

Compliance Workpapers
Vlapit Family Super Fund
Financial Year - 2022



Fund Details

Fund Name	Vlapit Family Super Fund
Contact no	
Financial Year	2022
Established Date	18/03/2015
ABN	98 826 600 459
TFN	959118086
Trustee Type	Individual
Trustees	Bill Pitsadiotis Metaxia Kalogerinis
ACN	

Statement of Financial Position

Assets	Qty	2022	2021	Change (\$)	Change (%)	
Investments	0.00	761,962.21	808,239.12	-46,276.91	5.73	WP-1 WP-2
Shares in Listed Companies	0.00	761,962.21	808,239.12	-46,276.91	5.73	WP-1
ANZ Group Holdings Limited	4,636.00	102,131.08	124,085.20	-21,954.12	17.69	WP-1
Commonwealth Bank Of Australia	3,577.00	323,289.26	344,152.02	-20,862.76	6.06	WP-1
Liontown Resources Limited	4,375.00	4,615.62	0.00	4,615.62	100.00	WP-1
National Australia Bank Limited	4,780.00	130,924.20	119,720.52	11,203.68	9.36	WP-1
Telstra Group Limited	28,003.00	107,811.55	103,155.60	4,655.95	4.51	WP-1
Westpac Banking Corporation	4,779.00	93,190.50	117,125.78	-23,935.28	20.44	WP-1
Other Assets	0.00	14,954.54	13,999.58	954.96	6.82	
Cash At Bank	0.00	9,702.62	9,944.30	-241.68	2.43	
ANZ Cash Investment Account	0.00	3,463.73	118.86	3,344.87	2,814.13	WP-1
Dnister Everyday Access	0.00	6,238.89	9,825.44	-3,586.55	36.50	WP-1
Current Tax Assets	0.00	5,126.92	4,055.28	1,071.64	26.43	WP-1 WP-2 WP-3
Franking Credits	0.00	12,371.17	8,221.24	4,149.93	50.48	
Shares in Listed Companies	0.00	12,371.17	8,221.24	4,149.93	50.48	
Commonwealth Bank Of Australia	0.00	5,589.96	3,579.74	2,010.22	56.16	
National Australia Bank Limited	0.00	2,514.78	1,148.01	1,366.77	119.06	
Telstra Group Limited	0.00	1,881.26	1,809.36	71.90	3.97	

Assets	Qty	2022	2021	Change (\$)	Change (%)	
Westpac Banking Corporation	0.00	2,385.17	1,684.13	701.04	41.63	
Income Tax Payable	0.00	0.00	236.84	-236.84	100.00	
Provision for Income Tax	0.00	-7,244.25	-4,402.80	-2,841.45	64.54	
Sundry Assets	0.00	125.00	0.00	125.00	100.00	
Sundry Debtor	0.00	125.00	0.00	125.00	100.00	WP-1
Total Assets	0.00	776,916.75	822,238.70	-45,321.95	5.51	

Liabilities	Qty	2022	2021	Change (\$)	Change (%)	
Total Liabilities	0.00	0.00	0.00	0.00	0.00	

Member Entitlements	Qty	2022	2021	Change (\$)	Change (%)	
Member Entitlement Accounts	0.00	776,916.75	822,238.70	-45,321.95	5.51	WP-1 WP-2
Mr Bill Pitsadiotis	0.00	582,233.97	617,592.16	-35,358.19	5.73	
Accumulation	0.00	582,233.97	617,592.16	-35,358.19	5.73	
Ms Metaxia Kalogerinis	0.00	194,682.78	204,646.54	-9,963.76	4.87	
Accumulation	0.00	194,682.78	204,646.54	-9,963.76	4.87	
Total Member Entitlements	0.00	776,916.75	822,238.70	-45,321.95	5.51	

Operating Statement

Income	2022	2021	Change (\$)	Change (%)	
Investment Income	47,575.83	27,404.14	20,171.69	73.61	WP-1 WP-2
Dividends	47,575.81	27,404.13	20,171.68	73.61	
Shares in Listed Companies	47,575.81	27,404.13	20,171.68	73.61	
ANZ Group Holdings Limited	6,338.56	0.00	6,338.56	100.00	WP-1
Commonwealth Bank Of Australia	18,633.21	11,932.46	6,700.75	56.16	WP-1
National Australia Bank Limited	8,382.61	3,826.71	4,555.90	119.06	WP-1
Telstra Group Limited	6,270.86	6,031.20	239.66	3.97	WP-1
Westpac Banking Corporation	7,950.57	5,613.76	2,336.81	41.63	WP-1
Interest	0.02	0.01	0.01	100.00	
Cash At Bank	0.02	0.01	0.01	100.00	WP-1
ANZ Cash Investment Account	0.02	0.01	0.01	100.00	
Member Receipts	2,079.16	3,198.71	-1,119.55	35.00	
Contributions	2,079.16	3,198.71	-1,119.55	35.00	WP-1
Employer	2,079.16	3,198.71	-1,119.55	35.00	
Ms Metaxia Kalogerinis	2,079.16	3,198.71	-1,119.55	35.00	WP-1
Total Income	49,654.99	30,602.85	19,052.14	62.26	
Expenses	2022	2021	Change (\$)	Change (%)	
Investment Losses	86,136.70	-236,997.11	323,133.81	136.35	
Decrease in Market Value	86,136.70	-236,997.11	323,133.81	136.35	WP-1

Expenses	2022	2021	Change (\$)	Change (%)	
Shares in Listed Companies	86,136.70	-236,997.11	323,133.81	136.35	
ANZ Group Holdings Limited	28,292.68	-44,306.00	72,598.68	163.86	
Commonwealth Bank Of Australia	33,906.01	-104,005.92	137,911.93	132.60	
Liontown Resources Limited	2,234.33	0.00	2,234.33	100.00	
National Australia Bank Limited	-5,335.85	-36,472.98	31,137.13	85.37	
Telstra Group Limited	-2,461.15	-17,475.51	15,014.36	85.92	
Westpac Banking Corporation	29,500.68	-34,736.70	64,237.38	184.93	
Other Expenses	1,359.00	1,249.00	110.00	8.81	
Accountancy Fee	770.00	660.00	110.00	16.67	WP-1
Auditor Fee	330.00	330.00	0.00	0.00	
SMSF Supervisory Levy	259.00	259.00	0.00	0.00	
Total Expenses	87,495.70	-235,748.11	323,243.81	137.11	
Income Tax	2022	2021	Change (\$)	Change (%)	
Income Tax Expense	7,244.25	4,402.80	2,841.45	64.54	WP-1 WP-2
Income Tax Expense	7,244.25	4,402.80	2,841.45	64.54	
Prior Years Under Provision for Income Tax	236.99	0.00	236.99	100.00	
Total Income Tax	7,481.24	4,402.80	3,078.44	69.92	
Net Profit(Loss) Total	-45,321.95	261,948.16			

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
SECURITY						
	ANZ	ANZ Group Holdings Limited	22.03	4,636.00	22.03	102,131.08
	CBA	Commonwealth Bank Of Australia	90.38	3,577.00	90.38	323,289.26
	LTR	Liontown Resources Limited	1.05	4,375.00	1.05	4,615.62
	NAB	National Australia Bank Limited	27.39	4,780.00	27.39	130,924.20
	TLS	Telstra Group Limited	3.85	28,003.00	3.85	107,811.55
	WBC	Westpac Banking Corporation	19.50	4,779.00	19.50	93,190.50

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		
Ms Metaxia Kalogerinis (Age: 58 at 30/06/2022)							
	Accumulation	Accumulation	194,682.78	0.00	0.00		
Mr Bill Pitsadiotis (Age: 65 at 30/06/2022)							
	Accumulation	Accumulation	0.00	0.00	582,233.97		

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 : Warning		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			
Ms Metaxia Kalogerinis (Age: 58 at 30/06/2022)										
Accumulation	Accumulation	204,646.54	0.00	0.00	194,682.78	0.00	0.00			
Mr Bill Pitsadiotis (Age: 65 at 30/06/2022)										
Accumulation	Accumulation	617,592.16	0.00	0.00	0.00	0.00	582,233.97			

Tax Component Verification (Accumulation)

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name		Prior Year Tax Free Amount	Current Year Tax Free Amount
Ms Metaxia Kalogerinis (Age: 58 at 30/06/2022)				
	Accumulation		501.99	501.99
Mr Bill Pitsadiotis (Age: 65 at 30/06/2022)				
	Accumulation		466,423.01	466,423.01

Work Test - Good to Go

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

Contribution Cap Limit

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
Current Year Contributions			Concessional	Non-Concessional
Mr Bill Pitsadiotis Date of Birth: 09/07/1956 (Age: 64 at 30/06/2022)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		0.00	0.00
	Maximum cap available		27,500.00	110,000.00
	Contributions made (to this fund)		0.00	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		0.00	0.00
	Amount above caps		0.00	0.00
Ms Metaxia Kalogerinis Date of Birth: 30/03/1964 (Age: 57 at 30/06/2022)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		66,442.82	0.00
	Maximum cap available		93,942.82	110,000.00
	Contributions made (to this fund)		2,079.16	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		2,079.16	0.00
	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		
Dnister Everyday Access							
🚩	07/12/2021	Ext TFR - NET# 21035806 to 461049552 Vlapit Family Super Fund ANZ - ANZ E Trade Support	5,000.00	0.00	4,825.44		
🚩	14/12/2021	Ext TFR - NET# 21035806 to 461049552 Vlapit Family Super Fund ANZ - ANZ E Trade Support	3,000.00	0.00	725.44		
ANZ Cash Investment Account							
🚩	07/12/2021	TRANSFER FROM VLAPIT FAMILY SU TRANS TO ETRADE AC	0.00	5,000.00	7,313.68		
🚩	15/12/2021	TRANSFER FROM VLAPIT FAMILY SU TRANS TO ETRADE AC	0.00	3,000.00	10,313.68		

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	
ANZ : ANZ Group Holdings Limited (ASX:ANZ)						
01/07/2021	Dividend	3,085.60	0.00	3,085.60	1,322.40	
16/12/2021	Dividend	3,252.96	0.00	3,252.96	1,394.13	

Benefits Paid to Member < 60 - Good to Go

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

Retirement Condition - Good to Go

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

Pension Limit - Not Applicable

The system did not find any data to process.

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

The system did not find any data to process.

Tax Component Verification (Pension) - Not Applicable

The system did not find any data to process.

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

The system did not find any data to process.

General Ledger

Date	Description	Quantity	Debits	Credits	Balance
Member Receipts / Contributions / Employer / Ms Metaxia Kalogerinis					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
09/05/2022	Direct Credit ATO - ATO003000016268086	0.00	0.00	2,079.16	2,079.16
30/06/2022	Closing Balance	0.00	0.00	0.00	2,079.16
Investment Income / Dividends / Shares in Listed Companies / ANZ Group Holdings Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	ANZ BOP	0.00	0.00	3,085.60	3,085.60
16/12/2021	ANZ AUD 0.72 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	3,252.96	6,338.56
30/06/2022	Closing Balance	0.00	0.00	0.00	6,338.56
Investment Income / Dividends / Shares in Listed Companies / Commonwealth Bank Of Australia					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/09/2021	CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	9,845.71	9,845.71
30/03/2022	CBA AUD 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	8,787.50	18,633.21
30/06/2022	Closing Balance	0.00	0.00	0.00	18,633.21
Investment Income / Dividends / Shares in Listed Companies / National Australia Bank Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/07/2021	NAB AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	3,913.71	3,913.71

Date	Description	Quantity	Debits	Credits	Balance
15/12/2021	NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	4,468.90	8,382.61
30/06/2022	Closing Balance	0.00	0.00	0.00	8,382.61
Investment Income / Dividends / Shares in Listed Companies / Telstra Group Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/09/2021	TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	3,135.43	3,135.43
01/04/2022	TLS AUD 0.02 SPEC, 0.08 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	3,135.43	6,270.86
30/06/2022	Closing Balance	0.00	0.00	0.00	6,270.86
Investment Income / Dividends / Shares in Listed Companies / Westpac Banking Corporation					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	3,889.71	3,889.71
24/06/2022	WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	4,060.86	7,950.57
30/06/2022	Closing Balance	0.00	0.00	0.00	7,950.57
Investment Income / Interest / Cash At Bank / ANZ Cash Investment Account					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
31/08/2021	CREDIT INTEREST PAID	0.00	0.00	0.01	0.01
29/10/2021	CREDIT INTEREST PAID	0.00	0.00	0.01	0.02
30/06/2022	Closing Balance	0.00	0.00	0.00	0.02
Other Expenses / Accountancy Fee					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
08/12/2021	Osko Payment To SMSF Australia Account 11081117 CBA Rundle Ma Ref#50328666	0.00	770.00	0.00	770.00
30/06/2022	Closing Balance	0.00	0.00	0.00	770.00
Other Expenses / Auditor Fee					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
08/12/2021	Osko Payment To SMSF Australia Account 11081117 CBA Rundle Ma Ref#50328666	0.00	330.00	0.00	330.00
30/06/2022	Closing Balance	0.00	0.00	0.00	330.00
Other Expenses / SMSF Supervisory Levy					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
26/05/2022	Direct Credit ATO - ATO009000016200249	0.00	259.00	0.00	259.00
30/06/2022	Closing Balance	0.00	0.00	0.00	259.00
Investment Losses / Decrease in Market Value / Shares in Listed Companies / ANZ Group Holdings Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	28,292.68	0.00	28,292.68
30/06/2022	Closing Balance	0.00	0.00	0.00	28,292.68
Investment Losses / Decrease in Market Value / Shares in Listed Companies / Commonwealth Bank Of Australia					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	33,906.01	0.00	33,906.01
30/06/2022	Closing Balance	0.00	0.00	0.00	33,906.01

Date	Description	Quantity	Debits	Credits	Balance
Investment Losses / Decrease in Market Value / Shares in Listed Companies / Liontown Resources Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	2,234.33	0.00	2,234.33
30/06/2022	Closing Balance	0.00	0.00	0.00	2,234.33
Investment Losses / Decrease in Market Value / Shares in Listed Companies / National Australia Bank Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	5,335.85	5,335.85
30/06/2022	Closing Balance	0.00	0.00	0.00	5,335.85
Investment Losses / Decrease in Market Value / Shares in Listed Companies / Telstra Group Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	2,461.15	2,461.15
30/06/2022	Closing Balance	0.00	0.00	0.00	2,461.15
Investment Losses / Decrease in Market Value / Shares in Listed Companies / Westpac Banking Corporation					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	29,500.68	0.00	29,500.68
30/06/2022	Closing Balance	0.00	0.00	0.00	29,500.68
Income Tax Expense / Income Tax Expense					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
09/05/2022	Fund Income Tax	0.00	311.87	0.00	311.87
30/06/2022	Fund Income Tax	0.00	6,932.38	0.00	7,244.25

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	7,244.25
Prior Years Under Provision for Income Tax					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	Write off	0.00	236.84	0.00	236.84
26/05/2022	Direct Credit ATO - ATO009000016200249	0.00	0.15	0.00	236.99
30/06/2022	Closing Balance	0.00	0.00	0.00	236.99
Investments - ANZ Group Holdings Limited					
01/07/2021	Opening Balance	4,408.00	0.00	0.00	124,085.20
01/07/2021	ANZ BOP	110.00	3,085.60	0.00	127,170.80
16/12/2021	ANZ AUD 0.72 FRANKED, 30% CTR, DRP NIL DISC, BSP	118.00	3,252.96	0.00	130,423.76
30/06/2022	Market Value Adjustment	0.00	0.00	28,292.68	102,131.08
30/06/2022	Closing Balance	4,636.00	0.00	0.00	102,131.08
Investments - Commonwealth Bank Of Australia					
01/07/2021	Opening Balance	3,446.00	0.00	0.00	344,152.02
29/09/2021	CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	69.00	6,892.00	0.00	351,044.02
30/03/2022	CBA AUD 1.75 FRANKED, 30% CTR, DRP NIL DISC	62.00	6,151.25	0.00	357,195.27
30/06/2022	Market Value Adjustment	0.00	0.00	33,906.01	323,289.26
30/06/2022	Closing Balance	3,577.00	0.00	0.00	323,289.26

Date	Description	Quantity	Debits	Credits	Balance
Investments - Liontown Resources Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
15/12/2021	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C17357427	4,375.00	6,849.95	0.00	6,849.95
30/06/2022	Market Value Adjustment	0.00	0.00	2,234.33	4,615.62
30/06/2022	Closing Balance	4,375.00	0.00	0.00	4,615.62
Investments - National Australia Bank Limited					
01/07/2021	Opening Balance	4,566.00	0.00	0.00	119,720.52
02/07/2021	NAB AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC, BSP	103.00	2,739.60	0.00	122,460.12
15/12/2021	NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	111.00	3,128.23	0.00	125,588.35
30/06/2022	Market Value Adjustment	0.00	5,335.85	0.00	130,924.20
30/06/2022	Closing Balance	4,780.00	0.00	0.00	130,924.20
Investments - Telstra Group Limited					
01/07/2021	Opening Balance	27,435.00	0.00	0.00	103,155.60
01/04/2022	TLS AUD 0.02 SPEC, 0.08 FRANKED, 30% CTR, DRP NIL DISC	568.00	2,194.80	0.00	105,350.40
30/06/2022	Market Value Adjustment	0.00	2,461.15	0.00	107,811.55
30/06/2022	Closing Balance	28,003.00	0.00	0.00	107,811.55
Investments - Westpac Banking Corporation					
01/07/2021	Opening Balance	4,538.00	0.00	0.00	117,125.78

Date	Description	Quantity	Debits	Credits	Balance
21/12/2021	WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	122.00	2,722.80	0.00	119,848.58
24/06/2022	WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	119.00	2,842.60	0.00	122,691.18
30/06/2022	Market Value Adjustment	0.00	0.00	29,500.68	93,190.50
30/06/2022	Closing Balance	4,779.00	0.00	0.00	93,190.50
Cash At Bank - ANZ Cash Investment Account					
01/07/2021	Opening Balance	0.00	0.00	0.00	118.86
31/08/2021	CREDIT INTEREST PAID	0.00	0.01	0.00	118.87
23/09/2021	DIVIDEND FROM TLS FNL DIV	0.00	2,194.80	0.00	2,313.67
29/10/2021	CREDIT INTEREST PAID	0.00	0.01	0.00	2,313.68
07/12/2021	TRANSFER FROM VLAPIT FAMILY SU TRANS TO ETRADE AC	0.00	5,000.00	0.00	7,313.68
15/12/2021	TRANSFER FROM VLAPIT FAMILY SU TRANS TO ETRADE AC	0.00	3,000.00	0.00	10,313.68
17/12/2021	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C17357427	0.00	0.00	6,849.95	3,463.73
30/06/2022	Closing Balance	0.00	0.00	0.00	3,463.73
Cash At Bank - Dnister Everyday Access					
01/07/2021	Opening Balance	0.00	0.00	0.00	9,825.44
07/12/2021	Ext TFR - NET# 21035806 to 461049552 Vlapit Family Super Fund ANZ - ANZ E Trade Support	0.00	0.00	5,000.00	4,825.44
08/12/2021	Osko Payment To SMSF Australia Account 11081117 CBA Rundle Ma Ref#50328666	0.00	0.00	1,100.00	3,725.44

