

Compliance Workpapers
AYOUB Family Super Fund
Financial Year - 2018



Fund Details

| | |
|-------------------------|-------------------------------|
| Fund Name | AYOUB Family Super Fund |
| Contact no | 0459777125 |
| Financial Year | 2018 |
| Established Date | 28/10/2010 |
| ABN | 74 949 275 430 |
| TFN | 921079597 |
| Trustee Type | Individual |
| Trustees | MILAD AYOUB VICTORIA AYOUB |
| ACN | |

Statement of Financial Position

| Assets | Qty | 2018 | 2017 | Change (\$) | Change (%) | |
|-----------------------------------|----------|-----------|-----------|-------------|------------|--|
| Investments | 0.00 | 40,168.50 | 47,532.50 | -7,364.00 | 15.49 | WP-1 WP-2 |
| Shares in Listed Companies | 0.00 | 40,168.50 | 47,532.50 | -7,364.00 | 15.49 | |
| Commonwealth Bank Of Australia. | 500.00 | 36,435.00 | 41,405.00 | -4,970.00 | 12.00 | WP-1 |
| Telstra Group Limited | 1,425.00 | 3,733.50 | 6,127.50 | -2,394.00 | 39.07 | WP-1 |
| Other Assets | 0.00 | 31,995.02 | 31,651.68 | 343.34 | 1.08 | |
| Cash At Bank | 0.00 | 31,237.57 | 31,621.70 | -384.13 | 1.21 | |
| CBA Business Account #5261 | 0.00 | 1,309.17 | 1,256.66 | 52.51 | 4.18 | WP-1 |
| CBA Business Online Account #5288 | 0.00 | 29,928.40 | 30,365.04 | -436.64 | 1.44 | WP-1 |
| Current Tax Assets | 0.00 | 757.45 | 29.98 | 727.47 | 2,426.52 | WP-1 WP-2 |
| Franking Credits | 0.00 | 1,083.27 | 1,091.46 | -8.19 | 0.75 | |
| Shares in Listed Companies | 0.00 | 1,083.27 | 1,091.46 | -8.19 | 0.75 | |
| Commonwealth Bank Of Australia. | 0.00 | 921.43 | 902.14 | 19.29 | 2.14 | |
| Telstra Group Limited | 0.00 | 161.84 | 189.32 | -27.48 | 14.52 | |
| Income Tax Payable | 0.00 | 29.98 | -661.73 | 691.71 | 104.53 | |
| Provision for Income Tax | 0.00 | -355.80 | -399.75 | 43.95 | 10.99 | |
| Total Assets | 0.00 | 72,163.52 | 79,184.18 | -7,020.66 | 8.87 | |
| Liabilities | Qty | 2018 | 2017 | Change (\$) | Change (%) | |
| Total Liabilities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |

| Member Entitlements | Qty | 2018 | 2017 | Change (\$) | Change (%) | |
|------------------------------------|------|-----------|-----------|-------------|------------|--|
| Member Entitlement Accounts | 0.00 | 72,163.52 | 79,184.18 | -7,020.66 | 8.87 | WP-1 WP-2 |
| Mr Milad Ayoub | 0.00 | 17,370.21 | 20,905.85 | -3,535.64 | 16.91 | |
| Account Based Pension 1 | 0.00 | 17,370.21 | 20,905.85 | -3,535.64 | 16.91 | |
| Ms Victoria Ayoub | 0.00 | 54,793.31 | 58,278.33 | -3,485.02 | 5.98 | |
| Accumulation | 0.00 | 54,793.31 | 58,278.33 | -3,485.02 | 5.98 | |
| Total Member Entitlements | 0.00 | 72,163.52 | 79,184.18 | -7,020.66 | 8.87 | |

Operating Statement

| Income | 2018 | 2017 | Change (\$) | Change (%) | |
|-----------------------------------|----------|-----------|-------------|------------|--|
| Investment Income | 3,774.25 | 3,867.95 | -93.70 | 2.42 | WP-1 WP-2 |
| Dividends | 3,610.89 | 3,638.20 | -27.31 | 0.75 | |
| Shares in Listed Companies | 3,610.89 | 3,638.20 | -27.31 | 0.75 | WP-1 |
| Commonwealth Bank Of Australia. | 3,071.43 | 3,007.14 | 64.29 | 2.14 | |
| Telstra Group Limited | 539.46 | 631.06 | -91.60 | 14.52 | |
| Interest | 163.36 | 229.75 | -66.39 | 28.90 | |
| Cash At Bank | 163.36 | 229.75 | -66.39 | 28.90 | |
| CBA Business Online Account #5288 | 163.36 | 229.75 | -66.39 | 28.90 | |
| Total Income | 3,774.25 | 3,867.95 | -93.70 | 2.42 | |
| Expenses | 2018 | 2017 | Change (\$) | Change (%) | |
| Investment Losses | 7,364.00 | -2,424.50 | 9,788.50 | 403.73 | |
| Decrease in Market Value | 7,364.00 | -2,424.50 | 9,788.50 | 403.73 | WP-1 |
| Shares in Listed Companies | 7,364.00 | -2,424.50 | 9,788.50 | 403.73 | |
| Commonwealth Bank Of Australia. | 4,970.00 | -4,220.00 | 9,190.00 | 217.77 | |
| Telstra Group Limited | 2,394.00 | 1,795.50 | 598.50 | 33.33 | |
| Member Payments | 2,475.00 | 4,771.00 | -2,296.00 | 48.12 | WP-1 |
| Pensions Paid | 2,475.00 | 4,771.00 | -2,296.00 | 48.12 | WP-1 |
| Mr Milad Ayoub | 2,475.00 | 4,771.00 | -2,296.00 | 48.12 | |
| Account Based Pension 1 | 2,475.00 | 4,771.00 | -2,296.00 | 48.12 | |

