291.77	291.77
01/01/2023	Credit Interest	0.00	291.77	0.00	0.00
01/02/2023	Credit Interest	0.00	0.00	292.17	292.17
01/02/2023	Credit Interest	0.00	292.17	0.00	0.00
01/03/2023	Credit Interest	0.00	0.00	268.67	268.67
01/03/2023	Credit Interest	0.00	268.67	0.00	0.00
01/04/2023	Credit Interest	0.00	0.00	342.53	342.53
01/04/2023	Credit Interest	0.00	342.53	0.00	0.00
01/05/2023	Credit Interest	0.00	0.00	84.16	84.16
01/05/2023	Credit Interest	0.00	84.16	0.00	0.00
01/06/2023	Credit Interest	0.00	0.00	1.89	1.89
01/06/2023	Credit Interest	0.00	1.89	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / Macquarie Cash Management Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/07/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	350.50	350.50
29/07/2022	MACQUARIE CMA INTEREST PAID	0.00	350.50	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
31/08/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	764.14	764.14
31/08/2022	MACQUARIE CMA INTEREST PAID	0.00	764.14	0.00	0.00
30/09/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	1,039.13	1,039.13
30/09/2022	MACQUARIE CMA INTEREST PAID	0.00	1,039.13	0.00	0.00
31/10/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	1,355.56	1,355.56
31/10/2022	MACQUARIE CMA INTEREST PAID	0.00	1,355.56	0.00	0.00
30/11/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	1,529.38	1,529.38
30/11/2022	MACQUARIE CMA INTEREST PAID	0.00	1,529.38	0.00	0.00
30/12/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	1,767.63	1,767.63
30/12/2022	MACQUARIE CMA INTEREST PAID	0.00	1,767.63	0.00	0.00
31/01/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	2,015.99	2,015.99
31/01/2023	MACQUARIE CMA INTEREST PAID	0.00	2,015.99	0.00	0.00
28/02/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	1,791.27	1,791.27
28/02/2023	MACQUARIE CMA INTEREST PAID	0.00	1,791.27	0.00	0.00
31/03/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	1,958.66	1,958.66
31/03/2023	MACQUARIE CMA INTEREST PAID	0.00	1,958.66	0.00	0.00
28/04/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	964.11	964.11
28/04/2023	MACQUARIE CMA INTEREST PAID	0.00	964.11	0.00	0.00
31/05/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	1,144.51	1,144.51
31/05/2023	MACQUARIE CMA INTEREST PAID	0.00	1,144.51	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	1,168.31	1,168.31
30/06/2023	MACQUARIE CMA INTEREST PAID	0.00	1,168.31	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Other Rental Related Income / Direct Property / 27 Tamaree Road</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/02/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	254.81	254.81
01/02/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	254.81	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Rent / Direct Property / 27 Tamaree Road</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/02/2023	Rental Income/Disbursements Received	0.00	0.00	13,121.12	13,121.12
30/06/2023	Rental Statement	0.00	13,121.12	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Contributions / Mr Matthew Earle</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/04/2023	Contribution Received	0.00	0.00	9,000.00	9,000.00
27/04/2023	SUPERPAYAFTER TAX	0.00	9,000.00	0.00	0.00
14/06/2023	Contribution Received	0.00	0.00	8,000.00	8,000.00
14/06/2023	ME AfterTaxContrib	0.00	8,000.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Other Assets - Accrued Income / Accrued Investment Income / Interest / Macquarie Term Deposit - 5822</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/06/2023	Investment Income	0.00	0.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Current Tax Assets / Income Tax Payable</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	3,214.42
08/05/2023	ATO ATO006000017792004	0.00	0.00	3,214.42	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Current Tax Assets / Provision for Income Tax</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Tax Effect Of Income	0.00	0.00	2,387.10	2,387.10
30/06/2023	Closing Balance	0.00	0.00	0.00	2,387.10
<b>Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Eagers Automative Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/09/2022	APE AUD 0.22 FRANKED, 30% CTR	0.00	60.44	0.00	60.44
31/03/2023	APE AUD 0.49 FRANKED, 30% CTR	0.00	134.61	0.00	195.05
30/06/2023	Closing Balance	0.00	0.00	0.00	195.05
<b>Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Emeco Holdings Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/09/2022	EHL AUD 0.0125 FRANKED, 30% CTR	0.00	4.17	0.00	4.17

Date	Description	Quantity	Debits	Credits	Balance
13/04/2023	EHL AUD 0.0125 FRANKED, 30% CTR	0.00	4.17	0.00	8.34
30/06/2023	Closing Balance	0.00	0.00	0.00	8.34
<b>Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Incitec Pivot Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/07/2022	IPL ITM DIV 001278492858	0.00	102.86	0.00	102.86
21/12/2022	IPL AUD 0.17 FRANKED, 30% CTR, DRP SUSP	0.00	174.86	0.00	277.72
30/06/2023	Closing Balance	0.00	0.00	0.00	277.72
<b>Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Lycopodium Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/10/2022	LYL AUD 0.36 FRANKED, 30% CTR	0.00	771.43	0.00	771.43
06/04/2023	LYL AUD 0.36 FRANKED, 30% CTR	0.00	771.43	0.00	1,542.86
30/06/2023	Closing Balance	0.00	0.00	0.00	1,542.86
<b>Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Monash Ivf Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/10/2022	MVF AUD 0.022 FRANKED, 30% CTR	0.00	3.46	0.00	3.46
06/04/2023	MVF AUD 0.022 FRANKED, 30% CTR	0.00	3.46	0.00	6.92
30/06/2023	Closing Balance	0.00	0.00	0.00	6.92
<b>Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Naos Small Cap Opportunities Company Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
21/09/2022	NSC AUD 0.0105 FRANKED, 30% CTR, DRP NIL DISC	0.00	263.49	0.00	263.49
30/11/2022	NSC AUD 0.0125 FRANKED, 30% CTR, DRP NIL DISC	0.00	313.68	0.00	577.17
31/03/2023	NSC AUD 0.0125 FRANKED, 30% CTR, DRP NIL DISC	0.00	313.68	0.00	890.85
05/06/2023	NSC AUD 0.0125 FRANKED, 30% CTR, DRP NIL DISC	0.00	313.68	0.00	1,204.53
30/06/2023	Closing Balance	0.00	0.00	0.00	1,204.53
<b>Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Ramelius Resources Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
11/10/2022	RMS AUD 0.01 FRANKED, 30% CTR, DRP 2.5% DISC	0.00	153.72	0.00	153.72
30/06/2023	Closing Balance	0.00	0.00	0.00	153.72
<b>Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Southern Cross Media Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
04/10/2022	SXL AUD 0.0475 FRANKED, 30% CTR, DRP SUSP	0.00	20.36	0.00	20.36
11/04/2023	SXL AUD 0.046 FRANKED, 30% CTR, DRP SUSP	0.00	19.71	0.00	40.07
30/06/2023	Closing Balance	0.00	0.00	0.00	40.07
<b>Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Wam Leaders Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/11/2022	WLE AUD 0.04 FRANKED, 30% CTR, DRP NIL DISC	0.00	428.91	0.00	428.91



Date	Description	Quantity	Debits	Credits	Balance
31/05/2023	WLE AUD 0.045 FRANKED, 30% CTR, DRP NIL DISC	0.00	482.53	0.00	911.44
30/06/2023	Closing Balance	0.00	0.00	0.00	911.44
<b>Other Assets - Other Taxes Refundable / Activity Statement Payable/Refundable</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	185.75
22/03/2023	Fund Activity Statement	0.00	0.00	0.25	185.50
22/03/2023	Outstanding Activity Statement Payment	0.00	0.00	185.75	0.25
30/06/2023	Closing Balance	0.00	0.00	0.00	0.25
<b>Other Assets - Other Taxes Refundable / GST Payable/Refundable</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
13/04/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	0.68	0.00	0.68
30/06/2023	Closing Balance	0.00	0.00	0.00	0.68
<b>Other Creditors and Accruals / Bank Fees / Cash At Bank / Commonwealth Bank Of Australia DIA 5109</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Paper Statement Fee	0.00	0.00	2.50	2.50
01/07/2022	Paper Statement Fee	0.00	2.50	0.00	0.00
01/09/2022	Paper Statement Fee	0.00	0.00	2.50	2.50
01/09/2022	Paper Statement Fee	0.00	2.50	0.00	0.00
01/10/2022	Paper Statement Fee	0.00	0.00	2.50	2.50
01/10/2022	Paper Statement Fee	0.00	2.50	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/11/2022	Paper Statement Fee	0.00	0.00	2.50	2.50
01/11/2022	Paper Statement Fee	0.00	2.50	0.00	0.00
01/12/2022	Paper Statement Fee	0.00	0.00	2.50	2.50
01/12/2022	Paper Statement Fee	0.00	2.50	0.00	0.00
01/01/2023	Paper Statement Fee	0.00	0.00	2.50	2.50
01/01/2023	Paper Statement Fee	0.00	2.50	0.00	0.00
01/03/2023	Paper Statement Fee	0.00	0.00	2.50	2.50
01/03/2023	Paper Statement Fee	0.00	2.50	0.00	0.00
01/04/2023	Paper Statement Fee	0.00	0.00	2.50	2.50
01/04/2023	Paper Statement Fee	0.00	2.50	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / General Expenses / Derivative Investments / City Index CFD Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
11/04/2023	Commission	0.00	0.00	16.20	16.20
11/04/2023	Commission	0.00	16.20	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Interest Paid / Derivative Investments / City Index CFD Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/07/2022	Interest Paid	0.00	0.00	455.88	455.88
31/07/2022	Interest Paid	0.00	455.88	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
31/08/2022	Interest Paid	0.00	0.00	607.72	607.72
31/08/2022	Interest Paid	0.00	607.72	0.00	0.00
30/09/2022	Interest Paid	0.00	0.00	566.09	566.09
30/09/2022	Interest Paid	0.00	566.09	0.00	0.00
31/10/2022	Interest Paid	0.00	0.00	676.51	676.51
31/10/2022	Interest Paid	0.00	676.51	0.00	0.00
30/11/2022	Interest Paid	0.00	0.00	731.68	731.68
30/11/2022	Interest Paid	0.00	731.68	0.00	0.00
31/12/2022	Interest Paid	0.00	0.00	787.71	787.71
31/12/2022	Interest Paid	0.00	787.71	0.00	0.00
31/01/2023	Interest Paid	0.00	0.00	896.77	896.77
31/01/2023	Interest Paid	0.00	896.77	0.00	0.00
28/02/2023	Interest Paid	0.00	0.00	800.78	800.78
28/02/2023	Interest Paid	0.00	800.78	0.00	0.00
31/03/2023	Interest Paid	0.00	0.00	959.72	959.72
31/03/2023	Interest Paid	0.00	959.72	0.00	0.00
30/04/2023	Interest Paid	0.00	0.00	790.59	790.59
30/04/2023	Interest Paid	0.00	790.59	0.00	0.00
31/05/2023	Interest Paid	0.00	0.00	147.94	147.94
31/05/2023	Interest Paid	0.00	147.94	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Non-Deductible Expense</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Correcting Entry - beginning balance adjustment	0.00	0.00	840.34	840.34
01/07/2022	Correcting Entry - beginning balance adjustment	0.00	840.34	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Council Rates / Direct Property / 27 Tamaree Road</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/09/2022	BPAY TO GYMPIE COUNCIL	0.00	0.00	1,061.37	1,061.37
06/09/2022	BPAY TO GYMPIE COUNCIL	0.00	1,061.37	0.00	0.00
09/03/2023	BPAY TO GYMPIE COUNCIL	0.00	0.00	1,061.37	1,061.37
09/03/2023	BPAY TO GYMPIE COUNCIL	0.00	1,061.37	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Property Expenses / Insurance Premium / Direct Property / 27 Tamaree Road</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/11/2022	BPAY TO DEFT INSURANCE	0.00	0.00	2,757.29	2,757.29
21/11/2022	BPAY TO DEFT INSURANCE	0.00	2,757.29	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Sundry</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	3,410.00
21/11/2022	Sundry Creditors	0.00	1,650.00	0.00	1,760.00
21/03/2023	Sundry Creditors	0.00	121.00	0.00	1,639.00
31/05/2023	Sundry Creditors	0.00	1,639.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Income Tax Suspense</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
08/05/2023	ATO ATO006000017792004	0.00	0.00	3,214.42	3,214.42
08/05/2023	ATO ATO006000017792004	0.00	3,214.42	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / Commonwealth Bank Of Australia DIA 0945</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
08/04/2023	Transfer from xx5109 NetBank From T ATFE2ASuper	0.00	0.00	210,000.00	210,000.00
08/04/2023	Transfer from xx5109 NetBank From T ATFE2ASuper	0.00	210,000.00	0.00	0.00
01/05/2023	Credit Interest	0.00	0.00	324.21	324.21
01/05/2023	Credit Interest	0.00	324.21	0.00	0.00
01/06/2023	Credit Interest	0.00	0.00	460.70	460.70
01/06/2023	Credit Interest	0.00	460.70	0.00	0.00
12/06/2023	Transfer from xx5109 NetBank trans FromE2ASuper	0.00	0.00	6,376.05	6,376.05

Date	Description	Quantity	Debits	Credits	Balance
12/06/2023	Transfer from xx5109 NetBank trans FromE2ASuper	0.00	6,376.05	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / Commonwealth Bank Of Australia DIA 5109</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Credit Interest	0.00	0.00	4.10	4.10
01/07/2022	Credit Interest	0.00	4.10	0.00	0.00
01/07/2022	Paper Statement Fee	0.00	0.00	2.50	2.50
01/07/2022	Paper Statement Fee	0.00	2.50	0.00	0.00
01/08/2022	Credit Interest	0.00	0.00	38.67	38.67
01/08/2022	Credit Interest	0.00	38.67	0.00	0.00
01/09/2022	Credit Interest	0.00	0.00	112.23	112.23
01/09/2022	Credit Interest	0.00	112.23	0.00	0.00
01/09/2022	Paper Statement Fee	0.00	0.00	2.50	2.50
01/09/2022	Paper Statement Fee	0.00	2.50	0.00	0.00
01/10/2022	Credit Interest	0.00	0.00	184.70	184.70
01/10/2022	Credit Interest	0.00	184.70	0.00	0.00
01/10/2022	Paper Statement Fee	0.00	0.00	2.50	2.50
01/10/2022	Paper Statement Fee	0.00	2.50	0.00	0.00
01/11/2022	Credit Interest	0.00	0.00	243.25	243.25

Date	Description	Quantity	Debits	Credits	Balance
01/11/2022	Credit Interest	0.00	243.25	0.00	0.00
01/11/2022	Paper Statement Fee	0.00	0.00	2.50	2.50
01/11/2022	Paper Statement Fee	0.00	2.50	0.00	0.00
01/12/2022	Credit Interest	0.00	0.00	270.26	270.26
01/12/2022	Credit Interest	0.00	270.26	0.00	0.00
01/12/2022	Paper Statement Fee	0.00	0.00	2.50	2.50
01/12/2022	Paper Statement Fee	0.00	2.50	0.00	0.00
01/01/2023	Credit Interest	0.00	0.00	291.77	291.77
01/01/2023	Credit Interest	0.00	291.77	0.00	0.00
01/01/2023	Paper Statement Fee	0.00	0.00	2.50	2.50
01/01/2023	Paper Statement Fee	0.00	2.50	0.00	0.00
01/02/2023	Credit Interest	0.00	0.00	292.17	292.17
01/02/2023	Credit Interest	0.00	292.17	0.00	0.00
01/03/2023	Credit Interest	0.00	0.00	268.67	268.67
01/03/2023	Credit Interest	0.00	268.67	0.00	0.00
01/03/2023	Paper Statement Fee	0.00	0.00	2.50	2.50
01/03/2023	Paper Statement Fee	0.00	2.50	0.00	0.00
01/04/2023	Credit Interest	0.00	0.00	342.53	342.53
01/04/2023	Credit Interest	0.00	342.53	0.00	0.00
01/04/2023	Paper Statement Fee	0.00	0.00	2.50	2.50

Date	Description	Quantity	Debits	Credits	Balance
01/04/2023	Paper Statement Fee	0.00	2.50	0.00	0.00
08/04/2023	Transfer to xx0945 NetBank From T ATFE2ASuper	0.00	0.00	210,000.00	210,000.00
08/04/2023	Transfer to xx0945 NetBank From T ATFE2ASuper	0.00	210,000.00	0.00	0.00
17/04/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	0.00	390.03	390.03
17/04/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	390.03	0.00	0.00
01/05/2023	Credit Interest	0.00	0.00	84.16	84.16
01/05/2023	Credit Interest	0.00	84.16	0.00	0.00
01/06/2023	Credit Interest	0.00	0.00	1.89	1.89
01/06/2023	Credit Interest	0.00	1.89	0.00	0.00
12/06/2023	Transfer to xx0945 NetBank trans FromE2ASuper	0.00	0.00	6,376.05	6,376.05
12/06/2023	Transfer to xx0945 NetBank trans FromE2ASuper	0.00	6,376.05	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / Macquarie Cash Management Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	509.62	509.62
05/07/2022	IPL ITM DIV 001278492858	0.00	0.00	240.00	749.62
05/07/2022	IPL ITM DIV 001278492858	0.00	240.00	0.00	509.62



Date	Description	Quantity	Debits	Credits	Balance
15/07/2022	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	509.62	1,019.24
29/07/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	350.50	1,369.74
29/07/2022	MACQUARIE CMA INTEREST PAID	0.00	350.50	0.00	1,019.24
02/08/2022	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	509.62	1,528.86
17/08/2022	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	764.43	2,293.29
31/08/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	764.14	3,057.43
31/08/2022	MACQUARIE CMA INTEREST PAID	0.00	764.14	0.00	2,293.29
01/09/2022	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	509.62	2,802.91
06/09/2022	BPAY TO GYMPIE COUNCIL	0.00	0.00	1,061.37	3,864.28
06/09/2022	BPAY TO GYMPIE COUNCIL	0.00	1,061.37	0.00	2,802.91
15/09/2022	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	509.62	3,312.53
21/09/2022	NAOS SMALL CAP S00012342667	0.00	0.00	614.82	3,927.35
21/09/2022	NAOS SMALL CAP S00012342667	0.00	614.82	0.00	3,312.53
23/09/2022	APE DIVIDEND SEP22/00801662	0.00	0.00	141.02	3,453.55
23/09/2022	APE DIVIDEND SEP22/00801662	0.00	141.02	0.00	3,312.53
30/09/2022	EHL FNL DIV 001284411839	0.00	0.00	9.73	3,322.26
30/09/2022	EHL FNL DIV 001284411839	0.00	9.73	0.00	3,312.53
30/09/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	1,039.13	4,351.66
30/09/2022	MACQUARIE CMA INTEREST PAID	0.00	1,039.13	0.00	3,312.53
04/10/2022	SXL PAYMENT OCT22/00801769	0.00	0.00	47.50	3,360.03



Date	Description	Quantity	Debits	Credits	Balance
04/10/2022	SXL PAYMENT OCT22/00801769	0.00	47.50	0.00	3,312.53
06/10/2022	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	509.62	3,822.15
07/10/2022	LYCOPODIUM LTD AUF22/00800440	0.00	0.00	1,800.00	5,622.15
07/10/2022	LYCOPODIUM LTD AUF22/00800440	0.00	1,800.00	0.00	3,822.15
07/10/2022	MVF FNL DIV 001284648727	0.00	0.00	8.07	3,830.22
07/10/2022	MVF FNL DIV 001284648727	0.00	8.07	0.00	3,822.15
11/10/2022	RAMELIUS RES LTD SEP22/00802056	0.00	0.00	358.69	4,180.84
11/10/2022	RAMELIUS RES LTD SEP22/00802056	0.00	358.69	0.00	3,822.15
18/10/2022	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	764.43	4,586.58
31/10/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	1,355.56	5,942.14
31/10/2022	MACQUARIE CMA INTEREST PAID	0.00	1,355.56	0.00	4,586.58
18/11/2022	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	509.62	5,096.20
18/11/2022	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	509.62	5,605.82
21/11/2022	BPAY TO DEFT INSURANCE	0.00	0.00	2,757.29	8,363.11
21/11/2022	BPAY TO DEFT INSURANCE	0.00	2,757.29	0.00	5,605.82
21/11/2022	TRANSACT FUNDS TFR TO SUPERANNUATION SER	0.00	0.00	1,650.00	7,255.82
21/11/2022	TRANSACT FUNDS TFR TO SUPERANNUATION SER	0.00	1,650.00	0.00	5,605.82
30/11/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	1,529.38	7,135.20
30/11/2022	MACQUARIE CMA INTEREST PAID	0.00	1,529.38	0.00	5,605.82

Date	Description	Quantity	Debits	Credits	Balance
30/11/2022	NAOS SMALL CAP S00012342667	0.00	0.00	731.93	6,337.75
30/11/2022	NAOS SMALL CAP S00012342667	0.00	731.93	0.00	5,605.82
30/11/2022	WAM Leaders Ltd S00012342667	0.00	0.00	1,000.80	6,606.62
30/11/2022	WAM Leaders Ltd S00012342667	0.00	1,000.80	0.00	5,605.82
01/12/2022	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	509.62	6,115.44
15/12/2022	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	509.62	6,625.06
21/12/2022	IPL FNL DIV 001287408276	0.00	0.00	408.00	7,033.06
21/12/2022	IPL FNL DIV 001287408276	0.00	408.00	0.00	6,625.06
30/12/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	1,767.63	8,392.69
30/12/2022	MACQUARIE CMA INTEREST PAID	0.00	1,767.63	0.00	6,625.06
05/01/2023	BANK OF QLD 27 TAMAREE ROAD	0.00	0.00	509.62	7,134.68
18/01/2023	BANK OF QLD 27 TAMAREE RD	0.00	0.00	254.81	7,389.49
31/01/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	2,015.99	9,405.48
31/01/2023	MACQUARIE CMA INTEREST PAID	0.00	2,015.99	0.00	7,389.49
01/02/2023	BANK OF QLD 27 TAMAREE RD	0.00	254.81	0.00	7,134.68
01/02/2023	BANK OF QLD 27 TAMAREE ROAD	0.00	509.62	0.00	6,625.06
01/02/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	0.00	6,625.06
01/02/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	0.00	6,625.06
01/02/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	0.00	6,625.06
01/02/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	0.00	6,625.06

Date	Description	Quantity	Debits	Credits	Balance
01/02/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	0.00	6,625.06
01/02/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	0.00	6,625.06
01/02/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	0.00	6,625.06
01/02/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	0.00	6,625.06
01/02/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	0.00	6,625.06
01/02/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	0.00	6,625.06
01/02/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	0.00	6,625.06
01/02/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	0.00	6,625.06
01/02/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	254.81	6,879.87
01/02/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	509.62	7,389.49
01/02/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	890.24	8,279.73
01/02/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	254.81	0.00	8,024.92
01/02/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	13,121.12	0.00	5,096.20
16/02/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	0.00	5,096.20
16/02/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	509.62	4,586.58
28/02/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	1,791.27	2,795.31
28/02/2023	MACQUARIE CMA INTEREST PAID	0.00	1,791.27	0.00	4,586.58
02/03/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	0.00	4,586.58
02/03/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	509.62	4,076.96
09/03/2023	BPAY TO GYMPIE COUNCIL	0.00	0.00	1,061.37	3,015.59

Date	Description	Quantity	Debits	Credits	Balance
09/03/2023	BPAY TO GYMPIE COUNCIL	0.00	1,061.37	0.00	4,076.96
16/03/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	0.00	4,076.96
16/03/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	509.62	3,567.34
21/03/2023	TRANSACT FUNDS TFR TO ACT2 SOLUTIONS PTY	0.00	0.00	121.00	3,446.34
21/03/2023	TRANSACT FUNDS TFR TO ACT2 SOLUTIONS PTY	0.00	121.00	0.00	3,567.34
22/03/2023	ATO ATO77096937650I001	0.00	0.00	186.00	3,381.34
22/03/2023	ATO ATO77096937650I001	0.00	0.25	0.00	3,381.59
22/03/2023	ATO ATO77096937650I001	0.00	185.75	0.00	3,567.34
27/03/2023	BPAY TO BOARDROOM PTY LTD	0.00	20,000.00	0.00	23,567.34
28/03/2023	BPAY TO BOARDROOM PTY LTD	0.00	0.00	20,000.00	3,567.34
28/03/2023	MACQUARIE BANK MACQUARIE PERSONAL	0.00	0.00	600,000.00	596,432.66
28/03/2023	MACQUARIE BANK MACQUARIE PERSONAL	0.00	600,000.00	0.00	3,567.34
28/03/2023	WAM Leaders S00012342667	0.00	0.00	20,000.00	16,432.66
28/03/2023	WAM Leaders S00012342667	0.00	20,000.00	0.00	3,567.34
31/03/2023	APE DIVIDEND MAR23/00801637	0.00	0.00	314.09	3,253.25
31/03/2023	APE DIVIDEND MAR23/00801637	0.00	314.09	0.00	3,567.34
31/03/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	1,958.66	1,608.68
31/03/2023	MACQUARIE CMA INTEREST PAID	0.00	1,958.66	0.00	3,567.34

Date	Description	Quantity	Debits	Credits	Balance
31/03/2023	NAOS SMALL CAP S00012342667	0.00	0.00	731.93	2,835.41
31/03/2023	NAOS SMALL CAP S00012342667	0.00	731.93	0.00	3,567.34
03/04/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	0.00	3,567.34
03/04/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	509.62	3,057.72
06/04/2023	LYCOPODIUM LTD INT23/00800542	0.00	0.00	1,800.00	1,257.72
06/04/2023	LYCOPODIUM LTD INT23/00800542	0.00	1,800.00	0.00	3,057.72
06/04/2023	MVF DIV 001294496768	0.00	0.00	8.07	3,049.65
06/04/2023	MVF DIV 001294496768	0.00	8.07	0.00	3,057.72
11/04/2023	SXL PAYMENT APR23/00801775	0.00	0.00	46.00	3,011.72
11/04/2023	SXL PAYMENT APR23/00801775	0.00	46.00	0.00	3,057.72
13/04/2023	EHL ITM DIV 001295182193	0.00	0.00	9.73	3,047.99
13/04/2023	EHL ITM DIV 001295182193	0.00	9.73	0.00	3,057.72
17/04/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	0.00	3,057.72
17/04/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	509.62	2,548.10
27/04/2023	SUPERPAYAFTER TAX	0.00	0.00	9,000.00	6,451.90
27/04/2023	SUPERPAYAFTER TAX	0.00	9,000.00	0.00	2,548.10
27/04/2023	TRANSACT FUNDS TFR TO T R & L J EARLE	0.00	0.00	17,930.00	15,381.90
27/04/2023	TRANSACT FUNDS TFR TO T R & L J EARLE	0.00	17,930.00	0.00	2,548.10
27/04/2023	TRANSACT TFR TO 960409340 THOMAS ROY EAR	0.00	0.00	17,180.00	14,631.90



Date	Description	Quantity	Debits	Credits	Balance
27/04/2023	TRANSACT TFR TO 960409340 THOMAS ROY EAR	0.00	17,180.00	0.00	2,548.10
28/04/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	964.11	1,583.99
28/04/2023	MACQUARIE CMA INTEREST PAID	0.00	964.11	0.00	2,548.10
08/05/2023	ATO ATO006000017792004	0.00	0.00	3,214.42	666.32
08/05/2023	ATO ATO006000017792004	0.00	3,214.42	0.00	2,548.10
18/05/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	0.00	2,548.10
18/05/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	509.62	2,038.48
20/05/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	0.00	2,038.48
20/05/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	509.62	1,528.86
31/05/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	1,144.51	384.35
31/05/2023	MACQUARIE CMA INTEREST PAID	0.00	1,144.51	0.00	1,528.86
31/05/2023	PP TO SUPERANNUATION SERVCIES PTY LT	0.00	0.00	1,639.00	110.14
31/05/2023	PP TO SUPERANNUATION SERVCIES PTY LT	0.00	1,639.00	0.00	1,528.86
31/05/2023	WAM Leaders Ltd S00012342667	0.00	0.00	1,125.90	402.96
31/05/2023	WAM Leaders Ltd S00012342667	0.00	1,125.90	0.00	1,528.86
02/06/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	0.00	1,528.86
02/06/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	764.43	764.43
05/06/2023	NAOS SMALL CAP S00012342667	0.00	0.00	731.93	32.50
05/06/2023	NAOS SMALL CAP S00012342667	0.00	731.93	0.00	764.43

Date	Description	Quantity	Debits	Credits	Balance
14/06/2023	ME AfterTaxContrib	0.00	0.00	8,000.00	7,235.57
14/06/2023	ME AfterTaxContrib	0.00	8,000.00	0.00	764.43
20/06/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	0.00	764.43
20/06/2023	JASON MARGETTS 27 TAMAREE ROAD	0.00	0.00	764.43	0.00
28/06/2023	SAME DAY DEPOSIT STONEXSUITE 28.01	0.00	0.00	62,182.46	62,182.46
28/06/2023	SAME DAY DEPOSIT STONEXSUITE 28.01	0.00	62,182.46	0.00	0.00
30/06/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	1,168.31	1,168.31
30/06/2023	MACQUARIE CMA INTEREST PAID	0.00	1,168.31	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

**Member Entitlement Accounts / Mr Matthew Earle / Accumulation**

01/07/2022	Opening Balance	0.00	0.00	0.00	21,708.26
27/04/2023	SUPERPAYAFTER TAX	0.00	0.00	9,000.00	30,708.26
14/06/2023	ME AfterTaxContrib	0.00	0.00	8,000.00	38,708.26
30/06/2023	Income Taxes Allocated	0.00	76.75	0.00	38,631.51
30/06/2023	Investment Profit or Loss	0.00	0.00	2,201.16	40,832.67
30/06/2023	Closing Balance	0.00	0.00	0.00	40,832.67

**Member Entitlement Accounts / Mr Thomas Earle / Account Based Pension (42.39% Tax Free)**

01/07/2022	Opening Balance	0.00	0.00	0.00	50,356.75
27/04/2023	Pension Drawdown - Gross	0.00	1,510.00	0.00	48,846.75
30/06/2023	Investment Profit or Loss	0.00	0.00	4,655.16	53,501.91



Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	53,501.91
<b>Member Entitlement Accounts / Mr Thomas Earle / Accumulation</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	411,226.28
30/06/2023	Income Taxes Allocated	0.00	1,332.77	0.00	409,893.51
30/06/2023	Investment Profit or Loss	0.00	0.00	38,219.38	448,112.89
30/06/2023	Closing Balance	0.00	0.00	0.00	448,112.89
<b>Member Entitlement Accounts / Mr Thomas Earle / Reversionary Pension (71.28% Tax Free)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	547,222.94
27/04/2023	Pension Drawdown - Gross	0.00	16,420.00	0.00	530,802.94
30/06/2023	Investment Profit or Loss	0.00	0.00	50,587.09	581,390.03
30/06/2023	Closing Balance	0.00	0.00	0.00	581,390.03
<b>Member Entitlement Accounts / Ms Lorraine Earle / Accumulation</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	301,634.71
30/06/2023	Income Taxes Allocated	0.00	977.58	0.00	300,657.13
30/06/2023	Investment Profit or Loss	0.00	0.00	28,033.93	328,691.06
30/06/2023	Closing Balance	0.00	0.00	0.00	328,691.06
<b>Member Entitlement Accounts / Ms Lorraine Earle / Reversionary Pension (69.20% Tax Free)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	572,592.03
27/04/2023	Pension Drawdown - Gross	0.00	17,180.00	0.00	555,412.03
30/06/2023	Investment Profit or Loss	0.00	0.00	52,932.28	608,344.31

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	608,344.31

## Permanent Documents

[OCR\\_minutes202300216\\_Strategy.pdf](#)

[Deed of Variation for E2A Super.pdf](#)

[E2A Super Trust Deed.pdf](#)

[2021-22.pdf](#)

## Additional Documents

[2023 CommSec FY Summary 4890056.pdf](#)

[2023 Macquarie Interest Report.pdf](#)

**E2A Super**  
**ABN: 77 096 937 650**  
**Activity Statement Preparation Report - Detail**  
**For the period 1 July 2022 to 30 June 2023**

**GST Detail**

Description	Return Item	Gross (Inc GST)	GST
<b><i>Income (GST Collected)</i></b>			
<b><u>Sales Detail</u></b>			
Investment Income		6,397.15	0.00
MACQUARIE CMA INTEREST PAID		1,767.63	0.00
MACQUARIE CMA INTEREST PAID		1,791.27	0.00
MACQUARIE CMA INTEREST PAID		964.11	0.00
MACQUARIE CMA INTEREST PAID		350.50	0.00
MACQUARIE CMA INTEREST PAID		764.14	0.00
MACQUARIE CMA INTEREST PAID		1,039.13	0.00
MACQUARIE CMA INTEREST PAID		1,355.56	0.00
MACQUARIE CMA INTEREST PAID		1,958.66	0.00
MACQUARIE CMA INTEREST PAID		1,529.38	0.00
MACQUARIE CMA INTEREST PAID		2,015.99	0.00
MACQUARIE CMA INTEREST PAID		1,144.51	0.00
MACQUARIE CMA INTEREST PAID		1,168.31	0.00
Credit Interest		4.10	0.00
Credit Interest		38.67	0.00
Credit Interest		112.23	0.00
Credit Interest		184.70	0.00
Credit Interest		342.53	0.00
Credit Interest		324.21	0.00
Credit Interest		460.70	0.00
Credit Interest		243.25	0.00
Credit Interest		270.26	0.00
Credit Interest		291.77	0.00
Credit Interest		292.17	0.00
Credit Interest		268.67	0.00
Credit Interest		84.16	0.00
Credit Interest		1.89	0.00
Rental Statement		14,560.00	0.00
JASON MARGETTS 27 TAMAREE ROAD		254.81	0.00
<b>Total Sales</b>	<b>G1</b>	<b>39,980.46</b>	<b>0.00</b>
<b><u>Export Sales Detail</u></b>			
Nil			
<b>Export Sales</b>	<b>G2</b>		
<b><u>Other GST-Free Sales Detail</u></b>			
<b>Other GST-Free Sales</b>	<b>G3</b>		
<b>Total GST Collect on Sales</b>	<b>1A</b>		<b>0.00</b>

**Outgoings (GST Paid)**
**Capital Purchases Detail**

Nil			
<b>Capital Purchases</b>	<b>G10</b>		

**E2A Super**  
**ABN: 77 096 937 650**  
**Activity Statement Preparation Report - Detail**  
**For the period 1 July 2022 to 30 June 2023**

**Non-Capital Purchases Detail**

BPAY TO DEFT INSURANCE		2,757.29	0.00
Direct Credit 062895 COMMONWEALTH SEC COMMSEC		10.00	0.68
BPAY TO GYMPIE COUNCIL		1,061.37	0.00
Paper Statement Fee		2.50	0.00
Paper Statement Fee		2.50	0.00
Paper Statement Fee		2.50	0.00
Paper Statement Fee		2.50	0.00
Paper Statement Fee		2.50	0.00
Paper Statement Fee		2.50	0.00
Paper Statement Fee		2.50	0.00
Correcting Entry - beginning balance adjustment		840.34	0.00
Commission		16.20	0.00
Smoke Alarm		129.00	0.00
Agents Management Fee		1,309.88	0.00
Interest Paid		800.78	0.00
Interest Paid		147.94	0.00
Interest Paid		731.68	0.00
Interest Paid		896.77	0.00
Interest Paid		455.88	0.00
Interest Paid		607.72	0.00
Interest Paid		566.09	0.00
Interest Paid		676.51	0.00
Interest Paid		787.71	0.00
Interest Paid		959.72	0.00
Interest Paid		790.59	0.00
BPAY TO GYMPIE COUNCIL		1,061.37	0.00
<b>Non-Capital Purchases</b>	<b>G11</b>	<b>14,626.84</b>	<b>0.68</b>
<b>Total GST Paid on Purchases</b>	<b>1B</b>		<b>0.68</b>

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**E2A Super**  
**ABN: 77 096 937 650**  
**Activity Statement Preparation Report - Detail**  
**For the period 1 July 2022 to 30 June 2023**

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**PAYG Withholding Tax Detail**

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Description	Return Item	Gross	Tax Withheld
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**Benefit Payment Detail**

Lorraine Earle

Matthew Earle

Thomas Earle

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



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

## Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2023* (NAT 71287).

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

## To complete this annual return

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

S M I T H S T

- Place X in ALL applicable boxes.

➤ Postal address for annual returns:

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

For example;

**Australian Taxation Office**  
**GPO Box 9845**  
**SYDNEY NSW 2001**

## Section A: Fund information

**1 Tax file number (TFN)**

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

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

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

E2A Super

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

**4 Current postal address**

PO Box 230

Suburb/town

Glen Osmond

State/territory

SA

Postcode

5064

**5 Annual return status**

Is this an amendment to the SMSF's 2023 return?

**A** No  Yes

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

**B** No  Yes

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

**6 SMSF auditor**

Auditor's name

Title: MR

Family name

Boys

First given name

Anthony

Other given names

SMSF Auditor Number

100014140

Auditor's phone number

04

10702708

Postal address

PO Box 3376

Suburb/town

Rundle Mall

State/territory

SA

Postcode

5000

Date audit was completed

**A**

Day Month Year

Was Part A of the audit report qualified?

**B** No  Yes 

Was Part B of the audit report qualified?

**C** No  Yes 

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

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

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

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

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

Fund BSB number 182512

Fund account number 960462174

Fund account name

Matthew Earle &amp; Thomas Earle ATF E2A Super

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

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

BSB number

Account number

Account name

**C Electronic service address alias**

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

smsfdataflow

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

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

**9 Was the fund wound up during the income year?**

No  Yes  If yes, provide the date on which the fund was wound up 

Day	Month	Year

 Have all tax lodgment and payment obligations been met? No  Yes

**10 Exempt current pension income**

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

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

No  Go to Section B: Income.

Yes  Exempt current pension income amount **A** \$ .00

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

**E** Yes  Go to Section B: Income.

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

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

Fund's tax file number (TFN)

## Section B: Income

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

### 11 Income

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

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2023*.

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

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

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

Gross interest **C** \$ -00

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

Gross foreign income <b>D1</b> \$ <input type="text" value="0"/> -00	Net foreign income <b>D</b> \$ <input type="text" value="0"/> -00	Loss <input type="checkbox"/>
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Australian franking credits from a New Zealand company **E** \$ -00

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

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

**Calculation of assessable contributions**

Assessable employer contributions **R1** \$ -00

plus Assessable personal contributions **R2** \$ -00

plus **\*\*No-TFN-quoted contributions** **R3** \$ -00  
*(an amount must be included even if it is zero)*

less Transfer of liability to life insurance company or PST **R6** \$ -00

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

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

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

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

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

**Assessable contributions (R1 plus R2 plus R3 less R6)** **R** \$ -00

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

\*Net non-arm's length private company dividends **U1** \$ -00

plus \*Net non-arm's length trust distributions **U2** \$ -00

plus \*Net other non-arm's length income **U3** \$ -00

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

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

**Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3)** **U** \$ -00

#This is a mandatory label.

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

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

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

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

Fund's tax file number (TFN)

## Section C: Deductions and non-deductible expenses

### 12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	<b>A1</b> \$ <input type="text" value="2876"/> -00	<b>A2</b> \$ <input type="text" value="4544"/> -00	
Interest expenses overseas	<b>B1</b> \$ <input type="text" value="0"/> -00	<b>B2</b> \$ <input type="text" value="0"/> -00	
Capital works expenditure	<b>D1</b> \$ <input type="text" value="0"/> -00	<b>D2</b> \$ <input type="text" value="0"/> -00	
Decline in value of depreciating assets	<b>E1</b> \$ <input type="text" value="0"/> -00	<b>E2</b> \$ <input type="text" value="0"/> -00	
Insurance premiums – members	<b>F1</b> \$ <input type="text" value="0"/> -00	<b>F2</b> \$ <input type="text" value="0"/> -00	
SMSF auditor fee	<b>H1</b> \$ <input type="text" value="0"/> -00	<b>H2</b> \$ <input type="text" value="0"/> -00	
Investment expenses	<b>I1</b> \$ <input type="text" value="2463"/> -00	<b>I2</b> \$ <input type="text" value="3891"/> -00	
Management and administration expenses	<b>J1</b> \$ <input type="text" value="0"/> -00	<b>J2</b> \$ <input type="text" value="840"/> -00	
Forestry managed investment scheme expense	<b>U1</b> \$ <input type="text" value="0"/> -00	<b>U2</b> \$ <input type="text" value="0"/> -00	
Other amounts	<b>L1</b> \$ <input type="text" value="0"/> -00 <input type="text" value=""/>	<b>L2</b> \$ <input type="text" value="0"/> -00 <input type="text" value=""/>	
Tax losses deducted	<b>M1</b> \$ <input type="text" value="0"/> -00		

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

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

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

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

#This is a mandatory label.

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

## Section D: Income tax calculation statement

**#Important:**

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

### 13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2023* on how to complete the calculation statement.

#Taxable income	<b>A</b>	\$	<input type="text" value="15914"/>	<b>-00</b>
<i>(an amount must be included even if it is zero)</i>				
#Tax on taxable income	<b>T1</b>	\$	<input type="text" value="2387.10"/>	
<i>(an amount must be included even if it is zero)</i>				
#Tax on no-TFN-quoted contributions	<b>J</b>	\$	<input type="text" value="0"/>	
<i>(an amount must be included even if it is zero)</i>				

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

Foreign income tax offset	<b>C1</b>	\$	<input type="text" value="0"/>	
Rebates and tax offsets	<b>C2</b>	\$	<input type="text"/>	
Non-refundable non-carry forward tax offsets	<b>C</b>	\$	<input type="text" value="0"/>	
<i>(C1 plus C2)</i>				

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

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

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

Complying fund's franking credits tax offset	<b>E1</b>	\$	<input type="text" value="4340.65"/>	
No-TFN tax offset	<b>E2</b>	\$	<input type="text"/>	
National rental affordability scheme tax offset	<b>E3</b>	\$	<input type="text"/>	
Exploration credit tax offset	<b>E4</b>	\$	<input type="text"/>	
Refundable tax offsets	<b>E</b>	\$	<input type="text" value="4340.65"/>	
<i>(E1 plus E2 plus E3 plus E4)</i>				

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

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

Fund's tax file number (TFN)

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

<b>#Tax offset refunds</b> (Remainder of refundable tax offsets)	<b>I \$</b> <input type="text" value="1953.55"/>
	<i>(unused amount from label E – an amount must be included even if it is zero)</i>

**PAYG instalments raised**

**K \$**

**Supervisory levy**

**L \$**

**Supervisory levy adjustment for wound up funds**

**M \$**

**Supervisory levy adjustment for new funds**

**N \$**

<b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S \$</b> <input type="text" value="-1694.55"/>
	<i>(T5 plus G less H less I less K plus L less M plus N)</i>

#This is a mandatory label.

## Section E: Losses

### 14 Losses

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

Tax losses carried forward to later income years	<b>U \$</b> <input type="text" value="0"/> -00
Net capital losses carried forward to later income years	<b>V \$</b> <input type="text" value="20685"/> -00



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

## Section F: Member information

### MEMBER 1

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Day Month Year

Date of birth

### Contributions

OPENING ACCOUNT BALANCE \$

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

Employer contributions

**A** \$

ABN of principal employer

**A1**

Personal contributions

**B** \$

CGT small business retirement exemption

**C** \$

CGT small business 15-year exemption amount

**D** \$

Personal injury election

**E** \$

Spouse and child contributions

**F** \$

Other third party contributions

**G** \$

Proceeds from primary residence disposal

**H** \$

Receipt date

Day Month Year

**H1**

Assessable foreign superannuation fund amount

**I** \$

Non-assessable foreign superannuation fund amount

**J** \$

Transfer from reserve: assessable amount

**K** \$

Transfer from reserve: non-assessable amount

**L** \$

Contributions from non-complying funds and previously non-complying funds

**T** \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)

**M** \$

**TOTAL CONTRIBUTIONS N** \$

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

### Other transactions

Allocated earnings or losses

**O** \$

Loss

Inward rollovers and transfers

**P** \$

Outward rollovers and transfers

**Q** \$

Lump Sum payments

**R1** \$

Income stream payments

**R2** \$

Code

Code

Accumulation phase account balance

**S1** \$

Retirement phase account balance - Non CDBIS

**S2** \$

Retirement phase account balance - CDBIS

**S3** \$

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN)

**MEMBER 2**

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Day Month Year

Date of birth

**Contributions**

OPENING ACCOUNT BALANCE \$

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

Employer contributions

**A** \$

ABN of principal employer

**A1**

Personal contributions

**B** \$

CGT small business retirement exemption

**C** \$

CGT small business 15-year exemption amount

**D** \$

Personal injury election

**E** \$

Spouse and child contributions

**F** \$

Other third party contributions

**G** \$

Proceeds from primary residence disposal

**H** \$

Receipt date

Day Month Year

**H1**

Assessable foreign superannuation fund amount

**I** \$

Non-assessable foreign superannuation fund amount

**J** \$

Transfer from reserve: assessable amount

**K** \$

Transfer from reserve: non-assessable amount

**L** \$

Contributions from non-complying funds and previously non-complying funds

**T** \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)

**M** \$

**TOTAL CONTRIBUTIONS N** \$

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

**Other transactions**

Allocated earnings or losses

**O** \$

Loss

Inward rollovers and transfers

**P** \$

Outward rollovers and transfers

**Q** \$

Lump Sum payments

**R1** \$

Income stream payments

**R2** \$

Code

Code

Accumulation phase account balance  
**S1** \$

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

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

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

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

MEMBER 3

Title: MR

Family name Earle

First given name Matthew

Other given names Thomas

Member's TFN \*\*\*\*\*

Date of birth 02/04/1977

Contributions

OPENING ACCOUNT BALANCE \$ 21708.26

Refer to instructions for completing these labels.

Employer contributions A \$ 0

ABN of principal employer A1

Personal contributions B \$ 17000

CGT small business retirement exemption C \$ 0

CGT small business 15-year exemption amount D \$ 0

Personal injury election E \$ 0

Spouse and child contributions F \$ 0

Other third party contributions G \$ 0

Proceeds from primary residence disposal H \$ 0

Receipt date H1

Assessable foreign superannuation fund amount I \$ 0

Non-assessable foreign superannuation fund amount J \$ 0

Transfer from reserve: assessable amount K \$ 0

Transfer from reserve: non-assessable amount L \$ 0

Contributions from non-complying funds and previously non-complying funds T \$ 0

Any other contributions (including Super Co-contributions and Low Income Super Amounts) M \$ 0

TOTAL CONTRIBUTIONS N \$ 17000 (Sum of labels A to M)

Other transactions

Allocated earnings or losses O \$ 2124.41

Loss

Accumulation phase account balance S1 \$ 40832.67

Inward rollovers and transfers P \$ 0

Retirement phase account balance - Non CDBIS S2 \$ 0

Outward rollovers and transfers Q \$ 0

Retirement phase account balance - CDBIS S3 \$ 0

Lump Sum payments R1 \$

Income stream payments R2 \$

Code

Code

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 40832.67 (S1 plus S2 plus S3)

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$

Fund's tax file number (TFN)

Section H: **Assets and liabilities**

**15 ASSETS**

**15a Australian managed investments**

Listed trusts **A** \$ -00  
 Unlisted trusts **B** \$ -00  
 Insurance policy **C** \$ -00  
 Other managed investments **D** \$ -00

**15b Australian direct investments**

**Limited recourse borrowing arrangements**  
 Australian residential real property  
**J1** \$ -00  
 Australian non-residential real property  
**J2** \$ -00  
 Overseas real property  
**J3** \$ -00  
 Australian shares  
**J4** \$ -00  
 Overseas shares  
**J5** \$ -00  
 Other  
**J6** \$ -00  
 Property count  
**J7**

Cash and term deposits **E** \$ -00  
 Debt securities **F** \$ -00  
 Loans **G** \$ -00  
 Listed shares **H** \$ -00  
 Unlisted shares **I** \$ -00  
 Limited recourse borrowing arrangements **J** \$ -00  
 Non-residential real property **K** \$ -00  
 Residential real property **L** \$ -00  
 Collectables and personal use assets **M** \$ -00  
 Other assets **O** \$ -00

**15c Other investments**

Crypto-Currency **N** \$ -00

**15d Overseas direct investments**

Overseas shares **P** \$ -00  
 Overseas non-residential real property **Q** \$ -00  
 Overseas residential real property **R** \$ -00  
 Overseas managed investments **S** \$ -00  
 Other overseas assets **T** \$ -00

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

**15e In-house assets**

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year?  
**A** No  Yes  \$ -00

Fund's tax file number (TFN)

**15f Limited recourse borrowing arrangements**

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

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

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements	<b>V1</b> \$ <input type="text" value=""/>	-00		
Permissible temporary borrowings	<b>V2</b> \$ <input type="text" value=""/>	-00		
Other borrowings	<b>V3</b> \$ <input type="text" value=""/>	-00	Borrowings	<b>V</b> \$ <input type="text" value="0"/>
				-00
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)			<b>W</b> \$	<input type="text" value="2060872"/>
				-00
Reserve accounts	<b>X</b> \$	<input type="text" value="0"/>		-00
Other liabilities	<b>Y</b> \$	<input type="text" value="0"/>		-00
<b>TOTAL LIABILITIES</b>			<b>Z</b> \$	<input type="text" value="2060872"/>
				-00

**Section I: Taxation of financial arrangements**

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

Total TOFA gains **H** \$

Total TOFA losses **I** \$

**Section J: Other information**

**Family trust election status**

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

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2023*. **B**

**Interposed entity election status**

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2023* for each election. **C**

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

Section K: **Declarations**

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

**Important**

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

**Privacy**

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

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

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

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

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

Date  Day /  Month /  Year

**Preferred trustee or director contact details:**

Title:

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return  Hrs

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

**TAX AGENT'S DECLARATION:**

I declare that the *Self-managed superannuation fund annual return 2023* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date  Day /  Month /  Year

**Tax agent's contact details**

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

**E2A Super**  
**Investment Revaluation as at 30 June 2023**

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Listed Securities Market</b>					
APE Eagers Automative Limited (ASX:APE)	30 Jun 2023	13.49000	641.00000	8,647.09	2,416.57
CLH Collection House Limited (ASX:CLH)	30 Jun 2022	0.00000	0.00000	0.00	19,696.20
EHL Emeco Holdings Limited (ASX:EHL)	30 Jun 2023	0.65000	778.00000	505.70	0.00
IPL Incitec Pivot Limited (ASX:IPL)	30 Jun 2023	2.74000	2,400.00000	6,576.00	(1,368.00)
LYL Lycopodium Limited (ASX:LYL)	30 Jun 2023	10.58000	5,000.00000	52,900.00	24,400.00
MVF Monash Ivf Group Limited (ASX:MVF)	30 Jun 2023	1.14500	0.00000	0.00	219.19
NSC Naos Small Cap Opportunities Company Limited (ASX:NSC)	30 Jun 2023	0.68000	58,554.00000	39,816.72	(2,927.70)
RMS Ramelius Resources Limited (ASX:RMS)	30 Jun 2023	1.26000	35,869.00000	45,194.94	13,988.91
SXL Southern Cross Media Group Limited (ASX:SXL)	30 Jun 2023	0.86500	1,000.00000	865.00	(130.00)
WLE Wam Leaders Limited (ASX:WLE)	30 Jun 2023	1.45500	25,020.00000	36,404.10	(125.10)
<b>Listed Securities Market Total</b>				<b>190,909.55</b>	<b>56,170.07</b>
<b>Property Direct Market</b>					
PROPERTY 27 Tamaree Road	30 Jun 2023	430,000.00000	1.00000	430,000.00	15,000.00
<b>Property Direct Market Total</b>				<b>430,000.00</b>	<b>15,000.00</b>
<b>Fund Total</b>				<b>620,909.55</b>	<b>71,170.07</b>

**E2A Super**  
**Investment Income Comparison Report**  
**For the period 1 July 2022 to 30 June 2023**

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data					
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
<b>Cash and Cash Equivalents</b>										
<b>MACQTD: Macquarie Term Deposit - 5822</b>										
28/06/2023	Interest	6,397.15	0.00							
		<u>6,397.15</u>	<u>0.00</u>							
<b>Total</b>		<b>6,397.15</b>	<b>0.00</b>							
<b>Cash At Bank</b>										
<b>CBA.BACCT: Commonwealth Bank Of Australia DIA 5109</b>										
01/07/2022	Interest	4.10	0.00							
01/08/2022	Interest	38.67	0.00							
01/09/2022	Interest	112.23	0.00							
01/10/2022	Interest	184.70	0.00							
01/11/2022	Interest	243.25	0.00							
01/12/2022	Interest	270.26	0.00							
01/01/2023	Interest	291.77	0.00							
01/02/2023	Interest	292.17	0.00							
01/03/2023	Interest	268.67	0.00							
01/04/2023	Interest	342.53	0.00							
01/05/2023	Interest	84.16	0.00							
01/06/2023	Interest	1.89	0.00							
		<u>2,134.40</u>	<u>0.00</u>							
<b>CBA.BACCT2: Commonwealth Bank Of Australia DIA 0945</b>										
01/05/2023	Interest	324.21	0.00							
01/06/2023	Interest	460.70	0.00							
		<u>784.91</u>	<u>0.00</u>							
<b>MACQ.CMA: Macquarie Cash Management Account</b>										
29/07/2022	Interest	350.50	0.00							
31/08/2022	Interest	764.14	0.00							
30/09/2022	Interest	1,039.13	0.00							
31/10/2022	Interest	1,355.56	0.00							
30/11/2022	Interest	1,529.38	0.00							
30/12/2022	Interest	1,767.63	0.00							
31/01/2023	Interest	2,015.99	0.00							
28/02/2023	Interest	1,791.27	0.00							
31/03/2023	Interest	1,958.66	0.00							
28/04/2023	Interest	964.11	0.00							
31/05/2023	Interest	1,144.51	0.00							
30/06/2023	Interest	1,168.31	0.00							
		<u>15,849.19</u>	<u>0.00</u>							
<b>Total</b>		<b>18,768.50</b>	<b>0.00</b>							
<b>Derivative Investments</b>										
<b>CITYCFD: City Index CFD Account</b>										
26/08/2022	Dividend	174.36	0.00	*						
23/02/2023	Dividend	210.00	0.00	*						

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



**E2A Super**  
**Investment Income Comparison Report**  
**For the period 1 July 2022 to 30 June 2023**

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data				
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
		384.36	0.00						
<b>Total</b>		<b>384.36</b>	<b>0.00</b>						
<b>Shares in Listed Companies</b>									
<b>APE: Eagers Automotive Limited (ASX:APE)</b>									
23/09/2022	Dividend	141.02	60.44		641	0	0.2200	141.02	60.44
31/03/2023	Dividend	314.09	134.61		641	0	0.4900	314.09	134.61
		455.11	195.05					455.11	195.05
<b>EHL: Emeco Holdings Limited (ASX:EHL)</b>									
30/09/2022	Dividend	9.73	4.17	*	778	0	0.0125	9.72	4.17
13/04/2023	Dividend	9.73	4.17	*	778	0	0.0125	9.72	4.17
		19.46	8.34					19.44	8.34
<b>IPL: Incitec Pivot Limited (ASX:IPL)</b>									
05/07/2022	Dividend	240.00	102.86	*	0	0	0.1000	0.00	0.00
21/12/2022	Dividend	408.00	174.86		2,400	0	0.1700	408.00	174.86
		648.00	277.72					408.00	174.86
<b>LYL: Lycopodium Limited (ASX:LYL)</b>									
07/10/2022	Dividend	1,800.00	771.43		5,000	0	0.3600	1,800.00	771.43
06/04/2023	Dividend	1,800.00	771.43		5,000	0	0.3600	1,800.00	771.43
		3,600.00	1,542.86					3,600.00	1,542.86
<b>MVF: Monash Ivf Group Limited (ASX:MVF)</b>									
07/10/2022	Dividend	8.07	3.46		367	0	0.0220	8.07	3.46
06/04/2023	Dividend	8.07	3.46		367	0	0.0220	8.07	3.46
		16.14	6.92					16.14	6.92
<b>NSC: Naos Small Cap Opportunities Company Limited (ASX:NSC)</b>									
21/09/2022	Dividend	614.82	263.49		58,554	0	0.0105	614.82	263.49
30/11/2022	Dividend	731.93	313.68	*	58,554	0	0.0125	731.92	313.68
31/03/2023	Dividend	731.93	313.68	*	58,554	0	0.0125	731.92	313.68
05/06/2023	Dividend	731.93	313.68	*	58,554	0	0.0125	731.92	313.68
		2,810.61	1,204.53					2,810.58	1,204.53
<b>RMS: Ramelius Resources Limited (ASX:RMS)</b>									
11/10/2022	Dividend	358.69	153.72		35,869	0	0.0100	358.69	153.72
		358.69	153.72					358.69	153.72
<b>SXL: Southern Cross Media Group Limited (ASX:SXL)</b>									
04/10/2022	Dividend	47.50	20.36		1,000	0	0.0475	47.50	20.36
11/04/2023	Dividend	46.00	19.71		1,000	0	0.0460	46.00	19.71
		93.50	40.07					93.50	40.07
<b>WLE: Wam Leaders Limited (ASX:WLE)</b>									
30/11/2022	Dividend	1,000.80	428.91		25,020	0	0.0400	1,000.80	428.91
31/05/2023	Dividend	1,125.90	482.53		25,020	0	0.0450	1,125.90	482.53
		2,126.70	911.44					2,126.70	911.44
<b>Total</b>		<b>10,128.21</b>	<b>4,340.65</b>					<b>9,888.16</b>	<b>4,237.79</b>

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

## E2A Super

### Tax Accounting Reconciliation

For the period 1 July 2022 to 30 June 2023

Operating Statement Profit vs. Provision for Income Tax	2023 \$																					
<b>Benefits Accrued as a Result of Operations before Income Tax</b>	<b>158,519.00</b>																					
<b><u>ADD:</u></b>																						
Non-Deductible Expenses	840.34																					
Pension Non-deductible Expenses	8,436.73																					
Pensions Paid	35,110.00																					
<b><u>LESS:</u></b>																						
Increase in Market Value	71,170.07																					
Realised Capital Gains	65,242.09																					
Pension Exempt Income	33,578.00																					
Non-Taxable Contributions	17,000.00																					
Rounding	1.91																					
<b>Taxable Income or Loss</b>	<b>15,914.00</b>																					
	<b>15,914.00</b>																					
	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;"></th> <th style="text-align: right;">Income Amount</th> <th style="text-align: right;">Tax Amount</th> </tr> </thead> <tbody> <tr> <td>Gross Tax @ 15% for Concessional Income</td> <td style="text-align: right;">15,914.00</td> <td style="text-align: right;">2,387.10</td> </tr> <tr> <td>Gross Tax @ 45% for Net Non-Arm's Length Income</td> <td style="text-align: right;">0.00</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>No-TFN Quoted Contributions @ 32%</td> <td style="text-align: right;">0.00</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>Change in Carried Forward Losses</td> <td style="text-align: right;">0.00</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td style="border-top: 1px solid black;"><b>Provision for Income Tax</b></td> <td style="text-align: right; border-top: 1px solid black;"></td> <td style="text-align: right; border-top: 1px solid black;"><b>2,387.10</b></td> </tr> <tr> <td></td> <td></td> <td style="text-align: right; border-top: 3px double black;"><b>2,387.10</b></td> </tr> </tbody> </table>		Income Amount	Tax Amount	Gross Tax @ 15% for Concessional Income	15,914.00	2,387.10	Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00	No-TFN Quoted Contributions @ 32%	0.00	0.00	Change in Carried Forward Losses	0.00	0.00	<b>Provision for Income Tax</b>		<b>2,387.10</b>			<b>2,387.10</b>
	Income Amount	Tax Amount																				
Gross Tax @ 15% for Concessional Income	15,914.00	2,387.10																				
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00																				
No-TFN Quoted Contributions @ 32%	0.00	0.00																				
Change in Carried Forward Losses	0.00	0.00																				
<b>Provision for Income Tax</b>		<b>2,387.10</b>																				
		<b>2,387.10</b>																				

### Provision for Income Tax vs. Income Tax Expense

<b>Provision for Income Tax</b>	<b>2,387.10</b>
<b>Income Tax Expense</b>	<b>2,387.10</b>

### Provision for Income Tax vs. Income Tax Payable

<b>Provision for Income Tax</b>	<b>2,387.10</b>
<b><u>LESS:</u></b>	
Franking Credits	4,340.65
<b>Income Tax Payable (Receivable)</b>	<b>(1,953.55)</b>

### Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	61.2400%
Pension Exempt % (Expenses)	46.7469%
Assets Segregated For Pensions	No

**E2A Super**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return Ref.	Amount
			<b>Section B</b>	
<b>Income</b>				
<b>Net Capital Gain</b>				
Deferred Capital Gain Realised		30 Jun 2023	A	0.00
Less Capital Losses Applied		30 Jun 2023	A	0.00
Less Discount		30 Jun 2023	A	0.00
<b>Total Net Capital Gain</b>			<b>A</b>	<b>0.00</b>
<b>Gross Rent and Other Leasing &amp; Hiring Income</b>				
JASON MARGETTS 27 TAMAREE ROAD	PROPERTY: 27 Tamaree Road	01 Feb 2023	B	254.81
Rental Income/Disbursements Received	PROPERTY: 27 Tamaree Road	30 Jun 2023	B	14,560.00
<i>Less Rounding</i>			B	(0.81)
<b>Total Gross Rent and Other Leasing &amp; Hiring Income</b>			<b>B</b>	<b>14,814.00</b>
<b>Gross Interest</b>				
Credit Interest	CBA.BACCT: Commonwealth Bank Of Australia DIA 5109	01 Jul 2022	C	4.10
Credit Interest	CBA.BACCT: Commonwealth Bank Of Australia DIA 5109	01 Aug 2022	C	38.67
Credit Interest	CBA.BACCT: Commonwealth Bank Of Australia DIA 5109	01 Sep 2022	C	112.23
Credit Interest	CBA.BACCT: Commonwealth Bank Of Australia DIA 5109	01 Oct 2022	C	184.70
Credit Interest	CBA.BACCT: Commonwealth Bank Of Australia DIA 5109	01 Nov 2022	C	243.25
Credit Interest	CBA.BACCT: Commonwealth Bank Of Australia DIA 5109	01 Dec 2022	C	270.26
Credit Interest	CBA.BACCT: Commonwealth Bank Of Australia DIA 5109	01 Jan 2023	C	291.77
Credit Interest	CBA.BACCT: Commonwealth Bank Of Australia DIA 5109	01 Feb 2023	C	292.17
Credit Interest	CBA.BACCT: Commonwealth Bank Of Australia DIA 5109	01 Mar 2023	C	268.67
Credit Interest	CBA.BACCT: Commonwealth Bank Of Australia DIA 5109	01 Apr 2023	C	342.53
Credit Interest	CBA.BACCT: Commonwealth Bank Of Australia DIA 5109	01 May 2023	C	84.16
Credit Interest	CBA.BACCT: Commonwealth Bank Of Australia DIA 5109	01 Jun 2023	C	1.89
Credit Interest	CBA.BACCT2: Commonwealth Bank Of Australia DIA 0945	01 May 2023	C	324.21
Credit Interest	CBA.BACCT2: Commonwealth Bank Of Australia DIA 0945	01 Jun 2023	C	460.70
MACQUARIE CMA INTEREST PAID	MACQ.CMA: Macquarie Cash Management Account	29 Jul 2022	C	350.50
MACQUARIE CMA INTEREST PAID	MACQ.CMA: Macquarie Cash Management Account	31 Aug 2022	C	764.14
MACQUARIE CMA INTEREST PAID	MACQ.CMA: Macquarie Cash Management Account	30 Sep 2022	C	1,039.13
MACQUARIE CMA INTEREST PAID	MACQ.CMA: Macquarie Cash Management Account	31 Oct 2022	C	1,355.56
MACQUARIE CMA INTEREST PAID	MACQ.CMA: Macquarie Cash Management Account	30 Nov 2022	C	1,529.38
MACQUARIE CMA INTEREST PAID	MACQ.CMA: Macquarie Cash Management Account	30 Dec 2022	C	1,767.63
MACQUARIE CMA INTEREST PAID	MACQ.CMA: Macquarie Cash Management Account	31 Jan 2023	C	2,015.99

**E2A Super**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return Ref.	Amount
MACQUARIE CMA INTEREST PAID	MACQ.CMA: Macquarie Cash Management Account	28 Feb 2023	C	1,791.27
MACQUARIE CMA INTEREST PAID	MACQ.CMA: Macquarie Cash Management Account	31 Mar 2023	C	1,958.66
MACQUARIE CMA INTEREST PAID	MACQ.CMA: Macquarie Cash Management Account	28 Apr 2023	C	964.11
MACQUARIE CMA INTEREST PAID	MACQ.CMA: Macquarie Cash Management Account	31 May 2023	C	1,144.51
MACQUARIE CMA INTEREST PAID	MACQ.CMA: Macquarie Cash Management Account	30 Jun 2023	C	1,168.31
Investment Income	MACQTD: Macquarie Term Deposit - 5822	28 Jun 2023	C	6,397.15
<i>Less Rounding</i>			C	(0.65)
<b>Total Gross Interest</b>			<b>C</b>	<b>25,165.00</b>
<b>Total Forestry Managed Investment Scheme Income</b>			<b>X</b>	<b>0.00</b>
<b>Total Net Foreign Income</b>			<b>D</b>	<b>0.00</b>
<b>Total Australian Franking Credits from a New Zealand Company</b>			<b>E</b>	<b>0.00</b>
<b>Total Transfers from Foreign Funds</b>			<b>F</b>	<b>0.00</b>
<b>Total Gross Payments where ABN not quoted</b>			<b>H</b>	<b>0.00</b>
<b>Total Gross Distribution from Partnerships</b>			<b>I</b>	<b>0.00</b>
<b>Total Unfranked Dividend Amount</b>			<b>J</b>	<b>0.00</b>
<b>Franked Dividend Amount</b>				
APE AUD 0.22 FRANKED, 30% CTR	APE: Eagers Automative Limited	23 Sep 2022	K	141.02
APE AUD 0.49 FRANKED, 30% CTR	APE: Eagers Automative Limited	31 Mar 2023	K	314.09
Dividend	CITYCFD: City Index CFD Account	26 Aug 2022	K	174.36
Dividend	CITYCFD: City Index CFD Account	23 Feb 2023	K	210.00
EHL AUD 0.0125 FRANKED, 30% CTR	EHL: Emeco Holdings Limited	30 Sep 2022	K	9.73
EHL AUD 0.0125 FRANKED, 30% CTR	EHL: Emeco Holdings Limited	13 Apr 2023	K	9.73
IPL ITM DIV 001278492858	IPL: Incitec Pivot Limited	05 Jul 2022	K	240.00
IPL AUD 0.17 FRANKED, 30% CTR, DRP SUSP	IPL: Incitec Pivot Limited	21 Dec 2022	K	408.00
LYL AUD 0.36 FRANKED, 30% CTR	LYL: Lycopodium Limited	07 Oct 2022	K	1,800.00
LYL AUD 0.36 FRANKED, 30% CTR	LYL: Lycopodium Limited	06 Apr 2023	K	1,800.00
MVF AUD 0.022 FRANKED, 30% CTR	MVF: Monash Ivf Group Limited	07 Oct 2022	K	8.07
MVF AUD 0.022 FRANKED, 30% CTR	MVF: Monash Ivf Group Limited	06 Apr 2023	K	8.07
NSC AUD 0.0105 FRANKED, 30% CTR, DRP NIL DISC	NSC: Naos Small Cap Opportunities Company Limited	21 Sep 2022	K	614.82
NSC AUD 0.0125 FRANKED, 30% CTR, DRP NIL DISC	NSC: Naos Small Cap Opportunities Company Limited	30 Nov 2022	K	731.93
NSC AUD 0.0125 FRANKED, 30% CTR, DRP NIL DISC	NSC: Naos Small Cap Opportunities Company Limited	31 Mar 2023	K	731.93
NSC AUD 0.0125 FRANKED, 30% CTR, DRP NIL DISC	NSC: Naos Small Cap Opportunities Company Limited	05 Jun 2023	K	731.93
RMS AUD 0.01 FRANKED, 30% CTR, DRP 2.5% DISC	RMS: Ramelius Resources Limited	11 Oct 2022	K	358.69
SXL AUD 0.0475 FRANKED, 30% CTR, DRP SUSP	SXL: Southern Cross Media Group Limited	04 Oct 2022	K	47.50
SXL AUD 0.046 FRANKED, 30% CTR, DRP SUSP	SXL: Southern Cross Media Group Limited	11 Apr 2023	K	46.00
WLE AUD 0.04 FRANKED, 30% CTR, DRP NIL DISC	WLE: Wam Leaders Limited	30 Nov 2022	K	1,000.80
WLE AUD 0.045 FRANKED, 30% CTR, DRP NIL DISC	WLE: Wam Leaders Limited	31 May 2023	K	1,125.90
<i>Less Rounding</i>			K	(0.57)
<b>Total Franked Dividend Amount</b>			<b>K</b>	<b>10,512.00</b>
<b>Dividend Franking Credit</b>				
APE AUD 0.22 FRANKED, 30% CTR	APE: Eagers Automative Limited	23 Sep 2022	L	60.44