Date	Description	Quantity	Debits	Credits	Balance
14/12/2021	Ext TFR - NET# 21035806 to 461049552 Vlapit Family Super Fund ANZ - ANZ E Trade Support	0.00	0.00	3,000.00	725.44
09/05/2022	Direct Credit ATO - ATO003000016268086	0.00	2,079.16	0.00	2,804.60
26/05/2022	Direct Credit ATO - ATO009000016200249	0.00	3,559.29	0.00	6,363.89
17/06/2022	NET BPay to TELSTRA BILL PAYMENT Ref#32530298009	0.00	0.00	125.00	6,238.89
30/06/2022	Closing Balance	0.00	0.00	0.00	6,238.89
Other Assets - Sundry Assets / Sundry Debtor					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
17/06/2022	Payment in error - to be returned	0.00	125.00	0.00	125.00
30/06/2022	Closing Balance	0.00	0.00	0.00	125.00
Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / ANZ Group Holdings Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	ANZ BOP	0.00	0.00	3,085.60	3,085.60
01/07/2021	ANZ BOP	0.00	3,085.60	0.00	0.00
16/12/2021	ANZ AUD 0.72 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	3,252.96	3,252.96
16/12/2021	ANZ AUD 0.72 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	3,252.96	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Commonwealth Bank Of Australia					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
29/09/2021	CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	6,892.00	6,892.00
29/09/2021	CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	0.00	6,892.00	0.00	0.00
30/03/2022	CBA AUD 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	6,151.25	6,151.25
30/03/2022	CBA AUD 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	6,151.25	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Liantown Resources Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
15/12/2021	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C17357427	0.00	0.00	6,849.95	6,849.95
17/12/2021	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C17357427	0.00	6,849.95	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / National Australia Bank Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/07/2021	NAB AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	2,739.60	2,739.60
02/07/2021	NAB AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	2,739.60	0.00	0.00
15/12/2021	NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	3,128.23	3,128.23
15/12/2021	NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	3,128.23	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Telstra Group Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/04/2022	TLS AUD 0.02 SPEC, 0.08 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	2,194.80	2,194.80
01/04/2022	TLS AUD 0.02 SPEC, 0.08 FRANKED, 30% CTR, DRP NIL DISC	0.00	2,194.80	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Westpac Banking Corporation					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	2,722.80	2,722.80
21/12/2021	WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	0.00	2,722.80	0.00	0.00
24/06/2022	WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	2,842.60	2,842.60
24/06/2022	WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	0.00	2,842.60	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Sundry Debtor					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
17/06/2022	Payment in error - to be returned	0.00	0.00	125.00	125.00
17/06/2022	Payment in error - to be returned	0.00	125.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / ANZ Group Holdings Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	ANZ BOP	0.00	0.00	3,085.60	3,085.60
01/07/2021	ANZ BOP	0.00	3,085.60	0.00	0.00
16/12/2021	ANZ AUD 0.72 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	3,252.96	3,252.96
16/12/2021	ANZ AUD 0.72 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	3,252.96	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Commonwealth Bank Of Australia					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/09/2021	CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	6,892.00	6,892.00
29/09/2021	CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	0.00	6,892.00	0.00	0.00
30/03/2022	CBA AUD 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	6,151.25	6,151.25
30/03/2022	CBA AUD 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	6,151.25	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / National Australia Bank Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
02/07/2021	NAB AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	2,739.60	2,739.60
02/07/2021	NAB AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	2,739.60	0.00	0.00
15/12/2021	NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	3,128.23	3,128.23
15/12/2021	NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	3,128.23	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Telstra Group Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/09/2021	TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	2,194.80	2,194.80
23/09/2021	TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR, DRP SUSP	0.00	2,194.80	0.00	0.00
01/04/2022	TLS AUD 0.02 SPEC, 0.08 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	2,194.80	2,194.80
01/04/2022	TLS AUD 0.02 SPEC, 0.08 FRANKED, 30% CTR, DRP NIL DISC	0.00	2,194.80	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Westpac Banking Corporation					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	2,722.80	2,722.80
21/12/2021	WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	0.00	2,722.80	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
24/06/2022	WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	2,842.60	2,842.60
24/06/2022	WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	0.00	2,842.60	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / ANZ Cash Investment Account					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
31/08/2021	CREDIT INTEREST PAID	0.00	0.00	0.01	0.01
31/08/2021	CREDIT INTEREST PAID	0.00	0.01	0.00	0.00
29/10/2021	CREDIT INTEREST PAID	0.00	0.00	0.01	0.01
29/10/2021	CREDIT INTEREST PAID	0.00	0.01	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Member Income Receivable / Contributions / Ms Metaxia Kalogerinis					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
09/05/2022	Contribution Received	0.00	0.00	2,079.16	2,079.16
09/05/2022	Direct Credit ATO - ATO003000016268086	0.00	2,079.16	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Current Tax Assets / Income Tax Payable					
01/07/2021	Opening Balance	0.00	0.00	0.00	236.84
01/07/2021	Fund Tax Finalisation	0.00	3,818.44	0.00	4,055.28
01/07/2021	Write off	0.00	0.00	236.84	3,818.44

Date	Description	Quantity	Debits	Credits	Balance
26/05/2022	Direct Credit ATO - ATO009000016200249	0.00	0.00	3,818.44	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Current Tax Assets / Provision for Income Tax					
01/07/2021	Opening Balance	0.00	0.00	0.00	4,402.80
01/07/2021	Fund Tax Finalisation	0.00	4,402.80	0.00	0.00
09/05/2022	Tax Effect Of Income	0.00	0.00	311.87	311.87
30/06/2022	Tax Effect Of Income	0.00	0.00	6,932.38	7,244.25
30/06/2022	Closing Balance	0.00	0.00	0.00	7,244.25
Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Commonwealth Bank Of Australia					
01/07/2021	Opening Balance	0.00	0.00	0.00	3,579.74
01/07/2021	Fund Tax Finalisation	0.00	0.00	3,579.74	0.00
29/09/2021	CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	0.00	2,953.71	0.00	2,953.71
30/03/2022	CBA AUD 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	2,636.25	0.00	5,589.96
30/06/2022	Closing Balance	0.00	0.00	0.00	5,589.96
Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / National Australia Bank Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	1,148.01
01/07/2021	Fund Tax Finalisation	0.00	0.00	1,148.01	0.00
02/07/2021	NAB AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	1,174.11	0.00	1,174.11

Date	Description	Quantity	Debits	Credits	Balance
15/12/2021	NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	1,340.67	0.00	2,514.78
30/06/2022	Closing Balance	0.00	0.00	0.00	2,514.78
Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Telstra Group Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	1,809.36
01/07/2021	Fund Tax Finalisation	0.00	0.00	1,809.36	0.00
23/09/2021	TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR, DRP SUSP	0.00	940.63	0.00	940.63
01/04/2022	TLS AUD 0.02 SPEC, 0.08 FRANKED, 30% CTR, DRP NIL DISC	0.00	940.63	0.00	1,881.26
30/06/2022	Closing Balance	0.00	0.00	0.00	1,881.26
Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Westpac Banking Corporation					
01/07/2021	Opening Balance	0.00	0.00	0.00	1,684.13
01/07/2021	Fund Tax Finalisation	0.00	0.00	1,684.13	0.00
21/12/2021	WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	0.00	1,166.91	0.00	1,166.91
24/06/2022	WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	0.00	1,218.26	0.00	2,385.17
30/06/2022	Closing Balance	0.00	0.00	0.00	2,385.17
Other Creditors and Accruals / Accountancy Fee					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
08/12/2021	Osko Payment To SMSF Australia Account 11081117 CBA Rundle Ma Ref#50328666	0.00	0.00	770.00	770.00

Date	Description	Quantity	Debits	Credits	Balance
08/12/2021	Osko Payment To SMSF Australia Account 11081117 CBA Rundle Ma Ref#50328666	0.00	770.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Auditor Fee					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
08/12/2021	Osko Payment To SMSF Australia Account 11081117 CBA Rundle Ma Ref#50328666	0.00	0.00	330.00	330.00
08/12/2021	Osko Payment To SMSF Australia Account 11081117 CBA Rundle Ma Ref#50328666	0.00	330.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Income Tax Suspense					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
26/05/2022	Direct Credit ATO - ATO009000016200249	0.00	0.00	3,559.29	3,559.29
26/05/2022	Direct Credit ATO - ATO009000016200249	0.00	3,559.29	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Fund Suspense / ANZ Cash Investment Account					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
31/08/2021	CREDIT INTEREST PAID	0.00	0.00	0.01	0.01
31/08/2021	CREDIT INTEREST PAID	0.00	0.01	0.00	0.00
23/09/2021	DIVIDEND FROM TLS FNL DIV	0.00	0.00	2,194.80	2,194.80
23/09/2021	DIVIDEND FROM TLS FNL DIV	0.00	2,194.80	0.00	0.00
29/10/2021	CREDIT INTEREST PAID	0.00	0.00	0.01	0.01

Date	Description	Quantity	Debits	Credits	Balance
29/10/2021	CREDIT INTEREST PAID	0.00	0.01	0.00	0.00
07/12/2021	TRANSFER FROM VLAPIT FAMILY SU TRANS TO ETRADE AC	0.00	0.00	5,000.00	5,000.00
07/12/2021	TRANSFER FROM VLAPIT FAMILY SU TRANS TO ETRADE AC	0.00	5,000.00	0.00	0.00
15/12/2021	TRANSFER FROM VLAPIT FAMILY SU TRANS TO ETRADE AC	0.00	0.00	3,000.00	3,000.00
15/12/2021	TRANSFER FROM VLAPIT FAMILY SU TRANS TO ETRADE AC	0.00	3,000.00	0.00	0.00
17/12/2021	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C17357427	0.00	0.00	6,849.95	6,849.95
17/12/2021	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C17357427	0.00	6,849.95	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Fund Suspense / Dnister Everyday Access					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
07/12/2021	Ext TFR - NET# 21035806 to 461049552 Vlapit Family Super Fund ANZ - ANZ E Trade Support	0.00	0.00	5,000.00	5,000.00
07/12/2021	Ext TFR - NET# 21035806 to 461049552 Vlapit Family Super Fund ANZ - ANZ E Trade Support	0.00	5,000.00	0.00	0.00
08/12/2021	Osko Payment To SMSF Australia Account 11081117 CBA Rundle Ma Ref#50328666	0.00	0.00	330.00	330.00
08/12/2021	Osko Payment To SMSF Australia Account 11081117 CBA Rundle Ma Ref#50328666	0.00	0.00	770.00	1,100.00
08/12/2021	Osko Payment To SMSF Australia Account 11081117 CBA Rundle Ma Ref#50328666	0.00	1,100.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
14/12/2021	Ext TFR - NET# 21035806 to 461049552 Vlapit Family Super Fund ANZ - ANZ E Trade Support	0.00	3,000.00	0.00	3,000.00
15/12/2021	Ext TFR - NET# 21035806 to 461049552 Vlapit Family Super Fund ANZ - ANZ E Trade Support	0.00	0.00	3,000.00	0.00
09/05/2022	Direct Credit ATO - ATO003000016268086	0.00	0.00	2,079.16	2,079.16
09/05/2022	Direct Credit ATO - ATO003000016268086	0.00	2,079.16	0.00	0.00
26/05/2022	Direct Credit ATO - ATO009000016200249	0.00	0.00	3,559.29	3,559.29
26/05/2022	Direct Credit ATO - ATO009000016200249	0.00	3,559.29	0.00	0.00
17/06/2022	NET BPay to TELSTRA BILL PAYMENT Ref#32530298009	0.00	0.00	125.00	125.00
17/06/2022	NET BPay to TELSTRA BILL PAYMENT Ref#32530298009	0.00	125.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Member Entitlement Accounts / Mr Bill Pitsadiotis / Accumulation					
01/07/2021	Opening Balance	0.00	0.00	0.00	617,592.16
30/06/2022	Income Taxes Allocated	0.00	5,383.31	0.00	612,208.85
30/06/2022	Investment Profit or Loss	0.00	29,974.88	0.00	582,233.97
30/06/2022	Closing Balance	0.00	0.00	0.00	582,233.97
Member Entitlement Accounts / Ms Metaxia Kalogerinis / Accumulation					
01/07/2021	Opening Balance	0.00	0.00	0.00	204,646.54
09/05/2022	Contribution Tax Withheld	0.00	311.87	0.00	204,334.67

Date	Description	Quantity	Debits	Credits	Balance
09/05/2022	Direct Credit ATO - ATO003000016268086	0.00	0.00	2,079.16	206,413.83
30/06/2022	Income Taxes Allocated	0.00	1,786.06	0.00	204,627.77
30/06/2022	Investment Profit or Loss	0.00	9,944.99	0.00	194,682.78
30/06/2022	Closing Balance	0.00	0.00	0.00	194,682.78

Permanent Documents

[OCR_Trust Deed.pdf](#)

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

Who should complete this annual return?

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

- ! The *Self-managed superannuation fund annual return instructions 2022* (NAT 71606) (the instructions) can assist you to complete this annual return.
- The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

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

S M I T H S T

- Place in ALL applicable boxes.

- Postal address for annual returns:

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

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

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

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

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN) (if applicable)

4 Current postal address

Suburb/town

State/territory

Postcode

5 Annual return status

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

A No Yes

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

B No Yes

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

6 SMSF auditor

Auditor's name

Title: MR

Family name

Boys

First given name

Anthony

Other given names

SMSF Auditor Number

100014140

Auditor's phone number

04

10702708

Postal address

PO Box 3376

Suburb/town

Rundle Mall

State/territory

SA

Postcode

5000

Date audit was completed

A

Day Month Year

Was Part A of the audit report qualified?

B No Yes

Was Part B of the audit report qualified?

C No Yes

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

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

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

A Fund's financial institution account details

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

Fund BSB number 704235

Fund account number 16359

Fund account name

Vlapit Family Super Fund

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

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

BSB number

Account number

Account name

C Electronic service address alias

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

smsfdataflow

Fund's tax file number (TFN)

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

9 Was the fund wound up during the income year?

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

10 Exempt current pension income

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

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

No Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

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

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

Fund's tax file number (TFN)

Section B: Income

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

11 Income

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

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

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

Net capital gain **A** \$

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

Gross interest **C** \$

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

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

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

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

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

Calculation of assessable contributions

Assessable employer contributions **R1** \$

plus Assessable personal contributions **R2** \$

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

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

Gross distribution from partnerships **I** \$ Loss

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$ Code

*Gross trust distributions **M** \$

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

Calculation of non-arm's length income

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

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

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

*Other income **S** \$ Code

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

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

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

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

Exempt current pension income **Y** \$

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

Fund's tax file number (TFN)

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$ <input type="text" value="0"/> -00	A2 \$ <input type="text" value="0"/> -00	
Interest expenses overseas	B1 \$ <input type="text" value="0"/> -00	B2 \$ <input type="text" value="0"/> -00	
Capital works expenditure	D1 \$ <input type="text" value="0"/> -00	D2 \$ <input type="text" value="0"/> -00	
Decline in value of depreciating assets	E1 \$ <input type="text" value="0"/> -00	E2 \$ <input type="text" value="0"/> -00	
Insurance premiums – members	F1 \$ <input type="text" value="0"/> -00	F2 \$ <input type="text" value="0"/> -00	
SMSF auditor fee	H1 \$ <input type="text" value="330"/> -00	H2 \$ <input type="text" value="0"/> -00	
Investment expenses	I1 \$ <input type="text" value="0"/> -00	I2 \$ <input type="text" value="0"/> -00	
Management and administration expenses	J1 \$ <input type="text" value="770"/> -00	J2 \$ <input type="text" value="0"/> -00	
Forestry managed investment scheme expense	U1 \$ <input type="text" value="0"/> -00	U2 \$ <input type="text" value="0"/> -00	
Other amounts	L1 \$ <input type="text" value="259"/> -00	L2 \$ <input type="text" value="0"/> -00	Code <input type="text" value="0"/>
Tax losses deducted	M1 \$ <input type="text" value="0"/> -00		Code <input type="text" value=""/>

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

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

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

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

#This is a mandatory label.

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

Section D: Income tax calculation statement

#Important:

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

13 Calculation statement

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

#Taxable income	A \$	<input type="text" value="48295"/>	-00
<i>(an amount must be included even if it is zero)</i>			
#Tax on taxable income	T1 \$	<input type="text" value="7244.25"/>	
<i>(an amount must be included even if it is zero)</i>			
#Tax on no-TFN-quoted contributions	J \$	<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	C1 \$	<input type="text" value="0"/>	
Rebates and tax offsets	C2 \$	<input type="text"/>	
Non-refundable non-carry forward tax offsets	C \$	<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	D1 \$	<input type="text" value="0"/>	
Early stage venture capital limited partnership tax offset carried forward from previous year	D2 \$	<input type="text" value="0"/>	
Early stage investor tax offset	D3 \$	<input type="text" value="0"/>	
Early stage investor tax offset carried forward from previous year	D4 \$	<input type="text" value="0"/>	
Non-refundable carry forward tax offsets	D \$	<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	E1 \$	<input type="text" value="12371.17"/>	
No-TFN tax offset	E2 \$	<input type="text"/>	
National rental affordability scheme tax offset	E3 \$	<input type="text"/>	
Exploration credit tax offset	E4 \$	<input type="text"/>	
Refundable tax offsets	E \$	<input type="text" value="12371.17"/>	
<i>(E1 plus E2 plus E3 plus E4)</i>			

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

Section 102AAM interest charge
G \$

Fund's tax file number (TFN)

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

#Tax offset refunds (Remainder of refundable tax offsets)	I \$ <input type="text" value="5126.92"/> <i>(unused amount from label E – an amount must be included even if it is zero)</i>
---	---

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE A positive amount at S is what you owe, while a negative amount is refundable to you.	S \$ <input type="text" value="-4867.92"/> <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 2022*.

Tax losses carried forward to later income years **U \$** -00

Net capital losses carried forward to later income years **V \$** -00

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.

Date of birth (Day Month Year)

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

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 \$

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

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

Other transactions

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN)

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

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

15b Australian direct investments

Cash and term deposits	E	\$	<input type="text" value="9702"/>	-00
Debt securities	F	\$	<input type="text" value="0"/>	-00
Loans	G	\$	<input type="text" value="0"/>	-00
Listed shares	H	\$	<input type="text" value="761962"/>	-00
Unlisted shares	I	\$	<input type="text" value="0"/>	-00
Limited recourse borrowing arrangements	J	\$	<input type="text" value="0"/>	-00

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

Non-residential real property	K	\$	<input type="text" value="0"/>	-00
Residential real property	L	\$	<input type="text" value="0"/>	-00
Collectables and personal use assets	M	\$	<input type="text" value="0"/>	-00
Other assets	O	\$	<input type="text" value="5252"/>	-00

15c Other investments

Crypto-Currency	N	\$	<input type="text" value="0"/>	-00
-----------------	----------	----	--------------------------------	-----

15d Overseas direct investments

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

TOTAL AUSTRALIAN AND OVERSEAS ASSETS	U	\$	<input type="text" value="776916"/>	-00
(Sum of labels A to T)				

15e In-house assets

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

A No Yes \$ -00

Fund's tax file number (TFN)

15f Limited recourse borrowing arrangements

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

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

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 \$ <input type="text" value=""/>	-00		
Permissible temporary borrowings	V2 \$ <input type="text" value=""/>	-00		
Other borrowings	V3 \$ <input type="text" value=""/>	-00	Borrowings	V \$ <input type="text" value="0"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)			W \$	<input type="text" value="776916"/>
Reserve accounts			X \$	<input type="text" value="0"/>
Other liabilities			Y \$	<input type="text" value="0"/>
TOTAL LIABILITIES			Z \$	<input type="text" value="776916"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$

Total TOFA losses **I** \$

Section J: Other information

Family trust election status

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

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

Interposed entity election status

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

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

Section K: **Declarations**

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date / /
Day / Month / Year

Preferred trustee or director contact details:

Title:

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

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

Tax agent's signature

Date / /
Day / Month / Year

Tax agent's contact details

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

Vlapit Family Super Fund
Investment Revaluation as at 30 June 2022

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value	
Listed Securities Market						
ANZ	ANZ Group Holdings Limited (ASX:ANZ)	30 Jun 2022	22.03000	4,636.00000	102,131.08	(28,292.68)
CBA	Commonwealth Bank Of Australia (ASX:CBA)	30 Jun 2022	90.38000	3,577.00000	323,289.26	(33,906.01)
LTR	Liontown Resources Limited (ASX:LTR)	30 Jun 2022	1.05500	4,375.00000	4,615.62	(2,234.33)
NAB	National Australia Bank Limited (ASX:NAB)	30 Jun 2022	27.39000	4,780.00000	130,924.20	5,335.85
TLS	Telstra Group Limited (ASX:TLS)	30 Jun 2022	3.85000	28,003.00000	107,811.55	2,461.15
WBC	Westpac Banking Corporation (ASX:WBC)	30 Jun 2022	19.50000	4,779.00000	93,190.50	(29,500.68)
Listed Securities Market Total					761,962.21	(86,136.70)
Fund Total					761,962.21	(86,136.70)

Vlapit Family Super Fund
Investment Income Comparison Report
For the period 1 July 2021 to 30 June 2022