| Expenses | 2018 | 2017 | Change (\$) | Change (%) | |
|--|-----------|----------|-------------|------------|--|
| Other Expenses | 600.11 | 552.20 | 47.91 | 8.68 | |
| Accountancy Fee | 480.00 | 420.00 | 60.00 | 14.29 | |
| Bank Fees | 120.11 | 132.20 | -12.09 | 9.15 | |
| Cash At Bank | 120.11 | 132.20 | -12.09 | 9.15 | |
| CBA Business Account #5261 | 120.11 | 132.20 | -12.09 | 9.15 | |
| Total Expenses | 10,439.11 | 2,898.70 | 7,540.41 | 260.13 | |
| Income Tax | 2018 | 2017 | Change (\$) | Change (%) | |
| Income Tax Expense | 355.80 | 399.75 | -43.95 | 10.99 | WP-1 WP-2 |
| Income Tax Expense | 355.80 | 399.75 | -43.95 | 10.99 | |
| Prior Years Under Provision for Income Tax | 0.00 | -211.00 | 211.00 | 100.00 | |
| Total Income Tax | 355.80 | 188.75 | 167.05 | 88.50 | |
| Net Profit(Loss) Total | -7,020.66 | 780.50 | | | |

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 | | | | | | |
| CBA | Commonwealth Bank Of Australia. | 72.87 | 500.00 | 72.87 | 36,435.00 | |
| TLS | Telstra Group Limited | 2.62 | 1,425.00 | 2.62 | 3,733.50 | |

Pension Limit

| | | | | Current Status : Good to Go Prior Status : N/A | Prepared By : N/A | Reviewed By : N/A |
|----------------|-------------------------|-----|--------------|---|-------------------|-------------------|
| | Account Name | Age | Year To Date | Minimum | Maximum | |
| Mr Milad Ayoub | | | | | | |
| | Account Based Pension 1 | 73 | 2,475.00 | 1,050.00 | | |

Tax Effective Allocation of Pension Payment (Member Level)

| | | Current Status : Good to Go Prior Status : N/A | Prepared By : N/A | Reviewed By : N/A |
|--|-------------------------|---|-------------------|-------------------|
| | Account Name | Drawdown To Date | Minimum | Tax Free % |
| Mr Milad Ayoub (Age: 73 at 30/06/2018) | | | | |
| | Account Based Pension 1 | 2,475.00 | 1,050.00 | 0.00 |

Preservation Components for Member above 65

| | | | | Current Status : Good to Go Prior Status : N/A | | Prepared By : N/A | Reviewed By : N/A |
|--|--------------|------------------|---------------------------------|---|--|-------------------|-------------------|
| Account Name | Account Type | Preserved Amount | Restricted Non-Preserved Amount | Unrestricted Non-Preserved Amount | | | |
| Mr Milad Ayoub (Age: 73 at 30/06/2018) | | | | | | | |
| Account Based Pension 1 | Pension | 0.00 | 0.00 | 17,370.21 | | | |
| Ms Victoria Ayoub (Age: 32 at 30/06/2018) | | | | | | | |
| Accumulation | Accumulation | 54,793.31 | 0.00 | 0.00 | | | |

Lump Sum Payment - Good to Go

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

Preservation Components

| | | | | | | Current Status : Good to Go Prior Status : N/A | | Prepared By : N/A | Reviewed By : N/A |
|--|--------------|------------------|---------------------------------|-----------------------------------|------------------|---|-----------------------------------|----------------------|----------------------|
| | | | Prior Year | | | Current Year | | | |
| Account Name | Account Type | Preserved Amount | Restricted Non-Preserved Amount | Unrestricted Non-Preserved Amount | Preserved Amount | Restricted Non-Preserved Amount | Unrestricted Non-Preserved Amount | | |
| <i>Ms Victoria Ayoub (Age: 32 at 30/06/2018)</i> | | | | | | | | | |
| Accumulation | Accumulation | 58,278.33 | 0.00 | 0.00 | 54,793.31 | 0.00 | 0.00 | | |

Tax Component Verification (Accumulation)

| | | Current Status : Good to Go Prior Status : N/A | Prepared By : N/A | Reviewed By : N/A |
|--|---|---|----------------------------|------------------------------|
| | Account Name | | Prior Year Tax Free Amount | Current Year Tax Free Amount |
| | Ms Victoria Ayoub (Age: 32 at 30/06/2018) | | | |
| | Accumulation | | 0.00 | 0.00 |