**E2A Super**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return Ref.	Amount
APE AUD 0.49 FRANKED, 30% CTR	APE: Eagers Automotive Limited	31 Mar 2023	L	134.61
EHL AUD 0.0125 FRANKED, 30% CTR	EHL: Emeco Holdings Limited	30 Sep 2022	L	4.17
EHL AUD 0.0125 FRANKED, 30% CTR	EHL: Emeco Holdings Limited	13 Apr 2023	L	4.17
IPL ITM DIV 001278492858	IPL: Incitec Pivot Limited	05 Jul 2022	L	102.86
IPL AUD 0.17 FRANKED, 30% CTR, DRP SUSP	IPL: Incitec Pivot Limited	21 Dec 2022	L	174.86
LYL AUD 0.36 FRANKED, 30% CTR	LYL: Lycopodium Limited	07 Oct 2022	L	771.43
LYL AUD 0.36 FRANKED, 30% CTR	LYL: Lycopodium Limited	06 Apr 2023	L	771.43
MVF AUD 0.022 FRANKED, 30% CTR	MVF: Monash Ivf Group Limited	07 Oct 2022	L	3.46
MVF AUD 0.022 FRANKED, 30% CTR	MVF: Monash Ivf Group Limited	06 Apr 2023	L	3.46
NSC AUD 0.0105 FRANKED, 30% CTR, DRP NIL DISC	NSC: Naos Small Cap Opportunities Company Limited	21 Sep 2022	L	263.49
NSC AUD 0.0125 FRANKED, 30% CTR, DRP NIL DISC	NSC: Naos Small Cap Opportunities Company Limited	30 Nov 2022	L	313.68
NSC AUD 0.0125 FRANKED, 30% CTR, DRP NIL DISC	NSC: Naos Small Cap Opportunities Company Limited	31 Mar 2023	L	313.68
NSC AUD 0.0125 FRANKED, 30% CTR, DRP NIL DISC	NSC: Naos Small Cap Opportunities Company Limited	05 Jun 2023	L	313.68
RMS AUD 0.01 FRANKED, 30% CTR, DRP 2.5% DISC	RMS: Ramelius Resources Limited	11 Oct 2022	L	153.72
SXL AUD 0.0475 FRANKED, 30% CTR, DRP SUSP	SXL: Southern Cross Media Group Limited	04 Oct 2022	L	20.36
SXL AUD 0.046 FRANKED, 30% CTR, DRP SUSP	SXL: Southern Cross Media Group Limited	11 Apr 2023	L	19.71
WLE AUD 0.04 FRANKED, 30% CTR, DRP NIL DISC	WLE: Wam Leaders Limited	30 Nov 2022	L	428.91
WLE AUD 0.045 FRANKED, 30% CTR, DRP NIL DISC	WLE: Wam Leaders Limited	31 May 2023	L	482.53
<i>Less Rounding</i>			L	(0.65)
<b>Total Dividend Franking Credit</b>			<b>L</b>	<b>4,340.00</b>
<b>Total Gross Trust Distributions</b>			<b>M</b>	<b>0.00</b>
<b>Total Assessable Employer Contributions</b>			<b>R1</b>	<b>0.00</b>
<b>Total Assessable Personal Contributions</b>			<b>R2</b>	<b>0.00</b>
<b>Total No-TFN quoted contributions</b>			<b>R3</b>	<b>0.00</b>
<b>Total Transfer of Liability to life insurance company or PST</b>			<b>R6</b>	<b>0.00</b>
<b>Total Assessable Contributions</b>			<b>R</b>	<b>0.00</b>
<b>Total Other Income</b>			<b>S</b>	<b>0.00</b>
<b>Total Assessable Income Due to Changed Tax Status of Fund</b>			<b>T</b>	<b>0.00</b>
<b>Total Net Non-arm's Length Income</b>			<b>U</b>	<b>0.00</b>
<b>Exempt Current Pension Income</b>				
Exempt Current Pension Income	Dividend Franking Credit	30 Jun 2023	Y	(2,658.00)
Exempt Current Pension Income	Franked Dividend Amount	30 Jun 2023	Y	(6,437.00)
Exempt Current Pension Income	Gross Interest	30 Jun 2023	Y	(15,411.00)
Exempt Current Pension Income	Gross Rent and Other Leasing & Hiring Income	30 Jun 2023	Y	(9,072.00)
<b>Total Exempt Current Pension Income</b>			<b>Y</b>	<b>(33,578.00)</b>
<b>Total Assessable Income</b>				<b>21,253.00</b>

**Deductions**

**Section C**

**Interest Expenses within Australia**

Interest Paid	CITYCFD: City Index CFD Account	31 Jul 2022	A	455.88
Interest Paid	CITYCFD: City Index CFD Account	31 Aug 2022	A	607.72

**E2A Super**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
Interest Paid	CITYCFD: City Index CFD Account	30 Sep 2022	A	566.09
Interest Paid	CITYCFD: City Index CFD Account	31 Oct 2022	A	676.51
Interest Paid	CITYCFD: City Index CFD Account	30 Nov 2022	A	731.68
Interest Paid	CITYCFD: City Index CFD Account	31 Dec 2022	A	787.71
Interest Paid	CITYCFD: City Index CFD Account	31 Jan 2023	A	896.77
Interest Paid	CITYCFD: City Index CFD Account	28 Feb 2023	A	800.78
Interest Paid	CITYCFD: City Index CFD Account	31 Mar 2023	A	959.72
Interest Paid	CITYCFD: City Index CFD Account	30 Apr 2023	A	790.59
Interest Paid	CITYCFD: City Index CFD Account	31 May 2023	A	147.94
Less Current Pension Deductions		30 Jun 2023	A	(4,544.86)
<i>Less Rounding</i>			A	(0.53)
<b>Total Interest Expenses within Australia</b>			<b>A</b>	<b>2,876.00</b>
<b>Total Interest Expenses Overseas</b>			<b>B</b>	<b>0.00</b>
<b>Total Capital Works Deductions</b>			<b>D</b>	<b>0.00</b>
<b>Total Deduction for Decline in Value of Depreciating Assets</b>			<b>E</b>	<b>0.00</b>
<b>Total Death or Disability Premiums</b>			<b>F</b>	<b>0.00</b>
<b>Total Death Benefit Increase</b>			<b>G</b>	<b>0.00</b>
<b>Total Approved Auditor Fee</b>			<b>H</b>	<b>0.00</b>
<b>Investment Expenses</b>				
Paper Statement Fee	CBA.BACCT: Commonwealth Bank Of Australia DIA 5109	01 Jul 2022	I	2.50
Paper Statement Fee	CBA.BACCT: Commonwealth Bank Of Australia DIA 5109	01 Sep 2022	I	2.50
Paper Statement Fee	CBA.BACCT: Commonwealth Bank Of Australia DIA 5109	01 Oct 2022	I	2.50
Paper Statement Fee	CBA.BACCT: Commonwealth Bank Of Australia DIA 5109	01 Nov 2022	I	2.50
Paper Statement Fee	CBA.BACCT: Commonwealth Bank Of Australia DIA 5109	01 Dec 2022	I	2.50
Paper Statement Fee	CBA.BACCT: Commonwealth Bank Of Australia DIA 5109	01 Jan 2023	I	2.50
Paper Statement Fee	CBA.BACCT: Commonwealth Bank Of Australia DIA 5109	01 Mar 2023	I	2.50
Paper Statement Fee	CBA.BACCT: Commonwealth Bank Of Australia DIA 5109	01 Apr 2023	I	2.50
Commission	CITYCFD: City Index CFD Account	11 Apr 2023	I	16.20
BPAY TO GYMPIE COUNCIL	PROPERTY: 27 Tamaree Road	06 Sep 2022	I	1,061.37
BPAY TO DEFT INSURANCE	PROPERTY: 27 Tamaree Road	21 Nov 2022	I	2,757.29
BPAY TO GYMPIE COUNCIL	PROPERTY: 27 Tamaree Road	09 Mar 2023	I	1,061.37
Agents Management Fee	PROPERTY: 27 Tamaree Road	30 Jun 2023	I	1,309.88
Smoke Alarm	PROPERTY: 27 Tamaree Road	30 Jun 2023	I	129.00
Less Current Pension Deductions		30 Jun 2023	I	(3,891.87)
<i>Less Rounding</i>			I	(0.24)
<b>Total Investment Expenses</b>			<b>I</b>	<b>2,463.00</b>
<b>Total Management and Administration Expenses</b>			<b>J</b>	<b>0.00</b>
<b>Total Forestry Managed Investment Scheme Deduction</b>			<b>U</b>	<b>0.00</b>
<b>Total Other Deductions</b>			<b>L</b>	<b>0.00</b>
<b>Tax Losses Deducted</b>				
Tax Losses Brought Forward		30 Jun 2023	M	0.00

**E2A Super**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return Ref.	Amount
Less Net Exempt Income		30 Jun 2023	M	0.00
<b>Total Tax Losses Deducted</b>			<b>M</b>	<b>0.00</b>
<b>Total Deductions</b>				<b>5,339.00</b>
<b>Taxable Income or Loss</b>		(V - N)	<b>O</b>	<b>15,914.00</b>

**Income Tax Calculation Statement**

**Section D**

**Gross Tax**

Gross Tax @ 15% for Concessional Income		30 Jun 2023	T1	2,387.10
Gross Tax @ 45% for Net Non-Arm's Length Income		30 Jun 2023	T1	0.00
No-TFN Quoted Contributions @ 32%		30 Jun 2023	J	0.00
<b>Total Gross Tax</b>				<b>2,387.10</b>

**Total Credit: Foreign Tax Income Offset**

**C1** 0.00

**Total Credit: Rebates and Tax Offset**

**C2** 0.00

**Rebates and Offsets**

**C** 0.00

**SUBTOTAL**

**2,387.10**

**Credit: Refundable Franking Credits**

APE AUD 0.22 FRANKED, 30% CTR	APE: Eagers Automative Limited	23 Sep 2022	E1	60.44
APE AUD 0.49 FRANKED, 30% CTR	APE: Eagers Automative Limited	31 Mar 2023	E1	134.61
EHL AUD 0.0125 FRANKED, 30% CTR	EHL: Emeco Holdings Limited	30 Sep 2022	E1	4.17
EHL AUD 0.0125 FRANKED, 30% CTR	EHL: Emeco Holdings Limited	13 Apr 2023	E1	4.17
IPL ITM DIV 001278492858	IPL: Incitec Pivot Limited	05 Jul 2022	E1	102.86
IPL AUD 0.17 FRANKED, 30% CTR, DRP SUSP	IPL: Incitec Pivot Limited	21 Dec 2022	E1	174.86
LYL AUD 0.36 FRANKED, 30% CTR	LYL: Lycopodium Limited	07 Oct 2022	E1	771.43
LYL AUD 0.36 FRANKED, 30% CTR	LYL: Lycopodium Limited	06 Apr 2023	E1	771.43
MVF AUD 0.022 FRANKED, 30% CTR	MVF: Monash Ivf Group Limited	07 Oct 2022	E1	3.46
MVF AUD 0.022 FRANKED, 30% CTR	MVF: Monash Ivf Group Limited	06 Apr 2023	E1	3.46
NSC AUD 0.0105 FRANKED, 30% CTR, DRP NIL DISC	NSC: Naos Small Cap Opportunities Company Limited	21 Sep 2022	E1	263.49
NSC AUD 0.0125 FRANKED, 30% CTR, DRP NIL DISC	NSC: Naos Small Cap Opportunities Company Limited	30 Nov 2022	E1	313.68
NSC AUD 0.0125 FRANKED, 30% CTR, DRP NIL DISC	NSC: Naos Small Cap Opportunities Company Limited	31 Mar 2023	E1	313.68
NSC AUD 0.0125 FRANKED, 30% CTR, DRP NIL DISC	NSC: Naos Small Cap Opportunities Company Limited	05 Jun 2023	E1	313.68
RMS AUD 0.01 FRANKED, 30% CTR, DRP 2.5% DISC	RMS: Ramelius Resources Limited	11 Oct 2022	E1	153.72
SXL AUD 0.0475 FRANKED, 30% CTR, DRP SUSP	SXL: Southern Cross Media Group Limited	04 Oct 2022	E1	20.36
SXL AUD 0.046 FRANKED, 30% CTR, DRP SUSP	SXL: Southern Cross Media Group Limited	11 Apr 2023	E1	19.71
WLE AUD 0.04 FRANKED, 30% CTR, DRP NIL DISC	WLE: Wam Leaders Limited	30 Nov 2022	E1	428.91
WLE AUD 0.045 FRANKED, 30% CTR, DRP NIL DISC	WLE: Wam Leaders Limited	31 May 2023	E1	482.53
Less Rounding			E1	0.00

**Total Credit: Refundable Franking Credits**

**E1** 4,340.65

**Total Credit: No-TFN Tax Offset**

**E2** 0.00

**Total Credit: Refundable National Rental Affordability Scheme Tax Offset**

**E3** 0.00

**E2A Super**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return Ref.	Amount
Total Credit: Interest on Early Payments			H1	0.00
Total Credit: Foreign Resident Withholding			H2	0.00
Total Credit: ABN/TFN Not Quoted (Non-Individual)			H3	0.00
Total Credit: Interest on No-TFN Tax Offset			H6	0.00
<b>Total Eligible Credits</b>				<b>0.00</b>
<b>Net Tax Payable</b>				<b>(1,953.55)</b>
Total PAYG Instalments Raised			K	0.00
Total Supervisory Levy			L	259.00
Total Supervisory Levy Adjustment for Wound Up Funds			M	0.00
Total Supervisory Levy Adjustment for New Funds			N	0.00
<b>Total Amount Due / (Refundable)</b>				<b>(1,694.55)</b>



## E2A Super

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

Member's Detail	Opening Balance	Increases				Decreases					Closing Balance	
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid		
<b>Mr Thomas Earle</b>												
Not Supplied												
Accumulation	Accumulation	411,226.28	0.00	0.00	38,219.38	0.00	(1,332.77)	0.00	0.00	0.00	0.00	448,112.89
Pension	Account Based Pension (42.39% Tax)	50,356.75	0.00	0.00	4,655.16	0.00	0.00	0.00	0.00	0.00	(1,510.00)	53,501.91
Pension	Reversionary Pension (71.28% Tax)	547,222.94	0.00	0.00	50,587.09	0.00	0.00	0.00	0.00	0.00	(16,420.00)	581,390.03
		1,008,805.97	0.00	0.00	93,461.63	0.00	(1,332.77)	0.00	0.00	0.00	(17,930.00)	1,083,004.83
<b>Ms Lorraine Earle</b>												
Not Supplied												
Accumulation	Accumulation	301,634.71	0.00	0.00	28,033.93	0.00	(977.58)	0.00	0.00	0.00	0.00	328,691.06
Pension	Reversionary Pension (69.20% Tax)	572,592.03	0.00	0.00	52,932.28	0.00	0.00	0.00	0.00	0.00	(17,180.00)	608,344.31
		874,226.74	0.00	0.00	80,966.21	0.00	(977.58)	0.00	0.00	0.00	(17,180.00)	937,035.37
<b>Mr Matthew Earle</b>												
Not Supplied												
Accumulation	Accumulation	21,708.26	17,000.00	0.00	2,201.16	0.00	(76.75)	0.00	0.00	0.00	0.00	40,832.67
		21,708.26	17,000.00	0.00	2,201.16	0.00	(76.75)	0.00	0.00	0.00	0.00	40,832.67
		1,904,740.97	17,000.00	0.00	176,629.00	0.00	(2,387.10)	0.00	0.00	0.00	(35,110.00)	2,060,872.87

**E2A Super**  
**Investment Summary as at 30 June 2023**

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Bank</u></b>								
Commonwealth Bank Of Australia DIA 0945				217,160.96	217,160.96			10.55%
Macquarie Cash Management Account				614,451.23	614,451.23			29.84%
				<b>831,612.19</b>	<b>831,612.19</b>			<b>40.39%</b>
<b><u>Listed Securities Market</u></b>								
Eagers Automative Limited (ASX:APE)	641.00000	15.1512	13.4900	9,711.95	8,647.09	(1,064.86)	(10.96)%	0.42%
Emeco Holdings Limited (ASX:EHL)	778.00000	13.1277	0.6500	10,213.35	505.70	(9,707.65)	(95.05)%	0.02%
Incitec Pivot Limited (ASX:IPL)	2,400.00000	6.5819	2.7400	15,796.47	6,576.00	(9,220.47)	(58.37)%	0.32%
Lycopodium Limited (ASX:LYL)	5,000.00000	2.0580	10.5800	10,289.95	52,900.00	42,610.05	414.09%	2.57%
Naos Small Cap Opportunities Company Limited (ASX:NSC)	58,554.00000	0.9893	0.6800	57,929.96	39,816.72	(18,113.24)	(31.27)%	1.93%
Ramellius Resources Limited (ASX:RMS)	35,869.00000	0.5417	1.2600	19,431.27	45,194.94	25,763.67	132.59%	2.20%
Southern Cross Media Group Limited (ASX:SXL)	1,000.00000	31.5000	0.8650	31,500.00	865.00	(30,635.00)	(97.25)%	0.04%
Wam Leaders Limited (ASX:WLE)	25,020.00000	1.1683	1.4550	29,230.00	36,404.10	7,174.10	24.54%	1.77%
				<b>184,102.95</b>	<b>190,909.55</b>	<b>6,806.60</b>	<b>3.70%</b>	<b>9.27%</b>
<b><u>Property Direct Market</u></b>								
27 Tamaree Road	1.00000	415,000.0000	430,000.0000	415,000.00	430,000.00	15,000.00	3.61%	20.88%
				<b>415,000.00</b>	<b>430,000.00</b>	<b>15,000.00</b>	<b>3.61%</b>	<b>20.88%</b>
<b><u>Term Deposits</u></b>								
Macquarie Term Deposit - 5822				606,397.15	606,397.15	0.00	0.00%	29.45%
				<b>606,397.15</b>	<b>606,397.15</b>	<b>0.00</b>	<b>0.00%</b>	<b>29.45%</b>
				<b>2,037,112.29</b>	<b>2,058,918.89</b>	<b>21,806.60</b>	<b>1.07%</b>	<b>100.00%</b>

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

**E2A Super**  
**Investment Income Summary**  
**For the period 1 July 2022 to 30 June 2023**

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *	
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST						
<b><u>Bank</u></b>														
Commonwealth Bank Of Australia DIA 0945														
784.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	784.91	0.00	0.00	0.00	0.00
Commonwealth Bank Of Australia DIA 5109														
2,134.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,134.40	0.00	0.00	0.00	0.00
Macquarie Cash Management Account														
15,849.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,849.19	0.00	0.00	0.00	0.00
<b>18,768.50</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>18,768.50</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b><u>Listed Derivatives Market</u></b>														
City Index CFD Account														
384.36	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	384.36	0.00	0.00	0.00	0.00
<b>384.36</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>384.36</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b><u>Listed Securities Market</u></b>														
Eagers Automative Limited (ASX:APE)														
455.11	195.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	650.16	0.00	0.00	0.00	0.00
Emeco Holdings Limited (ASX:EHL)														
19.46	8.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27.80	0.00	0.00	0.00	0.00
Incitec Pivot Limited (ASX:IPL)														
648.00	277.72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	925.72	0.00	0.00	0.00	0.00
Lycopodium Limited (ASX:LYL)														
3,600.00	1,542.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,142.86	0.00	0.00	0.00	0.00
Monash Ivf Group Limited (ASX:MVF)														
16.14	6.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23.06	0.00	0.00	0.00	0.00

**E2A Super**  
**Investment Income Summary**  
**For the period 1 July 2022 to 30 June 2023**

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *	
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST						
Naos Small Cap Opportunities Company Limited (ASX:NSC)														
2,810.61	1,204.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,015.14	0.00	0.00	0.00	0.00
Ramelius Resources Limited (ASX:RMS)														
358.69	153.72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512.41	0.00	0.00	0.00	0.00
Southern Cross Media Group Limited (ASX:SXL)														
93.50	40.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133.57	0.00	0.00	0.00	0.00
Wam Leaders Limited (ASX:WLE)														
2,126.70	911.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,038.14	0.00	0.00	0.00	0.00
<b>10,128.21</b>	<b>4,340.65</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>14,468.86</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b><u>Property Direct Market</u></b>														
27 Tamaree Road														
14,814.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,814.81	0.00	0.00	0.00	0.00
<b>14,814.81</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>14,814.81</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b><u>Term Deposits</u></b>														
Macquarie Term Deposit - 5822														
6,397.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,397.15	0.00	0.00	0.00	0.00
<b>6,397.15</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>6,397.15</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>50,493.03</b>	<b>4,340.65</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>54,833.68</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

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

**E2A Super**  
**Fund ABN: 77 096 937 650**  
**Rental Property Schedule**  
**For the Period From 1 July 2022 to 30 June 2023**

**Property Account Name**      **27 Tamaree Road**  
 Property Type                      Residential  
 Address of the Property        0/27 TAMAREE ROAD  
    TAMAREE, QLD 4570  
    Australia

Description	Tax Return Label	Amount	Prior Year
<b>Income</b>			
Other Rental Related Income	B	254.81	0.00
Rent from Property	B	14,560.00	0.00
<b>Gross Rent</b>		<b>14,814.81</b>	<b>0.00</b>
<b>Expenses</b>			
Agents Management Fee	I	1,309.88	0.00
Council Rates	I	2,122.74	0.00
Insurance Premium	I	2,757.29	0.00
Sundry Expenses	I	129.00	0.00
<b>Total Expenses</b>		<b>6,318.91</b>	<b>0.00</b>
<b>Net Rent</b>		<b>8,495.90</b>	<b>0.00</b>

**E2A Super**  
**Realised Capital Gains**  
**For the period from 1 July 2022 to 30 June 2023**

Accounting Treatment						Taxation Treatment					
Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
					Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss
<b><u>Listed Derivatives Market</u></b>											
<b>City Index CFD Account</b>											
30/04/2023	Dist	0.00	0.00	0.00	17,759.66						
31/05/2023	Dist	0.00	0.00	0.00	68,168.09						
		0.00	0.00	0.00	85,927.75						0.00
<b><u>Listed Derivatives Market Total</u></b>											
		0.00	0.00	85,927.75							0.00
<b><u>Listed Securities Market</u></b>											
<b>Collection House Limited (ASX:CLH)</b>											
27/10/2022	Sale	12,000.00	0.00	20,512.20	(20,512.20)	20,512.20					20,512.20
		12,000.00	0.00	20,512.20	(20,512.20)	20,512.20					0.00
<b>Monash Ivf Group Limited (ASX:MVF)</b>											
13/04/2023	Sale	367.00	390.71	564.17	(173.46)	564.17					173.46
		367.00	390.71	564.17	(173.46)	564.17					0.00
<b><u>Listed Securities Market Total</u></b>											
		390.71	21,076.37	(20,685.66)		21,076.37					0.00
<b><u>Grand Total</u></b>											
		390.71	21,076.37	65,242.09		21,076.37					0.00

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

**E2A Super**  
**Realised Capital Gains**  
For the period from 1 July 2022 to 30 June 2023

**Capital Gains Tax Return Summary**

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
<b>Current Year Capital Gains</b>						
Shares & Units - Listed Shares	0.00	0.00	0.00	0.00	0.00	20,685.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	20,685.00
<b>Capital Losses Applied</b>						
Current Year	0.00	0.00	0.00	0.00	0.00	0.00
Prior Years	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	
<b>Net Capital Gains</b>						
Net Gain after applying losses	0.00	0.00	0.00	0.00	0.00	0.00
Discount applicable		0.00				
Net Gain after applying discount	0.00	0.00	0.00	0.00	0.00	

**E2A Super**  
 (ABN: 77 096 937 650)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: Not Supplied
Member Number: 1	Date of Birth: 22 May 1947
Mr Thomas Roy Earle	Date Joined Fund: 8 November 2002
	Eligible Service Date: 7 February 1972
	Tax File Number Held: Yes

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

**Your Accounts**

<b>Withdrawal Benefit as at 1 Jul 2022</b>	
Accumulation	411,226.28
Account Based Pension (42.39% Tax Free)	50,356.75
Reversionary Pension (71.28% Tax Free)	547,222.94
<b>Total as at 1 Jul 2022</b>	<b>1,008,805.97</b>

<b>Withdrawal Benefit as at 30 Jun 2023</b>	
Accumulation	448,112.89
Account Based Pension (42.39% Tax Free)	53,501.91
Reversionary Pension (71.28% Tax Free)	581,390.03
<b>Total as at 30 Jun 2023</b>	<b>1,083,004.83</b>

**Your Tax Components**

Tax Free	848,320.55
Taxable - Taxed	234,684.28
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	1,083,004.83

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

No beneficiary details have been recorded

For Enquiries:

mail E2A Super, PO Box 1222, Mooloolaba QLD 4557



**E2A Super**  
(ABN: 77 096 937 650)

**Member Benefit Statement**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: Not Supplied
Member Number: 1	Date of Birth: 22 May 1947
<b>Mr Thomas Roy Earle</b>	Date Joined Fund: 8 November 2002
Accumulation Account	Eligible Service Date: 7 February 1972
<b>Accumulation</b>	Tax File Number Held: Yes
	Account Start Date: 8 November 2002

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	<b>411,226.28</b>
<i>Increases to your account:</i>	
Share Of Net Fund Income	38,219.38
<u>Total Increases</u>	<u>38,219.38</u>
<i>Decreases to your account:</i>	
Tax on Net Fund Income	1,332.77
<u>Total Decreases</u>	<u>1,332.77</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b><u>448,112.89</u></b>

Your Tax Components		
Tax Free	91.7685 %	411,226.28
Taxable - Taxed		36,886.61
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	448,112.89

Your Insurance Benefits	
No insurance details have been recorded	

Your Beneficiaries	
No beneficiary details have been recorded	

For Enquiries:  
mail E2A Super, PO Box 1222, Mooloolaba QLD 4557

**E2A Super**  
(ABN: 77 096 937 650)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2022 - 30 June 2023</b>	Residential Address: Not Supplied
<b>Member</b> Number: 1	Date of Birth: 22 May 1947
<b>Mr Thomas Roy Earle</b>	Date Joined Fund: 8 November 2002
<b>Pension Account</b>	Eligible Service Date: 7 February 1972
<b>Account Based Pension (42.39% Tax Free)</b>	Tax File Number Held: Yes
	Account Start Date: 30 June 2021

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	<b>50,356.75</b>
<i>Increases to your account:</i>	
Share Of Net Fund Income	4,655.16
<u>Total Increases</u>	<u>4,655.16</u>
<i>Decreases to your account:</i>	
Pension Payments	1,510.00
<u>Total Decreases</u>	<u>1,510.00</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b><u>53,501.91</u></b>

Your Tax Components		
Tax Free	42.3900 %	22,679.46
Taxable - Taxed		30,822.45
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	53,501.91

Your Insurance Benefits	
No insurance details have been recorded	

Your Beneficiaries	
No beneficiary details have been recorded	

For Enquiries:  
mail E2A Super, PO Box 1222, Mooloolaba QLD 4557

**E2A Super**  
(ABN: 77 096 937 650)

**Member Benefit Statement**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: Not Supplied
<b>Member</b> Number: 1	Date of Birth: 22 May 1947
<b>Mr Thomas Roy Earle</b>	Date Joined Fund: 8 November 2002
<b>Pension Account</b>	Eligible Service Date: 7 February 1972
<b>Reversionary Pension (71.28% Tax Free)</b>	Tax File Number Held: Yes
	Account Start Date: 30 June 2021

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	<b>547,222.94</b>
<i>Increases to your account:</i>	
Share Of Net Fund Income	50,587.09
<u>Total Increases</u>	<u>50,587.09</u>
<i>Decreases to your account:</i>	
Pension Payments	16,420.00
<u>Total Decreases</u>	<u>16,420.00</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b><u>581,390.03</u></b>

Your Tax Components		
Tax Free	71.2800 %	414,414.81
Taxable - Taxed		166,975.22
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	581,390.03

**Your Insurance Benefits**  
No insurance details have been recorded

**Your Beneficiaries**  
No beneficiary details have been recorded

**For Enquiries:**  
mail E2A Super, PO Box 1222, Mooloolaba QLD 4557



**Trustees**

The Trustees of the Fund are as follows:

Matthew Earle,  
Lorraine Earle and  
Thomas Earle

**Availability of Other Fund Information**

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

**Trustees Disclaimer**

This statement has been prepared by the Trustees for the member whose name appears at the top of this statement. While every effort has been made by the Trustees to ensure the accuracy and completeness of this statement, the Trustees do not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustees of the Fund

.....  
Matthew Earle  
Trustee

.....  
Lorraine Earle  
Trustee

.....  
Thomas Earle  
Trustee

Statement Date: 30 June 2023

**For Enquiries:**  
mail E2A Super, PO Box 1222, Mooloolaba QLD 4557

**E2A Super**  
(ABN: 77 096 937 650)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: Not Supplied
Member Number: 2	Date of Birth: 9 March 1947
Ms Lorraine Joy Earle	Date Joined Fund: 31 January 2003
	Eligible Service Date: 31 January 2003
	Tax File Number Held: Yes

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

Your Accounts	
<b>Withdrawal Benefit as at 1 Jul 2022</b>	
Accumulation	301,634.71
Reversionary Pension (69.20% Tax Free)	572,592.03
<b>Total as at 1 Jul 2022</b>	<b>874,226.74</b>
<b>Withdrawal Benefit as at 30 Jun 2023</b>	
Accumulation	328,691.06
Reversionary Pension (69.20% Tax Free)	608,344.31
<b>Total as at 30 Jun 2023</b>	<b>937,035.37</b>

Your Tax Components	
Tax Free	722,608.97
Taxable - Taxed	214,426.40
Taxable - Untaxed	-
Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	937,035.37
Your Insurance Benefits	
No insurance details have been recorded	
Your Beneficiaries	
No beneficiary details have been recorded	

**For Enquiries:**  
mail E2A Super, PO Box 1222, Mooloolaba QLD 4557

**E2A Super**  
(ABN: 77 096 937 650)

**Member Benefit Statement**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: Not Supplied
<b>Member</b> Number: 2	Date of Birth: 9 March 1947
<b>Ms Lorraine Joy Earle</b>	Date Joined Fund: 31 January 2003
<b>Accumulation Account</b>	Eligible Service Date: 31 January 2003
<b>Accumulation</b>	Tax File Number Held: Yes
	Account Start Date: 31 January 2003

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	<b>301,634.71</b>
<i>Increases to your account:</i>	
Share Of Net Fund Income	28,033.93
<u>Total Increases</u>	<u>28,033.93</u>
<i>Decreases to your account:</i>	
Tax on Net Fund Income	977.58
<u>Total Decreases</u>	<u>977.58</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b><u>328,691.06</u></b>

Your Tax Components		
Tax Free	91.7685 %	301,634.71
Taxable - Taxed		27,056.35
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	328,691.06

Your Insurance Benefits	
No insurance details have been recorded	

Your Beneficiaries	
No beneficiary details have been recorded	

For Enquiries:  
mail E2A Super, PO Box 1222, Mooloolaba QLD 4557

**E2A Super**  
(ABN: 77 096 937 650)

**Member Benefit Statement**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: Not Supplied
Member Number: 2	Date of Birth: 9 March 1947
<b>Ms Lorraine Joy Earle</b>	Date Joined Fund: 31 January 2003
Pension Account	Eligible Service Date: 31 January 2003
<b>Reversionary Pension (69.20% Tax Free)</b>	Tax File Number Held: Yes
	Account Start Date: 30 June 2021

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	<b>572,592.03</b>
<i>Increases to your account:</i>	
Share Of Net Fund Income	52,932.28
<u>Total Increases</u>	<u>52,932.28</u>
<i>Decreases to your account:</i>	
Pension Payments	17,180.00
<u>Total Decreases</u>	<u>17,180.00</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b><u>608,344.31</u></b>

Your Tax Components		
Tax Free	69.2000 %	420,974.26
Taxable - Taxed		187,370.05
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	608,344.31

Your Insurance Benefits	
No insurance details have been recorded	

Your Beneficiaries	
No beneficiary details have been recorded	

For Enquiries:  
mail E2A Super, PO Box 1222, Mooloolaba QLD 4557



**Trustees**

The Trustees of the Fund are as follows:

Matthew Earle,  
Lorraine Earle and  
Thomas Earle

**Availability of Other Fund Information**

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

**Trustees Disclaimer**

This statement has been prepared by the Trustees for the member whose name appears at the top of this statement. While every effort has been made by the Trustees to ensure the accuracy and completeness of this statement, the Trustees do not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustees of the Fund

.....  
Matthew Earle  
Trustee

.....  
Lorraine Earle  
Trustee

.....  
Thomas Earle  
Trustee

Statement Date: 30 June 2023

**For Enquiries:**  
mail E2A Super, PO Box 1222, Mooloolaba QLD 4557



**E2A Super**  
(ABN: 77 096 937 650)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: Not Supplied
Member	Number: 3
Mr Matthew Thomas Earle	Date of Birth: 2 April 1977 Date Joined Fund: 8 November 2002 Eligible Service Date: 3 July 1996 Tax File Number Held: Yes

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

Your Accounts	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	
Accumulation	21,708.26
<b>Total</b> as at 1 Jul 2022	<b><u>21,708.26</u></b>
 <b>Withdrawal Benefit</b> as at 30 Jun 2023	
Accumulation	40,832.67
<b>Total</b> as at 30 Jun 2023	<b><u>40,832.67</u></b>

Your Tax Components	
Tax Free	22,781.29
Taxable - Taxed	18,051.38
Taxable - Untaxed	-

Your Preservation Components	
Preserved	40,832.67
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

No beneficiary details have been recorded

**For Enquiries:**  
mail E2A Super, PO Box 1222, Mooloolaba QLD 4557

**E2A Super**  
 (ABN: 77 096 937 650)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2022 - 30 June 2023</b>	Residential Address: Not Supplied
<b>Member</b> Number: 3	Date of Birth: 2 April 1977
<b>Mr Matthew Thomas Earle</b>	Date Joined Fund: 8 November 2002
<b>Accumulation Account</b>	Eligible Service Date: 3 July 1996
<b>Accumulation</b>	Tax File Number Held: Yes
	Account Start Date: 8 November 2002

<b>Your Account Summary</b>	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	<b>21,708.26</b>
<i><u>Increases to your account:</u></i>	
Member Contributions	17,000.00
Share Of Net Fund Income	2,201.16
<u>Total Increases</u>	<u>19,201.16</u>
<i><u>Decreases to your account:</u></i>	
Tax on Net Fund Income	76.75
<u>Total Decreases</u>	<u>76.75</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b><u><u>40,832.67</u></u></b>

<b>Your Tax Components</b>		
Tax Free	55.7918 %	22,781.29
Taxable - Taxed		18,051.38
Taxable - Untaxed		-

<b>Your Preservation Components</b>	
Preserved	40,832.67
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**  
 No insurance details have been recorded

**Your Beneficiaries**  
 No beneficiary details have been recorded

**For Enquiries:**  
 mail E2A Super, PO Box 1222, Mooloolaba QLD 4557



**Trustees**

The Trustees of the Fund are as follows:

Matthew Earle,  
Lorraine Earle and  
Thomas Earle

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

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Signed on behalf of the Trustees of the Fund

.....  
Matthew Earle  
Trustee

.....  
Lorraine Earle  
Trustee

.....  
Thomas Earle  
Trustee

Statement Date: 30 June 2023

**For Enquiries:**  
mail E2A Super, PO Box 1222, Mooloolaba QLD 4557

**E2A Super**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

**Mr Matthew Earle**

**Date of Birth:** 02 Apr 1977  
**Age:** 46 (at 30/06/2023)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

**Prior Year Contributions**

The 'Bring Forward Rule' was NOT triggered in the previous 2 years  
 3-year cap in effect from previous years

Total non-concessional contributions in previous 2 years

**Non-Concessional**

N/A

N/A

<b>Current Year Contributions</b>	<b>Note</b>	<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1,2	27,500.00	110,000.00
Cumulative Available Unused Cap	3	102,500.00	0.00
Contributions made (to this fund)	4	0.00	17,000.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		0.00	17,000.00
Amount above caps	5	0.00	0.00
Available		130,000.00	93,000.00

**Notes**

- 1 . 'Bring Forward Rule' MAY be triggered this year
- 2 . Non-concessional cap shown applies to current year only
- 3 . Member may be eligible to make catch-up concessional contributions
- 4 . Excludes any unmatched deposits
- 5 . Any excess concessional contributions are treated as non-concessional

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	0.00
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>0.00</b>
<b>NonConcessional</b>	Personal	17,000.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>17,000.00</b>
<b>Other</b>	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

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**E2A Super**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

---

**Mr Matthew Earle**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>	<b>Source</b>
27/04/2023	Personal		9,000.00		manual
14/06/2023	Personal		8,000.00		manual
<b>Totals:</b>			<b>17,000.00</b>		

**E2A Super  
Contribution Caps  
For the Period From 1 July 2022 to 30 June 2023**

**Mr Thomas Earle**

**Date of Birth:** 22 May 1947  
**Age:** 76 (at 30/06/2023)  
**Status:** Generally no contributions allowed, some exceptions apply

**Contributions Summary**

<b>Prior Year Contributions</b>		<b>Non-Concessional</b>	
The 'Bring Forward Rule' was unavailable in previous 2 years; member was 65 or older			N/A
3-year cap in effect from previous years			N/A
Total non-concessional contributions in previous 2 years			N/A
<b>Current Year Contributions</b>		<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1,2	27,500.00	0.00
Cumulative Available Unused Cap	3	0.00	0.00
Contributions made (to this fund)	4	0.00	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		0.00	0.00
Amount above caps	5	0.00	0.00
Available		27,500.00	0.00

**Notes**

- 1 . 'Bring Forward Rule' can NOT be triggered on and after the date of member's 75th birthday
- 2 . Non-concessional cap shown applies to current year only
- 3 . Total Superannuation Balance was \$500,000 or more at 30 June 2022, member not eligible to make catch-up concessional contributions
- 4 . Excludes any unmatched deposits
- 5 . Any excess concessional contributions are treated as non-concessional

**E2A Super  
Contribution Caps  
For the Period From 1 July 2022 to 30 June 2023**

**Ms Lorraine Earle**

**Date of Birth:** 09 Mar 1947  
**Age:** 76 (at 30/06/2023)  
**Status:** Generally no contributions allowed, some exceptions apply

**Contributions Summary**

**Prior Year Contributions**

The 'Bring Forward Rule' was unavailable in previous 2 years; member was 65 or older	<b>Non-Concessional</b>
3-year cap in effect from previous years	N/A
Total non-concessional contributions in previous 2 years	N/A

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1,2	27,500.00	0.00
Cumulative Available Unused Cap	3	0.00	0.00
Contributions made (to this fund)	4	0.00	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		0.00	0.00
Amount above caps	5	0.00	0.00
Available		27,500.00	0.00

**Notes**

- 1 . 'Bring Forward Rule' can NOT be triggered on and after the date of member's 75th birthday
- 2 . Non-concessional cap shown applies to current year only
- 3 . Total Superannuation Balance was \$500,000 or more at 30 June 2022, member not eligible to make catch-up concessional contributions
- 4 . Excludes any unmatched deposits
- 5 . Any excess concessional contributions are treated as non-concessional

**E2A Super  
Pension Withdrawal Limits  
For the Period 1 July 2022 to 30 June 2023**

**Mr Thomas Earle  
YTD Summaries**

	Drawdowns to date	Rqd. for Minimum	Minimum	Rqd for Plan	Plan*	Remaining until Max	Maximum	Tax Free %
Account Based Pension (42.39% Tax Free)	1,510.00	OK!	1,510.00	OK!	1,510.00	-	-	42.39%
Reversionary Pension (71.28% Tax Free)	16,420.00	OK!	16,420.00	OK!	16,420.00	-	-	71.28%
<b>Totals</b>								
Gross Drawdowns	17,930.00	0.00	17,930.00	0.00	17,930.00			
PAYG Tax	0.00	0.00	0.00	0.00	0.00			
Net Drawdowns	17,930.00	0.00	17,930.00	0.00	17,930.00			

Footnotes:

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

**Pension Payments**

Account Based Pension (42.39% Tax Free)

Date	Gross Amount	PAYG	Net Amount	Description
27/04/2023	1,510.00	0.00	1,510.00	part of \$17,930.00 TRANSACT FUNDS TFR TO T R & L J EARLE
<b>Totals:</b>	<b>1,510.00</b>	<b>0.00</b>	<b>1,510.00</b>	

Reversionary Pension (71.28% Tax Free)

Date	Gross Amount	PAYG	Net Amount	Description
27/04/2023	16,420.00	0.00	16,420.00	part of \$17,930.00 TRANSACT FUNDS TFR TO T R & L J EARLE
<b>Totals:</b>	<b>16,420.00</b>	<b>0.00</b>	<b>16,420.00</b>	



**E2A Super  
Pension Withdrawal Limits  
For the Period 1 July 2022 to 30 June 2023**

**Ms Lorraine Earle  
YTD Summaries**

	Drawdowns to date	Rqd. for Minimum	Minimum	Rqd for Plan	Plan*	Remaining until Max	Maximum	Tax Free %
Reversionary Pension (69.20% Tax Free)	17,180.00	OK!	17,180.00	OK!	17,180.00	-	-	69.20%

**Totals**

Gross Drawdowns	17,180.00	0.00	17,180.00	0.00	17,180.00
PAYG Tax	0.00	0.00	0.00	0.00	0.00
Net Drawdowns	17,180.00	0.00	17,180.00	0.00	17,180.00

Footnotes:

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

**Pension Payments**

Reversionary Pension (69.20% Tax Free)

Date	Gross Amount	PAYG	Net Amount	Description
27/04/2023	17,180.00	0.00	17,180.00	TRANSACT TFR TO 960409340 THOMAS ROY EAR
<b>Totals:</b>	<b>17,180.00</b>	<b>0.00</b>	<b>17,180.00</b>	

**E2A Super**  
**Investment Movement Summary**  
**For the period 1 July 2022 to 30 June 2023**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<b><u>Bank</u></b>										
Commonwealth Bank Of Australia DIA 0945		0.00		217,160.96		0.00	0.00		217,160.96	217,160.96
Commonwealth Bank Of Australia DIA 5109		213,871.62		2,524.43		216,396.05	0.00		0.00	0.00
Macquarie Cash Management Account		1,135,915.05		141,936.21		663,400.03	0.00		614,451.23	614,451.23
		<u>1,349,786.67</u>		<u>361,621.60</u>		<u>879,796.08</u>	<u>0.00</u>		<u>831,612.19</u>	<u>831,612.19</u>
<b><u>Listed Derivatives Market</u></b>										
City Index CFD Account		(15,851.72)		86,312.11		70,460.39	85,927.75		0.00	0.00
		<u>(15,851.72)</u>		<u>86,312.11</u>		<u>70,460.39</u>	<u>85,927.75</u>		<u>0.00</u>	<u>0.00</u>
<b><u>Listed Securities Market</u></b>										
Collection House Limited (ASX:CLH)	12,000.00	20,512.20	0.00	0.00	12,000.00	0.00	(20,512.20)	0.00	0.00	0.00
Eagers Automative Limited (ASX:APE)	641.00	9,711.95	0.00	0.00	0.00	0.00	0.00	641.00	9,711.95	8,647.09
Emeco Holdings Limited (ASX:EHL)	778.00	10,213.35	0.00	0.00	0.00	0.00	0.00	778.00	10,213.35	505.70
Incitec Pivot Limited (ASX:IPL)	2,400.00	15,796.47	0.00	0.00	0.00	0.00	0.00	2,400.00	15,796.47	6,576.00
Lycopodium Limited (ASX:LYL)	5,000.00	10,289.95	0.00	0.00	0.00	0.00	0.00	5,000.00	10,289.95	52,900.00
Monash Ivf Group Limited (ASX:MVF)	367.00	564.17	0.00	0.00	367.00	390.71	(173.46)	0.00	0.00	0.00
Naos Small Cap Opportunities Company Limited (ASX:NSC)	58,554.00	57,929.96	0.00	0.00	0.00	0.00	0.00	58,554.00	57,929.96	39,816.72
Ramelius Resources Limited (ASX:RMS)	35,869.00	19,431.27	0.00	0.00	0.00	0.00	0.00	35,869.00	19,431.27	45,194.94
Southern Cross Media Group Limited (ASX:SXL)	1,000.00	31,500.00	0.00	0.00	0.00	0.00	0.00	1,000.00	31,500.00	865.00
Wam Leaders Limited (ASX:WLE)	25,020.00	29,230.00	0.00	0.00	0.00	0.00	0.00	25,020.00	29,230.00	36,404.10
		<u>205,179.32</u>		<u>0.00</u>		<u>390.71</u>	<u>(20,685.66)</u>		<u>184,102.95</u>	<u>190,909.55</u>

**E2A Super**  
**Investment Movement Summary**  
**For the period 1 July 2022 to 30 June 2023**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<b><u>Property Direct Market</u></b>										
27 Tamaree Road	1.00	415,000.00	0.00	0.00	0.00	0.00	0.00	1.00	415,000.00	430,000.00
		415,000.00		0.00		0.00	0.00		415,000.00	430,000.00
<b><u>Term Deposits</u></b>										
Macquarie Term Deposit - 5822		0.00		606,397.15		0.00	0.00		606,397.15	606,397.15
		0.00		606,397.15		0.00	0.00		606,397.15	606,397.15
<b>Fund Total</b>		1,954,114.27		1,054,330.86		950,647.18	65,242.09		2,037,112.29	2,058,918.89

DR THOMAS ROY EARLE + MRS LORRAINE JOY E  
ARLE + MS KATHERINE JOY EARLE ITF E2A SU PER  
44 TARWARRI CRES  
MOOLOOLABA QLD Australia 4557

14 September 2023

Dear DR THOMAS ROY EARLE + MRS LORRAINE JOY E ARLE + MS KATHERINE JOY EARLE ITF E2A  
SU PER,

Here's your account information and a list of transactions from 01/03/23-30/06/23.

**Account name** DR THOMAS ROY EARLE + MRS LORRAINE JOY E ARLE + MS KATHERINE  
JOY EARLE ITF E2A SU PER  
**BSB** 067167  
**Account number** 33670945  
**Account type** CDIA  
**Date opened** 05/04/2023

Date	Transaction details	Amount	Balance
08 Apr 2023	Transfer from xx5109 NetBank From T ATFE2ASuper	\$210,000.00	\$210,000.00
01 May 2023	Credit Interest	\$324.21	\$210,324.21
01 Jun 2023	Credit Interest	\$460.70	\$210,784.91
12 Jun 2023	Transfer from xx5109 NetBank trans FromE2ASuper	\$6,376.05	\$217,160.96

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

If you have questions or need more information, go to [commbank.com.au/support](http://commbank.com.au/support).

Yours sincerely,



Brian Moseley  
General Manager, Retail Customer Service



# CITY INDEX

Account No: \*\*\*9753  
Date: 30 Jun 2022 22:00 to 29 Jul 2022 22:00

StoneX Financial Pty Ltd  
Suite 28.01  
264 George Street  
Sydney, NSW  
2000 Australia

## MONTHLY STATEMENT

E2a Super

Customer Support: 1800 354 182 (Australia Free)  
or +61 2 9270 3682  
Email: clientservices@cityindex.com.au  
Web: www.cityindex.com.au

Page 1

### Account Summary.

Currency	AUD	
Cash Balance		-17,147.94
Unrealised P & L	55,109.13	
Net Equity		37,961.19
Margin Requirement	8,452.41	
Trading Resources		29,508.78

Currency	AUD	USD
Net Equity	-22,217.94	42,280.00

### Open Trades

#### CFD

Date & Time Reference	Market	Ccy	Buy / Sell	Quantity	Traded Price	Market Close	Trade Unrealised P&L	Unrealised P&L AUD	Total Margin Requirement AUD
10 Apr 2012 01:12 461804640	Newcrest Mining	AUD	Buy	600	27.70	19.25	-5,070.00	-5,070.00	2,306.40
<b>Total 600.00</b>							<b>-5,070.00</b>	<b>-5,070.00</b>	<b>2,306.40</b>
22 Jun 2009 13:54 413806400	Gold (per 0.1) CFD	USD	Buy	5	920.2	1765.8	42,280.00	60,179.13	6,146.01
<b>Total 5.00</b>							<b>42,280.00</b>	<b>60,179.13</b>	<b>6,146.01</b>

### Financial Activity

#### Type: Financing

Date & Time	Reference	Description	Ccy	Ccy Amount	Conversion Rate	Amount AUD
01 Jul 2022 15:05	1508057302	Newcrest Mining FINANCING	AUD	-1.42	-	-1.42
02 Jul 2022 15:05	1508499415	Newcrest Mining FINANCING	AUD	-1.42	-	-1.42
03 Jul 2022 15:05	1508583697	Newcrest Mining FINANCING	AUD	-1.42	-	-1.42
04 Jul 2022 15:05	1508736185	Newcrest Mining FINANCING	AUD	-1.44	-	-1.44
05 Jul 2022 15:05	1509318930	Newcrest Mining FINANCING	AUD	-1.52	-	-1.52
06 Jul 2022 15:05	1509915928	Newcrest Mining FINANCING	AUD	-1.40	-	-1.40
07 Jul 2022 15:05	1510505365	Newcrest Mining FINANCING	AUD	-1.41	-	-1.41
08 Jul 2022 15:05	1511085652	Newcrest Mining FINANCING	AUD	-1.41	-	-1.41
09 Jul 2022 15:05	1511535388	Newcrest Mining FINANCING	AUD	-1.41	-	-1.41
10 Jul 2022 15:05	1511618477	Newcrest Mining FINANCING	AUD	-1.41	-	-1.41
11 Jul 2022 15:05	1511803457	Newcrest Mining FINANCING	AUD	-1.39	-	-1.39
12 Jul 2022 15:05	1512370603	Newcrest Mining FINANCING	AUD	-1.38	-	-1.38

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**Bill Code:** 19513  
**Ref:** 2922797536

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Account No: \*\*\*9753  
Date: 30 Jun 2022 22:00 to 29 Jul 2022 22:00

## MONTHLY STATEMENT

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13 Jul 2022 15:05	1512949887	Newcrest Mining FINANCING	AUD	-1.36	-	-1.36
14 Jul 2022 15:05	1513563479	Newcrest Mining FINANCING	AUD	-1.43	-	-1.43
15 Jul 2022 15:05	1514139823	Newcrest Mining FINANCING	AUD	-1.40	-	-1.40
16 Jul 2022 15:05	1514506788	Newcrest Mining FINANCING	AUD	-1.38	-	-1.38
17 Jul 2022 15:05	1514593202	Newcrest Mining FINANCING	AUD	-1.38	-	-1.38
18 Jul 2022 15:05	1514772758	Newcrest Mining FINANCING	AUD	-1.38	-	-1.38
19 Jul 2022 15:05	1515335157	Newcrest Mining FINANCING	AUD	-1.38	-	-1.38
20 Jul 2022 15:05	1515893034	Newcrest Mining FINANCING	AUD	-1.40	-	-1.40
21 Jul 2022 15:05	1516487484	Newcrest Mining FINANCING	AUD	-1.47	-	-1.47
22 Jul 2022 15:05	1517064394	Newcrest Mining FINANCING	AUD	-1.46	-	-1.46
24 Jul 2022 15:05	1517524023	Newcrest Mining FINANCING	AUD	-1.46	-	-1.46
25 Jul 2022 13:29	1517675564	Newcrest Mining FINANCING	AUD	-1.46	-	-1.46
25 Jul 2022 15:28	1517768835	Newcrest Mining FINANCING	AUD	-1.47	-	-1.47
26 Jul 2022 15:05	1518323330	Newcrest Mining FINANCING	AUD	-1.43	-	-1.43
27 Jul 2022 15:05	1518856655	Newcrest Mining FINANCING	AUD	-1.39	-	-1.39
28 Jul 2022 15:05	1519475537	Newcrest Mining FINANCING	AUD	-1.40	-	-1.40
29 Jul 2022 15:05	1520052724	Newcrest Mining FINANCING	AUD	-1.46	-	-1.46
30 Jun 2022 22:04	1507883372	Gold (per 0.1) CFD FINANCING	USD	-10.07	1.44896	-14.66
01 Jul 2022 22:04	1508157197	Gold (per 0.1) CFD FINANCING	USD	-10.09	1.46845	-14.90
02 Jul 2022 22:03	1508532690	Gold (per 0.1) CFD FINANCING	USD	-10.09	1.46845	-14.90
03 Jul 2022 22:04	1508619820	Gold (per 0.1) CFD FINANCING	USD	-10.09	1.46839	-14.89
04 Jul 2022 22:04	1508793684	Gold (per 0.1) CFD FINANCING	USD	-10.05	1.45677	-14.71
05 Jul 2022 22:04	1509418952	Gold (per 0.1) CFD FINANCING	USD	-9.86	1.47076	-14.57
06 Jul 2022 22:04	1510010172	Gold (per 0.1) CFD FINANCING	USD	-9.76	1.47538	-14.47
07 Jul 2022 22:04	1510582468	Gold (per 0.1) CFD FINANCING	USD	-9.77	1.46263	-14.35
08 Jul 2022 22:03	1511163123	Gold (per 0.1) CFD FINANCING	USD	-9.78	1.46109	-14.36
09 Jul 2022 22:04	1511569757	Gold (per 0.1) CFD FINANCING	USD	-9.78	1.46105	-14.36
10 Jul 2022 22:04	1511650323	Gold (per 0.1) CFD FINANCING	USD	-9.73	1.48516	-14.53
11 Jul 2022 22:04	1511883627	Gold (per 0.1) CFD FINANCING	USD	-9.66	1.48060	-14.38
12 Jul 2022 22:04	1512449374	Gold (per 0.1) CFD FINANCING	USD	-9.72	1.48032	-14.45
13 Jul 2022 22:04	1513047704	Gold (per 0.1) CFD FINANCING	USD	-9.57	1.48227	-14.26
14 Jul 2022 22:04	1513657166	Gold (per 0.1) CFD FINANCING	USD	-9.57	1.47414	-14.18
15 Jul 2022 22:04	1514214649	Gold (per 0.1) CFD FINANCING	USD	-9.57	1.47414	-14.18
16 Jul 2022 22:04	1514537465	Gold (per 0.1) CFD FINANCING	USD	-9.57	1.47414	-14.18
17 Jul 2022 22:03	1514628687	Gold (per 0.1) CFD FINANCING	USD	-9.57	1.47421	-14.18
18 Jul 2022 22:04	1514857606	Gold (per 0.1) CFD FINANCING	USD	-9.59	1.46802	-14.15
19 Jul 2022 22:04	1515419008	Gold (per 0.1) CFD FINANCING	USD	-9.61	1.45005	-14.00
20 Jul 2022 22:04	1515974856	Gold (per 0.1) CFD FINANCING	USD	-9.52	1.45288	-13.90
21 Jul 2022 22:04	1516576107	Gold (per 0.1) CFD FINANCING	USD	-9.62	1.44304	-13.95
22 Jul 2022 22:04	1517151173	Gold (per 0.1) CFD FINANCING	USD	-9.67	1.44534	-14.05
24 Jul 2022 22:03	1517558998	Gold (per 0.1) CFD FINANCING	USD	-9.67	1.44496	-14.05
25 Jul 2022 14:18	1517718034	Gold (per 0.1) CFD FINANCING	USD	-9.67	1.44373	-14.04
25 Jul 2022 22:03	1517836371	Gold (per 0.1) CFD FINANCING	USD	-9.60	1.43800	-13.88
26 Jul 2022 22:03	1518401737	Gold (per 0.1) CFD FINANCING	USD	-9.61	1.44157	-13.93
27 Jul 2022 22:04	1518966452	Gold (per 0.1) CFD FINANCING	USD	-9.71	1.43045	-13.96
28 Jul 2022 22:04	1519564165	Gold (per 0.1) CFD FINANCING	USD	-9.83	1.43121	-14.14

### Detailed Account

Currency	Opening Balance	Commission	Interest	Realised P & L	Cash Movements	Ending Balance	Unrealised P & L	Total Margin Requirement	Trading Resources	Trading Resources
AUD	-16,692.06	0.00	-455.88	0.00	0.00	-17,147.94	-5,070.00	2,306.40	0.00	-24,524.34
USD	0.00	0.00	0.00	0.00	0.00	0.00	42,280.00	4,318.00	0.00	37,962.00
<b>AUD Total</b>	<b>-16,692.06</b>	<b>0.00</b>	<b>-455.88</b>	<b>0.00</b>	<b>0.00</b>	<b>-17,147.94</b>	<b>55,109.13</b>	<b>8,452.41</b>	<b>0.00</b>	<b>29,508.78</b>

### Exchange Rate

AUD	1.000000
USD	1.430500

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Billers Code: 19513  
Ref: 2922797536

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# CITY INDEX

Account No: \*\*\*9753  
Date: 29 Jul 2022 22:00 to 31 Aug 2022 22:00

StoneX Financial Pty Ltd  
Suite 28.01  
264 George Street  
Sydney, NSW  
2000 Australia

## MONTHLY STATEMENT

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### Account Summary.

Currency	AUD	
Cash Balance		-17,581.30
Unrealised P & L	51,495.41	
Net Equity		33,914.11
Margin Requirement	8,342.00	
Trading Resources		25,572.11

Currency	AUD	USD
Net Equity	-23,593.30	39,550.00

### Open Trades

#### CFD

Date & Time Reference	Market	Ccy	Buy / Sell	Quantity	Traded Price	Market Close	Trade Unrealised P&L	Unrealised P&L AUD	Total Margin Requirement AUD
10 Apr 2012 01:12 461804640	Newcrest Mining	AUD	Buy	600	27.70	17.68	-6,012.00	-6,012.00	2,121.60
<b>Total 600.00</b>							<b>-6,012.00</b>	<b>-6,012.00</b>	<b>2,121.60</b>
22 Jun 2009 13:54 413806400	Gold (per 0.1) CFD	USD	Buy	5	920.2	1711.2	39,550.00	57,507.41	6,220.40
<b>Total 5.00</b>							<b>39,550.00</b>	<b>57,507.41</b>	<b>6,220.40</b>

### Financial Activity

#### Type: Financing

Date & Time	Reference	Description	Ccy	Ccy Amount	Conversion Rate	Amount AUD
30 Jul 2022 15:05	1520403645	Newcrest Mining FINANCING	AUD	-1.51	-	-1.51
31 Jul 2022 15:05	1520489559	Newcrest Mining FINANCING	AUD	-1.51	-	-1.51
01 Aug 2022 15:05	1520675606	Newcrest Mining FINANCING	AUD	-1.51	-	-1.51
02 Aug 2022 15:05	1521245218	Newcrest Mining FINANCING	AUD	-1.45	-	-1.45
03 Aug 2022 15:05	1521816116	Newcrest Mining FINANCING	AUD	-1.43	-	-1.43
04 Aug 2022 15:05	1522398441	Newcrest Mining FINANCING	AUD	-1.42	-	-1.42
05 Aug 2022 15:05	1522976559	Newcrest Mining FINANCING	AUD	-1.43	-	-1.43
06 Aug 2022 15:05	1523435725	Newcrest Mining FINANCING	AUD	-1.43	-	-1.43
07 Aug 2022 15:05	1523522475	Newcrest Mining FINANCING	AUD	-1.43	-	-1.43
08 Aug 2022 15:05	1523688610	Newcrest Mining FINANCING	AUD	-1.45	-	-1.45
09 Aug 2022 15:05	1524225492	Newcrest Mining FINANCING	AUD	-1.46	-	-1.46
10 Aug 2022 15:05	1524788959	Newcrest Mining FINANCING	AUD	-1.46	-	-1.46

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# MONTHLY STATEMENT

11 Aug 2022 15:05	1525276334	Newcrest Mining FINANCING	AUD	-1.49	-	-1.49
12 Aug 2022 15:05	1525829302	Newcrest Mining FINANCING	AUD	-1.46	-	-1.46
13 Aug 2022 15:05	1526285613	Newcrest Mining FINANCING	AUD	-1.46	-	-1.46
14 Aug 2022 15:05	1526373135	Newcrest Mining FINANCING	AUD	-1.46	-	-1.46
15 Aug 2022 15:05	1526552900	Newcrest Mining FINANCING	AUD	-1.47	-	-1.47
16 Aug 2022 15:05	1527103783	Newcrest Mining FINANCING	AUD	-1.46	-	-1.46
17 Aug 2022 15:05	1527670025	Newcrest Mining FINANCING	AUD	-1.46	-	-1.46
18 Aug 2022 15:05	1528239921	Newcrest Mining FINANCING	AUD	-1.46	-	-1.46
19 Aug 2022 15:05	1528799341	Newcrest Mining FINANCING	AUD	-1.50	-	-1.50
20 Aug 2022 15:05	1529263597	Newcrest Mining FINANCING	AUD	-1.54	-	-1.54
21 Aug 2022 15:05	1529350654	Newcrest Mining FINANCING	AUD	-1.54	-	-1.54
22 Aug 2022 15:05	1529531666	Newcrest Mining FINANCING	AUD	-1.47	-	-1.47
23 Aug 2022 15:05	1530108234	Newcrest Mining FINANCING	AUD	-1.44	-	-1.44
24 Aug 2022 15:05	1530667234	Newcrest Mining FINANCING	AUD	-1.42	-	-1.42
25 Aug 2022 15:05	1531243238	Newcrest Mining FINANCING	AUD	-1.57	-	-1.57
26 Aug 2022 15:05	1531805884	Newcrest Mining FINANCING	AUD	-1.48	-	-1.48
27 Aug 2022 15:05	1532226068	Newcrest Mining FINANCING	AUD	-1.48	-	-1.48
28 Aug 2022 15:06	1532314904	Newcrest Mining FINANCING	AUD	-1.48	-	-1.48
29 Aug 2022 15:05	1532506775	Newcrest Mining FINANCING	AUD	-1.43	-	-1.43
30 Aug 2022 15:05	1533091882	Newcrest Mining FINANCING	AUD	-1.40	-	-1.40
31 Aug 2022 15:05	1533682827	Newcrest Mining FINANCING	AUD	-1.45	-	-1.45
29 Jul 2022 22:04	1520135946	Gold (per 0.1) CFD FINANCING	USD	-11.73	1.43445	-16.91
30 Jul 2022 22:03	1520440536	Gold (per 0.1) CFD FINANCING	USD	-11.73	1.43445	-16.91
31 Jul 2022 22:03	1520527044	Gold (per 0.1) CFD FINANCING	USD	-11.73	1.43386	-16.90
01 Aug 2022 22:04	1520759034	Gold (per 0.1) CFD FINANCING	USD	-11.74	1.42462	-16.81
02 Aug 2022 22:04	1521341455	Gold (per 0.1) CFD FINANCING	USD	-11.69	1.44586	-16.98
03 Aug 2022 22:04	1521908012	Gold (per 0.1) CFD FINANCING	USD	-11.77	1.43941	-17.03
04 Aug 2022 22:04	1522484065	Gold (per 0.1) CFD FINANCING	USD	-11.92	1.43515	-17.19
05 Aug 2022 22:03	1523061002	Gold (per 0.1) CFD FINANCING	USD	-11.81	1.44865	-17.20
06 Aug 2022 22:04	1523471704	Gold (per 0.1) CFD FINANCING	USD	-11.81	1.44865	-17.20
07 Aug 2022 22:04	1523560158	Gold (per 0.1) CFD FINANCING	USD	-11.81	1.44841	-17.20
08 Aug 2022 22:03	1523766124	Gold (per 0.1) CFD FINANCING	USD	-11.88	1.43322	-17.11
09 Aug 2022 22:04	1524299817	Gold (per 0.1) CFD FINANCING	USD	-11.91	1.43711	-17.21
10 Aug 2022 22:04	1524859001	Gold (per 0.1) CFD FINANCING	USD	-11.93	1.41283	-16.93
11 Aug 2022 22:04	1525360831	Gold (per 0.1) CFD FINANCING	USD	-11.89	1.40794	-16.82
12 Aug 2022 22:04	1525905813	Gold (per 0.1) CFD FINANCING	USD	-11.97	1.40564	-16.91
13 Aug 2022 22:04	1526322601	Gold (per 0.1) CFD FINANCING	USD	-11.97	1.40564	-16.91
14 Aug 2022 22:04	1526411085	Gold (per 0.1) CFD FINANCING	USD	-11.97	1.40576	-16.91
15 Aug 2022 22:04	1526628157	Gold (per 0.1) CFD FINANCING	USD	-11.82	1.42479	-16.92
16 Aug 2022 22:04	1527186243	Gold (per 0.1) CFD FINANCING	USD	-11.81	1.42448	-16.91
17 Aug 2022 22:04	1527758444	Gold (per 0.1) CFD FINANCING	USD	-11.72	1.44196	-16.99
18 Aug 2022 22:04	1528321164	Gold (per 0.1) CFD FINANCING	USD	-11.70	1.44649	-17.01
19 Aug 2022 22:03	1528873651	Gold (per 0.1) CFD FINANCING	USD	-11.60	1.45573	-16.97
20 Aug 2022 22:04	1529300111	Gold (per 0.1) CFD FINANCING	USD	-11.60	1.45573	-16.97
21 Aug 2022 22:03	1529389391	Gold (per 0.1) CFD FINANCING	USD	-11.60	1.45607	-16.98
22 Aug 2022 22:03	1529612214	Gold (per 0.1) CFD FINANCING	USD	-11.53	1.45497	-16.86
23 Aug 2022 22:04	1530193049	Gold (per 0.1) CFD FINANCING	USD	-11.61	1.44338	-16.84
24 Aug 2022 22:04	1530750094	Gold (per 0.1) CFD FINANCING	USD	-11.60	1.44770	-16.88
25 Aug 2022 22:04	1531317567	Gold (per 0.1) CFD FINANCING	USD	-11.65	1.43312	-16.79
26 Aug 2022 22:03	1531915670	Gold (per 0.1) CFD FINANCING	USD	-11.52	1.45311	-16.82
27 Aug 2022 22:08	1532262758	Gold (per 0.1) CFD FINANCING	USD	-11.52	1.45311	-16.82
28 Aug 2022 22:04	1532351705	Gold (per 0.1) CFD FINANCING	USD	-11.52	1.45336	-16.82
29 Aug 2022 22:03	1532581228	Gold (per 0.1) CFD FINANCING	USD	-11.53	1.44959	-16.80
30 Aug 2022 22:04	1533189266	Gold (per 0.1) CFD FINANCING	USD	-11.45	1.45977	-16.80

Type: Miscellaneous

Date & Time	Reference	Description	Ccy	Ccy Amount	Conversion Rate	Amount AUD
26 Aug 2022 00:40	1531701739	Newcrest Mining DIVIDEND RECEIVED	AUD	174.36	-	174.36

## Detailed Account

Currency	Opening Balance	Commission	Interest	Realised P & L	Cash Movements	Ending Balance	Unrealised P & L	Total Margin Requirement	Trading Resources	Trading Resources
AUD	-17,147.94	0.00	-607.72	0.00	174.36	-17,581.30	-6,012.00	2,121.60	0.00	-25,714.90
USD	0.00	0.00	0.00	0.00	0.00	0.00	39,550.00	4,278.00	0.00	35,272.00
<b>AUD Total</b>	<b>-17,147.94</b>	<b>0.00</b>	<b>-607.72</b>	<b>0.00</b>	<b>174.36</b>	<b>-17,581.30</b>	<b>51,495.41</b>	<b>8,342.00</b>	<b>0.00</b>	<b>25,572.11</b>

### Exchange Rate

AUD	1.000000
USD	1.461350

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# CITY INDEX

Account No: \*\*\*9753  
Date: 31 Aug 2022 22:00 to 30 Sep 2022 22:00

StoneX Financial Pty Ltd  
Suite 28.01  
264 George Street  
Sydney, NSW  
2000 Australia

## MONTHLY STATEMENT

E2a Super

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or +61 2 9270 3682  
Email: clientservices@cityindex.com.au  
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### Account Summary.