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data					
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
Cash At Bank										
ETRADE: ANZ Cash Investment Account										
31/08/2021	Interest	0.01	0.00							
29/10/2021	Interest	0.01	0.00							
		0.02	0.00							
Total		0.02	0.00							
Shares in Listed Companies										
ANZ: ANZ Group Holdings Limited (ASX:ANZ)										
01/07/2021	Dividend	3,085.60	0.00	*	4,408	0	0.7000	3,085.60	1,322.40	
16/12/2021	Dividend	3,252.96	0.00	*	4,518	0	0.7200	3,252.96	1,394.13	
		6,338.56	0.00					6,338.56	2,716.53	
CBA: Commonwealth Bank Of Australia (ASX:CBA)										
29/09/2021	Dividend	6,892.00	2,953.71		3,446	0	2.0000	6,892.00	2,953.71	
30/03/2022	Dividend	6,151.25	2,636.25		3,515	0	1.7500	6,151.25	2,636.25	
		13,043.25	5,589.96					13,043.25	5,589.96	
NAB: National Australia Bank Limited (ASX:NAB)										
02/07/2021	Dividend	2,739.60	1,174.11		4,566	0	0.6000	2,739.60	1,174.11	
15/12/2021	Dividend	3,128.23	1,340.67		4,669	0	0.6700	3,128.23	1,340.67	
		5,867.83	2,514.78					5,867.83	2,514.78	
TLS: Telstra Group Limited (ASX:TLS)										
23/09/2021	Dividend	2,194.80	940.63		27,435	0	0.0800	2,194.80	940.63	
01/04/2022	Dividend	2,194.80	940.63		27,435	0	0.0800	2,194.80	940.63	
		4,389.60	1,881.26					4,389.60	1,881.26	
WBC: Westpac Banking Corporation (ASX:WBC)										
21/12/2021	Dividend	2,722.80	1,166.91		4,538	0	0.6000	2,722.80	1,166.91	
24/06/2022	Dividend	2,842.60	1,218.26		4,660	0	0.6100	2,842.60	1,218.26	
		5,565.40	2,385.17					5,565.40	2,385.17	
Total		35,204.64	12,371.17					35,204.64	15,087.70	

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

Vlapit Family Super Fund
Tax Accounting Reconciliation
For the period 1 July 2021 to 30 June 2022

Operating Statement Profit vs. Provision for Income Tax	2022
	\$
Benefits Accrued as a Result of Operations before Income Tax	(37,840.71)
<u>ADD:</u>	
Decrease in Market Value	86,136.70
<u>LESS:</u>	
Rounding	0.99
Taxable Income or Loss	48,295.00

	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	48,295.00	7,244.25
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
Provision for Income Tax		7,244.25

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	7,244.25
Income Tax Expense	7,244.25

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	7,244.25
<u>LESS:</u>	
Franking Credits	12,371.17
Income Tax Payable (Receivable)	(5,126.92)

Exempt Current Pension Income Settings

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

Vlapit Family Super Fund
Statement of Taxable Income
For the Period from 1 July 2021 to 30 June 2022

Description	Investment Reference	Date	Tax Return Ref.	Amount
			Section B	
Income				
Net Capital Gain				
Deferred Capital Gain Realised		30 Jun 2022	A	0.00
Less Capital Losses Applied		30 Jun 2022	A	0.00
Less Discount		30 Jun 2022	A	0.00
Total Net Capital Gain			A	0.00
Total Gross Rent and Other Leasing & Hiring Income				
			B	0.00
Gross Interest				
CREDIT INTEREST PAID	ETRADE: ANZ Cash Investment Account	31 Aug 2021	C	0.01
CREDIT INTEREST PAID	ETRADE: ANZ Cash Investment Account	29 Oct 2021	C	0.01
<i>Less Rounding</i>			C	(0.02)
Total Gross Interest			C	0.00
Total Forestry Managed Investment Scheme Income				
			X	0.00
Total Net Foreign Income				
			D	0.00
Total Australian Franking Credits from a New Zealand Company				
			E	0.00
Total Transfers from Foreign Funds				
			F	0.00
Total Gross Payments where ABN not quoted				
			H	0.00
Total Gross Distribution from Partnerships				
			I	0.00
Unfranked Dividend Amount				
ANZ BOP	ANZ: ANZ Group Holdings Limited	01 Jul 2021	J	3,085.60
ANZ AUD 0.72 FRANKED, 30% CTR, DRP NIL DISC, BSP	ANZ: ANZ Group Holdings Limited	16 Dec 2021	J	3,252.96
<i>Less Rounding</i>			J	(0.56)
Total Unfranked Dividend Amount			J	6,338.00
Franked Dividend Amount				
CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia	29 Sep 2021	K	6,892.00
CBA AUD 1.75 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia	30 Mar 2022	K	6,151.25
NAB AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	02 Jul 2021	K	2,739.60
NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	15 Dec 2021	K	3,128.23
TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR, DRP SUSP	TLS: Telstra Group Limited	23 Sep 2021	K	2,194.80
TLS AUD 0.02 SPEC, 0.08 FRANKED, 30% CTR, DRP NIL DISC	TLS: Telstra Group Limited	01 Apr 2022	K	2,194.80
WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	21 Dec 2021	K	2,722.80
WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	24 Jun 2022	K	2,842.60
<i>Less Rounding</i>			K	(0.08)
Total Franked Dividend Amount			K	28,866.00
Dividend Franking Credit				
CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia	29 Sep 2021	L	2,953.71
CBA AUD 1.75 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia	30 Mar 2022	L	2,636.25

Vlapit Family Super Fund
Statement of Taxable Income
For the Period from 1 July 2021 to 30 June 2022

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
NAB AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	02 Jul 2021	L	1,174.11
NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	15 Dec 2021	L	1,340.67
TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR, DRP SUSP	TLS: Telstra Group Limited	23 Sep 2021	L	940.63
TLS AUD 0.02 SPEC, 0.08 FRANKED, 30% CTR, DRP NIL DISC	TLS: Telstra Group Limited	01 Apr 2022	L	940.63
WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	21 Dec 2021	L	1,166.91
WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	24 Jun 2022	L	1,218.26
Less Rounding			L	(0.17)
Total Dividend Franking Credit			L	12,371.00
Total Gross Trust Distributions			M	0.00
Assessable Employer Contributions				
Direct Credit ATO - ATO003000016268086	2: Metaxia Kalogerinis	09 May 2022	R1	2,079.16
Less Rounding			R1	(0.16)
Total Assessable Employer Contributions			R1	2,079.00
Total Assessable Personal Contributions			R2	0.00
Total No-TFN quoted contributions			R3	0.00
Total Transfer of Liability to life insurance company or PST			R6	0.00
Total Assessable Contributions			R	2,079.00
Total Other Income			S	0.00
Total Assessable Income Due to Changed Tax Status of Fund			T	0.00
Total Net Non-arm's Length Income			U	0.00
Total Exempt Current Pension Income			Y	0.00
Total Assessable Income				49,654.00
Deductions			Section C	
Total Interest Expenses within Australia			A	0.00
Total Interest Expenses Overseas			B	0.00
Total Capital Works Deductions			D	0.00
Total Deduction for Decline in Value of Depreciating Assets			E	0.00
Total Death or Disability Premiums			F	0.00
Total Death Benefit Increase			G	0.00
Approved Auditor Fee				
Osko Payment To SMSF Australia Account 11081117 CBA Rundle Ma Ref#50328666		08 Dec 2021	H	330.00
Total Approved Auditor Fee			H	330.00
Total Investment Expenses			I	0.00
Management and Administration Expenses				
Osko Payment To SMSF Australia Account 11081117 CBA Rundle Ma Ref#50328666		08 Dec 2021	J	770.00

Vlapit Family Super Fund
Statement of Taxable Income
For the Period from 1 July 2021 to 30 June 2022

Description	Investment Reference	Date	Tax Return Ref.	Amount
Total Management and Administration Expenses			J	770.00
Total Forestry Managed Investment Scheme Deduction			U	0.00
Other Deductions				
Direct Credit ATO - ATO009000016200249		26 May 2022	L	259.00
Total Other Deductions			L	259.00
Tax Losses Deducted				
Tax Losses Brought Forward		30 Jun 2022	M	0.00
Less Net Exempt Income		30 Jun 2022	M	0.00
Total Tax Losses Deducted			M	0.00
Total Deductions				1,359.00
Taxable Income or Loss		(V - N)	O	48,295.00

Income Tax Calculation Statement

Section D

Gross Tax

Gross Tax @ 15% for Concessional Income		30 Jun 2022	T1	7,244.25
Gross Tax @ 45% for Net Non-Arm's Length Income		30 Jun 2022	T1	0.00
No-TFN Quoted Contributions @ 32%		30 Jun 2022	J	0.00
Total Gross Tax				7,244.25

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

7,244.25

Credit: Refundable Franking Credits

CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia	29 Sep 2021	E1	2,953.71
CBA AUD 1.75 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia	30 Mar 2022	E1	2,636.25
NAB AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	02 Jul 2021	E1	1,174.11
NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	15 Dec 2021	E1	1,340.67
TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR, DRP SUSP	TLS: Telstra Group Limited	23 Sep 2021	E1	940.63
TLS AUD 0.02 SPEC, 0.08 FRANKED, 30% CTR, DRP NIL DISC	TLS: Telstra Group Limited	01 Apr 2022	E1	940.63
WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	21 Dec 2021	E1	1,166.91
WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	24 Jun 2022	E1	1,218.26

Total Credit: Refundable Franking Credits

E1 **12,371.17**

Total Credit: No-TFN Tax Offset

E2 **0.00**

Total Credit: Refundable National Rental Affordability Scheme Tax Offset

E3 **0.00**

Total Credit: Interest on Early Payments

H1 **0.00**

Total Credit: Foreign Resident Withholding

H2 **0.00**

Total Credit: ABN/TFN Not Quoted (Non-Individual)

H3 **0.00**

Vlapit Family Super Fund
Statement of Taxable Income
For the Period from 1 July 2021 to 30 June 2022

Description	Investment Reference	Date	Tax Return Ref.	Amount
Total Credit: Interest on No-TFN Tax Offset			H6	0.00
Total Eligible Credits				0.00
Net Tax Payable				(5,126.92)
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
Total Amount Due / (Refundable)				(4,867.92)

Vlapit Family Super Fund

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

Member's Detail	Opening Balance	Increases				Decreases					Closing Balance
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid	
Mr Bill Pitsadiotis											
626 Goodwood Road Daw Park SA 5041											
Accumulation Accumulation	617,592.16	0.00	0.00	(29,974.88)	0.00	(5,383.31)	0.00	0.00	0.00	0.00	582,233.97
	617,592.16	0.00	0.00	(29,974.88)	0.00	(5,383.31)	0.00	0.00	0.00	0.00	582,233.97
Ms Metaxia Kalogerinis											
626 Goodwood Road Daw Park SA 5041											
Accumulation Accumulation	204,646.54	2,079.16	0.00	(9,944.99)	0.00	(2,097.93)	0.00	0.00	0.00	0.00	194,682.78
	204,646.54	2,079.16	0.00	(9,944.99)	0.00	(2,097.93)	0.00	0.00	0.00	0.00	194,682.78
	822,238.70	2,079.16	0.00	(39,919.87)	0.00	(7,481.24)	0.00	0.00	0.00	0.00	776,916.75

Vlapit Family Super Fund
Investment Summary as at 30 June 2022

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<u>Bank</u>								
ANZ Cash Investment Account				3,463.73	3,463.73			0.45%
Dnister Everyday Access				6,238.89	6,238.89			0.81%
				9,702.62	9,702.62			1.26%
<u>Listed Securities Market</u>								
ANZ Group Holdings Limited (ASX:ANZ)	4,636.00000	25.2531	22.0300	117,073.57	102,131.08	(14,942.49)	(12.76)%	13.24%
Commonwealth Bank Of Australia (ASX:CBA)	3,577.00000	81.7010	90.3800	292,244.46	323,289.26	31,044.80	10.62%	41.90%
Liontown Resources Limited (ASX:LTR)	4,375.00000	1.5657	1.0550	6,849.95	4,615.62	(2,234.33)	(32.62)%	0.60%
National Australia Bank Limited (ASX:NAB)	4,780.00000	29.8076	27.3900	142,480.13	130,924.20	(11,555.93)	(8.11)%	16.97%
Telstra Group Limited (ASX:TLS)	28,003.00000	4.8510	3.8500	135,843.85	107,811.55	(28,032.30)	(20.64)%	13.97%
Westpac Banking Corporation (ASX:WBC)	4,779.00000	31.2110	19.5000	149,157.33	93,190.50	(55,966.83)	(37.52)%	12.08%
				843,649.29	761,962.21	(81,687.08)	(9.68)%	98.74%
				853,351.91	771,664.83	(81,687.08)	(9.57)%	100.00%

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

Vlapit Family Super Fund
Investment Income Summary
For the period 1 July 2021 to 30 June 2022

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST					
<u>Bank</u>													
ANZ Cash Investment Account													
0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.00	0.00
0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.00	0.00
<u>Listed Securities Market</u>													
ANZ Group Holdings Limited (ASX:ANZ)													
6,338.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,338.56	0.00	0.00	0.00	0.00
Commonwealth Bank Of Australia (ASX:CBA)													
13,043.25	5,589.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18,633.21	0.00	0.00	0.00	0.00
National Australia Bank Limited (ASX:NAB)													
5,867.83	2,514.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,382.61	0.00	0.00	0.00	0.00
Telstra Group Limited (ASX:TLS)													
4,389.60	1,881.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,270.86	0.00	0.00	0.00	0.00
Westpac Banking Corporation (ASX:WBC)													
5,565.40	2,385.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,950.57	0.00	0.00	0.00	0.00
35,204.64	12,371.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47,575.81	0.00	0.00	0.00	0.00
35,204.66	12,371.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47,575.83	0.00	0.00	0.00	0.00

* 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.

Vlapit Family Super Fund
(ABN: 98 826 600 459)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 626 Goodwood Road Daw Park, SA 5041
Member Number: 1	Date of Birth: 9 July 1956
Mr Bill Pitsadiotis	Date Joined Fund: 18 March 2015
	Eligible Service Date: 26 April 2019
	Tax File Number Held: Yes

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

Your Accounts

Withdrawal Benefit as at 1 Jul 2021	
Accumulation	617,592.16
Total as at 1 Jul 2021	617,592.16

Withdrawal Benefit as at 30 Jun 2022	
Accumulation	582,233.97
Total as at 30 Jun 2022	582,233.97

Your Tax Components

Tax Free	466,423.01
Taxable - Taxed	115,810.96
Taxable - Untaxed	-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	582,233.97

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:

mail Vlapit Family Super Fund, 150 South Road, Torrensville SA 5031

Vlapit Family Super Fund
(ABN: 98 826 600 459)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 626 Goodwood Road Daw Park, SA 5041
Member Number: 1	Date of Birth: 9 July 1956
Mr Bill Pitsadiotis	Date Joined Fund: 18 March 2015
Accumulation Account	Eligible Service Date: 26 April 2019
Accumulation	Tax File Number Held: Yes
	Account Start Date: 18 March 2015

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2021	617,592.16
<i>Decreases to your account:</i>	
Share Of Net Fund Income	29,974.88
Tax on Net Fund Income	5,383.31
<u>Total Decreases</u>	<u>35,358.19</u>
Withdrawal Benefit as at 30 Jun 2022	<u>582,233.97</u>

Your Tax Components		
Tax Free	80.1092 %	466,423.01
Taxable - Taxed		115,810.96
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		582,233.97

Your Insurance Benefits
No insurance details have been recorded

Your Beneficiaries
No beneficiary details have been recorded

For Enquiries:
mail Vlapit Family Super Fund, 150 South Road, Torrensville SA 5031

Trustees

The Trustees of the Fund are as follows:

Bill Pitsadiotis and
Metaxia Kalogerinis

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

.....
Bill Pitsadiotis
Trustee

.....
Metaxia Kalogerinis
Trustee

Statement Date: 30 June 2022

For Enquiries:
mail Vlapit Family Super Fund, 150 South Road, Torrensville SA 5031

Vlapit Family Super Fund
(ABN: 98 826 600 459)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 626 Goodwood Road Daw Park, SA 5041
Member Number: 2	Date of Birth: 30 March 1964
Ms Metaxia Kalogerinis	Date Joined Fund: 18 March 2015
	Eligible Service Date: 15 January 2007
	Tax File Number Held: Yes

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

Your Accounts

Withdrawal Benefit as at 1 Jul 2021	
Accumulation	204,646.54
Total as at 1 Jul 2021	204,646.54

Withdrawal Benefit as at 30 Jun 2022	
Accumulation	194,682.78
Total as at 30 Jun 2022	194,682.78

Your Tax Components

Tax Free	501.99
Taxable - Taxed	194,180.79
Taxable - Untaxed	-

Your Preservation Components

Preserved	194,682.78
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 Vlapit Family Super Fund, 150 South Road, Torrensville SA 5031

Vlapit Family Super Fund
(ABN: 98 826 600 459)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 626 Goodwood Road Daw Park, SA 5041
Member Number: 2	Date of Birth: 30 March 1964
Ms Metaxia Kalogerinis	Date Joined Fund: 18 March 2015
Accumulation Account	Eligible Service Date: 15 January 2007
Accumulation	Tax File Number Held: Yes
	Account Start Date: 18 March 2015

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2021	204,646.54
<i>Increases to your account:</i>	
Employer Contributions	2,079.16
<u>Total Increases</u>	<u>2,079.16</u>
<i>Decreases to your account:</i>	
Contributions Tax	311.87
Share Of Net Fund Income	9,944.99
Tax on Net Fund Income	1,786.06
<u>Total Decreases</u>	<u>12,042.92</u>
Withdrawal Benefit as at 30 Jun 2022	194,682.78

Your Tax Components		
Tax Free	0.2579 %	501.99
Taxable - Taxed		194,180.79
Taxable - Untaxed		-

Your Preservation Components	
Preserved	194,682.78
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 Vlapit Family Super Fund, 150 South Road, Torrensville SA 5031

Trustees

The Trustees of the Fund are as follows:

Bill Pitsadiotis and
Metaxia Kalogerinis

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

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Signed on behalf of the Trustees of the Fund

.....
Bill Pitsadiotis
Trustee

.....
Metaxia Kalogerinis
Trustee

Statement Date: 30 June 2022

For Enquiries:
mail Vlapit Family Super Fund, 150 South Road, Torrensville SA 5031

Vlapit Family Super Fund
Contribution Caps
For the Period From 1 July 2021 to 30 June 2022

Mr Bill Pitsadiotis

Date of Birth: 09 Jul 1956
Age: 65 (at 30/06/2022)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Prior Year Contributions

Contributions for the previous 2 years are not confirmed
 3-year cap in effect from previous years
 Total non-concessional contributions in previous 2 years

Non-Concessional

Unknown
 Unknown

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

Notes

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Total Superannuation Balance was \$500,000 or more at 30 June 2021, member not eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

Vlapit Family Super Fund
Contribution Caps
For the Period From 1 July 2021 to 30 June 2022

Ms Metaxia Kalogerinis

Date of Birth: 30 Mar 1964
Age: 58 (at 30/06/2022)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Prior Year Contributions		Non-Concessional	
Contributions for the previous 2 years are not confirmed			Unknown
3-year cap in effect from previous years			Unknown
Total non-concessional contributions in previous 2 years			Unknown
Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	66,442.82	0.00
Contributions made (to this fund)	3	2,079.16	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		2,079.16	0.00
Amount above caps	4	0.00	0.00
Available		91,863.66	110,000.00

Notes

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

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	2,079.16
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Contributions as allocated	2,079.16
NonConcessional	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Contributions as allocated	0.00
Other	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	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
	Total Other contributions	0.00

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
09/05/2022	Employer Mandated	2,079.16			manual
	Totals:	2,079.16			

Vlapit Family Super Fund
Investment Movement Summary
For the period 1 July 2021 to 30 June 2022

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<u>Bank</u>										
ANZ Cash Investment Account		118.86		10,194.82		6,849.95	0.00		3,463.73	3,463.73
Dnister Everyday Access		9,825.44		5,638.45		9,225.00	0.00		6,238.89	6,238.89
		9,944.30		15,833.27		16,074.95	0.00		9,702.62	9,702.62
<u>Listed Securities Market</u>										
ANZ Group Holdings Limited (ASX:ANZ)	4,408.00	110,735.01	228.00	6,338.56	0.00	0.00	0.00	4,636.00	117,073.57	102,131.08
Commonwealth Bank Of Australia (ASX:CBA)	3,446.00	279,201.21	131.00	13,043.25	0.00	0.00	0.00	3,577.00	292,244.46	323,289.26
Liontown Resources Limited (ASX:LTR)	0.00	0.00	4,375.00	6,849.95	0.00	0.00	0.00	4,375.00	6,849.95	4,615.62
National Australia Bank Limited (ASX:NAB)	4,566.00	136,612.30	214.00	5,867.83	0.00	0.00	0.00	4,780.00	142,480.13	130,924.20
Telstra Group Limited (ASX:TLS)	27,435.00	133,649.05	568.00	2,194.80	0.00	0.00	0.00	28,003.00	135,843.85	107,811.55
Westpac Banking Corporation (ASX:WBC)	4,538.00	143,591.93	241.00	5,565.40	0.00	0.00	0.00	4,779.00	149,157.33	93,190.50
		803,789.50		39,859.79		0.00	0.00		843,649.29	761,962.21
Fund Total		813,733.80		55,693.06		16,074.95	0.00		853,351.91	771,664.83



☎ 037931 000 ANZ
MR BILL PITSADIOTIS &
MS METAXIA KALOGERINIS
<VLAPIT FAMILY S/F A/C>
626 GOODWOOD ROAD DAW PARK SA
DAW PARK SA 5041

NEED ASSISTANCE?