Tax Component Verification (Pension)

| | | Current Status : Good to Go Prior Status : N/A | Prepared By : N/A | Reviewed By : N/A |
|--|-------------------------|---|-------------------------|-----------------------|
| | Account Name | Calculated tax free % | Current year tax free % | Prior year tax free % |
| Mr Milad Ayoub (Age: 73 at 30/06/2018) | | | | |
| | Account Based Pension 1 | 0.00 | 0.00 | 0.00 |


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 |
| <p>Mr Milad Ayoub Date of Birth: 06/06/1945 (Age: 72 at 30/06/2018)</p> | | | | |
| | Caps | | 25,000.00 | 100,000.00 |
| | 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 |
| <p>Ms Victoria Ayoub Date of Birth: 06/10/1985 (Age: 31 at 30/06/2018)</p> | | | | |
| | Caps | | 25,000.00 | 100,000.00 |
| | Contributions made (to this fund) | | 0.00 | 0.00 |
| | Contributions made (to other fund) | | 0.00 | 0.00 |
| | Contributions as allocated | | 0.00 | 0.00 |
| | Amount above caps | | 0.00 | 0.00 |

Negative Balance

| | | | | Current Status : Good to Go Prior Status : Warning | | Prepared By : Danica Sabado | Reviewed By : N/A |
|---|------------|-------------|--|---|---------|-----------------------------|-------------------|
| | Date | Description | | Debits | Credits | Balance | |
| CBA Business Account #5261 | | | | | | | |
|  | 01/09/2017 | Account fee | | 10.00 | 0.00 | -8.34 | |

Contra Bank Entries

| | | | | Current Status : Good to Go Prior Status : Warning | | Prepared By : Danica Sabado | Reviewed By : N/A |
|----------------------------|------------|---------------------|--------|---|---------|-----------------------------|-------------------|
| | Date | Description | Debits | Credits | Balance | | |
| CBA Business Account #5261 | | | | | | | |
| 🚩 | 12/07/2017 | Withdrawal | 100.00 | 0.00 | 126.66 | | |
| 🚩 | 14/07/2017 | Transfer from saver | 0.00 | 150.00 | 201.66 | | |
| 🚩 | 14/07/2017 | Withdrawal | 150.00 | 0.00 | 51.66 | | |
| 🚩 | 04/08/2017 | Transfer from saver | 0.00 | 150.00 | 171.66 | | |
| 🚩 | 04/08/2017 | Withdrawal | 150.00 | 0.00 | 21.66 | | |
| 🚩 | 05/08/2017 | Transfer from saver | 0.00 | 100.00 | 121.66 | | |
| 🚩 | 05/08/2017 | Withdrawal | 100.00 | 0.00 | 21.66 | | |
| 🚩 | 07/08/2017 | Transfer from saver | 0.00 | 100.00 | 121.66 | | |
| 🚩 | 07/08/2017 | Withdrawal | 100.00 | 0.00 | 21.66 | | |
| 🚩 | 10/08/2017 | Withdrawal | 0.00 | 100.00 | 121.66 | | |

Income Comparison

| Current Status : Good to Go Prior Status : Warning | | | | | Prepared By : Danica Sabado | | Reviewed By : N/A | |
|---|------------|-------------|--------------|-----------------|-----------------------------|---------------------------|-------------------|--|
| | Date | Income Type | Total Income | Franking Credit | Estimated Income | Estimated Franking Credit | | |
| TLS : Telstra Group Limited (ASX:TLS) | | | | | | | | |
| | 28/09/2017 | Dividend | 220.87 | 94.66 | 220.88 | 94.66 | | |

Benefits Paid to Member < 60 - Good to Go

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

Retirement Condition - Good to Go

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

Tax Effective Allocation of Pension Payment (Pension Account Level)

| | | Current Status : Good to Go Prior Status : N/A | Prepared By : N/A | Reviewed By : N/A |
|--|-------------------------|---|-------------------|-------------------|
| | Account Name | Drawdown To Date | Minimum | Tax Free % |
| Mr Milad Ayoub (Age: 73 at 30/06/2018) | | | | |
| | Account Based Pension 1 | 2,475.00 | 1,050.00 | 0.00 |