Currency	AUD	
Cash Balance		-18,147.39
Unrealised P & L	50,980.38	
Net Equity		32,832.99
Margin Requirement	8,472.03	
Trading Resources		24,360.96

Currency	AUD	USD
Net Equity	-24,651.39	36,995.00

### Open Trades

#### CFD

Date & Time Reference	Market	Ccy	Buy / Sell	Quantity	Traded Price	Market Close	Trade Unrealised P&L	Unrealised P&L AUD	Total Margin Requirement AUD
10 Apr 2012 01:12 461804640	Newcrest Mining	AUD	Buy	600	27.70	16.86	-6,504.00	-6,504.00	2,023.20
<b>Total 600.00</b>							<b>-6,504.00</b>	<b>-6,504.00</b>	<b>2,023.20</b>
22 Jun 2009 13:54 413806400	Gold (per 0.1) CFD	USD	Buy	5	920.2	1660.1	36,995.00	57,484.38	6,448.83
<b>Total 5.00</b>							<b>36,995.00</b>	<b>57,484.38</b>	<b>6,448.83</b>

### Financial Activity

#### Type: Financing

Date & Time	Reference	Description	Ccy	Ccy Amount	Conversion Rate	Amount AUD
01 Sep 2022 15:05	1534280325	Newcrest Mining FINANCING	AUD	-1.40	-	-1.40
02 Sep 2022 15:05	1534566187	Newcrest Mining FINANCING	AUD	-1.42	-	-1.42
03 Sep 2022 15:05	1535025895	Newcrest Mining FINANCING	AUD	-1.42	-	-1.42
04 Sep 2022 15:05	1535112253	Newcrest Mining FINANCING	AUD	-1.42	-	-1.42
05 Sep 2022 15:05	1535274853	Newcrest Mining FINANCING	AUD	-1.43	-	-1.43
06 Sep 2022 15:05	1535849697	Newcrest Mining FINANCING	AUD	-1.45	-	-1.45
07 Sep 2022 15:05	1536464787	Newcrest Mining FINANCING	AUD	-1.44	-	-1.44
08 Sep 2022 15:05	1537069604	Newcrest Mining FINANCING	AUD	-1.46	-	-1.46
09 Sep 2022 15:05	1537668909	Newcrest Mining FINANCING	AUD	-1.50	-	-1.50
10 Sep 2022 15:05	1538119678	Newcrest Mining FINANCING	AUD	-1.50	-	-1.50
11 Sep 2022 15:05	1538205299	Newcrest Mining FINANCING	AUD	-1.50	-	-1.50
12 Sep 2022 15:05	1538384570	Newcrest Mining FINANCING	AUD	-1.51	-	-1.51

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Biller Code: 19513  
Ref: 2922797536

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Account No: \*\*\*9753  
Date: 31 Aug 2022 22:00 to 30 Sep 2022 22:00

## MONTHLY STATEMENT

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13 Sep 2022 15:05	1538958913	Newcrest Mining FINANCING	AUD	-1.56	-	-1.56
14 Sep 2022 15:05	1539548588	Newcrest Mining FINANCING	AUD	-1.52	-	-1.52
15 Sep 2022 15:05	1540121394	Newcrest Mining FINANCING	AUD	-1.51	-	-1.51
16 Sep 2022 15:05	1540709508	Newcrest Mining FINANCING	AUD	-1.46	-	-1.46
17 Sep 2022 15:05	1541040530	Newcrest Mining FINANCING	AUD	-1.46	-	-1.46
18 Sep 2022 15:05	1541127562	Newcrest Mining FINANCING	AUD	-1.46	-	-1.46
19 Sep 2022 15:05	1541294187	Newcrest Mining FINANCING	AUD	-1.50	-	-1.50
20 Sep 2022 15:05	1541857569	Newcrest Mining FINANCING	AUD	-1.54	-	-1.54
21 Sep 2022 15:05	1542431163	Newcrest Mining FINANCING	AUD	-1.53	-	-1.53
22 Sep 2022 15:05	1543068464	Newcrest Mining FINANCING	AUD	-1.50	-	-1.50
23 Sep 2022 15:05	1543586739	Newcrest Mining FINANCING	AUD	-1.55	-	-1.55
24 Sep 2022 15:05	1544047033	Newcrest Mining FINANCING	AUD	-1.55	-	-1.55
25 Sep 2022 15:05	1544132670	Newcrest Mining FINANCING	AUD	-1.55	-	-1.55
26 Sep 2022 15:05	1544372578	Newcrest Mining FINANCING	AUD	-1.45	-	-1.45
27 Sep 2022 15:05	1544966843	Newcrest Mining FINANCING	AUD	-1.50	-	-1.50
28 Sep 2022 15:05	1545584135	Newcrest Mining FINANCING	AUD	-1.48	-	-1.48
29 Sep 2022 15:05	1546174006	Newcrest Mining FINANCING	AUD	-1.54	-	-1.54
30 Sep 2022 15:05	1546727129	Newcrest Mining FINANCING	AUD	-1.57	-	-1.57
31 Aug 2022 22:04	1533772612	Gold (per 0.1) CFD FINANCING	USD	-11.36	1.46199	-16.70
01 Sep 2022 22:04	1534375748	Gold (per 0.1) CFD FINANCING	USD	-11.30	1.47347	-16.73
02 Sep 2022 22:04	1534666002	Gold (per 0.1) CFD FINANCING	USD	-11.39	1.46977	-16.83
03 Sep 2022 22:04	1535063595	Gold (per 0.1) CFD FINANCING	USD	-11.39	1.46977	-16.83
04 Sep 2022 22:03	1535151140	Gold (per 0.1) CFD FINANCING	USD	-11.39	1.47527	-16.89
05 Sep 2022 22:04	1535330389	Gold (per 0.1) CFD FINANCING	USD	-11.38	1.47145	-16.83
06 Sep 2022 22:04	1535944364	Gold (per 0.1) CFD FINANCING	USD	-11.33	1.48518	-16.90
07 Sep 2022 22:04	1536558997	Gold (per 0.1) CFD FINANCING	USD	-11.43	1.47754	-16.98
08 Sep 2022 22:04	1537155365	Gold (per 0.1) CFD FINANCING	USD	-11.35	1.48170	-16.89
09 Sep 2022 22:04	1537741834	Gold (per 0.1) CFD FINANCING	USD	-11.40	1.46244	-16.76
10 Sep 2022 22:03	1538153140	Gold (per 0.1) CFD FINANCING	USD	-11.40	1.46244	-16.76
11 Sep 2022 22:04	1538244263	Gold (per 0.1) CFD FINANCING	USD	-11.40	1.46439	-16.78
12 Sep 2022 22:04	1538459655	Gold (per 0.1) CFD FINANCING	USD	-11.45	1.45226	-16.71
13 Sep 2022 22:04	1539054920	Gold (per 0.1) CFD FINANCING	USD	-11.30	1.48666	-16.89
14 Sep 2022 22:04	1539637207	Gold (per 0.1) CFD FINANCING	USD	-11.27	1.48236	-16.79
15 Sep 2022 22:04	1540218450	Gold (per 0.1) CFD FINANCING	USD	-11.03	1.49283	-16.55
16 Sep 2022 22:04	1540803575	Gold (per 0.1) CFD FINANCING	USD	-11.12	1.49218	-16.68
17 Sep 2022 22:04	1541076467	Gold (per 0.1) CFD FINANCING	USD	-11.12	1.49218	-16.68
18 Sep 2022 22:03	1541162221	Gold (per 0.1) CFD FINANCING	USD	-11.12	1.49005	-16.66
19 Sep 2022 22:03	1541373612	Gold (per 0.1) CFD FINANCING	USD	-11.10	1.48699	-16.60
20 Sep 2022 22:03	1541945031	Gold (per 0.1) CFD FINANCING	USD	-11.03	1.49633	-16.59
21 Sep 2022 22:04	1542563157	Gold (per 0.1) CFD FINANCING	USD	-11.07	1.50914	-16.79
22 Sep 2022 22:04	1543158279	Gold (per 0.1) CFD FINANCING	USD	-11.03	1.50582	-16.69
23 Sep 2022 22:04	1543693377	Gold (per 0.1) CFD FINANCING	USD	-12.54	1.53870	-19.39
24 Sep 2022 22:03	1544080720	Gold (per 0.1) CFD FINANCING	USD	-12.54	1.53870	-19.39
25 Sep 2022 22:03	1544165225	Gold (per 0.1) CFD FINANCING	USD	-12.54	1.53464	-19.34
26 Sep 2022 22:04	1544475853	Gold (per 0.1) CFD FINANCING	USD	-12.37	1.55181	-19.30
27 Sep 2022 22:04	1545060787	Gold (per 0.1) CFD FINANCING	USD	-12.42	1.55596	-19.42
28 Sep 2022 22:04	1545692403	Gold (per 0.1) CFD FINANCING	USD	-12.64	1.53612	-19.51
29 Sep 2022 22:04	1546275023	Gold (per 0.1) CFD FINANCING	USD	-12.64	1.53927	-19.55

### Detailed Account

Currency	Opening Balance	Commission	Interest	Realised P & L	Cash Movements	Ending Balance	Unrealised P & L	Total Margin Requirement	Trading Resources	Trading Resources
AUD	-17,581.30	0.00	-566.09	0.00	0.00	-18,147.39	-6,504.00	2,023.20	0.00	-26,674.59
USD	0.00	0.00	0.00	0.00	0.00	0.00	36,995.00	4,150.25	0.00	32,844.75
<b>AUD Total</b>	<b>-17,581.30</b>	<b>0.00</b>	<b>-566.09</b>	<b>0.00</b>	<b>0.00</b>	<b>-18,147.39</b>	<b>50,980.38</b>	<b>8,472.03</b>	<b>0.00</b>	<b>24,360.96</b>

### Exchange Rate

AUD	1.000000
USD	1.561650

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# CITY INDEX

Account No: \*\*\*9753  
Date: 30 Sep 2022 22:00 to 31 Oct 2022 21:00

## MONTHLY STATEMENT

StoneX Financial Pty Ltd  
Suite 28.01  
264 George Street  
Sydney, NSW  
2000 Australia

E2a Super

Customer Support: 1800 354 182 (Australia Free)  
or +61 2 9270 3682  
Email: clientservices@cityindex.com.au  
Web: www.cityindex.com.au

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### Account Summary.

Currency	AUD	
Cash Balance		-18,823.90
Unrealised P & L	49,217.22	
Net Equity		30,393.32
Margin Requirement	8,427.02	
Trading Resources		21,966.30

Currency	AUD	USD
Net Equity	-25,063.90	35,655.00

### Open Trades

#### CFD

Date & Time Reference	Market	Ccy	Buy / Sell	Quantity	Traded Price	Market Close	Trade Unrealised P&L	Unrealised P&L AUD	Total Margin Requirement AUD
10 Apr 2012 01:12 461804640	Newcrest Mining	AUD	Buy	600	27.70	17.30	-6,240.00	-6,240.00	2,076.00
<b>Total 600.00</b>							<b>-6,240.00</b>	<b>-6,240.00</b>	<b>2,076.00</b>
22 Jun 2009 13:54 413806400	Gold (per 0.1) CFD	USD	Buy	5	920.2	1633.3	35,655.00	55,457.22	6,351.02
<b>Total 5.00</b>							<b>35,655.00</b>	<b>55,457.22</b>	<b>6,351.02</b>

### Financial Activity

#### Type: Financing

Date & Time	Reference	Description	Ccy	Ccy Amount	Conversion Rate	Amount AUD
01 Oct 2022 15:05	1547136927	Newcrest Mining FINANCING	AUD	-1.51	-	-1.51
02 Oct 2022 15:05	1547218013	Newcrest Mining FINANCING	AUD	-1.51	-	-1.51
03 Oct 2022 14:05	1547388667	Newcrest Mining FINANCING	AUD	-1.49	-	-1.49
04 Oct 2022 14:05	1547964409	Newcrest Mining FINANCING	AUD	-1.69	-	-1.69
05 Oct 2022 14:05	1548531122	Newcrest Mining FINANCING	AUD	-1.63	-	-1.63
06 Oct 2022 14:05	1549133307	Newcrest Mining FINANCING	AUD	-1.60	-	-1.60
07 Oct 2022 14:05	1549506006	Newcrest Mining FINANCING	AUD	-1.67	-	-1.67
08 Oct 2022 14:05	1549877129	Newcrest Mining FINANCING	AUD	-1.58	-	-1.58
09 Oct 2022 14:05	1549958613	Newcrest Mining FINANCING	AUD	-1.58	-	-1.58
10 Oct 2022 14:05	1550121437	Newcrest Mining FINANCING	AUD	-1.52	-	-1.52
11 Oct 2022 14:05	1550703315	Newcrest Mining FINANCING	AUD	-1.54	-	-1.54
12 Oct 2022 14:05	1551303790	Newcrest Mining FINANCING	AUD	-1.54	-	-1.54

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**Ref:** 2922797536

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Account No: \*\*\*9753  
 Date: 30 Sep 2022 22:00 to 31 Oct 2022 21:00

## MONTHLY STATEMENT

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13 Oct 2022 14:05	1551913447	Newcrest Mining FINANCING	AUD	-1.56	-	-1.56
14 Oct 2022 14:05	1552539853	Newcrest Mining FINANCING	AUD	-1.60	-	-1.60
15 Oct 2022 14:05	1553037894	Newcrest Mining FINANCING	AUD	-1.59	-	-1.59
16 Oct 2022 14:05	1553118617	Newcrest Mining FINANCING	AUD	-1.59	-	-1.59
17 Oct 2022 14:05	1553282386	Newcrest Mining FINANCING	AUD	-1.52	-	-1.52
18 Oct 2022 14:05	1553875905	Newcrest Mining FINANCING	AUD	-1.59	-	-1.59
19 Oct 2022 14:05	1554452721	Newcrest Mining FINANCING	AUD	-1.59	-	-1.59
20 Oct 2022 14:05	1555062088	Newcrest Mining FINANCING	AUD	-1.53	-	-1.53
21 Oct 2022 14:07	1555674041	Newcrest Mining FINANCING	AUD	-1.57	-	-1.57
22 Oct 2022 14:05	1556189724	Newcrest Mining FINANCING	AUD	-1.61	-	-1.61
23 Oct 2022 14:05	1556272842	Newcrest Mining FINANCING	AUD	-1.61	-	-1.61
24 Oct 2022 14:05	1556468410	Newcrest Mining FINANCING	AUD	-1.63	-	-1.63
25 Oct 2022 14:05	1557030455	Newcrest Mining FINANCING	AUD	-1.61	-	-1.61
26 Oct 2022 14:05	1557625588	Newcrest Mining FINANCING	AUD	-1.63	-	-1.63
27 Oct 2022 14:05	1558235239	Newcrest Mining FINANCING	AUD	-1.69	-	-1.69
28 Oct 2022 14:05	1558827389	Newcrest Mining FINANCING	AUD	-1.70	-	-1.70
29 Oct 2022 14:05	1559308610	Newcrest Mining FINANCING	AUD	-1.62	-	-1.62
30 Oct 2022 13:05	1559394339	Newcrest Mining FINANCING	AUD	-1.62	-	-1.62
31 Oct 2022 13:05	1559548480	Newcrest Mining FINANCING	AUD	-1.57	-	-1.57
30 Sep 2022 22:04	1546824998	Gold (per 0.1) CFD FINANCING	USD	-12.60	1.56394	-19.80
01 Oct 2022 22:03	1547169902	Gold (per 0.1) CFD FINANCING	USD	-12.60	1.56394	-19.80
02 Oct 2022 22:03	1547250123	Gold (per 0.1) CFD FINANCING	USD	-12.60	1.56233	-19.78
03 Oct 2022 22:04	1547499669	Gold (per 0.1) CFD FINANCING	USD	-12.94	1.53530	-19.97
04 Oct 2022 22:03	1548074209	Gold (per 0.1) CFD FINANCING	USD	-13.19	1.53858	-20.39
05 Oct 2022 22:04	1548651628	Gold (per 0.1) CFD FINANCING	USD	-13.21	1.54135	-20.46
06 Oct 2022 22:03	1549252018	Gold (per 0.1) CFD FINANCING	USD	-13.18	1.56116	-20.67
07 Oct 2022 22:03	1549615095	Gold (per 0.1) CFD FINANCING	USD	-13.07	1.57485	-20.68
08 Oct 2022 22:04	1549911237	Gold (per 0.1) CFD FINANCING	USD	-13.07	1.57485	-20.68
09 Oct 2022 22:03	1549994586	Gold (per 0.1) CFD FINANCING	USD	-13.07	1.57186	-20.64
10 Oct 2022 22:03	1550224978	Gold (per 0.1) CFD FINANCING	USD	-12.87	1.58793	-20.53
11 Oct 2022 22:04	1550827032	Gold (per 0.1) CFD FINANCING	USD	-12.85	1.59502	-20.59
12 Oct 2022 22:04	1551407081	Gold (per 0.1) CFD FINANCING	USD	-12.90	1.59581	-20.69
13 Oct 2022 22:04	1552064521	Gold (per 0.1) CFD FINANCING	USD	-12.83	1.58854	-20.48
14 Oct 2022 22:04	1552669193	Gold (per 0.1) CFD FINANCING	USD	-12.66	1.61507	-20.54
15 Oct 2022 22:03	1553068576	Gold (per 0.1) CFD FINANCING	USD	-12.66	1.61507	-20.54
16 Oct 2022 22:04	1553153500	Gold (per 0.1) CFD FINANCING	USD	-12.66	1.61114	-20.49
17 Oct 2022 22:04	1553395699	Gold (per 0.1) CFD FINANCING	USD	-12.70	1.59236	-20.32
18 Oct 2022 22:04	1553991872	Gold (per 0.1) CFD FINANCING	USD	-12.74	1.58569	-20.30
19 Oct 2022 22:04	1554561012	Gold (per 0.1) CFD FINANCING	USD	-12.54	1.59556	-20.11
20 Oct 2022 22:04	1555180572	Gold (per 0.1) CFD FINANCING	USD	-12.53	1.59378	-20.07
21 Oct 2022 22:04	1555850327	Gold (per 0.1) CFD FINANCING	USD	-12.74	1.56951	-20.09
22 Oct 2022 22:03	1556222717	Gold (per 0.1) CFD FINANCING	USD	-12.74	1.56951	-20.09
23 Oct 2022 22:04	1556308132	Gold (per 0.1) CFD FINANCING	USD	-12.74	1.56495	-20.03
24 Oct 2022 22:04	1556565818	Gold (per 0.1) CFD FINANCING	USD	-12.65	1.58516	-20.15
25 Oct 2022 22:04	1557148309	Gold (per 0.1) CFD FINANCING	USD	-12.68	1.56974	-20.00
26 Oct 2022 22:04	1557744189	Gold (per 0.1) CFD FINANCING	USD	-12.76	1.54619	-19.83
27 Oct 2022 22:04	1558357060	Gold (per 0.1) CFD FINANCING	USD	-12.78	1.55017	-19.90
28 Oct 2022 22:03	1558928045	Gold (per 0.1) CFD FINANCING	USD	-12.66	1.56121	-19.86
29 Oct 2022 22:03	1559339549	Gold (per 0.1) CFD FINANCING	USD	-12.66	1.56121	-19.86
30 Oct 2022 21:03	1559426176	Gold (per 0.1) CFD FINANCING	USD	-12.66	1.56262	-19.88

### Detailed Account

Currency	Opening Balance	Commission	Interest	Realised P & L	Cash Movements	Ending Balance	Unrealised P & L	Total Margin Requirement	Trading Resources	Trading Resources
AUD	-18,147.39	0.00	-676.51	0.00	0.00	-18,823.90	-6,240.00	2,076.00	0.00	-27,139.90
USD	0.00	0.00	0.00	0.00	0.00	0.00	35,655.00	4,083.25	0.00	31,571.75
<b>AUD Total</b>	<b>-18,147.39</b>	<b>0.00</b>	<b>-676.51</b>	<b>0.00</b>	<b>0.00</b>	<b>-18,823.90</b>	<b>49,217.22</b>	<b>8,427.02</b>	<b>0.00</b>	<b>21,966.30</b>

### Exchange Rate

AUD	1.000000
USD	1.563200

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# CITY INDEX

Account No: \*\*\*9753  
Date: 31 Oct 2022 21:00 to 30 Nov 2022 22:00

## MONTHLY STATEMENT

StoneX Financial Pty Ltd  
Suite 28.01  
264 George Street  
Sydney, NSW  
2000 Australia

E2a Super

Customer Support: 1800 354 182 (Australia Free)  
or +61 2 9270 3682  
Email: clientservices@cityindex.com.au  
Web: www.cityindex.com.au

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### Account Summary.

Currency	AUD	
Cash Balance		-19,555.58
Unrealised P & L	57,413.80	
Net Equity		37,858.22
Margin Requirement	8,855.40	
Trading Resources		29,002.82

Currency	AUD	USD
Net Equity	-24,301.58	42,400.00

### Open Trades

#### CFD

Date & Time Reference	Market	Ccy	Buy / Sell	Quantity	Traded Price	Market Close	Trade Unrealised P&L	Unrealised P&L AUD	Total Margin Requirement AUD
10 Apr 2012 01:12 461804640	Newcrest Mining	AUD	Buy	600	27.70	19.79	-4,746.00	-4,746.00	2,374.80
<b>Total 600.00</b>							<b>-4,746.00</b>	<b>-4,746.00</b>	<b>2,374.80</b>
22 Jun 2009 13:54 413806400	Gold (per 0.1) CFD	USD	Buy	5	920.2	1768.2	42,400.00	62,159.80	6,480.60
<b>Total 5.00</b>							<b>42,400.00</b>	<b>62,159.80</b>	<b>6,480.60</b>

### Financial Activity

#### Type: Financing

Date & Time	Reference	Description	Ccy	Ccy Amount	Conversion Rate	Amount AUD
01 Nov 2022 13:05	1560105626	Newcrest Mining FINANCING	AUD	-1.60	-	-1.60
02 Nov 2022 13:05	1560659950	Newcrest Mining FINANCING	AUD	-1.62	-	-1.62
03 Nov 2022 13:05	1561204785	Newcrest Mining FINANCING	AUD	-1.65	-	-1.65
04 Nov 2022 13:05	1561806614	Newcrest Mining FINANCING	AUD	-1.65	-	-1.65
05 Nov 2022 13:05	1562320852	Newcrest Mining FINANCING	AUD	-1.56	-	-1.56
06 Nov 2022 13:05	1562405918	Newcrest Mining FINANCING	AUD	-1.56	-	-1.56
07 Nov 2022 13:05	1562575728	Newcrest Mining FINANCING	AUD	-1.63	-	-1.63
08 Nov 2022 13:05	1563122916	Newcrest Mining FINANCING	AUD	-1.63	-	-1.63
09 Nov 2022 13:05	1563718161	Newcrest Mining FINANCING	AUD	-1.76	-	-1.76
10 Nov 2022 13:05	1564003762	Newcrest Mining FINANCING	AUD	-1.74	-	-1.74
11 Nov 2022 13:05	1564632965	Newcrest Mining FINANCING	AUD	-1.81	-	-1.81
12 Nov 2022 13:05	1565125493	Newcrest Mining FINANCING	AUD	-1.81	-	-1.81

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Account No: \*\*\*9753  
Date: 31 Oct 2022 21:00 to 30 Nov 2022 22:00

## MONTHLY STATEMENT

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13 Nov 2022 13:05	1565208808	Newcrest Mining FINANCING	AUD	-1.81	-	-1.81
14 Nov 2022 13:05	1565378465	Newcrest Mining FINANCING	AUD	-1.78	-	-1.78
15 Nov 2022 13:05	1565938917	Newcrest Mining FINANCING	AUD	-1.79	-	-1.79
16 Nov 2022 13:05	1566547787	Newcrest Mining FINANCING	AUD	-1.74	-	-1.74
17 Nov 2022 13:05	1567128660	Newcrest Mining FINANCING	AUD	-1.76	-	-1.76
18 Nov 2022 13:05	1567690001	Newcrest Mining FINANCING	AUD	-1.79	-	-1.79
19 Nov 2022 13:05	1568166467	Newcrest Mining FINANCING	AUD	-1.76	-	-1.76
20 Nov 2022 13:05	1568252081	Newcrest Mining FINANCING	AUD	-1.76	-	-1.76
21 Nov 2022 13:05	1568415930	Newcrest Mining FINANCING	AUD	-1.73	-	-1.73
22 Nov 2022 13:05	1568883958	Newcrest Mining FINANCING	AUD	-1.73	-	-1.73
23 Nov 2022 13:05	1569124324	Newcrest Mining FINANCING	AUD	-1.76	-	-1.76
24 Nov 2022 13:05	1569667099	Newcrest Mining FINANCING	AUD	-1.81	-	-1.81
25 Nov 2022 13:05	1570170463	Newcrest Mining FINANCING	AUD	-1.85	-	-1.85
26 Nov 2022 13:05	1570639683	Newcrest Mining FINANCING	AUD	-1.82	-	-1.82
27 Nov 2022 13:05	1570728290	Newcrest Mining FINANCING	AUD	-1.82	-	-1.82
28 Nov 2022 13:05	1570878145	Newcrest Mining FINANCING	AUD	-1.79	-	-1.79
29 Nov 2022 13:05	1571427494	Newcrest Mining FINANCING	AUD	-1.80	-	-1.80
30 Nov 2022 13:05	1571986178	Newcrest Mining FINANCING	AUD	-1.95	-	-1.95
31 Oct 2022 21:03	1559641062	Gold (per 0.1) CFD FINANCING	USD	-12.59	1.56448	-19.80
01 Nov 2022 21:03	1560209547	Gold (per 0.1) CFD FINANCING	USD	-12.70	1.56397	-19.97
02 Nov 2022 21:03	1560803030	Gold (per 0.1) CFD FINANCING	USD	-12.61	1.57530	-19.96
03 Nov 2022 21:04	1561309643	Gold (per 0.1) CFD FINANCING	USD	-12.56	1.59074	-20.09
04 Nov 2022 21:04	1561947242	Gold (per 0.1) CFD FINANCING	USD	-14.72	1.55072	-22.94
05 Nov 2022 21:03	1562354534	Gold (per 0.1) CFD FINANCING	USD	-14.72	1.55072	-22.94
06 Nov 2022 22:03	1562442993	Gold (per 0.1) CFD FINANCING	USD	-14.72	1.55802	-23.04
07 Nov 2022 22:03	1562673051	Gold (per 0.1) CFD FINANCING	USD	-14.66	1.54381	-22.75
08 Nov 2022 22:04	1563250402	Gold (per 0.1) CFD FINANCING	USD	-14.94	1.53941	-23.11
09 Nov 2022 22:04	1563846620	Gold (per 0.1) CFD FINANCING	USD	-14.89	1.55550	-23.28
10 Nov 2022 22:04	1564187020	Gold (per 0.1) CFD FINANCING	USD	-15.32	1.51126	-23.26
11 Nov 2022 22:04	1564755497	Gold (per 0.1) CFD FINANCING	USD	-15.45	1.49775	-23.26
12 Nov 2022 22:03	1565156677	Gold (per 0.1) CFD FINANCING	USD	-15.45	1.49775	-23.26
13 Nov 2022 22:03	1565241443	Gold (per 0.1) CFD FINANCING	USD	-15.45	1.49292	-23.19
14 Nov 2022 22:04	1565482904	Gold (per 0.1) CFD FINANCING	USD	-15.45	1.49274	-23.18
15 Nov 2022 22:04	1566089353	Gold (per 0.1) CFD FINANCING	USD	-15.54	1.47995	-23.12
16 Nov 2022 22:04	1566652514	Gold (per 0.1) CFD FINANCING	USD	-15.52	1.48770	-23.21
17 Nov 2022 22:04	1567238203	Gold (per 0.1) CFD FINANCING	USD	-15.43	1.49613	-23.20
18 Nov 2022 22:03	1567789314	Gold (per 0.1) CFD FINANCING	USD	-15.33	1.49979	-23.10
19 Nov 2022 22:04	1568213513	Gold (per 0.1) CFD FINANCING	USD	-15.33	1.49979	-23.10
20 Nov 2022 22:03	1568284698	Gold (per 0.1) CFD FINANCING	USD	-15.33	1.50040	-23.11
21 Nov 2022 22:04	1568511147	Gold (per 0.1) CFD FINANCING	USD	-15.21	1.51455	-23.15
22 Nov 2022 22:04	1568972971	Gold (per 0.1) CFD FINANCING	USD	-15.23	1.50487	-23.03
23 Nov 2022 22:04	1569242804	Gold (per 0.1) CFD FINANCING	USD	-15.31	1.48591	-22.87
24 Nov 2022 22:04	1569726230	Gold (per 0.1) CFD FINANCING	USD	-15.36	1.47874	-22.83
25 Nov 2022 22:04	1570249880	Gold (per 0.1) CFD FINANCING	USD	-15.33	1.48194	-22.84
26 Nov 2022 22:04	1570671881	Gold (per 0.1) CFD FINANCING	USD	-15.33	1.48194	-22.84
27 Nov 2022 22:04	1570761282	Gold (per 0.1) CFD FINANCING	USD	-15.33	1.48821	-22.93
28 Nov 2022 22:03	1570957814	Gold (per 0.1) CFD FINANCING	USD	-15.24	1.50432	-23.04
29 Nov 2022 22:04	1571526782	Gold (per 0.1) CFD FINANCING	USD	-15.31	1.49560	-23.01

### Detailed Account

Currency	Opening Balance	Commission	Interest	Realised P & L	Cash Movements	Ending Balance	Unrealised P & L	Total Margin Requirement	Trading Resources	Trading Resources
AUD	-18,823.90	0.00	-731.68	0.00	0.00	-19,555.58	-4,746.00	2,374.80	0.00	-26,676.38
USD	0.00	0.00	0.00	0.00	0.00	0.00	42,400.00	4,420.50	0.00	37,979.50
<b>AUD Total</b>	<b>-18,823.90</b>	<b>0.00</b>	<b>-731.68</b>	<b>0.00</b>	<b>0.00</b>	<b>-19,555.58</b>	<b>57,413.80</b>	<b>8,855.40</b>	<b>0.00</b>	<b>29,002.82</b>

### Exchange Rate

AUD	1.000000
USD	1.473400

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# CITY INDEX

Account No: \*\*\*9753  
Date: 30 Nov 2022 22:00 to 30 Dec 2022 22:00

## MONTHLY STATEMENT

StoneX Financial Pty Ltd  
Suite 28.01  
264 George Street  
Sydney, NSW  
2000 Australia

E2a Super

Customer Support: 1800 354 182 (Australia Free)  
or +61 2 9270 3682  
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Web: www.cityindex.com.au

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### Account Summary.

Currency	AUD	
Cash Balance		-20,343.29
Unrealised P & L	61,695.58	
Net Equity		41,352.29
Margin Requirement	9,132.45	
Trading Resources		32,219.84

Currency	AUD	USD
Net Equity	-24,567.29	45,170.00

### Open Trades

#### CFD

Date & Time Reference	Market	Ccy	Buy / Sell	Quantity	Traded Price	Market Close	Trade Unrealised P&L	Unrealised P&L AUD	Total Margin Requirement AUD
10 Apr 2012 01:12 461804640	Newcrest Mining	AUD	Buy	600	27.70	20.66	-4,224.00	-4,224.00	2,479.20
<b>Total 600.00</b>							<b>-4,224.00</b>	<b>-4,224.00</b>	<b>2,479.20</b>
22 Jun 2009 13:54 413806400	Gold (per 0.1) CFD	USD	Buy	5	920.2	1823.6	45,170.00	65,919.58	6,653.25
<b>Total 5.00</b>							<b>45,170.00</b>	<b>65,919.58</b>	<b>6,653.25</b>

### Financial Activity

#### Type: Financing

Date & Time	Reference	Description	Ccy	Ccy Amount	Conversion Rate	Amount AUD
01 Dec 2022 13:05	1572661627	Newcrest Mining FINANCING	AUD	-1.79	-	-1.79
02 Dec 2022 13:05	1573252120	Newcrest Mining FINANCING	AUD	-1.86	-	-1.86
03 Dec 2022 13:05	1573763746	Newcrest Mining FINANCING	AUD	-1.86	-	-1.86
04 Dec 2022 13:05	1573845539	Newcrest Mining FINANCING	AUD	-1.86	-	-1.86
05 Dec 2022 13:05	1574020598	Newcrest Mining FINANCING	AUD	-1.85	-	-1.85
06 Dec 2022 13:05	1574606243	Newcrest Mining FINANCING	AUD	-2.02	-	-2.02
07 Dec 2022 13:05	1575179878	Newcrest Mining FINANCING	AUD	-1.88	-	-1.88
08 Dec 2022 13:05	1575758744	Newcrest Mining FINANCING	AUD	-1.97	-	-1.97
09 Dec 2022 13:05	1576316921	Newcrest Mining FINANCING	AUD	-1.98	-	-1.98
10 Dec 2022 13:05	1576813035	Newcrest Mining FINANCING	AUD	-1.96	-	-1.96
11 Dec 2022 13:05	1576895752	Newcrest Mining FINANCING	AUD	-1.96	-	-1.96
12 Dec 2022 13:05	1577048801	Newcrest Mining FINANCING	AUD	-1.90	-	-1.90

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Account No: \*\*\*9753  
 Date: 30 Nov 2022 22:00 to 30 Dec 2022 22:00

## MONTHLY STATEMENT

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13 Dec 2022 13:05	1577601194	Newcrest Mining FINANCING	AUD	-1.91	-	-1.91
14 Dec 2022 13:05	1578209671	Newcrest Mining FINANCING	AUD	-1.94	-	-1.94
15 Dec 2022 13:05	1578798106	Newcrest Mining FINANCING	AUD	-1.91	-	-1.91
16 Dec 2022 13:05	1579390188	Newcrest Mining FINANCING	AUD	-1.88	-	-1.88
17 Dec 2022 13:05	1579874153	Newcrest Mining FINANCING	AUD	-1.91	-	-1.91
18 Dec 2022 13:05	1579957780	Newcrest Mining FINANCING	AUD	-1.91	-	-1.91
19 Dec 2022 13:05	1580120538	Newcrest Mining FINANCING	AUD	-1.91	-	-1.91
20 Dec 2022 13:05	1580701358	Newcrest Mining FINANCING	AUD	-2.02	-	-2.02
21 Dec 2022 13:05	1581252534	Newcrest Mining FINANCING	AUD	-1.98	-	-1.98
22 Dec 2022 13:05	1581799762	Newcrest Mining FINANCING	AUD	-1.97	-	-1.97
23 Dec 2022 13:05	1582354738	Newcrest Mining FINANCING	AUD	-1.95	-	-1.95
24 Dec 2022 13:05	1582648094	Newcrest Mining FINANCING	AUD	-1.93	-	-1.93
25 Dec 2022 13:05	1582731657	Newcrest Mining FINANCING	AUD	-1.93	-	-1.93
26 Dec 2022 13:05	1582838387	Newcrest Mining FINANCING	AUD	-1.93	-	-1.93
27 Dec 2022 13:05	1583004652	Newcrest Mining FINANCING	AUD	-1.93	-	-1.93
28 Dec 2022 13:05	1583540868	Newcrest Mining FINANCING	AUD	-1.92	-	-1.92
29 Dec 2022 13:05	1584099805	Newcrest Mining FINANCING	AUD	-1.94	-	-1.94
30 Dec 2022 13:05	1584585043	Newcrest Mining FINANCING	AUD	-1.90	-	-1.90
30 Nov 2022 22:04	1572175370	Gold (per 0.1) CFD FINANCING	USD	-15.50	1.47438	-22.97
01 Dec 2022 22:04	1572796724	Gold (per 0.1) CFD FINANCING	USD	-15.83	1.46858	-23.36
02 Dec 2022 22:04	1573391346	Gold (per 0.1) CFD FINANCING	USD	-15.79	1.47573	-23.41
03 Dec 2022 22:04	1573795900	Gold (per 0.1) CFD FINANCING	USD	-15.79	1.47573	-23.41
04 Dec 2022 22:04	1573877531	Gold (per 0.1) CFD FINANCING	USD	-15.79	1.47547	-23.41
05 Dec 2022 22:04	1574143536	Gold (per 0.1) CFD FINANCING	USD	-15.51	1.49359	-23.27
06 Dec 2022 22:03	1574714834	Gold (per 0.1) CFD FINANCING	USD	-15.52	1.49654	-23.35
07 Dec 2022 22:04	1575293464	Gold (per 0.1) CFD FINANCING	USD	-15.63	1.48816	-23.38
08 Dec 2022 22:04	1575862406	Gold (per 0.1) CFD FINANCING	USD	-15.66	1.47804	-23.26
09 Dec 2022 22:04	1576433369	Gold (per 0.1) CFD FINANCING	USD	-15.74	1.47184	-23.28
10 Dec 2022 22:04	1576842620	Gold (per 0.1) CFD FINANCING	USD	-15.74	1.47184	-23.28
11 Dec 2022 22:04	1576927052	Gold (per 0.1) CFD FINANCING	USD	-15.74	1.47332	-23.31
12 Dec 2022 22:04	1577150802	Gold (per 0.1) CFD FINANCING	USD	-15.59	1.48245	-23.22
13 Dec 2022 22:04	1577764847	Gold (per 0.1) CFD FINANCING	USD	-15.85	1.45977	-23.25
14 Dec 2022 22:04	1578340036	Gold (per 0.1) CFD FINANCING	USD	-15.82	1.45719	-23.16
15 Dec 2022 22:04	1578943048	Gold (per 0.1) CFD FINANCING	USD	-15.55	1.49252	-23.33
16 Dec 2022 22:04	1579499639	Gold (per 0.1) CFD FINANCING	USD	-16.99	1.49613	-25.54
17 Dec 2022 22:03	1579904444	Gold (per 0.1) CFD FINANCING	USD	-16.99	1.49613	-25.54
18 Dec 2022 22:03	1579990700	Gold (per 0.1) CFD FINANCING	USD	-16.99	1.49265	-25.48
19 Dec 2022 22:04	1580213733	Gold (per 0.1) CFD FINANCING	USD	-16.93	1.49289	-25.41
20 Dec 2022 22:04	1580813320	Gold (per 0.1) CFD FINANCING	USD	-17.17	1.49927	-25.87
21 Dec 2022 22:04	1581354048	Gold (per 0.1) CFD FINANCING	USD	-17.14	1.49167	-25.69
22 Dec 2022 22:04	1581913486	Gold (per 0.1) CFD FINANCING	USD	-16.93	1.49914	-25.51
23 Dec 2022 22:04	1582460192	Gold (per 0.1) CFD FINANCING	USD	-16.99	1.49134	-25.46
24 Dec 2022 22:04	1582677510	Gold (per 0.1) CFD FINANCING	USD	-16.99	1.49134	-25.46
25 Dec 2022 22:03	1582761963	Gold (per 0.1) CFD FINANCING	USD	-16.99	1.49768	-25.57
26 Dec 2022 22:03	1582878860	Gold (per 0.1) CFD FINANCING	USD	-16.99	1.48767	-25.40
27 Dec 2022 22:04	1583095308	Gold (per 0.1) CFD FINANCING	USD	-17.13	1.48730	-25.61
28 Dec 2022 22:04	1583645338	Gold (per 0.1) CFD FINANCING	USD	-17.04	1.48491	-25.43
29 Dec 2022 22:04	1584195195	Gold (per 0.1) CFD FINANCING	USD	-17.15	1.47608	-25.43

### Detailed Account

Currency	Opening Balance	Commission	Interest	Realised P & L	Cash Movements	Ending Balance	Unrealised P & L	Total Margin Requirement	Trading Resources	Trading Resources
AUD	-19,555.58	0.00	-787.71	0.00	0.00	-20,343.29	-4,224.00	2,479.20	0.00	-27,046.49
USD	0.00	0.00	0.00	0.00	0.00	0.00	45,170.00	4,559.00	0.00	40,611.00
<b>AUD Total</b>	<b>-19,555.58</b>	<b>0.00</b>	<b>-787.71</b>	<b>0.00</b>	<b>0.00</b>	<b>-20,343.29</b>	<b>61,695.58</b>	<b>9,132.45</b>	<b>0.00</b>	<b>32,219.84</b>

### Exchange Rate

AUD	1.000000
USD	1.466700

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# CITY INDEX

Account No: \*\*\*9753  
Date: 30 Dec 2022 22:00 to 31 Jan 2023 22:00

StoneX Financial Pty Ltd  
Suite 28.01  
264 George Street  
Sydney, NSW  
2000 Australia

## MONTHLY STATEMENT

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### Account Summary.

Currency	AUD	
Cash Balance		-21,240.06
Unrealised P & L	67,818.23	
Net Equity		46,578.17
Margin Requirement	9,469.87	
Trading Resources		37,108.30

Currency	AUD	USD
Net Equity	-24,510.06	50,390.00

### Open Trades

#### CFD

Date & Time Reference	Market	Ccy	Buy / Sell	Quantity	Traded Price	Market Close	Trade Unrealised P&L	Unrealised P&L AUD	Total Margin Requirement AUD
10 Apr 2012 01:12 461804640	Newcrest Mining	AUD	Buy	600	27.70	22.25	-3,270.00	-3,270.00	2,670.00
<b>Total 600.00</b>							<b>-3,270.00</b>	<b>-3,270.00</b>	<b>2,670.00</b>
22 Jun 2009 13:54 413806400	Gold (per 0.1) CFD	USD	Buy	5	920.2	1928.0	50,390.00	71,088.23	6,799.87
<b>Total 5.00</b>							<b>50,390.00</b>	<b>71,088.23</b>	<b>6,799.87</b>

### Financial Activity

#### Type: Financing

Date & Time	Reference	Description	Ccy	Ccy Amount	Conversion Rate	Amount AUD
31 Dec 2022 13:05	1584817586	Newcrest Mining FINANCING	AUD	-1.89	-	-1.89
01 Jan 2023 13:05	1584901775	Newcrest Mining FINANCING	AUD	-1.89	-	-1.89
02 Jan 2023 13:05	1585021121	Newcrest Mining FINANCING	AUD	-1.88	-	-1.88
03 Jan 2023 13:05	1585471818	Newcrest Mining FINANCING	AUD	-1.89	-	-1.89
04 Jan 2023 13:05	1586074596	Newcrest Mining FINANCING	AUD	-1.93	-	-1.93
05 Jan 2023 13:05	1586678646	Newcrest Mining FINANCING	AUD	-1.99	-	-1.99
06 Jan 2023 13:05	1587265261	Newcrest Mining FINANCING	AUD	-2.05	-	-2.05
07 Jan 2023 13:05	1587725302	Newcrest Mining FINANCING	AUD	-2.05	-	-2.05
08 Jan 2023 13:05	1587810580	Newcrest Mining FINANCING	AUD	-2.05	-	-2.05
09 Jan 2023 13:05	1587993327	Newcrest Mining FINANCING	AUD	-2.10	-	-2.10
10 Jan 2023 13:05	1588552068	Newcrest Mining FINANCING	AUD	-2.06	-	-2.06
11 Jan 2023 13:05	1589110145	Newcrest Mining FINANCING	AUD	-2.12	-	-2.12

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Account No: \*\*\*9753  
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## MONTHLY STATEMENT

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12 Jan 2023 13:05	1589684099	Newcrest Mining FINANCING	AUD	-2.10	-	-2.10
13 Jan 2023 13:05	1590016504	Newcrest Mining FINANCING	AUD	-2.14	-	-2.14
14 Jan 2023 13:06	1590490000	Newcrest Mining FINANCING	AUD	-2.09	-	-2.09
15 Jan 2023 13:05	1590575229	Newcrest Mining FINANCING	AUD	-2.09	-	-2.09
16 Jan 2023 13:05	1590739699	Newcrest Mining FINANCING	AUD	-2.14	-	-2.14
17 Jan 2023 13:05	1591262477	Newcrest Mining FINANCING	AUD	-2.13	-	-2.13
18 Jan 2023 13:05	1591862829	Newcrest Mining FINANCING	AUD	-2.10	-	-2.10
19 Jan 2023 13:05	1592469953	Newcrest Mining FINANCING	AUD	-2.13	-	-2.13
20 Jan 2023 13:05	1593043708	Newcrest Mining FINANCING	AUD	-2.18	-	-2.18
21 Jan 2023 13:05	1593508441	Newcrest Mining FINANCING	AUD	-2.20	-	-2.20
22 Jan 2023 13:05	1593594198	Newcrest Mining FINANCING	AUD	-2.20	-	-2.20
23 Jan 2023 13:05	1593762691	Newcrest Mining FINANCING	AUD	-2.21	-	-2.21
24 Jan 2023 13:05	1594322110	Newcrest Mining FINANCING	AUD	-2.22	-	-2.22
25 Jan 2023 13:05	1594897531	Newcrest Mining FINANCING	AUD	-2.15	-	-2.15
26 Jan 2023 13:05	1595427191	Newcrest Mining FINANCING	AUD	-2.17	-	-2.17
27 Jan 2023 13:05	1596004510	Newcrest Mining FINANCING	AUD	-2.11	-	-2.11
28 Jan 2023 13:06	1596485287	Newcrest Mining FINANCING	AUD	-2.11	-	-2.11
29 Jan 2023 13:06	1596571716	Newcrest Mining FINANCING	AUD	-2.11	-	-2.11
30 Jan 2023 13:05	1596750630	Newcrest Mining FINANCING	AUD	-2.15	-	-2.15
31 Jan 2023 13:05	1597336756	Newcrest Mining FINANCING	AUD	-2.12	-	-2.12
30 Dec 2022 22:03	1584693505	Gold (per 0.1) CFD FINANCING	USD	-17.23	1.46998	-25.45
31 Dec 2022 22:04	1584847399	Gold (per 0.1) CFD FINANCING	USD	-17.23	1.46998	-25.45
01 Jan 2023 22:03	1584932059	Gold (per 0.1) CFD FINANCING	USD	-17.23	1.47275	-25.50
02 Jan 2023 22:03	1585071797	Gold (per 0.1) CFD FINANCING	USD	-17.23	1.47126	-25.48
03 Jan 2023 22:04	1585596479	Gold (per 0.1) CFD FINANCING	USD	-17.37	1.48803	-25.98
04 Jan 2023 22:04	1586199859	Gold (per 0.1) CFD FINANCING	USD	-17.54	1.46625	-25.85
05 Jan 2023 22:04	1586810739	Gold (per 0.1) CFD FINANCING	USD	-17.31	1.48157	-25.77
06 Jan 2023 22:04	1587424266	Gold (per 0.1) CFD FINANCING	USD	-17.65	1.45807	-25.87
07 Jan 2023 22:04	1587755312	Gold (per 0.1) CFD FINANCING	USD	-17.65	1.45807	-25.87
08 Jan 2023 22:04	1587841284	Gold (per 0.1) CFD FINANCING	USD	-17.65	1.45395	-25.79
09 Jan 2023 22:04	1588101508	Gold (per 0.1) CFD FINANCING	USD	-17.71	1.44789	-25.77
10 Jan 2023 22:04	1588658568	Gold (per 0.1) CFD FINANCING	USD	-17.75	1.45148	-25.90
11 Jan 2023 22:04	1589213892	Gold (per 0.1) CFD FINANCING	USD	-17.74	1.45079	-25.87
12 Jan 2023 22:04	1589854987	Gold (per 0.1) CFD FINANCING	USD	-17.92	1.43606	-25.86
13 Jan 2023 22:04	1590127806	Gold (per 0.1) CFD FINANCING	USD	-18.14	1.43414	-26.14
14 Jan 2023 22:03	1590518760	Gold (per 0.1) CFD FINANCING	USD	-18.14	1.43414	-26.14
15 Jan 2023 22:04	1590606385	Gold (per 0.1) CFD FINANCING	USD	-18.14	1.43534	-26.17
16 Jan 2023 22:03	1590798222	Gold (per 0.1) CFD FINANCING	USD	-18.08	1.43829	-26.13
17 Jan 2023 22:04	1591375445	Gold (per 0.1) CFD FINANCING	USD	-18.03	1.43172	-25.94
18 Jan 2023 22:03	1591988458	Gold (per 0.1) CFD FINANCING	USD	-18.01	1.44090	-26.08
19 Jan 2023 22:04	1592578774	Gold (per 0.1) CFD FINANCING	USD	-18.25	1.44699	-26.54
20 Jan 2023 22:04	1593150104	Gold (per 0.1) CFD FINANCING	USD	-18.22	1.44051	-26.38
21 Jan 2023 22:04	1593537888	Gold (per 0.1) CFD FINANCING	USD	-18.22	1.44051	-26.38
22 Jan 2023 22:04	1593624889	Gold (per 0.1) CFD FINANCING	USD	-18.22	1.43622	-26.30
23 Jan 2023 22:04	1593869764	Gold (per 0.1) CFD FINANCING	USD	-18.24	1.42355	-26.10
24 Jan 2023 22:04	1594428097	Gold (per 0.1) CFD FINANCING	USD	-18.30	1.42165	-26.15
25 Jan 2023 22:04	1595017521	Gold (per 0.1) CFD FINANCING	USD	-18.38	1.40823	-26.02
26 Jan 2023 22:04	1595552309	Gold (per 0.1) CFD FINANCING	USD	-18.22	1.40631	-25.76
27 Jan 2023 22:04	1596110892	Gold (per 0.1) CFD FINANCING	USD	-18.24	1.40946	-25.84
28 Jan 2023 22:08	1596516817	Gold (per 0.1) CFD FINANCING	USD	-18.24	1.40946	-25.84
29 Jan 2023 22:04	1596605192	Gold (per 0.1) CFD FINANCING	USD	-18.24	1.40815	-25.82
30 Jan 2023 22:04	1596848626	Gold (per 0.1) CFD FINANCING	USD	-18.17	1.41762	-25.88

### Detailed Account

Currency	Opening Balance	Commission	Interest	Realised P & L	Cash Movements	Ending Balance	Unrealised P & L	Total Margin Requirement	Trading Resources	Trading Resources
AUD	-20,343.29	0.00	-896.77	0.00	0.00	-21,240.06	-3,270.00	2,670.00	0.00	-27,180.06
USD	0.00	0.00	0.00	0.00	0.00	0.00	50,390.00	4,820.00	0.00	45,570.00
<b>AUD Total</b>	<b>-20,343.29</b>	<b>0.00</b>	<b>-896.77</b>	<b>0.00</b>	<b>0.00</b>	<b>-21,240.06</b>	<b>67,818.23</b>	<b>9,469.87</b>	<b>0.00</b>	<b>37,108.30</b>

### Exchange Rate

AUD	1.000000
USD	1.417850

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# CITY INDEX

Account No: \*\*\*9753  
Date: 31 Jan 2023 22:00 to 28 Feb 2023 22:00

## MONTHLY STATEMENT

StoneX Financial Pty Ltd  
Suite 28.01  
264 George Street  
Sydney, NSW  
2000 Australia

E2a Super

Customer Support: 1800 354 182 (Australia Free)  
or +61 2 9270 3682  
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### Account Summary.

Currency	AUD	
Cash Balance		-21,830.84
Unrealised P & L	63,943.56	
Net Equity		42,112.72
Margin Requirement	9,462.17	
Trading Resources		32,650.55

Currency	AUD	USD
Net Equity	-24,902.84	45,320.00

### Open Trades

#### CFD

Date & Time Reference	Market	Ccy	Buy / Sell	Quantity	Traded Price	Market Close	Trade Unrealised P&L	Unrealised P&L AUD	Total Margin Requirement AUD
10 Apr 2012 01:12 461804640	Newcrest Mining	AUD	Buy	600	27.70	22.58	-3,072.00	-3,072.00	2,709.60
<b>Total 600.00</b>							<b>-3,072.00</b>	<b>-3,072.00</b>	<b>2,709.60</b>
22 Jun 2009 13:54 413806400	Gold (per 0.1) CFD	USD	Buy	5	920.2	1826.6	45,320.00	67,015.56	6,752.57
<b>Total 5.00</b>							<b>45,320.00</b>	<b>67,015.56</b>	<b>6,752.57</b>

### Financial Activity

#### Type: Financing

Date & Time	Reference	Description	Ccy	Ccy Amount	Conversion Rate	Amount AUD
01 Feb 2023 13:05	1597921335	Newcrest Mining FINANCING	AUD	-2.11	-	-2.11
02 Feb 2023 13:05	1598573123	Newcrest Mining FINANCING	AUD	-2.21	-	-2.21
03 Feb 2023 13:05	1599194891	Newcrest Mining FINANCING	AUD	-2.11	-	-2.11
04 Feb 2023 13:05	1599739314	Newcrest Mining FINANCING	AUD	-2.15	-	-2.15
05 Feb 2023 13:05	1599827706	Newcrest Mining FINANCING	AUD	-2.15	-	-2.15
06 Feb 2023 13:05	1600016499	Newcrest Mining FINANCING	AUD	-2.36	-	-2.36
07 Feb 2023 13:05	1600595782	Newcrest Mining FINANCING	AUD	-2.40	-	-2.40
08 Feb 2023 13:05	1601208658	Newcrest Mining FINANCING	AUD	-2.46	-	-2.46
09 Feb 2023 13:05	1601822160	Newcrest Mining FINANCING	AUD	-2.43	-	-2.43
10 Feb 2023 13:05	1602459851	Newcrest Mining FINANCING	AUD	-2.41	-	-2.41
11 Feb 2023 13:54	1602971734	Newcrest Mining FINANCING	AUD	-2.41	-	-2.41
12 Feb 2023 13:05	1603061403	Newcrest Mining FINANCING	AUD	-2.41	-	-2.41

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Ref: 2922797536

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Account No: \*\*\*9753  
Date: 31 Jan 2023 22:00 to 28 Feb 2023 22:00

## MONTHLY STATEMENT

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13 Feb 2023 13:05	1603237476	Newcrest Mining FINANCING	AUD	-2.40	-	-2.40
14 Feb 2023 13:05	1603822591	Newcrest Mining FINANCING	AUD	-2.41	-	-2.41
15 Feb 2023 13:05	1604478028	Newcrest Mining FINANCING	AUD	-2.37	-	-2.37
16 Feb 2023 13:05	1605097631	Newcrest Mining FINANCING	AUD	-2.34	-	-2.34
17 Feb 2023 13:05	1605412413	Newcrest Mining FINANCING	AUD	-2.31	-	-2.31
18 Feb 2023 13:05	1605906577	Newcrest Mining FINANCING	AUD	-2.32	-	-2.32
19 Feb 2023 13:05	1605995168	Newcrest Mining FINANCING	AUD	-2.32	-	-2.32
20 Feb 2023 13:05	1606153034	Newcrest Mining FINANCING	AUD	-2.32	-	-2.32
21 Feb 2023 13:09	1606707884	Newcrest Mining FINANCING	AUD	-2.34	-	-2.34
22 Feb 2023 13:05	1607318771	Newcrest Mining FINANCING	AUD	-2.30	-	-2.30
23 Feb 2023 13:05	1607843245	Newcrest Mining FINANCING	AUD	-2.29	-	-2.29
24 Feb 2023 13:05	1608461812	Newcrest Mining FINANCING	AUD	-2.24	-	-2.24
25 Feb 2023 16:34	1609002139	Newcrest Mining FINANCING	AUD	-2.28	-	-2.28
26 Feb 2023 13:05	1609092619	Newcrest Mining FINANCING	AUD	-2.28	-	-2.28
27 Feb 2023 13:05	1609273209	Newcrest Mining FINANCING	AUD	-2.27	-	-2.27
28 Feb 2023 13:05	1609894481	Newcrest Mining FINANCING	AUD	-2.24	-	-2.24
31 Jan 2023 22:04	1597449432	Gold (per 0.1) CFD FINANCING	USD	-18.21	1.41786	-25.95
01 Feb 2023 22:04	1598076873	Gold (per 0.1) CFD FINANCING	USD	-18.45	1.40160	-25.99
02 Feb 2023 22:04	1598724257	Gold (per 0.1) CFD FINANCING	USD	-18.09	1.41433	-25.72
03 Feb 2023 22:04	1599371608	Gold (per 0.1) CFD FINANCING	USD	-17.65	1.44467	-25.62
04 Feb 2023 22:03	1599764702	Gold (per 0.1) CFD FINANCING	USD	-17.65	1.44467	-25.62
05 Feb 2023 22:03	1599859284	Gold (per 0.1) CFD FINANCING	USD	-17.65	1.44946	-25.70
06 Feb 2023 22:04	1600124681	Gold (per 0.1) CFD FINANCING	USD	-18.29	1.45389	-26.72
07 Feb 2023 22:04	1600740309	Gold (per 0.1) CFD FINANCING	USD	-18.35	1.43835	-26.52
08 Feb 2023 22:05	1601331979	Gold (per 0.1) CFD FINANCING	USD	-18.37	1.44459	-26.66
09 Feb 2023 22:04	1601956886	Gold (per 0.1) CFD FINANCING	USD	-18.23	1.44217	-26.43
10 Feb 2023 22:04	1602574938	Gold (per 0.1) CFD FINANCING	USD	-18.27	1.44768	-26.58
11 Feb 2023 22:04	1603007069	Gold (per 0.1) CFD FINANCING	USD	-18.27	1.44768	-26.58
12 Feb 2023 22:04	1603092917	Gold (per 0.1) CFD FINANCING	USD	-18.27	1.44588	-26.55
13 Feb 2023 22:04	1603333861	Gold (per 0.1) CFD FINANCING	USD	-18.15	1.43575	-26.19
14 Feb 2023 22:04	1603990794	Gold (per 0.1) CFD FINANCING	USD	-18.16	1.43172	-26.13
15 Feb 2023 22:04	1604597280	Gold (per 0.1) CFD FINANCING	USD	-17.98	1.44946	-26.19
16 Feb 2023 22:04	1605227089	Gold (per 0.1) CFD FINANCING	USD	-17.98	1.45577	-26.31
17 Feb 2023 22:04	1605532124	Gold (per 0.1) CFD FINANCING	USD	-18.04	1.45446	-26.37
18 Feb 2023 22:04	1605939240	Gold (per 0.1) CFD FINANCING	USD	-18.04	1.45446	-26.37
19 Feb 2023 22:04	1606026299	Gold (per 0.1) CFD FINANCING	USD	-18.04	1.45565	-26.39
20 Feb 2023 22:04	1606213860	Gold (per 0.1) CFD FINANCING	USD	-18.03	1.44854	-26.25
21 Feb 2023 22:04	1606827402	Gold (per 0.1) CFD FINANCING	USD	-17.97	1.45966	-26.36
22 Feb 2023 22:04	1607430629	Gold (per 0.1) CFD FINANCING	USD	-17.87	1.47141	-26.43
23 Feb 2023 22:04	1607966368	Gold (per 0.1) CFD FINANCING	USD	-17.85	1.46953	-26.36
24 Feb 2023 22:04	1608586301	Gold (per 0.1) CFD FINANCING	USD	-17.74	1.48938	-26.55
25 Feb 2023 22:04	1609032377	Gold (per 0.1) CFD FINANCING	USD	-17.74	1.48938	-26.55
26 Feb 2023 22:04	1609125931	Gold (per 0.1) CFD FINANCING	USD	-17.74	1.48608	-26.49
27 Feb 2023 22:04	1609380260	Gold (per 0.1) CFD FINANCING	USD	-17.80	1.48498	-26.56

### Type: Miscellaneous

Date & Time	Reference	Description	Ccy	Ccy Amount	Conversion Rate	Amount AUD
23 Feb 2023 22:40	1608365309	Newcrest Mining DIVIDEND RECEIVED	AUD	210.00	-	210.00

## Detailed Account

Currency	Opening Balance	Commission	Interest	Realised P & L	Cash Movements	Ending Balance	Unrealised P & L	Total Margin Requirement	Trading Resources	Trading Resources
AUD	-21,240.06	0.00	-800.78	0.00	210.00	-21,830.84	-3,072.00	2,709.60	0.00	-27,612.44
USD	0.00	0.00	0.00	0.00	0.00	0.00	45,320.00	4,566.50	0.00	40,753.50
<b>AUD Total</b>	<b>-21,240.06</b>	<b>0.00</b>	<b>-800.78</b>	<b>0.00</b>	<b>210.00</b>	<b>-21,830.84</b>	<b>63,943.56</b>	<b>9,462.17</b>	<b>0.00</b>	<b>32,650.55</b>

### Exchange Rate

AUD	1.000000
USD	1.486150

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# CITY INDEX

Account No: \*\*\*9753  
Date: 28 Feb 2023 22:00 to 31 Mar 2023 22:00

## MONTHLY STATEMENT

StoneX Financial Pty Ltd  
Suite 28.01  
264 George Street  
Sydney, NSW  
2000 Australia

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Customer Support: 1800 354 182 (Australia Free)  
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Web: www.cityindex.com.au

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### Account Summary.

Currency	AUD	
Cash Balance		-22,790.56
Unrealised P & L	77,541.33	
Net Equity		54,750.77
Margin Requirement	10,549.58	
Trading Resources		44,201.19

Currency	AUD	USD
Net Equity	-23,294.56	52,435.00

### Open Trades

#### CFD

Date & Time Reference	Market	Ccy	Buy / Sell	Quantity	Traded Price	Market Close	Trade Unrealised P&L	Unrealised P&L AUD	Total Margin Requirement AUD
10 Apr 2012 01:12 461804640	Newcrest Mining	AUD	Buy	600	27.70	26.86	-504.00	-504.00	3,223.20
<b>Total 600.00</b>							<b>-504.00</b>	<b>-504.00</b>	<b>3,223.20</b>
22 Jun 2009 13:54 413806400	Gold (per 0.1) CFD	USD	Buy	5	920.2	1968.9	52,435.00	78,045.33	7,326.38
<b>Total 5.00</b>							<b>52,435.00</b>	<b>78,045.33</b>	<b>7,326.38</b>

### Financial Activity

#### Type: Financing

Date & Time	Reference	Description	Ccy	Ccy Amount	Conversion Rate	Amount AUD
01 Mar 2023 13:05	1610534607	Newcrest Mining FINANCING	AUD	-2.30	-	-2.30
02 Mar 2023 13:05	1611169068	Newcrest Mining FINANCING	AUD	-2.36	-	-2.36
03 Mar 2023 13:05	1611766669	Newcrest Mining FINANCING	AUD	-2.40	-	-2.40
04 Mar 2023 13:05	1612296630	Newcrest Mining FINANCING	AUD	-2.41	-	-2.41
05 Mar 2023 13:05	1612387868	Newcrest Mining FINANCING	AUD	-2.41	-	-2.41
06 Mar 2023 13:05	1612562152	Newcrest Mining FINANCING	AUD	-2.40	-	-2.40
07 Mar 2023 13:05	1613167075	Newcrest Mining FINANCING	AUD	-2.42	-	-2.42
08 Mar 2023 13:05	1613816136	Newcrest Mining FINANCING	AUD	-2.34	-	-2.34
09 Mar 2023 13:05	1614454062	Newcrest Mining FINANCING	AUD	-2.36	-	-2.36
10 Mar 2023 13:05	1615109304	Newcrest Mining FINANCING	AUD	-2.36	-	-2.36
11 Mar 2023 13:05	1615709005	Newcrest Mining FINANCING	AUD	-2.33	-	-2.33
12 Mar 2023 13:05	1615800269	Newcrest Mining FINANCING	AUD	-2.33	-	-2.33

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Account No: \*\*\*9753  
 Date: 28 Feb 2023 22:00 to 31 Mar 2023 22:00

## MONTHLY STATEMENT

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13 Mar 2023 13:05	1616063112	Newcrest Mining FINANCING	AUD	-2.40	-	-2.40
14 Mar 2023 13:05	1616738925	Newcrest Mining FINANCING	AUD	-2.43	-	-2.43
15 Mar 2023 13:06	1617421334	Newcrest Mining FINANCING	AUD	-2.46	-	-2.46
16 Mar 2023 13:05	1618101870	Newcrest Mining FINANCING	AUD	-2.45	-	-2.45
17 Mar 2023 13:05	1618764857	Newcrest Mining FINANCING	AUD	-2.47	-	-2.47
18 Mar 2023 13:05	1619309220	Newcrest Mining FINANCING	AUD	-2.41	-	-2.41
19 Mar 2023 13:05	1619401425	Newcrest Mining FINANCING	AUD	-2.41	-	-2.41
20 Mar 2023 13:05	1619639732	Newcrest Mining FINANCING	AUD	-2.54	-	-2.54
21 Mar 2023 13:05	1620179766	Newcrest Mining FINANCING	AUD	-2.55	-	-2.55
22 Mar 2023 13:05	1620787440	Newcrest Mining FINANCING	AUD	-2.50	-	-2.50
23 Mar 2023 13:05	1621456835	Newcrest Mining FINANCING	AUD	-2.60	-	-2.60
24 Mar 2023 13:05	1622118352	Newcrest Mining FINANCING	AUD	-2.65	-	-2.65
25 Mar 2023 13:05	1622644908	Newcrest Mining FINANCING	AUD	-2.65	-	-2.65
26 Mar 2023 14:05	1622737211	Newcrest Mining FINANCING	AUD	-2.65	-	-2.65
27 Mar 2023 14:05	1622918354	Newcrest Mining FINANCING	AUD	-2.68	-	-2.68
28 Mar 2023 14:05	1623554804	Newcrest Mining FINANCING	AUD	-2.64	-	-2.64
29 Mar 2023 14:05	1624166024	Newcrest Mining FINANCING	AUD	-2.69	-	-2.69
30 Mar 2023 14:05	1624814963	Newcrest Mining FINANCING	AUD	-2.71	-	-2.71
31 Mar 2023 14:05	1625433791	Newcrest Mining FINANCING	AUD	-2.75	-	-2.75
28 Feb 2023 22:04	1610016475	Gold (per 0.1) CFD FINANCING	USD	-17.89	1.48741	-26.74
01 Mar 2023 22:04	1610651860	Gold (per 0.1) CFD FINANCING	USD	-17.99	1.48060	-26.76
02 Mar 2023 22:04	1611278023	Gold (per 0.1) CFD FINANCING	USD	-17.98	1.48597	-26.85
03 Mar 2023 22:04	1611878041	Gold (per 0.1) CFD FINANCING	USD	-18.18	1.47964	-27.04
04 Mar 2023 22:04	1612328573	Gold (per 0.1) CFD FINANCING	USD	-18.18	1.47964	-27.04
05 Mar 2023 22:04	1612419879	Gold (per 0.1) CFD FINANCING	USD	-18.18	1.48098	-27.06
06 Mar 2023 22:04	1612661952	Gold (per 0.1) CFD FINANCING	USD	-18.09	1.48734	-27.03
07 Mar 2023 22:04	1613307699	Gold (per 0.1) CFD FINANCING	USD	-17.76	1.51950	-27.12
08 Mar 2023 22:04	1613932980	Gold (per 0.1) CFD FINANCING	USD	-17.76	1.51736	-27.09
09 Mar 2023 22:04	1614582283	Gold (per 0.1) CFD FINANCING	USD	-17.93	1.51833	-27.36
10 Mar 2023 22:04	1615280040	Gold (per 0.1) CFD FINANCING	USD	-18.29	1.52006	-27.94
11 Mar 2023 22:04	1615740193	Gold (per 0.1) CFD FINANCING	USD	-18.29	1.52006	-27.94
12 Mar 2023 21:03	1615831647	Gold (per 0.1) CFD FINANCING	USD	-18.29	1.51318	-27.82
13 Mar 2023 21:04	1616204372	Gold (per 0.1) CFD FINANCING	USD	-18.74	1.50105	-28.27
14 Mar 2023 21:04	1616863207	Gold (per 0.1) CFD FINANCING	USD	-18.65	1.49714	-28.05
15 Mar 2023 21:04	1617569438	Gold (per 0.1) CFD FINANCING	USD	-18.79	1.51345	-28.58
16 Mar 2023 21:04	1618245437	Gold (per 0.1) CFD FINANCING	USD	-18.88	1.50315	-28.52
17 Mar 2023 21:04	1618890049	Gold (per 0.1) CFD FINANCING	USD	-19.53	1.49488	-29.35
18 Mar 2023 21:03	1619337975	Gold (per 0.1) CFD FINANCING	USD	-19.53	1.49488	-29.35
19 Mar 2023 21:04	1619434286	Gold (per 0.1) CFD FINANCING	USD	-19.53	1.49007	-29.25
20 Mar 2023 21:04	1619746831	Gold (per 0.1) CFD FINANCING	USD	-19.38	1.48947	-29.01
21 Mar 2023 21:04	1620288797	Gold (per 0.1) CFD FINANCING	USD	-19.00	1.50089	-28.66
22 Mar 2023 21:03	1620934699	Gold (per 0.1) CFD FINANCING	USD	-19.29	1.49748	-29.04
23 Mar 2023 21:04	1621582536	Gold (per 0.1) CFD FINANCING	USD	-19.52	1.49732	-29.38
24 Mar 2023 21:04	1622223714	Gold (per 0.1) CFD FINANCING	USD	-20.06	1.50550	-30.36
25 Mar 2023 21:03	1622666746	Gold (per 0.1) CFD FINANCING	USD	-20.06	1.50550	-30.36
26 Mar 2023 22:03	1622767179	Gold (per 0.1) CFD FINANCING	USD	-20.06	1.50360	-30.32
27 Mar 2023 22:04	1623019736	Gold (per 0.1) CFD FINANCING	USD	-19.84	1.50435	-30.00
28 Mar 2023 22:04	1623654414	Gold (per 0.1) CFD FINANCING	USD	-20.04	1.49116	-30.03
29 Mar 2023 22:04	1624265620	Gold (per 0.1) CFD FINANCING	USD	-20.03	1.49615	-30.12
30 Mar 2023 22:04	1624910864	Gold (per 0.1) CFD FINANCING	USD	-20.16	1.49140	-30.22

### Detailed Account

Currency	Opening Balance	Commission	Interest	Realised P & L	Cash Movements	Ending Balance	Unrealised P & L	Total Margin Requirement	Trading Resources	Trading Resources
AUD	-21,830.84	0.00	-959.72	0.00	0.00	-22,790.56	-504.00	3,223.20	0.00	-26,517.76
USD	0.00	0.00	0.00	0.00	0.00	0.00	52,435.00	4,922.25	0.00	47,512.75
<b>AUD Total</b>	<b>-21,830.84</b>	<b>0.00</b>	<b>-959.72</b>	<b>0.00</b>	<b>0.00</b>	<b>-22,790.56</b>	<b>77,541.33</b>	<b>10,549.58</b>	<b>0.00</b>	<b>44,201.19</b>

### Exchange Rate

AUD	1.000000
USD	1.495900

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Billers Code: 19513  
 Ref: 2922797536

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# CITY INDEX

Account No: \*\*\*9753  
Date: 31 Mar 2023 22:00 to 28 Apr 2023 22:00

## MONTHLY STATEMENT

StoneX Financial Pty Ltd  
Suite 28.01  
264 George Street  
Sydney, NSW  
2000 Australia

E2a Super

Customer Support: 1800 354 182 (Australia Free)  
or +61 2 9270 3682  
Email: clientservices@cityindex.com.au  
Web: www.cityindex.com.au

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### Account Summary.