-  anz.com/shareholder/centre
anzshareregistry@computershare.com.au
-  Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia
-  1800 113 399 (within Australia)
0800 174 007 (within New Zealand)
+61 3 9415 4010 (outside Australia)

Holder Identification Number (HIN)

HIN WITHHELD

Share Class	Ordinary
Record Date	11 May 2021
BOP Election Date	12 May 2021
Allotment Date	1 July 2021

BONUS OPTION PLAN (BOP) ADVICE

This BOP entitlement is in lieu of the 2021 **Interim Dividend** forgone.

DIVIDEND PER SHARE	PARTICIPATING SHARES	DIVIDEND ENTITLEMENT FORGONE
A\$0.70	4,408	A\$3,085.60
Value brought forward in your BOP account:		A\$3.15
Total value available:		A\$3,088.75
Value applied to the allotment of 110 bonus shares at A\$27.91 each:		A\$3,070.10
Value carried forward in your BOP account:		A\$18.65

Shareholders should obtain their own professional advice on the tax implications of participating in the BOP.

Please note Australian franking credits and NZ imputation credits are not applicable to shares participating in the BOP.

SHAREHOLDING



Number of shares held:	4,408
New BOP shares:	110
SHARES NOW HELD:	4,518



UPCOMING EVENTS

28 October 2021
Full Year Results announced



☎ 036455 000 ANZ
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NEED ASSISTANCE?

-  anz.com/shareholder/centre
anzshareregistry@computershare.com.au
-  Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia
-  1800 113 399 (within Australia)
0800 174 007 (within New Zealand)
+61 3 9415 4010 (outside Australia)

Holder Identification Number (HIN)

HIN WITHHELD

Share Class	Ordinary
Record Date	9 November 2021
BOP Election Date	10 November 2021
Allotment Date	16 December 2021

BONUS OPTION PLAN (BOP) ADVICE

This BOP entitlement is in lieu of the 2021 **Final Dividend** forgone.

DIVIDEND PER SHARE	PARTICIPATING SHARES	DIVIDEND ENTITLEMENT FORGONE
A\$0.72	4,518	A\$3,252.96
Value brought forward in your BOP account:		A\$18.65
Total value available:		A\$3,271.61
Value applied to the allotment of 118 bonus shares at A\$27.68 each:		A\$3,266.24
Value carried forward in your BOP account:		A\$5.37

Shareholders should obtain their own professional advice on the tax implications of participating in the BOP.

Please note Australian franking credits and NZ imputation credits are not applicable to shares participating in the BOP.

Foreign currency exchange rates applicable to the Final Dividend were set as at 12 November 2021 and are as follows:
A\$1 = GB£0.545101, A\$1 = NZ\$1.040152.

SHAREHOLDING

Number of shares held:	4,518
New BOP shares:	118
SHARES NOW HELD:	4,636



To update your shareholder information in a fast, secure and environmentally friendly way visit anz.com/easyupdate.



Payment Advice



**Commonwealth
Bank**

ABN 48 123 123 124

All Registry communications to:
Commonwealth Bank of Australia
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1800 022 440
ASX Code: **CBA**
Email: cba@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

COMMONWEALTH BANK OF AUSTRALIA

ABN: 48 123 123 124

**MR BILL PITSADIOTIS & MS METAXIA KALOGERINIS <VLAPIT
FAMILY S/F A/C>**
626 GOODWOOD ROAD DAW PARK SA
DAW PARK SA
5041

DIVIDEND STATEMENT

Reference No.: X*****1891
Payment Date: 29 September 2021
Record Date: 18 August 2021

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
CBA - ORDINARY SHARES	\$2.00	3,446	\$0.00	\$6,892.00	\$6,892.00	\$2,953.71
		Less Withholding Tax			\$0.00	
		Net Amount			AUD 6,892.00	
		Represented By:				
		Dividend Reinvestment Plan amount			AUD 6,892.00	

DIVIDEND REINVESTMENT PLAN

Cash balance brought forward: \$82.17
Amount available from this payment: \$6,892.00
Total amount available for reinvestment: \$6,974.17
Cost of shares allotted at **\$101.00** / share: \$6,969.00
Number of shares allotted: 69
Cash balance carried forward: \$5.17

HOLDING BALANCE

Total shares after allotment: 3,515

These shares were allotted under the terms and conditions of the Reinvestment Plan.

Note: The shares after allotment detailed above does not include any ex dividend transactions registered after the ex dividend date or any transactions registered since the record date. Neither the Issuer nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holding shown without making their own adjustments for any transactions.

FRANKING INFORMATION

Franked Rate per Share \$2.00
Franking Percentage 100%
Company Tax Rate 30%

New Zealand Imputation Credit in NZD

\$344.60

Attached to this dividend is a New Zealand Imputation Credit of NZ\$0.10 per share. The only Commonwealth Bank shareholders who may obtain benefits from the New Zealand Imputation Credits are New Zealand resident taxpayers who meet certain other requirements. If you require further information, we recommend you talk to your tax advisor or the New Zealand Inland Revenue Department.

For the avoidance of doubt, the offer of the Dividend Reinvestment Plan (DRP) to the public in New Zealand is made in compliance with Australian law and any code, rules or other requirements relating to the offer of the DRP in Australia.

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

Payment Advice



**Commonwealth
Bank**

ABN 48 123 123 124

All Registry communications to:
Commonwealth Bank of Australia
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1800 022 440
ASX Code: **CBA**
Email: cba@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

COMMONWEALTH BANK OF AUSTRALIA

ABN: 48 123 123 124

**MR BILL PITSADIOTIS & MS METAXIA KALOGERINIS <VLAPIT
FAMILY S/F A/C>**

626 GOODWOOD ROAD DAW PARK SA
DAW PARK SA
5041

DIVIDEND STATEMENT

Reference No.: X*****1891
Payment Date: 30 March 2022
Record Date: 17 February 2022

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
CBA - ORDINARY SHARES	\$1.75	3,515	\$0.00	\$6,151.25	\$6,151.25	\$2,636.25
				Less Withholding Tax		\$0.00
				Net Amount		AUD 6,151.25
				Represented By:		
				Dividend Reinvestment Plan amount		AUD 6,151.25
DIVIDEND REINVESTMENT PLAN				Cash balance brought forward:		\$5.17
				Amount available from this payment:		\$6,151.25
				Total amount available for reinvestment:		\$6,156.42
				Cost of shares allotted at \$97.95 / share:		\$6,072.90
				Number of shares allotted:		62
				Cash balance carried forward:		\$83.52
HOLDING BALANCE				Total shares after allotment:		3,577

These shares were allotted under the terms and conditions of the Reinvestment Plan.

Note: The shares after allotment detailed above does not include any ex dividend transactions registered after the ex dividend date or any transactions registered since the record date. Neither the Issuer nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holding shown without making their own adjustments for any transactions.

FRANKING INFORMATION	Franked Rate per Share	Franking Percentage	Company Tax Rate
	\$1.75	100%	30%

New Zealand Imputation Credit in NZD \$351.50

Attached to this dividend is a New Zealand Imputation Credit of NZ\$0.10 per share. The only Commonwealth Bank shareholders who may obtain benefits from the New Zealand Imputation Credits are New Zealand resident taxpayers who meet certain other requirements. If you require further information, we recommend you talk to your tax advisor or the New Zealand Inland Revenue Department.

For the avoidance of doubt, the offer of the Dividend Reinvestment Plan (DRP) to the public in New Zealand is made in compliance with Australian law and any code, rules or other requirements relating to the offer of the DRP in Australia.

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.



2021 Interim Dividend Statement

┌ 294530 000 NAB



MR BILL PITSADIOTIS &
MS METAXIA KALOGERINIS
<VLAPIT FAMILY S/F A/C>
626 GOODWOOD ROAD DAW PARK SA
DAW PARK SA 5041

Contact our Share Registry

www.investorcentre.com/au

(in Australia) 1300 367 647
(outside Australia) +61 3 9415 4299

Holder Identification Number (HIN)

HIN WITHHELD

Summary of key information

Payment Date	2 July 2021
Record Date	14 May 2021
TFN/ABN status	Quoted
ASX code	NAB

Interim Dividend for the year ending 30 September 2021

The details below represent your participation in National Australia Bank's Dividend Reinvestment Plan (DRP) on shares registered in your name at the record date.

The dividend is 60 cents per ordinary share, franked to 100% at the relevant Australian Corporate Tax Rate of 30%.

Ordinary Shares	Price per Share	Unfranked Amount	Franked Amount	Franking Credit	Shares Allotted
4,566	\$26.65	\$0.00	\$2,739.60	\$1,174.11	103

The allotment of shares issued under the DRP is set out on the reverse side of this statement.

Full details of the Dividend Package is available at www.nab.com.au/dividendpackage

Tax information

Australian resident shareholders

Franked Amount: This should be included in your assessable income.

Franking Credit: This may also need to be included in your assessable income. This amount may be available as a tax offset to reduce your income tax liability.

If you are unsure of the tax treatment of your dividend, please contact your accountant or taxation adviser.

Dividend Summary

4,566 shares x 60 cents = \$2,739.60

Dividend Amount **\$2,739.60**

Dividend Reinvestment Plan (DRP)

Residual amount carried forward from 10 December 2020	\$7.61
Dividend amount participating in the DRP	\$2,739.60
Total amount for reinvestment	\$2,747.21
103 ordinary share/s allotted @ \$26.65 per share	\$2,744.95
Residual amount to be carried forward to the next dividend	\$2.26



2021 Final Dividend Statement

084757 000 NAB



MR BILL PITSADIOTIS &
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<VLAPIT FAMILY S/F A/C>
626 GOODWOOD ROAD DAW PARK SA
DAW PARK SA 5041

Contact our Share Registry

www.investorcentre.com/au

(in Australia) 1300 367 647
(outside Australia) +61 3 9415 4299

Holder Identification Number (HIN)

HIN WITHHELD

Summary of key information

Payment Date	15 December 2021
Record Date	16 November 2021
TFN/ABN status	Quoted
ASX code	NAB

Final Dividend for the year ended 30 September 2021

The details below represent your participation in National Australia Bank's Dividend Reinvestment Plan (DRP) on shares registered in your name at the record date.

The dividend is 67 cents per ordinary share, franked to 100% at the relevant Australian Corporate Tax Rate of 30%.

Ordinary Shares	Price per Share	Unfranked Amount	Franked Amount	Franking Credit	Shares Allotted
4,669	\$28.00	\$0.00	\$3,128.23	\$1,340.67	111

The allotment of shares issued under the DRP is set out on the reverse side of this statement.

Full details of the Dividend Package is available at www.nab.com.au/dividendpackage

Tax information

Australian resident shareholders

Franked Amount: This should be included in your assessable income.

Franking Credit: This may also need to be included in your assessable income. This amount may be available as a tax offset to reduce your income tax liability.

New Zealand tax resident shareholders

New Zealand tax law requires us to notify shareholders that New Zealand imputation credits have been attached to this dividend at a rate of NZ\$0.01 per share. These credits are only relevant for shareholders required to file a New Zealand income tax return.

The aggregate of the dividend amount together with the attached New Zealand imputation credits is NZ\$3,286.60.

If you are unsure of the tax treatment of your dividend, please contact your accountant or taxation adviser.

Dividend Summary

4,669 shares x 67 cents = \$3,128.23

Dividend Amount **\$3,128.23**

Dividend Reinvestment Plan (DRP)

Residual amount carried forward from 2 July 2021	\$2.26
Dividend amount participating in the DRP	\$3,128.23
Total amount for reinvestment	\$3,130.49
111 ordinary share/s allotted @ \$28.00 per share	\$3,108.00
Residual amount to be carried forward to the next dividend	\$22.49

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

044515
 MR BILL PITSADIOTIS &
 MS METAXIA KALOGERINIS
 <VLAPIT FAMILY S/F A/C>
 626 GOODWOOD ROAD DAW PARK SA
 DAW PARK SA 5041

Key details

Payment date: 21 December 2021
Record date: 8 November 2021
SRN/HIN: X*****1891
TFN/ABN status: RECEIVED AND RECORDED

Final dividend statement for the six months ended 30 September 2021 Dividend Reinvestment Plan (DRP) participant statement

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

Description	Participating holding	Dividend rate per share [#]	Unfranked amount	Franked amount	Total amount	Franking credit
Ordinary shares	4,538	60 cents	\$0.00	\$2,722.80	\$2,722.80	\$1,166.91
Net dividend amount					\$2,722.80	
***New Zealand Imputation Credit (NZIC)						NZD317.66
Cash balance brought forward from your plan account					\$12.71	
Amount available for reinvestment					\$2,735.51	
Cash reinvested has been applied to 122 shares at \$22.34 per share					\$2,725.48	
Cash balance carried forward in your plan account					\$10.03	

[#] The final dividend of 60 cents per share takes into consideration the cost of the Bank Levy which was equivalent to 7 cents per share over 2021. All amounts are in Australian dollars unless otherwise stated.

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

DRP Transaction holding statement

Date	Transaction type	Increase	Decrease	Holding balance
08/11/2021	Opening balance			4,538
21/12/2021	Dividend plan allotment	122		
21/12/2021	Closing balance			4,660

Note: The 'Opening balance' recorded in the DRP holding statement above may not be the same as the 'participating holding' recorded in the top section of the DRP participant statement, where your participation in the DRP is 'partial'. The closing balance of ordinary shares excludes any trades or transfers since the record date. Neither Westpac Banking Corporation nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holdings shown without making their own adjustments for any transactions not included.

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

Update your details **online**

Information we need from you

We need the following details to administer your holding. If you have not provided these details, or if they have changed, you can update them via Link's Investor Centre.

1	Bank account details Dividend will only be paid directly into an Australian dollar bank account. A dividend payment statement will be provided for each payment.
2	Email address Communication by email means you can be promptly notified of key announcements, when dividend payments are made and when statements can be accessed online.
3	TFN, TFN exemption or ABN Providing your Tax File Number (TFN), TFN exemption code or Australian Business Number (ABN) is optional. However, without these details Westpac may be required to withhold Australian tax, from any dividend that is not 100% franked, at the highest marginal tax rate plus the Medicare levy.

Update your information online

1. Go to Link's Investor Centre at linkmarketservices.com.au and select **Investor Login**.
2. Enter your email address and password in **Portfolio Login**.
3. If you do not have a Portfolio*, please set one up by selecting **Register Now** and follow the prompts.

*For security reasons, if your holding is large, you may not be able to update your bank account details, address details or your DRP or Dividend Donation Plan elections online. After logging in to Link's Investor Centre, if you do not have the option to update your details online, please complete the relevant forms (available on Link's website or by calling Link) and return them to Link.

How to register for a Portfolio

1. Go to Link's Investor Centre at linkmarketservices.com.au and select **Investor Login**.
2. Select **Register Now** at the top of the page.
3. Enter **WBC** in **Issuer Name**.
4. Enter your **HIN/SRN**. This important information is on your holding statement. You should always ensure to keep this information in a safe place.
5. Enter your **postcode**. If your registered address is overseas, select **Outside Australia** and highlight your country of residence from the dropdown list.
6. Complete the security verification (this protects against robots).

You can also manage your Link Portfolio via the **Link Investor Centre** mobile app. Download it from Apple Store or Google Play.

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

039226
 MR BILL PITSADIOTIS &
 MS METAXIA KALOGERINIS
 <VLAPIT FAMILY S/F A/C>
 626 GOODWOOD ROAD DAW PARK SA
 DAW PARK SA 5041

Key details

Payment date: 24 June 2022
Record date: 20 May 2022
SRN/HIN: X*****1891
TFN/ABN status: RECEIVED AND RECORDED

Interim dividend statement for the six months ended 31 March 2022 Dividend Reinvestment Plan (DRP) participant statement

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

Description	Participating holding	Dividend rate per share [#]	Unfranked amount	Franked amount	Total amount	Franking credit
Ordinary shares	4,660	61 cents	\$0.00	\$2,842.60	\$2,842.60	\$1,218.26
Net dividend amount					\$2,842.60	
***New Zealand Imputation Credit (NZIC)						NZD372.80
Cash balance brought forward from your plan account					\$10.03	
Amount available for reinvestment					\$2,852.63	
Cash reinvested has been applied to 119 shares at \$23.96 per share					\$2,851.24	
Cash balance carried forward in your plan account					\$1.39	

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

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

DRP Transaction holding statement

Date	Transaction type	Increase	Decrease	Holding balance
20/05/2022	Opening balance			4,660
24/06/2022	Dividend plan allotment	119		
24/06/2022	Closing balance			4,779

Note: The 'Opening balance' recorded in the DRP holding statement above may not be the same as the 'participating holding' recorded in the top section of the DRP participant statement, where your participation in the DRP is 'partial'. The closing balance of ordinary shares excludes any trades or transfers since the record date. Neither Westpac Banking Corporation nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holdings shown without making their own adjustments for any transactions not included.

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Update your details **online**

Information we need from you

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1	Bank account details Dividend will only be paid directly into an Australian dollar bank account. A dividend payment statement will be provided for each payment.
2	Email address Communication by email means you can be promptly notified of key announcements, when dividend payments are made and when statements can be accessed online.
3	TFN, TFN exemption or ABN Providing your Tax File Number (TFN), TFN exemption code or Australian Business Number (ABN) is optional. However, without these details Westpac may be required to withhold Australian tax, from any dividend that is not 100% franked, at the highest marginal tax rate plus the Medicare levy.

Update your information online

1. Go to Link's Investor Centre at linkmarketservices.com.au and select **Investor Login**.
2. Enter your email address and password in **Portfolio Login**.
3. If you do not have a Portfolio*, please set one up by selecting **Register Now** and follow the prompts.

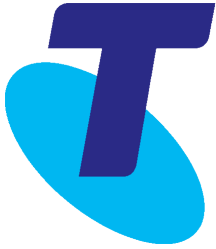
*For security reasons, if your holding is large, you may not be able to update your bank account details, address details or your DRP or Dividend Donation Plan elections online. After logging in to Link's Investor Centre, if you do not have the option to update your details online, please complete the relevant forms (available on Link's website or by calling Link) and return them to Link.

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3. Enter **WBC** in **Issuer Name**.
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5. Enter your **postcode**. If your registered address is overseas, select **Outside Australia** and highlight your country of residence from the dropdown list.
6. Complete the security verification (this protects against robots).

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Payment Advice



TELSTRA GROUP LIMITED
ABN: 56 650 620 303

**MR BILL PITSADIOTIS & MS METAXIA KALOGERINIS <VLAPIT
FAMILY S/F A/C>**
626 GOODWOOD ROAD DAW PARK SA
DAW PARK SA
5041

All Registry communications to:
TELSTRA GROUP LIMITED
PO Box A942 SYDNEY SOUTH NSW 1234
Telephone: 1300 88 66 77
ASX Code: **TLS**
Email: telstra@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

DIVIDEND STATEMENT

Reference No.: X*****1891
Payment Date: 01 April 2022
Record Date: 03 March 2022

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
TLS - FULLY PAID ORDINARY SHARES	\$0.08	27,435	\$0.00	\$2,194.80	\$2,194.80	\$940.63
		Less Withholding Tax			\$0.00	
		Net Amount			AUD 2,194.80	
		Represented By:				
		Dividend Reinvestment Plan amount			AUD 2,194.80	

DIVIDEND REINVESTMENT PLAN

Amount available from this payment: \$2,194.80
Total amount available for reinvestment: \$2,194.80
Cost of shares allotted at **\$3.8629** / share: \$2,194.13
Number of shares allotted: 568
Residual balance donated to Charity: \$0.67

HOLDING BALANCE

Total shares after allotment: 28,003

These shares were allotted under the terms and conditions of the Reinvestment Plan.