General Ledger

| Date | Description | Quantity | Debits | Credits | Balance |
|---|--|----------|--------|----------|----------|
| Investment Income / Dividends / Shares in Listed Companies / Commonwealth Bank Of Australia. | | | | | |
| 01/07/2017 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 29/09/2017 | CBA 230C FRANKED @ 30%; DRP | 0.00 | 0.00 | 1,642.86 | 1,642.86 |
| 28/03/2018 | CBA 200C FRANKED@30%; DRP NIL DISCOUNT | 0.00 | 0.00 | 1,428.57 | 3,071.43 |
| 30/06/2018 | Closing Balance | 0.00 | 0.00 | 0.00 | 3,071.43 |
| Investment Income / Dividends / Shares in Listed Companies / Telstra Group Limited | | | | | |
| 01/07/2017 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 28/09/2017 | TLS 15.5C FRANKED @ 30% D.R.P. SUSPENDED | 0.00 | 0.00 | 315.53 | 315.53 |
| 29/03/2018 | TLS 11C FRANKED@30%; 3.5C SPECIAL; DRP | 0.00 | 0.00 | 223.93 | 539.46 |
| 30/06/2018 | Closing Balance | 0.00 | 0.00 | 0.00 | 539.46 |
| Investment Income / Interest / Cash At Bank / CBA Business Online Account #5288 | | | | | |
| 01/07/2017 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 01/07/2017 | Credit Interest | 0.00 | 0.00 | 14.97 | 14.97 |
| 01/08/2017 | Credit Interest | 0.00 | 0.00 | 15.44 | 30.41 |
| 01/09/2017 | Credit Interest | 0.00 | 0.00 | 15.22 | 45.63 |
| 01/10/2017 | Credit Interest | 0.00 | 0.00 | 14.70 | 60.33 |
| 01/11/2017 | Credit Interest | 0.00 | 0.00 | 15.20 | 75.53 |
| 01/12/2017 | Credit Interest | 0.00 | 0.00 | 13.33 | 88.86 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|--------------------------|----------|----------|----------|----------|
| 01/01/2018 | Credit Interest | 0.00 | 0.00 | 12.68 | 101.54 |
| 01/02/2018 | Credit Interest | 0.00 | 0.00 | 12.68 | 114.22 |
| 01/03/2018 | Credit Interest | 0.00 | 0.00 | 11.46 | 125.68 |
| 01/04/2018 | Credit Interest | 0.00 | 0.00 | 12.69 | 138.37 |
| 01/05/2018 | Credit Interest | 0.00 | 0.00 | 12.29 | 150.66 |
| 01/06/2018 | Credit Interest | 0.00 | 0.00 | 12.70 | 163.36 |
| 30/06/2018 | Closing Balance | 0.00 | 0.00 | 0.00 | 163.36 |
| Member Payments / Pensions Paid / Mr Milad Ayoub / Account Based Pension 1 | | | | | |
| 01/07/2017 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 12/01/2018 | Pension Drawdown - Gross | 0.00 | 2,475.00 | 0.00 | 2,475.00 |
| 30/06/2018 | Closing Balance | 0.00 | 0.00 | 0.00 | 2,475.00 |
| 01/07/2017 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 12/01/2018 | Pension Drawdown - Net | 0.00 | 0.00 | 2,475.00 | 2,475.00 |
| 12/01/2018 | Pension Drawdown - Paid | 0.00 | 2,475.00 | 0.00 | 0.00 |
| 30/06/2018 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Expenses / Accountancy Fee | | | | | |
| 01/07/2017 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 02/02/2018 | MYOB Subscription | 0.00 | 480.00 | 0.00 | 480.00 |
| 30/06/2018 | Closing Balance | 0.00 | 0.00 | 0.00 | 480.00 |
| Other Expenses / Cash At Bank / CBA Business Account #5261 | | | | | |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|-----------------------|----------|--------|---------|---------|
| 01/07/2017 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 01/07/2017 | Account fee | 0.00 | 10.00 | 0.00 | 10.00 |
| 01/08/2017 | Account fee | 0.00 | 10.00 | 0.00 | 20.00 |
| 01/09/2017 | Account fee | 0.00 | 10.00 | 0.00 | 30.00 |
| 01/10/2017 | Account fee | 0.00 | 10.00 | 0.00 | 40.00 |
| 01/10/2017 | Debit excess interest | 0.00 | 0.11 | 0.00 | 40.11 |
| 01/11/2017 | Account fee | 0.00 | 10.00 | 0.00 | 50.11 |
| 01/12/2017 | Account fee | 0.00 | 10.00 | 0.00 | 60.11 |
| 01/01/2018 | Account fee | 0.00 | 10.00 | 0.00 | 70.11 |
| 01/02/2018 | Account fee | 0.00 | 10.00 | 0.00 | 80.11 |
| 01/03/2018 | Account fee | 0.00 | 10.00 | 0.00 | 90.11 |
| 01/04/2018 | Account fee | 0.00 | 10.00 | 0.00 | 100.11 |
| 01/05/2018 | Account fee | 0.00 | 10.00 | 0.00 | 110.11 |
| 01/06/2018 | Account fee | 0.00 | 10.00 | 0.00 | 120.11 |
| 30/06/2018 | Closing Balance | 0.00 | 0.00 | 0.00 | 120.11 |

Investment Losses / Decrease in Market Value / Shares in Listed Companies / Commonwealth Bank Of Australia.

| | | | | | |
|------------|-------------------------|------|----------|------|----------|
| 01/07/2017 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 30/06/2018 | Market Value Adjustment | 0.00 | 4,970.00 | 0.00 | 4,970.00 |
| 30/06/2018 | Closing Balance | 0.00 | 0.00 | 0.00 | 4,970.00 |