Currency	AUD	
Cash Balance		-5,837.69
Unrealised P & L	64,326.63	
Net Equity		58,488.94
Margin Requirement	5,984.19	
Trading Resources		52,504.75

Currency	AUD	USD
Net Equity	-5,837.69	42,772.00

### Open Trades

#### CFD

Date & Time Reference	Market	Ccy	Buy / Sell	Quantity	Traded Price	Market Close	Trade Unrealised P&L	Unrealised P&L AUD	Total Margin Requirement AUD
22 Jun 2009 13:54 413806400	Gold (per 0.1) CFD	USD	Buy	4	920.2	1989.5	42,772.00	64,326.63	5,984.19
<b>Total 4.00</b>							<b>42,772.00</b>	<b>64,326.63</b>	<b>5,984.19</b>

### Closed Positions

#### CFD

Close Ref Open Ref	Close Date & Time Open Date & Time Value Date	Market	Ccy	Buy / Sell	Quantity	Open Price	Close Price	Trade Realised P & L	Conversion Rate	Realised P & L AUD
746713794 461804640	11 Apr 2023 01:06 10 Apr 2012 01:12	Newcrest Mining	AUD	Sell	-600	27.70	30.00	1380.00	-	1,380.00
<b>Total</b>								<b>1380.00</b>		
746714497 413806400	13 Apr 2023 13:21 22 Jun 2009 13:54	Gold (per 0.1) CFD	USD	Sell	-1	920.2	2030.0	11098.00	1.47591	16,379.66
<b>Total</b>								<b>11098.00</b>		

### Financial Activity

#### Type: Commission

Date & Time	Reference	Description	Ccy	Ccy Amount	Conversion Rate	Amount AUD
11 Apr 2023 01:06	1629377367	Newcrest Mining COMMISSION CHARGE	AUD	-16.20	-	-16.20

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**Ref:** 2922797536

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## MONTHLY STATEMENT

Type: Financing									
Date & Time	Reference	Description	Ccy	Ccy Amount	Conversion Rate	Amount AUD			
01 Apr 2023 14:06	1625968488	Newcrest Mining FINANCING	AUD	-2.76	-	-2.76			
02 Apr 2023 14:05	1626061761	Newcrest Mining FINANCING	AUD	-2.76	-	-2.76			
03 Apr 2023 15:05	1626282029	Newcrest Mining FINANCING	AUD	-2.70	-	-2.70			
04 Apr 2023 15:05	1626919484	Newcrest Mining FINANCING	AUD	-2.77	-	-2.77			
05 Apr 2023 15:05	1627560584	Newcrest Mining FINANCING	AUD	-2.84	-	-2.84			
06 Apr 2023 15:05	1628179177	Newcrest Mining FINANCING	AUD	-2.85	-	-2.85			
07 Apr 2023 15:05	1628405746	Newcrest Mining FINANCING	AUD	-2.85	-	-2.85			
08 Apr 2023 15:05	1628590445	Newcrest Mining FINANCING	AUD	-2.85	-	-2.85			
09 Apr 2023 15:05	1628684589	Newcrest Mining FINANCING	AUD	-2.85	-	-2.85			
10 Apr 2023 15:05	1628866591	Newcrest Mining FINANCING	AUD	-2.85	-	-2.85			
31 Mar 2023 22:04	1625533326	Gold (per 0.1) CFD FINANCING	USD	-20.02	1.49624	-30.11			
01 Apr 2023 22:04	1626001220	Gold (per 0.1) CFD FINANCING	USD	-20.02	1.49624	-30.11			
02 Apr 2023 22:04	1626100595	Gold (per 0.1) CFD FINANCING	USD	-20.02	1.49750	-30.13			
03 Apr 2023 22:04	1626366406	Gold (per 0.1) CFD FINANCING	USD	-20.32	1.47896	-30.20			
04 Apr 2023 22:04	1627012944	Gold (per 0.1) CFD FINANCING	USD	-20.60	1.48179	-30.68			
05 Apr 2023 22:04	1627646982	Gold (per 0.1) CFD FINANCING	USD	-20.58	1.48949	-30.80			
06 Apr 2023 22:04	1628257462	Gold (per 0.1) CFD FINANCING	USD	-20.39	1.49954	-30.73			
07 Apr 2023 22:04	1628453806	Gold (per 0.1) CFD FINANCING	USD	-20.39	1.50083	-30.76			
08 Apr 2023 22:04	1628622947	Gold (per 0.1) CFD FINANCING	USD	-20.39	1.50083	-30.76			
09 Apr 2023 22:04	1628718271	Gold (per 0.1) CFD FINANCING	USD	-20.39	1.50385	-30.82			
10 Apr 2023 22:04	1628940181	Gold (per 0.1) CFD FINANCING	USD	-20.22	1.51035	-30.69			
11 Apr 2023 22:04	1629536239	Gold (per 0.1) CFD FINANCING	USD	-20.35	1.50430	-30.76			
12 Apr 2023 22:04	1630177129	Gold (per 0.1) CFD FINANCING	USD	-20.43	1.49645	-30.73			
13 Apr 2023 22:04	1630819689	Gold (per 0.1) CFD FINANCING	USD	-16.55	1.47495	-24.53			
14 Apr 2023 22:05	1631464906	Gold (per 0.1) CFD FINANCING	USD	-16.26	1.49211	-24.38			
15 Apr 2023 22:03	1631921542	Gold (per 0.1) CFD FINANCING	USD	-16.26	1.49211	-24.38			
16 Apr 2023 22:03	1632016894	Gold (per 0.1) CFD FINANCING	USD	-16.26	1.49214	-24.38			
17 Apr 2023 22:04	1632255040	Gold (per 0.1) CFD FINANCING	USD	-16.18	1.49332	-24.29			
18 Apr 2023 22:04	1632855553	Gold (per 0.1) CFD FINANCING	USD	-16.27	1.48951	-24.35			
19 Apr 2023 22:04	1633474317	Gold (per 0.1) CFD FINANCING	USD	-16.18	1.49065	-24.24			
20 Apr 2023 22:04	1634105773	Gold (per 0.1) CFD FINANCING	USD	-16.26	1.48476	-24.27			
21 Apr 2023 22:04	1634741669	Gold (per 0.1) CFD FINANCING	USD	-16.09	1.49663	-24.19			
22 Apr 2023 22:03	1635238285	Gold (per 0.1) CFD FINANCING	USD	-16.09	1.49663	-24.19			
23 Apr 2023 22:03	1635333532	Gold (per 0.1) CFD FINANCING	USD	-16.09	1.49450	-24.16			
24 Apr 2023 22:04	1635558845	Gold (per 0.1) CFD FINANCING	USD	-16.14	1.49475	-24.24			
25 Apr 2023 22:04	1636130347	Gold (per 0.1) CFD FINANCING	USD	-16.20	1.50941	-24.58			
26 Apr 2023 22:04	1636785420	Gold (per 0.1) CFD FINANCING	USD	-16.14	1.51566	-24.58			
27 Apr 2023 22:04	1637419708	Gold (per 0.1) CFD FINANCING	USD	-16.13	1.50953	-24.47			

### Detailed Account

Currency	Opening Balance	Commission	Interest	Realised P & L	Cash Movements	Ending Balance	Unrealised P & L	Total Margin Requirement	Trading Resources	Trading Resources
AUD	-22,790.56	-16.20	-790.59	17,759.66	0.00	-5,837.69	0.00	0.00	0.00	-5,837.69
USD	0.00	0.00	0.00	0.00	0.00	0.00	42,772.00	3,979.00	0.00	38,793.00
<b>AUD Total</b>	<b>-22,790.56</b>	<b>-16.20</b>	<b>-790.59</b>	<b>17,759.66</b>	<b>0.00</b>	<b>-5,837.69</b>	<b>64,326.63</b>	<b>5,984.19</b>	<b>0.00</b>	<b>52,504.75</b>

### Exchange Rate

AUD	1.000000
USD	1.511500

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Billers Code: 19513  
 Ref: 2922797536

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Account No: \*\*\*9753  
Date: 28 Apr 2023 22:00 to 31 May 2023 22:00

## MONTHLY STATEMENT

Page 2

### Detailed Account



Currency	Opening Balance	Commission	Interest	Realised P & L	Cash Movements	Ending Balance	Unrealised P & L	Total Margin Requirement	Trading Resources	Trading Resources
AUD	-5,837.69	0.00	-147.94	68,168.09	0.00	62,182.46	0.00	0.00	0.00	62,182.46
<b>AUD Total</b>	<b>-5,837.69</b>	<b>0.00</b>	<b>-147.94</b>	<b>68,168.09</b>	<b>0.00</b>	<b>62,182.46</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>62,182.46</b>

#### Exchange Rate

AUD 1.000000

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# CITY INDEX

Account No: \*\*\*9753  
Date: 31 May 2023 22:00 to 30 Jun 2023 22:00

StoneX Financial Pty Ltd  
Suite 28.01  
264 George Street  
Sydney, NSW  
2000 Australia

## MONTHLY STATEMENT

E2a Super

Customer Support: 1800 354 182 (Australia Free)  
or +61 2 9270 3682  
Email: clientservices@cityindex.com.au  
Web: www.cityindex.com.au

Page 1

### Account Summary.

Currency	AUD	
Cash Balance		0.00
Unrealised P & L	0.00	
Net Equity		0.00
Margin Requirement	0.00	
Trading Resources		0.00

Currency AUD  
Net Equity 0.00

### Financial Activity

Type: Funding.

Date & Time	Reference	Description	Ccy	Amount
27 Jun 2023 10:39	1665037560	BANK WITHDRAWAL (BACS) Fee: 0.00	AUD	-62,182.46
			AUD	-62,182.46

### Detailed Account

Currency	Opening Balance	Commission	Interest	Realised P & L	Cash Movements	Ending Balance	Unrealised P & L	Total Margin Requirement	Trading Resources	Trading Resources
AUD	62,182.46	0.00	0.00	0.00	-62,182.46	0.00	0.00	0.00	0.00	0.00
<b>AUD Total</b>	<b>62,182.46</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>-62,182.46</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

Exchange Rate

AUD 1.000000

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# Financial Year Summary

1 JULY 2022 - 30 JUNE 2023



Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2023
Shares	2085242	DR THOMAS ROY EARLE <E2A SUPER A/C>	\$0.00
CDIA	11075109	DR THOMAS ROY EARLE <E2A SUPER A/C>	\$0.00
<b>TOTAL PORTFOLIO VALUE</b>			<b>\$0.00</b>

## Allocation as at 30 June 2023

### Shares in your portfolio

There are no holdings on this account.

## Estimated Interest & Dividends 2022-2023 Financial Year

Est. Franked Dividends	\$16.14
Est. Unfranked Dividends	\$0.00
Est. Franking Credits	\$6.92
Est. Interest Received from Interest Rate Securities	\$0.00
Interest Received from Cash Account(s)	\$2,134.40
<b>TOTAL INCOME</b>	<b>\$2,150.54</b>

## Fees & Charges 2022-2023 Financial Year

Total Brokerage (inc. GST)	\$10.00
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	\$0.00
<b>TOTAL FEES &amp; CHARGES</b>	<b>\$10.00</b>

### Sectors in your portfolio

There are no holdings on this account.

# Financial Year Summary

1 JULY 2022 - 30 JUNE 2023



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

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

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

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

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# Portfolio Valuation

30 JUNE 2023



SHARES - 2085242 - HIN 31594553

DR THOMAS ROY EARLE <E2A SUPER A/C>

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

Cash Accounts	Portfolio Value	% of Portfolio
CDIA - 06716711075109	\$0.00	NaN%
TOTAL	\$0.00	100.00%

# Portfolio Valuation

30 JUNE 2023



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

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

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



# Transaction Summary

1 JULY 2022 - 30 JUNE 2023



DR THOMAS ROY EARLE <E2A SUPER A/C>

SHARES - 2085242 - HIN 31594553

Total Buys and Sells	2022 - 2023 Financial Year
Total Buys (inc. Brokerage + GST)	\$0.00
Total Sells (inc. Brokerage + GST)	\$390.03

## MVF - MONASH IVF GROUP LTD FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
13-Apr-2023	Sell	-367	\$1.0900	-\$400.03	\$10.00	\$0.91	142246200	-\$390.03
<b>Sub Total</b>					<b>\$10.00</b>	<b>\$0.91</b>		<b>-\$390.03</b>

# Transaction Summary

1 JULY 2022 - 30 JUNE 2023



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

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

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

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# Interest & Estimated Dividend Summary



1 JULY 2022 - 30 JUNE 2023

SHARES - 2085242 - HIN 31594553

DR THOMAS ROY EARLE <E2A SUPER A/C>

## ESTIMATED DIVIDEND SUMMARY

### MVF - MONASH IVF GROUP LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
08-Mar-2023	06-Apr-2023	Interim	\$0.0220	367	\$0.00	\$8.07	\$8.07	\$3.46
08-Sep-2022	07-Oct-2022	Final	\$0.0220	367	\$0.00	\$8.07	\$8.07	\$3.46
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$16.14</b>	<b>\$16.14</b>	<b>\$6.92</b>
<b>TOTAL</b>					<b>\$0.00</b>	<b>\$16.14</b>	<b>\$16.14</b>	<b>\$6.92</b>

## ESTIMATED INTEREST RECEIVED

There are no transactions on this account.

<b>TOTAL</b>	<b>\$0.00</b>
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## INTEREST INCOME SUMMARY

Account	Interest
CDIA - 11075109	\$2,134.40
<b>TOTAL</b>	<b>\$2,134.40</b>

# Interest & Estimated Dividend Summary



1 JULY 2022 - 30 JUNE 2023

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

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

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

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

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

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

One of the specific concessions in the legislation (for example, you are an individual whose total franking credit entitlement for the income year does not exceed \$5,000); and/or  
The 45-day rule

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

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

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

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

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# Interest & Estimated Dividend Summary



1 JULY 2022 - 30 JUNE 2023

## GLOSSARY

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

# Half Yearly Rate Notice

Rating year 1 July 2022 to 30 June 2023 ABN 91 269 530 353



Reference	Due date	Amount due
-----------	----------	------------

115113 8 September 2022 \$1061.37



155872/A/017069 H D-002

Thomas Roy Earle & Lorraine Joy Earle  
& Matthew Thomas Earle & others  
PO Box 1222  
MOOLOOLABA QLD 4557

**Issue date** 29 July 2022

**Assessment** 11511

**Property description**

L375/MCH4565

**Property** 27 Tamaree Road TAMAREE QLD 4570

**Valuation date** 30 June 2022 **This half year** 1 July 2022 to 31 December 2022

**Rates and charges**

Balance as at 21 July 2022

**Valuation** **Yearly rate** **Total**

**\$0.00**

**Council**

General Rate Category 72

210000.00

0.00795730

**\$835.52**

Garbage - 240 Dom

1.00

311.50

**\$155.75**

Rural Fire Levy

1.00

25.00

**\$12.50**

**State Government**

Emergency Management Levy Group 2E

1.00

115.20

**\$57.60**

Total new rates and charges

**\$1061.37**

**Total Balance**

**\$1061.37**

Interest on unpaid rates will be charged on the daily outstanding balance at a rate of 8.17 per cent, commencing the day after the due date on this notice.

**Amount due**

**\$1061.37**

## Payment options

### Online with credit card

payments.gympie.qld.gov.au

Choose Rates and follow the steps.

### Payment plan

If you're having difficulty paying your rates, we're here to help.

Contact us to arrange a payment plan.

Phone: 1300 307 800

Email: council@gympie.qld.gov.au



Bill Code: 918904  
Ref: 115113

\*418 115113



Post  
Billpay



6,759  
155872\_A

# Half Yearly Rate Notice

Rating year 1 July 2022 to 30 June 2023 ABN 91 269 530 353

Reference	Due date	Amount due
-----------	----------	------------

115113 9 March 2023 \$1061.37



157421/A/016096 H D-002

Thomas Roy Earle & Lorraine Joy Earle  
& Matthew Thomas Earle & others  
PO Box 1222  
MOOLOOLABA QLD 4557

*paid 9/3/23*

**Issue date** 27 January 2023

**Assessment** 11511.

**Property description**

L375/MCH4565

**Property** 27 Tamaree Road TAMAREE QLD 4570

**Valuation date** 30 June 2022 **This half year** 1 January 2023 to 30 June 2023

## Rates and charges

Valuation	Yearly rate	Total
-----------	-------------	-------

Balance as at 19 January 2023

\$0.00

### Council

General Rate Category 72

210000.00

0.00795730

\$835.52

Garbage - 240 Dom

1.00

311.50

\$155.75

Rural Fire Levy

1.00

25.00

\$12.50

### State Government

Emergency Management Levy Group 2E

1.00

115.20

\$57.60

Total new rates and charges

\$1061.37

**Total Balance**

**\$1061.37**

Interest on unpaid rates will be charged on the daily outstanding balance at a rate of 8.17 per cent per annum, commencing the day after the due date on this notice.

**Amount due**

**\$1061.37**

## Payment plan

If you're having difficulty paying your rates, we're here to help. Contact us to arrange a payment plan.

Phone: 1300 307 800 | Email: council@gympie.qld.gov.au



Billers Code: 918904  
Ref: 115113

\*418 115113

Gympie Regional Council acknowledges the Traditional Owners of the land on which we work, the Kabi Kabi/Gubbi Gubbi, Wakka Wakka and Butchulla Peoples. We also pay respect to the broader First Nations community and elders past, present and future.



Post  
Billpay



157421\_A 3.593

**BSB**  
182512

**Account No.**  
000960462174

**Account Name**  
THOMAS R EARLE & LORRAINE J EARLE &  
KATHERINE J EARLE & MATTHEW T EARLE ATF  
E2A SUPER

Thomas Earle  
PO BOX 1222  
MOOLOOLABA QLD 4557



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# Cash Management Account Transaction Listing Report

From 1 July 2022 to 30 June 2023

## Overview of this transaction listing report

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Opening balance	- Total debits	+ Total credits	= Closing balance
\$1,135,915.05 <b>CR</b>	\$663,400.03	\$141,936.21	\$614,451.23 <b>CR</b> <span style="color: orange;">■</span>

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## Account Name

THOMAS R EARLE &amp; LORRAINE J EARLE &amp; KATHERINE J EARLE &amp; MATTHEW T EARLE ATF E2A SUPER



## Cash Management Account Transaction Listing Report

From 1 July 2022 to 30 June 2023

## 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
<b>Jul 2022</b>				
	<b>Opening balance</b>			<b>1,135,915.05 CR</b>
Jul 1	JASON MARGETTS 27 TAMAREE ROAD		509.62	1,136,424.67 CR
Jul 5	IPL ITM DIV 001278492858		240.00	1,136,664.67 CR
Jul 15	JASON MARGETTS 27 TAMAREE ROAD		509.62	1,137,174.29 CR
Jul 29	MACQUARIE CMA INTEREST PAID		350.50	1,137,524.79 CR
<b>Aug 2022</b>				
Aug 2	JASON MARGETTS 27 TAMAREE ROAD		509.62	1,138,034.41 CR
Aug 17	JASON MARGETTS 27 TAMAREE ROAD		764.43	1,138,798.84 CR
Aug 31	MACQUARIE CMA INTEREST PAID		764.14	1,139,562.98 CR
<b>Sep 2022</b>				
Sep 1	JASON MARGETTS 27 TAMAREE ROAD		509.62	1,140,072.60 CR
Sep 6	BPAY TO GYMPIE COUNCIL	1,061.37		1,139,011.23 CR
Sep 15	JASON MARGETTS 27 TAMAREE ROAD		509.62	1,139,520.85 CR
Sep 21	NAOS SMALL CAP S00012342667		614.82	1,140,135.67 CR
Sep 23	APE DIVIDEND SEP22/00801662		141.02	1,140,276.69 CR
Sep 30	MACQUARIE CMA INTEREST PAID		1,039.13	1,141,315.82 CR
Sep 30	EHL FNL DIV 001284411839		9.73	1,141,325.55 CR
<b>Oct 2022</b>				
Oct 4	SXL PAYMENT OCT22/00801769		47.50	1,141,373.05 CR
Oct 6	JASON MARGETTS 27 TAMAREE ROAD		509.62	1,141,882.67 CR
Oct 7	MVF FNL DIV 001284648727		8.07	1,141,890.74 CR
Oct 7	LYCOPODIUM LTD AUF22/00800440		1,800.00	1,143,690.74 CR
Oct 11	RAMELIUS RES LTD SEP22/00802056		358.69	1,144,049.43 CR
Oct 18	JASON MARGETTS 27 TAMAREE ROAD		764.43	1,144,813.86 CR
Oct 31	MACQUARIE CMA INTEREST PAID		1,355.56	1,146,169.42 CR
<b>Nov 2022</b>				
Nov 18	JASON MARGETTS 27 TAMAREE ROAD		509.62	1,146,679.04 CR
Nov 18	JASON MARGETTS 27 TAMAREE ROAD		509.62	1,147,188.66 CR
Nov 21	TRANSACT FUNDS TFR TO SUPERANNUATION SER	1,650.00		1,145,538.66 CR
Nov 21	BPAY TO DEFT INSURANCE	2,757.29		1,142,781.37 CR
Nov 30	MACQUARIE CMA INTEREST PAID		1,529.38	1,144,310.75 CR
Nov 30	NAOS SMALL CAP S00012342667		731.93	1,145,042.68 CR
Nov 30	WAM Leaders Ltd S00012342667		1,000.80	1,146,043.48 CR
<b>Dec 2022</b>				
Dec 1	JASON MARGETTS 27 TAMAREE ROAD		509.62	1,146,553.10 CR
Dec 15	JASON MARGETTS 27 TAMAREE ROAD		509.62	1,147,062.72 CR
Dec 21	IPL FNL DIV 001287408276		408.00	1,147,470.72 CR
Dec 30	MACQUARIE CMA INTEREST PAID		1,767.63	1,149,238.35 CR

## Account Name

THOMAS R EARLE &amp; LORRAINE J EARLE &amp; KATHERINE J EARLE &amp; MATTHEW T EARLE ATF E2A SUPER



## Cash Management Account Transaction Listing Report

From 1 July 2022 to 30 June 2023

Date	Description	Debits	Credits	Balance
<b>Jan 2023</b>				
Jan 5	BANK OF QLD 27 TAMAREE ROAD		509.62	1,149,747.97 CR
Jan 18	BANK OF QLD 27 TAMAREE RD		254.81	1,150,002.78 CR
Jan 31	MACQUARIE CMA INTEREST PAID		2,015.99	1,152,018.77 CR
<b>Feb 2023</b>				
Feb 1	JASON MARGETTS 27 TAMAREE ROAD		890.24	1,152,909.01 CR
Feb 16	JASON MARGETTS 27 TAMAREE ROAD		509.62	1,153,418.63 CR
Feb 28	MACQUARIE CMA INTEREST PAID		1,791.27	1,155,209.90 CR
<b>Mar 2023</b>				
Mar 2	JASON MARGETTS 27 TAMAREE ROAD		509.62	1,155,719.52 CR
Mar 9	BPAY TO GYMPIE COUNCIL	1,061.37		1,154,658.15 CR
Mar 16	JASON MARGETTS 27 TAMAREE ROAD		509.62	1,155,167.77 CR
Mar 21	TRANSACT FUNDS TFR TO ACT2 SOLUTIONS PTY	121.00		1,155,046.77 CR
Mar 22	ATO ATO77096937650I001		186.00	1,155,232.77 CR
Mar 27	BPAY TO BOARDROOM PTY LTD	20,000.00		1,135,232.77 CR
Mar 28	WAM Leaders S00012342667		20,000.00	1,155,232.77 CR
Mar 28	MACQUARIE BANK MACQUARIE PERSONAL	600,000.00		555,232.77 CR
Mar 31	MACQUARIE CMA INTEREST PAID		1,958.66	557,191.43 CR
Mar 31	APE DIVIDEND MAR23/00801637		314.09	557,505.52 CR
Mar 31	NAOS SMALL CAP S00012342667		731.93	558,237.45 CR
<b>Apr 2023</b>				
Apr 3	JASON MARGETTS 27 TAMAREE ROAD		509.62	558,747.07 CR
Apr 6	MVF DIV 001294496768		8.07	558,755.14 CR
Apr 6	LYCOPODIUM LTD INT23/00800542		1,800.00	560,555.14 CR
Apr 11	SXL PAYMENT APR23/00801775		46.00	560,601.14 CR
Apr 13	EHL ITM DIV 001295182193		9.73	560,610.87 CR
Apr 17	JASON MARGETTS 27 TAMAREE ROAD		509.62	561,120.49 CR
Apr 27	SUPERPAYAFTER TAX		9,000.00	570,120.49 CR
Apr 27	TRANSACT FUNDS TFR TO T R & L J EARLE	17,930.00		552,190.49 CR
Apr 27	TRANSACT TFR TO 960409340 THOMAS ROY EAR	17,180.00		535,010.49 CR
Apr 28	MACQUARIE CMA INTEREST PAID		964.11	535,974.60 CR
<b>May 2023</b>				
May 2	JASON MARGETTS 27 TAMAREE ROAD		509.62	536,484.22 CR
May 8	ATO ATO006000017792004		3,214.42	539,698.64 CR
May 18	JASON MARGETTS 27 TAMAREE ROAD		509.62	540,208.26 CR
May 31	MACQUARIE CMA INTEREST PAID		1,144.51	541,352.77 CR
May 31	WAM Leaders Ltd S00012342667		1,125.90	542,478.67 CR
May 31	PP TO SUPERANNUATION SERVICIES PTY LT	1,639.00		540,839.67 CR
<b>Jun 2023</b>				
Jun 2	JASON MARGETTS 27 TAMAREE ROAD		764.43	541,604.10 CR
Jun 5	NAOS SMALL CAP S00012342667		731.93	542,336.03 CR
Jun 14	ME AfterTaxContrib		8,000.00	550,336.03 CR

**Account Name**

THOMAS R EARLE &amp; LORRAINE J EARLE &amp; KATHERINE J EARLE &amp; MATTHEW T EARLE ATF E2A SUPER

**Cash Management Account Transaction Listing Report****From 1 July 2022 to 30 June 2023**

Date	Description	Debits	Credits	Balance
Jun 20	JASON MARGETTS 27 TAMAREE ROAD		764.43	551,100.46 CR
Jun 28	SAME DAY DEPOSIT STONEXSUITE 28.01		62,182.46	613,282.92 CR
Jun 30	MACQUARIE CMA INTEREST PAID		1,168.31	614,451.23 CR
	<b>Closing balance</b>			<b>614,451.23 CR</b>

**Check we have your latest details**

New contact details? Contact us to update them.

**End of transaction listing report**



## Term Deposit

MACQUARIEBANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1300 739 980  
fax 1300 736 967  
www.macquarie.com.au



Private & Confidential  
THOMAS EARLE & LORRAINE EARLE & KATHERINE EARLE & MATTHEW  
PO Box 1222  
MOOLOOLABA QLD 4557

GPO Box 2520  
Sydney, NSW 2001

1 Shelley Street  
Sydney, NSW 2000

**account balance \$606,397.15**

**account name** THOMAS EARLE & LORRAINE EARLE & KATHERINE EARLE &  
MATTHEW EARLE ATF E2A SUPER  
**account no.** 234115822

as at 30 Jun 23

	<b>transactions</b>	<b>debits</b>	<b>credits</b>	<b>balance</b>
28.03.23	OPENING BALANCE			0.00
28.03.23	Deposit - THOMAS R EARLE & LMACQUARIE BANK		600,000.00	600,000.00
28.06.23	Interest Paid		6,397.15	606,397.15
	CLOSING BALANCE AS AT 30 JUN 23	0.00	606,397.15	606,397.15

### annual interest summary 2022/2023

Interest Paid to Account	6,397.15
Withholding Tax (non-provision of TFN/ABN)	0.00



## Term Deposit

enquiries 1300 739 980

**account name** THOMAS EARLE & LORRAINE EARLE & KATHERINE EARLE & MATTHEW EARLE ATF E2A SUPER  
**account no.** 234115822

### about your account

- Interest rate effective 28 March 2023 : 4.23% pa.
- For more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your account, available at [macquarie.com.au](https://www.macquarie.com.au) or by contacting us. If you have a complaint about our service, or to find out more about our dispute resolution procedures, please refer to [macquarie.com.au/feedback-and-complaints.html](https://www.macquarie.com.au/feedback-and-complaints.html) or contact us.
- If your statement displays a transaction with the description "Withholding tax" then withholding tax has been deducted from your interest at the applicable rate. This is deducted if you have indicated to us that you are a non-resident of Australia for taxation purpose or if you have not provided all Tax File Numbers, an Australian Business Number or an appropriate exemption reason.

### changing your personal details

- If your personal details change, please let us know by completing the appropriate form from our website.

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

## Transactions

### EAGERS AUTOMOTIVE LIMITED

#### Recent Transactions

**Dr Thomas Roy Earle I\*\*\*\*\*1986**

FULLY PAID ORDINARY SHARES

<b>Date</b>	<b>Transaction</b>	<b>Movement</b>	<b>Running balance</b>
27/12/2019	CLAIM FORM RECEIVED SCRIP	+641	641



## Activity statement 001

---

<b>Date generated</b>	23 November 2023
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

---

4 results found - from 23 November 2021 to 23 November 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
17 Mar 2023	15 May 2023	Original Activity Statement for the period ending 30 Jun 22 - GST		\$186.00	\$0.00
17 Mar 2023	22 Mar 2023	EFT refund for GST for the period from 01 Jul 21 to 30 Jun 22	\$186.00		\$186.00 DR
12 Apr 2022	16 May 2022	Original Activity Statement for the period ending 30 Jun 21 - GST		\$180.00	\$0.00
12 Apr 2022	19 Apr 2022	EFT refund for GST for the period from 01 Jul 20 to 30 Jun 21	\$180.00		\$180.00 DR



## Income tax 551

---

<b>Date generated</b>	23 November 2023
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

---

4 results found - from 23 November 2021 to 23 November 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
3 May 2023	8 May 2023	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$3,214.42		\$0.00
3 May 2023	3 May 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22		\$3,214.42	\$3,214.42 CR
4 May 2022	9 May 2022	EFT refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$1,663.19		\$0.00
4 May 2022	4 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$1,663.19	\$1,663.19 CR




Date: 20/10/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2023

**RAMELIUS RESOURCES LIMITED  
RMS ORDINARY FULLY PAID SHARES**

<b>Name</b>	<b>Share Type</b>	<b>Register</b>	<b>Quantity</b>
MR THOMAS ROY EARLE + MRS CHESS Sponsored LORRAINE JOY EARLE <E2A SUPER> X*****4745		SA	35869 
		<b>Total</b>	<b>35869</b>

Sincerely,  
Computershare

**Only Computershare managed holdings are listed.**

Date: 20/10/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2023

**SOUTHERN CROSS MEDIA GROUP LIMITED  
SXL FULLY PAID ORDINARY SHARES**

<b>Name</b>	<b>Share Type</b>	<b>Register</b>	<b>Quantity</b>
MR THOMAS ROY EARLE + MRS CHESS Sponsored LORRAINE JOY EARLE <E2A SUPER> X*****4745		NSW	1000
		<b>Total</b>	<b>1000</b>

Sincerely,

Computershare

**Only Computershare managed holdings are listed.**



Home > History > Holdings Balance

# Holdings Balance History

Enter your search ^

**Issuer**

**Security Class**

**Subregister**

**Enter Balance Date (dd/mm/yyyy)**

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.

### WAM Leaders Limited

Fully Paid Ordinary Shares  
- CHESS

### Balance Details

#### Holding Balance Date

30-Jun-2023

No of Securities

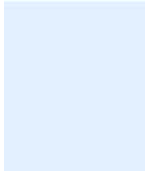
25,020

\*All times are displayed in Sydney time.

# Members Contribution Summary

## Filter Summary

Membership Name (Member)	Description (Member Transaction Type)	Date	Description	Credit
Matthew Earle				
	<b>Contribution - Member Undeducted (AfterTax)</b>			
		27/04/2023	Superpayafter Tax	\$9,000.00
		14/06/2023	ME Aftertax contribution	\$8,000.00
	<b>Summary</b>			<b>\$17,000.00</b>
<b>Summary</b>				<b>\$17,000.00</b>
				<b>\$17,000.00</b>



## COLLECTION HOUSE LIMITED

delisted at entity's request under Listing Rule 17.11	29/11/2022
we understand delisting followed the transfer of all shares to Credit Corp for nil consideration, with CLH now a wholly owned subsidiary of Credit Corp	29/11/2022
administration ends	17/11/2022
the transfer of shares to Credit Corp for nil consideration effectively crystallises shareholder losses for CGT purposes	27/10/2022
On 19 October 2022, the 444GA Order was made by Justice Cheeseman in the Federal Court of Australia. The 444GA Order, among other things, grants leave to the Deed Administrators to transfer all shares in the Company from the current shareholders to Credit Corp (or its nominee). The Deed Administrators intend to immediately transfer all shares to Credit Corp (or its nominee). Upon transfer, and subject to the satisfaction of all other pre-conditions of the DOCA: the DOCA will be fully effectuated; CLH will no longer be subject to external administration; and CLH will be a wholly owned subsidiary of Credit Corp.	20/10/2022
The company releases an Explanatory Statement to Shareholders and Independent Expert Report.	04/10/2022
A condition of the DOCA requires the Deed Administrators to obtain leave from Court for the transfer of all existing shares in the Company to Credit Corp. On 30 September 2022, the Deed Administrators filed an application with the Federal Court of Australia for the required leave. On 4 October 2022, the Federal Court of Australia made an Order listing the 444GA Application for hearing on 19 October 2022 at 2:15pm (AEDT).	04/10/2022
The Voluntary Administrators convened the second meeting of creditors on 13 September 2022 to consider a Deed of Company Arrangement proposed by Credit Corp Group Limited. Creditors resolved that CLH enter into the DOCA as proposed by Credit Corp. The Voluntary Administrators and Credit Corp executed the DOCA following the Second Meeting on 21 September 2022. CLH has exited the Voluntary Administration and John Park, Ben Campbell, and Kelly-Anne Trenfield have been appointed as the Deed Administrators of CLH. The Deed Administrators will continue to manage the affairs of CLH while transaction conditions outlined in the announcement of 29 August 2022 are completed. The DOCA and Creditors' Trust requires the transfer of all shares of CLH to Credit Corp through an order from the Court pursuant to section 444GA of the Corporations Act 2001.	21/09/2022
The voluntary administrators have issued their report to creditors to convene the second meeting, which will be held on 13 September 2022. The voluntary administrators have recommended that creditors accept the DOCA as proposed by Credit Corp Group.	06/09/2022
The Administrators have entered into binding agreements with Credit Corp Limited for the transfer of all shares in Collection House Limited to Credit Corp Limited through a DOCA and subsequent Creditors' Trust. On 24 August 2022, the Voluntary Administrators obtained an Order to further extend the Convening Period to 30 September 2022. The Voluntary Administrators intend to hold the Second Meeting of Creditors in the coming two weeks.	29/08/2022
The company is relying on the relief set out in ASIC Corporations (Externally-Administered Bodies) Instrument 2015/251 ) in relation to the Company's financial reporting obligations under Part 2M.3 of the Act. The Company is also relying on ASIC's relief pursuant to section 6A of the Instrument. Accordingly, the Company is not required to hold an Annual General Meeting under s250N of the Act. The AGM of the Company is deferred until at least two months from the date the financial reporting relief ceases.	29/07/2022
As announced on 8 July 2022, the Voluntary Administrators commenced a process for the sale and/or recapitalisation of CLH. Due to the high volume of interest in the Proposed Transaction, on 18 July 2022, the Administrators applied for an extension of the Convening Period by up to one (1) month to allow sufficient time for interested parties to properly conduct their due diligence, submit their offers and/or proposals, and for negotiations to be	21/07/2022

substantially progressed. The application was heard on 19 July 2022 and Orders were made to extend the Convening Period to 26 August 2022.

The voluntary administrators have commenced a process for the sale and/or recapitalisation of Collection House Limited. Final offers are anticipated to be sought from interested parties by 22 July 2022. Parties interested in the Proposed Transaction should contact Sam Dennis of FTI Consulting at Sam.Dennis@fticonsulting.com. 08/07/2022

The Voluntary Administrators are continuing to operate the business on a "business as usual" basis while they explore options for a restructure and recapitalisation of the Company. 01/07/2022

The securities of Collection House Limited will be suspended from quotation immediately under Listing Rule 17.3, following the appointment of John Park, Ben Campbell and Kelly Trenfield of FTI Consulting as voluntary administrators of CLH. 30/06/2022

The directors have on 29 June 2022 appointed John Park, Ben Campbell and Kelly Trenfield of FTI Consulting as Voluntary Administrators. The decision comes after exhaustive attempts to restructure the business and raise additional funding were unsuccessful. The Administrators will conduct an independent assessment of Collection House and its business, whilst they engage with key stakeholders regarding funding options, and run an expedited sale and recapitalisation process for the Company in parallel. 29/06/2022

The securities of Collection House Limited will be reinstated to Official Quotation as from the commencement of trading on Tuesday, 2 February 2021 following lodgement of its Quarterly Cash flow and Activities Report for the quarter ended 31 December 2020 01/02/2021

The company lodges an Appendix 4C - quarterly. 01/02/2021

The company has lodged an Appendix 4C Quarterly Cashflow Report for the Quarter Ended 31 December 2020. Operating cashflow was impacted by the Refinancing Transaction which was completed during the quarter. The quarter to 31 December 2020 is seasonally a weaker quarter for the business, and as expected, lower levels of customer activity was observed in the lead up to Christmas. Collection Services revenue was slightly short of plan, as underlying collection activity continued to be impacted by client imposed collection embargoes imposed in response to COVID-19. The company is in the process of finalising its financial results for the six month period to 31 December 2020. Results will be released no later than 26 February 2021. 01/02/2021

The securities of the entity will be suspended from Official Quotation in accordance with Listing Rule 17.5 from the commencement of trading today, 1 February 2021, following their failure to lodge the relevant periodic report by the due date. 01/02/2021

The suspension of trading in the securities of Collection House Limited will be lifted immediately following the release by CLH of an announcement regarding the completion of the Recapitalisation Process. 04/01/2021

The company has successfully completed its recapitalisation process. Total consideration for the PDL portfolio was determined at the transaction cut-off date of 30 September 2020. The purchaser was entitled to cash received from the PDL portfolio between 1 October 2020 and the settlement date of 31 December 2020, net of an adjustment equivalent to an arms-length collection fee. CLH is also entitled to a maximum of \$15 million additional consideration from the purchaser, over an eight year period, dependent upon the future performance of the relevant PDL assets. 04/01/2021

The company releases the following: Proxy Form, Appendix 4G, Shareholder Questions Form and Corporate Governance Statement. 24/12/2020

The company's AGM will be held via a virtual platform at <https://web.lumiagm.com/> on Friday, 22 January 2021 commencing at 12:00 noon (Brisbane time). 24/12/2020

The company lodges its FY20 Annual Report to Shareholders. 24/12/2020

The company releases an Appendix 4E. 24/12/2020

The transaction has been an ongoing focus of the company's board and management during an extended period of suspension of trading in the company's shares. The Recapitalisation Process 24/12/2020

involved engagement with a large number of domestic and international counterparties as the Company sought to refinance its existing asset base and fund future growth. Following completion of the Transaction, the Company has largely eliminated the risk of further adjustment to the accounting value of its PDL assets, substantially reduced its debt level and greatly simplified its business model. The Transaction leaves the Company with a capital-light, high return on equity servicing model, which it believes will create more sustainable and predictable shareholder value over time. The Company has also finalised its FY2020 Annual Report, following completion of the audit process for the financial year ended 30 June 2020. CLH, through its wholly owned subsidiary, Lion Finance Pty Ltd, has entered into an agreement to sell its interest in certain PDL assets to wholly owned subsidiaries of Credit Corp Group Limited. Credit Corp Group Limited will also provide the Company with a term loan facility of \$15 million. Interest on the facility is to be capitalised, with the loan expected to be repaid on or before September 2021. CBA and Westpac have agreed to extend to the Company a senior debt facility of approximately \$45 million. Immediately after the Transaction, the Company will have a significantly lower level of PDL revenue and a partially reduced cost base which will need to be carefully managed and ultimately offset through growth in revenue. The Company is in discussions with a number of parties around the implementation of a long term partnership to allow it to more efficiently participate in the purchased debt market in Australia and New Zealand. The Transaction provides the Company with a stable capital structure upon which to grow its capability over the coming years.

The company intends to hold its AGM on 22 January 2021. The closing date for receipt of valid nominations from persons wishing to be considered for election as a Director is 8 December 2020. 01/12/2020

The company is continuing to agree definitive documentation with the preferred counterparty and its existing lenders. The company cannot release its audited 30 June 2020 financial reports and Annual Report until definitive documentation with the preferred counterparty and senior lenders in respect of the refinancing transaction has been finalised. 01/12/2020

The company lodges its Appendix 4C - quarterly. 30/10/2020

The company provides an update. The group has traded in line with expectations for the quarter generating net operating cash flow of \$21.2 million, up slightly on the previous quarter. The company repaid \$14.6 million of the senior secured facility during the quarter, resulting in total repayment of senior debt of \$17.4 million since the commencement of the standstill arrangement. CLH is continuing to progress its comprehensive recapitalisation process with the support of its senior lenders and professional advisers. Progress was made, with the company assisting a small number of preferred counterparties with their financial and operational diligence procedures. CLH is currently in the process of negotiating appropriate changes to the standstill arrangements which cease on 30 October 2020. The company has determined that it cannot release its audited 30 June 2020 financial reports until the refinancing transaction is sufficiently advanced so that the impact on the value of its assets at 30 June 2020 and the existing loan facilities with senior lenders can be reliably determined. The company intends to rely upon the relief granted by ASIC and ASX's class waiver decision to send to shareholders its 30 June 2020 annual report and ny concise report. The company also intends to rely on the no action position for AGM's provided for by ASIC. The company intends to hold its AGM on 22 January 2021. 30/10/2020

The company is in advanced discussions with a small number of potential investors to refinance the company's existing senior debt facility. The existing senior lenders have agreed to an extension of the standstill period to 30 October 2020 to afford the company the appropriate time to finalise these negotiations. The company intends to rely upon ASIC Relief to extend the lodgement date for its audited annual accounts and the other documents required to be lodged with ASIC. The company intends to lodge its final audited 30 June 2020 financial report on 30 October 2020. The company believes that the continued suspension of its shares from trading is appropriate, pending announcement of a refinancing transaction and finalisation of the company's financial reports for the year ended 30 June 2020. 30/09/2020



The Company has elected to report unaudited preliminary financial results for the year ended 30 June 2020, with final audited results expected to be reported by 30 September 2020 in accordance with ASX requirements. The unaudited preliminary accounting loss for the year ended 30 June 2020 is \$44.3 million.	31/08/2020
The company lodges an CLH - Appendix 4E.	31/08/2020
The company lodges its 30 June 2020 Quarterly Update.	31/07/2020
The company lodges its Appendix 4C - quarterly.	31/07/2020
S&P Dow Jones Indices Announces June 2020 Quarterly Rebalance of the S&P/ASX Indices. All Ordinaries "" Effective at the Open on June 22, 2020 - removal - Collection House Limited.	12/06/2020
The company releases a Company Update Presentation June 2020.	10/06/2020
The company releases an Appendix 4D.	02/06/2020
The company has now completed its strategic review and is implementing a comprehensive change programme driven by a desire to respond to the changing operating environment, the outcomes of the Financial Services Royal Commission, and through listening to feedback from clients and external stakeholders. The company is also able to release its 31 December 2019 interim financial report. The company has undertaken a review of the carrying value of the PDL assets. The company has taken a \$89.9 million write-down before tax to the accounting value of the PDL book to capture the net present value impact of the adjusted cash collection profile. As for the COVID-19 impacts, the group quickly and efficiently transitioned to remote working arrangements for all of its people with negligible disruption to client service requirements or engagement with customers. All customer contact channels have remained open. CLH is continuing to undertake a comprehensive recapitalisation process. CLH currently expects that the voluntary suspension of trading will remain in place until at least 30 September 2020.	02/06/2020
CLH is undertaking a comprehensive recapitalisation process with the support and assistance of its lenders and professional advisers. CLH is continuing to review the carrying value of its PDL assets in light of the operational changes, currently under consideration as part of that operational strategy review. CLH continues to work with its auditor to finalise CLH's financial statements for the half year to 31 December 2019 taking into account the impact of the operational changes.	20/04/2020
The company has today entered into a standstill agreement with its lenders, Commonwealth Bank of Australia and Westpac Banking Corporation.	09/04/2020
CLH has engaged Flagstaff Partners Pty Ltd to act as its advisors in respect of discussions with its lenders and alternative capital providers. CLH continues to consider a range of alternative funding arrangements with a number of credible domestic and international counterparties. CLH is continuing to review the carrying value of its PDL assets in light of the operational changes currently under consideration as part of the operational strategy review. CLH continues to assess, with its auditor, the impact of the above on CLH's financial statements for the half year to 31 December 2019 and CLH's FY20 guidance. CLH is continuing discussions with its lenders in relation to its lending arrangements. CLH requests that the suspension continue until the commencement of trading on 20 April 2020 or until the release of an announcement regarding all of the matters referred to above, whichever is the earlier.	17/03/2020
The company issues a response to ASX Query Letter.	16/03/2020
The securities of Collection House Limited will be suspended from quotation immediately under Listing Rule 17.2, at the request of CLH, pending the release of an announcement regarding review of its operating model and senior lending arrangements.	18/02/2020
shares reinstated to quotation following release of the six month's results to 31 December 2005	20/02/2006
shares suspended from quotation pending quantification of a number of factors impacting on the six month's results to 31 December 2005 (results are going to be materially different from the previous corresponding period)	07/02/2006

*Your browser may reflect a date of printing in American format.*

## Transactions

### COLLECTION HOUSE LIMITED

#### Recent Transactions

#### Mr Thomas Roy Earle + Mrs Lorraine Joy Earle X\*\*\*\*\*4745

ORD - FULLY PAID ORDINARY SHARES

Date	Transaction	Movement	Running balance
21/10/2022	ADMINISTRATOR COMPANY SALE	-12000	0
22/05/2003	CHESS DAILY MOVEMENT UP	+12000	12000



# Balance History

Currency Australian Dollar

View: EHL, X\*\*\*\*\*4745 (MR THOMAS ROY EARLE + MRS LORRAINE JOY EARLE <E2A SUPER A/C>)

Balance as at date (dd/mm/yyyy) 30/06/2023

Displaying Balance History as at **30 Jun 2023**

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
<a href="#">X*****4745</a>	<a href="#">EHL</a>	0.65	778	778	505.70

Viewing 1 - 1 of 1

**Total Value: \$ 505.70**

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Ask us now

Chat

Feedback



# Balance History

Currency Australian Dollar



View: [IPL, X\\*\\*\\*\\*\\*4745 \(MR THOMAS ROY EARLE + MRS LORRAINE JOY EARLE <E2A SUPER A/C>\)](#)

Balance as at date (dd/mm/yyyy)

Displaying Balance History as at **30 Jun 2023**

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
<a href="#">X*****4745</a>	<a href="#">IPL</a>	2.74	2,400	2,400	6,576.00

Viewing 1 - 1 of 1

**Total Value: \$ 6,576.00**

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Feedback

■  
Date: 20/10/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2023

**LYCOPODIUM LIMITED  
LYL ORDINARY FULLY PAID SHARES**

<b>Name</b>	<b>Share Type</b>	<b>Register</b>	<b>Quantity</b>
MR THOMAS ROY EARLE + MRS CHESS Sponsored LORRAINE JOY EARLE <E2A SUPER> X*****4745		WA	5000
		<b>Total</b>	<b>5000</b>

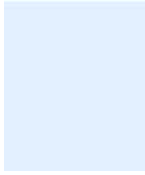
Sincerely,  
Computershare

**Only Computershare managed holdings are listed.**

# Members Withdrawal Summary

## Filter Summary

Membership Name (Member)	Description (Member Transaction Type)	Date	Description	Debit
<b>Lorraine Earle</b>				
	<b>Pension Payments</b>			
		27/04/2023	Transact Tfr To 960409340 Thomas Roy Ear Receipt number: 51285456 BSB: 182512 A/C: 000960409340 Payment description: Pension LE	\$17,180.00
	<b>Summary</b>			<b>\$17,180.00</b>
<b>Summary</b>				<b>\$17,180.00</b>
<b>Thomas Earle</b>				
	<b>Pension Payments</b>			
		27/04/2023	Transact Funds Tfr To T R & L J Earle Receipt number: 51285406 BSB: 034221 A/C: 342325 Payment description: Pension TE	\$17,930.00
	<b>Summary</b>			<b>\$17,930.00</b>
<b>Summary</b>				<b>\$17,930.00</b>
				<b>\$35,110.00</b>





[Home](#) > [History](#) > [Holdings Balance](#)

## Holdings Balance History

Enter your search ^

**Issuer**

**Security Class**

**Subregister**

**Enter Balance Date (dd/mm/yyyy)**

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.

#### NAOS Small Cap Opportunities Company Limited

Fully Paid Ordinary Shares  
- CHESS

#### Balance Details

##### Holding Balance Date

30-Jun-2023

No of Securities



58,554

\*All times are displayed in Sydney time.



**MARG COCHRANE**  
property

Wednesday, 27 September 2023

T Earle, M Earle, L Earle & K Earle

C/ PO Box 1222

MOOLOOLABA QLD 4557

To whom it may concern,

RE: 27 Tamaree Road, Tamaree QLD 4570

L375 on MCH4565

Thank you for the opportunity to supply you with an appraisal for the above mentioned property.

Although it is difficult to locate directly comparable (and recently sold) properties, we have taken into account comparable features and current market trends. We believe in the current market that you should achieve between \$430,000 and \$450,000 should you wish to present your property to the market.



Although every care has been taken at arriving at the figure, we stress that we are not registered valuers and that this is an estimate only and is not to be taken as a sworn statement. We add the warning that we shall not be responsible should the estimate or any part thereof be incorrect or incomplete in any way. We recommend that the Client independently undertakes their own due diligence.

*experienced agents get results*

Marg Cochrane Property

0439 989 982

[marg@margcochrane.com.au](mailto:marg@margcochrane.com.au) PO Box 383 Pomona Q 4568

[margcochraneproperty.au](http://margcochraneproperty.au)

If you have any queries or need further information, please don't hesitate to contact me direct on 0439 989 982.

Kind Regards  
MARG COCHRANE REAL ESTATE

Margaret Cochrane  
Director

*experienced agents get results*

Marg Cochrane Property  
0439 989 982  
marg@margcochrane.com.au PO Box 383 Pomona Q 4568  
[margcochraneproperty.au](http://margcochraneproperty.au)



**Osman Insurance Brokers Pty Ltd**  
 ABN 25 000 764 938 | AFS 238780  
 Suite 6, 345 Pacific Hwy, Lindfield NSW 2070  
 Tel 02 9416 6000 | Fax 02 9416 7999  
 www.osman.com.au | mail@osman.com.au



OSMAN  
 INSURANCE  
 BROKERS

## NEW BUSINESS TAX INVOICE

E2a Pty Ltd  
 Po Box Q331  
 QUEEN VICTORIA POST OFFICE NSW 1230

Date: 04/08/2022  
 Invoice Number: 122756  
 Account Manager: Lisa Hanna

Thank you for using our services to arrange this insurance cover. Brief details of cover arranged on your behalf are given below. You should refer to the policy documents issued by the insurer for complete policy terms and conditions.

Please read carefully the important notices attached regarding your duty of disclosure. Do not hesitate to contact us with any questions you may have.

**Please note commissions and fees earned by Osman Insurance Brokers are non refundable.**

Type of Policy	LANDLORDS
Insured	E2a Pty Ltd
Policy Number	06L2829368
Period of Insurance	03/09/2022 to 03/09/2023
Effective Date	03/09/2022
Insurer	Insurance Australia Limited T/as CGU Insurance

Premium	FSL	Underwriter Fee	Stamp Duty	Broker Fee	GST	Invoice Total
\$2,139.10	\$0.00	\$0.00	\$211.78	\$175.00	\$231.41	<b>\$2,757.29</b>

Commission earned on this invoice \$529.44

### Payment Options



**DEFT Reference Number**  
**40530821227566**

Pay by credit card or registered bank account at [www.deft.com.au](http://www.deft.com.au) or phone **1300 78 11 45**. Payments by credit card may attract a surcharge.



### Osman Insurance Brokers Pty Ltd



#### PAY MONTHLY NOW

10 instalments of \$298.92

Total amount payable \$3,049.16  
 (includes credit charges and application fee if applicable)

Click [here](https://select.elantis.com.au/pbtn) to accept online or visit  
<https://select.elantis.com.au/pbtn>

Enter code: C8HN4MKFXV



\*498 405308 21227566

Pay in-store at Australia Post by cheque or EFTPOS



**Billor Code: 20362**  
**Ref: 40530821227566**

**Name:** E2a Pty Ltd  
**Client ID:** 3979  
**Invoice No:** 122756

**Total Due: \$2,757.29**

Contact your participating financial institution to make BPAY payments using the biller code and reference number as detailed above

Osman Insurance Brokers Pty Ltd

A.F.S.L. 238780

A.B.N. 25 000 764 938

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STEADFAST LANDLORDS RESIDENTIAL INSURANCE

Insured Name(s)- E2a Pty Ltd

Situation 1 - 27 TAMAREE RD, TAMAREE, QLD 4570

	SUM INSURED
	-----
BUILDINGS (including Replacement Benefit)	\$305,650
CONTENTS	\$10,000
SPECIAL CONTENTS	Not Insured
TOTAL SUM INSURED FOR ALL CONTENTS	\$10,000
LOSS OF RENT	\$28,600
RENT DEFAULT AND THEFT BY A TENANT	Not Insured

Excess applicable to all above \$600  
Additional excesses apply for earthquake and  
tsunami claims. These are shown in the policy  
wording.

LIABILITY	\$20,000,000
WORKERS' COMPENSATION	Not Insured

-----  
IMPORTANT NOTICES  
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POLICY AMENDMENTS

These amendments should be read in conjunction with your  
policy booklet as the terms described now form part of your  
policy.

POLICY EXCESS

For each separate identifiable incident for which your  
policy provides cover any applicable excess will apply for  
each incident giving rise to a claim.

COOLING-OFF PERIOD

If you decide that you do not wish to continue with this  
policy, you have twenty-one days after the commencement of  
this insurance to request cancellation. We will provide you  
with a refund of premium paid, provided you have not made a  
claim under the policy.

Workers' Compensation insurance is compulsory if you have  
employees. This cover is not provided unless specifically  
shown on the schedule. CGU Insurance can arrange separate  
cover in those states where legislation permits.

Osman Insurance Brokers Pty Ltd

A.F.S.L. 238780

A.B.N. 25 000 764 938

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## **GENERAL ADVICE WARNING**

The advice referred to in this GAW has been given by:  
Osman Insurance Brokers Pty Limited ABN 25 000 764 938  
Australian Financial Services Licence No. 238780

Ground Floor  
Suite 6, 345 Pacific Hwy  
Lindfield NSW 2070  
Phone: (02) 9416 6000  
Fax: (02) 9416 7999  
Email: [mail@osman.com.au](mailto:mail@osman.com.au)

### **RETAIL CLIENTS:**

Under the Corporations Act 2001 (The Act) Retail Clients are provided with additional levels of protection from other insurance purchasers. For General Insurance The Act defines Retail Clients as:

Individuals or a small manufacturing business employing less than 100 people or any other business employing less than 20 people.

And that are being provided a financial service or product that relates to the following insurance covers:

Motor Vehicle (under 2 tonne), Home building, contents, personal and domestic, Sickness and Accident or Travel, Consumer Credit, Medical Indemnity and other classes as prescribed by regulations.

### **IMPORTANT NOTICE - WHAT ADVICE IS BEING PROVIDED (RETAIL CLIENTS ONLY):**

If you are a Retail Client (refer above) and a Statement of Advice has not been provided to you with this invoice then the advice that we are giving you related to this transaction is General Advice.

General Advice is advice that has been prepared without considering your current objectives, financial situation or needs. Therefore, before acting on this advice, you should consider the appropriateness of the advice having regard to your current objectives, financial situation or needs.

If the advice provided relates to the acquisition or possible acquisition of a new insurance policy you should consider the enclosed PDS prior to making the decision to purchase this product. Information regarding the income we have been paid by the insurer for this transaction is available upon request.

PLEASE NOTE THAT THE POLICY WORDING WITH THE PRODUCT DISCLOSURE STATEMENT HAS PREVIOUSLY BEEN SENT OUT TO YOU. IF YOU ARE UNABLE TO LOCATE THESE DOCUMENTS, CONTACT OUR OFFICE AND WE WILL SEND YOU A COPY

## IMPORTANT NOTICES & INFORMATION

We have prepared this document to assist you to understand important issues relating to your insurances. Please contact us if you have any questions or require further advice/assistance.

### ESSENTIAL READING OF POLICY WORDING

The policy wordings for your insurances are essential reading to understand what is protected by each policy. Read them carefully as soon as possible and contact us if you have any concerns about the extent of your cover.

### UTMOST GOOD FAITH

Every contract of insurance is subject to the doctrine of utmost good faith which requires that parties to the contract should act toward each other with the utmost good faith. Failure to do so on your part may prejudice any claim or the continuation of cover provided by Insurers.

### AVERAGE OR CO-INSURANCE

Some policies contain an Average or Co-insurance clause. This means that if you insure for less than the full value of the property, your claim may be reduced in proportion to the amount of the under-insurance.

Some business interruption policies contain an Average/Co-Insurance clause which has a different application. Check your policy and contact us with any questions.

### CONTRACTS AND LEASES YOU SIGN

If you sign a contract with an indemnity, "hold harmless" or release, it can invalidate your insurance – unless you obtain the Insurer's consent in advance.

These clauses are often found in leases and other contracts you sign from time to time relating to your business. Do not sign a contract or lease without contacting us and/or taking legal advice as to whether the contract terms will prejudice your policy.

### COMPLAINTS PROCESS

Osman Insurance Brokers is a member of the Australian Financial Complaints Authority (AFCA). If you have a complaint which we cannot resolve, you have the right to refer the matter to the AFCA.

The AFCA can be contacted at:  
GPO Box 3, Melbourne, VIC 3001  
Ph - 1800 931 678  
Email - [info@afca.org.au](mailto:info@afca.org.au)  
Website - [www.afca.org.au](http://www.afca.org.au)

### LEASING, HIRING AND BORROWING PROPERTY

When you lease, hire or borrow property, make sure that the contract clearly identifies who is responsible for insuring the property.

Industrial Special Risks policies automatically cover property which you are responsible to insure, subject to the policy excess. Public liability insurance may assist you meet claims relating to property damage to property which you lease or hire. A sub-limit usually applies to the amount you can claim for damage to property in your care, custody or control.

### ADDITIONAL INSURED AND NOTING INTERESTS

If a person is to be named on your policy or insured as a co-insured or joint insured, notify us immediately so we can request this in advance from the insurer. Your property and liability policies will not provide automatic cover for the insurable interest of other parties (e.g., mortgagees, lessors).

Check with us whether the insurer will include someone else as an insured or note their interests before you agree to this in a contract or lease. We cannot guarantee that an insurer will agree to include someone as an insured under your policy or to note their interests on your policy.

### CLAIMS OCCURRING POLICIES

Most of your policies do not provide indemnity in respect of events that occurred before the insurance commenced. They cover events that occur during the policy period.

### CLAIMS MADE POLICIES

Some policies (e.g. professional indemnity insurance) provide cover on a "claims made" basis. This means that claims first advised to you (or made against you) and reported to your insurer during the policy period are insured under that policy, irrespective of when the incident causing the claim occurred. If you become aware of circumstances which could give rise to a claim, notify the insurer during the policy period.

Report all incidents that may give rise to a claim against you to the insurers immediately after they come to your attention and before the policy expires.

### INSURER SOLVENCY

We do not warrant or guarantee the current or ongoing solvency or financial viability of the insurer because we have no control over the insurer's performance and this can be affected by many complex commercial and economic factors.

### UNAUTHORISED FOREIGN INSURERS

In limited cases, we may recommend that you insure with an unauthorised foreign insurer. An unauthorised foreign insurer is an insurer that is not authorised under the Insurance Act 1973 (**Act**) to conduct insurance business in Australia and is not subject to the system of financial supervision of general insurers in Australia that is monitored by the Australian Prudential Regulation Authority. If the insurer becomes insolvent, you will not be protected by the Federal Government's Financial Claims Scheme provided under Part VC of that Act.



**Duty of disclosure - (non-consumer insurance contracts only)**

**Your duty of disclosure**

Before you enter into an insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, that may affect the insurer's decision to insure you and on what terms.

You have this duty until the insurer agrees to insure you.

You have the same duty before you renew, extend, vary, or reinstate an insurance contract.

You do not need to tell the insurer anything that:

- reduces the risk they insure you for; or
- is common knowledge; or
- the insurer knows, or should know; or
- the insurer waives your duty to tell them about.

**If you do not tell the insurer something**

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

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

**Duty to not make a misrepresentation - (consumer insurance contracts only)**

You have a duty under the Insurance Contracts Act 1984 (ICA) to take reasonable care not to make a misrepresentation to the insurer (your duty).

Your duty applies only in respect of a policy that is a consumer insurance contract, which is a term defined in the ICA.

Your duty applies before you enter into the policy, and also before you renew, extend, vary, or reinstate the policy.

Before you do any of these things, you may be required to answer questions and the insurer will use the answers you provide in deciding whether to insure you, and anyone else to be insured under the policy, and on what terms. To ensure you meet your duty, your answers to the questions must be truthful, accurate and complete.

If you fail to meet your duty, the insurer may be able to cancel your contract, or reduce the amount it will pay if you make a claim, or both.

If your failure is fraudulent, the insurer may be able to refuse to pay a claim and treat the contract as if it never existed.

## VALUATION REPORT



### 27 Tamaree Road, Tamaree, Qld 4570

**Prepared for:**

Mr Tom Earle on behalf of the E2A Superannuation Fund

This Valuation Report is prepared for the party named above for superannuation purposes and is not to be used or relied upon by any other party for any other purpose. It is subject to the terms and conditions, disclaimers, qualifications and limitations contained in the Report and any annexures thereto.

**Reference:**

N/A

**IPN Valuer's Reference:**

GY1307-21

**Date of Inspection:**

12 January 2022

**Date of Valuation:**

12 January 2022

## 1. EXECUTIVE SUMMARY

Report Summary	
<b>Instructing/Reliant Party:</b>	Mr Tom Earle on behalf of the E2A Superannuation Fund
<b>Date of Valuation:</b>	12 January 2022
<b>Instructions:</b>	Determine the market value of the property for superannuation purposes. Valuation to be in accordance with the instructions issued by instructing parties. We certify that this valuation assignment is not precluded under the terms of our current Professional Indemnity Insurance.
<b>Property Address:</b>	27 Tamaree Road, Tamaree, Qld 4570
<b>Basis of Assessment:</b>	The interest being valued is the unencumbered fee simple
<b>Real Property Description:</b>	Lot 375 on MCH4565
<b>Land Area:</b>	2.12 hectares
<b>Property Description:</b>	Rural residential site improved with a high set weatherboard dwelling, circa 1950's providing 2 bedroom plus sleepout, 1 bathroom accommodation.
<b>Property Issues:</b>	Dwelling would benefit from general maintenance The tenant identified several leaks due to condition of roof cladding
<b>Environmental Risks:</b>	Council mapping indicates that all of the site is within a Medium Bushfire Risk area – common to the locality with risk able to be mitigated with appropriate insurance.
<b>Methodology:</b>	Market and Cost Approach

## Valuation

Subject to the qualifications and assumptions contained within the body of this report, I assess the Market Value, as at 12 January 2022, to be:

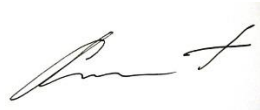
**\$415,000**

**(FOUR HUNDRED AND FIFTEEN THOUSAND DOLLARS)**

**GST Exclusive**

**Valuer:** C. S. Mount

**Signature:**



**Position:** Director

**Qualifications:** FAPI, CPV No 66075  
Registered Valuer QLD  
No 1459

The Valuation and Summary appearing at the commencement of this Report should be read in conjunction with our entire Report. Reliance on this Report should only be taken upon sighting original document.

This document is prepared by Propval Pty Ltd trading as IPN Valuers Gympie & Kingaroy.

Propval Pty Ltd trading as IPN Valuers Gympie & Kingaroy provides its valuation or advisory services as a member of IPN Valuers Pty Limited ABN 40 630 507 185 and pursuant to a Shareholder Agreement with IPN Valuers. In accordance with this licence, Propval Pty Ltd trading as IPN Valuers Gympie & Kingaroy utilises the trademark and brands of IPN Valuers and has a link to the IPN Valuers website. It thereby claims the benefit of all terms and conditions applicable to the use of such trademark, brands and website for the purposes of the provision of its valuation or advisory services.

Sole responsibility for the provision of the valuation or advisory services by Propval Pty Ltd trading as IPN Valuers Gympie & Kingaroy rests with that entity and IPN Valuers assumes no responsibility nor otherwise acknowledges any liability for the provision of such services by reason of its licensing of Propval Pty Ltd trading as IPN Valuers Gympie & Kingaroy.

### Critical Assumptions

<b>Valuation:</b>	The valuation is 'as is' at the date of inspection
	Full and frank disclosure of all information that is relevant.
<b>Covid 19 Uncertainty:</b>	<p>The market that the property/asset is transacted and/or valued in is being impacted by the uncertainty that the COVID-19 outbreak has caused. Market conditions are changing daily at present. As at the date of valuation we consider that there is a market uncertainty resulting in significant valuation uncertainty.</p> <p>This valuation is current at the date of valuation only. The value assessed herein may change significantly and unexpectedly over a relatively short period of time (including as a result of factors that the Valuer could not reasonably have been aware of as at the date of valuation). We do not accept responsibility or liability for any losses arising from such subsequent changes in value.</p> <p>Given the valuation uncertainty noted, we recommend that the user(s) of this report review this valuation periodically.</p>

Verifiable Assumptions	
<b>Verifiable Definition:</b>	Verifiable assumptions relate to environmental issues, structural integrity of the improvements, condition of building services, zoning, and encroachments, and can be confirmed by obtaining appropriate documentation relating to each.
<b>Development:</b>	That the development complies and conforms to all statutory requirements.
<b>Environmental Studies:</b>	<p>Unless stated otherwise in the report, no soil tests or environmental studies have been made available. Therefore, it should be noted that the valuation is subject to there being no surface or sub-surface soil problems including instability, toxic or hazardous wastes, toxic mould, asbestos or building material hazards in or on the property that would adversely affect its existing or potential use or reduce its marketability. Should any problems be known or arise, then the valuation should be referred to IPN Valuers for review as IPN Valuers deems appropriate.</p> <p>Unless otherwise stated in the report, based on my observations, the site does not appear to be contaminated and I assume that no remediation works are required.</p> <p><b>I am not an expert in this regard and if more detailed advice is required, an environmental consultant should be retained.</b></p>
<b>Asbestos:</b>	Unless stated otherwise within the report, no Asbestos Materials Report has been provided. Should any such matters be known or discovered, no reliance should be placed on the assessment of value unless IPN Valuers have been advised of these matters and has confirmed that the assessment is not affected.
<b>Building Structure:</b>	<p>It should be noted that this valuation does not purport to be a structural survey of the improvements nor was any such survey sighted or undertaken. This valuation is conditional upon detailed reports in respect of the structure and serviced installations of the property not revealing any defects requiring significant expenditure. Additionally, in the absence of a Building Certificate issued by Council or other approved certifier, this valuation is conditional upon the property complying with all relevant statutory requirements in respect of such matters as health, building and fire safety regulations.</p> <p>While in the course of the inspection due care is taken to note building defects, no structural survey has been made and no undertaking is given about the absence of rot, termite or pest infestation, deleterious substances such as asbestos or calcium chloride or other hidden defects. No guarantee as to the outstanding requisitions in respect to the subject building can be given.</p>
<b>Planning:</b>	The planning information noted has been obtained from the relevant authority. This information has been relied upon in my assessment of value and no responsibility is accepted for the accuracy of the planning information provided. Should the information prove incorrect in any significant respect, the matter should be referred to me for review of the valuation as deemed appropriate.
<b>Title:</b>	If there are any encumbrances, encroachments, restrictions, leases or covenants which are not noted in this report, they may affect the assessment of value. If such matters are known or discovered, the valuation should be returned to IPN Valuers for comment.
<b>Site Survey:</b>	No survey of the property has been made by the valuer and no responsibility is assumed in connection with such matters. Unless otherwise stated, it is assumed that all improvements lie within the title boundaries.