Note: The shares after allotment detailed above does not include any ex dividend transactions registered after the ex dividend date or any transactions registered since the record date. Neither the Issuer nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holding shown without making their own adjustments for any transactions.

FRANKING INFORMATION

Franked Rate per Share	\$0.08
Franking Percentage	100%
Company Tax Rate	30%

The interim dividend for the period ended 31 December 2021 is comprised of an interim ordinary dividend of 6 cents per share and an interim special dividend of 2 cents per share, both fully franked at the company tax rate of 30%.

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Telstra is pleased to advise that the residual balance has been donated to The Alannah & Madeline Foundation (ABN 96 5141 158 10) on your behalf. The Alannah & Madeline Foundation's mission is to keep children safe from violence. Further information is available at amf.org.au. If your donation is more than \$2 you can claim this amount as a tax deduction in your income tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

Vlapit SF Queries

1 message

Bill Pitsadiotis <bill@avadamson.com.au>
To: "anni@smsfaustralia.com" <anni@smsfaustralia.com>

31 October 2023 at 10:44

Hi Anni,

Thanks for your email.

Attached you'll find the ATO ITA and ICA from 1st July 2021 to now.

Also attached are two printouts from the ATO Super Clearing House showing Employer Super Guarantee deposits in the amounts of \$2,079.16 and \$4,283.00.

In regard to the two transactions (Rentokil and Telstra)...unfortunately I paid those accounts from the Super Fund account in error. ■

Kind regards,

Bill Pitsadiotis

A V Adamson & Co
150 South Road
Torrensville SA 5031

PH: 08 8352 4955

-----Original Message-----

From: A V Adamson Scanner <scanner@avadamson.com.au>
Sent: Tuesday, October 31, 2023 10:22 AM
To: Bill Pitsadiotis <bill@avadamson.com.au>
Subject: Send data from MFP13996401 31/10/2023 10:22Scanned from MFP13996401
Date:31/10/2023 10:22
Pages:4
Resolution:200x200 DPI

 **DOC311023.pdf**
63K



Australian Government
Australian Taxation Office

Agent A V ADAMSON & CO
Client THE TRUSTEE FOR VLAPIT
FAMILY SUPER FUND
ABN 98 826 600 459
TFN 959 118 086

Income tax 002

Date generated	31 October 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

2 results found - from 01 July 2021 to 31 October 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
23 May 2022	26 May 2022	EFT refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$3,559.29		\$0.00
23 May 2022	23 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$3,559.29	\$3,559.29 CR



Australian Government
Australian Taxation Office

Agent A V ADAMSON & CO
Client THE TRUSTEE FOR VLAPIT
FAMILY SUPER FUND
ABN 98 826 600 459
TFN 959 118 086

Activity statement 004

Date generated	31 October 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

0 results found - from **01 July 2021** to **31 October 2023** sorted by **processed date** ordered **newest to oldest**



Australian Government
Australian Taxation Office

Agent A V ADAMSON & CO
Client PITSADIOTIS, BILL
ABN 57 145 788 195

Payments

Privacy: For important information about your privacy see our privacy notice

Payment instructions for 01/07/2021 - 30/06/2022

Date lodged 21/04/2023
Payment made date 21/04/2023
Status Payment made

Employees

Employee name	Super guarantee	Additional employer	Salary sacrifice	Employee voluntary	Total	Status
ANTONOPOULOS, MARIA - THE TRUSTEE FOR SPIRIT SUPER	\$4,877.13	\$0.00	\$0.00	\$0.00	\$4,877.13	Payment made
HOLE, AMANDA - THE TRUSTEE FOR AUSTRALIANSUPER	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
KALOGERINIS, METAXIA - THE TRUSTEE FOR VLAPIT FAMILY SUPER FUND	\$4,283.00	\$0.00	\$0.00	\$0.00	\$4,283.00	Payment made
Totals	\$9,160.13	\$0.00	\$0.00	\$0.00	\$9,160.13	



Australian Government
Australian Taxation Office

Agent A V ADAMSON & CO
Client PITSADIOTIS, BILL
ABN 57 145 788 195

Payments

Privacy: For important information about your privacy see our privacy notice

Payment instructions for 01/01/2021 - 30/06/2021

Date lodged 03/05/2022
Payment made date 03/05/2022
Status Payment made

Employees

Employee name	Super guarantee	Additional employer	Salary sacrifice	Employee voluntary	Total	Status
ANTONOPOULOS, MARIA - THE TRUSTEE FOR SPIRIT SUPER	\$2,217.29	\$0.00	\$0.00	\$0.00	\$2,217.29	Payment made
HOLE, AMANDA - THE TRUSTEE FOR AUSTRALIANSUPER	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
KALOGERINIS, METAXIA - THE TRUSTEE FOR VLAPIT FAMILY SUPER FUND	\$2,079.16	\$0.00	\$0.00	\$0.00	\$2,079.16	Payment made
Totals	\$4,296.45	\$0.00	\$0.00	\$0.00	\$4,296.45	



MR BILL PITSAIDIOTIS + MS METAXIA KALOGERINIS <VLAPIT FAMILY S/F
A/C>

626 GOODWOOD ROAD, DAW PARK SA

DAW PARK SA 5041

Trading Account Statement

Period: 01/07/2021 - 30/06/2022

AUSTRALIA

Trading Account Number: 3364659

Date	Reference	Description	Debit	Credit	Balance
01/07/2021		Open Balance			0.00
15/12/2021	17357427	Bght 4375 LTR @ 1.5600	6,849.95		6,849.95
17/12/2021	16189425	Wdl ANZCIA 012-012 461049552 17357427		6,849.95	0.00
Total			6,849.950	6,849.950	

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. CMC Markets Stockbroking is the trading name of CMC Markets Stockbroking Limited (ABN 69 081 002 851, AFSL No. 246381), a Participant of the Australian Stock Exchange (ASX Group).

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MR BILL PITSADIOTIS + MS METAXIA KALOGERINIS <VLAPIT FAMILY S/F
A/C>

626 GOODWOOD ROAD, DAW PARK SA

DAW PARK SA S041

Confirmations

Period: 01/07/2021 - 30/06/2022

AUSTRALIA

Trading Account Number: 3364659

Code	Confirmation No.	Type	Trade Date	Settlement Date	Price	Quantity	Brokerage	GST	Other fees	Consideration
LTR	17357427	Buy	15/12/2021	17/12/2021	1.560	4375	22.68	2.27	0.00	6,849.95

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MR BILL PITSAIDIOTIS + MS METAXIA KALOGERINIS <VLAPIT FAMILY S/F
A/C>

626 GOODWOOD ROAD, DAW PARK SA

DAW PARK SA 5041

Holdings

At close of business: 30/06/2022

AUSTRALIA

Trading Account Number: 3364659

Code	Company Name	Closing Price	FX Rate	Quantity	Value
ANZ	ANZ GROUP HOLDINGS LIMITED	22.030		4,636	102,131.080
CBA	COMMONWEALTH BANK OF AUSTRALIA	90.380		3,577	323,289.260
LTR	LIONTOWN RESOURCES LIMITED	1.055		4,375	4,615.625
NAB	NATIONAL AUSTRALIA BANK LIMITED	27.390		4,780	130,924.200
TLS	TELSTRA GROUP LIMITED	3.850		28,003	107,811.550
WBC	WESTPAC BANKING CORPORATION	19.500		4,779	93,190.500
Total					761,962.215

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MR BILL PITSAIDIOTIS + MS METAXIA KALOGERINIS <VLAPIT FAMILY S/F
A/C>

626 GOODWOOD ROAD, DAW PARK SA

DAW PARK SA 5041

International Dividends

Period: 01/07/2021 - 30/06/2022

AUSTRALIA

Trading Account Number: 3364659

Code	Pay Date	Ex Date	Holdings at Ex Date	Gross Amount Per Share	Gross Amount	Fees	Tax Withheld	Net Amount	FX Rate	Net Amount (AUD)
Total										
0.00										

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. CMC Markets Stockbroking is the trading name of CMC Markets Stockbroking Limited (ABN 69 081 002 851, AFSI No. 246381), a Participant of the Australian Stock Exchange (ASX Group).

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Trading Account Statement

The Trading Account Statement displays all transactions processed through the trading account during the reporting period. This may include trade transactions (buying and selling shares) as well as cash movements for settling trades. All prices and values are denominated in AUD unless otherwise indicated.

Date	The date the transaction was processed
Reference	A unique reference number for the transaction
Description	A brief description of the transaction
Debit	Amount debited from the trading account
Credit	Amount credited to the trading account
Balance	A running balance of the trading account

Confirmations

The Confirmations statement lists all equity trade confirmations recorded on the trading account during the reporting period. This is a summary of the information provided to you through email or printed trade confirmations issued on the day of the trade. All prices and values are denominated in AUD unless otherwise indicated.

Code	The instrument code traded
Confirmation No	The unique confirmation reference number
Type	Indicates if the transaction was a Buy or Sell
Trade Date	The date the trade was recorded
Settlement Date	The date the transaction was due to settle. This will usually, but not always, be 2 business day after the trade date
Price	The average price at which the shares were bought or sold
Quantity	The number of shares bought or sold
Brokerage	The brokerage charged for the transaction (excluding GST)
GST	The GST charged for the transaction for brokerage and any other fees
Other Fees	Any other fees related to the transaction (excluding GST). This may include stamp duty, postage fees, or exchange fees. Please refer to your original confirmation for full details
Consideration	The consideration paid (for buys) or received (for sells) net of brokerage, fees, and GST
Foreign Exchange	For confirmations related to international shares, the foreign exchange rate and price in local currency is displayed

Holdings

The Holdings statement displays all equity positions held at the end of the reporting period.

Code	The instrument code
Company Name	The name of the company or instrument
Closing Price	The price as at market close on the last trading day of the reporting period
FX Rate	The foreign exchange rate applied to international holdings
Quantity	The notional number of shares held. This will include any pending buy transactions, and exclude any pending sell transactions
Value	The value, in AUD, of the holding at the end of the reporting period. So Closing Price x Quantity (x FX rate for international holdings)



Statement Glossary

International Dividends

The International Dividends Statement lists all dividends paid from international shares during the reporting period. All prices and values are denominated in AUD unless otherwise indicated.

Code	The instrument code
Pay Date	The date the dividend was paid to you
Ex Date	The date after which a security will trade without the dividend. You must hold the security on this date to be entitled to the dividend
Holdings at Ex Date	The number of shares you held on the ex date
Gross Amount Per Share	The amount paid by the company per share held
Gross Amount	The gross amount paid, being Amount per Share x Holdings at ex date
Fees	Custodial Fees charged by our custodian
Tax Withheld	The amount of tax withheld from the dividend. In some cases for US Shares you may be eligible for a reduced rate of withholding tax. See the trading platform under Support US Tax Form for more details
Net Amount	The net amount paid after tax has been withheld in the local currency of the instrument
FX Rate	The foreign exchange rate applied to the dividend payment
Net Amount (AUD)	The net amount in AUD paid into your account

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. CMC Markets Stockbroking is the trading name of CMC Markets Stockbroking Limited (ABN 69 081 002 851, AFSL No. 246381), a Participant of the Australian Stock Exchange (ASX Group).



ANZ CASH INVESTMENT ACCT STATEMENT

STATEMENT NUMBER 10
09 APRIL 2021 TO 08 OCTOBER 2021

MR BILL PITSADIOTIS
MS METAXIA KALOGERINIS
626 GOODWOOD RD
DAW PARK SA
DAW PARK SA 5041

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

SHARE INVESTING LIMITED
VLAPIT FAMILY S/F

Branch Number (BSB)

012-012

Account Number

4610-49552

Account Descriptor

TRUST ACCOUNT

Opening Balance:

\$118.86

Total Deposits:

\$2,194.81

Total Withdrawals:

\$0.00

Closing Balance:

\$2,313.67

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 133350
Lost/Stolen Cards: 1800 033 844

ANZ CASH INVESTMENT ACCT STATEMENT

Account Number 4610-49552

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
09 APR	OPENING BALANCE			118.86
31 AUG	CREDIT INTEREST PAID		0.01	118.87
23 SEP	DIVIDEND FROM TLS FNL DIV 001264993304		2,194.80	2,313.67
	TOTALS AT END OF PAGE	\$0.00	\$2,194.81	
	TOTALS AT END OF PERIOD	\$0.00	\$2,194.81	\$2,313.67

This Statement Includes

Interest earned on deposits	\$0.01
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Yearly Summary

Previous Year to 30/06/2021 (\$)

Interest earned on deposits	0.01
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No transaction fees* for ANZ cardholders across the new atmX by Armaguard network

As an ANZ cardholder you can withdraw cash or make a balance enquiry, with no transaction fee* at any atmX by Armaguard ATM.

*Terms and conditions apply.

Visit www.anz.com.au/ways-to-bank/atms for further detail and terms and conditions.

IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at www.anz.com or by calling **13 13 14**.



ANZ CASH INVESTMENT ACCT STATEMENT

STATEMENT NUMBER 11

08 OCTOBER 2021 TO 08 APRIL 2022

MR BILL PITSADIOTIS
MS METAXIA KALOGERINIS
626 GOODWOOD RD
DAW PARK SA
DAW PARK SA 5041

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

SHARE INVESTING LIMITED
VLAPIT FAMILY S/F

Branch Number (BSB)

012-012

Account Number

4610-49552

Account Descriptor

TRUST ACCOUNT

Opening Balance:

\$**2,313.67**

Total Deposits:

\$**8,000.01**

Total Withdrawals:

\$**6,849.95**

Closing Balance:

\$**3,463.73**

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 133350
Lost/Stolen Cards: 1800 033 844

ANZ CASH INVESTMENT ACCT STATEMENT

Account Number 4610-49552

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
08 OCT	OPENING BALANCE			2,313.67
29 OCT	CREDIT INTEREST PAID		0.01	2,313.68
07 DEC	TRANSFER FROM VLAPIT FAMILY SU TRANS TO ETRADE AC		5,000.00	7,313.68
15 DEC	TRANSFER FROM VLAPIT FAMILY SU TRANS TO ETRADE AC		3,000.00	10,313.68
17 DEC	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C17357427	6,849.95		3,463.73
	TOTALS AT END OF PAGE	\$6,849.95	\$8,000.01	
	TOTALS AT END OF PERIOD	\$6,849.95	\$8,000.01	\$3,463.73

This Statement Includes

Interest earned on deposits	\$0.01
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ANZ CASH INVESTMENT ACCT STATEMENT

STATEMENT NUMBER 12
08 APRIL 2022 TO 10 OCTOBER 2022

MR BILL PITSADIOTIS
MS METAXIA KALOGERINIS
626 GOODWOOD RD
DAW PARK SA
DAW PARK SA 5041

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

VLAPIT FAMILY S/F

Branch Number (BSB)

012-012

Account Number

4610-49552

Opening Balance:

\$**3,463.73**

Total Deposits:

\$**1,303.80**

Total Withdrawals:

\$**0.00**

Closing Balance:

\$**4,767.53**

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 133350
Lost/Stolen Cards: 1800 033 844

ANZ CASH INVESTMENT ACCT STATEMENT

Account Number 4610-49552

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				
08 APR	OPENING BALANCE			3,463.73
01 SEP	TRANSFER FROM ANZ PREMIUM RPPA1/01033989		1,303.80	4,767.53
TOTALS AT END OF PAGE		\$0.00	\$1,303.80	
TOTALS AT END OF PERIOD		\$0.00	\$1,303.80	\$4,767.53

Yearly Summary

Previous Year to 30/06/2022 (\$)

Interest earned on deposits	0.02
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IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

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Further information in relation to this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at anz.com or by calling 13 13 14.

If you have a complaint about an ANZ product or service, please contact us and we will try to resolve the issue as quickly as possible. Our customer complaints guide is available at <https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/>, alternatively you may wish to:

- | | | | | | |
|-----------------|--|---------------------|---|------------------|--|
| Call us: | <ul style="list-style-type: none">General enquiries 13 13 14If you're overseas +61 3 9683 9999ANZ Complaint Resolution Team on 1800 805 154If you're deaf, hard of hearing and/or have a speech impairment, call 133 677 or visit the National Relay Service at: https://nrschat.nrs.gov.au/nrs/internetrelay | Write to us: | ANZ Complaint Resolution Team
Locked Bag 4050,
South Melbourne VIC 3205
or ANZ online complaints form:
https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/feedback/ | Visit us: | At your nearest ANZ branch.
If you have a Relationship Manager, please feel free to contact them. |
|-----------------|--|---------------------|---|------------------|--|

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

- | | |
|---|--|
| Call: 1800 931 678 (free call within Australia), or +61 1800 931 678 (International) | Write to: Australian Financial Complaints Authority Limited
GPO Box 3,
Melbourne VIC 3001 |
| Online: Email: info@afca.org.au
Web: www.afca.org.au | |

Date	Eff Date	Description	Debit	Credit	Balance
19 Jul 21		Osko Payment To Karl Chehade Dry Cleaning Sti Account 028498740 Ref# 50274928	221.38		39,793.65
20 Jul 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		717.08	40,510.73
20 Jul 21		Bpay payment to TELSTRA CORPORATION LIMITED 7773	50.00		40,460.73
21 Jul 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		842.04	41,302.77
22 Jul 21		Bpay payment to ORIGIN ENERGY HOLDINGS 130112	45.00		41,257.77
22 Jul 21		Ext TFR - NET# 20765200 to 100545631 Quick Super WBC - WBC- AustralianSuper	3,443.62		37,814.15
23 Jul 21		Bpay payment to AUSTRALIAN TAXATION OFFICE 75556	300.00		37,514.15
27 Jul 21		Bpay payment to TELSTRA CORPORATION LIMITED 7773	50.00		37,464.15
28 Jul 21	27 Jul 21	Direct Credit REVENUESA - BSG 48293400449		3,000.00	40,464.15
28 Jul 21		NET BPay to Qantas Credit Cards Ref#5268797470740918 #3355699361	2,380.56		38,083.59
28 Jul 21		NET BPay to Qantas Credit Cards Ref#5268797470740918 #3355699362	178.20		37,905.39
28 Jul 21		Osko Payment To Lisa Bown Account 10385061 CBA - Glengel Ref# 50278064	554.35		37,351.04
28 Jul 21		Osko Payment To Elizabeth Natziuk Account 534356335 ANZ - Glene Ref# 50278066	686.72		36,664.32
28 Jul 21		To SAV 02801736 iNET#20775161 Wages KCDC	125.00		36,539.32
29 Jul 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		512.88	37,052.20
29 Jul 21		Bpay payment to ORIGIN ENERGY HOLDINGS 130112	45.00		37,007.20
30 Jul 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		519.80	37,527.00
31 Jul 21		Closing Balance			37,527.00

Everyday Access Vlapit Super

00016359

01 Jul 21		Opening Balance			6,626.73
01 Jul 21		Direct Credit ATO - ATO005000014603129		3,198.71	9,825.44
31 Jul 21		Closing Balance			9,825.44

transactional fee details

Your transaction fee applies to the following rebateable transactions for the period of this statement. (excludes ATM Direct Charges)

Month	Transaction Type	Total Trans	Rate Charged	Total Charged
Loyalty Fee Rebate Transactions				
July	ATM Withdrawal Fee	1	2.00	2.00
	EFTPOS Withdrawal Fee	1	1.00	1.00
	Direct Debits - per item - Direct Debit	5	0.30	1.50
	Osko / Other External Debits	15	0.30	4.50
	Total Chargeable Fee			9.00
	Loyalty fee rebate (based on relationship balance* for this statement)			9.00
	Total Rebates			9.00
	Amount Charged			0.00

* Your relationship balance is based on deposit and loan account average balance for the month (calculated only when transaction fees are incurred). For details on our Loyalty Fee rebate program and how to reduce fees and charges, please contact our office or visit www.dnister.com.au

Please check your statement for any errors or unauthorised transactions. Any discrepancies or concerns should be referred immediately to our member services team by calling 1800 353 041.