Investment Losses / Decrease in Market Value / Shares in Listed Companies / Telstra Group Limited

| Date | Description | Quantity | Debits | Credits | Balance |
|--|-------------------------|----------|----------|----------|-----------|
| 01/07/2017 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 30/06/2018 | Market Value Adjustment | 0.00 | 2,394.00 | 0.00 | 2,394.00 |
| 30/06/2018 | Closing Balance | 0.00 | 0.00 | 0.00 | 2,394.00 |
| Income Tax Expense / Income Tax Expense | | | | | |
| 01/07/2017 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 30/06/2018 | Fund Income Tax | 0.00 | 355.80 | 0.00 | 355.80 |
| 30/06/2018 | Closing Balance | 0.00 | 0.00 | 0.00 | 355.80 |
| Investments - Commonwealth Bank Of Australia. | | | | | |
| 01/07/2017 | Opening Balance | 500.00 | 0.00 | 0.00 | 41,405.00 |
| 30/06/2018 | Market Value Adjustment | 0.00 | 0.00 | 4,970.00 | 36,435.00 |
| 30/06/2018 | Closing Balance | 500.00 | 0.00 | 0.00 | 36,435.00 |
| Investments - Telstra Group Limited | | | | | |
| 01/07/2017 | Opening Balance | 1,425.00 | 0.00 | 0.00 | 6,127.50 |
| 30/06/2018 | Market Value Adjustment | 0.00 | 0.00 | 2,394.00 | 3,733.50 |
| 30/06/2018 | Closing Balance | 1,425.00 | 0.00 | 0.00 | 3,733.50 |
| Cash At Bank - CBA Business Account #5261 | | | | | |
| 01/07/2017 | Opening Balance | 0.00 | 0.00 | 0.00 | 1,256.66 |
| 01/07/2017 | Account fee | 0.00 | 0.00 | 10.00 | 1,246.66 |
| 04/07/2017 | Withdrawal | 0.00 | 0.00 | 200.00 | 1,046.66 |
| 04/07/2017 | Withdrawal | 0.00 | 0.00 | 250.00 | 796.66 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|---------------------|----------|--------|---------|---------|
| 06/07/2017 | Withdrawal | 0.00 | 0.00 | 100.00 | 696.66 |
| 07/07/2017 | Withdrawal | 0.00 | 0.00 | 100.00 | 596.66 |
| 09/07/2017 | Withdrawal | 0.00 | 0.00 | 90.00 | 506.66 |
| 09/07/2017 | Withdrawal | 0.00 | 0.00 | 100.00 | 406.66 |
| 10/07/2017 | Withdrawal | 0.00 | 0.00 | 20.00 | 386.66 |
| 11/07/2017 | Withdrawal | 0.00 | 0.00 | 30.00 | 356.66 |
| 11/07/2017 | Withdrawal | 0.00 | 0.00 | 100.00 | 256.66 |
| 12/07/2017 | Withdrawal | 0.00 | 0.00 | 30.00 | 226.66 |
| 12/07/2017 | Withdrawal | 0.00 | 0.00 | 100.00 | 126.66 |
| 13/07/2017 | Withdrawal | 0.00 | 0.00 | 75.00 | 51.66 |
| 14/07/2017 | Transfer from saver | 0.00 | 150.00 | 0.00 | 201.66 |
| 14/07/2017 | Withdrawal | 0.00 | 0.00 | 150.00 | 51.66 |
| 01/08/2017 | Account fee | 0.00 | 0.00 | 10.00 | 41.66 |
| 03/08/2017 | Withdrawal | 0.00 | 0.00 | 20.00 | 21.66 |
| 04/08/2017 | Transfer from saver | 0.00 | 150.00 | 0.00 | 171.66 |
| 04/08/2017 | Withdrawal | 0.00 | 0.00 | 150.00 | 21.66 |
| 05/08/2017 | Transfer from saver | 0.00 | 100.00 | 0.00 | 121.66 |
| 05/08/2017 | Withdrawal | 0.00 | 0.00 | 100.00 | 21.66 |
| 07/08/2017 | Transfer from saver | 0.00 | 100.00 | 0.00 | 121.66 |
| 07/08/2017 | Withdrawal | 0.00 | 0.00 | 100.00 | 21.66 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|-----------------------|----------|----------|---------|----------|
| 10/08/2017 | Transfer from saver | 0.00 | 0.00 | 100.00 | 78.34 |
| 10/08/2017 | Withdrawal | 0.00 | 0.00 | 20.00 | 98.34 |
| 10/08/2017 | Withdrawal | 0.00 | 100.00 | 0.00 | 1.66 |
| 01/09/2017 | Account fee | 0.00 | 0.00 | 10.00 | 8.34 |
| 28/09/2017 | TLS Dividend | 0.00 | 220.87 | 0.00 | 212.53 |
| 29/09/2017 | CBA Dividend | 0.00 | 1,150.00 | 0.00 | 1,362.53 |
| 01/10/2017 | Account fee | 0.00 | 0.00 | 10.00 | 1,352.53 |
| 01/10/2017 | Debit excess interest | 0.00 | 0.00 | 0.11 | 1,352.42 |
| 01/11/2017 | Account fee | 0.00 | 0.00 | 10.00 | 1,342.42 |
| 01/12/2017 | Account fee | 0.00 | 0.00 | 10.00 | 1,332.42 |