### Limiting Conditions & Warranties

<b>Executive Summary:</b>	The Valuation and Summary appearing at the commencement of this Report should be read in conjunction with our entire Report. Reliance on this Report should only be taken upon sighting original document.
<b>Market Value / Basis of Valuation:</b>	<p>The estimated amount for which an asset or liability should exchange on the date of valuation between a willing buyer and a willing seller in an arm's length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently, and without compulsion". (IVS 2020 Adopted by the API 31/01/2020)</p> <p><b>Furthermore:</b> The market value of the land and buildings on a vacant possession 'existing use' basis inclusive of all integral plant and equipment which is required for the normal operation of this property for this purpose. Where this value includes integral P&amp;E, water licence / entitlements, business goodwill, etc, the value of these items is to be separately identified.'</p>
<b>Market Rental:</b>	The estimated amount for which an interest in real property should be leased on the valuation date between a willing lessor and a willing lessee on appropriate lease terms in an arm's length transaction, after proper marketing and where the parties had each acted knowledgeably, prudently and without compulsion.
<b>Reliance:</b>	No part of this valuation or any reference to it may be included in any other document or reproduced or published in any way without written approval of the form and context in which it is to appear.
<b>Valuation Currency:</b>	This valuation is current at the date of valuation only. It is subject to no significant event occurring between the date of inspection and the date of valuation that would impact upon the value of the subject property. The value assessed herein may change significantly and unexpectedly over a relatively short period including as a result of general market movements or factors specific to the particular property. I do not accept liability for losses or damage arising from such subsequent changes in value including consequential or economic loss. Without limiting the generality of the above comment, I do not assume any responsibility or accept any liability where this valuation is relied upon after the expiration of three months from the date of the valuation, or such earlier date if you become aware of any factors that have any effect on the valuation.
<b>Contamination:</b>	Unless otherwise stated in the report, based on my observations, the site does not appear to be contaminated and I assume that no remediation works are required.

## 2. INSTRUCTIONS

Instruction Summary	
<b>Instructed By:</b>	Mr Tom Earle on behalf of the E2A Superannuation Fund
<b>Purpose of Valuation:</b>	Determine the market value of the property for superannuation purposes.
<b>Interest being Valued:</b>	Freehold
<b>Date of Inspection/Valuation:</b>	12 January 2022
<b>Information sourced &amp; used:</b>	Information supplied and utilised in this assessment of value includes: <ul style="list-style-type: none"> <li>- Valuation instructions</li> <li>- Information supplied during inspection</li> <li>- RP Data, Qld Globe and other sourced third party providers</li> </ul>

## 3. BASIS OF VALUATION

Value Defined	
<b>Market Value:</b>	The estimated amount for which an asset or liability should exchange on the date of valuation between a willing buyer and a willing seller in an arm's length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently, and without compulsion". (IVS 2020 Adopted by the API 31/01/2020).

## 4. TITLE PARTICULARS

Legal Description	
<b>Registered Owner:</b>	Thomas Roy & Matthew Thomas & Lorraine Joy Earle (TTE)
<b>Real Property Description:</b>	Lot 375 on MCH4565
<b>Encumbrances:</b>	Title not supplied. Valuation assumes no onerous conditions or endorsements.
<b>Native Title:</b>	Unlikely to exist.
<b>Aboriginal Heritage Site:</b>	Unlikely to exist.

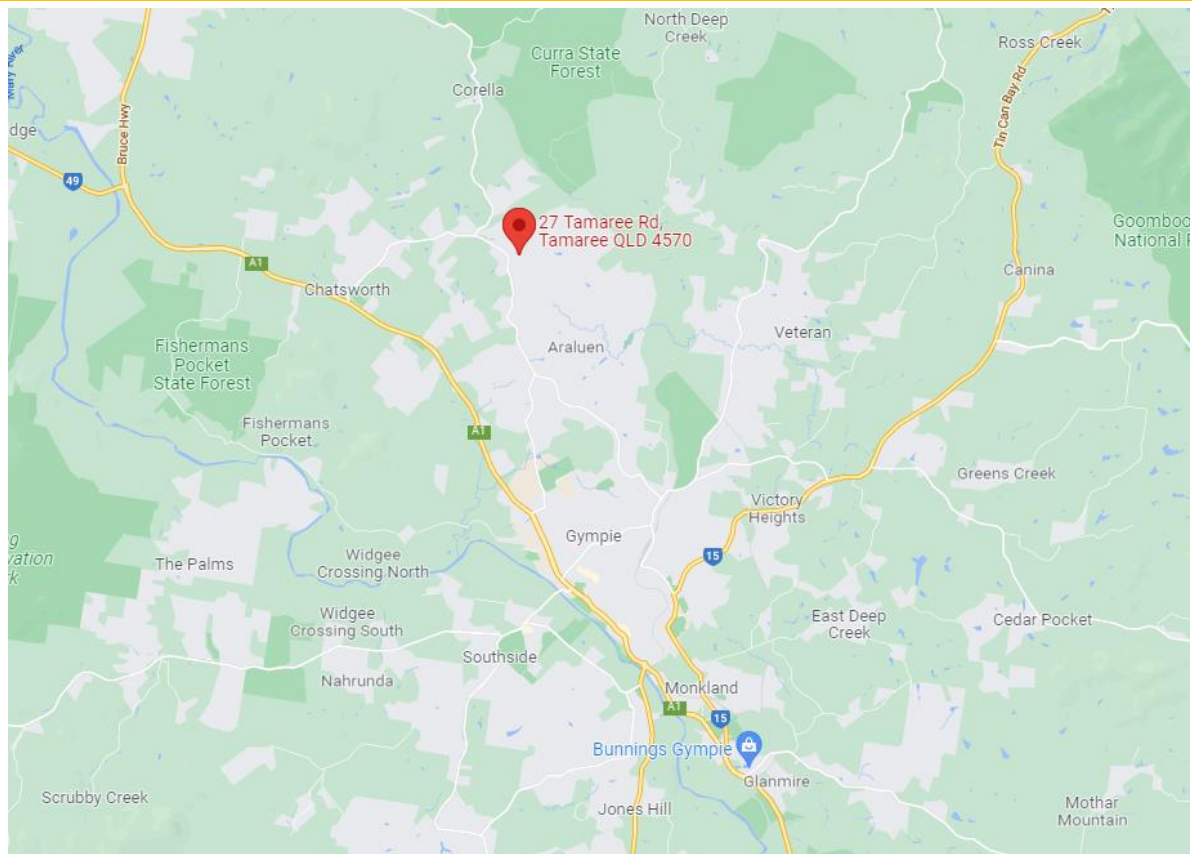
## 5. TOWN PLANNING

Planning Particulars	
<b>Local Authority:</b>	Gympie Regional Council
<b>Zone:</b>	Rural Residential – Gympie Regional Council's Planning Scheme, gazetted 01/07/2013
<b>Current Use:</b>	Residential - Current use permitted under the planning scheme.
<b>Planning Permits / Development Approvals:</b>	Nil known or advised.
<b>Highest and Best Use:</b>	Current use



## 6. LOCATIONAL FACTORS

Site Specific Attributes	
<b>Site Area:</b>	2.12 hectares
<b>Site Identification:</b>	The land has been satisfactorily identified by physical inspection, street address, and cadastral map. The tenant was present during the inspection.
<b>Location:</b>	Situated within the rural residential locality of Tamaree, approximately 7.5 kilometres northerly of Mary Street, the main strip retail precinct of Gympie.
<b>General Comments:</b>	Allotments generally range in size from around 2ha to 16ha. Dwellings are generally of modest to fair standard ranging from basic timber cottages to more modern low set brick standard.
<b>Location Map:</b>	<i>Source: Google Maps</i>





## 7. LAND

Attributes	
<b>Site Description:</b>	Rectangular shaped small acreage allotment falling more or less consistently from its road frontage. The front section is cleared with the rear section remaining timbered to selectively cleared. Building site has been cut and levelled to provide adequate building contour with no apparent drainage problems.
<b>Access:</b>	Tamaree Road is bitumen sealed to gravel verges. Access from Gympie is relatively easy and direct.
<b>Services:</b>	Electricity and telecommunications are connected to the property. A septic system, bottled gas and rainwater tanks service the dwelling.
<b>Site Plan:</b>	<i>Source: Queensland Globe</i>



## 8. IMPROVEMENTS

Dwelling	
<b>Age:</b>	Circa 1950's – relocated to site
<b>Style:</b>	Detached highset
<b>Main Walls &amp; Roof:</b>	Weatherboard/corrugated iron
<b>Flooring:</b>	Timber
<b>Windows:</b>	Timber
<b>Linings:</b>	VJ lining boards and fibro sheeting
<b>Accommodation:</b>	Enclosed front and rear verandahs, 2 bedrooms, sleepout, lounge, dining/living, kitchen, bathroom (shower recess, toilet). Laundry and car accommodation under.
<b>PC Items/Fixtures:</b>	Modest standard including upright electric stove, kitchen sink, shower recess, toilet, hand basin, gas hot water system, pvc laundry tub, ceiling fans.
<b>Floor Area (approx):</b>	Main living                      130 square metres
<b>Condition:</b>	Dated appeal and would benefit from general maintenance Evidence of a leaking roof within several places internally
Ancillary Improvements	
<b>Other:</b>	Approx. 22,000L concrete and 5,000L metal water tanks Old shed of no added value



PHOTOS



Front



Rear



Rear



Missing downpipe



Kitchen



Bathroom



Ceiling damage

## 9. COMMENTS/MARKET COMMENTS

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The rural residential market has generally performed strongly over the past 12 months with steady to significant price increases being experienced on the back of strong demand but limited supply.

A prospective purchaser of the property would take into account the general condition of the dwelling.

Due to limited supply and the limited sales within the immediate locality of the subject a cross section of sales evidence from the broader area but which would compete within the market segment has been considered.

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## 10. VALUATION METHODOLOGY

International Valuation Standards (IVS 105) defines the principal valuation approaches as:

- a) market approach;
- b) income approach; and,
- c) cost approach.

The most appropriate method of valuation for a property of this nature is by direct comparison with comparable sales evidence (market approach), supported by the cost approach (summation of land and improvements).

### Market Approach

This method of valuation compares the subject property with sales of comparable properties with adjustments made for points of difference.

Comparisons can be made in a number of forms including straight comparison with comparable sales evidence or analysis on a rate per square metre of site area and / or building area.

### Cost Approach

The cost approach applies the site value and the depreciated value of the improvements, supported by comparable sales evidence.

The summation value is considered to generally support the previous assessment.

## 11. SALES EVIDENCE

ADDRESS	DATE OF SALE	SALE PRICE	AREA ha
<b>34 David Road, Curra</b>	<b>28/10/2021</b>	<b>\$415,000</b>	<b>2</b>
<p>Circa 1940's weatherboard highset workers style dwelling relocated to the site. Provides 3 bedrooms, enclosed front verandah, 1 bathroom in a living area of 91m<sup>2</sup> plus 41m<sup>2</sup> verandah. Ancillaries include a 9m x 6m metal shed, 2 garden sheds, dam. Recently fully refurbished.</p> <p><b>Compares as:</b> Arguably not as well located. Smaller but similar amenity dwelling with superior presentation and ancillaries to the subject. Overall considered that subject would have to compete at similar price level.</p>			
<b>300 East Deep Creek Road, East Deep Creek</b>	<b>20/10/2021</b>	<b>\$415,000</b>	<b>1.26</b>
<p>Circa 1900's midset weatherboard dwelling providing 3 bedrooms, 1 bathroom in a living area of 86m<sup>2</sup> plus 20m<sup>2</sup> front verandah. Modest condition and would benefit from refurbishment. Has a dam and lawns. Has a dam and lawns.</p> <p><b>Compares as:</b> Smaller site in a comparable location within the market. Similar amenity, smaller dwelling in slightly better condition. Overall considered comparable.</p>			
<b>28 Carmel Crescent, Curra</b>	<b>11/11/2021</b>	<b>\$425,000</b>	<b>2</b>
<p>Circa 1950's highset weatherboard dwelling relocated to the site. Reportedly provides 3 bedrooms, 1 bathroom in a living area of 108m<sup>2</sup> plus front and rear verandahs. Additional toilet and laundry under main level. Refurbished to a good average standard.</p> <p><b>Compares as:</b> Arguably not as well located but superior standard dwelling. Overall considered superior.</p>			
<b>14 Caulfield Road, Tamaree</b>	<b>06/10/2021</b>	<b>\$435,000</b>	<b>1.7</b>
<p>Circa 2002 lowset, log cladded dwelling providing lower level and loft level bedrooms, 1 bathroom in a living area of 75m<sup>2</sup> plus 12m<sup>2</sup> verandah. Ancillaries include a 23m<sup>2</sup> studio, 15m x 6m metal shed, large dam.</p> <p><b>Compares as:</b> Slightly smaller site in comparable location. Inferior amenity main dwelling but superior standard. Superior ancillary improvements. Overall considered superior.</p>			

## 12. VALUATION

The price at which a property sells will be determined by such factors as the current performance of the local real estate market and the eagerness of the vendor to sell or the purchaser to purchase a particular property. It is difficult for a Valuer to financially assess the impact of these factors on the negotiations; therefore, the value of a property will fall within a range with the final price being determined after negotiation between the vendor and an intending purchaser. A figure anywhere within that range could be considered to represent market value. Convention however requires the Valuer to nominate a single figure which, in his opinion, represents the most likely price the property would have sold for as at the date of valuation.

Subject to the qualifications and assumptions contained within the body of this report, I assess the Market Value exclusive of GST, as at 12 January 2022, to be:

**Market Value:**

**\$415,000**

**(FOUR HUNDRED AND FIFTEEN THOUSAND DOLLARS)**

**Valuer:** C.S. Mount

**Signature:**



**Position:** Director

**Qualifications:** FAPI, CPV No 66075  
Registered Valuer QLD  
No 1459

## 13. IMPORTANT NOTES AND QUALIFICATIONS

### Qualifications and Disclaimers:

The name IPN Valuers contained in this report relates to IPN Valuers Gympie & Kingaroy.

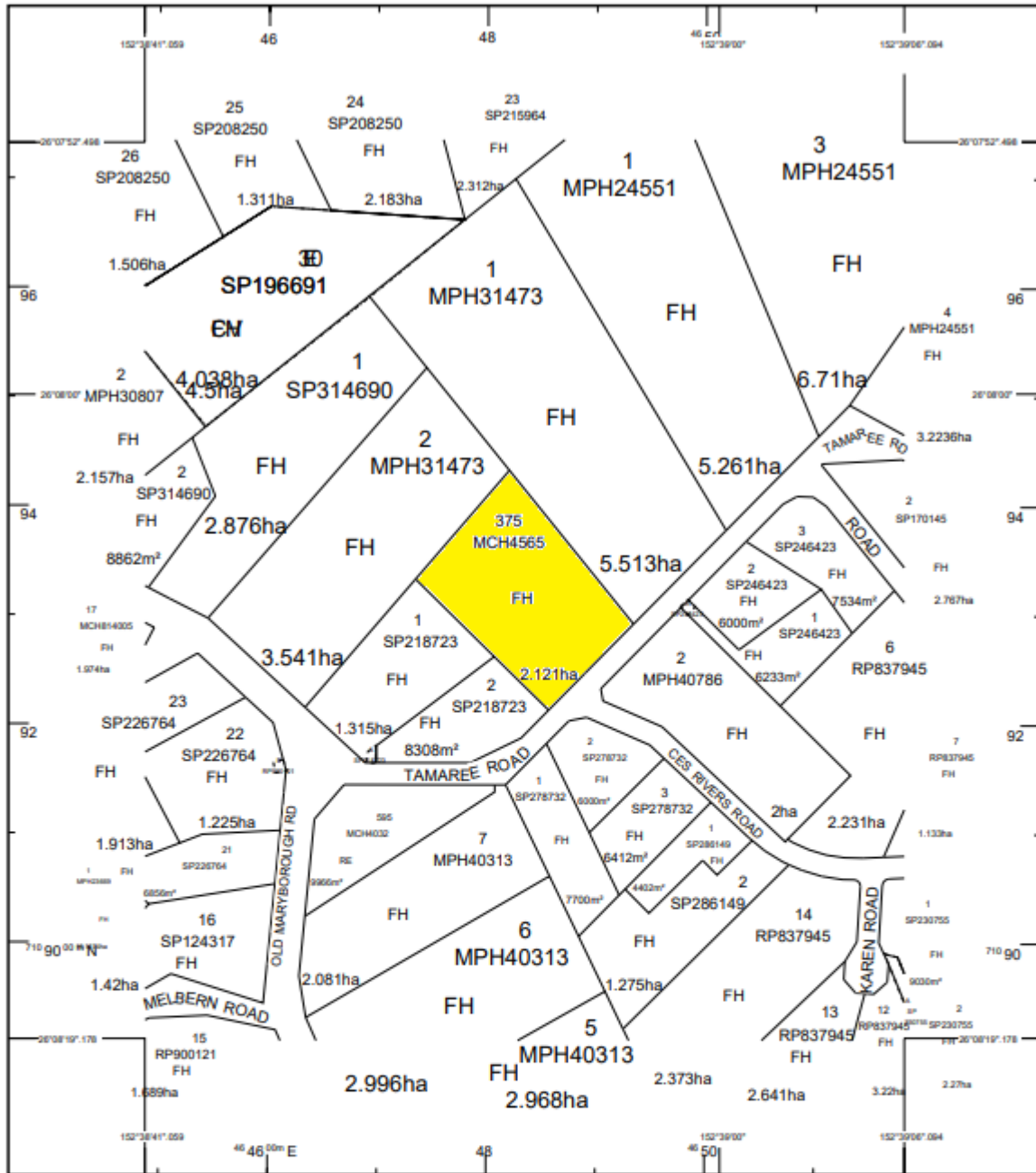
Liability limited by a scheme approved under Professional Standards Legislation.

### Market Movement Clause:

This valuation is current at the date of valuation only. The value assessed herein may change significantly and unexpectedly over a relatively short period (including as a result of general market movements or factors specific to particular property). IPN Valuers Gympie & Kingaroy does not accept liability for losses arising from such subsequent changes in value. Without limiting the generality of the above comment, IPN Valuers Gympie & Kingaroy does not assume any responsibility or accept any liability where this valuation is relied upon after the expiration of three months from the date of the valuation, or such earlier date if you become aware of any factors that have an effect on the valuation.

### Assignment:

Neither the whole nor any part of this report, nor any reference thereto, may be included in any document, circular or statement, without written approval from IPN Valuers Gympie & Kingaroy of the form and context in which it will appear.

**APPENDIX 1 – Smart Map**


STANDARD MAP NUMBER  
9445-42441


**SUBJECT PARCEL DESCRIPTION**

DCDB	
Lot/Plan	375/MCH4565
Area/Volume	2.12 ha
Tenure	FREHOLD
Local Government	GYMPIE REGIONAL
Locality	TAMAREE
Segment/Parcel	375/12

**CLIENT SERVICE STANDARDS**

PRINTED 17/01/2022

DCDB 15/01/2022

Users of the information recorded in this document (the information) accept all responsibility and risk associated with the use of the information and should seek independent professional advice in relation to dealings with property.

Despite Department of Resources best efforts, RESOURCES makes no representations or warranties in relation to the information, and, to the extent permitted by law, exclude or limit all warranties relating to correctness, accuracy, reliability, completeness or currency and all liability for any direct, indirect and consequential costs, losses, damages and expenses incurred in any way (including but not limited to that arising from negligence) in connection with any use of or reliance on the information.

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**SmartMap**

An External Product of  
SmartMap Information Services  
Based upon an extraction from the  
Digital Cadastral Data Base



**Queensland Government**  
(c) The State of Queensland,  
(Department of Resources) 2022.

# Statement Re-Print



Period ending:  
30/06/2023

Thomas Earle  
PO Box Q331  
SYDNEY 1200

**Tax Invoice**  
Marg Cochrane Real Estate  
ABN: 81 641 843 325  
Printed: 27/09/2023

27 Tamaree Road TAMAREE	Rent Paid Until: 30/09/2023 \$265.00 CR
-------------------------	---

Date	Disbursement	DB/Expense	CR/Payment	GST
Tenant(s): Izaak Lowe (\$275.00 Weekly; Paid To: 30/09/2023 \$265.00 CR)				
01/07/2022	Owner Payout	509.62		
05/07/2022	Rent of \$280.00		280.00	
14/07/2022	Rent of \$280.00		280.00	
15/07/2022	Owner Payout	509.62		
21/07/2022	Rent of \$280.00		280.00	
26/07/2022	Rent of \$280.00		280.00	
02/08/2022	Owner Payout	509.62		
10/08/2022	Rent of \$280.00		280.00	
10/08/2022	Rent of \$280.00		280.00	
16/08/2022	Rent of \$280.00		280.00	
16/08/2022	Owner Payout	764.43		
24/08/2022	Rent of \$280.00		280.00	
01/09/2022	Rent of \$280.00		280.00	
01/09/2022	Owner Payout	509.62		
06/09/2022	Rent of \$280.00		280.00	
14/09/2022	Rent of \$280.00		280.00	
15/09/2022	Owner Payout	509.62		
05/10/2022	Rent of \$280.00		280.00	
05/10/2022	Rent of \$280.00		280.00	
05/10/2022	Owner Payout	509.62		
18/10/2022	Rent of \$280.00		280.00	
18/10/2022	Rent of \$280.00		280.00	
18/10/2022	Rent of \$280.00		280.00	
18/10/2022	Owner Payout	764.43		
26/10/2022	Rent of \$280.00		280.00	
03/11/2022	Rent of \$280.00		280.00	
07/11/2022	Owner Payout	509.62		
15/11/2022	Rent of \$280.00		280.00	
15/11/2022	Rent of \$280.00		280.00	
15/11/2022	Owner Payout	509.62		
01/12/2022	Rent of \$280.00		280.00	



01/12/2022	Rent of \$280.00		280.00
01/12/2022	Owner Payout	509.62	
06/12/2022	Rent of \$280.00		280.00
15/12/2022	Rent of \$280.00		280.00
15/12/2022	Owner Payout	509.62	
22/12/2022	Rent of \$280.00		280.00
03/01/2023	Rent of \$280.00		280.00
03/01/2023	Owner Payout	509.62	
13/01/2023	Rent of \$280.00		280.00
17/01/2023	Owner Payout	254.81	
20/01/2023	Rent of \$280.00		280.00
20/01/2023	Rent of \$280.00		280.00
23/01/2023	Rent of \$280.00		280.00
31/01/2023	Payment to Smoke Alarm Solutions for Invoice: A22432790	129.00	
31/01/2023	Rent of \$280.00		280.00
01/02/2023	Owner Payout	890.24	
07/02/2023	Rent of \$280.00		280.00
15/02/2023	Rent of \$280.00		280.00
15/02/2023	Owner Payout	509.62	
27/02/2023	Rent of \$280.00		280.00
28/02/2023	Rent of \$280.00		280.00
02/03/2023	Owner Payout	509.62	
08/03/2023	Rent of \$280.00		280.00
14/03/2023	Rent of \$280.00		280.00
15/03/2023	Owner Payout	509.62	
03/04/2023	Rent of \$280.00		280.00
03/04/2023	Rent of \$280.00		280.00
03/04/2023	Owner Payout	509.62	
14/04/2023	Rent of \$280.00		280.00
14/04/2023	Rent of \$280.00		280.00
17/04/2023	Owner Payout	509.62	
02/05/2023	Rent of \$280.00		280.00
02/05/2023	Rent of \$280.00		280.00
02/05/2023	Owner Payout	509.62	
17/05/2023	Rent of \$280.00		280.00
17/05/2023	Rent of \$280.00		280.00
17/05/2023	Owner Payout	509.62	
01/06/2023	Rent of \$280.00		280.00
01/06/2023	Rent of \$280.00		280.00
01/06/2023	Rent of \$280.00		280.00
01/06/2023	Owner Payout	764.43	
19/06/2023	Rent of \$280.00		280.00
19/06/2023	Rent of \$280.00		280.00

19/06/2023	Rent of \$280.00			280.00
19/06/2023	Owner Payout	764.43		
27/06/2023	Rent of \$280.00			280.00
	Management Fee	1309.88		119.08
	<b>Nett Amount To Be Paid</b>	<b>N/A (Re-Print)</b>		
		<b>Total</b>	<b>15069.62</b>	<b>14560.00</b>

Payment to nominated account

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Account Number 06 7167 11075109

Statement Period 12 Jun 2022 - 11 Jul 2022

Closing Balance \$213,873.22 CR

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

015

DR THOMAS ROY EARLE AND  
 E2A SUPER  
 PO BOX Q331  
 QUEEN VICTORIA BUILDING NSW 1230

## 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 CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

Name: DR THOMAS ROY EARLE ITF E2A SUPER

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.

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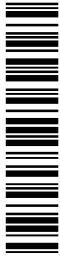
Date	Transaction	Debit	Credit	Balance
12 Jun	2022 OPENING BALANCE			\$213,871.62 CR
01 Jul	Credit Interest		4.10	\$213,875.72 CR
01 Jul	Paper Statement Fee	2.50		\$213,873.22 CR
11 Jul	2022 CLOSING BALANCE			\$213,873.22 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$213,871.62 CR		\$2.50		\$4.10		\$213,873.22 CR

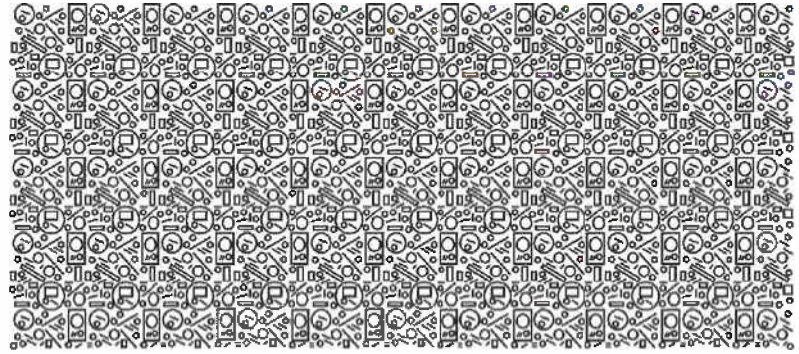
## Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Jul	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.05%
	\$20,000.00 - \$49,999.99	0.05%
	\$50,000.00 - \$99,999.99	0.05%
	\$100,000.00 - \$249,999.99	0.10%
	\$250,000.00 - \$499,999.99	0.15%
	\$500,000.00 and over	0.35%

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



\*# 5422.9998.1.1 ZZ258R3 0303 SL.R3.S141.D192.O V06.00.35

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

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

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



Account Number 06 7167 11075109

Statement Period 12 Jul 2022 - 11 Aug 2022

Closing Balance \$213,911.89 CR

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

015

DR THOMAS ROY EARLE AND  
 E2A SUPER  
 PO BOX Q331  
 QUEEN VICTORIA BUILDING NSW 1230

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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
12 Jul	2022 OPENING BALANCE			\$213,873.22 CR
01 Aug	Credit Interest		38.67	\$213,911.89 CR
11 Aug	2022 CLOSING BALANCE			\$213,911.89 CR
	<b>Opening balance</b>	-	<b>Total debits</b>	<b>+ Total credits = Closing balance</b>
	\$213,873.22 CR		Nil	\$38.67 \$213,911.89 CR

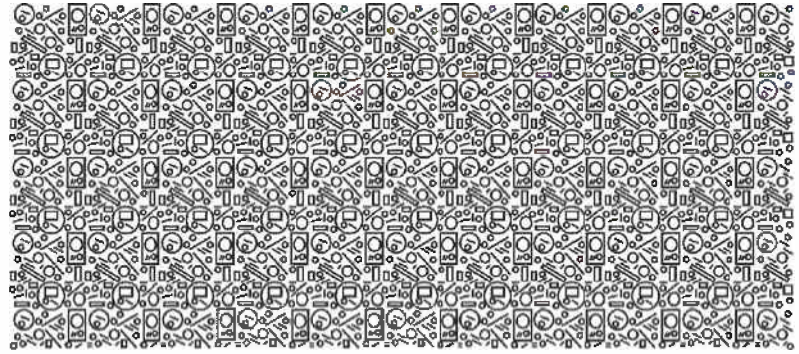
## Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.15%
	\$20,000.00 - \$49,999.99	0.25%
	\$50,000.00 - \$99,999.99	0.35%
	\$100,000.00 - \$249,999.99	0.45%
	\$250,000.00 - \$499,999.99	0.55%
	\$500,000.00 and over	0.65%

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



\*# 3667.9146.1.1 ZZ258R3 0303 SL.R3.S141.D223.O V06.00.35

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

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



Account Number 06 7167 11075109

Statement Period 12 Aug 2022 - 11 Sep 2022

Closing Balance \$214,021.62 CR

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

015

DR THOMAS ROY EARLE AND  
 E2A SUPER  
 PO BOX Q331  
 QUEEN VICTORIA BUILDING NSW 1230

## Direct Investment Account

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Date	Transaction	Debit	Credit	Balance
12 Aug 2022	OPENING BALANCE			\$213,911.89 CR
01 Sep	Credit Interest		112.23	\$214,024.12 CR
01 Sep	Paper Statement Fee	2.50		\$214,021.62 CR
11 Sep 2022	CLOSING BALANCE			\$214,021.62 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$213,911.89 CR		\$2.50		\$112.23		\$214,021.62 CR

## Your Credit Interest Rate Summary

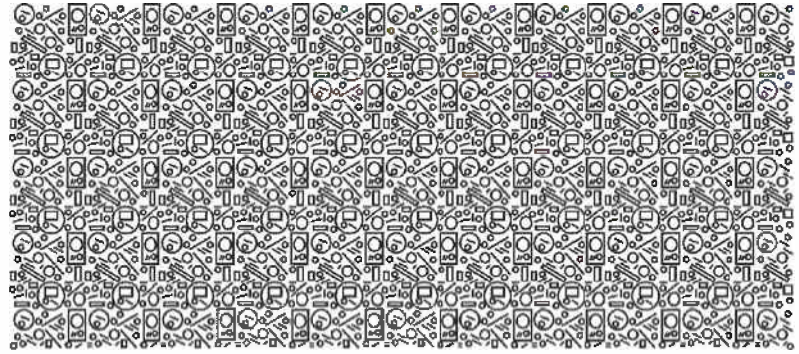
Date	Balance	Standard Credit Interest Rate (p.a.)
11 Sep	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.30%
	\$20,000.00 - \$49,999.99	0.55%
	\$50,000.00 - \$99,999.99	0.65%
	\$100,000.00 - \$249,999.99	0.85%
	\$250,000.00 - \$499,999.99	1.05%
	\$500,000.00 and over	1.15%

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



\*# 8394.20112.1.1 ZZ258R3 0303SL\_R3 S141.D255.O.V06.00.35



**Important Information:**

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

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



# Your Statement

Statement 117 (Page 1 of 2)

Account Number 06 7167 11075109

Statement Period 12 Sep 2022 - 11 Oct 2022

Closing Balance \$214,203.82 CR

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

015

DR THOMAS ROY EARLE AND  
 E2A SUPER  
 PO BOX Q331  
 QUEEN VICTORIA BUILDING NSW 1230

## Direct Investment Account

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Name: DR THOMAS ROY EARLE ITF E2A SUPER

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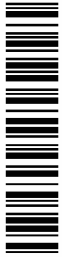
Date	Transaction	Debit	Credit	Balance
12 Sep 2022	OPENING BALANCE			\$214,021.62 CR
01 Oct	Credit Interest		184.70	\$214,206.32 CR
01 Oct	Paper Statement Fee	2.50		\$214,203.82 CR
11 Oct 2022	CLOSING BALANCE			\$214,203.82 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$214,021.62 CR		\$2.50		\$184.70		\$214,203.82 CR

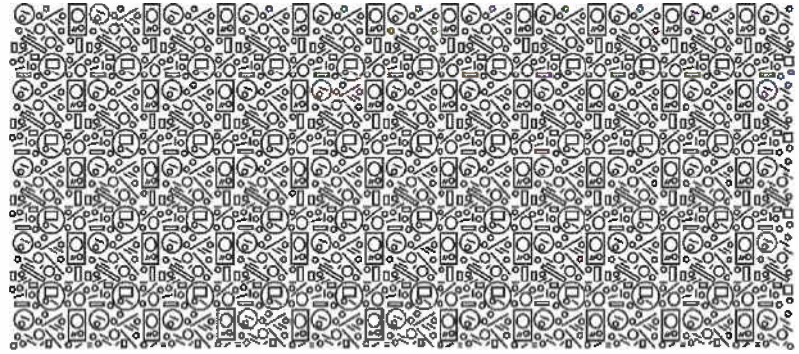
## Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Oct	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.40%
	\$20,000.00 - \$49,999.99	0.70%
	\$50,000.00 - \$99,999.99	0.80%
	\$100,000.00 - \$249,999.99	1.25%
	\$250,000.00 - \$499,999.99	1.50%
	\$500,000.00 and over	1.65%

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



\*# 1296.6690.1.1 ZZ258R3 0303 SL.R3.S142.D284.O V06.00.35

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

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



Account Number 06 7167 11075109

Statement Period 12 Oct 2022 - 11 Nov 2022

Closing Balance \$214,444.57 CR

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

015

DR THOMAS ROY EARLE AND  
 E2A SUPER  
 PO BOX Q331  
 QUEEN VICTORIA BUILDING NSW 1230

## Direct Investment Account

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Name: DR THOMAS ROY EARLE ITF E2A SUPER

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Date	Transaction	Debit	Credit	Balance
12 Oct	2022 OPENING BALANCE			\$214,203.82 CR
01 Nov	Credit Interest		243.25	\$214,447.07 CR
01 Nov	Paper Statement Fee	2.50		\$214,444.57 CR
11 Nov	2022 CLOSING BALANCE			\$214,444.57 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$214,203.82 CR		\$2.50		\$243.25		\$214,444.57 CR

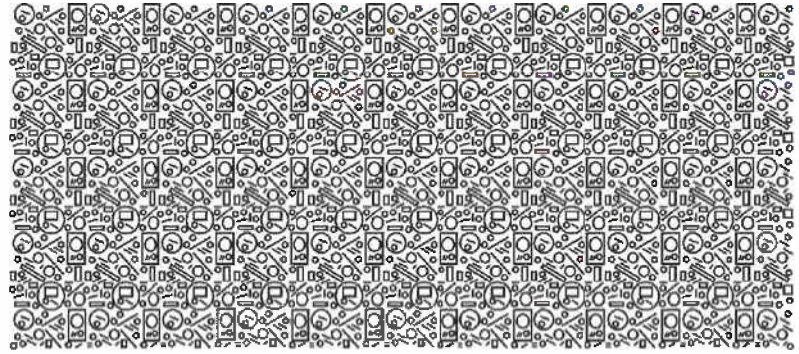
## Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Nov	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.70%
	\$20,000.00 - \$49,999.99	1.00%
	\$50,000.00 - \$99,999.99	1.20%
	\$100,000.00 - \$249,999.99	1.60%
	\$250,000.00 - \$499,999.99	1.90%
	\$500,000.00 and over	2.05%

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



\*# 3887.10292.1.1 ZZ258R3 0303SL\_R3 S141.D315.O.V06.00.35

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

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





Account Number 06 7167 11075109

Statement Period 12 Nov 2022 - 11 Dec 2022

Closing Balance \$214,712.33 CR

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

015

DR THOMAS ROY EARLE AND  
 E2A SUPER  
 PO BOX Q331  
 QUEEN VICTORIA BUILDING NSW 1230

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Name: DR THOMAS ROY EARLE ITF E2A SUPER

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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
12 Nov 2022	OPENING BALANCE			\$214,444.57 CR
01 Dec	Credit Interest		270.26	\$214,714.83 CR
01 Dec	Paper Statement Fee	2.50		\$214,712.33 CR
11 Dec 2022	CLOSING BALANCE			\$214,712.33 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$214,444.57 CR		\$2.50		\$270.26		\$214,712.33 CR

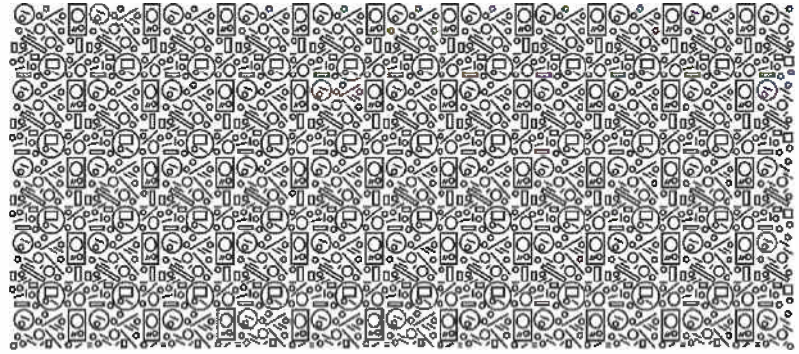
## Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Dec	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.70%
	\$20,000.00 - \$49,999.99	1.00%
	\$50,000.00 - \$99,999.99	1.20%
	\$100,000.00 - \$249,999.99	1.60%
	\$250,000.00 - \$499,999.99	1.90%
	\$500,000.00 and over	2.05%

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



\*# 9609.30162.1.2 ZZ258R3 0303 SL\_R3 S141.D346.O.V06.00.35

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- From 3 June 2023 replacement cheque books will no longer be issued automatically. To obtain a replacement cheque book, please contact us or visit your nearest branch.
- If you switch from a CommBank account where a cheque book was previously issued, to a new CommBank account, and your cheque book is linked to your new account, you can continue to have cheque access to your new account until all of the cheques in your cheque book are used. Once you've used all the cheques in that cheque book, cheque access will no longer be available from 3 June 2023.
- All account Terms and Conditions will be updated to reflect these changes on 3 June 2023 on [commbank.com.au](https://commbank.com.au)

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- Transferring money between your accounts in real-time
- Paying money to someone using PayID
- Setting up a recurring transfer or scheduling a transfer for later
- Paying your bills using PayTo, BPAY® or direct debit

For your personal accounts you can also use phone banking to transfer money to someone or between your accounts by calling us at 13 2221. For your business accounts you can manage your money securely online anywhere, anytime using NetBank, the CommBank app or CommBiz. For more information visit [commbank.com.au/changes-to-cheques](https://commbank.com.au/changes-to-cheques)

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Account Number 06 7167 11075109

Statement Period 12 Dec 2022 - 11 Jan 2023

Closing Balance \$215,001.60 CR

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

015

DR THOMAS ROY EARLE AND  
 E2A SUPER  
 PO BOX Q331  
 QUEEN VICTORIA BUILDING NSW 1230

## Direct Investment Account

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Date	Transaction	Debit	Credit	Balance
12 Dec 2022	OPENING BALANCE			\$214,712.33 CR
01 Jan	Credit Interest		291.77	\$215,004.10 CR
01 Jan	Paper Statement Fee	2.50		\$215,001.60 CR
11 Jan 2023	CLOSING BALANCE			\$215,001.60 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$214,712.33 CR		\$2.50		\$291.77		\$215,001.60 CR

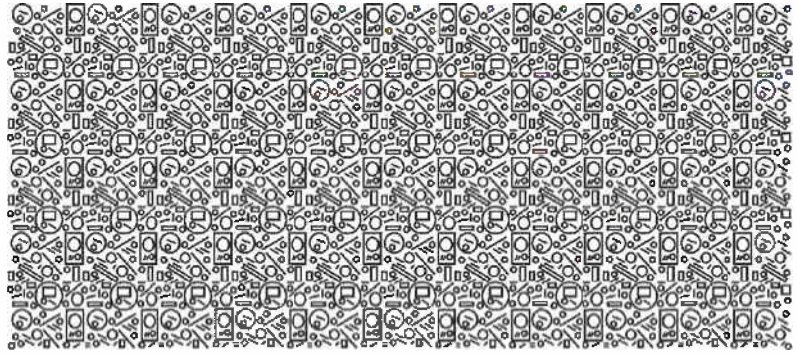
## Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Jan	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.70%
	\$20,000.00 - \$49,999.99	1.00%
	\$50,000.00 - \$99,999.99	1.20%
	\$100,000.00 - \$249,999.99	1.60%
	\$250,000.00 - \$499,999.99	2.00%
	\$500,000.00 and over	2.15%

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\*# 6454.27836.1.2.ZZ258R3.0303.SL.R3.S141.D011.O.V06.00.35

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Account Number 06 7167 11075109

Statement Period 12 Jan 2023 - 11 Feb 2023

Closing Balance \$215,293.77 CR

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

015

DR THOMAS ROY EARLE AND  
 E2A SUPER  
 PO BOX Q331  
 QUEEN VICTORIA BUILDING NSW 1230

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Date	Transaction	Debit	Credit	Balance
12 Jan 2023	OPENING BALANCE			\$215,001.60 CR
01 Feb	Credit Interest		292.17	\$215,293.77 CR
11 Feb 2023	CLOSING BALANCE			\$215,293.77 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$215,001.60 CR		Nil		\$292.17		\$215,293.77 CR

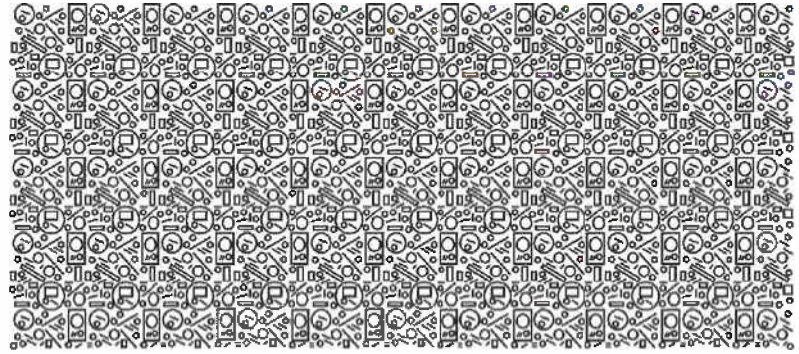
## Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Feb	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.70%
	\$20,000.00 - \$49,999.99	1.00%
	\$50,000.00 - \$99,999.99	1.20%
	\$100,000.00 - \$249,999.99	1.60%
	\$250,000.00 - \$499,999.99	2.00%
	\$500,000.00 and over	2.15%

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\*# 6827.19024.1.2.ZZ258R3 0303SL\_R3 S141.D044.O.V06.00.35

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Account Number 06 7167 11075109

Statement Period 12 Feb 2023 - 11 Mar 2023

Closing Balance \$215,559.94 CR

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

015

DR THOMAS ROY EARLE AND  
 E2A SUPER  
 PO BOX Q331  
 QUEEN VICTORIA BUILDING NSW 1230

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Date	Transaction	Debit	Credit	Balance
12 Feb 2023	OPENING BALANCE			\$215,293.77 CR
01 Mar	Credit Interest		268.67	\$215,562.44 CR
01 Mar	Paper Statement Fee	2.50		\$215,559.94 CR
11 Mar 2023	CLOSING BALANCE			\$215,559.94 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$215,293.77 CR		\$2.50		\$268.67		\$215,559.94 CR

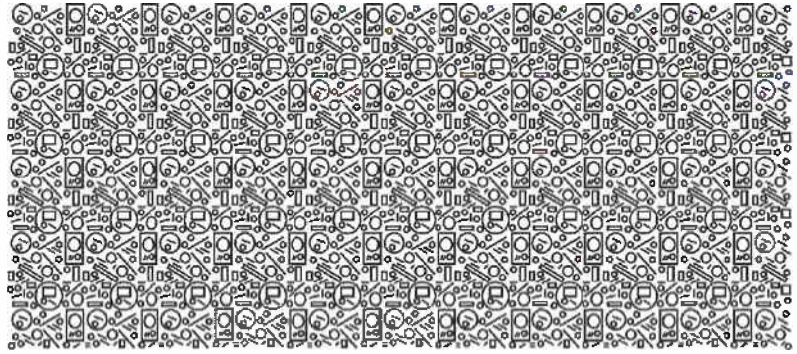
## Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Mar	Less than \$10,000.00	0.25%
	\$10,000.00 - \$19,999.99	0.80%
	\$20,000.00 - \$49,999.99	1.10%
	\$50,000.00 - \$99,999.99	1.35%
	\$100,000.00 - \$249,999.99	1.75%
	\$250,000.00 - \$499,999.99	2.15%
	\$500,000.00 and over	2.30%

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\*# 8170.24582.1.2 ZZ258R3 0303 SL\_R3 S141.D072.O V06.00.36

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# Your Statement

Statement 123 (Page 1 of 2)

Account Number 06 7167 11075109

Statement Period 12 Mar 2023 - 11 Apr 2023

Closing Balance \$5,899.97 CR

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



002

DR THOMAS ROY EARLE ANDE2A SUPER  
 PO BOX 1222  
 MOOLOOLABA QLD 4557

## Direct Investment Account

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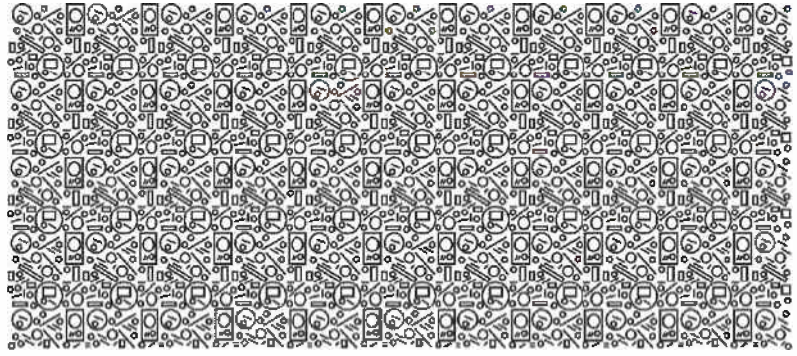
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Date	Transaction	Debit	Credit	Balance
12 Mar	2023 OPENING BALANCE			\$215,559.94 CR
01 Apr	Credit Interest		342.53	\$215,902.47 CR
01 Apr	Paper Statement Fee	2.50		\$215,899.97 CR
08 Apr	Transfer to xx0945 NetBank From T ATFE2ASuper	210,000.00		\$5,899.97 CR
11 Apr	2023 CLOSING BALANCE			\$5,899.97 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$215,559.94 CR		\$210,002.50		\$342.53		\$5,899.97 CR



\*# 2588.8527.1.2 ZZ258R3 0303 SL.R3.S931.D101.O V06.00.36



## Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Apr	Less than \$10,000.00	0.35%
	\$10,000.00 - \$19,999.99	1.00%
	\$20,000.00 - \$49,999.99	1.20%
	\$50,000.00 - \$99,999.99	1.45%
	\$100,000.00 - \$249,999.99	2.00%
	\$250,000.00 - \$499,999.99	2.30%
	\$500,000.00 and over	2.50%

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- From 3 June 2023 replacement cheque books will no longer be issued automatically. To obtain a replacement cheque book, please contact us or visit your nearest branch.
- If you have a joint account listed below<sup>3</sup>, you will no longer be able to order a replacement cheque book. You can continue to have cheque access to your joint account until all of the cheques in your cheque book are used. Once you've used all the cheques in that cheque book, cheque access will no longer be available for that account from 3 June 2023.
- If you switch from a CommBank account where a cheque book was previously issued, to a new CommBank account, and your cheque book is linked to your new account, you can continue to have cheque access to your new account until all of the cheques in your cheque book are used. Once you've used all the cheques in that cheque book, cheque access will no longer be available from 3 June 2023.
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- Setting up a recurring transfer or scheduling a transfer for later
- Paying your bills using PayTo, BPAY® or direct debit



For your personal accounts you can also use phone banking to transfer money between your accounts by calling us at 13 2221. For your business accounts you can manage your money securely online anywhere, anytime using NetBank, the CommBank app or CommBiz. For more information visit [commbank.com.au/changes-to-cheques](https://commbank.com.au/changes-to-cheques)

<sup>1</sup> Cheque access means being able to take money out of your account using a cheque from a cheque book issued to you on request and linked to your account, or a cheque obtained by you on request, over the counter in branch.

<sup>2</sup> Selected business and institutional banking accounts are excluded. Speak with your Relationship Manager, or visit [commbank.com.au/changes-to-cheques](https://commbank.com.au/changes-to-cheques)

<sup>3</sup> From 3 June 2023, you will no longer be able to order a replacement cheque book if you have a joint account listed here: Accelerator Cash Account, AwardSaver Account, Cash Investment Account, Cash Management Call Account, Commonwealth Direct Investment Account, Complete Access, Everyday Offset, GoalSaver, NetBank Saver, Pensioner Security Account, Private Bank Account, Smart Access, Streamline Basic, and Youthsaver Account. If you have any other joint account, you can order a replacement cheque book if you contact us or visit your nearest branch.

® Registered to BPAY Pty Ltd ABN 69 079 137 518



# Your Statement

Statement 124 (Page 1 of 2)

Account Number 06 7167 11075109

Statement Period 12 Apr 2023 - 11 May 2023

Closing Balance \$6,374.16 CR

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



002

DR THOMAS ROY EARLE ANDE2A SUPER  
 PO BOX 1222  
 MOOLOOLABA QLD 4557

## 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 CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

Name: DR THOMAS ROY EARLE ITF E2A SUPER

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
12 Apr	2023 OPENING BALANCE			\$5,899.97 CR
17 Apr	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		390.03	\$6,290.00 CR
01 May	Credit Interest		84.16	\$6,374.16 CR
11 May	2023 CLOSING BALANCE			\$6,374.16 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$5,899.97 CR		Nil		\$474.19		\$6,374.16 CR

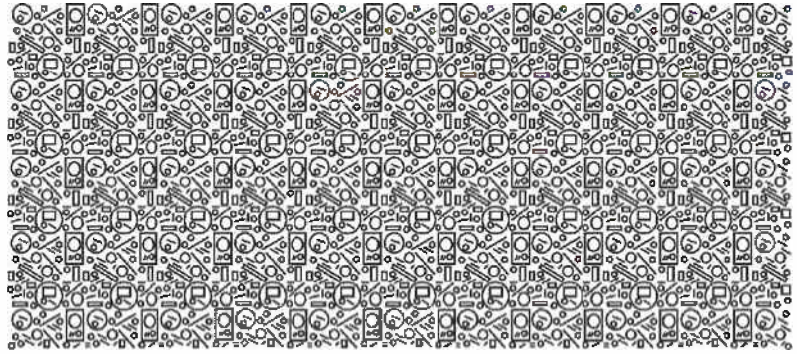
## Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 May	Less than \$10,000.00	0.35%
	\$10,000.00 - \$19,999.99	1.00%
	\$20,000.00 - \$49,999.99	1.20%
	\$50,000.00 - \$99,999.99	1.45%
	\$100,000.00 - \$249,999.99	2.00%
	\$250,000.00 - \$499,999.99	2.30%
	\$500,000.00 and over	2.50%

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



\*# 1302.3308.1.2 ZZ258R3 0303 SL.R3.S931.D131.O V06.00.36

**Important Information:**

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Tell us online: [commbank.com.au/support/compliments-and-complaints.html](http://commbank.com.au/support/compliments-and-complaints.html)

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

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

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



## Important Notice

### Changes to cheque access from 3 June 2023

We are phasing out cheque access<sup>1</sup> from 3 June 2023, as follows:

- If you open a new CommBank account from 3 June 2023, cheque access to that new account won't be available. Some exceptions apply<sup>2</sup>.
- If a cheque book was not issued for your account<sup>2</sup> before 3 June 2023, cheque access to that account won't be available from 3 June 2023.
- From 3 June 2023 replacement cheque books will no longer be issued automatically. To obtain a replacement cheque book, please contact us or visit your nearest branch.
- If you have a joint account listed below<sup>3</sup>, you will no longer be able to order a replacement cheque book. You can continue to have cheque access to your joint account until all of the cheques in your cheque book are used. Once you've used all the cheques in that cheque book, cheque access will no longer be available for that account from 3 June 2023.
- If you switch from a CommBank account where a cheque book was previously issued, to a new CommBank account, and your cheque book is linked to your new account, you can continue to have cheque access to your new account until all of the cheques in your cheque book are used. Once you've used all the cheques in that cheque book, cheque access will no longer be available from 3 June 2023.
- All account Terms and Conditions will be updated to reflect these changes on 3 June 2023 on [commbank.com.au](https://commbank.com.au)

Using NetBank, the CommBank app or CommBiz (for business and institutional customers), you can manage your money securely online anywhere, anytime and you can access a range of handy features, including:

- Transferring money between your accounts in real-time
- Transferring money to a BSB and Account Number or paying money to someone using PayID
- Setting up a recurring transfer or scheduling a transfer for later
- Paying your bills using PayTo, BPAY® or direct debit





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® Registered to BPAY Pty Ltd ABN 69 079 137 518



Account Number 06 7167 11075109

Statement Period 12 May 2023 - 11 Jun 2023

Closing Balance \$6,376.05 CR

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



002

DR THOMAS ROY EARLE ANDE2A SUPER  
 PO BOX 1222  
 MOOLOOLABA QLD 4557

## 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.

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Name: DR THOMAS ROY EARLE ITF E2A SUPER

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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
12 May 2023	OPENING BALANCE			\$6,374.16 CR
01 Jun	Credit Interest		1.89	\$6,376.05 CR
11 Jun 2023	CLOSING BALANCE			\$6,376.05 CR

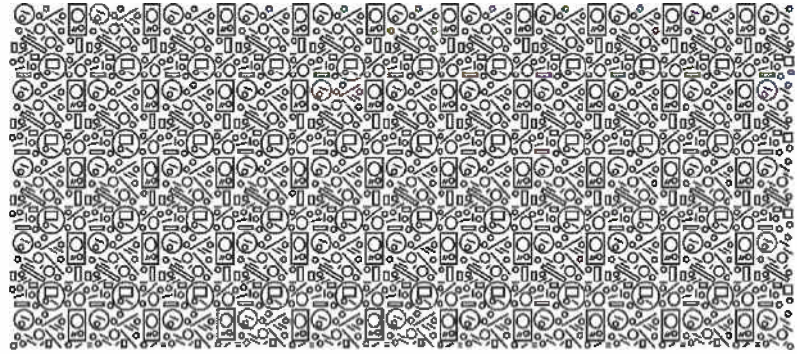
Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$6,374.16 CR		Nil		\$1.89		\$6,376.05 CR

## Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Jun	Less than \$10,000.00	0.35%
	\$10,000.00 - \$19,999.99	1.15%
	\$20,000.00 - \$49,999.99	1.35%
	\$50,000.00 - \$99,999.99	1.65%
	\$100,000.00 - \$249,999.99	2.20%
	\$250,000.00 - \$499,999.99	2.50%
	\$500,000.00 and over	2.70%

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



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

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



# Your Statement

Statement 126 (Page 1 of 2)

Account Number 06 7167 11075109

Statement Period 12 Jun 2023 - 11 Jul 2023

Closing Balance \$0.67 CR

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

002  
 DR THOMAS ROY EARLE ANDE2A SUPER  
 PO BOX 1222  
 MOOLOOLABA QLD 4557

## Direct Investment Account

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Name: DR THOMAS ROY EARLE ITF E2A SUPER

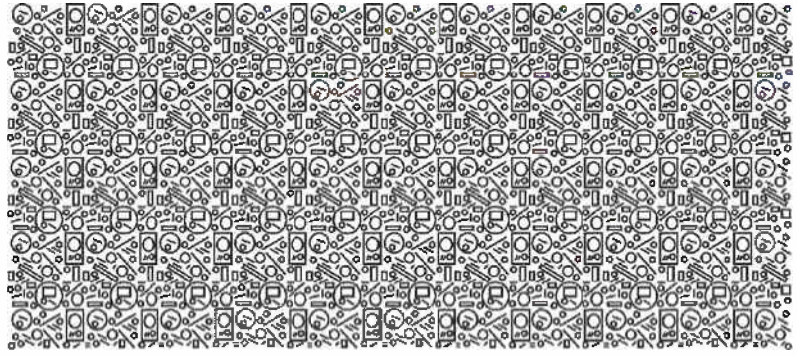
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The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
12 Jun	2023 OPENING BALANCE			\$6,376.05 CR
12 Jun	Transfer to xx0945 NetBank trans FromE2ASuper	6,376.05		\$0.00
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2023 is \$2,134.40			
01 Jul	Credit Interest		0.67	\$0.67 CR
11 Jul	2023 CLOSING BALANCE			\$0.67 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$6,376.05 CR		\$6,376.05		\$0.67		\$0.67 CR





### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Jul	Less than \$10,000.00	0.35%
	\$10,000.00 - \$19,999.99	1.25%
	\$20,000.00 - \$49,999.99	1.45%
	\$50,000.00 - \$99,999.99	1.85%
	\$100,000.00 - \$249,999.99	2.40%
	\$250,000.00 - \$499,999.99	2.70%
	\$500,000.00 and over	3.00%

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

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

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



E2A Super

## **ACTUARIAL CERTIFICATE**

Apricot Actuaries Pty Ltd  
ABN 44 613 006 769

[www.apricotactuaries.com.au](http://www.apricotactuaries.com.au)  
03 6240 1575

23/11/2023

Thomas Roy Earle, Lorraine Joy Earle, Matthew Thomas Earle  
as trustee(s) for E2A Super  
c/o Emily Cooper from BARTLEY PARTNERS PTY LTD

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

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

ECPI can work in two ways:

### **(1) Segregated assets**

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

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

### **(2) Proportionate method (s295-390)**

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

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

The value of these liabilities must be specified by an Actuary in an Actuary's certificate obtained by the trustee before the date for lodgement of the fund's income tax return. **I am pleased to attach your certificate for 2022/23.**

---

#### **Apricot Actuaries**

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

---

#### **CONTACTS**

**PHONE**

03 6240 1575

**EMAIL**

info@apricotactuaries.com.au

**WEB**

www.apricotactuaries.com.au

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

Yours sincerely,



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

---

**Apricot Actuaries**

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

---

**CONTACTS****PHONE**

03 6240 1575

**EMAIL**

[info@apricotactuaries.com.au](mailto:info@apricotactuaries.com.au)

**WEB**

[www.apricotactuaries.com.au](http://www.apricotactuaries.com.au)





# S295-390 ACTUARIAL CERTIFICATE

<b>Fund name:</b>	E2A Super
<b>Tax year:</b>	2022/23
<b>Reference:</b>	A68291700718593
<b>Fund type:</b>	Accumulation and account-based income stream benefits (pension) only
<b>Certificate type:</b>	Actuarial certificate for the purposes of section 295-390 of the Income Tax Assessment Act 1997 - Exempt Income
<b>Trustee name:</b>	Thomas Roy Earle, Lorraine Joy Earle, Matthew Thomas Earle

## ECPI - PROPORTIONATE METHOD:

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

**61.24%** ■

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

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

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

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

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

Date: 23/11/2023

**Jim Hennington, Fellow of the Institute of Actuaries of Australia**

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

---

### Apricot Actuarial

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

---

### CONTACTS

**PHONE**

03 6240 1575

**EMAIL**

info@apricotactuarial.com.au

**WEB**

www.apricotactuarial.com.au

## What to do with this certificate

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

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

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

- Income from assets that were unsegregated  
**x ECPI proportion**

## Key information used

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

Member 1:	Thomas Roy Earle
Member 2:	Lorraine Joy Earle
Member 3:	Matthew Thomas Earle

<b>Opening balances at 01/07/2022:</b> <sup>Note 1</sup>	
Retirement phase income stream balances (=liabilities)	\$ 1,170,171.71
Non-retirement phase balances	\$ 734,569.25
<b>Total assets</b> (=superannuation liabilities)	\$ 1,904,740.96
Plus	
Non-concessional contributions	\$ 17,000.00
Concessional contributions	\$ 0.00
Transfers in	\$ 0.00
Minus	
Lump sum withdrawals	\$ 0.00
Pension payments/withdrawals	\$ 35,110.00
Equals	
<b>Balance before income and expenses</b>	\$ 1,886,630.96
Preliminary net income	\$ 170,179.35
<b>Closing balance at 30/06/2023:</b> <sup>Note 1</sup>	<b>\$ 2,056,810.31</b>

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

**Note 1:**

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

My calculation of the average value of unsegregated current pension liabilities of the fund during the tax year was \$ 1,163,919.24. The average value of unsegregated superannuation liabilities of the fund during the tax year was \$ 1,900,463.84.

### **Assumptions made**

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

- All assets which produced non-arm's length income were excluded from the application.
- Thomas Roy Earle's pension payments have been confirmed as meeting the minimum standards by the accountant; and
- Lorraine Joy Earle's pension payments have been confirmed as meeting the minimum standards by the accountant.
- Your accounting platform has indicated you wish to use the proportionate method and calculate the actuarial percentage across the whole financial year. If you wish to instead use the deemed segregated method, you will need to make the change in your accounting software. Instruction: Class/BGL

### **Methodology I have used**

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

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

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

### **Minimum pension standards**

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

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



**E2a Super  
(The Fund)**

Minutes of Meeting of the Trustees of the Fund held at  
16 February 2023

Present Thomas Earle, Lorraine Earle

Apologies Katherine Earle, Matthew Earle

Chairman Thomas Earle acted as chairman

General business

Investment The proposed investment strategy was tabled

strategy After discussion the meeting endorsed the investment strategy as  
attached to these minutes

Investment Given the uncertainty with the pandemic a conservative approach  
decisions should be continued

Confirmed as an accurate record

*T Earle*

.....  
Chairman

**INVESTMENT STRATEGY**

**e2a Super**

## **BACKGROUND**

- ✓ The e2a Super is a Self-Managed Superannuation Fund regulated by the ATO.
- ✓ Fund assets may be invested in a selection of direct and indirect investment facilities.
- ✓ Individual member choice is not allowed.

## **FUND OBJECTIVES**

The primary objective of the Fund is the provision of benefits for each member of the Fund on or after retirement. The Trustees have a responsibility to balance the needs of all members. Those needs will be dependent on time to retirement, value of funds invested, assets held outside the fund and personal liabilities.

The Fund will ensure all investments are made in accordance with the Trust Deed and relevant legislation.

The Fund will aim to secure member benefits through prudent investments, having regard to the whole of the circumstances of the Fund.

## **INVESTMENT OBJECTIVES**

Consequently, the investment objectives have been set as follows -

- ✓ To reduce probability of investment losses in any rolling 12 month period
- ✓ To maintain an investment portfolio sufficiently diversified to reflect the member risk profile;
- ✓ To achieve a return comparable to publicly managed superannuation funds with similar asset allocations.
- ✓ To maintain solvency. At all times be able to realise assets without financial penalty in the event of a wind-up.



## **INVESTMENT POLICIES**

No investments in venture capital or private companies or other specialised assets with limited markets.

To invest in any of the following at the discretion of the trustee:-

- ✓ Cash
- ✓ Shares
- ✓ Debentures
- ✓ Fixed Term Deposits
- ✓ Property
- ✓ Fixed Interest Securities
- ✓ Other investments as approved by the relevant legislation for Superannuation Funds and for Allocated Pension Funds.

## **ASSET ALLOCATION**

The Trustee(s) wishes to adopt a diversified investment approach thereby minimizing the effects of short term market fluctuations.

The asset allocation should be regarded as a benchmark, and reviewed annually.

Refer to Appendix A for the Asset Allocation of the Fund

## APPENDIX A

<b>Asset Type</b>	<b>Benchmark Allocation %</b>	<b>Range *</b>
Cash & Fixed Interest Securities	10	0-80
Australian Listed Shares	15	0-60
Units in Managed Funds	20	0-60
Real Estate Properties	20	0-40
International Listed Shares & Other Investments	35	0-60

\* Wide allocations are set to allow for market opportunities and lack of economies of scale

DATED

*29 June 2007*

# **DEED OF VARIATION**

## **e2a Super**

**COOPER GRACE WARD**  
Lawyers  
Level 23, Central Plaza Two  
66 Eagle Street, Brisbane 4000

**Ph** (61-7) 3231 2444  
**Fax** (61-7) 3221 4356  
[www.cgw.com.au](http://www.cgw.com.au)

CJJ10045264 1621849v1

Signed: *[Signature]* 26/07/07

**e2a Super**

**THIS DEED OF VARIATION** is made on the date specified in Schedule A to Annexure A (Schedule A) by the persons named and described in Schedule A as the Trustee and the Members.

**BACKGROUND:**

- A. A superannuation fund was established on the date set out in Schedule A and is known by the name set out in Schedule A (the Fund).
- B. The Trustee wishes to vary the Trust Deed of the Fund so it complies with the requirements in the Superannuation Industry (Supervision) Act 1993 (SIS) including those for growth pensions, transition to retirement options, binding death benefit nominations and other amendments to SIS since the establishment of the Fund.
- C. Clause 40.1 of the Trust Deed of the Fund allows variations of the Trust Deed.
- D. The Members (who are all of the Members of the Fund) wish to approve the variation.

**VARIATION:**

**Variation of Trust Deed**

- 1. The Trustee declares that as at and from the date of execution of this Deed the provisions of the Trust Deed be varied by deleting the Clauses, Rules and Schedules specified in Schedule A and replacing them with the Clauses and Schedules contained in the Annexure A attached to this Deed of Variation.
- 2. This Deed is not intended to and does not change the terms of any pension being paid from the Fund that commenced before the date of this Deed.

**Members Approve Variation**

- 3. The Members approve the variation of the Trust Deed as set out in this Deed.

**EXECUTED AS A DEED** on the date set out in Schedule A.

**SIGNED SEALED AND DELIVERED BY**  
**Thomas Roy Earle**  
As Trustee and Member in the presence of:

)  
) x TE *[Signature]*  
(sign)

X *[Signature]*  
Witness (sign)

**SIGNED SEALED AND DELIVERED BY**  
**Lorraine Joy Earle**  
As Trustee and Member in the presence of:

)  
) x LE *[Signature]*  
(sign)

X *[Signature]*  
Witness (sign)

**SIGNED SEALED AND DELIVERED BY  
Matthew Thomas Earle**


As Trustee and Member in the presence of:

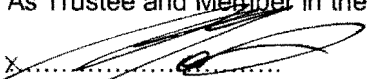
)  
) X ME   
(sign)

X   
Witness (sign)

**SIGNED SEALED AND DELIVERED BY  
Katherine Joy Earle**

As Trustee and Member in the presence of:

)  
) X KE   
(sign)

X   
Witness (sign)

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## ANNEXURE A

### 1. ESTABLISHMENT

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1.1 The Fund was established on the Date of Establishment of the Fund specified in Schedule A.

1.2 The primary purpose of the Fund is to provide Benefits as old age pensions.

### 2. DIVISIONS

---

This Deed is divided into Division A and Division B. Division A shall govern the management and administration of the Fund and Division B shall govern the Benefits payable from the Fund.

### 3. COVENANTS

---

The Trustee covenants that it will perform and observe the covenants, trusts and conditions of this Deed.

#### - DIVISION A -

### 4. INTERPRETATION - DEFINITIONS

---

In this Deed unless the context otherwise requires:

**Accumulation Account** means the account established on behalf of each Member or Beneficiary in respect of each Class of which the person is a member;

**Annuity** means an eligible annuity as defined in Section 27A(1) of the Tax Act;

**Beneficiary** means a person presently and absolutely entitled to receive a Benefit including a Pensioner;

**Benefit** means any amount which is payable out of the Fund to or in respect of a Member;

**Benefit Entitlement** means any amount held in the Fund which may become payable to a person but to which the person has not become absolutely and indefeasibly entitled;

**Commissioner** means, as the case requires, the Commissioner of Taxation, Australian Prudential Regulation Authority or other regulatory body having responsibility for administration of the Relevant Requirements in relation to the Fund;

**Complying Superannuation Fund** means a complying superannuation fund pursuant to the Relevant Requirements;

**Condition of Release** has the same meaning as in Regulation 6.01 of the SIS Regulations;

**Constitutional Corporation** has the same meaning as in Section 10 of the SIS Act;

**Contribution Splitting Request** means a valid application by a Member under Regulation 6.44 of the SIS Regulations that the Trustee has accepted;

**Contributions** means gross payments to the Fund in respect of Members prior to the withdrawal of any Taxation payable in respect of those Contributions, and for the purposes of this definition, payments includes the transfer of an asset which is intended by the transferee to be a contribution;



**Dependant** in relation to a Member or former Member includes a dependant as defined in Section 10 of the SIS Act;

**Eligible Rollover Fund** has the same meaning as in Section 242 of the SIS Act;

**Eligible Termination Payment** has the same meaning as in Section 27A of the Tax Act;

**Employee** means a person employed by an Employer and any person for whom an employer must make a superannuation contribution in order to avoid liability for the superannuation guarantee charge under the Superannuation Guarantee (Administration) Act 1992;

**Employer** means any person, firm or corporation who employs a Member and who is permitted to make Contributions to the Fund;

**Forfeiture Account** means the account established pursuant to clause 26;

**Fund** means the Fund established by this Deed;

**Fund Year** means a period of twelve months ending on 30 June, or any other period nominated by the Trustee;

**Gainful Employment** in relation to a Member means engagement in any business, trade, profession, vocation, calling, occupation or employment for gain to the extent required by the Relevant Requirements;

**Member** means a person who has been accepted as a Member of the Fund and who has not ceased to be a Member;

**Nominated Dependant** means a person nominated by a Member as the Nominated Dependant and may include the legal personal representative of the Member;

**non-commutable allocated pension** means a Pension where, if the Pension is commuted, the resulting Eligible Termination Payment cannot be cashed unless:

- (i) the purpose of the commutation is:
  - to cash an Unrestricted Non-Preserved Benefit; or
  - to pay a superannuation contributions surcharge; or
  - to give effect to an entitlement of a non-member spouse under a payment split; or
- (ii) before commutation, the pensioner has satisfied a Condition of Release in respect of which the cashing restriction for preserved benefits and Restricted Non-Preserved Benefits is 'Nil';

**non-commutable pension** means a Pension where, if the pension is commuted, the resulting Eligible Termination Payment cannot be cashed unless:

- (i) the purpose of the commutation is to cash an Unrestricted Non-Preserved Benefit:  
or
- (ii) before commutation, the pensioner has satisfied a condition of release in respect of which the cashing restriction for preserved benefits and Restricted Non-Preserved Benefits is 'Nil';

**Normal Retirement Age** means the age of 65 years or any other age over 54 years as is acceptable to or required by the Commissioner or the Relevant Requirements and as the Trustee may determine;

**Pensioner** means:



- a Member who has applied to receive some or all of the Benefits payable to the Member as a Pension in accordance with this Deed; and
- a person in receipt of a Pension from the Fund (including a Reversionary Beneficiary in receipt of a Pension);

**Pension Account** means the account established in respect of a Pensioner in accordance with Clause 27.2;

**Pension Conditions** means the operating standards contained in regulation 1.06 of the SIS Regulations;

**Pension Reserve Account** means the account established in respect of a Pensioner in accordance with Clause 27.4;

**Policy** means any policy of assurance including a policy on the life of a Member for endowment, term, disablement, accident or sickness insurance;

**Preservation Age** has the same meaning as in Regulation 1.06(2) of the SIS Regulations;

**Preserved Payment** means a payment made to the Fund or a transfer from a Rollover Fund which must be preserved under the Relevant Requirements;

**Preserved Payment Benefit** means a benefit arising from a Preserved Payment or any other amount which is included in a Member's preserved benefits under the Relevant Requirements;

**Registrable Superannuation Entity** has the same meaning as in the SIS Act.

**Regulated Fund** means a regulated superannuation fund as defined in Section 19 of the SIS Act;

**Relevant Requirements** means any requirements (including the provisions of the SIS Act) which the Trustee or the Deed must comply with to avoid a contravention of the requirements or in order for the Fund to qualify for concessional Taxation treatment as a Complying Superannuation Fund, and includes Part VIIIA of the Family Law Act 1975 and the Family Law (Superannuation) Regulations 2001;

**Restricted Non-Preserved Benefit** in respect of a Member means an amount determined in accordance with Regulation 6.08 of the SIS Regulations;

**Reversionary Beneficiary** means a Dependant nominated by a Pensioner and, in default of a nomination by the Pensioner where appropriate for the particular form of pension concerned, a Dependant nominated by the Trustee who is eligible to receive a Benefit upon the death of a Pensioner;

**Rollover Fund** means any other fund or benefit arrangement into which or from which assets can be transferred without causing the Fund to be in breach of the Relevant Requirements;

**Rollover Payment** means any payment made or received by the Trustee in circumstances which satisfy the Relevant Requirements to or from any Rollover Fund;

**Section 279D Benefit** means the total amount which the Trustee must pay to Beneficiaries in order to claim a deduction for the amount calculated in accordance with sub-section 279D(2) of the Tax Act following the death of a Member;

**SIS Act** means the Superannuation Industry (Supervision) Act 1993 and any regulations pursuant to it;

**SIS Regulations** means the Regulations made under the SIS Act;

**Spouse** includes a spouse as defined in Section 10 of the SIS Act, and where there is more than one such person the Trustee may determine which is considered to be the Spouse

**Tax Act** means the Income Tax Assessment Act 1936, the Income Tax Assessment Act 1997 and any regulations pursuant to those acts;

**Taxation** includes any tax, surcharge, levy, impost or duty payable by the Trustee in respect of income, Contributions, capital gains, benefits or any transaction entered into by the Trustee;

**Total and Permanent Disablement** means:

- with respect to any potential benefit payable out of the proceeds of any insurance Policy effected by the Trustee in respect of the Member and in force at the time of the Total and Permanent Disablement of the Member, the definition contained in that Policy; or
- if there is no such Policy (or in any case, for any potential benefit payable on Total and Permanent Disablement other than proceeds of an insurance Policy) then Total and Permanent Disablement in relation to a Member means permanent incapacity for the purposes of payment of benefits under the Relevant Requirements,

and the expression **Totally and Permanently Disabled** has a corresponding meaning;

**Transition to Retirement Income Stream** means one that meets the rules in paragraph (b) of the definition of transition to retirement income stream in Regulation 6.01(2) of the SIS Regulations.