Date	Eff Date	Description	Debit	Credit	Balance
16 Aug 21	15 Aug 21	Osko Payment To C & T Broadway Pty Ltd Account 423947116 ANZ - Ref# 50284418	2,000.00		35,797.23
16 Aug 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		342.50	36,139.73
16 Aug 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		353.98	36,493.71
17 Aug 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		1,062.15	37,555.86
17 Aug 21		Osko Payment From cottononbroadway Ref# 50285076		85.00	37,640.86
18 Aug 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		607.15	38,248.01
19 Aug 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		988.78	39,236.79
19 Aug 21		Bpay payment to ORIGIN ENERGY HOLDINGS 130112	45.00		39,191.79
20 Aug 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		818.82	40,010.61
20 Aug 21		Bpay payment to AUSTRALIAN TAXATION OFFICE 75556	300.00		39,710.61
22 Aug 21		NET BPay to Qantas Credit Cards Ref#5268797470740918 #3355701532	2,220.02		37,490.59
22 Aug 21		Osko Payment To Karl Chehade Dry Cleaning Sti Account 028498740 Ref# 50286840	141.47		37,349.12
23 Aug 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		1,180.27	38,529.39
23 Aug 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		1,026.33	39,555.72
24 Aug 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		439.80	39,995.52
25 Aug 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		471.30	40,466.82
26 Aug 21		Osko Payment To Elizabeth Natziuk Account 534356335 ANZ - Glene Ref# 50287975	1,093.85		39,372.97
26 Aug 21		Osko Payment To Lisa Bown Account 10385061 CBA - Glenelg Ref# 50287977	938.98		38,433.99
26 Aug 21		To SAV 02801736 INET#20829075 Wages KCDC	350.00		38,083.99
26 Aug 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		601.19	38,685.18
26 Aug 21		Bpay payment to ORIGIN ENERGY HOLDINGS 130112	45.00		38,640.18
27 Aug 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		1,118.20	39,758.38
28 Aug 21	27 Aug 21	Direct Credit REVENUESA - SBG 489282		3,000.00	42,758.38
30 Aug 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		599.92	43,358.30
30 Aug 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		20.90	43,379.20
30 Aug 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		944.44	44,323.64
30 Aug 21		NET BPay to Qantas Credit Cards Ref#5268797470740918 #3355702235	1,422.70		42,900.94
30 Aug 21		Osko Payment To C & T Broadway Pty Ltd Account 423947116 ANZ - Ref# 50289392	2,033.83		40,867.11
30 Aug 21		Osko Payment To Karl Chehade Dry Cleaning Sti Account 028498740 Ref# 50289394	138.38		40,728.73
30 Aug 21		To SAV 02802547 INET#20836812 Profit	500.00		40,228.73
30 Aug 21		NET BPay to nab cards Ref#4530307021084363 #3355702237	500.00		39,728.73
30 Aug 21		Osko Payment To DC Direct Account 10205205 CBA - Unley Ref# 50289406	92.84		39,635.89
30 Aug 21		NET BPay to Qantas Credit Cards Ref#5268797470740918 #3355702241	30.20		39,605.69
31 Aug 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		552.37	40,158.06
31 Aug 21		Closing Balance			40,158.06

Everyday Access Vlapit Super

00016359

01 Aug 21		Opening Balance			9,825.44
31 Aug 21		Closing Balance			9,825.44

Date	Eff Date	Description	Debit	Credit	Balance
09 Sep 21		Bpay payment to ORIGIN ENERGY HOLDINGS 130112	45.00		39,144.23
10 Sep 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		835.97	39,980.20
10 Sep 21		NET BPay to Qantas Credit Cards Ref#5268797470740918 #3355703246	2,062.64		37,917.56
10 Sep 21		NET BPay to Qantas Credit Cards Ref#5268797470740918 #3355703248	143.00		37,774.56
13 Sep 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		692.15	38,466.71
13 Sep 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		831.82	39,298.53
14 Sep 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		408.20	39,706.73
15 Sep 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		361.30	40,068.03
15 Sep 21		Osko Payment To Connect Health Account 574423176 NAB - Unley Ref# 50295655	333.25		39,734.78
16 Sep 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		673.47	40,408.25
16 Sep 21		Bpay payment to ORIGIN ENERGY HOLDINGS 130112	45.00		40,363.25
17 Sep 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		644.62	41,007.87
17 Sep 21		Bpay payment to AUSTRALIAN TAXATION OFFICE 75556	300.00		40,707.87
20 Sep 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		862.69	41,570.56
20 Sep 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		20.90	41,591.46
20 Sep 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		848.37	42,439.83
20 Sep 21		Osko Payment To C & T Broadway Pty Ltd Account 423947116 ANZ - Ref# 50297549	2,000.00		40,439.83
20 Sep 21		NET BPay to Qantas Credit Cards Ref#5268797470740918 #3355704180	2,056.30		38,383.53
20 Sep 21		NET BPay to Qantas Credit Cards Ref#5268797470740918 #3355704181	133.00		38,250.53
21 Sep 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		495.40	38,745.93
22 Sep 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		460.85	39,206.78
22 Sep 21		Osko Payment To Elizabeth Natziuk Account 534356335 ANZ - Glene Ref# 50298260	1,040.52		38,166.26
22 Sep 21		Osko Payment To Lisa Bown Account 10385061 CBA - Glenelg Ref# 50298262	1,113.85		37,052.41
22 Sep 21		To SAV 02801736 INET#20879335 Wages	375.00		36,677.41
23 Sep 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		872.23	37,549.64
23 Sep 21		Bpay payment to ORIGIN ENERGY HOLDINGS 130112	45.00		37,504.64
23 Sep 21		Direct Credit GLENELG FOOTBALL - JUNE 2018		1,760.00	39,264.64
24 Sep 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		638.54	39,903.18
24 Sep 21		NET BPay to Qantas Credit Cards Ref#5268797470740918 #3355704588	2,034.17		37,869.01
24 Sep 21		Osko Payment To C & T Broadway Pty Ltd Account 423947116 ANZ - Ref# 50299106	1,000.00		36,869.01
27 Sep 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		925.16	37,794.17
27 Sep 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		842.87	38,637.04
28 Sep 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		527.04	39,164.08
29 Sep 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		743.93	39,908.01
29 Sep 21		Osko Payment To C & T Broadway Pty Ltd Account 423947116 ANZ - Ref# 50300822	1,033.83		38,874.18
30 Sep 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		436.15	39,310.33
30 Sep 21		Bpay payment to ORIGIN ENERGY HOLDINGS 130112	45.00		39,265.33
30 Sep 21		Closing Balance			39,265.33

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01 Sep 21		Opening Balance			9,825.44
30 Sep 21		Closing Balance			9,825.44

Date	Eff Date	Description	Debit	Credit	Balance
31 Oct 21		Closing Balance			38,760.66
		Everyday Access Vlapit Super			00016359
01 Oct 21		Opening Balance			9,825.44
31 Oct 21		Closing Balance			9,825.44

transactional fee details

Your transaction fee applies to the following rebateable transactions for the period of this statement. (excludes ATM Direct Charges)

Month	Transaction Type	Total Trans	Rate Charged	Total Charged
	Loyalty Fee Rebate Transactions			
Oct	ATM Withdrawal Fee	3	2.00	6.00
	EFTPOS Withdrawal Fee	4	1.00	4.00
	Direct Debits - per item - Direct Debit	4	0.30	1.20
	Osko / Other External Debits	16	0.30	4.80
	Total Chargeable Fee			16.00
	Loyalty fee rebate (based on relationship balance* for this statement)			12.00
	Total Rebates			12.00
	Amount Charged			4.00

* Your relationship balance is based on deposit and loan account average balance for the month (calculated only when transaction fees are incurred). For details on our Loyalty Fee rebate program and how to reduce fees and charges, please contact our office or visit www.dnister.com.au

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Date	Eff Date	Description	Debit	Credit	Balance
18 Nov 21	17 Nov 21	To SAV 02801736 iNET#20992084 Wages KCDC	970.00		38,242.10
18 Nov 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		718.13	38,960.23
18 Nov 21		Bpay payment to ORIGIN ENERGY HOLDINGS 130112	45.00		38,915.23
19 Nov 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		1,492.35	40,407.58
19 Nov 21		Tfr to SAV 02801736 - NET#284238967	150.00		40,257.58
19 Nov 21		Ext Tfr - NET#284264070 to 02802547 Pitsadiotis	150.00		40,107.58
19 Nov 21		Osko Payment To C & T Broadway Pty Ltd Account 423947116 ANZ - Ref# 50321061	1,533.83		38,573.75
21 Nov 21	20 Nov 21	NET BPay to Qantas Credit Cards Ref#5268797470740918 #3355709465	2,007.44		36,566.31
22 Nov 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		904.28	37,470.59
22 Nov 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		20.90	37,491.49
22 Nov 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		1,208.00	38,699.49
23 Nov 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		626.36	39,325.85
24 Nov 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		1,052.78	40,378.63
25 Nov 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		1,324.62	41,703.25
25 Nov 21		Bpay payment to ORIGIN ENERGY HOLDINGS 130112	45.00		41,658.25
26 Nov 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		673.60	42,331.85
26 Nov 21		Bpay payment to AUSTRALIAN TAXATION OFFICE 75556	300.00		42,031.85
26 Nov 21		Tfr to SAV 02801736 - NET#284238967	150.00		41,881.85
26 Nov 21		Ext Tfr - NET#284264070 to 02802547 Pitsadiotis	150.00		41,731.85
27 Nov 21	26 Nov 21	Direct Credit RJE GLOBAL PTY L - RJE Payment		357.40	42,089.25
27 Nov 21		NET BPay to Qantas Credit Cards Ref#5268797470740918 #3355710133	2,790.55		39,298.70
27 Nov 21		NET BPay to Qantas Credit Cards Ref#5268797470740918 #3355710134	287.00		39,011.70
29 Nov 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		1,033.39	40,045.09
29 Nov 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		685.35	40,730.44
30 Nov 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		356.95	41,087.39
30 Nov 21		Closing Balance			41,087.39

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01 Nov 21		Opening Balance			9,825.44
30 Nov 21		Closing Balance			9,825.44

Date	Eff Date	Description	Debit	Credit	Balance
24 Dec 21		Bpay payment to AUSTRALIAN TAXATION OFFICE 75556	300.00		38,607.18
24 Dec 21		Tfr to SAV 02801736 - NET#284238967	150.00		38,457.18
24 Dec 21		Ext Tfr - NET#284264070 to 02802547 Pitsadiotis	150.00		38,307.18
26 Dec 21		NET BPay to Qantas Credit Cards Ref#5268797470740918 #3355712628	2,830.30		35,476.88
26 Dec 21		NET BPay to Qantas Credit Cards Ref#5268797470740918 #3355712630	210.00		35,266.88
29 Dec 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		857.02	36,123.90
30 Dec 21	29 Dec 21	Osko Payment To Lisa Bown Account 10385061 CBA - Glenelg Ref# 50337469	785.04		35,338.86
30 Dec 21	29 Dec 21	Osko Payment To Elizabeth Natziuk Account 534356335 ANZ - Glene Ref# 50337471	873.62		34,465.24
30 Dec 21	29 Dec 21	To SAV 02801736 INET#21086804 Wages	210.00		34,255.24
30 Dec 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		54.70	34,309.94
30 Dec 21		Bpay payment to ORIGIN ENERGY HOLDINGS 130112	45.00		34,264.94
31 Dec 21		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		728.46	34,993.40
31 Dec 21		Tfr to SAV 02801736 - NET#284238967	150.00		34,843.40
31 Dec 21		Ext Tfr - NET#284264070 to 02802547 Pitsadiotis	150.00		34,693.40
31 Dec 21		Closing Balance			34,693.40

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01 Dec 21		Opening Balance			9,825.44
07 Dec 21		Ext TFR - NET# 21035806 to 461049552 Vlapit Family Super Fund ANZ - ANZ E Trade Support	5,000.00		4,825.44
08 Dec 21		Osko Payment To SMFS Australia Account 11081117 CBA - Rundle Ma Ref# 50328666	1,100.00		3,725.44
14 Dec 21		Ext TFR - NET# 21052245 to 461049552 Vlapit Family Super Fund ANZ - ANZ E Trade Support	3,000.00		725.44
31 Dec 21		Closing Balance			725.44

transactional fee details

Your transaction fee applies to the following rebateable transactions for the period of this statement. (excludes ATM Direct Charges)

Month	Transaction Type	Total Trans	Rate Charged	Total Charged
Loyalty Fee Rebate Transactions				
Dec	ATM Withdrawal Fee	1	2.00	2.00
	EFTPOS Withdrawal Fee	2	1.00	2.00
	Direct Debits - per item - Direct Debit	6	0.30	1.80
	Osko / Other External Debits	9	0.30	2.70
	Osko / Other External Debits	1	0.30	0.30
	Total Chargeable Fee			8.80
	Loyalty fee rebate (based on relationship balance* for this statement)			8.80
	Total Rebates			8.80
	Amount Charged			0.00

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Date	Eff Date	Description	Debit	Credit	Balance
27 Jan 22	26 Jan 22	Osko Payment To Elizabeth Natziuk Account 534356335 ANZ - Glene Ref# 50347463	457.81		32,389.34
27 Jan 22	26 Jan 22	Osko Payment To Lisa Bown Account 10385061 CBA - GleneIlg Ref# 50347465	1,519.71		30,869.63
27 Jan 22	26 Jan 22	To SAV 02801736 INET#21142017 Wages	240.00		30,629.63
27 Jan 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		720.07	31,349.70
27 Jan 22		Bpay payment to ORIGIN ENERGY HOLDINGS 130112	45.00		31,304.70
28 Jan 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		548.80	31,853.50
28 Jan 22		Tfr to SAV 02801736 - NET#284238967	150.00		31,703.50
28 Jan 22		Ext Tfr - NET#284264070 to 02802547 Pitsadiotis	150.00		31,553.50
28 Jan 22		Osko Payment To Gabby Abraham Account 418700995 ANZ - Norwood Ref# 50348119	340.00		31,213.50
29 Jan 22		NET BPay to Qantas Credit Cards Ref#5268797470740918 #3355715108	1,690.00		29,523.50
29 Jan 22		NET BPay to nab cards Ref#4530307021084363 #3355715110	103.00		29,420.50
31 Jan 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		867.04	30,287.54
31 Jan 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		436.70	30,724.24
31 Jan 22		Closing Balance			30,724.24

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01 Jan 22	Opening Balance	725.44
31 Jan 22	Closing Balance	725.44

transactional fee details

Your transaction fee applies to the following rebateable transactions for the period of this statement. (excludes ATM Direct Charges)

Month	Transaction Type	Total Trans	Rate Charged	Total Charged
Loyalty Fee Rebate Transactions				
Jan	ATM Withdrawal Fee	3	2.00	6.00
	Direct Debits - per item - Direct Debit	4	0.30	1.20
	Osko / Other External Debits	7	0.30	2.10
	Total Chargeable Fee			9.30
	Loyalty fee rebate (based on relationship balance* for this statement)			9.30
	Total Rebates			9.30
	Amount Charged			0.00

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Date	Eff Date	Description	Debit	Credit	Balance
19 Feb 22		Osko Payment To DCCS Account 832928354 ANZ - Prahran Ref# 50357037	112.20		30,440.79
19 Feb 22		NET BPay to Qantas Credit Cards Ref#5268797470740918 #3355717022	2,207.46		28,233.33
19 Feb 22		NET BPay to Qantas Credit Cards Ref#5268797470740918 #3355717023	136.00		28,097.33
21 Feb 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		1,004.86	29,102.19
21 Feb 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		645.02	29,747.21
22 Feb 22	21 Feb 22	Direct Credit REVENUESA - SBG 616730		6,000.00	35,747.21
22 Feb 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		447.25	36,194.46
22 Feb 22		Bpay payment to Return to Work Corporation of South Australia-Mthl 9951	200.00		35,994.46
22 Feb 22		Osko Payment From cottononbroadway Ref# 50358177		174.80	36,169.26
23 Feb 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		467.67	36,636.93
23 Feb 22		Osko Payment To Elizabeth Natziuk Account 534356335 ANZ - Glene Ref# 50358652	1,221.43		35,415.50
23 Feb 22		Osko Payment To Lisa Bown Account 10385061 CBA - Glenelg Ref# 50358654	1,322.86		34,092.64
23 Feb 22		To SAV 02801736 iNET#21200906 Wages	375.00		33,717.64
24 Feb 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		1,509.37	35,227.01
24 Feb 22		Bpay payment to ORIGIN ENERGY HOLDINGS 130112	45.00		35,182.01
25 Feb 22	24 Feb 22	Direct Credit REVENUESA - 14BG48293400449		6,000.00	41,182.01
25 Feb 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		987.36	42,169.37
26 Feb 22		NET BPay to Qantas Credit Cards Ref#5268797470740918 #3355717604	1,656.97		40,512.40
26 Feb 22		NET BPay to Qantas Credit Cards Ref#5268797470740918 #3355717605	121.00		40,391.40
28 Feb 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		667.97	41,059.37
28 Feb 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		968.77	42,028.14
28 Feb 22		Closing Balance			42,028.14

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01 Feb 22		Opening Balance			725.44
28 Feb 22		Closing Balance			725.44

Date	Eff Date	Description	Debit	Credit	Balance
29 Mar 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		885.35	35,164.94
30 Mar 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		522.05	35,686.99
31 Mar 22		Bpay payment to ORIGIN ENERGY HOLDINGS 130112	45.00		35,641.99
31 Mar 22		Ext Tfr - NET#285452214 to 02802547 Pitsadiotis	170.00		35,471.99
31 Mar 22		Tfr to SAV 02801736 - NET#285452225	170.00		35,301.99
31 Mar 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		1,028.48	36,330.47
31 Mar 22		Closing Balance			36,330.47

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01 Mar 22	Opening Balance	725.44
31 Mar 22	Closing Balance	725.44

transactional fee details

Your transaction fee applies to the following rebateable transactions for the period of this statement. (excludes ATM Direct Charges)

Month	Transaction Type	Total Trans	Rate Charged	Total Charged
Loyalty Fee Rebate Transactions				
Mar	ATM Withdrawal Fee	7	2.00	14.00
	EFTPOS Withdrawal Fee	2	1.00	2.00
	Direct Debits - per item - Direct Debit	4	0.30	1.20
	Osko / Other External Debits	19	0.30	5.70
	Total Chargeable Fee			22.90
	Loyalty fee rebate (based on relationship balance* for this statement)			22.90
	Total Rebates			22.90
	Amount Charged			0.00

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Date	Eff Date	Description	Debit	Credit	Balance
27 Apr 22		Osko Payment To Business Access Saver Account 026985540 BSA - A Ref# 50383182	162.00		33,498.04
28 Apr 22		Bpay payment to ORIGIN ENERGY HOLDINGS 130112	45.00		33,453.04
28 Apr 22		Ext Tfr - NET#285452214 to 02802547 Pitsadiotis	170.00		33,283.04
28 Apr 22		Tfr to SAV 02801736 - NET#285452225	170.00		33,113.04
28 Apr 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		614.05	33,727.09
29 Apr 22		Bpay payment to AUSTRALIAN TAXATION OFFICE 75556	300.00		33,427.09
29 Apr 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		1,333.72	34,760.81
29 Apr 22		Osko Payment To Tricia Woolley Account 132393340 BSA - Glenelg Ref# 50384145	57.50		34,703.31
30 Apr 22		Closing Balance			34,703.31

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01 Apr 22	Opening Balance	725.44
30 Apr 22	Closing Balance	725.44

transactional fee details

Your transaction fee applies to the following rebateable transactions for the period of this statement. (excludes ATM Direct Charges)

Month	Transaction Type	Total Trans	Rate Charged	Total Charged
Loyalty Fee Rebate Transactions				
Apr	ATM Withdrawal Fee	8	2.00	16.00
	EFTPOS Withdrawal Fee	6	1.00	6.00
	Direct Debits - per item - Direct Debit	3	0.30	0.90
	Osko / Other External Debits	24	0.30	7.20
Total Chargeable Fee				30.10
Loyalty fee rebate (based on relationship balance* for this statement)				30.00
Total Rebates				30.00
Amount Charged				0.10

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Date	Eff Date	Description	Debit	Credit	Balance
27 May 22		NET BPay to Qantas Credit Cards Ref#5268797470740918 #3355725240	3,308.97		33,444.08
27 May 22		Osko Payment To Business Access Saver Account 026985540 BSA - A Ref# 50395258	220.00		33,224.08
27 May 22		NET BPay to nab cards Ref#4530307021084363 #3355725257	561.00		32,663.08
30 May 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		908.65	33,571.73
30 May 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		1,048.70	34,620.43
31 May 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		723.03	35,343.46
31 May 22		Closing Balance			35,343.46