| 01/01/2018 | Account fee | 0.00 | 0.00 | 10.00 | 1,322.42 |
| 12/01/2018 | Withdrawal | 0.00 | 0.00 | 300.00 | 1,022.42 |
| 01/02/2018 | Account fee | 0.00 | 0.00 | 10.00 | 1,012.42 |
| 02/02/2018 | MYOB Subscription | 0.00 | 0.00 | 480.00 | 532.42 |
| 01/03/2018 | Account fee | 0.00 | 0.00 | 10.00 | 522.42 |
| 28/03/2018 | CBA Dividend | 0.00 | 1,000.00 | 0.00 | 1,522.42 |
| 29/03/2018 | TLS Dividend | 0.00 | 156.75 | 0.00 | 1,679.17 |
| 01/04/2018 | Account fee | 0.00 | 0.00 | 10.00 | 1,669.17 |
| 01/05/2018 | Account fee | 0.00 | 0.00 | 10.00 | 1,659.17 |
| 01/06/2018 | Account fee | 0.00 | 0.00 | 10.00 | 1,649.17 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|------------------------------|----------|--------|---------|-----------|
| 11/06/2018 | Withdrawal | 0.00 | 0.00 | 240.00 | 1,409.17 |
| 14/06/2018 | Withdrawal | 0.00 | 0.00 | 100.00 | 1,309.17 |
| 30/06/2018 | Closing Balance | 0.00 | 0.00 | 0.00 | 1,309.17 |
| Cash At Bank - CBA Business Online Account #5288 | | | | | |
| 01/07/2017 | Opening Balance | 0.00 | 0.00 | 0.00 | 30,365.04 |
| 01/07/2017 | Credit Interest | 0.00 | 14.97 | 0.00 | 30,380.01 |
| 14/07/2017 | Transfer to Transaction acct | 0.00 | 0.00 | 150.00 | 30,230.01 |
| 01/08/2017 | Credit Interest | 0.00 | 15.44 | 0.00 | 30,245.45 |
| 04/08/2017 | Transfer to Transaction acct | 0.00 | 0.00 | 150.00 | 30,095.45 |
| 05/08/2017 | Transfer to Transaction acct | 0.00 | 0.00 | 100.00 | 29,995.45 |
| 07/08/2017 | Transfer to Transaction acct | 0.00 | 0.00 | 100.00 | 29,895.45 |
| 10/08/2017 | Transfer to Transaction acct | 0.00 | 0.00 | 100.00 | 29,795.45 |
| 01/09/2017 | Credit Interest | 0.00 | 15.22 | 0.00 | 29,810.67 |
| 01/10/2017 | Credit Interest | 0.00 | 14.70 | 0.00 | 29,825.37 |
| 01/11/2017 | Credit Interest | 0.00 | 15.20 | 0.00 | 29,840.57 |
| 01/12/2017 | Credit Interest | 0.00 | 13.33 | 0.00 | 29,853.90 |
| 01/01/2018 | Credit Interest | 0.00 | 12.68 | 0.00 | 29,866.58 |
| 01/02/2018 | Credit Interest | 0.00 | 12.68 | 0.00 | 29,879.26 |
| 01/03/2018 | Credit Interest | 0.00 | 11.46 | 0.00 | 29,890.72 |
| 01/04/2018 | Credit Interest | 0.00 | 12.69 | 0.00 | 29,903.41 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|--|----------|----------|----------|-----------|
| 01/05/2018 | Credit Interest | 0.00 | 12.29 | 0.00 | 29,915.70 |
| 01/06/2018 | Credit Interest | 0.00 | 12.70 | 0.00 | 29,928.40 |
| 30/06/2018 | Closing Balance | 0.00 | 0.00 | 0.00 | 29,928.40 |
| Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Commonwealth Bank Of Australia. | | | | | |
| 01/07/2017 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 29/09/2017 | CBA 230C FRANKED @ 30%; DRP | 0.00 | 0.00 | 1,150.00 | 1,150.00 |
| 29/09/2017 | CBA 230C FRANKED @ 30%; DRP | 0.00 | 1,150.00 | 0.00 | 0.00 |
| 28/03/2018 | CBA 200C FRANKED@30%; DRP NIL DISCOUNT | 0.00 | 0.00 | 1,000.00 | 1,000.00 |
| 28/03/2018 | CBA 200C FRANKED@30%; DRP NIL DISCOUNT | 0.00 | 1,000.00 | 0.00 | 0.00 |
| 30/06/2018 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Telstra Group Limited | | | | | |
| 01/07/2017 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 28/09/2017 | TLS 15.5C FRANKED @ 30% D.R.P. SUSPENDED | 0.00 | 0.00 | 220.87 | 220.87 |
| 28/09/2017 | TLS 15.5C FRANKED @ 30% D.R.P. SUSPENDED | 0.00 | 220.87 | 0.00 | 0.00 |
| 29/03/2018 | TLS 11C FRANKED@30%; 3.5C SPECIAL; DRP | 0.00 | 0.00 | 156.75 | 156.75 |
| 29/03/2018 | TLS 11C FRANKED@30%; 3.5C SPECIAL; DRP | 0.00 | 156.75 | 0.00 | 0.00 |
| 30/06/2018 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|-----------------|----------|--------|---------|---------|
| Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / CBA Business Online Account #5288 | | | | | |
| 01/07/2017 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 01/07/2017 | Credit Interest | 0.00 | 0.00 | 14.97 | 14.97 |
| 01/07/2017 | Credit Interest | 0.00 | 14.97 | 0.00 | 0.00 |
| 01/08/2017 | Credit Interest | 0.00 | 0.00 | 15.44 | 15.44 |
| 01/08/2017 | Credit Interest | 0.00 | 15.44 | 0.00 | 0.00 |
| 01/09/2017 | Credit Interest | 0.00 | 0.00 | 15.22 | 15.22 |
| 01/09/2017 | Credit Interest | 0.00 | 15.22 | 0.00 | 0.00 |
| 01/10/2017 | Credit Interest | 0.00 | 0.00 | 14.70 | 14.70 |
| 01/10/2017 | Credit Interest | 0.00 | 14.70 | 0.00 | 0.00 |
| 01/11/2017 | Credit Interest | 0.00 | 0.00 | 15.20 | 15.20 |
| 01/11/2017 | Credit Interest | 0.00 | 15.20 | 0.00 | 0.00 |
| 01/12/2017 | Credit Interest | 0.00 | 0.00 | 13.33 | 13.33 |
| 01/12/2017 | Credit Interest | 0.00 | 13.33 | 0.00 | 0.00 |
| 01/01/2018 | Credit Interest | 0.00 | 0.00 | 12.68 | 12.68 |
| 01/01/2018 | Credit Interest | 0.00 | 12.68 | 0.00 | 0.00 |
| 01/02/2018 | Credit Interest | 0.00 | 0.00 | 12.68 | 12.68 |
| 01/02/2018 | Credit Interest | 0.00 | 12.68 | 0.00 | 0.00 |
| 01/03/2018 | Credit Interest | 0.00 | 0.00 | 11.46 | 11.46 |
| 01/03/2018 | Credit Interest | 0.00 | 11.46 | 0.00 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|-----------------------------|----------|--------|---------|---------|
| 01/04/2018 | Credit Interest | 0.00 | 0.00 | 12.69 | 12.69 |
| 01/04/2018 | Credit Interest | 0.00 | 12.69 | 0.00 | 0.00 |
| 01/05/2018 | Credit Interest | 0.00 | 0.00 | 12.29 | 12.29 |
| 01/05/2018 | Credit Interest | 0.00 | 12.29 | 0.00 | 0.00 |
| 01/06/2018 | Credit Interest | 0.00 | 0.00 | 12.70 | 12.70 |
| 01/06/2018 | Credit Interest | 0.00 | 12.70 | 0.00 | 0.00 |
| 30/06/2018 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Current Tax Assets / Income Tax Payable | | | | | |
| 01/07/2017 | Opening Balance | 0.00 | 0.00 | 0.00 | 661.73 |
| 01/07/2017 | Fund Tax Finalisation | 0.00 | 691.71 | 0.00 | 29.98 |
| 30/06/2018 | Closing Balance | 0.00 | 0.00 | 0.00 | 29.98 |
| Other Assets - Current Tax Assets / Provision for Income Tax | | | | | |
| 01/07/2017 | Opening Balance | 0.00 | 0.00 | 0.00 | 399.75 |
| 01/07/2017 | Fund Tax Finalisation | 0.00 | 399.75 | 0.00 | 0.00 |
| 30/06/2018 | Tax Effect Of Income | 0.00 | 0.00 | 355.80 | 355.80 |
| 30/06/2018 | Closing Balance | 0.00 | 0.00 | 0.00 | 355.80 |
| Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Commonwealth Bank Of Australia. | | | | | |
| 01/07/2017 | Opening Balance | 0.00 | 0.00 | 0.00 | 902.14 |
| 01/07/2017 | Fund Tax Finalisation | 0.00 | 0.00 | 902.14 | 0.00 |
| 29/09/2017 | CBA 230C FRANKED @ 30%; DRP | 0.00 | 492.86 | 0.00 | 492.86 |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|--|----------|--------|---------|---------|
| 28/03/2018 | CBA 200C FRANKED@30%; DRP NIL DISCOUNT | 0.00 | 428.57 | 0.00 | 921.43 |
| 30/06/2018 | Closing Balance | 0.00 | 0.00 | 0.00 | 921.43 |
| Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Telstra Group Limited | | | | | |
| 01/07/2017 | Opening Balance | 0.00 | 0.00 | 0.00 | 189.32 |
| 01/07/2017 | Fund Tax Finalisation | 0.00 | 0.00 | 189.32 | 0.00 |
| 28/09/2017 | TLS 15.5C FRANKED @ 30% D.R.P. SUSPENDED | 0.00 | 94.66 | 0.00 | 94.66 |
| 29/03/2018 | TLS 11C FRANKED@30%; 3.5C SPECIAL; DRP | 0.00 | 67.18 | 0.00 | 161.84 |
| 30/06/2018 | Closing Balance | 0.00 | 0.00 | 0.00 | 161.84 |
| Other Creditors and Accruals / Accountancy Fee | | | | | |
| 01/07/2017 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 02/02/2018 | MYOB Subscription | 0.00 | 0.00 | 480.00 | 480.00 |