**Trustee** means the Trustee or Trustees for the time being of the Fund.

**Unrestricted Non-Preserved Benefit** means in respect of a Member an amount determined in accordance with Regulation 6.10 of the SIS Regulations.

## 5. INTERPRETATION - GENERAL

---

### 5.1 Fund Subject to Relevant Requirements

This Deed is to be read and construed on the basis that the provisions of the Relevant Requirements are incorporated in the Deed to the extent they are required to be incorporated in order for the Fund to be a Complying Superannuation Fund and the Trustee may do or refuse to do anything which may be necessary to comply with the Relevant Requirements even if the action or refusal may be in conflict with any provisions of this Deed. If there is an inconsistency between the express provisions of this Deed and the provisions of the Relevant Requirements incorporated into this Deed, the provisions of the incorporated Relevant Requirements prevail.

### 5.2 Rights of Members

The provisions of this Deed do not affect the right of a Member or the personal representative of a Member or any other person to claim compensation or damages in circumstances where the Member is injured or dies as a result of an event in the course of the employment of the Member.

### 5.3 Severability

All of the provisions in this Deed are severable. If any provision is found to be unlawful, void or unenforceable that provision shall be read down to the extent necessary to ensure that it does not infringe any law or is not otherwise void or unenforceable so as to give it a valid operation of a partial character. If the infringing provision cannot be so read down it shall be considered deleted from this Deed as if it had never been included.

### 5.4 Members' Rights and Powers

Any power or right given to a Member, a Pensioner or Beneficiary in this Deed (including, without limiting this clause, powers and rights given to a Member under clauses 10 and 14) can be exercised by:



- (a) if the person has died, the legal personal representative of the person, and if more than one, jointly; and
- (b) if the person is under a legal disability, the trustee of the estate of the person, or any person who holds an enduring power of attorney from the person (in accordance with the terms of the appointment).

## 5.5 Construction

In this Deed:

- (a) words in the singular include the plural and vice versa;
- (b) words indicating any gender indicate the appropriate gender;
- (c) where a word or phrase is given a particular meaning, other parts of speech and grammatical forms of that word or phrase have corresponding meanings;
- (d) a reference to a person is to be construed as a reference to an individual, body corporate, unincorporated association, partnership, joint venture or government body;
- (e) any reference to a party includes that party's executors, trustees, administrators, successors in title and assigns;
- (f) references to any document (including this document) include references to the document as amended, consolidated, supplemented, novated or replaced;
- (g) a reference to a Statute includes a reference to or citation of all enactments amending or consolidating the Statute and to an enactment substituted for the Statute;
- (h) monetary references are references to Australian currency;
- (i) the Background does not form part of the document;
- (j) the Schedule and Annexures form part of this document;
- (k) a reference to an Item is a reference to an Item in the Schedule to this document; and
- (l) headings are included for convenience only and do not affect interpretation of this document.

## 6. EMPLOYER'S AND TRUSTEE'S POWERS

---

### 6.1 Employer's Power

Nothing in this Deed affects the powers of an Employer with regard to the terms of employment or dismissal of an Employee. The existence or cessation of any actual or prospective Benefit under the Fund will not be grounds for claiming or increasing damages in any action brought against an Employer in respect of any termination of employment or otherwise.

### 6.2 Exercise of Discretions

Despite anything to the contrary in this Deed:

- (a) in exercising its powers the Trustee is not subject to the direction of any other person except where the Relevant Requirements permit. If any provisions of this Deed would permit a person to give a direction to the Trustee in circumstances other than those permitted by the Relevant Requirements, the Trustee may disregard any such direction;
- (b) if a discretion under this Deed may be exercised by a person other than the Trustee, that discretion must not be exercised without the consent of the Trustee except in circumstances permitted under the Relevant Requirements.

## **7. PROPER LAW**

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This Deed will be governed and construed in accordance with the laws of the State or Territory of the Commonwealth of Australia in which the Deed is executed.

## **8. MEMBERSHIP OF FUND**

---

### **8.1 Application for Membership**

- (a) Any person may apply to become a Member by completing an application for membership.
- (b) If an application for membership is not provided, the payment of a Contribution in respect of a person is deemed to constitute the receipt of an application for membership in respect of that person.

### **8.2 Admission to Membership**

- (a) Subject to clause 8.2(d), a Member is deemed to have joined the Fund on the date the completed application for membership is received or deemed to have been received or any other date determined by the Trustee.
- (b) The Trustee may impose conditions on a person's admission as a Member and may vary the conditions at any time.
- (c) Upon admission to membership the Member will be bound by this Trust Deed in all respects as if the Member were an original party to the Deed.
- (d) The Trustee has a discretion as to whether an application for membership is accepted. If the Trustee does not accept a person as a Member, the Trustee must notify the person of that decision as soon as possible.
- (e) The Trustee must not admit any person as a Member if it may in the reasonable opinion of the Trustee result in the Fund becoming a public offer superannuation fund for the purposes of the Relevant Requirements, or make the Trustee a Registrable Superannuation Entity.

### **8.3 Cessation of Membership**

A person ceases to be a Member upon the earliest to occur of the following:

- (a) the date upon which all the Member's Benefits are paid;
- (b) the date the death Benefit for the Member commences to be payable;
- (c) the commencement of the payment to the Member of a Pension or the purchase of an Annuity for the Member, (in relation to which Pension or Annuity that person is now referred to as a Pensioner) which constitutes the whole of the Member's Benefit; or
- (d) any other date as the Trustee reasonably determines.

For the purposes of clarity, although a person ceases to be a Member when a pension is commenced, they then become a Pensioner with rights that are appropriate for a Pensioner.

## **9. MEMBERSHIP NOTIFICATION REQUIREMENTS**

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The Trustee must provide to Members, former Members, Beneficiaries and the Commissioner on an annual basis and all other occasions required by the Relevant Requirements any information which is required by the Relevant Requirements.



## **10. MEETINGS OF MEMBERS**

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The following provisions apply in relation to meetings of Members:

### **10.1 Notice**

At least one-half of the Members may call a meeting by giving notice in writing to the Trustee.

### **10.2 Meeting Date**

The Trustee must convene a meeting of Members within 14 days of receiving the request and must send a notice of the meeting to each Member.

### **10.3 Trustee Convening Meeting**

The Trustee may at any time convene a meeting of Members by notice in writing at least 10 days before the meeting.

### **10.4 Chairperson**

The Members present at the meeting may appoint a chairperson. If the Members do not appoint a chairperson the Trustee may appoint a chairperson provided that the appointment does not breach the Relevant Requirements.

### **10.5 Quorum**

A quorum for the meeting is at least 25% of the Members of the Fund.

### **10.6 Voting**

Each Member is entitled to one vote with the chairperson being given a casting vote.

### **10.7 Notice from members**

If the Members are required to give notice to the Trustee under any provisions of this Deed a notice signed by the chairperson of any meeting of Members certifying that a matter has been agreed to by a majority of Members is considered to be a notice from a majority of Members.

### **10.8 Member includes Pensioner**

For the purposes of this clause 10, Member includes a Pensioner.

## **11. FUND RECORDS**

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### **11.1 Records and accounts to be kept**

The Trustee must keep and maintain appropriate minutes and other records and documents required by the Relevant Requirements.

### **11.2 Audit**

The financial statements and other relevant records must be audited annually or at any other times required by the Relevant Requirements.

### **11.3 Trust Deed**

A copy of this Deed must be made available for inspection as required by the Relevant Requirements.

### **11.4 Information for Trustee**

When requested by the Trustee a person who is a Member, Pensioner or Beneficiary must provide all information in its power or possession which may in the opinion of the Trustee be necessary or expedient for the management and administration of the Fund.



## 11.5 Disclosure and Reporting Requirements

- (a) The Trustee must provide to Employers, Members and former Members and the Commissioner any information reports and returns in relation to the Fund required by the Relevant Requirements.
- (b) The Trustee may provide the Tax File Numbers of the Members, Pensioners and Beneficiaries of the Fund to any person where the Trustee has or reasonably believes it has the consent of the relevant person to the disclosure or is required or allowed to do so by law.

## 12. ACCUMULATION ACCOUNTS

---

### 12.1 Separate Member Accounts

The Trustee must establish an Accumulation Account in respect of each Member or Beneficiary.

### 12.2 Credits

The Trustee must credit the following amounts to the relevant Accumulation Account as appropriate:

- (a) any amount paid into the Fund in respect of the Member;
- (b) the proceeds of any Policy or Annuity effected by the Trustee in respect of the Member or Beneficiary which the Trustee considers it appropriate to credit;
- (c) any positive earnings as are determined by the Trustee;
- (d) any amounts transferred from the Pension Account of a Member or Beneficiary;
- (e) any other amount to be paid or transferred under the Relevant Requirements to a person other than the Member from the Member's Benefit Entitlement;
- (f) an amount to be transferred to the Accumulation Account of the Member from the Accumulation Account of the Member's Spouse pursuant to a Contribution Splitting Request accepted by the Trustee; and
- (g) any other amounts as the Trustee from time to time determines.

### 12.3 Debits

The Trustee must debit the following amounts to the relevant Accumulation Account as appropriate:

- (a) any amount paid out of the Fund in respect of the Member or Beneficiary from an Accumulation Account;
- (b) the costs of any Policy or Annuity effected by the Trustee in respect of the Member or Beneficiary subject to paragraph 12.4(b);
- (c) a proportion of any Taxation payable in respect of Contributions or earnings of the Fund credited to the Accumulation Account or arising as a result of a Rollover Payment as the Trustee determines;
- (d) any part of the costs and expenses incurred under Clause 19 as the Trustee determines;
- (e) the amount of any lien exercised pursuant to this Deed;
- (f) any amount forfeited pursuant to this Deed;
- (g) any negative earnings as determined by the Trustee in accordance with this Deed;
- (h) any moneys paid in respect of the Trustee's indemnity;

- (i) any amount transferred to the Pension Reserve Account or the Member's Pension Account as the Trustee considers necessary to pay the Member a Pension under Clause 28;
- (j) any other amount to be transferred under the Relevant Requirements to a person who is already a Member, or becoming a Member, from another Member's Benefit Entitlement;
- (k) the amount specified by the Member in a Contribution Splitting Request accepted by the Trustee; and
- (l) any other amounts the Trustee from time to time determines.

#### 12.4 Income Account

- (a) The Trustee must establish an Income Account for the Fund. The Trustee must credit the Income Account, subject to Clause 12.7 and sub-clause (g), with the following:
  - (i) all income and profits of the Fund;
  - (ii) credits arising out of adjustments pursuant to Clause 12.6;
  - (iii) any amount transferred from a Reserve Account pursuant to Clause 12.5;
  - (iv) the proceeds of any Policy effected by the Trustee where the Trustee determines that it should not be credited to an Accumulation Account, Pension Account or the Pension Reserve Account; and
  - (v) any other amounts which the Trustee from time to time determines..
- (b) The Trustee must debit the Income Account, subject to Clause 12.7 and sub-clause (g), with the following:
  - (i) any loss sustained on the disposal of any investments of the Fund;
  - (ii) any costs or charges incurred pursuant to Clause 19 which are not debited to an Accumulation Account;
  - (iii) any debits arising out of adjustments pursuant to Clause 12.6;
  - (iv) the cost of any Policy effected by the Trustee where the Trustee determines that it should not be debited to an Accumulation Account;
  - (v) any deficiency arising from a valuation of the Fund;
  - (vi) any amount payable or which may become payable by way of Taxation in respect of the Contributions and the income and profits of the Fund which are not debited to an Accumulation Account as the Trustee determines to be equitable;
  - (vii) any income transferred to a Reserve Account;
  - (viii) any income transferred to an Accumulation Account, Pension Account or the Pension Reserve Account; and
  - (ix) any other amounts which the Trustee from time to time determines.
- (c) At the end of each Fund Year the Trustee must determine the fund earning rate and calculates the amount available for distribution.
- (d) Before allocating any portion of the amount available for distribution the Trustee may transfer a portion of the amount to any of the Reserve Accounts.
- (e) Subject to Clause 12.7, the Trustee must allocate the earnings of the Fund available for distribution after any transfer to Reserve Accounts to each Accumulation Account and Pension Account and the Pension Reserve Account in proportion to the amounts

standing to the credit of that account at the beginning of the relevant Fund Year, appropriate adjustments being made for amounts credited or debited to each Account since that date, or in any other way the Trustee in its discretion determines.

- (f) If the Trustee is required to establish a fund earning rate in respect of a portion of a Fund Year or before the fund earning rate has been or can be established for a full Fund Year, the Trustee must determine that rate in accordance with the Relevant Requirements on a basis which the Trustee considers to be equitable.
- (g) The Trustee may determine to credit the amounts in sub-clause (a) and/or debit the amounts in sub-clause (b) or debit or credit any amount which this Deed requires to be transferred to or from the Income Account directly to any Accumulation Account and/or Pension Account and/or the Pension Reserve Account and/or Reserve rather than to the Income Account.

### 12.5 Reserve Account

The Trustee may establish one or more Reserve Accounts and may transfer amounts from the Income Account to a Reserve Account pursuant to Clause 12.4 or from a Member's Accumulation Account pursuant to Clause 27.2 or from the Pension Reserve Account pursuant to Clause 27.4, or from one Reserve Account to another.

Funds in a Reserve Account do not form part of any Accumulation Account.

The Trustee must credit any income derived on funds held in a Reserve Account back to that Reserve Account.

The purpose of a Reserve Account must be determined when it is established, and may include the following:

- (a) to stabilise the investment earnings of the Fund in accordance with its reserving policy;
- (b) to provide for contingencies including the supplementation of the fund earning rate and/or to secure payment of any Pension.

The Trustee may deal with any part of the balance in a Reserve Account as it considers fit, including:

- (a) transferring it to an Accumulation Account or Pension Account;
- (b) treating the Reserve Account in accordance with clause 26 as if the Reserve Account was the Forfeiture Account;
- (c) transferring it to the Pension Reserve Account; and
- (d) debiting it with any Taxation payable or any other cost or expense incurred in the management and administration of the Fund.

### 12.6 Adjustments

In determining the amount standing to the credit of an Accumulation Account or Pension Account at the time a Benefit is calculated the Trustee must make an adjustment reflecting the fund earning rate which it considers equitable.

### 12.7 Specific Investments

- (a) If the Trustee undertakes to invest separately in respect of certain Members or Beneficiaries in accordance with Clause 15.5 the Trustee must record on whose behalf the specific investments are made for the purposes of determining the allocation to Accumulation Accounts, Pension Accounts and the Pension Reserve Account.
- (b) The profits and losses arising from specific investments and any Taxation or charges applicable to them must be allocated directly to the relevant Accumulation Account or Pension Account or Pension Reserve Account (and not to the Income Account).



## 12.8 Contribution Splitting Request

For the purposes of clarity:

- (a) the Trustee can choose not to accept a Contribution Splitting Request in whole or in part in its absolute discretion;
- (b) despite the provisions of clauses 12.2(f) and 12.3(k), the Trustee must not accept a Contribution Splitting Request if it does not comply with the Relevant Requirements; and
- (c) the Trustee may after accepting a Contribution Splitting Request reduce the Accumulation Account of a Member under clause 12.2(f) and then roll over or transfer the appropriate amount to a Rollover Fund for the Member's Spouse, or otherwise deal with the amount as allowed under the Relevant Requirements.

## 13. VALUATION

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The Trustee may have the assets of the Fund valued whenever it considers it appropriate (and must do so if the Commissioner or the Relevant Requirements require). After the valuation, the Trustee must determine whether there is a surplus or deficiency and whether it is equitable to transfer the surplus or deficiency to the Income Account.

## 14. FUND TRUSTEE - APPOINTMENT, VACANCY AND REMOVAL

---

### 14.1 Trustee Criteria

The appointment, removal and composition of the Trustee is governed by this Deed unless the Relevant Requirements otherwise provide.

### 14.2 Eligibility for Trustee

The Trustee of the Fund must be:

- (a) a Trustee that satisfies or is permissible under the Relevant Requirements; or
- (b) a Trustee approved by the Commissioner.

### 14.3 Appointment of Trustee

The majority of Members, subject to the other provisions of this Clause, determine who acts as the Trustee, and may appoint a new or additional trustee by deed or notice in writing.

### 14.4 Change of Trustee

A person or Constitutional Corporation immediately ceases to act as a Trustee if (as is relevant):

- (a) that entity resigns by instrument in writing;
- (b) the Trustee is disqualified from holding office by operation of law;
- (c) it is wound up or placed in receivership; or
- (d) a majority of Members resolve to terminate the appointment of a Trustee.

### 14.5 Member may be Director of Trustee

No Director, officer or employee of a Trustee that is a Constitutional Corporation is disqualified from being a Member of the Fund.

#### **14.6 Confirmation of Discharge of Retiring Trustee**

Despite any rule of law or legislative provisions to the contrary, a person who retires or is removed as Trustee or a co-Trustee of the Fund in accordance with the provisions of this Deed is discharged from the trusts contained in this Deed as from the date of retirement or removal provided that there is at least one continuing Trustee.

#### **14.7 Member includes Pensioner**

For the purposes of this clause 14, Member includes a Pensioner.

### **15. TRUSTEE'S INVESTMENT POWERS**

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#### **15.1 Investment Policy and Strategy**

The Trustee must formulate the investment strategy of the Fund and determine a policy to give effect to that strategy.

#### **15.2 Authorised Investments**

The assets of the Fund may be invested in any of the following investments:

- (a) any investment being authorised by the laws of the Commonwealth of Australia or any State or Territory for the investment of trust funds;
- (b) the purchase or acquisition of shares, stocks, debentures, notes, bonds, mortgages (including a second or subsequent mortgage), options or other similar securities;
- (c) on deposit with any bank, building society, credit co-operative, trustee company or other similar financial institution whether secured or unsecured and on such terms as the Trustee determines;
- (d) on deposit with or on loan to any Employer or any other person or organisation with or without security on any terms the Trustee considers reasonable;
- (e) any Policy or Annuity;
- (f) the purchase, acquisition or leasing of any real or personal property, including statutory licences;
- (g) the acquisition of any unit or sub-unit in unit trusts;
- (h) any other investments which the Trustee considers appropriate and which do not infringe the Relevant Requirements;
- (i) a loan or give other financial assistance using resources of the Fund to any Member or any relative or associated entity of a Member to the extent authorised by the Relevant Requirements.

#### **15.3 Power to Sell and Vary Investments**

The Trustee has power to sell any investments and to vary and transpose any investments into other investments authorised by this Deed.

#### **15.4 Interest of Trustee in Investment**

- (a) Subject to sub-clause (b), the Trustee and any Director may make or vary any investment even if the Trustee or Director may have a direct or indirect interest in the investment or may benefit directly or indirectly from it.
- (b) The Trustee and any Director must disclose details of the interest in an investment to which sub-clause (a) applies in any manner prescribed under the Corporations Act and the Relevant Requirements.

## 15.5 Specific Investments

- (a) The Trustee may invest separately in respect of certain Members or Beneficiaries or certain classes of Members or Beneficiaries.
- (b) A Member or Beneficiary may request the Trustee to make a specific investment (investment request) which will authorise the Trustee to make a specific investment in accordance with that request of all or any part of the Accumulation Account or the Pension Account of the Member or Beneficiary.
- (c) The Trustee may approve or reject the investment request of the Member or Beneficiary, and will inform the person of its decision. The Trustee all times retains the overriding discretion to accept or reject any investment request.

## 16. TRUSTEE'S POWERS OF MANAGEMENT

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### 16.1 Additional Powers

In addition to the powers which it might have otherwise have at law or under this Deed, the Trustee has the following powers:

- (a) to settle, compromise or submit to arbitration any claims, or matters relating to this Deed or to the rights of Members, former Members or Beneficiaries;
- (b) to commence, carry on or defend legal proceedings;
- (c) to borrow money and to secure the repayment of it in any manner and upon any terms which the Trustee considers appropriate unless this would constitute a contravention of the Relevant Requirements;
- (d) to insure or reinsure any risks, contingencies or liabilities of the Fund;
- (e) to underwrite any risks, contingencies or liabilities under any superannuation arrangement conducted by any Employer where there is an agreement for a transfer of Employees to the Fund;
- (f) to purchase an Annuity to provide all or a part of the Pension payable in respect of a Member;
- (g) to retain the services of professional or other advisers and consultants;
- (h) to pay out of the Fund all costs, expenses and outgoings (including Taxation) of and incidental to the management and administration of the Fund and to pay out of the Fund the Trustee's professional fees (if any);
- (i) to indemnify anyone in respect of any claims, matters or things relating to the Fund or to the rights of Members, former Members or Beneficiaries in respect of the Fund;
- (j) to provide a full or partial release to anyone in respect of any matters which have arisen or may arise as a result of an association, involvement or membership of the Fund by that person;
- (k) to insure any liability of the Trustee or any Directors or officers of the Trustee or the liability of the Fund to indemnify or reimburse the Trustee or its Directors or officers pursuant to Clause 18;
- (l) to permit any asset of the Fund to be held or registered in the name of any nominee of the Trustee (subject to any restrictions contained in the Relevant Requirements); and
- (m) generally to do anything the Trustee considers appropriate for the administration, maintenance and preservation of the Fund.

## 16.2 Exercise of Trustee Powers

All the powers and discretions conferred upon the Trustee or any Director by this Deed or by law may be exercised even if the Trustee or Director may have a direct, indirect or personal interest (whether as a shareholder, director, member or partner of any company, organisation or partnership) in the manner or result of exercising the power or discretion or may benefit directly or indirectly as a result of the exercise of the power or discretion and notwithstanding that the Trustee may be the sole Trustee.

## 16.3 Trustee Discretion

Subject to Clause 31.2, the Trustee has an absolute and uncontrolled discretion as to the exercise and the manner, mode and timing of exercise of the trusts, authorities, powers and discretions conferred on it by this Deed.

## 17. DUTIES AND LIABILITIES OF TRUSTEE

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### 17.1 Limitation of Liability of Trustee

Neither the Trustee nor any of its Directors shall be liable for anything done or omitted to be done in relation to the Fund except in the case of dishonesty, fraud or other intentional or reckless neglect on its part.

### 17.2 Member inquiries and complaints

If required by the Relevant Requirements, the Trustee must establish and take all reasonable steps to ensure that, at all times, there are in force arrangements under which Members and Beneficiaries may make inquiries and complaints in relation to the Fund.

## 18. INDEMNITY OF TRUSTEE

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### 18.1 Indemnity and Lien

The Trustee and its Directors shall be indemnified out of the Fund against all liabilities incurred by it or them in the exercise or purported exercise or attempted exercise of the trusts, powers, authorities and discretions vested in them pursuant to this Deed or at law and the Trustee shall have a lien on and may use the moneys representing the assets of the Fund for the purposes of this indemnity **PROVIDED** that the exercise of any lien does not contravene the Relevant Requirements.

### 18.2 Payments in Good Faith

This indemnity extends to any payments made in good faith to any person whom the Trustee bona fide believes to be entitled to the payment although it may be subsequently found that the person was not in fact so entitled.

### 18.3 Opinion or Advice

This indemnity extends to circumstances where the Trustee acts upon the opinion or advice of lawyers who are instructed by the Trustee or any bankers, accountants, brokers, investment advisers or other persons believed by the Trustee to be expert in relation to the matters upon which they are consulted.

### 18.4 Failure to Carry Out Agreement

This indemnity extends to circumstances where any person breaches or fails to carry out any agreement made with the Trustee.

## **19. REMUNERATION OF TRUSTEE**

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### **19.1 Fees**

The Trustee may charge professional fees for its services as Trustee except where this is not permitted by the Relevant Requirements.

### **19.2 Determination of Fees**

The fees charged (if any) by the Trustee shall be determined at the commencement of each Fund Year. Prior notice of any proposed changes shall be provided by the Trustee to the Members.

### **19.3 Reimbursement**

The Trustee is entitled to reimbursement from the Fund for and in respect of expenses properly incurred in carrying out its duties including:

- (a) all costs and expenses incurred in connection with the acquisition and disposal of or other dealings with investments of the Fund;
- (b) fees and expenses of the service providers and consultants engaged by the Trustee;
- (c) all Taxation payable by the Trustee in connection with the Fund;
- (d) all fees, wages and expenses of any employees or agents employed by the Trustee;
- (e) any administrative costs charged in relation to the Fund; and
- (f) any expenses in connection with the maintenance of accounting records and the preparation and distribution of any accounting, taxation or other reports or notices.

## **20. APPOINTMENT OF SERVICE PROVIDERS**

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### **20.1 Actuary and Auditor**

The Trustee must if necessary appoint:

- (a) an Actuary;
- (b) an Auditor who is appropriately qualified according to any criteria specified by the Relevant Requirements.

### **20.2 Administration Manager**

The Trustee may appoint an administration manager to provide fund administration services to the Trustee on terms which the Trustee considers appropriate.

### **20.3 Investment Manager**

The Trustee may appoint in writing one or more companies (or individuals where not prohibited by the Relevant Requirements) to act as investment managers for the Fund on such terms as the Trustee determines provided that the appointment and the terms of the appointment are in accordance with the Relevant Requirements.

### **20.4 Custodian**

The Trustee may appoint one or more companies (or individuals where not prohibited by the Relevant Requirements) to act as a custodian for the Fund on terms and conditions the Trustee determines provided that the appointment and the terms of the appointment are in accordance with the Relevant Requirements.

## **21. ACTUARIAL INVESTIGATIONS**

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If an Actuary has been appointed, the Trustee may ask the Actuary for information or advice from time to time in accordance with the provisions of this Deed but the Trustee is under no obligation to be bound by or to act upon the advice provided unless required by the Relevant Requirements.

## **22. CONTRIBUTIONS TO FUND**

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### **22.1 Contributions**

The Trustee may accept any Contributions from any person in respect of a Member that the Trustee is not prohibited from accepting under the Relevant Requirements subject to clause 22.3.

### **22.2 No Obligation to Contribute**

In the absence of any agreement to the contrary, a person may contribute to the Fund in respect of a Member any amount in any manner and at such times as they in their absolute discretion determine, and no person is under any obligation to make a Contribution in respect of any Fund Year 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 Fund Year.

### **22.3 Limitation on Acceptance of Contributions**

The Trustee must not accept any Contribution by or in respect of a Member where the acceptance will (or may in the reasonable opinion of the Trustee) constitute a contravention of the Relevant Requirements or which may result in the Fund becoming a public offer fund, or make the Trustee a Registrable Superannuation Entity.

### **22.4 Ineligible Contributions**

If the Trustee considers that Contributions have been accepted in breach of the Relevant Requirements, the Trustee must refund the Contributions (less any charge which an Insurer may have made in respect of any extra cover provided in relation to those Contributions, reasonable administration expenses, any amount the Trustee is required to deduct under the Relevant Requirements and any amount the Trustee chooses to deduct that is allowed under the Relevant Requirements) and reduce the Benefits held for the Member to those which would have been held if the Contribution had not been made.

## **23. TRANSFERS TO AND FROM ROLLOVER FUNDS**

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### **23.1 Transfers to Rollover Funds**

Where:

- (a) a Member joins or is eligible to join any Rollover Fund (the Other Fund) and the Member requests that any part of the Member's entitlement be transferred to the Other Fund; or
- (b) if the Trustee is otherwise permitted to transfer the entitlement to the Other Fund, including by way of a successor fund transfer under the Relevant Requirements,

the Trustee may pay or transfer to the trustee of the Other Fund an amount or investments of the Fund of equivalent value (the Transferred Amount) which reflects the relevant part of the Member's entitlement.

### **23.2 Effect and Method of Transfer Out**

- (a) The receipt of the Transferred Amount by the proper officer of the Other Fund is a complete discharge to the Trustee of all liabilities in respect of the Transferred Amount.

- (b) Upon the completion of a payment or transfer under this Clause, all of the rights and interests of the relevant Member or Beneficiary under this Deed in respect of the Transferred Amount are entirely extinguished.

### **23.3 Roll Over**

Where a Member or former Member wishes to effect a Rollover Payment in respect of all or any of the entitlement of that person in the Fund, that person must make a written request to the Trustee nominating the Rollover Fund and must provide any other details the Trustee requires.

### **23.4 Preserved Payment Transfers**

Where a Member or former Member has Preserved Payment Benefits in the Fund the Trustee must ensure that the provisions of the Other Fund require that the Preserved Payment Benefit must be preserved and vested in accordance with the Relevant Requirements.

### **23.5 Transfers from Rollover Funds**

- (a) Where a Member is or was a member or a beneficiary under any other Rollover Fund the Trustee may take over any part of the assets of the Rollover Fund.
- (b) The Trustee holds any amounts transferred as part of the particular Member's Accumulation Account.
- (c) On any transfer from a Rollover Fund the amount of the transfer which represents Members' Contributions is the amount as the trustee of the Rollover Fund certifies or, failing a certification by that trustee, the amount the Trustee considers to be fairly attributable to the contributions of that Member together with accrued earnings.

### **23.6 Overriding Conditions on Portability**

Despite anything to the contrary in this Deed, no payment or transfer can be accepted from or made to another Rollover Fund if, in the opinion of the Trustee, this would cause the Fund to be in breach of any of the Relevant Requirements.

### **23.7 Transfers to Eligible Rollover Fund**

Despite anything to the contrary in this Deed the Trustee may and, if required by the Relevant Requirements must, transfer the entitlement of a Member or Beneficiary to an Eligible Rollover Fund where such a transfer is permitted or required under the Relevant Requirements.

## **24. LIMITATION ON BENEFITS**

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Despite any other provision of this Deed the Trustee must not pay out any Benefits to Members, the Dependants of Members or Beneficiaries where the payment could cause the Fund to become a non-complying fund.

## **25. MONEYS OWING TO FUND**

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Where a Member owes any money to the Trustee, the Trustee may debit an Accumulation Account of the Member for a sum equivalent to the amount owing provided it is permitted by the Relevant Requirements, and may retain the money in the Fund.

## **26. FORFEITURE OF BENEFITS**

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### **26.1 Accumulation Account Residue**

Any person who has been paid all Benefits which the Trustee considers should be paid to the person pursuant to this Deed and who still has a residual amount standing to the credit of their Accumulation Account or Pension Account forfeits the amount, which is dealt with as a forfeited Benefit. Once the liability for all pensions being paid from the Pension Reserve Account has

ceased, any further amount in the Pension Reserve Account is forfeited and are dealt with as a forfeited Benefit.

## **26.2 Forfeiture Account**

The Trustee may establish a Forfeiture Account and transfer to it any amounts forfeited under this Deed.

Any money held in the Forfeiture Account does not form part of any Accumulation Account or Pension Account or the Pension Reserve Account and income derived on the Forfeiture Account is credited back to the Forfeiture Account.

The Forfeiture Account may be applied in accordance with the remaining provisions of this Clause.

## **26.3 Application of Forfeited Benefits**

The Trustee may pay or apply any amount in the Forfeiture Account:

- (a) to or for the benefit of a Member or Beneficiary or to the Dependants of a Member in whatever proportions the Trustee may determine;
- (b) to the legal personal representative of a deceased Member, or the trustee of the estate of a former Member;
- (c) to or for the benefit of other Members or their Dependants;
- (d) for the provision of additional Benefits for Members or Dependants;
- (e) to any Employers PROVIDED THAT all procedures required by the Relevant Requirements have been complied with before the payment is made; or
- (f) for any other purpose approved by the Commissioner or permitted under the Relevant Requirements.

## **27. PENSION PAYMENT AND PENSION ACCOUNT**

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### **27.1 Benefits Payable as Pensions**

Except as permitted under the Relevant Requirements, all Benefits must be paid as a pension that complies with the Pension Conditions. If the Trustee cannot comply with the Pension Conditions, then the Trustee must transfer the Benefit of the Member to a Rollover Fund.

### **27.2 Establishment of Pension Account**

Where the Trustee determines to pay any part of a Benefit as a Pension, it must establish a Pension Account and transfer to it the amount which the Trustee believes necessary to provide the Benefits as a Pension. The Trustee may also transfer an amount to a Reserve Account in relation to that Pension.

### **27.3 Operation of Pension Account**

- (a) The Trustee must credit the following amounts to the Pension Account of a Pensioner:
  - (i) any amount transferred into the account under Clause 27.2;
  - (ii) any Rollover Payment which the Trustee considers it appropriate to credit;
  - (iii) the proceeds of any Policy effected in respect of the Pensioner which the Trustee considers it appropriate to credit;
  - (iv) such earnings of the Fund as the Trustee determines to be equitable;



- (v) any amount transferred from a Reserve Account as the Trustee determines reasonable;
  - (vi) any amount received under Clause 27.6 in relation to the Pensioner; and
  - (vii) any credit arising out of any adjustments made in accordance with Clause 12.6.
- (b) The Trustee must debit the following amounts to the Pension Account of a Pensioner:
- (i) any amount transferred out of the Fund as a Rollover Payment which the Trustee considers it appropriate to debit;
  - (ii) any payments made to or in respect of the Pensioner or a Reversionary Beneficiary pursuant to this Deed;
  - (iii) such proportion of any Taxation in respect of the earnings of the Fund credited to the Pension Account or arising as a result of a Rollover Payment as the Trustee shall determine;
  - (iv) such of the amounts paid or incurred in accordance with Clauses 18 or 19 as the Trustee considers equitable;
  - (v) a proportion of any losses of the Fund as the Trustee considers equitable;
  - (vi) any amount transferred to the Accumulation Account of a Beneficiary;
  - (vii) if the Trustee is going to pay a Pension under Clauses 28.3 or 28.4, the amount transferred to the Pension Reserve Account;
  - (viii) any amount transferred to a Reserve Account;
  - (ix) any amount paid under Clause 27.6 in respect of the Pensioner; and
  - (x) any other amounts as the Trustee considers equitable.

#### **27.4 Establishment and Operation of Pension Reserve Account**

- (a) If the Trustee is going to pay a Pension under Clauses 28.3 or 28.4, the Trustee must establish a Pension Reserve Account for the Fund.
- (b) The Trustee must credit the following amounts to the Pension Reserve Account:
  - (i) any amount transferred into the account under paragraphs 28.3(a) or 28.4(a);
  - (ii) such earnings of the Fund as the Trustee determines to be equitable;
  - (iii) the proceeds of any Policy effected in respect of the Pensioner which the Trustee considers it appropriate to credit;
  - (iv) any amount transferred from a Reserve Account as the Trustee determines reasonable; and
  - (v) any credit arising out of any adjustments made in accordance with Clause 12.6.
- (c) The Trustee must debit the following amounts to the Pension Reserve Account:
  - (i) any payments made to or in respect of the Pensioner or a Reversionary Beneficiary pursuant to this Deed;
  - (ii) such proportion of any Taxation in respect of the earnings of the Fund credited to the Pension Reserve Account as the Trustee determines;
  - (iii) such of the amounts paid or incurred in accordance with Clauses 18 or 19 as the Trustee considers equitable;

- (iv) a proportion of any losses of the Fund as the Trustee considers equitable;
- (v) any amount transferred from the Pension Reserve Account under Clause 12.5; and
- (vi) any other amounts as the Trustee considers equitable.

### **27.5 Segregation of Pension Assets**

In relation to a Pension payable under this Deed, the Trustee may:

- (a) segregate or set apart the assets which represent the Pension Account and/or the Pension Reserve Account for the sole purpose of enabling the discharge of the whole or part of the current or non-current liabilities in relation to the payment of Pensions as those liabilities fall due for payment; and
- (b) constitute the segregated assets as segregated current and non-current pension assets within the meaning of Section 273A and Section 273B of the Tax Act and obtain any certificates in relation to the adequacy of the assets segregated and set apart as the Trustee considers necessary for the purposes of the Tax Act or the Relevant Requirements.

### **27.6 Purchased Pension**

The Trustee may purchase a Pension for a Member from an outside source from the balance in the Pension Account of the Member, or the Pension Reserve Account. Income from the Pension and any commuted amounts must be credited to the Member's Pension Account. (if purchased from the balance in the Member's Pension Account), or to the Pension Reserve Account (if purchased from the balance in the Pension Reserve Account)

## **28. PENSION PAYMENT CONDITIONS**

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Where a pension is payable from the Fund, the Trustee must choose which of the following conditions apply to the payment of the Pension. If the Trustee does not specifically choose, then the conditions in Clause 28.1 apply to the Pension. A reference in this clause to any Regulations is to the SIS Regulations.

### **28.1 Allocated Pension (Regulations 1.06(4) and 1.06(5))**

- (a) The terms of payment of the Pension must comply with the limitations and requirements set out in Regulations 1.06(4), 1.06(5) and 1.07A and any other provisions of the Relevant Requirements from time to time that relate to a Pension intended to be a Pension paid in accordance with Regulation 1.06(4) as if those provisions were incorporated into this Deed.
- (b) The terms of the Pension may include any other terms permitted under the Relevant Requirements for this type of Pension.
- (c) The Pension is payable from the amount standing to the credit of the Pension Account of the Pensioner.
- (d) If the cashing restriction for a Benefit being paid to a Member requires the Pension to be a non-commutable form of income stream, the Pension paid under this clause may only be paid as a non-commutable allocated pension.

### **28.2 Flexi-Pensions (Regulation 1.06(6))**

- (a) The terms of payment of the Pension must comply with the limitations and requirements set out in Regulations 1.06(6) and 1.07B and any other provisions of the Relevant Requirements from time to time that relate to a Pension intended to be a Pension paid under Regulation 1.06(6) as if those provisions were incorporated into this Deed.

- (b) The terms of the Pension may include any other terms permitted under the Relevant Requirements for this type of Pension.
- (c) The Pension is payable from the amount standing to the credit of the Pension Account of the Pensioner.
- (d) If the cashing restriction for a Benefit being paid to a Member requires the Pension to be a non-commutable form of income stream, the Pension paid under this clause may only be paid as a non-commutable pension.

### **28.3 Complying Fixed-Term Pension (Regulation 1.06(7))**

- (a) The terms of payment of the Pension must comply with the limitations and requirements set out in Regulations 1.06(7) and 1.07B and any other provisions of the Relevant Requirements from time to time that relate to a Pension intended to be a Pension paid in accordance with Regulation 1.06(7) having regard to the commencement date of the Pension as if those provisions were incorporated into this Deed.
- (b) The terms of the Pension may include any other terms permitted under the Relevant Requirements for this type of Pension.
- (c) The Trustee must transfer an amount which it considers necessary to pay the Pension from the Pensioner's Pension Account to the Pension Reserve Account, and the Pension is payable from the amount standing to the credit of the Pension Reserve Account.
- (d) If the cashing restriction for a Benefit being paid to a Member requires the Pension to be a non-commutable form of income stream, the Pension paid under this clause may only be paid as a non-commutable pension.

### **28.4 Lifetime Pension (Regulation 1.06(2))**

- (a) The terms of payment of the Pension must comply with the limitation and requirements of Regulations 1.06(2) and 1.07B (subject to the exceptions set out in Regulation 1.06(3)) and any other provisions of the Relevant Requirements from time to time that relate to a Pension intended to be a Pension paid in accordance with Regulation 1.06(2) having regard to the commencement date of the Pension as if those provisions were incorporated into this Deed.
- (b) The terms of the Pension may include any other terms permitted under the Relevant Requirements for this type of Pension.
- (c) The Trustee must transfer an amount which it considers necessary to pay the Pension from the Pensioner's Pension Account to the Pension Reserve Account, and the Pension is payable from the amount standing to the credit of the Pension Reserve Account.
- (d) If the cashing restriction for a Benefit being paid to a Member requires the Pension to be a non-commutable form of income stream, the Pension paid under this clause may only be paid as a non-commutable pension.

### **28.5 Market Linked Pension (Regulation 1.06(8))**

- (a) The terms of payment of the Pension must comply with the limitations and requirements set out in Regulations 1.06(8) and 1.07C and any other provisions of the Relevant Requirements from time to time that relate to a Pension intended to be a Pension paid in accordance with Regulation 1.06(8) as if those provisions were incorporated into this Deed.
- (b) The terms of the Pension may include any other terms permitted under the Relevant Requirements for this type of Pension.
- (c) The Pension is payable from the amount standing to the credit of the Pension Account of the Pensioner.

- (d) If the cashing restriction for a Benefit being paid to a Member requires the Pension to be a non-commutable form of income stream, the Pension paid under this clause may only be paid as a non-commutable pension.

#### **28.6 Account Based Superannuation Income Stream (Regulation 1.06(9A)(a))**

- (a) The terms of payment of the Pension must comply with the limitations and requirements set out in Regulations 1.06(9A)(a) and 1.07D and any other provisions of the Relevant Requirements from time to time that relate to a Pension intended to be a Pension paid in accordance with Regulation 1.06(9A)(a) as if those provisions were incorporated into this Deed.
- (b) The terms of the Pension may include any other terms permitted under the Relevant Requirements for this type of Pension.
- (c) The Pension is payable from the amount standing to the credit of the Pension Account of the Pensioner.
- (d) If the cashing restriction for a Benefit being paid to a Member requires the Pension to be a non-commutable form of income stream, the Pension paid under this clause may only be paid as a Transition to Retirement Income Stream.

#### **28.7 Other Superannuation Income Stream (Regulation 1.06(9A)(b))**

- (a) The terms of payment of the Pension must comply with the limitations and requirements set out in Regulations 1.06(9A)(b) and any other provisions of the Relevant Requirements from time to time that relate to a Pension intended to be a Pension paid in accordance with Regulation 1.06(9A)(b) as if those provisions were incorporated into this Deed.
- (b) The terms of the Pension may include any other terms permitted under the Relevant Requirements for this type of Pension.
- (c) The Pension is payable from the amount standing to the credit of the Pension Account of the Pensioner.
- (d) If the cashing restriction for a Benefit being paid to a Member requires the Pension to be a non-commutable form of income stream, the Pension paid under this clause may only be paid as a Transition to Retirement Income Stream.

#### **28.8 Other Permitted Pensions**

Any other type of pension permitted by the Relevant Requirement provided that the terms of the pension comply with the provisions of the Relevant Requirements which set out the specific requirements for a pension of that category.

#### **28.9 Cashing Restriction**

Where the Condition of Release applying to a Member's entitlement to payment of a Benefit is subject to a cashing restriction Trustee may only pay a Benefit subject to the relevant cashing restriction.

#### **28.10 Reduction of Pension Payments**

Despite any other provision of this Deed and subject to the Relevant Requirements, the Trustee may reduce the payments for any Pension by any amount it considers reasonable in consultation with an Actuary.

### **29. GENERAL PENSION PAYMENT CONDITIONS**

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#### **29.1 Pension Account Limitation**

Where a Pension is payable to or in respect of a Member or where the Trustee purchases an Annuity on behalf of a Member the amount transferred into the Pension Account or Pension



Reserve Account to support the payment of the Pension or the total purchase price of the Annuity, must not exceed the amount in the Fund to which the Member is entitled at the date of the transfer or purchase.

#### **29.2 Pension Increase**

Any Pension payable under this Deed must, if required by the Relevant Requirements and agreed to by the Trustee, be increased from time to time by an amount the Trustee in its absolute discretion considers appropriate to compensate the Pensioner for cost of living increases **PROVIDED** that any increase must be at least the minimum required by the Relevant Requirements and does not exceed any maximum permitted by the Relevant Requirements.

#### **29.3 Reversionary Pension**

After the death of a person who was at the time of death in receipt of a Pension, the Trustee may pay to the Reversionary Beneficiary a Pension as allowed by the Relevant Requirements and must pay a Pension to the Reversionary Beneficiary as required by the Relevant Requirements.

#### **29.4 Death of Pensioner**

If a Pensioner or a Reversionary Beneficiary dies while there is still an amount standing to the credit of the Pension Account and where no Reversionary Beneficiary has been nominated, the Trustee must deal with the balance of the Pension Account or if the Pension is being paid from the Pension Reserve Account, that part of the Pension Reserve Account as the Trustee determines is appropriate, in accordance with Clause 31 as a Benefit.

#### **29.5 Conditions of Commutation**

On the written application of a Pensioner or Reversionary Beneficiary the Trustee may commute the whole or any part of a Pension to a lump sum Benefit **PROVIDED THAT:**

- (a) the commutation is permitted by the Relevant Requirements that apply to the particular Pension, and incorporated into this Deed, and this Deed and the terms of payment of the Pension;
- (b) where any amount remains in the Fund after the entitlement of all Pensioners and Reversionary Beneficiaries have been paid out that amount shall be dealt with as though it were a forfeited benefit; and
- (c) the Trustee is satisfied the commutation would not materially disadvantage the Employers or the remaining Members, Pensioners or Reversionary Beneficiaries.

#### **29.6 Adjustment of Pension following the Commutation**

Following the commutation of a part of a Pension the Trustee shall reduce the total amount of the instalments of any Pension payable to the Pensioner by any amount it considers appropriate.

### **30. TRANSFER IN SPECIE**

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#### **30.1 Transfer of Investments**

The Trustee may with the consent of a Member or the Dependants of a Member to whom a Benefit is payable transfer investments of the Fund of equivalent value instead of paying the whole or part of the amount otherwise payable.

#### **30.2 No Beneficial Interest**

With the exception of the provisions of this Clause and sub-clause 15.5, no Member or Beneficiary has or may acquire any beneficial or other interest in specific assets of the Fund.



## **31. PAYMENT OF BENEFITS ON DEATH**

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### **31.1 Benefit payable on the death of a Member leaving Dependants**

Subject to Clause 31.2 and Clause 28, on the death of a Member, former Member or Beneficiary leaving Dependants, the Trustee may pay or apply any Benefit to or for the benefit of the relevant Nominated Dependand either as a lump sum or a pension or a combination of the two. If there is no Nominated Dependand or the Trustee considers it is inappropriate or inequitable to pay the Nominated Dependand, the Trustee may pay or apply the Benefit to the legal personal representative of the deceased or to or for the benefit of any of the former Member's Dependants in whatever proportions the Trustee may in its discretion determine.

### **31.2 Binding nominations of Dependants**

Despite any provision in this Deed to the contrary, a Member or former Member (the nominator) may give the Trustee a document (the nomination) in which the nominator requires the Trustee to pay a Benefit payable on the death of the nominator in the manner specified in the nomination.

The nominator may stipulate that the nomination will remain in force for a particular period, but if no period is specified in the nomination, it will remain in force until the nominator gives notice to the Trustee revoking the nomination.

If the Trustee has received from a Member or former Member (the nominator) a document (the nomination) which:

- (a) is signed by the nominator;
- (b) specifies that a Benefit is to be paid to one or more Dependants or the legal personal representative of the Member;
- (c) states the nomination is binding on the Trustee; and
- (d) is not in breach of Relevant Requirements,

then the Trustee must pay a Benefit payable on the death of the nominator in accordance with the nomination unless:

- the Trustee has received a written revocation before the death of the nominator;
- the nomination has lapsed either under the terms of the nomination or as a result of the operation of the Relevant Requirements;
- the Nominated Dependand has died before the date of payment; or
- the Trustee considers it would be in breach of the Relevant Requirements if it pays the Benefit in accordance with the nomination.

If:

- the Trustee must pay a Benefit in accordance with a nomination under this clause; and
- the nomination specifies the form in which the Benefit is to be paid,

the Trustee must pay the Benefit in the form specified in the nomination.

### **31.3 Benefit payable on the death of a Member leaving no Dependants**

If a Member or former Member dies and the Trustee cannot locate any surviving Dependants after reasonable enquiries, the Trustee must pay the Benefit to the legal personal representative of the deceased. If the Trustee cannot locate a legal personal representative of the deceased

after reasonable enquiries, the Trustee may pay the Benefit to any individuals the Trustee considers reasonable in whatever shares the Trustee determines.

## **32. PAYMENT OF BENEFITS**

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### **32.1 Payment to Others on Behalf of Beneficiaries**

When any Beneficiary is under 18 or when in the opinion of the Trustee it would be in the best interests of the Beneficiary, the Trustee may pay all or part of any Benefit to any other person for application on behalf of the Beneficiary and the receipt of the person to whom the Benefit is paid is a complete discharge to the Trustee. The Trustee is not required to see to the application of the Benefit so paid.

### **32.2 Restrictions on Payment of Benefits**

- (a) Benefits may be paid when and to the extent that the Trustee is permitted to pay them under the Relevant Requirements and must be paid when and to the extent that the Trustee is required to pay them under the Relevant Requirements.
- (b) A Member is only entitled to the Member's Preserved Payment Benefits or Restricted Non-Preserved Benefits if the Member has satisfied a Condition of Release.
- (c) Subject to the provisions of this Deed (including this clause and clause 31.2) and the Relevant Requirements, benefits may be cashed in any one or more of the following ways:
  - (i) one or more lump sums;
  - (ii) one or more pensions; and/or
  - (iii) the purchase of one or more annuities.

## **33. PAYMENT OF TAXATION**

---

### **33.1 Tax on Benefits**

The Trustee may deduct from any Benefit any Taxation required to be deducted or which the Trustee considers should be deducted from it.

### **33.2 Tax on Contributions**

The Trustee may deduct any Taxation payable in relation to a Contribution prior to the Contribution being credited to an Accumulation Account.

## **34. POLICIES OF ASSURANCE**

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### **34.1 Trustee may effect Policy**

The Trustee may effect separate Policies and may secure the Benefit of a Member or class of Members by means of an individual Policies or group Policies providing any benefits the Trustee considers appropriate.

### **34.2 No Responsibility**

The Trustee is not responsible or liable to the Member, the Member's legal personal representative or the Dependants of the Member if the Trustee does not take out a Policy or if there are no or insufficient proceeds payable under a Policy.

### **34.3 Unallocated Policies**

If the Trustee resolves not to credit the proceeds from a Policy to the Accumulation Account for the Member covered by the Policy then any proceeds under the Policy must be credited to the Income Account.

## **35. PARTICIPATING EMPLOYERS**

---

### **35.1 Admission**

If:

- any employer is admitted as an Employer by the Trustee; or
- makes a Contribution to the Fund with the consent of the Trustee,

then the Employer will become a participating Employer subject to the terms and conditions of this Deed and any special conditions agreed between the Trustee and the Employer.

### **35.2 Reimbursements by Employer**

The Trustee and an Employer may agree (on the admission of the Employer or at any other time) that the Employer will pay or reimburse the Trustee for any expenses of the Fund including fees payable to service providers or consultants and premiums payable on any Policy.

### **35.3 Ceasing to Employ Members**

An Employer ceases to be an Employer when that Employer ceases to employ any Members or the Employer has terminated its Contributions to the Fund.

## **36. VARIATION OF TRUST DEED**

---

### **36.1 Variation**

The provisions of this Deed may be amended by the Trustee by Deed, oral declaration or written resolution of the Trustee. Also, if the Trustee is a company, the provisions of this Deed may be amended by oral declaration or written resolution of the directors of the Trustee.

### **36.2 Notice**

The Trustee must as soon as practicable advise the Members of the nature and purpose of the amendment and the effect (if any) on their entitlements as required by the Relevant Requirements.

### **36.3 Variation must not reduce Benefits**

Despite anything to the contrary in this Deed, the Trustee must not amend the Deed in a way which reduces the accrued benefits of any Member except in circumstances where the variation would not result in any breach of the Relevant Requirements.

### **36.4 Limitation on Variations**

If at any time the Fund is a Regulated Fund this Deed must not be amended in any way prohibited by the Relevant Requirements.

## **37. WINDING UP OF FUND**

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### **37.1 Election to Terminate**

The Trustee may elect to wind up the Fund at a certain date (the Termination Date) if:





- there are no further Members remaining in the Fund; or
- the Trustee determines for any reason that the Fund should be wound up.

### 37.2 Procedure on Winding Up of Fund

Where the Fund is to be wound up the Trustee must:

- give written notice to each participating Employer and each Member of the Termination Date;
- arrange to pay or transfer Benefits to or apply on behalf of Members, former Members and Beneficiaries, after deducting the costs of administering and winding up the Fund.

### 37.3 Exhaustion of Fund

The Trustee shall pay Benefits in the following order to the extent that the assets of the Fund permit:

- (a) Benefits to which Members, former Members or their Dependants are entitled at the Termination Date;
- (b) the provision of additional Benefits to Members, former Members and their Dependants as the Trustee in its absolute discretion considers appropriate;
- (c) payment to any of the Employers (if any) as have made Contributions to the Fund as the Trustee in its absolute discretion considers appropriate **PROVIDED THAT** all procedures required by the Relevant Requirements have been complied with prior to the payment being made.

### 37.4 Duration

Unless previously terminated the trusts constituted by this Deed continue for a period of 80 years or any longer period allowed by law.

## - DIVISION B -

## 38. MEMBERSHIP CLASSIFICATION

---

### 38.1 Classes of Membership

Until the Trustee otherwise resolves, there is one class of membership:

A Class

### 38.2 Initial Membership

When admitting a person to membership, each Member will be an A Class Member unless the Trustee determines otherwise.

### 38.3 Reclassification

The Trustee may create other classes of membership and must specify the rights of a Member in each different class of membership at the time that class of membership is created, which will determine the Member's Benefit Entitlement in relation to that class of membership. If there is more than one class of membership of the Fund at any time:

- (a) the Trustee must designate a person's class of membership on that person joining the Fund;
- (b) a Member may be admitted to any class at any time provided the balance in any of the Member's Accumulation Accounts at the date of reclassification is retained as an entitlement of the Member; and



- (c) upon the reclassification of a Member the Trustee may transfer all or any of the Member's other Accumulation Accounts to the new class of membership.
- (d) if a Member is reclassified but remains a Member of more than one class then, when any Contribution is made in respect of the Member, the contributor may designate the class to which the Contribution (and future Contributions) is attributable. If the contributor does not, the Trustee may determine to which class the Contributions are credited.

### **39. BENEFITS**

---

- 39.1 Benefits will be payable to or in respect of a Member in the circumstances specified in clauses 44 to 47. However, the Trustee may also pay Benefits to a Member in other circumstances permitted by the Relevant Requirements.
- 39.2 If a Member qualifies for a Benefit under more than one provision of this Deed, then the Trustee may choose which provision the Trustee will pay the Benefit under.
- 39.3 Benefits will be payable by the Trustee as a Pension or by the purchase of an Annuity for the Member in accordance with the provisions of clauses 27, 28 and 29, unless the Member or Beneficiary requests the Trustee to pay all or part of the Benefit as a lump sum, in which case the Trustee may pay some or all of the Benefit as a lump sum if allowed by the Relevant Requirements. This clause is subject to clause 31.2.

### **40. RETIREMENT**

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- 40.1 At any time after a Member reaches the Normal Retirement Age, the Member is entitled to call on the Trustee to pay to the Member Benefit equivalent to the amount standing to the credit of the Member's A Class Accumulation Account.

### **41. DISABLEMENT**

---

#### **41.1 Total and Permanent Disablement**

If, in the opinion of the Trustee, a Member is Totally and Permanently Disabled, the Member is entitled to call on the Trustee to pay to the Member the full amount standing to the credit of the Member's A Class Accumulation Account as at the date of payment.

#### **41.2 Temporary Total Disablement**

If the Trustee receives an income Benefit under a Policy effected in respect of temporary total disablement of the Member then the Trustee must pay to the Member (to the extent permitted by the Relevant Requirements) an income Benefit equal to the amount payable to the Trustee under the Policy and in the manner specified in the Policy.

### **42. EARLY RETIREMENT FROM GAINFUL EMPLOYMENT**

---

At any time after a Member retires from Gainful Employment prior to the Normal Retirement Age for any reason other than death or Total and Permanent Disablement, or the Member satisfies the conditions in the Relevant Requirements for the payment of Benefits even if the Member continues in employment, the Member is entitled to call on the Trustee to pay to the Member the full amount standing to the credit of the Member's A Class Accumulation Account.

### **43. DEATH**

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- 43.1 On the death of a Member the Trustee must pay the full amount standing to the credit of the Member's A Class Accumulation Account as at the date of payment in accordance with the provisions of this Deed.



#### **43.2 Additional Payment**

In addition to the amounts determined under Clause 47.1 the Trustee may also pay an additional amount equal to the Section 279D Benefit, where the Trustee is satisfied that the Trustee will be entitled to claim a deduction under section 279D of the Tax Act.

#### **44. BENEFIT PAYABLE ON REACHING PRESERVATION AGE**

---

At any time after a Member reaches the Member's Preservation Age, the Member is entitled to call on the Trustee to pay to the Member a Benefit equivalent to the amount standing to the credit of the Member's A Class Accumulation Account.

#### **45. INCREASES TO BENEFITS**

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In circumstances where a Member ceases to be a Member of the Fund, the Trustee may take into account the Member's interest in a Reserve Account (if any) in determining whether any amount should be transferred from the Reserve Account to the Member's Accumulation Account for purposes of the payment of a Benefit.

#### **46. TIME OF PAYMENT OF BENEFITS**

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##### **46.1 Trustee must pay Benefit to Member**

When a Member calls on the Trustee to pay a Benefit under this Deed, the Trustee must pay the Benefit, subject to the terms of this Deed and the Relevant Requirements.

##### **46.2 Retention of Benefits in Fund**

Where a person does not require Benefits to be immediately paid, the Trustee may retain all or any part of any Benefit until:

- the person requests that it be paid;
- the Member dies;
- the Trustee is required to pay it under the Relevant Requirements; or
- the Trustee decides to pay it.

**SCHEDULE A**

---

**DATE OF DEED:**

*29 June 2007*

**NAME OF FUND:**

e2a Super

**TRUSTEE:**

Thomas Roy Earle  
Lorraine Joy Earle  
Matthew Thomas Earle  
Katherine Joy Earle

**MEMBERS:**

Thomas Roy Earle  
Lorraine Joy Earle  
Matthew Thomas Earle  
Katherine Joy Earle

**DATE OF  
ESTABLISHMENT OF  
FUND:**

8 November 2002

**PROVISIONS OF EXISTING  
DEED TO BE DELETED:**

All the provisions of the existing trust deed.

**DETAILS OF TRUST DEED  
AND RELATED DOCUMENTS:**

Trust Deed dated 8 November 2002



**SCHEDULE B**

**APPLICATION FOR MEMBERSHIP  
CONFIDENTIAL**

TO: THE TRUSTEE, e2a Super

I, \_\_\_\_\_, apply for membership of the Fund.

- (a) I will be bound by the Trust Deed governing the Fund as varied from time to time.
- (b) I will notify the Trustee if I am not, or if at any time I cease to be, Gainfully Employed as defined in the Trust Deed.
- (c) I consent to the Trustee acting as Trustee of the Fund.
- (d) I declare that the information in this Application is accurate in every respect.

**APPLICATION DETAILS**

Name:

Address:

Occupation:

Date of Birth:

Membership Class:

Tax File Number: \_ \_ \_ \_ \_

NOTE: Your Tax File Number (TFN) is confidential. Before you provide it, you must be told:

1. Your TFN can be collected under the Superannuation Industry (Supervision) Act 1993.
2. If you provide your TFN, it will only be used for legal purposes, which currently include:
  - finding or identifying your superannuation benefits;
  - calculating tax on eligible termination payments; and
  - providing information to the Commissioner of Taxation.
 These purposes may change in the future as a result of legislative change.
3. It is not an offence not to provide your TFN. If you do not:
  - you may pay unnecessary tax on your benefits, which you will need to reclaim later through the income tax assessment process; and
  - it may be more difficult to find unclaimed benefits that you have, or to locate and amalgamate other benefits you have.
 The consequences of not providing your TFN may change in the future as a result of legislative change.
4. If you provide your TFN, the trustee may provide it to:
  - the trustee of another superannuation fund when you transfer your benefits to it, unless you instruct the trustee not to; and
  - the Commissioner of Taxation, but otherwise it will be treated as confidential.

**NOMINATED DEPENDANT(S)**

I nominate the following persons as my Nominated Dependants:

SURNAME(S)	GIVEN NAME(S)	RELATIONSHIP	% OF BENEFIT

DATED

Signature .....



**SCHEDULE C**

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**PARTICIPATING EMPLOYERS ADMITTED TO FUND  
PURSUANT TO CLAUSE 35**

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NAMES OF PARTICIPATING EMPLOYERS	DATE OF ADMISSION	EXECUTION OF PARTICIPATING EMPLOYERS
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**TRUST DEED**

- establishing -

**e2a Super**

**HUNT & HUNT**

Lawyers

Level 22, Central Plaza Two

66 Eagle Street

Brisbane 4000

Telephone: 3231 2444

Facsimile: 3221 4356

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PEN PREC 2693v1



**THIS DEED** is made on the date specified in Schedule A by the person or entity named in Schedule A as the Trustee ("Trustee")

**1. ESTABLISHMENT**

- 1.1 The Trustee declares that it will act as trustee of the fund (the "Fund").
- 1.2 The primary purpose of the Fund is to provide Benefits as old age pensions.

**2. DIVISIONS**

Division A of this Deed deals with the management and administration of the Fund and Division B deals with the Benefits payable from the Fund.

**3. COVENANTS**

The Trustee covenants that it will perform and observe the covenants, trusts, and conditions of this Deed.

Queensland Stamp Duty Paid 13A-9313

- DIVISION A -

Dated this 18<sup>th</sup> day of November 2002

**4. INTERPRETATION - DEFINITIONS**

In this Deed unless the context otherwise requires:

"APRA" means the Australian Prudential Regulation Authority or other regulatory body having responsibility for administration of the Relevant Requirements;

"Accumulation Account" means the account established on behalf of each Member or Beneficiary in respect of each Class of which the person is a member, and includes the D Class Accumulation Account established for all Members who are D Class members;

"Annuity" means an eligible annuity as defined in Section 27A(1) of the Tax Act;

"Approved Deposit Fund" means a fund which is a complying ADF pursuant to the Tax Act;

"Beneficiary" means a person presently and absolutely entitled to receive a Benefit including a Pensioner;

"Benefit" means any amount which is payable out of the Fund to or in respect of a Member;

"Benefit Entitlement" means any amount held in the Fund which may become payable to a person but to which the person has not become absolutely and indefeasibly entitled;

"Commissioner" means, as the case requires, the Commissioner of Taxation, APRA, the Insurance and Superannuation Commissioner or other regulatory body having responsibility for administration of the Relevant Requirements in relation to the Fund;

"Complying Superannuation Fund" means a complying superannuation fund pursuant to the Relevant Requirements;

"Condition of Release" has the same meaning as in Regulation 6.01 of the SIS Regulations.

"Constitutional Corporation" has the same meaning as in Section 10 of the SIS Act;

"Contributions" means gross payments to the Fund in respect of Members prior to the withdrawal of any Taxation payable in respect of those Contributions, and for the purposes of this definition, "payment" includes the transfer of an asset which is intended by the transferee to be a contribution;

"CPI" has the same meaning as in the SIS Regulations;

"Dependant" in relation to a Member or former Member means:

- the Spouse of a Member or the widow or widower of a deceased Member; or
- any child of a Member; or
- any other person who, in the opinion of the Trustee, was substantially dependent on the Member at the relevant time;

"Eligible Rollover Fund" has the same meaning as in Section 242 of the SIS Act;

"Eligible Termination Payment" has the same meaning as in Section 27A of the Tax Act;

"Employee" means a person employed by an Employer and any person for whom an employer must make a superannuation contribution in order to avoid liability for the superannuation guarantee charge under the Superannuation Guarantee (Administration) Act 1992;

"Employer" means any person, firm or corporation who employs a Member and who is permitted to make Contributions to the Fund;

"Forfeiture Account" means the account established pursuant to clause 26;

"Full-Time Gainful Employment" in relation to a Member means Gainful Employment on a full-time basis within the meaning of that expression in the Relevant Requirements;

"Fund" means the Fund established by this Deed;

"Fund Year" means a period of twelve months ending on 30 June, or any other period nominated by the Trustee;

"Gainful Employment" in relation to a Member means engagement in any business, trade, profession, vocation, calling, occupation or employment for gain to the extent required by the Relevant Requirements;

"Lump Sum RBL" has the same meaning as in section 140C of the Tax Act;

"Member" means a person who has been accepted as a Member of the Fund and who has not ceased to be a Member;

"Member's Vested Contributions" means those Contributions, plus net earnings, which are required to be vested in the Member by the Relevant Requirements reduced by any insurance premium or other costs debited against the Member's Vested Contributions in accordance with this Deed;

"Minimum Benefits" has the same meaning as in regulation 5.04(2) of the SIS regulations;

"Nominated Dependant" means a person nominated by a Member as the Nominated Dependant;

"Normal Retirement Age" means the age of 65 years or any other age over 54 years as is acceptable to or required by the Commissioner or the Relevant Requirements and as the Trustee may determine;

"Part-Time Gainful Employment" in relation to a Member means Gainful Employment on a part-time basis within the meaning of that expression in the Relevant Requirements;

"Pensioner" means a Member who has applied to receive some or all of the Benefits payable to the Member as a Pension in accordance with this Deed and includes a Reversionary Beneficiary in receipt of a Pension;

"Pension Account" means the account established in respect of a Pensioner in accordance with Clause 27.2;

"Pension Age" has the same meaning as that given to that expression by the Relevant Requirements;

"Pension Conditions" means the operating standards contained in regulation 1.06 the SIS Regulations;

"Pension Reserve Account" means the account established in respect of a Pensioner in accordance with Clause 27.4;

"Policy" means any policy of assurance including a policy on the life of a Member for endowment, term, disablement, accident or sickness insurance;

"Preserved Payment" means a payment made to the Fund or a transfer from a Rollover Fund which must be preserved under the Relevant Requirements;

"Preserved Payment Benefit" means a benefit arising from a Preserved Payment or any other amount which is included in a Member's preserved benefits under the Relevant Requirements.