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01 May 22		Opening Balance			725.44
09 May 22		Direct Credit ATO - ATO003000016268086		2,079.16	2,804.60
17 May 22		DR Rate Change: 19.87% To 19.67%			2,804.60
26 May 22		Direct Credit ATO - ATO009000016200249		3,559.29	6,363.89
31 May 22		Closing Balance			6,363.89

transactional fee details

Your transaction fee applies to the following rebateable transactions for the period of this statement. (excludes ATM Direct Charges)

Month	Transaction Type	Total Trans	Rate Charged	Total Charged
	Loyalty Fee Rebate Transactions			
May	ATM Withdrawal Fee	4	2.00	8.00
	EFTPOS Withdrawal Fee	3	1.00	3.00
	Direct Debits - per item - Direct Debit	5	0.30	1.50
	Osko / Other External Debits	20	0.30	6.00
	Total Chargeable Fee			18.50
	Loyalty fee rebate (based on relationship balance* for this statement)			18.50
	Total Rebates			18.50
	Amount Charged			0.00

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Date	Eff Date	Description	Debit	Credit	Balance
18 Jun 22		NET 8Pay to Qantas Credit Cards Ref#5268797470740918 #3355727056	3,820.23		31,048.15
20 Jun 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		1,369.78	32,417.93
20 Jun 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		1,495.51	33,913.44
21 Jun 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		491.84	34,405.28
22 Jun 22		Bpay payment to Return to Work Corporation of South Australia-Mthl 9951	200.00		34,205.28
22 Jun 22		Osko Payment To Elizabeth Natzluk Account 534356335 ANZ - Glene Ref# 50405367	107.60		34,097.68
22 Jun 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		881.50	34,979.18
23 Jun 22		Bpay payment to ORIGIN ENERGY HOLDINGS 130112	45.00		34,934.18
23 Jun 22		Tfr to SAV 02801736 - NET#286161061	180.00		34,754.18
23 Jun 22		Ext Tfr - NET#286161067 to 02802547 Pitsadiotis	180.00		34,574.18
23 Jun 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		934.97	35,509.15
24 Jun 22		Bpay payment to AUSTRALIAN TAXATION OFFICE 75556	300.00		35,209.15
24 Jun 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		759.00	35,968.15
24 Jun 22		Osko Payment To Business Access Saver Account 026985540 8SA - A Ref# 50406577	220.00		35,748.15
24 Jun 22		NET BPay to Qantas Credit Cards Ref#5268797470740918 #3355727592	2,968.00		32,780.15
24 Jun 22		NET 8Pay to Qantas Credit Cards Ref#5268797470740918 #3355727594	89.00		32,691.15
24 Jun 22		Osko Payment To Adelaide Laundry and Linen Account 152673714 AN Ref# 50406640	288.09		32,403.06
27 Jun 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		1,145.95	33,549.01
27 Jun 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		777.59	34,326.60
28 Jun 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		1,227.26	35,553.86
29 Jun 22		Direct Credit GLENELG FOOTBALL - JUNE 2018		2,524.98	38,078.84
29 Jun 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		503.40	38,582.24
29 Jun 22		Osko Payment To Elizabeth Natzluk Account 534356335 ANZ - Glene Ref# 50408735	1,242.36		37,339.88
29 Jun 22		To SAV 02801736 iNET#21479800 Wages	845.00		36,494.88
29 Jun 22		Osko Payment To Hannah Furina Account 28286019 CBA - RBS Online Ref# 50408742	275.10		36,219.78
30 Jun 22		Bpay payment to ORIGIN ENERGY HOLDINGS 130112	45.00		36,174.78
30 Jun 22		Tfr to SAV 02801736 - NET#286161061	180.00		35,994.78
30 Jun 22		Ext Tfr - NET#286161067 to 02802547 Pitsadiotis	180.00		35,814.78
30 Jun 22		Direct Credit SGB-GLENELG SOUT - MERC NO.02245124		793.54	36,608.32
30 Jun 22		Closing Balance			36,608.32

Everyday Access Vlapit Super

00016359

01 Jun 22		Opening Balance			6,363.89
17 Jun 22		NET 8Pay to TELSTRA BILL PAYMENT Ref#32530298009 #3355726960	125.00		6,238.89
30 Jun 22		Closing Balance			6,238.89

Due Date: 29 Nov 2021

TAX INVOICE

A V Adamson
150 South Rd
TORRENSVILLE SA 5031
AUSTRALIA

Invoice Number
INV-0998

Invoice Date
22 Nov 2021

Description	GST	Amount
For Professional Services including:		
Vlapit Family Super Fund		
- Preparation of 2021 Financial Statements	10%	495.00
- Preparation of 2021 Tax Return		
- Annual software subscription fee	10%	275.00
- Disbursement to independent auditor for 2021 audit	10%	330.00
	Subtotal	1,000.00
	Total GST 10%	100.00
	Invoice Total	1,100.00
	Payments Received	0.00
	Amount Due	\$1,100.00

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

How to Pay



EFT directly into our bank account:
Account: SMSF Australia Pty Ltd
BSB: 065-004 Account No: 1108 1117
Reference: Name and INV-0998



Credit card by phone – 8338 1033
VISA or MasterCard Accepted
3% surcharge charged

VLAPIT FAMILY SUPER FUND

Declaration of Trust

**Bill Pitsadiotis
Metaxia Kalogerinis
Trustees**

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Declaration of Trust

BY the person named in Item 1 of the Schedule (Trustee)

Introduction

- A. The Trustee wishes to establish a superannuation fund for the benefit of Members and their Dependants and for the purposes permitted under Superannuation Law.
- B. The Trustee agrees to act as the trustee of the Fund.
- C. The Trustee agrees to hold \$1.00 as the initial settlement sum and other assets to form the Fund on trust for the Beneficiaries.

Operative clauses

Part 1 – Preliminary

1. Definitions

1.1 In this deed:

Account Based Pension means a pension that satisfies the requirements of subparagraph (9A)(a) of Regulation 1.06 of the Superannuation Industry (Supervision) Regulations 1994 and all other relevant provisions of Superannuation Law;

Annuity means a benefit provided by a life insurance company or a registered organisation taken to be an annuity for the purposes of Superannuation Law;

Approved Benefit Arrangement means a superannuation fund regulated under Superannuation Law or a retirement savings account (under the Retirement Savings Account Act 1997) from which the Trustee may accept, or to which the Trustee may transfer or rollover, benefits for a Beneficiary in accordance with the requirements of Superannuation Law;

Beneficiary means a person (including a Member) who has a beneficial interest in the Fund including, for the avoidance of doubt, any Legal Personal Representative of such Beneficiary;

Beneficiary Account means an account kept for a Beneficiary under clause 20;

Binding Nomination Form means a form completed in accordance with clause 36 that satisfies the Superannuation Industry (Supervision) Regulations 1994;

Business Day means any day except a Saturday or a Sunday or other public holiday in the State or Territory of Australia identified in Item 4 of the Schedule;

Co-contribution Legislation means the Superannuation (Government Co-contribution for Low Income Earners) Act 2003, any Regulations made pursuant to that Act including any amendments, substituted legislation and any statutory instruments issued pursuant to that legislation and in force;

Contributions-Splitting Application means the same as under Superannuation Law;

Dependant of a person means:

- (a) that person's husband, wife, widower or widow;
- (b) anyone else who, although not legally married to that person, in the opinion of the Trustee, lives or lived with that person on a genuine domestic basis as the wife or husband of that person;
- (c) a child of that person including an adopted child, a stepchild or an ex-nuptial child of that person;
- (d) anyone else who, in the Trustee's opinion, is at the relevant date wholly or partly financially dependent on that person; or
- (d) anyone else who is a dependant or with whom that person has a interdependency relationship within the meaning of those terms under Superannuation law;

Eligible Person means a person who is:

- (a) eligible to become a Member under Superannuation Law; and
- (b) approved by the Principal Member (if any) for membership;

Excess Concessional Contributions Tax means any tax imposed under the Superannuation (Excess Concessional Contributions Tax) Act 2007 or the Superannuation (Excess Non-Concessional Contributions Tax) Act 2006 or successor legislation;

Fund means the assets held by or for the Trustee upon the trusts of this deed, and all additions and increases thereto;

Fund Expense means an expense of establishing, operating, managing or administering the Fund;

Legal Personal Representative means the executor of the will or administrator of the estate of a deceased person, the trustee of the estate of a person under a legal disability or a person who holds an enduring power of attorney granted by a person;

Member means a current member of the Fund and includes a person receiving a Pension or Annuity from the Fund;

Non-Account Based Pension means a pension that satisfies the requirements of subparagraph (9A)(b) of Regulation 1.06 of the Superannuation Industry (Supervision) Regulations 1994 and all other relevant provisions of the Superannuation Law;

Non-Binding Nomination Form means a form completed in accordance with clause 35;

Non-Member Spouse means the same as under Superannuation Law;

Pension means a benefit taken to be a pension for the purposes of Superannuation Law at any given time and includes an Account Based Pension and a Non-Account Based Pension;

Policy means an insurance policy on the life or health of a Member or a group of Members taken out by the Trustee;

Preserved and Non-Preserved Benefits means the same as under Superannuation Law;

Principal Member means the person or persons named, (if any) in Item 3 of the Schedule or any substitute whom that person or those persons nominates in writing (including by will), or if there is no Principal Member a person or persons nominated by the trustee in writing. The person appointed as a Principal Member may resign in writing without appointing a substitute;

Reserve Account means an account kept under clause 20 or 22;

Retire means the same as under Superannuation Law;

Reversionary Beneficiary means a person nominated by a Beneficiary receiving a Pension on commencement of the Pension to be entitled to receive the Pension on the death of the Beneficiary receiving the Pension;

Self Managed Superannuation Fund means the same as under Superannuation Law;

Splittable Contributions means the same as under Superannuation Law;

Superannuation Guarantee Legislation means the Superannuation Guarantee (Administration) Act 1992 and the Superannuation Guarantee Charge Act 1992, any Regulations made pursuant to those Acts including any amendments, substituted legislation and any statutory instruments issued pursuant to that legislation and in force;

Superannuation Law means the requirements of the Superannuation Industry (Supervision) Act 1993, the Income Tax Assessment Act 1936, the Income Tax Assessment Act 1997, the Superannuation Guarantee Legislation, the Family Law Act 1975, the Corporations Act 2001, the Co-contribution Legislation, any Regulations made pursuant to those Acts and any other law relevant to the administration and management of the Fund, including any amendment to any law, any legislation substituted for any law, and any statutory instruments issued under any law and in force;

Trustee means the person or persons named in Item 1 and if there is more than one trustee, all of the trustees of the Fund and any original, additional or substituted trustee(s) of the Fund for the time being.

1.2 In this deed, unless the context otherwise requires:

- (a) a reference to this deed means this document as amended under clause 50;
- (b) the Introduction is correct;
- (c) headings, notes or the table of contents do not affect interpretation;
- (d) a reference to legislation or law includes any amendment to it, any legislation substituted for it, and any statutory instruments issued under it and in force;
- (e) singular includes plural and plural includes singular;

- (f) words of one gender include both other genders;
- (g) a reference to a person includes any natural person or persons, corporation, trustee, partnership, a firm and any other entity and their authorised officers, agents, administrators, successors and executors;
- (h) reference to a party includes that party's personal representatives, successors and permitted assigns;
- (i) a provision must be read down to the extent necessary to be valid and if it cannot be read down to that extent, it must be severed;
- (j) if a thing is to be done on a day which is not a business day, it must be done on the business day before that day. (A business day means any day except a Saturday or Sunday or other public holiday in the State whose laws govern the operation of this deed);
- (k) a reference tax includes income tax, land tax, stamp duty, superannuation contributions surcharge and any other tax, charge or government fee on any part of the Fund or on any transfer of money or property to or from the Fund;
- (l) another grammatical form of a defined expression has a corresponding meaning.

2. Establishment

- 2.1 From the date of this deed, the Trustee holds the Fund on trust for the Beneficiaries.
- 2.2 The name of the trust is set out in Item 2 of the Schedule.
- 2.3 A Beneficiary has a beneficial interest in the whole Fund, but not an interest in any particular investment of the Fund (including an investment authorised by that Beneficiary).

3. Nature

- 3.1 The Fund is an indefinitely continuing superannuation fund that shall be constituted to meet the conditions of a Self Managed Superannuation Fund under Superannuation Law.

4. Purpose

- 4.1 While the Trustee of the Fund is not a constitutional corporation, the sole or primary purpose of the Fund is the provision of old-age pensions and any other purposes permitted under Superannuation Law.

5. Superannuation Law

- 5.1 A Superannuation Law prevails over any provision of this deed to the extent of any inconsistency and to the extent that Superannuation Law imposes any requirement on the Fund, such requirement is deemed to a requirement of this deed.

Part 2 – Membership

6. Admission of Members

- 6.1 An Eligible Person may apply to become a Member of the Fund, in any form the Trustee requires.
- 6.2 If the Trustee accepts the application, the Eligible Person becomes a Member on the date of acceptance or any other date the Trustee decides.
- 6.3 The Trustee may refuse an application without giving reasons.
-

7. Membership ceases

- 7.1 A person ceases to be a Member when:
- (a) all benefits under the Fund for that person have been paid, rolled over or transferred; or
 - (b) that person dies.
-

8. Information

- 8.1 Each applicant and each Member must provide to the Trustee any information and evidence and sign any documents that the Trustee requires.
- 8.2 A Member must immediately notify the Trustee upon ceasing to be an Eligible Person.
-

9. Special conditions

- 9.1 If an applicant or Member does not fully comply with clause 8, or misrepresents something to the Trustee, or the Trustee otherwise considers it appropriate, the Trustee may impose special conditions on that person's membership and benefits from the Fund.
- 9.2 The Trustee may amend those special conditions.
- 9.3 Subject to clause 5, those special conditions override this deed to the extent of any inconsistency.
-

10. Deed

- 10.1 This deed binds each Member.
-

Part 3 – Contributions

11. Payment

- 11.1 A Member may contribute any amount of money, property or other assets (including assets in specie) to the Fund at any time, subject to Superannuation Law and the consent of the Trustee.
-

- 11.2 Any other person may contribute any amount of money or property to the Fund on behalf of a Member at any time, subject to Superannuation Law and the consent of the Trustee.
- 11.3 The Trustee may accept any amount contributed on behalf of a Member under the SG Legislation or the Co-contribution Legislation.
-

12. Refusal

- 12.1 The Trustee may refuse any contribution to the Fund without giving reasons.
- 12.2 The Trustee may refund any contribution not allowed by Superannuation Law, after deducting taxes and expenses incurred by the Trustee on the contribution and in so refunding any such contribution, the Trustee is entitled to (but is not liable or required to) pay any earnings or interest attributable to such contribution.
-

13. Excess Concessional Contributions Tax

- 13.1 The Trustee shall inform any relevant Member where a contribution or payment has been made to the Fund that will or will likely cause such Member to become liable to Excess Concessional Contributions Tax.
-

14. Contribution Splitting

- 14.1 A Member may make a Contributions-Splitting Application to the Trustee to rollover, transfer or allot that Member's Splittable Contributions for the benefit of the Member's spouse, in any form the Trustee requires.
- 14.2 The Trustee may only accept a Contributions-Splitting Application in the circumstances permitted under Superannuation Law.
- 14.3 If the Trustee accepts a Contributions-Splitting Application, the Trustee must rollover, transfer or allot all or part of that Member's Splittable Contributions for the benefit of the Member's spouse in accordance with the Member's Contributions-Splitting Application or on any other terms that the Trustee decides that is consistent with Superannuation Law.
- 14.4 The Trustee may refuse a Contributions-Splitting Application in whole or part without giving reasons.
-

Part 4 – Investment

15. General

- 15.1 To the extent permitted by Superannuation Law, the Trustee may invest and reinvest the Fund in any form of investment.
-

16. Individual

To the extent permitted by Superannuation Law:

- (a) A Beneficiary may authorise the Trustee to invest all or part of the Beneficiary's Beneficiary Account balance in a particular manner.
-

- (b) With the Trustee's consent, a Beneficiary may revoke or amend an investment authority with effect from a date set by the Trustee.
 - (c) The Trustee may accept or reject the investment authority by notice to the Beneficiary.
 - (d) The Trustee must provide to the Beneficiary any information required by Superannuation Law, before the Beneficiary gives the investment authority.
 - (e) If a Beneficiary does not give an investment authority, or the Trustee rejects the investment authority, the Trustee may invest the Beneficiary Account balance as the Trustee decides.
 - (f) The Trustee is not liable for any loss by a Beneficiary arising from an investment authorised by that Beneficiary.
-

17. Policies

To the extent permitted by Superannuation Law:

- (a) The Trustee may take out and maintain any Policy requested by a Member.
 - (b) The Trustee may cancel a Policy over a Member, if the Member's account balance is zero, or the Member request the Trustee to cancel the Policy.
 - (c) The Trustee alone may enforce a Policy.
 - (d) The Trustee may:
 - (1) receive the proceeds of any Policy; or
 - (2) direct the insurer to pay the proceeds of any Policy to a person the Trustee nominates.
 - (e) The Trustee may pay all Policy premiums from the Fund.
-

18. Other income

- 18.1 In addition to contributions, rollovers and income, the Trustee may accept any other assets into the Fund.
 - 18.2 The Trustee may treat those assets as income of the Fund or in any other way.
-

19. Borrowing

The Trustee may enter into arrangements to:

- (a) borrow money;
- (b) maintain an existing borrowing of money;
- (c) secure the payment or repayment of any borrowing; or

but in each case, strictly subject to the extent permitted by Superannuation Law.

Part 5 – Accounts

20. Beneficiary Account

- 20.1 The Trustee must keep a Beneficiary Account for each Beneficiary, to determine benefits payable in respect of that Beneficiary.
- 20.2 The Trustee must credit the Beneficiary Account with:
- (a) contributions for the Beneficiary;
 - (b) amounts rolled over or transferred into the Fund from an Approved Benefit Arrangement for the Beneficiary including pursuant to a Contributions-Splitting Application;
 - (c) amounts allotted for the Beneficiary pursuant to a Contributions-Splitting Application;
 - (d) amounts rolled over or transferred for the Beneficiary pursuant to an order or agreement under the Family Law Act 1975;
 - (e) proceeds of a Policy over the Beneficiary (unless the Trustee directs the insurer to pay the proceeds to a person the Trustee nominates);
 - (f) positive earnings which the Trustee decide to allocate to the Beneficiary Account;
 - (g) any other amounts which the Trustee decides.
- 20.3 The Trustee must debit the Beneficiary Account with:
- (a) benefits paid from the Beneficiary Account to or for the Beneficiary;
 - (b) amounts rolled over or transferred from the Fund to an Approved Benefit Arrangement for the Beneficiary;
 - (c) amounts allotted, transferred or rolled over for the benefit of the Beneficiary's spouse pursuant to a Contributions-Splitting Application;
 - (d) amounts rolled over or transferred from the Beneficiary Account pursuant to an order or agreement under the Family Law Act 1975;
 - (e) Policy premiums for the Beneficiary which the Trustee decides to allocate to the Beneficiary Account;
 - (f) taxes on contributions by or for the Beneficiary and on benefits to or for the Beneficiary which the Trustee decides to allocate to the Beneficiary Account;
 - (g) the Beneficiary's share of Fund Expenses;
 - (h) negative earnings which the Trustee decides to allocate to the Beneficiary Account;
 - (i) any other amounts which the Trustee decides.
- 20.4 The Trustee must maintain records concerning the Beneficiary Account in accordance with Superannuation Law of:
-

- (a) the Preserved and Non-Preserved Benefits; and
 - (b) any flagging agreement, flagging order or splitting agreement or other order or agreement notified to the Trustee made pursuant to the Family Law Act 1975.
-

21. General Reserve Account

21.1 The Trustee may keep a General Reserve Account.

21.2 The Trustee may credit the General Reserve Account with:

- (a) any positive earnings not allocated to Beneficiary Accounts;
- (b) any bonus or rebate under a Policy, not allocated to Beneficiary Accounts;
- (c) any amount left in a Beneficiary Account after all benefits have been paid to the Beneficiary;
- (d) any Fund Expenses, Policy premiums or tax debited to Beneficiary Accounts but not yet paid;
- (e) any forfeited benefits;
- (f) any other amounts the Trustee decides.