“Regulated Fund” means a regulated superannuation fund as defined in Section 19 of the SIS Act;

“Relevant Requirements” means any requirements (including the provisions of the SIS Act) which the Trustee or the Deed must comply with to avoid a contravention of the requirements or in order for the Fund to qualify for concessional Taxation treatment as a Complying Superannuation Fund;

“Restricted Non-Preserved Benefit” in respect of a Member means an amount determined in accordance with Regulation 6.08 of the SIS Regulations;

“Reversionary Beneficiary” means a Dependant nominated by a Pensioner and, in default of a nomination by the Pensioner, a Dependant nominated by the Trustee who is eligible to receive a Benefit upon the death of a Pensioner;

“Rollover Fund” means any other fund or benefit arrangement into which or from which assets can be transferred without causing the Fund to be in breach of the Relevant Requirements;

“Rollover Payment” means any payment made or received by the Trustee in circumstances which satisfy the Relevant Requirements to or from any Rollover Fund;

“Section 279D Benefit” means the total amount which the Trustee must pay to Beneficiaries in order to claim a deduction for the amount calculated in accordance with sub-section 279D(2) following the death of a Member;

“SIS Act” means the Superannuation Industry (Supervision) Act 1993 and any regulations pursuant to it;

“SIS Regulations” means the Regulations made under the SIS Act;

“Spouse” means:

- a person legally married to a Member at any time; or
- a person who, although not legally married to the Member, in the opinion of the Trustee lives with a Member on a bona fide domestic basis as the husband or wife of the Member and in relation to a deceased Member the term “widow” or “widower” includes such a person,

**PROVIDED THAT** where there is more than one such person the Trustee may determine which is considered to be the Spouse;

“Tax Act” means the Income Tax Assessment Act 1936, the Income Tax Assessment Act 1997 and any regulations pursuant to those acts;

“Taxation” includes any tax, surcharge, levy, impost or duty payable by the Trustee in respect of income, contributions, capital gains, benefits or any transaction entered into by the Trustee;

“Threshold Benefit” in respect of any Member means that Member’s lump sum RBL;

“Total and Permanent Disablement” means:

- with respect to any potential benefit payable out of the proceeds of any insurance Policy effected by the Trustee in respect of the Member and in force at the time of the Total and Permanent Disablement of the Member, the definition contained in that Policy; or
- if there is no such Policy (or in any case, for any potential benefit payable on Total and Permanent Disablement other than proceeds of an insurance Policy) then Total and Permanent Disablement in relation to a Member means permanent incapacity for the purposes of payment of benefits under the Relevant Requirements,

and the expression “Totally and Permanently Disabled” has a corresponding meaning;

“Trustee” means the Trustee or Trustees for the time being of the Fund;

“Vested Benefit” means any part of the Benefit of a Member which is required by the Relevant Requirements to be vested in a Member.

## 5. INTERPRETATION - GENERAL

### 5.1 Fund Subject to Relevant Requirements

This Deed shall be read and construed on the basis that the provisions of the Relevant Requirements are incorporated in the Deed to the extent they are required to be incorporated in order for the Fund to be a Complying Superannuation Fund and the Trustee may do or refuse to do anything which may be necessary to comply with the Relevant Requirements even if the action or refusal may be in conflict with any provisions of this Deed. If there is an inconsistency between the express provisions of this Deed and the provisions of the Relevant Requirements incorporated into this Deed, the provisions of the incorporated Relevant Requirements prevail.

### 5.2 Rights of Members

The provisions of this Deed do not affect the right of a Member or the personal representative of a Member or any other person to claim compensation or damages in circumstances where the Member is injured or dies as a result of an event in the course of the employment of the Member.

### 5.3 Severability

All of the provisions in this Deed are severable. If any provision is found to be unlawful, void or unenforceable that provision shall be read down to the extent necessary to ensure that it does not infringe any law or is not otherwise void or unenforceable so as to give it a valid operation of a partial character. If the infringing provision cannot be so read down it shall be considered deleted from this Deed as if it had never been included.

## 6. EMPLOYER'S AND TRUSTEE'S POWERS

### 6.1 Employer's Power

Nothing in this Deed affects the powers of an Employer with regard to the terms of employment or dismissal of an Employee. The existence or cessation of any actual or prospective Benefit under the Fund will not be grounds for claiming or increasing damages in any action brought against an Employer in respect of any termination of employment or otherwise.

### 6.2 Exercise of Discretions

Despite anything to the contrary in this Deed:-

- (a) in exercising its powers the Trustee is not subject to the direction of any other person except where the Relevant Requirements permit. If any provisions of this Deed would permit a person to give a direction to the Trustee in circumstances other than those permitted by the Relevant Requirements, the Trustee may disregard any such direction;
- (b) if a discretion under this Deed may be exercised by a person other than the Trustee, that discretion must not be exercised without the consent of the Trustee except in circumstances permitted under the Relevant Requirements.

## 7. PROPER LAW

This Deed will be governed and construed in accordance with the laws of the State or Territory of the Commonwealth of Australia in which the Deed is executed.

## 8. MEMBERSHIP OF FUND

### 8.1 Application for Membership

- (a) Any person may apply to become a Member by completing an application for Membership.
- (b) If an application for Membership is not provided, the payment of a Contribution in respect of a person is deemed to constitute the receipt of an application for Membership in respect of that person.

## 8.2 Admission to Membership

- (a) A Member is deemed to have joined the Fund on the date the completed application for Membership is received or deemed to have been received or any other date determined by the Trustee.
- (b) The Trustee may impose conditions on an person's admission as a Member and may vary the conditions at any time.
- (c) Upon admission to Membership the Member will be bound by this Trust Deed in all respects as if the Member were an original party to the Deed.
- (d) The Trustee has a discretion as to whether an application for Membership is accepted. If the Trustee does not accept a person as a Member, the Trustee must notify the Member.
- (e) The Trustee must not admit any person as a Member if it may in the reasonable opinion of the Trustee result in the Fund becoming a public offer superannuation fund for the purposes of the Relevant Requirements.

## 8.3 Cessation of Membership

A person ceases to be a Member upon the earliest to occur of the following:

- (a) the date upon which all the Member's Benefits are paid;
- (b) the death of the Member;
- (c) the commencement of the payment to the Member of a Pension or the purchase of an Annuity for the Member; or
- (d) any other date as the Trustee reasonably determines.

## 9. MEMBERSHIP NOTIFICATION REQUIREMENTS

The Trustee must provide to Members, former Members, Beneficiaries and the Commissioner on an annual basis and all other occasions required by the Relevant Requirements any information which is required by the Relevant Requirements.

## 10. MEETINGS OF MEMBERS

The following provisions apply in relation to meetings of Members:

### 10.1 Notice

At least one-half of the Members may call a meeting by giving notice in writing to the Trustee.

### 10.2 Meeting Date

The Trustee must convene a meeting of Members within 14 days of receiving the request and must send a notice of the meeting to each Member.

### 10.3 Trustee Convening Meeting

The Trustee may at any time convene a meeting of Members by notice in writing at least 10 days before the meeting.

### 10.4 Chairperson

The Members present at the meeting may appoint a chairperson. If the Members do not appoint a chairperson the Trustee may appoint a chairperson provided that the appointment does not breach the Relevant Requirements.

### 10.5 Quorum

A quorum for the meeting is at least 25% of the Members of the Fund.

## **10.6 Voting**

Each Member is entitled to one vote with the chairperson being given a casting vote.

## **10.7 Notice from members**

If the Members are required to give notice to the Trustee under any provisions of this Deed a notice signed by the chairperson of any meeting of Members certifying that a matter has been agreed to by a majority of Members at a meeting is considered to be a notice from a majority of Members.

## **11. FUND RECORDS**

### **11.1 Records and accounts to be kept**

The Trustee must keep and maintain appropriate minutes and other records and documents required by the Relevant Requirements.

### **11.2 Audit**

The financial statements and other relevant records must be audited annually or at any other times required by the Relevant Requirements.

### **11.3 Trust Deed**

A copy of this Deed must be made available for inspection by any Member on request.

### **11.4 Information for Trustee**

When requested by the Trustee an Employer must provide all information in its power or possession which may in the opinion of the Trustee be necessary or expedient for the management and administration of the Fund.

### **11.5 Disclosure and Reporting Requirements**

The Trustee must provide to Employers, Members and former Members and the Commissioner any information reports and returns in relation to the Fund required by the Relevant Requirements, and the Trustee may provide the Tax File Numbers of the Members, Pensioners and Beneficiaries of the Fund to any person where the Trustee has or reasonably believes it has the consent of the relevant person to the disclosure.

## **12. ACCUMULATION ACCOUNTS**

### **12.1 Separate Member Accounts**

Subject to Clause 12.10, the Trustee shall establish an Accumulation Account in respect of each Member or Beneficiary for each class which is applicable.

### **12.2 Credits**

The Trustee must credit the following amounts to the relevant Accumulation Account as appropriate:

- (a) any amount paid into the Fund in respect of the Member;
- (b) the proceeds of any Policy or Annuity effected by the Trustee in respect of the Member or Beneficiary which the Trustee considers it appropriate to credit;
- (c) any positive earnings as are determined by the Trustee;
- (d) any amounts transferred from the Pension Account of a Member or Beneficiary; and
- (e) any other amounts as the Trustee from time to time determines.

### **12.3 Debits**

The Trustee must debit the following amounts to the relevant Accumulation Account as appropriate:

- (a) any amount paid out of the Fund in respect of the Member or Beneficiary from an Accumulation Account;

- (b) the costs of any Policy or Annuity effected by the Trustee in respect of the Member or Beneficiary subject to paragraph 12.4(b);
- (c) a proportion of any Taxation payable in respect of Contributions or earnings of the Fund credited to the Accumulation Account or arising as a result of a Rollover Payment as the Trustee determines;
- (d) any part of the costs and expenses under Clause 19 as the Trustee determines;
- (e) the amount of any lien exercised pursuant to this Deed;
- (f) any amount forfeited pursuant to this Deed;
- (g) any negative earnings as determined by the Trustee in accordance with this Deed;
- (h) any moneys paid in respect of the Trustee's indemnity;
- (i) any amount debited pursuant to the determination of the Trustee under Clauses 12.8 or 12.9;
- (j) any amount transferred to the Pension Reserve Account or the Member's Pension Account as the Trustee considers necessary to pay the Member a Pension under Clause 28; and
- (k) any other amounts the Trustee from time to time determines.

#### 12.4 Income Account

- (a) The Trustee must establish an Income Account for the Fund. The Trustee must credit the Income Account, subject to Clause 12.7 and sub-clause (g), with the following:
  - (i) all income and profits of the Fund;
  - (ii) credits arising out of adjustments pursuant to Clause 12.6;
  - (iii) any amount transferred from the D Class Accumulation Account pursuant to Clause 12.10;
  - (iv) any amount transferred from a Reserve Account pursuant to Clause 12.5;
  - (v) the proceeds of any Policy effected by the Trustee where the Trustee determines that it should not be credited to an Accumulation Account, Pension Account or the Pension Reserve Account; and
  - (vi) any other amounts which the Trustee from time to time determines..
- (b) The Trustee must debit the Income Account, subject to Clause 12.7 and sub-clause (g), with the following:
  - (i) any loss sustained on the disposal of any investments of the Fund;
  - (ii) any costs or charges incurred pursuant to Clause 19 which are not debited to an Accumulation Account;
  - (iii) any debits arising out of adjustments pursuant to Clause 12.6;
  - (iv) the cost of any Policy effected by the Trustee where the Trustee determines that it should not be debited to an Accumulation Account;
  - (v) any deficiency arising from a valuation of the Fund;
  - (vi) any amount payable or which may become payable by way of Taxation in respect of the Contributions and the income and profits of the Fund which are not debited to an Accumulation Account as the Trustee determines to be equitable;
  - (vii) any income transferred to a Reserve Account;
  - (viii) any income transferred to an Accumulation Account, Pension Account or the Pension Reserve Account; and

- (ix) any other amounts which the Trustee from time to time determines.
- (c) At the end of each Fund Year the Trustee must determine the fund earning rate and calculates the amount available for distribution.
- (d) Before allocating any portion of the amount available for distribution the Trustee may transfer a portion of the amount to any of the Reserve Accounts.
- (e) Subject to Clause 12.7, the Trustee must allocate the earnings of the Fund available for distribution after any transfer to Reserve Accounts to each Accumulation Account and Pension Account and the Pension Reserve Account in proportion to the amounts standing to the credit of that account at the beginning of the relevant Fund Year, appropriate adjustments being made for amounts credited or debited to each Account since that date, or in any other way the Trustee in its discretion determines.
- (f) If the Trustee is required to establish a fund earning rate in respect of a portion of a Fund Year, the Trustee must determine that rate in accordance with the Relevant Requirements on a basis which the Trustee considers to be equitable.
- (g) The Trustee may determine to credit the amounts in sub-clause (a) and/or debit the amounts in sub-clause (b) or deal with any amount which this Deed requires to be transferred to or from the Income Account directly to any Accumulation Account and/or Pension Account and/or the Pension Reserve Account and/or Reserve rather than to the Income Account.

### **12.5 Reserve Account**

The Trustee may establish one or more Reserve Accounts and may transfer amounts from the Income Account to a Reserve Account pursuant to Clause 12.4 or from a Member's Accumulation Account pursuant to Clause 27.2 or from the Pension Reserve Account pursuant to Clause 27.4, or from the D Class Accumulation Account pursuant to Clause 12.10.

The Trustee must credit any income derived on funds held in a Reserve Account back to that Reserve Account.

The purpose of a Reserve Account must be determined when it is established, and may include the following:

- (a) to stabilise the investment earnings of the Fund in accordance with its reserving policy;
- (b) to provide for contingencies including the supplementation of the fund earning rate and/or to secure payment of any Pension.

The Trustee may deal with any part of the balance in a Reserve Account as it considers fit, including:

- (a) transferring it to an Accumulation Account or Pension Account;
- (b) treating the Reserve Account in accordance with clause 26 as if the Reserve Account was the Forfeiture Account; and
- (c) transferring it to the Pension Reserve Account.

### **12.6 Adjustments**

In determining the amount standing to the credit of an Accumulation Account or Pension Account at the time a Benefit is calculated the Trustee must make an adjustment reflecting the fund earning rate which it considers equitable.

### **12.7 Specific Investments**

- (a) If the Trustee undertakes to invest separately in respect of certain Members or Beneficiaries in accordance with Clause 15.5 the Trustee must record on whose behalf the specific investments are made for the purposes of determining the allocation to Accumulation Accounts, Pension Accounts and the Pension Reserve Account.



(b) The profits and losses arising from specific investments and any Taxation or charges applicable to them must be allocated directly to the relevant Accumulation Account or Pension Account or Pension Reserve Account (and not to the Income Account).

#### **12.8 Amounts in excess of Minimum Benefit**

Despite anything in this Deed to the contrary, if at any time the balance in a Member's A Class, B Class or C Class Accumulation Account exceeds that Member's Minimum Benefits, the Trustee with the Member's consent may debit that Accumulation Account with all or part of the excess and transfer the amount debited to the Forfeiture Account.

#### **12.9 Amounts in excess of Threshold Benefit**

Despite anything in this Deed to the contrary, if at any time the balance in a Member's Accumulation Account exceeds that Member's Threshold Benefit the Trustee may with the Member's consent debit the Accumulation Account with any part of the amount of the excess and transfer that amount to the Forfeiture Account provided that the Trustee cannot exercise its powers under this paragraph if this would result in any reduction in the Member's Minimum Benefits.

#### **12.10 D Class Accumulation Account**

(a) If there are D Class Members, the Trustee must establish one D Class Accumulation Account for the Fund.

(b) The Trustee must credit the following amounts to the Fund's D Class Accumulation Account as appropriate:

- (i) any Contribution which is not credited to another Accumulation Account;
- (ii) the share of the income of the Fund which the Trustee determines represents the income derived on funds held in the D Class Accumulation Account;
- (iii) any amounts transferred from the Pension Account of a Member or Beneficiary or the Pension Reserve Account; and
- (iv) any other amounts as the Trustee determines from time to time.

(c) A Trustee must not credit any Contributions which give rise to Minimum Benefits to the D Class Accumulation Account.

(d) The Trustee must debit the following amounts to the Fund's D Class Accumulation Account as appropriate:

- (i) any amount transferred to another Accumulation Account for a Member or Beneficiary;
- (ii) any amount transferred to the Pension Reserve Account or the Member's Pension Account as the Trustee considers necessary to pay the Member a Pension under clause 28;
- (iii) any amount transferred to the Income Account;
- (iv) any amount paid to a Member or Beneficiary as a Benefit;
- (v) a proportion of any Taxation payable in respect of Contributions or earnings of the Fund credited to the D Class Accumulation Account as the Trustee determines;
- (vi) any part of the costs and expenses incurred under Clause 19 as the Trustee determines;
- (vii) the amount of any lien exercised pursuant to this Deed;
- (viii) any amount forfeited pursuant to this Deed;
- (ix) any moneys paid in respect of the Trustee's indemnity;
- (x) the share of any negative earnings of the Fund which the Trustee determines represents the share of the funds held in the D Class Accumulation Account; and

(xi) any other amounts the Trustee determines from time to time.

(xii) The Trustee must not pay any amount from the D Class Accumulation Account to an Employer, directly or indirectly.

### **13. VALUATION**

The Trustee may have the assets of the Fund valued whenever it considers it appropriate (and must do so if the Commissioner or the Relevant Requirements require). After the valuation, the Trustee must determine whether there is a surplus or deficiency and whether it is equitable to transfer the surplus or deficiency to the Income Account.

### **14. FUND TRUSTEE - APPOINTMENT, VACANCY AND REMOVAL**

#### **14.1 Trustee Criteria**

The appointment, removal and composition of the Trustee is governed by this Deed unless the Relevant Requirements otherwise provide.

#### **14.2 Eligibility for Trustee**

The Trustee of the Fund must be:

- (a) the Trustee specified in this Deed; or
- (b) a Trustee approved by the Commissioner or which satisfies or is permissible under the Relevant Requirements.

#### **14.3 Appointment of Trustee**

The majority of Members, subject to the other provisions of this Clause, determine who acts as the Trustee, and may appoint a new or additional trustee by deed or notice in writing.

#### **14.4 Change of Trustee**

A person immediately ceases to act as a Trustee:

- (a) if it resigns by notice in writing to the Members;
- (b) if the Trustee is disqualified from holding office by operation of law; or
- (c) if it is wound up or placed in receivership; or
- (d) if a majority of Members resolve to terminate the appointment of the Trustee.

#### **14.5 Member may be Director of Trustee**

No Director, officer or employee of a Corporate Trustee is disqualified from being a Member of the Fund.

#### **14.6 Member Representation Requirement**

If the Relevant Requirements require the Fund to have Member trustee representation at any time, the Trustee and any Employers must take all necessary steps to ensure that the Trustee meets all the appropriate representation requirements in the Relevant Requirements within any time period stipulated in the Relevant Requirements.

#### **14.7 Confirmation of Discharge of Retiring Trustee**

Despite any rule of law or legislative provisions to the contrary, a person who retires or is removed as Trustee or a co-Trustee of the Fund in accordance with the provisions of this Deed is discharged from the trusts contained in this Deed as from the date of retirement or removal provided that there is at least one continuing individual or corporate Trustee.

#### **14.8 Consents of Directors and Trustees**

A person must consent in writing to appointment as Trustee or a director of the Trustee before that person is appointed.

**14.9 Member includes Pensioner**

For the purposes of this clause 14, "Member" includes a Pensioner.

**15. TRUSTEE'S INVESTMENT POWERS****15.1 Investment Policy and Strategy**

The Trustee must formulate the investment strategy of the Fund and determine a policy to give effect to that strategy.

**15.2 Authorised Investments**

The assets of the Fund may be invested in any of the following investments:

- (a) any investment being authorised by the laws of the Commonwealth of Australia or any State or Territory for the investment of trust funds;
- (b) the purchase or acquisition of shares, stocks, debentures, notes, bonds, mortgages (including a second or subsequent mortgage), options or other similar securities;
- (c) on deposit with any bank, building society, credit co-operative, trustee company or other similar financial institution;
- (d) on deposit with or on loan to any Employer or any other person or organisation with or without security on any terms the Trustee considers reasonable;
- (e) any Policy or Annuity;
- (f) the purchase, acquisition or leasing of any real or personal property, including statutory licences;
- (g) the acquisition of any unit or sub-unit in unit trusts;
- (h) any other investments which the Trustee considers appropriate and which do not infringe the Relevant Requirements,

However, the Trustee is not authorised to make a loan or give other financial assistance using resources of the Fund to any Member or any relative of a Member.

**15.3 Power to Sell and Vary Investments**

The Trustee has power to sell any investments and to vary and transpose any investments into other investments authorised by this Deed.

**15.4 Interest of Trustee in Investment**

- (a) Subject to sub-clause (b), the Trustee and any Director may make or vary any investment even if the Trustee or Director may have a direct or indirect interest in the investment or may benefit directly or indirectly from it.
- (b) The Trustee and any Director must disclose details of the interest in an investment to which sub-clause (a) applies in any manner prescribed under the Corporations Act and the Relevant Requirements.

**15.5 Specific Investments**

- (a) The Trustee may invest separately in respect of certain Members or Beneficiaries or certain classes of Members or Beneficiaries.
- (b) A Member or Beneficiary may request the Trustee to make a specific investment ("investment request") which will authorise the Trustee to make a specific investment in accordance with that request of all or any part of the Accumulation Account or the Pension Account of the Member or Beneficiary.

- (c) The Trustee may approve or reject the investment request of the Member or Beneficiary, and will inform the person of its decision. The Trustee all times retains the overriding discretion to accept or reject any investment request.

## **16. TRUSTEE'S POWERS OF MANAGEMENT**

### **16.1 Additional Powers**

In addition to the powers which it might have otherwise have at law or under this Deed, the Trustee has the following powers:

- (a) to settle, compromise or submit to arbitration any claims, or matters relating to this Deed or to the rights of Members, former Members or Beneficiaries;
- (b) to commence, carry on or defend legal proceedings;
- (c) to borrow money and to secure the repayment of it in any manner and upon any terms which the Trustee considers appropriate unless this would constitute a contravention of the Relevant Requirements;
- (d) to insure or reinsure any risks, contingencies or liabilities of the Fund;
- (e) to underwrite any risks, contingencies or liabilities under any superannuation arrangement conducted by any Employer where there is an agreement for a transfer of Employees to the Fund;
- (f) to purchase an Annuity to provide all or a part of the Pension payable in respect of a Member;
- (g) to retain the services of professional or other advisers and consultants;
- (h) to pay out of the Fund all costs, expenses and outgoings (including Taxation) of and incidental to the management and administration of the Fund and to pay out of the Fund the Trustee's professional fees (if any);
- (i) to indemnify anyone in respect of any claims, matters or things relating to the Fund or to the rights of Members, former Members or Beneficiaries in respect of the Fund;
- (j) to provide a full or partial release to anyone in respect of any matters which have arisen or may arise as a result of an association, involvement or Membership of the Fund by that person;
- (k) to insure any liability of the Trustee or any Directors or officers of the Trustee or the liability of the Fund to indemnify or reimburse the Trustee or its Directors or officers pursuant to Clause 18;
- (l) to permit any asset of the Fund to be held or registered in the name of any nominee of the Trustee (subject to any restrictions contained in the Relevant Requirements); and
- (m) generally to do anything the Trustee considers appropriate for the administration, maintenance and preservation of the Fund.

### **16.2 Exercise of Trustee Powers**

All the powers and discretions conferred upon the Trustee or any Director by this Deed or by law may be exercised even if the Trustee or Director may have a direct, indirect or personal interest (whether as a shareholder, director, member or partner of any company, organisation or partnership) in the manner or result of exercising the power or discretion or may benefit directly or indirectly as a result of the exercise of the power or discretion and notwithstanding that the Trustee may be the sole Trustee.

### **16.3 Trustee Discretion**

Subject to Clause 31.2, the Trustee has an absolute and uncontrolled discretion as to the exercise and the manner, mode and timing of exercise of the trusts, authorities, powers and discretions conferred on it by this Deed.

## 17. DUTIES AND LIABILITIES OF TRUSTEE

### 17.1 Limitation of Liability of Trustee

Neither the Trustee nor any of its Directors shall be liable for anything done or omitted to be done in relation to the Fund except in the case of dishonesty, fraud or other intentional or reckless neglect on its part.

### 17.2 Member inquiries and complaints

If required by the Relevant Requirements, the Trustee must establish and take all reasonable steps to ensure that, at all times, there are in force arrangements under which Members and Beneficiaries may make inquiries and complaints in relation to the Fund.

## 18. INDEMNITY OF TRUSTEE

### 18.1 Indemnity and Lien

The Trustee and its Directors shall be indemnified out of the Fund against all liabilities incurred by it or them in the exercise or purported exercise or attempted exercise of the trusts, powers, authorities and discretions vested in them pursuant to this Deed or at law and the Trustee shall have a lien on and may use the moneys representing the assets of the Fund for the purposes of this indemnity **PROVIDED** that the exercise of any lien does not contravene the Relevant Requirements.

### 18.2 Payments in Good Faith

This indemnity extends to any payments made in good faith to any person whom the Trustee bona fide believes to be entitled to the payment although it may be subsequently found that the person was not in fact so entitled.

### 18.3 Opinion or Advice

This indemnity extends to circumstances where the Trustee acts upon the opinion or advice of lawyers who are instructed by the Trustee or any bankers, accountants, brokers, investment advisers or other persons believed by the Trustee to be expert in relation to the matters upon which they are consulted.

### 18.4 Failure to Carry Out Agreement

This indemnity extends to circumstances where any person breaches or fails to carry out any agreement made with the Trustee.

## 19. REMUNERATION OF TRUSTEE

### 19.1 Fees

The Trustee may charge professional fees for its services as Trustee except where this is not permitted by the Relevant Requirements.

### 19.2 Fees Determined Annually

The fees charged (if any) by the Trustee shall be determined at the commencement of each Fund Year. Prior notice of any proposed changes shall be provided by the Trustee to the Members and any Employers.

### 19.3 Reimbursement

The Trustee is entitled to reimbursement from the Fund for and in respect of expenses properly incurred in carrying out its duties including:

- (a) all costs and expenses incurred in connection with the acquisition and disposal of or other dealings with investments of the Fund;
- (b) fees and expenses of the service providers and consultants engaged by the Trustee;
- (c) all Taxation payable by the Trustee in connection with the Fund;
- (d) all fees, wages and expenses of any employees or agents employed by the Trustee;

- (e) any administrative costs charged in relation to the Fund; and
- (f) any expenses in connection with the maintenance of accounting records and the preparation and distribution of any accounting, taxation or other reports or notices.

## **20. APPOINTMENT OF SERVICE PROVIDERS**

### **20.1 Actuary and Auditor**

The Trustee shall if necessary appoint:

- (a) an Actuary;
- (b) an Auditor who is appropriately qualified according to any criteria specified by the Relevant Requirements.

### **20.2 Administration Manager**

The Trustee may appoint an Administration Manager on terms which the Trustee considers appropriate.

### **20.3 Investment Manager**

The Trustee may appoint in writing one or more companies (or individuals where not prohibited by the Relevant Requirements) to act as investment managers for the Fund on such terms as the Trustee determines provided that the appointment and the terms of the appointment are in accordance with the Relevant Requirements.

### **20.4 Custodian**

The Trustee may appoint one or more companies (or individuals where not prohibited by the Relevant Requirements) to act as a custodian for the Fund on terms and conditions the Trustee determines provided that the appointment and the terms of the appointment are in accordance with the Relevant Requirements.

## **21. ACTUARIAL INVESTIGATIONS**

If an Actuary has been appointed, the Trustee may ask the Actuary for information or advice from time to time in accordance with the provisions of this Deed but the Trustee is under no obligation to be bound by or to act upon the advice provided unless required by the Relevant Requirements.

## **22. CONTRIBUTIONS TO FUND**

### **22.1 Contributions**

The Trustee may accept any Contributions from any person in respect of a Member that the Trustee is not prohibited from accepting under the Relevant Requirements or that may result in the Fund becoming a public offer superannuation fund for the purposes of the Relevant Requirements.

### **22.2 Designation of Class Entitlements**

Where a Contribution is made in respect of a Member who is a Member of more than one class of membership, the person making that Contribution shall designate in relation to that particular Contribution (or in respect of all future Contributions) which class or classes of membership each Contribution is being made to.

### **22.3 No Obligation to Contribute**

In the absence of any agreement to the contrary, a person may contribute to the Fund in respect of a Member any amount in any manner and at such times as they in their absolute discretion determine, and no person is under any obligation to make a Contribution in respect of any Fund Year 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 Fund Year.

### **22.4 Limitation on Acceptance of Contributions**

The Trustee must not accept any Contribution by or in respect of a Member where the acceptance will (or may in the reasonable opinion of the Trustee) constitute a contravention of the Relevant Requirements.

### **22.5 Ineligible Contributions**

If the Trustee considers that Contributions have been accepted in breach of the Relevant Requirements, the Trustee must refund the Contributions (less any charge which an Insurer may have made in respect of any extra cover provided in relation to those Contributions, and reasonable administration expenses) and reduce the Benefits held for the Member to those which would have been held if the Contribution had not been made.

## **23. TRANSFERS TO AND FROM ROLLOVER FUNDS**

### **23.1 Transfers to Rollover Funds**

Where a Member joins or is eligible to join any Rollover Fund (the "Other Fund") and the Member requests that any part of the Member's entitlement be transferred to the Other Fund or if the Trustee is otherwise permitted to transfer the entitlement to the Other Fund, the Trustee may pay or transfer to the trustee of the Other Fund an amount or investments of the Fund of equivalent value (the "Transferred Amount") which reflects the relevant part of the Member's entitlement.

### **23.2 Effect and Method of Transfer Out**

- (a) The receipt of the Transferred Amount by the proper officer of the Other Fund is a complete discharge to the Trustee of all liabilities in respect of the Transferred Amount.
- (b) Upon the completion of a payment or transfer under this Clause, all of the rights and interests of the relevant Member or Beneficiary under this Deed in respect of the Transferred Amount are entirely extinguished.

### **23.3 Roll Over**

Where a Member or former Member wishes to effect a Rollover Payment in respect of all or any of the entitlement of the Member in the Fund, the Member must make a written request to the Trustee nominating the Rollover Fund and must provide any other details the Trustee requires.

### **23.4 Preserved Payment Transfers**

Where a Member or former Member has Preserved Payment Benefits in the Fund the Trustee must ensure that the provisions of the Other Fund require that the Preserved Payment Benefit must be preserved and vested in accordance with the Relevant Requirements.

### **23.5 Transfers from Rollover Funds**

- (a) Where a Member is or was a member or a beneficiary under any other Rollover Fund the Trustee may take over any part of the assets of the Rollover Fund.
- (b) The Trustee holds any amounts transferred as part of the particular Member's Accumulation Account.
- (c) On any transfer from a Rollover Fund the amount of the transfer which represents Members' Contributions is the amount as the trustee of the Rollover Fund certifies or, failing a certification by that trustee, the amount the Trustee considers to be fairly attributable to the contributions of that Member together with accrued earnings.

### **23.6 Overriding Conditions on Portability**

Despite anything to the contrary in this Deed, no payment or transfer can be accepted from or made to another Rollover Fund if, in the opinion of the Trustee, this would cause the Fund to be in breach of any of the Relevant Requirements.

### **23.7 Transfers to Eligible Rollover Fund**

Despite anything to the contrary in this Deed the Trustee may and, if required by the Relevant Requirements must, transfer the entitlement of a Member or Beneficiary to an Eligible Rollover Fund where such a transfer is permitted or required under the Relevant Requirements.

## 24. LIMITATION ON BENEFITS

Despite any other provision of this Deed the Trustee must not pay out any Benefits to Members, the Dependants of Members or Beneficiaries where the payment could cause the Fund to become a non-complying fund.

## 25. MONEYS OWING TO FUND OR AN EMPLOYER

Where a Member owes any money to the Trustee or any Employer, the Trustee may debit an Accumulation Account of the Member for a sum equivalent to the amount owing provided the amount debited does not represent Member's Vested Contributions or a Preserved Payment Benefit. If the money is owed to the Trustee, it may retain the money in the Fund or, if the money is owed to an Employer, the Trustee may pay them to that Employer or as that Employer directs, **PROVIDED** that the exercise of the lien by the Trustee in this manner is permitted by the Relevant Requirements.

## 26. FORFEITURE OF BENEFITS

### 26.1 Conditions of Forfeiture

Any Member or Beneficiary or, after the death of a Member, any of the Dependants of the Member or the legal personal representative of the Member:

- (a) who assigns or charges or attempts to assign or charge any Benefit Entitlement;
- (b) whose interest in any Benefit Entitlement becomes payable to or vested in anyone else for any reason; or
- (c) who for any reason is unable personally to receive or enjoy the whole or any portion of a Benefit Entitlement or, in the opinion of the Trustee, the Member is incapable of managing the person's affairs;

forfeits that person's Benefit Entitlement.

### 26.2 Accumulation Account Residue

Any person who has been paid all Benefits which the Trustee considers should be paid to the person pursuant to this Deed and who still has a residual amount standing to the credit of their Accumulation Account forfeits the amount, which is dealt with as a forfeited Benefit.

### 26.3 Forfeiture Account

The Trustee may establish a Forfeiture Account and transfer to it any amounts forfeited under this Deed.

Any money held in the Forfeiture Account does not form part of any Accumulation Account and income derived on the Forfeiture Account is credited back to the Forfeiture Account.

The Forfeiture Account may be applied in accordance with the remaining provisions of this Clause.

### 26.4 Application of Forfeited Benefits

The Trustee may pay or apply any amount in the Forfeiture Account:

- (a) to or for the benefit of a Member or Beneficiary or to the Dependants of a Member in whatever proportions the Trustee may determine;
- (b) to the trustee of the estate of a former Member;
- (c) to or for the benefit of other Members or their Dependants;
- (d) for the provision of additional Benefits for Members or Dependants;
- (e) to any Employers **PROVIDED THAT** all procedures required by the Relevant Requirements have been complied with before the payment is made; or
- (f) for any other purpose approved by the Commissioner or permitted under the Relevant Requirements,

**PROVIDED THAT** where a Member remains in the employment of an Employer any payments made to that Member must be limited to the relief of hardship of the Member or of the Dependants of the Member



and **PROVIDED FURTHER THAT** the Trustee must only apply forfeited Benefits in accordance with the Relevant Requirements.

## **27. PENSION PAYMENT AND PENSION ACCOUNT**

### **27.1 Benefits Payable as Pensions**

Except as permitted under the Relevant Requirements, all Benefits must be paid as a pension that complies with the Pension Conditions. If the Trustee cannot comply with the Pension Conditions, then the Trustee must transfer the Benefit of the Member to a Rollover Fund.

### **27.2 Establishment of Pension Account**

Where the Trustee determines to pay any part of a Benefit as a Pension, it may establish a Pension Account and transfer to it the amount which the Trustee believes necessary to provide the Benefits as a Pension. The Trustee may also transfer an amount to a Reserve Account in relation to that Pension.

### **27.3 Operation of Pension Account**

- (a) The Trustee must credit the following amounts to the Pension Account of a Pensioner:
  - (i) any amount transferred into the account under Clause 27.2;
  - (ii) any Rollover Payment which the Trustee considers it appropriate to credit;
  - (iii) the proceeds of any Policy effected in respect of the Pensioner which the Trustee considers it appropriate to credit;
  - (iv) such earnings of the Fund as the Trustee determines to be equitable;
  - (v) any amount transferred from a Reserve Account as the Trustee determines reasonable;
  - (vi) any amount received under Clause 27.6 in relation to the Pensioner; and
  - (vii) any credit arising out of any adjustments made in accordance with Clause 12.6.
- (b) The Trustee must debit the following amounts to the Pension Account of a Pensioner:
  - (i) any amount transferred out of the Fund as a Rollover Payment which the Trustee considers it appropriate to debit;
  - (ii) any payments made to or in respect of the Pensioner or a Reversionary Beneficiary pursuant to this Deed;
  - (iii) such proportion of any Taxation in respect of the earnings of the Fund credited to the Pension Account or arising as a result of a Rollover Payment as the Trustee shall determine;
  - (iv) such of the amounts paid or incurred in accordance with Clauses 18 or 19 as the Trustee considers equitable;
  - (v) a proportion of any losses of the Fund as the Trustee considers equitable;
  - (vi) any amount transferred to the Accumulation Account of a Beneficiary;
  - (vii) if the Trustee is going to pay a Pension under Clauses 28.3 or 28.4, the amount transferred to the Pension Reserve Account;
  - (viii) any amount transferred to a Reserve Account;
  - (ix) any amount paid under Clause 27.6 in respect of the Pensioner; and
  - (x) any other amounts as the Trustee considers equitable.

#### **27.4 Establishment and Operation of Pension Reserve Account**

- (a) If the Trustee is going to pay a Pension under Clauses 28.3 or 28.4, the Trustee must establish a Pension Reserve Account for the Fund.
- (b) The Trustee must credit the following amounts to the Pension Reserve Account:
  - (i) any amount transferred into the account under paragraphs 28.3(a) or 28.4(a);
  - (ii) such earnings of the Fund as the Trustee determines to be equitable;
  - (iii) the proceeds of any Policy effected in respect of the Pensioner which the Trustee considers it appropriate to credit;
  - (iv) any amount transferred from a Reserve Account as the Trustee determines reasonable; and
  - (v) any credit arising out of any adjustments made in accordance with Clause 12.6.
- (c) The Trustee must debit the following amounts to the Pension Reserve Account:
  - (i) any payments made to or in respect of the Pensioner or a Reversionary Beneficiary pursuant to this Deed;
  - (ii) such proportion of any Taxation in respect of the earnings of the Fund credited to the Pension Reserve Account as the Trustee determines;
  - (iii) such of the amounts paid or incurred in accordance with Clauses 18 or 19 as the Trustee considers equitable;
  - (iv) a proportion of any losses of the Fund as the Trustee considers equitable;
  - (v) any amount transferred from the Pension Reserve Account under Clause 12.5; and
  - (vi) any other amounts as the Trustee considers equitable.

#### **27.5 Segregation of Pension Assets**

In relation to a Pension payable under this Deed, the Trustee may:

- (a) segregate or set apart the assets which represent the Pension Account and/or the Pension Reserve Account for the sole purpose of enabling the discharge of the whole or part of the current or non-current liabilities in relation to the payment of Pensions as those liabilities fall due for payment; and
- (b) constitute the segregated assets as segregated current and non-current pension assets within the meaning of Section 273A and Section 273B of the Tax Act and obtain any certificates in relation to the adequacy of the assets segregated and set apart as the Trustee considers necessary for the purposes of the Tax Act or the Relevant Requirements.

#### **27.6 Purchased Pension**

The Trustee may purchase a Pension for a Member from an outside source from the balance in the Pension Account of the Member. Income from the Pension and any commuted amounts must be credited to the Member's Pension Account.

### **28. PENSION PAYMENT CONDITIONS**

Where a pension is payable from the Fund, the Trustee must choose which of the following conditions apply to the payment of the Pension. If the Trustee does not specifically choose, then the conditions in Clause 28.1 apply to the Pension.

#### **28.1 Allocated Pension (Regulations 1.06(4) and (5))**

The terms of payment of the Pension must comply with Regulations 1.06(4) and (5) and any other provisions of the Relevant Requirements that relate to the Pension. The following conditions apply to the

payment of the Pension to the extent they are not inconsistent with Regulations 1.06(4) and (5) and the Relevant Requirements:

- (a) the Pension is payable from the amount standing to the credit of the Pension Account of the Pensioner;
- (b) the Pension must be paid at least annually;
- (c) the amount of the Pension in any year must be an amount nominated by the Pensioner and notified to the Trustee in writing from time to time **PROVIDED THAT** the amount must not be greater or lesser than the amounts calculated as the maximum and minimum limits under the Relevant Requirements for the payment of a Pension;
- (d) the Pension cannot be transferred to any person other than a Reversionary Beneficiary on the death of the Pensioner or on the death of a Reversionary Beneficiary, except as permitted under the Relevant Requirements;
- (e) the capital value of the Pension and the income from the Pension cannot be used as security for a borrowing; and
- (f) subject to Clause 29.5, on the written application of a Pensioner or Reversionary Beneficiary the Trustee may commute the whole or any part of a Pension to a lump sum Benefit.

## 28.2 Flexi-Pensions (Regulation 1.06(6))

The terms of payment of the Pension must comply with Regulation 1.06(6) and any other provisions of the Relevant Requirements that relate to the Pension. The following conditions apply to the payment of the Pension to the extent they are not inconsistent with Regulation 1.06(6) and the Relevant Requirements:

- (a) the Pension is payable from the amount standing to the credit of the Pension Account of the Pensioner;
- (b) the Pension must be paid at least annually;
- (c) the amount of the Pension and the residual capital value must be fixed by agreement between the Pensioner and the Trustee at the beginning of the Pension in consultation with an Actuary, but:
  - (i) the residual capital value must not be greater than 100% of the balance in the Pension Account when the Pension is first drawn down; and
  - (ii) except for payments which are commutations of the Pension, the payments may not vary from year to year by more than the average rate of increase of the CPI in the preceding three years;
- (d) the reversionary component of the Pension must not be greater than 100% of the benefit payable before the reversion;
- (e) except as permitted under the Relevant Requirements, the Pension cannot be transferred to any person other than a Reversionary Beneficiary on the death of the Pensioner or on the death of a Reversionary Beneficiary;
- (f) the capital value of the Pension and the income from the Pension cannot be used as security for a borrowing; and
- (g) subject to Clause 29.5, on the written application of a Pensioner or Reversionary Beneficiary the Trustee may commute the whole or any part of a Pension to a lump sum Benefit **PROVIDED THAT** the amount payable as a result of the commutation must not be greater than 100% of the benefit payable immediately before the commutation and must not be more than the sum determined by applying the appropriate pension valuation factor under Schedule 1B of the SIS Regulations to the Pension as if the commencement day were the day on which the commutation occurs.

### 28.3 Complying Pension (Regulation 1.06(7))

The terms of payment of the Pension must comply with Regulation 1.06(7) and any other provisions of the Relevant Requirements that relate to the Pension. The following conditions apply to the payment of the Pension to the extent they are not inconsistent with Regulation 1.06(7) and the Relevant Requirements:

- (a) the Trustee must transfer an amount which it considers necessary to pay the Pension from the Pensioner's Pension Account to the Pension Reserve Account, and the Pension is payable from the amount standing to the credit of the Pension Reserve Account;
- (b) the Pension must be paid at least annually;
- (c) the commencement date of the Pension is the day the Pensioner became entitled to the Pension;
- (d) the Pensioner becomes entitled to the Pension on or after the Pensioner became of Pension Age;
- (e) the Pension must be payable for a period:
  - (i) where the Pensioner's life expectancy on the commencement day of the Pension is less than 15 years, then for a period equal to the Pensioner's life expectancy on the commencement day of the Pension (rounded up, at the Pensioner's option, to the next number of whole years); or
  - (ii) where the Pensioner's life expectancy on the commencement date of the Pension is 15 years or more, for a period not less than 15 years but not greater than the Pensioner's life expectancy on the commencement day of the Pension (rounded up, at the Pensioner's option, to the next number of whole years);
- (f) the Pension payments for the first year of the Pension relate to the period commencing on the date the Pensioner became entitled to the Pension and are fixed (not including commutations);
- (g) the total amount of the payments to be made in a year other than the first year:
  - (i) is not less than the total amount of the payments in the previous year;
  - (ii) does not exceed the payments made in the previous year by more than the higher of 5% or the CPI increase plus 1%; and
  - (iii) the amount of the payments may only be varied as permitted by the Relevant Requirements;
- (h) the Pension does not have a residual capital value;
- (i) the reversionary component (if any) must not be greater than the benefit payable before the reversion;
- (j) the Pension cannot be transferred to any person other than a Reversionary Beneficiary on the death of the Pensioner or on the death of a Reversionary Beneficiary, except as permitted under the Relevant Requirements;
- (k) the capital value of the Pension and the income from the Pension cannot be used as security for a borrowing; and
- (l) subject to Clause 29.5, on the written application of a Pensioner or Reversionary Beneficiary (or their personal representative) the Trustee may commute the whole or any part of a Pension to a lump sum Benefit **PROVIDED THAT** the commuted amount cannot exceed the benefit payable before the commutation and the Pension can only be commuted:
  - (i) within 6 months of the commencement date of the Pension; or
  - (ii) by payment on the death of the Pensioner or a Reversionary Beneficiary to a Reversionary Beneficiary or the estate of the Pensioner or Reversionary Beneficiary if there is no Reversionary Beneficiary; or

- (iii) otherwise as allowed by the Relevant Requirements.

#### 28.4 Lifetime Pension (Regulation 1.06(2))

The terms of payment of the Pension must comply with Regulation 1.06(2) and any other provisions of the Relevant Requirements that relate to the Pension. The following conditions apply to the payment of the Pension to the extent they are not inconsistent with Regulation 1.06(2) and the Relevant Requirements:

- (a) the Trustee must transfer an amount which it considers necessary to pay the Pension from the Pensioner's Pension Account to the Pension Reserve Account, and the Pension is payable from the amount standing to the credit of the Pension Reserve Account;
- (b) the Pension must be paid at least annually;
- (c) the Pension does not have a residual capital value;
- (d) the Pension must be payable for the life of the Pensioner and if there is a Reversionary Beneficiary:
  - (i) for the life of the Reversionary Beneficiary; or
  - (ii) if the Reversionary Beneficiary is a child of the Pensioner or a former Reversionary Beneficiary, at least until his or her 16th birthday; or
  - (iii) if the Reversionary Beneficiary is a child of the Pensioner or a former Reversionary Beneficiary and is a full-time student at his or her 16th birthday, at least until the end of his or her full-time studies or 25th birthday (whichever occurs sooner);
- (e) the size of Pension payments (not including commutations) in a year:
  - (i) are fixed;
  - (ii) can only be varied as permitted by the Relevant Requirements and this Deed; and
  - (iii) must not be less than the Pension payments in the previous year;
- (f) the reversionary component (if any) must not be greater than the benefit payable before the reversion;
- (g) the Pension cannot be transferred to any person other than a Reversionary Beneficiary on the death of the Pensioner or on the death of a Reversionary Beneficiary, except as permitted under the Relevant Requirements;
- (h) the capital value of the Pension and the income from the Pension cannot be used as security for a borrowing; and
- (i) subject to Clause 29.5, on the written application of a Pensioner or Reversionary Beneficiary (or their personal representative) the Trustee may commute the whole or any part of a Pension to a lump sum Benefit **PROVIDED THAT** the commuted amount cannot exceed the benefit payable before the commutation and the Pension can only be commuted:
  - (i) within 6 months of the commencement date of the Pension; or
  - (ii) within 10 years of the commencement date of the Pension by a Reversionary Beneficiary on the death of the Pensioner; or
  - (iii) otherwise as allowed by the Relevant Requirements.

#### 28.5 Reduction of Pension Payments

Despite any other provision of this Deed and subject to the Relevant Requirements, the Trustee may reduce the payments for any Pension by any amount it considers reasonable in consultation with an Actuary.

### **28.6 “Life Expectancy”**

For the purposes of this clause 28, “life expectancy” has the same meaning as in Regulation 1.03 (1) of the SIS Regulations.

## **29. GENERAL PENSION PAYMENT CONDITIONS**

### **29.1 Pension Account Limitation**

Where a Pension is payable to or in respect of a Member or where the Trustee purchases an Annuity on behalf of a Member the total instalments of the Pension or the total purchase price of the Annuity must not exceed the amount standing to the credit of the Accumulation Account or Pension Account of the Member or Pensioner at the relevant time.

### **29.2 Pension Increase**

Any Pension payable under this Deed must, if required by the Relevant Requirements and agreed to by the Trustee, be increased from time to time by an amount the Trustee in its absolute discretion considers appropriate to compensate the Pensioner for cost of living increases **PROVIDED** that any increase must be at least the minimum required by the Relevant Requirements.

### **29.3 Reversionary Pension**

After the death of a Pensioner or Reversionary Beneficiary who was at the time of death still in receipt of a Pension, the Trustee may pay to the Reversionary Beneficiary a Pension as allowed by the Relevant Requirements.

### **29.4 Death of Pensioner**

If a Pensioner or a Reversionary Beneficiary dies while there is still an amount standing to the credit of the Pension Account and where no Reversionary Beneficiary has been nominated, the Trustee must deal with the balance of the Pension Account in accordance with Clause 31.

### **29.5 Conditions of Commutation**

On the written application of a Pensioner or Reversionary Beneficiary the Trustee may commute the whole or any part of a Pension to a lump sum Benefit **PROVIDED THAT**:

- (a) the commutation is permitted by the Relevant Requirements and this Deed;
- (b) where any amount remains in the Fund after the entitlement of all Pensioners and Reversionary Beneficiaries have been paid out that amount shall be dealt with as though it were a forfeited benefit; and
- (c) the Trustee is satisfied the commutation would not materially disadvantage the Employers or the remaining Members, Pensioners or Reversionary Beneficiaries.

### **29.6 Adjustment of Pension following the Commutation**

Following the commutation of a part of a Pension the Trustee shall reduce the total amount of the instalments of any Pension payable to the Pensioner by any amount it considers appropriate.

## **30. TRANSFER IN SPECIE**

### **30.1 Transfer of Investments**

The Trustee may with the consent of a Member or the Dependents of a Member to whom a Benefit is payable transfer investments of the Fund of equivalent value instead of paying the whole or part of the amount otherwise payable.

### **30.2 No Beneficial Interest**

With the exception of the provisions of this Clause and sub-clause 15(e), no Member or Beneficiary has or may acquire any beneficial or other interest in specific assets of the Fund.

## 31. PAYMENT OF BENEFITS ON DEATH

### 31.1 Benefit payable on the death of a Member leaving Dependants

Subject to Clause 31.2 and Clause 28, on the death of a Member, former Member or Beneficiary leaving Dependants, the Trustee may pay or apply any Benefit to or for the benefit of the relevant Nominated Dependand either as a lump sum or a pension or a combination of the two. If there is no Nominated Dependand or the Trustee considers it is inappropriate or inequitable to pay the Nominated Dependand, the Trustee may pay or apply the Benefit to the legal personal representative of the deceased or to or for the benefit of any of the former Member's Dependants in whatever proportions the Trustee may in its discretion determine.

### 31.2 Binding nominations of Dependants

Despite any provision in this Deed to the contrary, if the Trustee has received from a Member or former Member ("the nominator") a document ("the nomination") which:

- (a) is signed by the nominator;
- (b) specifies that a Benefit is to be paid to one or more Nominated Dependants or the legal personal representative of the Member;
- (c) states the nomination is binding on the Trustee; and
- (d) complies with the Relevant Requirements,

then the Trustee must pay a Benefit payable on the death of the nominator in accordance with the nomination unless:

- the Trustee has received a written revocation before the death of the nominator;
- the Trustee is not permitted under the Relevant Requirements to pay the Benefit in accordance with the nomination;
- the Nominated Beneficiary has died before the date of payment; or
- the Trustee considers it would be in breach of the Relevant Requirements if it pays the Benefit in accordance with the nomination.

### 31.3 Benefit payable on the death of a Member leaving no Dependants

If a Member or former Member dies and the Trustee cannot locate any surviving Dependants after reasonable enquiries, the Trustee must pay the Benefit to the legal personal representative of the deceased. If the Trustee cannot locate a legal personal representative of the deceased after reasonable enquiries, the Trustee may pay the Benefit to any individuals the Trustee considers reasonable in whatever shares the Trustee determines.

## 32. PAYMENT OF BENEFITS

### 32.1 Payment to Others on Behalf of Beneficiaries

When any Beneficiary is under 18 or when in the opinion of the Trustee it would be in the best interests of the Beneficiary, the Trustee may pay all or part of any Benefit to any other person for application on behalf of the Beneficiary and the receipt of the person to whom the Benefit is paid is a complete discharge to the Trustee. The Trustee is not required to see to the application of the Benefit so paid.

### 32.2 Restrictions on Payment of Benefits

- (a) Benefits may be paid when and to the extent that the Trustee is permitted to pay them under the Relevant Requirements and must be paid when and to the extent that the Trustee is required to pay them under the Relevant Requirements.
- (b) A Member is only entitled to the Member's Preserved Payment Benefits or Restricted Non-Preserved Benefits if the Member has satisfied a Condition of Release.
- (c) Subject to the provisions of this clause and the Relevant Requirements, benefits may be cashed in any one or more of the following ways:

- (i) one or more lump sums;
- (ii) one or more pensions; and/or
- (iii) the purchase of one or more annuities.

### 33. PAYMENT OF TAXATION

#### 33.1 Tax on Benefits

The Trustee may deduct from any Benefit any Taxation required to be deducted or which the Trustee considers should be deducted from it.

#### 33.2 Tax on Contributions

The Trustee may deduct any Taxation payable in relation to a Contribution prior to the Contribution being credited to an Accumulation Account.

### 34. POLICIES OF ASSURANCE

#### 34.1 Trustee may effect Policy

The Trustee may effect separate Policies and may secure the Benefit of a Member or class of Members by means of an individual Policies or group Policies providing any benefits the Trustee considers appropriate.

#### 34.2 No Responsibility

The Trustee is not responsible or liable to the Member, the Member's legal personal representative or the Dependants of the Member if the Trustee does not take out a Policy or if there are no or insufficient proceeds payable under a Policy.

#### 34.3 Unallocated Policies

If the Trustee resolves not to credit the proceeds from a Policy to the Accumulation Account for the Member covered by the Policy then any proceeds under the Policy must be credited to the Income Account.

### 35. PARTICIPATING EMPLOYERS

#### 35.1 Admission

If:

- any employer is admitted as an Employer by the Trustee; or
- makes a Contribution to the Fund with the consent of the Trustee,

then the Employer will become a participating Employer subject to the terms and conditions of this Deed and any special conditions agreed between the Trustee and the Employer.

#### 35.2 Reimbursements by Employer

The Trustee and an Employer may agree (on the admission of the Employer or at any other time) that the Employer will pay or reimburse the Trustee for any expenses of the Fund including fees payable to service providers or consultants and premiums payable on any Policy.

#### 35.3 Ceasing to Employ Members

If an Employer ceases to employ any Members, the Employer may resign as an Employer by notice in writing to the Trustee.

### 36. CESSATION OF EMPLOYER CONTRIBUTIONS

Where an Employer has terminated its Contributions to the Fund, the Trustee shall continue to hold the interests of the Member and shall deal with those interests in accordance with the provisions of this Deed.



**37. CONTRIBUTIONS BY MEMBERS**

Where an Employer of a Member has terminated its Contributions in respect of that Member any other person may, with the consent of the Trustee, continue to make Contributions to the Fund in respect of that Member.

**38. PROVISION FOR MEMBERS ON TERMINATION OF CONTRIBUTIONS**

Although an Employer may cease making Contributions the Trustee will continue to hold all Benefits or pay out Benefits to Members, Beneficiaries or Dependants in accordance with the provisions of the Deed.

**39. RECONSTRUCTION OR AMALGAMATION OF AN EMPLOYER**

If an Employer is reconstructed, ceases to carry on business, goes into liquidation for the purpose of reconstruction or is merged or amalgamated with another employer the Trustee may:

- enter into a deed of adoption with its successor as an Employer; or
- transfer some or all of the assets of the Fund to a Complying Superannuation Fund conducted by a new employer; or
- allow the Members who were employed by the Employer to continue as Members.

**40. VARIATION OF TRUST DEED****40.1 Variation**

The provisions of this Deed may be amended by the Trustee by Deed, oral declaration or written resolution of the Trustee.

**40.2 Notice**

The Trustee must as soon as practicable advise the Members of the nature and purpose of the amendment and the effect (if any) on their entitlements.

**40.3 Variation must not reduce Benefits**

Despite anything to the contrary in this Deed, the Trustee must not amend the Deed in a way which would reduce the accrued benefits of any Member except in circumstances where the variation would not result in any breach of the Relevant Requirements.

**40.4 Limitation on Variations**

If at any time the Fund is a Regulated Fund this Deed must not be amended in any way which is prohibited by the Relevant Requirements.

**41. WINDING UP OF FUND****41.1 Election to Terminate**

The Trustee may elect to wind up the Fund at a certain date (the "Termination Date") if:

- there are no further Members remaining in the Fund; or
- the Trustee determines for any reason that the Fund should be wound up.

**41.2 Procedure on Winding Up of Fund**

Where the Fund is to be wound up the Trustee shall:

- give written notice to each Employer and Member of the Termination Date;
- arrange to pay or transfer Benefits to Members, former Members and Beneficiaries, after deducting the costs of administering and winding up the Fund.

**41.3 Exhaustion of Fund**

The Trustee shall pay Benefits in the following order to the extent that the assets of the Fund permit:

- (a) Benefits to which Members, former Members or their Dependants are entitled at the Termination Date;
- (b) the provision of additional Benefits to Members, former Members and their Dependants as the Trustee in its absolute discretion considers appropriate;
- (c) payment to any of the Employers (if any) as have made Contributions to the Fund as the Trustee in its absolute discretion considers appropriate **PROVIDED THAT** all procedures required by the Relevant Requirements have been complied with prior to the payment being made.

#### 41.4 Duration

Unless previously terminated the trusts constituted by this Deed continue for a period of 80 years or any longer period allowed by law.

### - DIVISION B -

## 42. MEMBERSHIP CLASSIFICATION

### 42.1 Classes of Membership

Until the Trustee otherwise resolves, there are four classes of Membership:

- A Class
- B Class
- C Class
- D Class

The Trustee may create other classes of membership.

### 42.2 Initial Membership

When admitting a person to membership the Trustee must designate that person's class of membership.

### 42.3 Reclassification

A Member may be admitted to any other class at any time provided the balance in the Member's Accumulation Accounts at the date of reclassification is retained as an entitlement of the Member.

### 42.4 Transfer of Accumulation Account

Upon the reclassification of a Member the Trustee may transfer all or any of the Member's other Accumulation Accounts to the new class of membership.

### 42.5 Designation of Class

If a Member is reclassified but remains a Member of more than one class then, when any Contribution is made in respect of the Member, the contributor may designate the class to which the Contribution (and future Contributions) is attributable. If the contributor does not, the Trustee may determine to which class the Contributions are credited.

## 43. BENEFITS

Benefits will be payable to or in respect of a Member in the circumstances specified in clauses 44 to 47. However, the Trustee may also pay Benefits to a Member in other circumstances permitted by the Relevant Requirements.

## 44. RETIREMENT

### 44.1 Benefit

At any time after a Member of any Class:

- (a) reaches the Normal Retirement Age; or
- (b) satisfies the conditions in the Relevant Requirements for the payment of Benefits even if the Member continues in employment,

then the Member's Benefit shall be the amount standing to the credit of the Accumulation Accounts of the Member, and it must be applied to provide a Pension or purchase an Annuity for the Member in accordance with the provisions of Clauses 27, 28 and 29.

If the Member is a D Class Member, the Trustee may pay the Member the proportion of the balance in the D Class Accumulation Account as the trustee determines.

#### **44.2 Commutation of Benefit**

Where a Member of any Class is eligible for payment of a Benefit in accordance with sub-clause 44.1 above and wishes to have the Benefit payable as a Lump Sum, the Member may apply to have the Benefit commuted to a lump sum in accordance with clause 29.

### **45. DISABLEMENT**

#### **45.1 Total and Permanent Disablement**

If, in the opinion of the Trustee, a Member is Totally and Permanently Disabled then the Trustee must pay the Member a Benefit which must be applied to provide a Pension or by the purchase of an Annuity for the Member in accordance with the provisions of clauses 27, 28 and 29:

##### **(a) A Class Membership**

The full amount standing to the credit of the Member's "A" Class Accumulation Account as at the date of payment.

##### **(b) B Class Membership**

In respect of a Member's B Class Accumulation Account a Benefit equal to the total of the following amounts:

- the Member's Vested Benefit; and
- any further portion of the balance of the B Class Accumulation Account as the Trustee may in its absolute discretion determine.

##### **(c) C Class Membership**

In respect of a Member's C Class Accumulation Account a Benefit equal to the total of the following amounts:

- the Member's Vested Benefit;
- an amount equivalent to the percentage set out in Schedule D of the balance of the Member's C Class Accumulation Account as at the date of payment; and
- any further portion of the balance of the Member's C Class Accumulation Account as the Trustee may in its absolute discretion determine.

##### **(d) D Class Membership**

In respect of a D Class Member, a Benefit that is the proportion of the D Class Accumulation Account as the Trustee determines.

#### **45.2 Commutation of Benefit**

Where a Member of any Class is eligible for payment of a Benefit in accordance with sub-clause 45.1 above and wishes to have the Benefit payable as a Lump Sum, the Member may apply to have the Benefit commuted to a lump sum in accordance with clause 29.

#### **45.3 Temporary Total Disablement**

If the Trustee receives an income Benefit under a Policy effected in respect of temporary total disablement of the Member then the Trustee must pay to the Member (to the extent permitted by the Relevant Requirements) an income Benefit equal to the amount payable to the Trustee under the Policy and in the manner specified in the Policy.

#### 46. EARLY RETIREMENT FROM GAINFUL EMPLOYMENT

At any time after a Member retires from Gainful Employment prior to the Normal Retirement Age for any reason other than death or Total and Permanent Disablement the Trustee must pay to the Member the following amounts:

##### 46.1 A Class Membership

The full amount standing to the credit of the Member's A Class Accumulation Account.

##### 46.2 B Class Membership

In respect of a Member's B Class Accumulation Account a Benefit equal to the total of the following amounts:

- the Member's Vested Benefit; and
- any further portion of the balance of the Member's B Class Accumulation Account as the Trustee may in its absolute discretion determine.

##### 46.3 C Class Membership

In respect of a Member's C Class Accumulation Account a Benefit equal to the total of the following amounts:

- the Member's Vested Benefit;
- an amount equivalent to the percentage set out in Schedule D of the balance of the Member's C Class Accumulation Account as at the date of payment ; and
- any further portion of the balance of the Member's C Class Accumulation Account as the Trustee may in its absolute discretion determine.

##### 46.4 D Class Membership

In respect of a D Class Member, a Benefit that is the proportion of the D Class Accumulation Account as the Trustee determines.

#### 47. DEATH

47.1 On the death of a Member the Trustee must pay the following amounts in accordance with the provisions of this Deed:

##### (a) A Class Membership

The full amount standing to the credit of the Member's A Class Accumulation Account as at the date of payment.

##### (b) B Class Membership

A Benefit equal to the total of the following amounts:

- the Member's Vested Benefit; and
- any further portion of the balance of the B Class Accumulation Account as the Trustee may determine.

##### (c) C Class Membership

A Benefit equal to the total of the following amounts:

- the Member's Vested Benefit;
- an amount equivalent to the percentage in Schedule D of the balance of the Member's C Class Accumulation Account as at the date of payment; and

- any further portion of the balance of the Member's C Class Accumulation Account as the Trustee may in its absolute discretion determine.

**(d) D Class Membership**

In respect of a D Class Member, a Benefit that is the proportion of the D Class Accumulation Account as the Trustee determines.

**47.2 Additional Payment**

In addition to the amounts determined under Clause 47.1 the Trustee may also pay an additional amount equal to the Section 279D Benefit, where the Trustee is satisfied that the Trustee will be entitled to claim a deduction under section 279D of the Tax Act.

**48. INCREASES TO BENEFITS**

In circumstances where a Member ceases to be a Member of the Fund, the Trustee may take into account the Member's interest in the Reserve Account (if any) in determining whether any amount should be transferred from the Reserve Account to the Member's Accumulation Account for purposes of the payment of a Benefit.

**49. RETENTION OF BENEFIT IN FUND**

Where a person does not require Benefits to be immediately paid, the Trustee may retain all or any part of any Benefit until:

- the person requests that it be paid;
- the Member dies;
- the Trustee is required to pay it under the Relevant Requirements; or
- the Trustee decides to pay it.

**50. TRUSTEE DISCRETION - D CLASS MEMBER**

In determining what amount should be paid or allocated from the D Class Accumulation Account to or in respect of a Member under clause 44, 45, 46 or 47, the Trustee must determine an amount which it considers to be fair and equitable having regard to matters such as:

- the Member's period of service;
- other retirement and superannuation benefits payable to or in respect of the Member; and
- the financial circumstances of the Member and the Member's dependants.

EXECUTED as a Deed

SIGNED SEALED AND DELIVERED by )  
THOMAS ROY EARLE as Trustee )

TRUSTEE Thomas Roy Earle

in the presence of:- )

X [Signature]  
Witness

X Cameron McCawley  
Name of Witness (Print)

SIGNED SEALED AND DELIVERED by )  
MATTHEW THOMAS EARLE as Trustee )

X TRUSTEE Matthew Thomas Earle

in the presence of:- )

X [Signature]  
Witness

X Cameron McCawley  
Name of Witness (Print)

SIGNED SEALED AND DELIVERED by )  
LORRAINE JOY EARLE as Trustee )

L. J. Earle

in the presence of:- )

X [Signature]  
Witness

X Cameron McCawley  
Name of Witness (Print)

SIGNED SEALED AND DELIVERED by )  
KATHERINE JOY EARLE as Trustee )

Katherine Joy Earle

in the presence of:- )

X [Signature]  
Witness

X Cameron McCawley  
Name of Witness (Print)

**SCHEDULE A**

DATE OF DEED:           The *Yeighth* day of *X November* 2002

TRUSTEE:                THOMAS ROY EARLE, LORRAINE JOY EARLE, MATTHEW  
                              THOMAS EARLE AND KATHERINE JOY EARLE

NAME OF FUND:           e2a Super

S2/02

**SCHEDULE B  
APPLICATION FOR MEMBERSHIP  
CONFIDENTIAL**

TO: THE TRUSTEE, e2a Super

I, \_\_\_\_\_, apply for membership of the Fund.

- (a) I will be bound by the Trust Deed governing the Fund as varied from time to time.
- (b) I will notify the Trustee if at any time I cease to be Gainfully Employed as defined in the Trust Deed.
- (c) I consent to the Trustee acting as Trustee of the Fund.
- (d) I declare that the information in this Application is accurate in every respect.

**APPLICATION DETAILS**

Name:

Address:

Occupation:

Date of Birth:

Membership Class:

Tax File Number: \_\_\_\_\_

NOTE: Your Tax File Number ("TFN") is confidential. Before you provide it, you must be told:

- 1. Your TFN can be collected under the Superannuation Industry (Supervision) Act 1993.
- 2. If you provide your TFN, it will only be used for legal purposes, which currently include:
  - finding or identifying your superannuation benefits;
  - calculating tax on eligible termination payments; and
  - providing information to the Commissioner of Taxation.

These purposes may change in the future as a result of legislative change.

- 3. It is not an offence not to provide your TFN. If you do not:
  - you may pay unnecessary tax on your benefits, which you will need to reclaim later through the income tax assessment process; and
  - it may be more difficult to find unclaimed benefits that you have, or to locate and amalgamate other benefits you have.

The consequences of not providing your TFN may change in the future as a result of legislative change.

- 4. If you provide your TFN, the trustee may provide it to:
  - the trustee of another superannuation fund when you transfer your benefits to it, unless you instruct the trustee not to; and
  - the Commissioner of Taxation,
 but otherwise it will be treated as confidential.

**NOMINATED DEPENDANT(S)**

I nominate the following persons as my Nominated Dependants:

SURNAME(S)	GIVEN NAME(S)	RELATIONSHIP	% OF BENEFIT

DATED

2002

Signature .....



**SCHEDULE C  
PARTICIPATING EMPLOYERS ADMITTED TO FUND  
PURSUANT TO CLAUSE 35**

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NAMES OF PARTICIPATING EMPLOYERS	DATE OF ADMISSION	EXECUTION OF PARTICIPATING EMPLOYERS
--	----------------------	--

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**SCHEDULE D  
PERCENTAGE VESTING SCHEDULE**

No. of Years Completed as a Member of the Fund		Percentage Balance of Member's Accumulation Account
at least	less than	
0	1	10%
1	2	20%
2	3	30%
3	4	40%
4	5	50%
5	6	60%
6	7	70%
7	8	80%
8	9	90%
9	10	100%

DMH2323263 225149v1

**e2a Super**  
**Financial Accounts**  
**Year Ended 30 June 2022**

<b>Contents</b>	<b>Page No.</b>
Trustees' Declaration	1
Auditor's Report	2
Statement of Financial Position	6
Operating Statement	7
Notes to the Financial Statements	8
Compilation Report	13
Copies of Other Relevant Documentation	
(a) Member Statement/s	
(b) Minutes of Trustees Meeting	
(c) Register of Listed Holdings	
(d) Annual Return	
(e) Miscellaneous (if applicable)	

**e2a Super**

**FINANCIAL STATEMENTS**

**For the year ended 30 June 2022**

**Superannuation Services Pty Ltd**

A.B.N. 54 080 604 717

PO Box 153 SPRINGWOOD Q 4127 Ph 07 3808 1500

Email: [admin@superannuationservices.com.au](mailto:admin@superannuationservices.com.au)

Web: [www.superannuationservices.com.au](http://www.superannuationservices.com.au)

**e2a Super**

**Trustees' Declaration**

The trustees have determined that the fund is not a reporting entity and that the special purpose financial statement should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

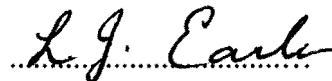
In our opinion:

- (i) The financial statements and notes to the financial statements for the year ended 30 June 2022 present fairly the financial position of the superannuation fund at 30 June 2022 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (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 during the year ended 30 June 2022.

Signed in accordance with a resolution of trustees.



Thomas Roy Earle  
Trustee



Lorraine Joy Earle  
Trustee

Dated this 26 day of April 2023

**E2A SUPER  
SELF-MANAGED SUPERANNUATION FUND  
INDEPENDENT AUDITOR'S REPORT**

---

**PART A: FINANCIAL REPORT**

**Approved SMSF Auditor's Opinion**

I have audited the special purpose financial report of e2a Super comprising the statement of financial position as at 30 June 2022, and the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes' of e2a Super for the year ended 30 June 2022.