21.3 The Trustee may debit the General Reserve Account with:

- (a) any losses, Policy premiums or Fund Expenses not allocated to Beneficiary Accounts;
 - (b) any amounts which the Trustee decides to credit Beneficiary Accounts as deemed contributions or as additional earnings or as over-estimated Fund Expenses, Policy premiums or tax;
 - (c) any other amounts the Trustee decides.
-

22. Other accounts

22.1 The Trustee may keep any other accounts it decides, including a Reserve Account for any specific purpose it decides.

23. Fund Expenses

23.1 The Trustee must pay all Fund Expenses from the Fund.

23.2 The Trustee may determine a Beneficiary's share of Fund Expenses (not already taken into account in determining earnings) in any combination of the following ways:

- (a) an equal amount for each Beneficiary;
 - (b) in proportion to the balance of each Beneficiary Account;
 - (c) according to the Fund Expenses incurred in making or changing investments authorised by that Beneficiary.
-

- 23.3 As at each 30 June and any other date the Trustee decides, the Trustee must determine each Beneficiary's share of Fund Expenses.
- 23.4 The Trustee may prospectively determine Fund Expenses. The Trustee may later adjust Beneficiary Accounts and/or the Reserve Account to take into account any difference between actual and anticipated Fund Expenses. However, the Trustee must not adjust a Beneficiary Account after the relevant Beneficiary has been paid their benefit from the Fund.
- 23.5 The Trustee may pay Fund Expenses from a Reserve Account.
-

24. Earnings

- 24.1 As at each 30 June and any other date the Trustee decides, the Trustee must:
- (a) revalue the Fund assets (including investments authorised under clause 16);
 - (b) determine the after tax earnings (positive or negative) of each investment authorised by a Beneficiary under clause 16, and allocate those earnings to that Beneficiary's Beneficiary Account;
 - (c) determine the after tax earnings (positive or negative) of all the other assets of the Fund, and allocate those earnings to Beneficiary Accounts in a fair manner.
- 24.2 The Trustee must take into account provision for contingencies, unrealised gains or losses on valuation, and any other factors the Trustee decides.
- 24.3 The Trustee may prospectively determine earnings when a benefit is payable from the Fund.
- 24.4 The Trustee may pay earnings to a Reserve Account.

Part 6 – Benefits

25. Amount and circumstances

- 25.1 A benefit equal to the balance of a Member's Beneficiary Account becomes payable, if:
- (a) the Member requests payment and a condition of release is satisfied under Superannuation Law; or
 - (b) the Member must, under Superannuation Law, commence to receive a benefit from the Fund.
- 25.2 If a benefit becomes payable to a Member under clause 25.1 or 26.1, the Trustee on request of the Member, may in any combination and on any terms and conditions it wishes to impose but subject always to Superannuation Law:
- (a) retain all or part of the Member's benefit in the Fund;
 - (b) pay the benefit by lump sum;
 - (c) pay the benefit by Pension;
 - (d) purchase an Annuity with the benefit;
-

- (e) pay the benefit in the form of an asset (including an asset in specie).
- 25.3 For any other Beneficiary entitled to a benefit, the Trustee must, in accordance with Superannuation Law, in any combination the Trustee decides:
- (a) retain all or part of the Beneficiary's benefit in the Fund;
 - (b) pay the benefit by lump sum;
 - (c) pay the benefit by Pension;
 - (d) purchase an Annuity with the benefit;
 - (e) pay the benefit in the form of an asset (including an asset in specie).
- 25.4 The Trustee, subject to the requirements of Superannuation Law, may in its absolute discretion pay:
- (a) a lump sum benefit to a Beneficiary as one lump sum amount or two or more lump sum amounts; and
 - (b) a pension benefit to a Beneficiary as one pension or two or more pensions.
- 25.5 A benefit also becomes payable if the Trustee is required to pay an amount from a Member's Beneficiary Account pursuant to an order or agreement under the Family Law Act 1975. The Trustee must pay, flag or transfer the benefit as required under Superannuation Law.
- 25.6 The Trustee may pay a benefit from the Fund at any place, in any manner, and within any reasonable time the Trustee decides.
- 25.7 With the consent of the Beneficiary, the Trustee may pay a benefit to that Beneficiary by transferring to that Beneficiary an investment of the Fund of equivalent value.

26. Pension benefits

- 26.1 Where the Trustee is permitted or otherwise required to pay any Pension or Annuity, the Trustee shall pay any such Pension or Annuity subject to such provisions as the Trustee may determine necessary to ensure that there is no contravention of Superannuation Law and that the Fund remains a complying superannuation fund at all times for Superannuation Law purposes.
- 26.2 In respect of any Pension permitted or otherwise required to be paid, the Trustee may:
- (a) set apart the assets of the Fund which will fund the Pension in a Reserve Account;
 - (b) obtain any certificates the Trustee decides about the adequacy of those assets for current and non-current Pension liabilities;
 - (c) invest those assets on the same basis that it invests any other assets of the Fund (including in investments authorised by the Beneficiary).
- 26.3 After the death of a Beneficiary receiving a Pension, the Trustee must pay the assets which fund the Pension in accordance with and as permitted by Superannuation Law, to the Reversionary Beneficiary. If there is no Reversionary Beneficiary the Trustee may pay the assets, in any combination the Trustee decides:

- (a) to a Reserve Account; or
 - (b) subject to the terms of the Pension, in accordance with clause 28.1(a) to 28.1(c).
-

27. Commutation of Pension

- 27.1 At the request of a Beneficiary receiving a Pension, the Trustee may only commute all or part of a Pension to a lump sum, or for a rollover a Pension to another account within the Fund, or for the payment of a new Pension to the extent and as permitted by Superannuation Law.
- 27.2 The Trustee may then, in any combination the Trustee decides:
- (a) reduce the number of instalments of any remaining Pension;
 - (b) reduce the amount of each instalment of any remaining Pension;
 - (c) obtain any certificates the Trustee decides about the adequacy of the assets which will fund the pension for current and non-current Pension liabilities.
-

28. Death benefits

- 28.1 Subject to Superannuation Law, if a Member dies, the Trustee must pay the benefit:
- (a) in accordance with the Member's valid Binding Nomination Form (if any); or
 - (b) if that Member did not have a valid Binding Nomination Form, to any Dependents of that Member the Trustee decides and any legal personal representative of that Member, in any proportions the Trustee decides taking into consideration the Member's valid Non-Binding Nomination Form (if any);
 - (c) if, within 3 months after the death, the Trustee cannot find any Dependents of that Member and there are no legal personal representatives of the deceased, to relatives of that Member, or to any other person or Reserve Account as permitted by Superannuation Law, as the Trustee decides in any proportions the Trustee decides.
 - (d) if the Member is a Beneficiary receiving a Pension, in accordance with 26.3.
-

29. Beneficiary under a disability

- 29.1 If a Beneficiary is under 18 years or the Trustee considers it is in the Beneficiary's best interests, the Trustee may pay all or part of that Beneficiary's benefit:
- (a) by spending it for the advancement, maintenance, education or benefit of that Beneficiary; or
 - (b) to a person who appears to the Trustee to be a trustee, spouse, child, parent, guardian, carer or custodian of that Beneficiary.
- 29.2 The receipt of the payee discharges the Trustee.
-

30. Place and manner of payment

- 30.1 The Trustee may pay a benefit from the Fund at any place, in any manner, and within any reasonable time the Trustee decides.
- 30.2 With the consent of the Beneficiary, the Trustee may pay a benefit to that Beneficiary by transferring to that Beneficiary an investment of the Fund of equivalent value.
- 30.3 The Trustee may in their absolute discretion pay:
- (a) a lump sum benefit to a Beneficiary as one lump sum amount or two or more lump sum amounts; and
 - (b) a pension benefit to a Beneficiary as one pension or two or more pensions.

31. Proofs

- 31.1 The Trustee may base a decision on evidence not legally proved.

32. Payment conditional on evidence

- 32.1 The Trustee may require a Beneficiary to provide any information or evidence or do any act the Trustee decides.
- 32.2 The Trustee may withhold a benefit until the Beneficiary complies with the previous sub-clause.

33. No claim apart from deed

- 33.1 No Beneficiary is entitled to payment from the Fund except as expressed in this deed.

34. Forfeiture of benefits

- 34.1 A Beneficiary forfeits their whole entitlement in the Fund if:
- (a) the Beneficiary assigns or charges their entitlement or interest in the Fund;
 - (b) that entitlement becomes payable to another person;
 - (c) the Beneficiary is unable personally to receive or enjoy that entitlement; or
 - (d) in the Trustee's opinion, the Beneficiary is incapable of managing their affairs.
- 34.2 The Trustee may:
- (a) pay or apply a Beneficiary's forfeited entitlement to or for that Beneficiary's Dependents;
 - (b) pay or apply a Beneficiary's forfeited entitlement to a Reserve Account; or
 - (c) if the reason for forfeiture ceases, credit the balance of the forfeited entitlement (not paid or applied or used under this sub-clause) to the relevant Beneficiary Account or pay the entitlement to the Beneficiary as the Trustee decides.

35. Nominated Dependants

- 35.1 A Member may nominate one or more of the Dependants and the legal personal representative of that Member, to receive that Member's entitlement when that Member dies, in any form the Trustee requires.
- 35.2 The Trustee may require a Member to complete a new Non-Binding Nomination Form at any time.
- 35.3 A Non-Binding Nomination Form is or becomes invalid if:
- (a) Superannuation Law does not permit the Trustee to follow the nomination form;
 - (b) the Member completes a later valid Non-Binding Nomination Form;
 - (c) the Member has a valid Binding Nomination Form.
- 35.4 The Trustee need not inform the Member that a Non-Binding Nomination Form is invalid.
- 35.5 To remove any doubt, in this clause, **Member** includes a former Member receiving a Pension.

36. Binding Nomination

- 36.1 A Member may nominate one or more of the Dependants and the Legal Personal Representative of that Member, to receive that Member's entitlement when that Member dies, in a form binding upon the Trustee in accordance with the requirements of section 59(1A) of the *Superannuation Industry Supervision Act 1993*, as if (only for the purposes of this clause) that section applied to a Self Managed Superannuation Fund.
- 36.2 Unless the Trustee requires a Member to complete a new Binding Nomination Form at any time, all Binding Nomination Forms shall last indefinitely.
- 36.3 To remove any doubt in this clause, **Member** includes a former Member receiving a Pension.

Part 7 – Transfers and Rollovers

37. Transfers and Rollovers from an Approved Benefit Arrangement

- 37.1 At the request of a Member, the Trustee may accept money or assets from an Approved Benefit Arrangement, the superannuation holding accounts reserve under the Small Superannuation Accounts Act 1995 or pursuant to a Contributions-Splitting Application to provide benefits for that Member.
- 37.2 The Trustee may accept that money or assets on any terms.
- 37.3 The Trustee may refuse that money or assets without giving reasons.

38. Transfers and Rollovers to an Approved Benefit Arrangement

- 38.1 At the request of a Beneficiary, the Trustee may transfer or rollover all or part of the Beneficiary's entitlement to an Approved Benefit Arrangement for the benefit of that Beneficiary, including by transferring an investment of the Fund of equivalent value.

- 38.2 The Trustee may allot, transfer or rollover all or part of the Beneficiary's entitlement for the benefit of that Beneficiary's spouse only in accordance with clause 14 or pursuant to a benefit payable in accordance with clause 25.5.
- 38.3 The Trustee may keep enough of the entitlement to cover contingent liabilities.
- 38.4 The Trustee may transfer or rollover the entitlement on any terms.
- 38.5 The receipt of the transferee discharges the Trustee.

Part 8 – Management of Fund

39. Trustee

- 39.1 The Trustee must be at least two natural persons or a constitutional corporation (within the meaning of Superannuation Law).
-

40. Appointment and removal of trustee

- 40.1 The Principal Member or if there is no Principal Member, the Members may by deed:
- (a) appoint a substitute or additional trustee;
 - (b) remove a trustee.
- 40.2 If a trustee vacates office leaving only one natural person as trustee or no trustee, the Principal Member or if there is no Principal Member, the Members must appoint a new trustee.
- 40.3 A trustee vacates office if:
- (a) the trustee is removed pursuant to clause 40.1;
 - (b) that trustee resigns by notice to the Members;
 - (c) that trustee is a corporation and becomes an externally-administered body corporate (within the meaning of the Corporations Act 2001);
 - (d) that trustee is a natural person and dies or is found to be of unsound mind or becomes an insolvent under administration (within the meaning of the Corporations Act 2001); or
 - (e) that trustee is a disqualified person (within the meaning of superannuation law) or is otherwise ineligible to be a trustee of the Fund.
- 40.4 On vacating office, a trustee must:
- (a) promptly deliver all documents, records, money and property to the new or remaining Trustee; and
 - (b) do everything necessary to transfer the legal title of the Fund to the new or remaining Trustee.
-

41. Minutes

- 41.1 The Trustee must record its decisions in written minutes or written resolutions, signed by the Trustee (or the directors of a corporate Trustee).
- 41.2 Signed minutes or resolutions are sufficient evidence of decisions and proceedings at meetings unless proved incorrect.

42. Powers of Trustee

- 42.1 The Trustee alone administers the Fund.
- 42.2 The Trustee has:
- (a) the legal capacity and powers of a natural person;
 - (b) the powers of a trustee by law; and
 - (c) the powers of a company under the Corporations Act 2001 (if a company).
- 42.3 The Trustee may do anything it thinks fit to:
- (a) comply with Superannuation Law;
 - (b) administer the Fund.
- 42.4 Without limiting the previous sub-clauses, the Trustee may:
- (a) open an account with any bank, building society, credit union or other financial institution (**institution**);
 - (b) operate that account in accordance with the customs, usages and practices of the institution. This includes the Trustee:
 - (1) drawing, making, accepting, endorsing, executing and issuing promissory notes, bills of exchange, bills of lading, cheques and other negotiable instruments;
 - (2) overdrawing the account as allowed by Superannuation Law;
 - (3) permitting the institution to debit the account with charges and duties;
 - (c) appoint an attorney (or joint and several attorneys, or joint or several attorneys) to exercise any trust or power;
 - (d) make an election under Superannuation Law;
 - (e) delegate any trust or power to any person on any terms (while retaining the right to exercise that trust or power);
 - (f) revoke any delegation of a trust or power;
 - (g) hold or invest in any real estate or real property or any interest of any kind in real estate or real property;

- (h) appoint or vary or terminate the appointment of a custodian or nominee (holding, if necessary, the appropriate Australian financial services licence with the appropriate authorisations) to hold or have registered in its name any asset of the Fund.
-

43. Trustee may act despite interest

- 43.1 A trustee of the Fund may act as a director of a corporation in which the Fund is invested and may retain remuneration for so acting.
- 43.2 A trustee of the Fund may exercise or concur in exercising a trust or power, even if the trustee has a personal interest in the outcome, or is a Beneficiary or related to a Beneficiary.
- 43.3 A trustee of the Fund may retain a benefit from a dealing in which the trustee has a personal interest.
- 43.4 A trustee of the Fund may deal with any of the other trustees (in the trustee's own capacity or as trustee of another fund).
- 43.5 In this clause, **trustee** also includes a director of a corporate trustee.
-

44. Trustee not liable

- 44.1 A trustee of the Fund acting in good faith in that capacity is not liable to compensate the Fund for any loss or breach of trust.
- 44.2 In this clause, **trustee** also includes a director of a corporate trustee.
-

45. Indemnity

- 45.1 A trustee of the Fund is entitled to indemnity from the Fund for any liability incurred in that capacity to the extent allowed by law.
- 45.2 No Beneficiary is liable to indemnify a trustee of the Fund, even for a liability which the Beneficiary asked or authorised the Trustee to incur.
- 45.3 The Trustee may take out trustee liability insurance and pay the premiums from the Fund.
- 45.4 In this clause, **trustee** includes a director of a corporate trustee, a former trustee, or a director of a former corporate trustee.
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46. Remuneration

- 46.1 A trustee of the Fund is not entitled to remuneration for holding office.
- 46.2 In this clause, **trustee** also includes a director of a corporate trustee.
-

Part 9 – Administration of Fund

47. Audit

- 47.1 The Trustee:
-

- (a) must appoint an auditor who is authorised to audit the Fund under Superannuation Law;
- (b) may remove the auditor and appoint a new auditor.

47.2 The auditor must audit the accounting records of the Fund and produce an annual report for the Trustee in the form required by Superannuation Law.

48. Tax

48.1 The Trustee must comply with all laws about the deduction and payment of tax on behalf of the Fund and its Members.

48.2 The Trustee may:

- (a) deduct tax from money paid into the Fund, benefits paid out of the Fund and any Beneficiary Account;
- (b) make provision for tax and debit that amount to any Beneficiary Account or the Reserve Account;
- (c) pay tax or arrange for another person to do so; and
- (d) pay to any Member an amount equal to any Excess Concessional Contributions Tax for which such Member is liable in respect of any contribution or payment to the Fund on behalf of such Member.

49. Currency

49.1 All payments to or from the Fund must be in Australian currency, except where the Trustee decides otherwise.

49.2 The Trustee may convert an amount into Australian currency using any exchange rate the Trustee decides.

50. Amendment

50.1 The Principal Member or if there is no Principal Member, the Trustee may by deed amend this deed.

50.2 An amendment takes effect from:

- (a) the date specified in the deed; or
- (b) if no date is specified, the date the deed is executed.

50.3 As soon as practicable, the Trustee must notify each Member about the nature and purpose of the amendment and any effect on the Member's entitlement.

50.4 Section 39B Trustee Act 1936 of South Australia or equivalent provision in legislation of another jurisdiction governing this trust deed, does not apply.

51. Termination

- 51.1 The Principal Member or if there is no Principal Member, the Trustee may resolve to end the Fund.
- 51.2 If the Principal Member or the Trustee resolves to end the Fund, the Trustee must:
- (a) not accept any more contributions;
 - (b) not take out any new Policies;
 - (c) pay all Fund Expenses, taxes and liabilities and allow for future taxes and liabilities;
 - (d) determine and allocate Fund Expenses in accordance with clause 23;
 - (e) determine and allocate earnings in accordance with clause 24;
 - (f) transfer or rollover each Beneficiary's entitlement to an Approved Benefit Arrangement or pay each Beneficiary's entitlement to the Beneficiary in accordance with this deed.
- 51.3 The Fund ends when the Trustee has paid or applied all entitlements in accordance with this deed.

52. Notice

- 52.1 Notice must be in writing and in English, and may be given by an authorised representative of the sender.
- 52.2 Notice may be given to a person:
- (a) personally;
 - (b) by leaving it at the person's address last notified;
 - (c) by sending it by pre-paid mail to the person's address last notified;
 - (d) by sending it by facsimile to the person's facsimile number last notified and then confirming it by pre-paid mail to the person's address last notified;
 - (e) by advertisement in any newspaper the Trustee decides.
- 52.3 Notice is deemed to be received by a person:
- (a) when left at the person's address;
 - (b) if sent by pre-paid mail, on the third Business Day after posting;
 - (c) if sent by facsimile and confirmed by pre-paid mail, at the time and on the day shown in a sending machine's transmission report which indicates that the whole facsimile was sent to the person's facsimile number last notified (or if the day shown is not a Business Day or if the time shown is after 5pm in the person's time zone, at 9am on the next Business Day); and

- (d) if advertised in a newspaper, on the third Business Day after the newspaper is published.
-

53. Governing law

- 53.1 The validity of this trust is governed by the law of the State or Territory of Australia identified in Item 4 of the Schedule.
- 53.2 The administration of this trust is governed by the law of the place the Trustee decides.

Execution

Executed as a deed on 11th March 2015

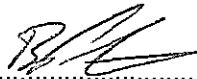
Executed by
Bill Pitsadiotis

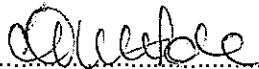
in the presence of ~~AMANDA~~ HOLE

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) Trustee





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Witness

Executed by
Metaxia Kalogerinis

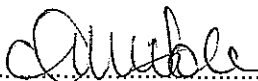
in the presence of ~~AMANDA~~ HOLE

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) Trustee





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Witness

Schedule

Item 1	Trustee	Bill Pitsadiotis Metaxia Kalogerinis
Item 2	Name	VLAPIT Family Super Fund
Item 3	Principal Member	Bill Pitsadiotis and Metaxia Kalogerinis
Item 4	Governing Law	South Australia

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