In my opinion, the financial report presents fairly, in all material respects, in accordance with the accounting policies described in the notes to the financial statements, the financial position of the fund at 30 June 2022 and the results of its operations for the year then ended.

**Basis for Opinion**

My audit has been conducted in accordance with The Australian Auditing Standards issued by the Auditing and Assurance Standards Board. My responsibilities under those standards are further described in the *Approved SMSF Auditor's Responsibilities for the Audit of the Financial Report* section of this report. I am independent of the self-managed superannuation fund in accordance with the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants* (the Code) as required by the *Superannuation Industry (Supervision) Regulations 1994* (SISR). I have also fulfilled my other ethical responsibilities in accordance with the Code.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

**Emphasis of Matter - Basis of Accounting**

Without modifying my opinion, I draw attention to note 1 of the financial report, which describes the basis of accounting. The financial report has been prepared to assist e2a Super meet the requirements of the SMSF's governing rules, the *Superannuation Industry (Supervision) Act 1993* (SISA) and the SISR. As a result, the financial report may not be suitable for other purposes.

**Responsibilities of SMSF Trustees for the Financial Report**

Each SMSF trustee (individual trustee or director of corporate trustee) is responsible for the preparation and fair presentation of the financial report in accordance with the financial reporting requirements of the SMSF's governing rules, the SISA and the SISR. Each trustee is also responsible for such internal controls as they determine are necessary to enable the preparation and fair presentation of a financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the trustees are responsible for assessing the fund's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless the trustees intend to wind-up the fund. The going concern basis of accounting is appropriate when it is reasonably foreseeable that the fund will be able to meet its liabilities as they fall due.

The trustees are responsible for overseeing the fund's financial reporting process.

**E2A SUPER  
SELF-MANAGED SUPERANNUATION FUND  
INDEPENDENT AUDITOR'S REPORT**

---

**Approved SMSF Auditor's Responsibilities for the Audit of the Financial Report**

My responsibility is to express an opinion on the financial report based on my audit. I have conducted an independent audit of the financial report in order to express an opinion on it to the trustees.

My objective is to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of trustees taken on the basis of this financial report.

I have complied with the competency standards set by Australian Securities & Investments Commission (ASIC). My audit has been conducted in accordance with Australian Auditing Standards. These standards require that I comply with relevant ethical requirements relating to audit engagements, and plan and perform the audit to obtain reasonable assurance as to whether the financial report is free from material misstatement.

As part of an audit in accordance with Australian Auditing Standards, I exercise professional judgment and maintain professional scepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the fund's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the fund's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in the auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of the auditor's report. However, future events or conditions may cause the fund to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

I communicate with the trustees regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during the audit.

**E2A SUPER  
SELF-MANAGED SUPERANNUATION FUND  
INDEPENDENT AUDITOR'S REPORT**

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**PART B: COMPLIANCE REPORT**

**Approved SMSF Auditor's Opinion**

I have performed a reasonable assurance engagement on e2a Super to provide an opinion in relation to its compliance, in all material respects, with the applicable provisions of the SISA and the SISR as listed below in the Approved SMSF auditor's Responsibility section of this report.

In my opinion, each trustee of e2a Super has complied, in all material respects, with the applicable provisions of the SISA and the SISR specified below, for the year ended 30 June 2022.

**Basis for Opinion**

I have conducted my engagement in accordance with Standard on Assurance Engagements ASAE 3100 *Compliance Engagements* issued by the Auditing and Assurance Standards Board.

I believe that the evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

**Independence and Quality Control**

I have complied with the independence requirements in accordance with the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants* (the Code) as required by the SISR.

My firm applies Australian Standard on Quality Control 1 ASQC 1 *Quality Control for Firms that Perform Audits and Reviews of Financial Reports and Other Financial Information, and Other Assurance Engagements* in undertaking this assurance engagement.

I have complied with the competency standards set by ASIC.

**SMSF Trustees' Responsibility for Compliance**

Each SMSF trustee is responsible for complying with the requirements of the SISA and the SISR and for identifying, designing and implementing internal controls as they determine necessary to meet compliance requirements and monitor ongoing compliance.

**Approved SMSF Auditor's Responsibility for the Compliance Report**

My responsibility is to express an opinion on the trustees' compliance with the applicable requirements of the SISA and the SISR, based on the compliance engagement. My procedures included testing that the fund has an investment strategy that complies with the SISA and that the trustees make investments in line with that strategy, however, no opinion is made on its appropriateness to the fund members.

My reasonable assurance engagement has been conducted in accordance with applicable Standards on Assurance Engagements issued by the Auditing and Assurance Standards Board, to provide reasonable assurance that the trustees of the fund have complied, in all material respects, with the relevant requirements of the following provisions (to the extent applicable) of the SISA and the SISR.

Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67,67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA

An assurance engagement to report on the fund's compliance with the applicable requirements of the SISA and the SISR involves performing procedures to obtain evidence about the compliance activity and controls implemented to meet the compliance requirements. The procedures selected depend on my judgement, including the identification and assessment of risks of material non-compliance.



**E2A SUPER  
SELF-MANAGED SUPERANNUATION FUND  
INDEPENDENT AUDITOR'S REPORT**

---

My procedures included examination, on a test basis, of evidence supporting compliance with those requirements of the SISA and the SISR for the year ended 30 June 2022.

These tests have not been performed continuously throughout the period, were not designed to detect all instances of non-compliance, and have not covered any other provisions of the SISA and the SISR apart from those specified.

**Inherent Limitations**

Due to the inherent limitations of an assurance engagement, together with the internal control, structure it is possible that fraud, error, or non-compliance with the listed provisions may occur and not be detected. A reasonable assurance engagement does not provide assurance on whether compliance with the listed provisions will continue in the future.

**SMSF Auditor's Name**

Matthew John Kuhn

**SMSF Auditor's Signature**



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**Date Audit Completed**

13/04/2023

**e2a Super**  
**Statement of Financial Position**  
**as at 30 June 2022**

	Note	2022 \$	2021 \$
<b>Investments</b>			
Fixed interest securities	7	-	-
Holdings in listed equities / trusts	8	155,815.85	206,312.39
Units in managed funds	9	-	-
Real estate properties	10	415,000.00	415,000.00
Units in unlisted trusts	11	-	-
Other investments	12	-	-
<b>Total investments</b>		<b>570,815.85</b>	<b>621,312.39</b>
<b>Other assets</b>			
Cash and cash equivalents		1,333,934.95	732,529.21
Trust distributions receivable		-	-
Interest receivable		-	-
GST refundable		185.75	179.75
Future income tax benefit		-	-
Other debtors	13	3,214.42	1,663.19
Sundry assets		-	-
<b>Total other assets</b>		<b>1,337,335.12</b>	<b>734,372.15</b>
<b>Total assets</b>		<b>1,908,150.97</b>	<b>1,355,684.54</b>
<b>Liabilities</b>			
Current tax liabilities	3	-	-
Deferred tax liability		-	-
GST payable		-	-
Sundry creditors and accruals	14	3,410.00	3,256.00
<b>Total liabilities</b>		<b>3,410.00</b>	<b>3,256.00</b>
<b>Net assets available to pay benefits</b>		<b>1,904,740.97</b>	<b>1,352,428.54</b>
<b>Represented by:</b>			
Liability for accrued benefits at beginning of year		1,352,428.54	1,220,290.63
Benefits accrued as a result of operations		672,312.43	172,137.91
Benefits paid		(120,000.00)	(40,000.00)
Liability for accrued benefits at end of year	15	<b>1,904,740.97</b>	<b>1,352,428.54</b>

The accompanying notes form part of these financial statements.  
These statements should be read in conjunction with the attached compilation report.

**e2a Super**  
**Operating Statement**  
**for the year ended 30 June 2022**

	Note	2022 \$	2021 \$
<b>Investment revenue</b>			
Interest		108.92	6.96
Dividends	4	8,275.96	5,417.91
Changes in net market values	2	(50,496.54)	160,365.04
Trust distributions	5	-	-
Net property rentals	6	7,736.05	9,774.76
Sundry income		-	-
<b>Net investment revenue</b>		<u>(34,375.61)</u>	<u>175,564.67</u>
<b>Contributions revenue</b>			
Employer contributions		-	1,445.00
Member contributions		110,000.00	-
Government co - contributions		216.90	57.00
Downsizer Contributions		600,000.00	-
<b>Total contributions revenue</b>		<u>710,216.90</u>	<u>1,502.00</u>
<b>Total revenue</b>		<u>675,841.29</u>	<u>177,066.67</u>
<b>General administration expenses</b>			
Actuarial fees		112.75	112.00
Administration fees		2,583.25	2,436.00
Audit fees		528.00	528.00
Bank charges		25.00	5.00
Investment management fees		-	-
Legal fees		-	-
Life insurance premium		-	-
Surcharge / excess contributions tax		-	-
Superannuation supervisory levy		259.00	259.00
Trust deed costs		-	-
Other		3,494.28	3,510.95
<b>Total general administration expenses</b>		<u>7,002.28</u>	<u>6,850.95</u>
<b>Benefits accrued as a result of operations</b>			
<b>Before income tax</b>		668,839.01	170,215.72
<b>Income tax credit</b>	3	3,473.42	1,922.19
<b>Increase in benefits accrued as a result of operations</b>		<u>672,312.43</u>	<u>172,137.91</u>

The accompanying notes form part of these financial statements.  
These statements should be read in conjunction with the attached compilation report.

## e2a Super

### 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 fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the needs of members.

The financial statements has been prepared in accordance with the significant accounting policies disclosed below, which the trustees have determined are appropriate to meet the needs of members. Such accounting policies are consistent with the previous period unless stated otherwise.

The financial statements have been prepared on an accruals basis. The accounting policies that have been adopted in the preparation of these statements are as follows:

(a) Measurement of Investments

Investments of the fund have been measured at net market values. Changes in the net market value of assets are brought to account in the operating statement in the periods in which they occur.

Net market values have been determined as follows:

- (i) shares and other securities listed on the Australian Stock Exchange by reference to the relevant market quotations at the end of the reporting period as provided by [www.marketindex.com.au](http://www.marketindex.com.au);
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) insurance policies by reference to the surrender value of the policy; and
- (iv) investment properties at trustees' assessment of their realisable value.

(b) 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 sundry liabilities and income tax liabilities as at the end of the reporting period.

(c) Income Tax

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

Current income tax expense charged to the profit or loss is the tax payable on taxable income calculated using applicable income tax rates enacted, or substantially enacted, as at the end of the reporting period. 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.

Deferred tax assets and liabilities are ascertained based on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the financial statements. Deferred tax assets also result where amounts have been fully expensed but future tax deductions are available. No deferred income tax will be recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

**e2a Super**

**Notes to the Financial Statements  
for the year ended 30 June 2022**

**Note 1 Summary of Significant Accounting Policies (continued)**

(c) Income Tax (continued)

Deferred tax assets and liabilities are calculated at tax rates that are expected to apply to the period when the asset is realised or the liability is settled, based on tax rates enacted or substantively enacted at the end of the reporting period. Their measurement also reflects the manner in which the trustees expects 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.

Current tax assets and liabilities are offset where a legally enforceable right of set-off exists and it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur. Deferred tax assets and liabilities are offset where a legally enforceable right of set-off exists, the deferred tax assets and liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities, where it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur in future periods in which significant amounts of deferred tax assets or liabilities are expected to be recovered or settled.

(d) Excess Contributions Tax

The superannuation fund is recognising excess contribution tax as an expense at the time of receipt of the "Voluntary release authority for excess contributions tax" form as issued by the Australian Taxation Office. The cost of the excess contribution tax is charged to the relevant member's account.

(e) Comparatives

Some comparatives may have been modified to align with current year reporting.

The financial statements are authorised for issue on 14/03/2023 by the trustees of the fund.

**Note 2 Changes in Net Market Values of Investments**

Investments unrealised at end of the year:

	2022	2021
	\$	\$
Shares in Listed Companies & Listed Public Trusts	(50,496.54)	25,515.04
Units in Managed Funds	-	-
Real Estate Properties	-	135,000.00
Other	-	-
	(50,496.54)	160,515.04
Investments realised during the year:		
Shares in Listed Companies & Listed Public Trusts	-	-
Units in Managed Funds	-	-
Real Estate Properties	-	-
Other	-	(150.00)
	-	(150.00)
Total Changes in Net Market Values of Investments	(50,496.54)	160,365.04

**16 Liabilities**

Borrowings for limited recourse borrowing arrangements	<input type="checkbox"/> V1	<input type="text"/>	Borrowings	<input type="checkbox"/> V	<input type="text"/>
Permissible temporary borrowings	<input type="checkbox"/> V2	<input type="text"/>		<input type="checkbox"/> W	1904741
Other borrowings	<input type="checkbox"/> V3	<input type="text"/>		<input type="checkbox"/> X	<input type="text"/>
				<input type="checkbox"/> Y	3410
			<b>TOTAL LIABILITIES</b>	<input type="checkbox"/> Z	1908151

**Section K: Declarations**

**Important**

Before making this declaration check to ensure 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 are in doubt about any aspect of the annual return, place all the facts before the ATO.

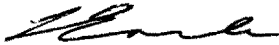
**Privacy**

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 more information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

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

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



Date

26/4/23

**Preferred trustee, director or public officer's contact details:**

Title   
 Family name and suffix   
 Given and other names   
 Phone number

**Time taken to prepare and complete this tax return (hours)**

J

**TAX AGENT'S DECLARATION:**

We 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 us a declaration stating that the information provided to us is true and correct, and that the trustees have authorised us to lodge this annual return.

Tax agent's signature

Date

**Tax agent's contact details**

Title   
 Family name and suffix   
 Given and other names   
 Tax agent's practice   
 Tax agent's phone   
 Reference number   
 Tax agent number

**NOTE: THIS PRINT-OUT IS NOT TO BE LODGED WITH THE ATO.**

Form F  
**e2a Super**  
File no 788 665 732  
ABN 77 096 937 650

**Additional Tax Information 2022**

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Client ref E2ASUP01

**Other income**

Code	Description	Amount
O	Other income received not listed	
<b>Total</b>		

**Other deductions**

Code	Description	Deduct. Amt	Code	Non-dedn. Am
O	Other deductions not listed	368	0	3
<b>Total</b>		<b>368</b>		<b>3</b>

**e2a Super**

**Notes to the Financial Statements  
for the year ended 30 June 2022**

	2022	2021
	\$	\$
<b>Note 3 Income Tax Expense</b>		
(a) The components of tax expense comprise:		
Current tax	(3,473.42)	(1,922.19)
Deferred tax	-	-
Prior year adjustment	-	-
	(3,473.42)	(1,922.19)
 (b) 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%:	 100,325.85	 25,532.36
 Tax effect of:		
Non-assessable contributions	(16,532.54)	(8.55)
Benefits transferred in	(90,000.00)	-
Trust distributions	-	-
Imputation credits	521.01	348.29
Foreign tax credits	-	-
Surcharge / excess contributions tax	-	-
Non-deductible expenditure	1,060.76	1,403.45
Exempt pension income	2,100.09	(29,853.52)
Realised capital gains subject to discounting	-	-
Unrealised capital gains subject to discounting	2,524.83	2,977.90
Unrealised gain due to application of CGT relief	-	-
Realised Notional Gain	-	-
Special Building and Depreciation	-	-
Other - Property cost base adjustment	-	-
Prior year adjustment	-	(0.18)
	-	399.75
 Less credits:		
Imputation credits	(3,473.42)	(2,321.94)
Foreign tax credits	-	-
Income Tax Expense	(3,473.42)	(1,922.19)
 <b>Note 4 Dividends Received</b>		
Eagers Automotive Limited	454.47	160.25
Emeco Holdings Limited	19.46	-
Incitec Pivot Limited	223.20	-
Lycopodium Limited	1,650.00	750.00
Monash IVF Group Limited	15.78	15.42
NAOS Small Cap Opportunities Company	3,044.82	2,086.01
Ramelius Resources Limited	896.73	717.38
Southern Cross Media Group Limited	95.00	-
WAM Leaders Limited	1,876.50	1,688.85
	8,275.96	5,417.91



**e2a Super**

**Notes to the Financial Statements  
for the year ended 30 June 2022**

	2022	2021
	\$	\$
<b>Note 5 Trust Distributions Received</b>	-	-
	-	-
<b>Note 6 Net Rental Property Income</b>		
* Income	11,922.25	12,872.25
Less Expenses:		
Property management fees	-	-
Insurance	(1,838.49)	(1,233.07)
Rates	(1,907.71)	(1,864.42)
Repairs	-	-
Valuation	(440.00)	-
Other	-	-
	<b>7,736.05</b>	<b>9,774.76</b>
	<b>7,736.05</b>	<b>9,774.76</b>
* 2021 Income is rental income net of expenses paid by property manager		
<b>Note 7 Fixed Interest Securities</b>	-	-
	-	-
	-	-
	-	-
<b>Note 8 Holdings in Listed Equities / Trusts</b>		
At net market value:		
Eagers Automotive Limited	6,230.52	10,614.96
Collection House Limited	816.00	1,800.00
Emeco Holdings Limited	505.70	820.80
Incitec Pivot Limited	7,944.00	5,712.00
Lycopodium Limited	28,500.00	27,000.00
Monash IVF Group Limited	344.98	311.95
NAOS Small Cap Opportunities Company	42,744.42	57,382.92
Ramelius Resources Limited	31,206.03	60,797.96
Southern Cross Media Group Limited	995.00	2,090.00
WAM Leaders Limited	36,529.20	39,781.80
	<b>155,815.85</b>	<b>206,312.39</b>
	<b>155,815.85</b>	<b>206,312.39</b>
<b>Note 9 Units in Managed Funds</b>		
At net market value:		
	-	-
	-	-
	-	-
	-	-
<b>Note 10 Real Estate Properties</b>		
At trustees' valuation:		
27 Tamaree Road	415,000.00	415,000.00
	<b>415,000.00</b>	<b>415,000.00</b>
	<b>415,000.00</b>	<b>415,000.00</b>

**e2a Super**

**Notes to the Financial Statements  
for the year ended 30 June 2022**

	2022	2021
	\$	\$
<b>Note 11 Units in Unlisted Trusts</b>	-	-
	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>
<b>Note 12 Other Investments</b>	-	-
	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>
<b>Note 13 Other Debtors</b>		
Tax Refund	3,214.42	1,663.19
	<u>3,214.42</u>	<u>1,663.19</u>
	<u>3,214.42</u>	<u>1,663.19</u>
<b>Note 14 Sundry Creditors and Accruals</b>		
Administration Fee	2,761.00	2,607.00
Audit Fee	528.00	528.00
Actuarial Fee	121.00	121.00
June Qtr PAYG Instalment	-	-
	<u>3,410.00</u>	<u>3,256.00</u>
	<u>3,410.00</u>	<u>3,256.00</u>
<b>Note 15 Liability for Accrued Benefits</b>		
Member Accumulation Accounts	734,569.25	27,756.90
Pension Reserve	1,170,171.72	1,324,671.64
Solvency Reserve	-	-
Other Reserves	-	-
	<u>1,904,740.97</u>	<u>1,352,428.54</u>
	<u>1,904,740.97</u>	<u>1,352,428.54</u>
<b>Note 16 Vesting</b>		
All members' accounts are fully vested.		

**e2a Super  
(The Fund)  
Compilation Report**

We have compiled the accompanying special purpose financial statements of e2a Super, which comprise the statement of financial position as at 30 June 2022, the operating statement, notes to the financial statements for the year ended 30 June 2022 and trustees' declaration. 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*

The trustee(s) of e2a Super are solely responsible for the information contained in the special purpose financial statements and have determined that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financials 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 described in Note 1 to the financial statements and APES 315: Compilation of Financial Information.

Our procedures use accounting expertise to collect, classify and summarise the financial information, which the trustee(s) provided, in compiling the financial statements. Our procedures do not include verification or validation procedures. No audit or review has been performed and accordingly no assurance is expressed.

The special purpose financial statements were compiled exclusively for the benefit of the trustee(s). We do not accept responsibility to any other person for the contents of the special purpose financial statements.



Date: 21/03/2023

Cosette Woolley  
Director

Superannuation Services Pty Ltd  
3/24 Vanessa Boulevard  
Springwood 4127

**e2a Super**

**MEMBER STATEMENT/S**

**For the year ended 30 June 2022**

**Superannuation Services Pty Ltd**

A.B.N. 54 080 604 717

PO Box 153 SPRINGWOOD Q 4127 Ph 07 3808 1500

Email: [admin@superannuationservices.com.au](mailto:admin@superannuationservices.com.au)

Web: [www.superannuationservices.com.au](http://www.superannuationservices.com.au)

**e2a Super**  
**Member Information Statement for the year ended 30 June 2022**  
**Thomas Roy Earle**

Your Details		Your Balance	
Date of Birth	22/05/1947	Closing account balance	\$ 50,356.75
Eligible service date	07/02/1972	- Unrestricted Non-Preserved	50,356.75
Tax File Number provided	Yes	- Restricted Non-Preserved	-
Account Type	Pension	- Preserved	-
Binding Nomination	No	Death Benefit (including insurance)	50,356.75

Your Insurance Details		Your Non-Concessional Contribution Details*	
You do not have insurance cover through this Fund		2021 - 2022	110,000.00
Insured Death Cover	\$ -	2020 - 2021	-
Insured TPD Cover	\$ -	2019 - 2020	-
		2018 - 2019	1,000.00
		2017 - 2018	25,000.00

Your Account Movement		\$
Withdrawal benefit at beginning of year		97,897.65
Employer Concessional Contributions		-
Member Concessional Contributions		-
Member Non-Concessional Contributions		-
Spouse Contributions		-
Government Co - Contribution		-
Contribution Split		-
Benefits transferred in		-
Net Investment Income		(1,970.90)
Insurance claims received		-
Surcharge / Excess Contributions Tax		-
Income Tax on Contributions		-
Insurance premiums paid		-
Pension payments		(45,570.00)
Lump sum withdrawals		-
Withdrawal Benefit at end of year		<u>50,356.75</u>

Pension Accounts Only		Accumulation Accounts Only	
You have an Account Based Pension		Your Tax Free Component	-
Tax Free Porportion of Pension	42.39%	Your Taxable Component	-
Taxable Porportion of Pension	57.61%	Total Balance	<u>-</u>
Undeducted Component	-		

Preservation: The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased-in basis, by 2025.

Excess Contributions Tax: The cost of excess contributions tax, if any, is deducted from your member's account at the time of receipt of a voluntary release authority for excess contributions tax form issued by the Australian Taxation Office.

Annual return for the Fund (after income tax which includes any tax on contributions): -2.77%

\* The table above represents all reported Non-Concessional Contributions into this Self Managed Superannuation Fund.

**e2a Super**  
**Member Information Statement for the year ended 30 June 2022**  
**Lorraine Joy Earle**

Your Details		Your Balance	
Date of Birth	09/03/1947	Closing account balance	\$ 0.00
Eligible service date	31/01/2003	- Unrestricted Non-Preserved	0.00
Tax File Number provided	Yes	- Restricted Non-Preserved	-
Account Type	Pension	- Preserved	-
Binding Nomination	No	Death Benefit (including insurance)	0.00

Your Insurance Details		Your Non-Concessional Contribution Details*	
You do not have insurance cover through this Fund		2021 - 2022	-
Insured Death Cover	\$ -	2020 - 2021	-
Insured TPD Cover	\$ -	2019 - 2020	-
		2018 - 2019	1,000.00
		2017 - 2018	25,000.00

Your Account Movement		\$
Withdrawal benefit at beginning of year		15,893.63
Employer Concessional Contributions		-
Member Concessional Contributions		-
Member Non-Concessional Contributions		-
Spouse Contributions		-
Government Co - Contribution		-
Contribution Split		-
Benefits transferred in		-
Net Investment Income		(88.09)
Insurance claims received		-
Surcharge / Excess Contributions Tax		-
Income Tax on Contributions		-
Insurance premiums paid		-
Pension payments		(15,805.54)
Lump sum withdrawals		-
Withdrawal Benefit at end of year		<u>0.00</u>

Pension Accounts Only		Accumulation Accounts Only	
You have an Account Based Pension		Your Tax Free Component	-
Tax Free Proportion of Pension	59.66%	Your Taxable Component	-
Taxable Porportion of Pension	40.34%	Total Balance	-
Undeducted Component	-		

**Preservation:** The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

**Excess Contributions Tax:** The cost of excess contributions tax, if any, is deducted from your member's account at the time of receipt of a voluntary release authority for excess contributions tax form issued by the Australian Taxation Office.

**Annual return for the Fund (after income tax which includes any tax on contributions):** **-2.77%**

\* The table above represents all reported Non-Concessional Contributions into this Self Managed Superannuation Fund.

**e2a Super**  
**Member Information Statement for the year ended 30 June 2022**  
**Matthew Thomas Earle**

Your Details		Your Balance	
Date of Birth	02/04/1977	Closing account balance	\$ 21,708.26
Eligible service date	03/07/1996	- Unrestricted Non-Preserved	-
Tax File Number provided	Yes	- Restricted Non-Preserved	-
Account Type	Accumulation	- Preserved	21,708.26
Binding Nomination	No	Death Benefit (including insurance)	21,708.26

Your Insurance Details		Your Non-Concessional Contribution Details*	
You do not have insurance cover through this Fund		2021 - 2022	-
Insured Death Cover	\$ -	2020 - 2021	-
Insured TPD Cover	\$ -	2019 - 2020	-
		2018 - 2019	-
		2017 - 2018	-

Your Account Movement		\$
Withdrawal benefit at beginning of year		22,325.76
Employer Concessional Contributions		-
Member Concessional Contributions		-
Member Non-Concessional Contributions		-
Spouse Contributions		-
Government Co - Contribution		-
Contribution Split		-
Benefits transferred in		-
Net Investment Income		(617.50)
Insurance claims received		-
Surcharge / Excess Contributions Tax		-
Income Tax on Contributions		-
Insurance premiums paid		-
Pension payments		-
Lump sum withdrawals		-
Withdrawal Benefit at end of year		<u>21,708.26</u>

Pension Accounts Only		Accumulation Accounts Only	
Tax Free Proportion of Pension	0.00%	Your Tax Free Component	5,781.29
Taxable Porportion of Pension	0.00%	Your Taxable Component	15,926.97
Undeducted Component	-	Total Balance	<u>21,708.26</u>

**Preservation:** The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

**Excess Contributions Tax:** The cost of excess contributions tax, if any, is deducted from your member's account at the time of receipt of a voluntary release authority for excess contributions tax form issued by the Australian Taxation Office.

**Annual return for the Fund** (after income tax which includes any tax on contributions): **-2.77%**

**e2a Super**  
**Member Information Statement for the year ended 30 June 2022**  
**Katherine Joy Earle**

Your Details		Your Balance	
Date of Birth	26/04/1974	Closing account balance	\$ -
Eligible service date	n/a	- Unrestricted Non-Preserved	-
Tax File Number provided	Yes	- Restricted Non-Preserved	-
Account Type	Accumulation	- Preserved	-
Binding Nomination	No	Death Benefit (including insurance)	-

Your Insurance Details		Your Non-Concessional Contribution Details*	
You do not have insurance cover through this Fund		2021 - 2022	-
Insured Death Cover	\$ -	2020 - 2021	-
Insured TPD Cover	\$ -	2019 - 2020	-
		2018 - 2019	-
		2017 - 2018	-

Your Account Movement		\$
Withdrawal benefit at beginning of year		-
Employer Concessional Contributions		-
Member Concessional Contributions		-
Member Non-Concessional Contributions		-
Spouse Contributions		-
Government Co - Contribution		-
Contribution Split		-
Benefits transferred in		-
Net Investment Income		-
Insurance claims received		-
Surcharge / Excess Contributions Tax		-
Income Tax on Contributions		-
Insurance premiums paid		-
Pension payments		-
Lump sum withdrawals		-
Withdrawal Benefit at end of year		-

Pension Accounts Only		Accumulation Accounts Only	
Tax Free Proportion of Pension	0.00%	Your Tax Free Component	-
Taxable Porportion of Pension	0.00%	Your Taxable Component	-
Undeducted Component	-	Total Balance	-

Preservation: The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

Excess Contributions Tax: The cost of excess contributions tax, if any, is deducted from your member's account at the time of receipt of a voluntary release authority for excess contributions tax form issued by the Australian Taxation Office.

**Annual return for the Fund (after income tax which includes any tax on contributions):** **-2.77%**



**e2a Super**  
**Member Information Statement for the year ended 30 June 2022**  
**Thomas Roy Earle**

Your Details		Your Balance	
Date of Birth	22/05/1947	Closing account balance	\$ 547,222.94
Eligible service date	07/02/1972	- Unrestricted Non-Preserved	547,222.94
Tax File Number provided	Yes	- Restricted Non-Preserved	-
Account Type	Reversionary Pension	- Preserved	-
Binding Nomination	No	Death Benefit (including insurance)	547,222.94

Your Insurance Details	
You do not have insurance cover through this Fund	
Insured Death Cover	\$ -
Insured TPD Cover	\$ -

Your Account Movement		\$
Withdrawal benefit at beginning of year		577,287.39
Employer Concessional Contributions		-
Member Concessional Contributions		-
Member Non-Concessional Contributions		-
Spouse Contributions		-
Government Co - Contribution		-
Contribution Split		-
Benefits transferred in		-
Net Investment Income		(15,634.45)
Insurance claims received		-
Surcharge / Excess Contributions Tax		-
Income Tax on Contributions		-
Insurance premiums paid		-
Pension payments		(14,430.00)
Lump sum withdrawals		-
Withdrawal Benefit at end of year		<u>547,222.94</u>

Pension Accounts Only		Accumulation Accounts Only	
You have an Account Based Pension			
Tax Free Proportion of Pension	71.28%	Your Tax Free Component	-
Taxable Porportion of Pension	28.72%	Your Taxable Component	-
Undeducted Component	-	Total Balance	<u>-</u>

**Preservation:** The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

**Excess Contributions Tax:** The cost of excess contributions tax, if any, is deducted from your member's account at the time of receipt of a voluntary release authority for excess contributions tax form issued by the Australian Taxation Office.

**Annual return for the Fund** (after income tax which includes any tax on contributions): **-2.77%**

**e2a Super**  
**Member Information Statement for the year ended 30 June 2022**  
**Lorraine Joy Earle**

Your Details		Your Balance	
Date of Birth	09/03/1947	Closing account balance	\$ 572,592.03
Eligible service date	31/01/2003	- Unrestricted Non-Preserved	572,592.03
Tax File Number provided	Yes	- Restricted Non-Preserved	-
Account Type	Reversionary Pension	- Preserved	-
Binding Nomination	No	Death Benefit (including insurance)	572,592.03

Your Insurance Details	
You do not have insurance cover through this Fund	
Insured Death Cover	\$ -
Insured TPD Cover	\$ -

Your Account Movement		\$
Withdrawal benefit at beginning of year		633,592.97
Employer Concessional Contributions		-
Member Concessional Contributions		-
Member Non-Concessional Contributions		-
Spouse Contributions		-
Government Co - Contribution		-
Contribution Split		-
Benefits transferred in		-
Net Investment Income		(16,806.48)
Insurance claims received		-
Surcharge / Excess Contributions Tax		-
Income Tax on Contributions		-
Insurance premiums paid		-
Pension payments		(44,194.46)
Lump sum withdrawals		-
Withdrawal Benefit at end of year		<u>572,592.03</u>

Pension Accounts Only		Accumulation Accounts Only	
You have an Account Based Pension			
Tax Free Proportion of Pension	69.20%	Your Tax Free Component	-
Taxable Porportion of Pension	30.80%	Your Taxable Component	-
Undeducted Component	-	Total Balance	<u>-</u>

Preservation: The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

Excess Contributions Tax: The cost of excess contributions tax, if any, is deducted from your member's account at the time of receipt of a voluntary release authority for excess contributions tax form issued by the Australian Taxation Office.

**Annual return for the Fund (after income tax which includes any tax on contributions):** **-2.77%**

**e2a Super**  
**Member Information Statement for the year ended 30 June 2022**  
**Thomas Roy Earle**

Your Details		Your Balance	
Date of Birth	22/05/1947	Closing account balance	\$ 411,226.28
Eligible service date	07/02/1972	- Unrestricted Non-Preserved	411,226.28
Tax File Number provided	Yes	- Restricted Non-Preserved	-
Account Type	Accumulation	- Preserved	-
Binding Nomination	No	Death Benefit (including insurance)	411,226.28

Your Insurance Details	
You do not have insurance cover through this Fund	
Insured Death Cover	\$ -
Insured TPD Cover	\$ -

Your Account Movement	
	\$
Withdrawal benefit at beginning of year	2,715.57
Employer Concessional Contributions	-
Member Concessional Contributions	-
Member Non-Concessional Contributions	110,000.00
Spouse Contributions	-
Government Co - Contribution	108.45
Contribution Split	-
Downsizer Contribution	300,000.00
Net Investment Income	(1,597.74)
Insurance claims received	-
Surcharge / Excess Contributions Tax	-
Income Tax on Contributions	-
Insurance premiums paid	-
Pension payments	-
Lump sum withdrawals	-
Withdrawal Benefit at end of year	<u>411,226.28</u>

Pension Accounts Only		Accumulation Accounts Only	
Tax Free Proportion of Pension	0.00%	Your Tax Free Component	411,636.95
Taxable Porportion of Pension	0.00%	Your Taxable Component	<u>(410.67)</u>
Undeducted Component	-	Total Balance	<u>411,226.28</u>

Preservation: The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

Excess Contributions Tax: The cost of excess contributions tax, if any, is deducted from your member's account at the time of receipt of a voluntary release authority for excess contributions tax form issued by the Australian Taxation Office.

**Annual return for the Fund (after income tax which includes any tax on contributions):** **-2.77%**

**e2a Super**  
**Member Information Statement for the year ended 30 June 2022**  
**Lorraine Joy Earle**

Your Details		Your Balance	
Date of Birth	09/03/1947	Closing account balance	\$ 301,634.71
Eligible service date	31/01/2003	- Unrestricted Non-Preserved	301,634.71
Tax File Number provided	Yes	- Restricted Non-Preserved	-
Account Type	Accumulation	- Preserved	-
Binding Nomination	No	Death Benefit (including insurance)	301,634.71

Your Insurance Details	
You do not have insurance cover through this Fund	
Insured Death Cover	\$ -
Insured TPD Cover	\$ -

Your Account Movement	
	\$
Withdrawal benefit at beginning of year	2,715.57
Employer Concessional Contributions	-
Member Concessional Contributions	-
Member Non-Concessional Contributions	-
Spouse Contributions	-
Government Co - Contribution	108.45
Contribution Split	-
Downsizer Contribution	300,000.00
Net Investment Income	(1,189.31)
Insurance claims received	-
Surcharge / Excess Contributions Tax	-
Income Tax on Contributions	-
Insurance premiums paid	-
Pension payments	-
Lump sum withdrawals	-
Withdrawal Benefit at end of year	<u>301,634.71</u>

Pension Accounts Only		Accumulation Accounts Only	
Tax Free Proportion of Pension	0.00%	Your Tax Free Component	301,636.95
Taxable Porportion of Pension	0.00%	Your Taxable Component	(2.24)
Undeducted Component	-	Total Balance	<u>301,634.71</u>

Preservation: The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

Excess Contributions Tax: The cost of excess contributions tax, if any, is deducted from your member's account at the time of receipt of a voluntary release authority for excess contributions tax form issued by the Australian Taxation Office.

Annual return for the Fund (after income tax which includes any tax on contributions): -2.77%

**e2a Super**

**MINUTES OF TRUSTEE MEETING**

**For the year ended 30 June 2022**

**Superannuation Services Pty Ltd**

A.B.N. 54 080 604 717

PO Box 153 SPRINGWOOD Q 4127 Ph 07 3808 1500

Email: [admin@superannuationservices.com.au](mailto:admin@superannuationservices.com.au)

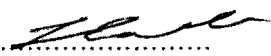
Web: [www.superannuationservices.com.au](http://www.superannuationservices.com.au)

**Minutes of a Meeting of Trustees of  
e2a Super**

**Held on 28/03/2023**

- Present:** Thomas Roy Earle  
Lorraine Joy Earle
- Apologies:**
- Minutes:** The chairperson reported that the minutes of the previous meeting had been signed as a true record.
- Financial Statements:** It was resolved that the financial statements would be prepared as a special purpose financial report as, in the opinion of the trustees, the superannuation fund is a non-reporting entity and therefore is not required to comply with all the Australian accounting standards.
- The chairperson 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.
- It was resolved that the financial statements be submitted to the auditor so that he can make his report on the financial statements as per the Superannuation Industry (Supervision) Act 1993.
- Trustee's Declaration:** It was resolved that the trustee's declaration of the superannuation fund be signed.
- Form MS Annual Return:** Being satisfied that the fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 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.
- Investment Strategy:** The investment performance was reviewed and found to be within the acceptable investment ranges outlined in the investment strategy. After considering the risk, rate of return and liquidity of the investments and the ability of the fund to discharge its existing liabilities it was resolved that no changes in the investment strategy were required.
- Allocation of Income:** It was resolved that the income of the fund would be allocated to the members based on their average daily balance.
- Investment Acquisitions/ Disposals:** It was resolved to ratify the investment acquisitions and disposals throughout the financial year ended 30 June 2022.
- Auditors and Tax Agents:** It was resolved that AMG Chartered Accountants & Advisors will act as auditor and that Superannuation Services Pty Ltd will act as tax agent of the fund for the year ending 30 June 2023.
- Fund Administrator:** It was resolved that Superannuation Services Pty Ltd act as administrator of the fund for the year ending 30 June 2023.
- Asset Valuation:** It was resolved that the realisable value of assets managed by investment managers be as per reports produced by those managers. Direct holdings would be valued at market or trustee valuation.
- Trustee Status:** Each of the trustees confirmed that they are qualified to act as trustees of the fund and that they are not disqualified persons as defined by section 120 of the SIS Act.
- Resolutions:** All resolutions for this meeting were made in accordance with Regulation 4.08 of the SIS Act and Regulations.
- Closure:** As there was no further business the meeting was declared closed.

Signed as a true record:-

  
.....  
Chairperson

26/4/22

**Minutes of a Meeting of Trustees of**

**e2a Super**

**Held on 28/03/2023**

**Present:** Thomas Roy Earle  
Lorraine Joy Earle

**Apologies:**

**Minutes:**

The chairperson reported that the minutes of the previous meeting had been signed as a true record.

**Contributions:** It was resolved that the following contributions were received by the fund for the stated member for the year ending 30 June 2022.

<b>Member:</b>	Thomas Roy Earle			
<b>Date</b>	<b>Employer</b>	<b>Member</b>	<b>Spouse</b>	<b>Downsizer</b>
12/05/22		110,000.00		300,000.00
26/05/22		108.45		
	-	110,108.45	-	300,000.00

*Note - Government co-contributions are included in member contributions above.*

**In specie contributions**  
Any in specie contributions\* as listed below are included in the member column above.  
\* in specie contributions include transfers of investments directly into the fund, or fund expenses paid from outside the fund, where the super fund did not reimburse the owner/payer.

<b>In specie contributions</b>	
<b>Security/Expense</b>	<b>Amount</b>
	Nil
<b>Total</b>	-

**Contributions:** It was resolved that the following contributions were received by the fund for the stated member for the year ending 30 June 2022.

<b>Member:</b>	Lorraine Joy Earle			
<b>Date</b>	<b>Employer</b>	<b>Member</b>	<b>Spouse</b>	<b>Downsizer</b>
12/05/22				300,000.00
26/05/22		108.45		
	-	108.45	-	300,000.00

*Note - Government co-contributions are included in member contributions above.*

**In specie contributions**  
Any in specie contributions\* as listed below are included in the member column above.  
\* in specie contributions include transfers of investments directly into the fund, or fund expenses paid from outside the fund, where the super fund did not reimburse the owner/payer.

<b>In specie contributions</b>	
<b>Security/Expense</b>	<b>Amount</b>
	Nil
<b>Total</b>	-

**Contributions:** It was resolved that the following contributions were received by the fund for the stated member for the year ending 30 June 2022.

<b>Member:</b>	Matthew Thomas Earle	<b>Member</b>	<b>Spouse</b>	<b>Transfers in</b>
<b>Date</b>	<b>Employer</b>			
		-	-	-
		<hr/>		
		<hr/>		

*Note - Government co-contributions are included in member contributions above.*

**In specie contributions**  
 Any in specie contributions\* as listed below are included in the member column above.  
 \* in specie contributions include transfers of investments directly into the fund, or fund expenses paid from outside the fund, where the super fund did not reimburse the owner/payer.

<b>In specie contributions</b>	
<b>Security/Expense</b>	<b>Amount</b>
	Nil
<b>Total</b>	<hr/>
	-
	<hr/>

**Contributions:** It was resolved that the following contributions were received by the fund for the stated member for the year ending 30 June 2022.

<b>Member:</b>	Katherine Joy Earle	<b>Member</b>	<b>Spouse</b>	<b>Transfers in</b>
<b>Date</b>	<b>Employer</b>			
		-	-	-
		<hr/>		
		<hr/>		

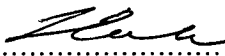
*Note - Government co-contributions are included in member contributions above.*

**In specie contributions**  
 Any in specie contributions\* as listed below are included in the member column above.  
 \* in specie contributions include transfers of investments directly into the fund, or fund expenses paid from outside the fund, where the super fund did not reimburse the owner/payer.

<b>In specie contributions</b>	
<b>Security/Expense</b>	<b>Amount</b>
	Nil
<b>Total</b>	<hr/>
	-
	<hr/>

**Closure:** As there was no further business the meeting was declared closed.

Signed as a true record:-

  
 .....  
 Chairperson

26/4/22



**Minutes of a Meeting of Trustees of**

**e2a Super**

**Held on 28/03/2023**

**Present:** Thomas Roy Earle  
Lorraine Joy Earle

**Apologies:**

**Minutes:** The chairperson reported that the minutes of the previous meeting had been signed as a true record.

**Pension Payments:** It was resolved that the following pension payments were made by the fund for the stated member for the year ending 30 June 2022.

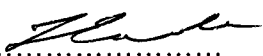
<b>Member:</b> Thomas Roy Earle	
<b>Date</b>	<b>Pension</b>
30/08/21	14,430.00
30/08/21	15,570.00
09/12/21	20,000.00
29/03/22	10,000.00
	<hr/>
	60,000.00
	<hr/>

**Pension Payments:** It was resolved that the following pension payments were made by the fund for the stated member for the year ending 30 June 2022.

<b>Member:</b> Lorraine Joy Earle	
<b>Date</b>	<b>Pension</b>
30/08/21	15,840.00
30/08/21	14,160.00
09/12/21	1,645.54
09/12/21	18,354.46
29/03/22	10,000.00
	<hr/>
	60,000.00
	<hr/>

**Closure:** As there was no further business the meeting was declared closed.

Signed as a true record:-



Chairperson

28/3/22

**Minutes of a Meeting of Trustees of  
e2a Super**

**Held on 28/03/2023**

**Present:** Thomas Roy Earle  
Lorraine Joy Earle

**Apologies:**

**Minutes:** The chairperson reported that the minutes of the previous meeting had been signed as a true record.

**Investment Strategy** The Trustees have considered the current investment strategy dated 15/02/2022 and confirmed it meets members' retirement objectives.

The Fund's assets are aligned with the investment strategy.

**Insurance:** As part of a review of the Fund's investment strategy, the Trustees have considered insurance for fund members and have decided it is not needed within the Fund at this present time.

**Closure:** As there was no further business the meeting was declared closed.

Signed as a true record:-

  
.....

Chairperson

26/3/22

**Minutes of a Meeting of Trustees of**

**e2a Super**

**Held on 28/03/2023**

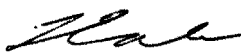
**Present:** Thomas Roy Earle  
Lorraine Joy Earle

**Apologies:**

**Minutes:** The chairperson reported that the minutes of the previous meeting had been signed as a true record.

**Receipt of Contributions:** It was ratified Thomas Roy Earle had worked forty (40) hours in a consecutive thirty (30) day period during the financial year ending 30 June 2022.

**Closure:** As there was no further business the meeting was declared closed.  
Signed as a true record:-

  
.....  
Chairperson

26/4/22

**e2a Super**

**REGISTER OF LISTED HOLDINGS**

**For the year ended 30 June 2022**

**Superannuation Services Pty Ltd**

A.B.N. 54 080 604 717

PO Box 153 SPRINGWOOD Q 4127 Ph 07 3808 1500

Email: [admin@superannuationservices.com.au](mailto:admin@superannuationservices.com.au)

Web: [www.superannuationservices.com.au](http://www.superannuationservices.com.au)

**e2a Super**  
**Register of Listed Holdings as at 30 June 2022**

<b>Company Name</b>	<b>Purchase Date</b>	<b>No of Shares</b>	<b>\$ Purchase Cost</b>	<b>30/Jun/22 Share Price</b>	<b>30/Jun/22 NMV</b>
Eagers Automotive Limited	01-Dec-14	333	4,711.95	9.72	3,236.76
Eagers Automotive Limited	16-Sep-16	308	5,000.00	9.72	2,993.76
<b>Eagers Automotive Limited Total</b>		641	9,711.95		6,230.52
Collection House Limited	19-May-03	12,000	20,512.20	0.07	816.00
<b>Collection House Limited Total</b>		12,000	20,512.20		816.00
Emeco Holdings Limited	26-Jul-06	527	10,000.00	0.65	342.55
Emeco Holdings Limited	15-Sep-20	251	213.35	0.65	163.15
<b>Emeco Holdings Limited Total</b>		778	10,213.35		505.70
Incitec Pivot Limited	16-Jun-08	2,400	15,796.47	3.31	7,944.00
<b>Incitec Pivot Limited Total</b>		2,400	15,796.47		7,944.00
Lycopodium Limited	27-Nov-08	5,000	10,289.95	5.70	28,500.00
<b>Lycopodium Limited Total</b>		5,000	10,289.95		28,500.00
Monash IVF Group Limited	10-Oct-17	367	564.17	0.94	344.98
<b>Monash IVF Group Limited Total</b>		367	564.17		344.98
NAOS Small Cap Opportunities Company	08-Mar-04	20,000	20,000.00	0.73	14,600.00
NAOS Small Cap Opportunities Company	18-Oct-07	6,666	7,999.20	0.73	4,866.18
NAOS Small Cap Opportunities Company	01-Feb-10	17,250	15,000.00	0.73	12,592.50
NAOS Small Cap Opportunities Company	28-Jun-21	14,638	14,930.76	0.73	10,685.74
<b>NAOS Small Cap Opportunities Company Total</b>		58,554	57,929.96		42,744.42
Ramelius Resources Limited	03-Sep-09	20,000	8,139.95	0.87	17,400.00
Ramelius Resources Limited	28-Nov-11	8,695	10,000.00	0.87	7,564.65
Ramelius Resources Limited	30-Sep-13	7,174	1,291.32	0.87	6,241.38
<b>Ramelius Resources Limited Total</b>		35,869	19,431.27		31,206.03
Southern Cross Media Group Limited	08-Nov-05	500	23,750.00	1.00	497.50
Southern Cross Media Group Limited	03-Dec-09	500	7,750.00	1.00	497.50
<b>Southern Cross Media Group Limited Total</b>		1,000	31,500.00		995.00
WAM Leaders Limited	19-Mar-04	20,850	25,000.00	1.46	30,441.00
WAM Leaders Limited	18-Jun-15	4,170	4,230.00	1.46	6,088.20
<b>WAM Leaders Limited Total</b>		25,020	29,230.00		36,529.20
<b>Grand Total</b>		141,629	205,179.32		155,815.85

**e2a Super**

**ANNUAL RETURN**

**For the year ended 30 June 2022**

**Superannuation Services Pty Ltd**

A.B.N. 54 080 604 717

PO Box 153 SPRINGWOOD Q 4127 Ph 07 3808 1500

Email: [admin@superannuationservices.com.au](mailto:admin@superannuationservices.com.au)

Web: [www.superannuationservices.com.au](http://www.superannuationservices.com.au)

# Self-managed superannuation fund annual return 2022

## Section A: Fund Information

1 Your tax file number

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)

3 ABN

4 Current postal address  
 Street   
  
 Suburb/State/P'code

### 5 Annual return status

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

### 6 SMSF auditor

Auditor's name  
 Title   
 Family name   
 Given names

SMSF Auditor Number  Auditor's phone number

Postal address  
 Street   
 Suburb/State/P'code

Date audit was completed  Was Part A of the audit report qualified?    
 Was Part B of the audit report qualified?

### 7 Electronic funds transfer (EFT)

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

BSB no  Account no

Fund account name

I would like my tax refunds made to this account.

### 8 Status of SMSF

Australian superannuation fund    
 Fund benefit structure    
 Does the fund trust deed allow acceptance of the Government's Super Co-contributions and Low Income Super-Contribution?

9 Was the fund wound up during the income year?

Sensitive (when completed)

**10 Exempt current pension income**

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

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.

Exempt current pension amount   
Unsegregated assets method  Y  
Was an actuarial certificate obtained?  Y  
Did the fund have any other income that was assessable?  Y



**Section B: Income**  
**11 Income**

Gross rent and other leasing and hiring income		<b>B</b>	11922	
Gross interest		<b>C</b>	109	
Unfranked dividend amount		<b>J</b>	171	
Franked dividend amount		<b>K</b>	8105	
Dividend franking credit		<b>L</b>	3473	
<b>Calculation of assessable contributions</b>		<b>R</b>	0	
<i>plus</i> No-TFN-quoted contributions	<b>R3</b>		0	
<b>GROSS INCOME</b>		<b>W</b>	23780	<input type="checkbox"/>
Exempt current pension income		<b>Y</b>	21613	
<b>TOTAL ASSESSABLE INCOME</b>		<b>V</b>	2167	<input type="checkbox"/>

**Section C: Deductions and non-deductible expenses**  
**12 Deductions and non-deductible expenses**

	Deductions		Non-deductible expenses	
SMSF auditor fee	<b>H1</b>	512	<b>H2</b>	16
Investment expenses	<b>I1</b>	700	<b>I2</b>	6981
Management and administration expenses	<b>J1</b>	2382	<b>J2</b>	72
Other amounts	<b>L1</b>	368 <input type="checkbox"/>	<b>L2</b>	3 <input type="checkbox"/>
<b>TOTAL DEDUCTIONS (A1 to M1)</b>	<b>N</b>	3962		
<b>TOTAL NON-DEDUCTIBLE EXPENSES (A2 to L2)</b>			<b>Y</b>	7072
<b>TOTAL SMSF EXPENSES (N + Y)</b>	<b>Z</b>	11034		
<b>TOTAL INCOME OR LOSS</b> (Total assessable income less deductions)	<b>O</b>	1795	<b>L</b>	

**Section D: Income tax calculation statement**  
**13 Income tax calculation statement**

		Taxable income	<b>A</b>	0.00
		Tax on taxable income	<b>T1</b>	0.00
		Tax on no-TFN-quoted contributions	<b>J</b>	0.00
Foreign inc. tax offsets	<b>C1</b>	<b>Gross tax</b>	<b>B</b>	0.00
Rebates and tax offsets	<b>C2</b>	Non-refundable non-c/f tax offsets (C1 + C2)	<b>C</b>	0.00
ESVCLP tax offset	<b>D1</b>	<b>SUBTOTAL 1</b>	<b>T2</b>	0.00
ESVCLP tax offset c/f from previous year	<b>D2</b>	Non-refundable c/f tax offsets (D1+D2+D3+D4)	<b>D</b>	
ESIC tax offset	<b>D3</b>	<b>SUBTOTAL 2</b>	<b>T3</b>	
ESIC tax offset c/f from previous year	<b>D4</b>			
Complying fund's franking credits tax offset	<b>E1</b>	Refundable tax offsets (E1 + E2 + E3 + E4)	<b>E</b>	3473.42
No-TFN tax offset	<b>E2</b>	<b>TAX PAYABLE</b>	<b>T5</b>	0.00
NRAS tax offset	<b>E3</b>	Section 102AAM int. charge	<b>G</b>	
Exploration cr. tax offset	<b>E4</b>	Eligible credits (H1 + H2 + H3 + H5 + H6 + H8)	<b>H</b>	
<i>Credit:</i>		Tax offset refunds	<b>I</b>	3473.42
Int. on early payments	<b>H1</b>	PAYG installments raised	<b>K</b>	
Foreign res. w/holding (excl. capital gains)	<b>H2</b>	Supervisory levy	<b>L</b>	259.00
ABN/TFN not quoted	<b>H3</b>	Supervisory levy adj. for wound up funds	<b>M</b>	
TFN w/holding from closely held trusts	<b>H5</b>	Supervisory levy adj. for new funds	<b>N</b>	
Int. on no-TFN tax offset	<b>H6</b>	<b>TOTAL AMOUNT REFUNDABLE</b> (T5 + G - H - I - K + L - M + N)	<b>S</b>	3214.42
Credit for foreign res. capital gains w/holding	<b>H8</b>			

**Section E: Losses**  
**14 Losses information**

Losses carried forward to later income years **U** 1796

**Section F: Member information**

**MEMBER NUMBER: 1**

Title	<input type="text"/>	Account status	<input type="text" value="O"/>
First name	LORRAINE		
Other names	JOY		
Surname	EARLE		
Suffix	<input type="text"/>		
Member's TFN	481 352 960	Date of birth	09/03/1947

See the Privacy note in the Declaration

**OPENING ACCOUNT BALANCE**

**Contributions**

Proceeds from primary residence disposal	<b>H</b>	<input type="text" value="300000.00"/>
Receipt date	<b>H1</b>	<input type="text" value="12/05/2023"/>
Any other contributions (incl. Super Co-contributions)	<b>M</b>	<input type="text" value="108.00"/>
<b>TOTAL CONTRIBUTIONS</b> (Sum of labels A to M)	<b>N</b>	<input type="text" value="300108.00"/>

**Other transactions**

Allocated earnings or losses	<b>O</b>	<input type="text" value="18084.00"/>	<input type="text" value="L"/>
Income stream payment	<b>R2</b>	<input type="text" value="60000.00"/>	<input type="text" value="M"/>
Accumulation phase account balance	<b>S1</b>	<input type="text" value="301635.00"/>	
Retirement phase account bal. - Non CDBIS	<b>S2</b>	<input type="text" value="572592.00"/>	
Retirement phase account balance - CDBIS	<b>S3</b>	<input type="text" value="0.00"/>	
TRIS Count		<input type="text" value="0"/>	

**CLOSING ACCOUNT BALANCE**

**MEMBER NUMBER: 2**

Title	<input type="text"/>	Account status	<input type="text" value="O"/>
First name	THOMAS		
Other names	ROY		
Surname	EARLE		
Suffix	<input type="text"/>		
Member's TFN	480 866 561	Date of birth	22/05/1947

See the Privacy note in the Declaration

**OPENING ACCOUNT BALANCE**

**Contributions**

Personal contributions	<b>B</b>	<input type="text" value="110000.00"/>
Proceeds from primary residence disposal	<b>H</b>	<input type="text" value="300000.00"/>
Receipt date	<b>H1</b>	<input type="text" value="12/05/2023"/>
Any other contributions (incl. Super Co-contributions)	<b>M</b>	<input type="text" value="108.00"/>
<b>TOTAL CONTRIBUTIONS</b> (Sum of labels A to M)	<b>N</b>	<input type="text" value="410108.00"/>

**Other transactions**

Allocated earnings or losses	<b>O</b>	<input type="text" value="19203.00"/>	<input type="text" value="L"/>
Income stream payment	<b>R2</b>	<input type="text" value="60000.00"/>	<input type="text" value="M"/>
Accumulation phase account balance	<b>S1</b>	<input type="text" value="411226.00"/>	
Retirement phase account bal. - Non CDBIS	<b>S2</b>	<input type="text" value="597580.00"/>	
Retirement phase account balance - CDBIS	<b>S3</b>	<input type="text" value="0.00"/>	
TRIS Count		<input type="text" value="0"/>	

**CLOSING ACCOUNT BALANCE**

**MEMBER NUMBER: 3**

Title  Account status   
 First name   
 Other names   
 Surname   
 Suffix   
 Member's TFN  Date of birth   
 See the Privacy note in the Declaration

**OPENING ACCOUNT BALANCE**   
**TOTAL CONTRIBUTIONS**   
 (Sum of labels A to M)

**Other transactions**

Allocated earnings or losses    
 Accumulation phase account balance   
 Retirement phase account bal. - Non CDBIS   
 Retirement phase account balance - CDBIS   
 TRIS Count

**CLOSING ACCOUNT BALANCE**

**MEMBER NUMBER: 4**

Title  Account status   
 First name   
 Other names   
 Surname   
 Suffix   
 Member's TFN  Date of birth   
 See the Privacy note in the Declaration

**OPENING ACCOUNT BALANCE**   
**TOTAL CONTRIBUTIONS**   
 (Sum of labels A to M)  
**CLOSING ACCOUNT BALANCE**

**Section H: Assets and liabilities**

**15 ASSETS**

**15b Australian direct investments**

**Limited Recourse Borrowing Arrangements**

Australian residential real property	<input type="text" value="J1"/>	Cash and term deposits	<input type="text" value="E 1333935"/>
Australian non-residential real property	<input type="text" value="J2"/>	Debt securities	<input type="text" value="F"/>
Overseas real property	<input type="text" value="J3"/>	Loans	<input type="text" value="G"/>
Australian shares	<input type="text" value="J4"/>	Listed shares	<input type="text" value="H 155816"/>
Overseas shares	<input type="text" value="J5"/>	Unlisted shares	<input type="text" value="I"/>
Other	<input type="text" value="J6"/>	Limited recourse borrowing arrangements (J1 to J6)	<input type="text" value="J"/>
Property count	<input type="text" value="J7"/>	Non-residential real property	<input type="text" value="K"/>
		Residential real property	<input type="text" value="L 415000"/>
		Collectables and personal use assets	<input type="text" value="M"/>
		Other assets	<input type="text" value="O 3400"/>

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS**   
 (sum of labels A to T)

**15e In-house assets**

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

Sensitive (when completed)

**e2a Super**

**MISCELLANEOUS**

**For the year ended 30 June 2022**

**Superannuation Services Pty Ltd**

A.B.N. 54 080 604 717

PO Box 153 SPRINGWOOD Q 4127 Ph 07 3808 1500

Email: [admin@superannuationservices.com.au](mailto:admin@superannuationservices.com.au)

Web: [www.superannuationservices.com.au](http://www.superannuationservices.com.au)

13 April 2023

The Trustees  
e2a Super  
C/- Superannuation Services Pty Ltd  
PO Box 153  
SPRINGWOOD QLD 4127

Dear Thomas, Lorraine, Matthew and Katherine,

## 2022 AUDIT MANAGEMENT LETTER

I have completed the audit on behalf of e2a Super in respect of the year ended 30 June 2022.

### Audit Opinion

In my opinion:

- The financial report presents fairly, in all material respects, in accordance with the accounting policies described in the notes to the financial statements, the financial position of the Fund at 30 June 2022 and the results of its operations for the year then ended.
- The Trustees of e2a Super have complied, in all material respects, with the applicable provisions of the *Superannuation Industry (Supervision) Act 1993 (SISA)* and the *Superannuation Industry (Supervision) Regulations 1994*, for the year ended 30 June 2022.

### Issues Requiring Rectification

I confirm no matters were identified during the conduct of the audit which need to be addressed.

Should you wish to discuss these matters further please do not hesitate to contact our office.

Kind regards,



Matthew Kuhn | Partner  
AMG AUDIT + ASSURANCE

Ref: 500113\_1

**E2A SUPER  
SELF-MANAGED SUPERANNUATION FUND  
INDEPENDENT AUDITOR'S REPORT**

---

**Approved SMSF auditor details**

Name: Matthew John Kuhn  
Business name: AMG Audit + Assurance  
Business postal address: PO Box 85  
SPRING HILL QLD 4004  
SMSF auditor number: 100 085 818

---

**Self-managed superannuation fund details**

Self-managed superannuation fund (SMSF) name: e2a Super  
Australian business number: 77 096 937 650  
Address: C/ - Superannuation Services Pty Ltd  
3/24 Vanessa Blvd  
SPRINGWOOD QLD 4127  
Year of income being audited: 2022

---

**To the SMSF trustees**

Of the: e2a Super

## Appendix 1 – Explanation of listed sections and regulations in compliance report

This appendix is included to assist with the meaning of the legislation and regulations listed above

Section or Regulation	Explanation
S17A	The fund must meet the definition of an SMSF
S35AE	The trustees must keep and maintain accounting records for a minimum of five years
S35B	The trustees must prepare, sign and retain accounts and statements
S35C(2)	The trustees must provide the auditor with the necessary documents to complete the audit in a timely and professional manner; and within 14 days of a written request from the auditor
S62	The fund must be maintained for the sole purpose of providing benefits to any or all of the following: <ul style="list-style-type: none"> <li>• fund members upon their retirement</li> <li>• fund members upon reaching a prescribed age</li> <li>• the dependants of a fund member in the case of the member's death before retirement</li> </ul>
S65	The trustees must not loan monies or provide financial assistance to any member or relative at any time during the financial year
S66	The trustees must not acquire any assets (not listed as an exception) from any member or related party of the fund
S67	The trustees of the fund must not borrow any money or maintain an existing borrowing (not listed as an exception)
S67A & 67B	The fund must comply with the limited recourse borrowing arrangement rules when borrowing to purchase single acquirable asset or replacement assets (not listed as an exception to the borrowing rules)
S82-85	The trustees must comply with the in-house asset rules
S103	The trustees must keep minutes of all meetings and retain the minutes for a minimum of 10 years
S104	The trustees must keep up to date records of all trustee or director of corporate trustee changes and trustee consents for a minimum of 10 years
S104A	Trustees who became a trustee on or after 1 July 2007 must sign and retain a trustee declaration



S105	The trustees must ensure that copies of all member or beneficiary reports are kept for a minimum of 10 years
S109	All investment transactions must be made and maintained at arms- length – that is, purchase, sale price and income from an asset reflects a true market value/rate of return
S126K	A disqualified person cannot be a trustee, investment manager or custodian of a superannuation fund
Sub Reg 1.06 (9A)	Pension payments must be made at least annually, and must be at least the amount calculated under Schedule 7
Reg 4.09	Trustees must formulate, regularly review and give effect to an investment strategy for the fund
Reg 4.09A	The assets of the SMSF must be held separately from any assets held by the trustee personally or by a standard employer sponsor or an associate of the standard employer sponsor
Reg 5.03	Investment returns must be allocated to members in a manner that is fair and reasonable
Reg 5.08	Member minimum benefits must be maintained in the fund until transferred, rolled over, allotted (to the member's spouse) or cashed out in a permitted fashion
Reg 6.17	Payments of member benefits must be made in accordance with Part 6 or Part 7A of the regulations and be permitted by the trust deed
Reg 7.04	Contributions can only be accepted in accordance with the applicable rules for the year being audited
Reg 8.02B	When preparing accounts and statements required by subsection 35B(1) of SISA, an asset must be valued at its market value
Reg 13.12	Trustees must not recognise an assignment of a super interest of a member or beneficiary
Reg 13.13	Trustees must not recognise a charge over or in relation to a member's benefits
Reg 13.14	Trustees must not give a charge over, or in relation to, an asset of the fund
Reg 13.18AA	Investments in collectables and personal use assets must be maintained in accordance with prescribed rules



Dear Trustees,

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

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

Throughout the year the Fund had both Deemed Segregated Periods (DSPs) and unsegregated periods and is entitled to claim Exempt Current Pension Income (ECPI) during each of these types of periods. For the calculation of the tax-exempt percentage shown in this certificate, we have been asked to treat the assets as unsegregated for the entire income year.

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

Regards,

A handwritten signature in black ink, appearing to read "A. O'Meagher". The signature is written in a cursive style with some ink bleed-through from the reverse side of the page.

Andy O'Meagher  
Director  
Act2 Solutions Pty Ltd  
Ph 1800 230 737  
[andy@act2.com.au](mailto:andy@act2.com.au)

Reference: 40210223 e2a Super



# ACTUARIAL CERTIFICATE

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

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

## **E2A SUPER (the Fund)**

**Trustee(s): Thomas Roy Earle, Lorraine Joy Earle, Matthew Thomas Earle, Katherine Joy Earle**

We have been advised the Fund is a complying Self-Managed Super Fund. This certificate is for the year ended 30/06/2022

## Results and Segregation

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

**90.887%**

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

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

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

This certificate is prepared on the basis that the Trustees will be utilising the proportionate or Unsegregated Method to claim tax-exempt income. The tax-exempt percentage applies to earnings for the entire income year.

## Liabilities

I am advised the unsegregated net assets at 30/06/2022, prior to application of the above ECPI, which are also equal to liabilities of the Fund, were;

*Current Pension Liabilities: \$1,204,672*

*Superannuation Liabilities: \$1,942,646*

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

## 40210223 e2a Super

I certify that I am satisfied that the value of the stated liabilities of the Fund at 30/06/2022 is also the amount of the Fund's assets on this date. These assets plus any future contributions plus expected future earnings will provide the amount required to discharge the liabilities as they fall due.

### Exempt Current Pension Income (ECPI)

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

To assist the trustee with calculating this proportion for the year of income ending 30/06/2022 set out below is a proportion that is calculated consistently with the Act.

*Average Value of Current Pension Liabilities: \$1,247,028*

*Average Value of Superannuation Liabilities: \$1,372,068*

*ECPI Proportion: 90.887%*

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

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

### Data Summary

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

#### Transaction Summary

	<u>Contributions</u>	<u>Benefit Payments</u>	<u>Transfers</u>
<b>Total Fund Transactions</b>	<b>\$710,216</b>	<b>\$120,000</b>	
Thomas Earle	\$410,108	\$60,000	
Lorraine Earle	\$300,108	\$60,000	
Matthew Earle			
Katherine Earle			

The net assets at 01/07/2021 were \$1,352,430. Balances as at 30/06/2022 (prior to income and application of above ECPI proportion)

	<u>Retirement Phase</u>	<u>Total Balance</u>
<b>Total Fund Balance</b>	<b>\$1,204,672</b>	<b>\$1,942,646</b>
Thomas Earle	\$615,185	\$1,028,009
Lorraine Earle	\$589,487	\$892,311
Matthew Earle	\$0	\$22,326
Katherine Earle	\$0	\$0

### Assumptions and Notes

**40210223 e2a Super**

I have been advised by Act2 Solutions that the relevant pension liabilities meet the requirements to be considered a retirement phase superannuation income stream. This advice has been relied upon in preparing this certificate.

There were no Disregarded Small Fund Assets, as defined in section 295-387 of the Act, applicable to the Fund at any time during the year of income;

I have been advised that the values at 01/07/2021 are from audited financial statements and that the values for the financial year are from unaudited draft financial statements. If there are material changes after the certificate was issued an amendment should be requested.

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

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

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

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

Yours sincerely,



James Fitzpatrick  
Fellow of the Institute of Actuaries of Australia

17th March, 2023

# Financial Year Summary

1 JULY 2022 - 30 JUNE 2023



Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2023
Shares	4890056	DR THOMAS ROY EARLE + MRS LORRAINE JOY EARLE + MS KATHERINE JOY EARLE <E2A SUPER A/C>	\$0.00
CDIA	33670945	DR THOMAS ROY EARLE + MRS LORRAINE JOY EARLE + MS KATHERINE JOY EARLE <E2A SUPER A/C>	\$217,160.96
<b>TOTAL PORTFOLIO VALUE</b>			<b>\$217,160.96</b>

## Allocation as at 30 June 2023

### Shares in your portfolio

There are no holdings on this account.

## Estimated Interest & Dividends 2022-2023 Financial Year

Est. Franked Dividends	\$0.00
Est. Unfranked Dividends	\$0.00
Est. Franking Credits	\$0.00
Est. Interest Received from Interest Rate Securities	\$0.00
Interest Received from Cash Account(s)	\$784.91
<b>TOTAL INCOME</b>	<b>\$784.91</b>

## Fees & Charges 2022-2023 Financial Year

Total Brokerage (inc. GST)	\$0.00
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	\$0.00
<b>TOTAL FEES &amp; CHARGES</b>	<b>\$0.00</b>

### Sectors in your portfolio

There are no holdings on this account.

# Financial Year Summary

1 JULY 2022 - 30 JUNE 2023



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

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

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

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

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

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

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

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

# Financial Year Summary

1 JULY 2022 - 30 JUNE 2023



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





## Financial Year's Interest Report

Interest details shown are for selected accounts as at 5 February 2023, 10:05 AM

Accounts	1 July 2022 - to date		1 July 2021 - 30 June 2022	
	Interest charged	Interest earned	Interest charged	Interest earned
<b>CASH MANAGEMENT ACCOUNT</b> THOMAS R EARLE & LORRAINE J EARLE & KATHERINE J EARLE & MATTHEW T EARLE ATF E2A SUPER 182512   000960462174	0.00	8,822.33	0.00	108.92
<b>Total</b>	<b>0.00</b>	<b>8,822.33</b>	<b>0.00</b>	<b>108.92</b>

### Notes

1. Closed accounts are not included in this Report.
2. Account balances may not include pending transactions and pre-authorisations awaiting final approval by the merchant and may also exclude cheque payments awaiting clearance.
3. This document does not satisfy the substantiation requirements for tax purposes. Account holders must ensure that they make their own assessment of the deductibility of expenses and must retain the appropriate documentation in accordance with the tax law.
4. Please refer to the most recent June statement for details of last Financial Year income.