| 02/02/2018 | MYOB Subscription | 0.00 | 480.00 | 0.00 | 0.00 |
| 30/06/2018 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Creditors and Accruals / Cash At Bank / CBA Business Account #5261 | | | | | |
| 01/07/2017 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 01/07/2017 | Account fee | 0.00 | 0.00 | 10.00 | 10.00 |
| 01/07/2017 | Account fee | 0.00 | 10.00 | 0.00 | 0.00 |
| 01/08/2017 | Account fee | 0.00 | 0.00 | 10.00 | 10.00 |
| 01/08/2017 | Account fee | 0.00 | 10.00 | 0.00 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|-----------------------|----------|--------|---------|---------|
| 01/09/2017 | Account fee | 0.00 | 0.00 | 10.00 | 10.00 |
| 01/09/2017 | Account fee | 0.00 | 10.00 | 0.00 | 0.00 |
| 01/10/2017 | Account fee | 0.00 | 0.00 | 10.00 | 10.00 |
| 01/10/2017 | Account fee | 0.00 | 10.00 | 0.00 | 0.00 |
| 01/10/2017 | Debit excess interest | 0.00 | 0.00 | 0.11 | 0.11 |
| 01/10/2017 | Debit excess interest | 0.00 | 0.11 | 0.00 | 0.00 |
| 01/11/2017 | Account fee | 0.00 | 0.00 | 10.00 | 10.00 |
| 01/11/2017 | Account fee | 0.00 | 10.00 | 0.00 | 0.00 |
| 01/12/2017 | Account fee | 0.00 | 0.00 | 10.00 | 10.00 |
| 01/12/2017 | Account fee | 0.00 | 10.00 | 0.00 | 0.00 |
| 01/01/2018 | Account fee | 0.00 | 0.00 | 10.00 | 10.00 |
| 01/01/2018 | Account fee | 0.00 | 10.00 | 0.00 | 0.00 |
| 01/02/2018 | Account fee | 0.00 | 0.00 | 10.00 | 10.00 |
| 01/02/2018 | Account fee | 0.00 | 10.00 | 0.00 | 0.00 |
| 01/03/2018 | Account fee | 0.00 | 0.00 | 10.00 | 10.00 |
| 01/03/2018 | Account fee | 0.00 | 10.00 | 0.00 | 0.00 |
| 01/04/2018 | Account fee | 0.00 | 0.00 | 10.00 | 10.00 |
| 01/04/2018 | Account fee | 0.00 | 10.00 | 0.00 | 0.00 |
| 01/05/2018 | Account fee | 0.00 | 0.00 | 10.00 | 10.00 |
| 01/05/2018 | Account fee | 0.00 | 10.00 | 0.00 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|---------------------|----------|--------|---------|----------|
| 01/06/2018 | Account fee | 0.00 | 0.00 | 10.00 | 10.00 |
| 01/06/2018 | Account fee | 0.00 | 10.00 | 0.00 | 0.00 |
| 30/06/2018 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Fund Suspense / CBA Business Account #5261 | | | | | |
| 01/07/2017 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 01/07/2017 | Account fee | 0.00 | 0.00 | 10.00 | 10.00 |
| 01/07/2017 | Account fee | 0.00 | 10.00 | 0.00 | 0.00 |
| 04/07/2017 | Withdrawal | 0.00 | 200.00 | 0.00 | 200.00 |
| 04/07/2017 | Withdrawal | 0.00 | 250.00 | 0.00 | 450.00 |
| 06/07/2017 | Withdrawal | 0.00 | 100.00 | 0.00 | 550.00 |
| 07/07/2017 | Withdrawal | 0.00 | 100.00 | 0.00 | 650.00 |
| 09/07/2017 | Withdrawal | 0.00 | 90.00 | 0.00 | 740.00 |
| 09/07/2017 | Withdrawal | 0.00 | 100.00 | 0.00 | 840.00 |
| 10/07/2017 | Withdrawal | 0.00 | 20.00 | 0.00 | 860.00 |
| 11/07/2017 | Withdrawal | 0.00 | 30.00 | 0.00 | 890.00 |
| 11/07/2017 | Withdrawal | 0.00 | 100.00 | 0.00 | 990.00 |
| 12/07/2017 | Withdrawal | 0.00 | 30.00 | 0.00 | 1,020.00 |
| 12/07/2017 | Withdrawal | 0.00 | 100.00 | 0.00 | 1,120.00 |
| 13/07/2017 | Withdrawal | 0.00 | 75.00 | 0.00 | 1,195.00 |
| 14/07/2017 | Transfer from saver | 0.00 | 0.00 | 150.00 | 1,045.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|---------------------|----------|--------|---------|----------|
| 14/07/2017 | Transfer from saver | 0.00 | 150.00 | 0.00 | 1,195.00 |
| 14/07/2017 | Withdrawal | 0.00 | 150.00 | 0.00 | 1,345.00 |
| 01/08/2017 | Account fee | 0.00 | 0.00 | 10.00 | 1,335.00 |
| 01/08/2017 | Account fee | 0.00 | 10.00 | 0.00 | 1,345.00 |
| 03/08/2017 | Withdrawal | 0.00 | 20.00 | 0.00 | 1,365.00 |
| 04/08/2017 | Transfer from saver | 0.00 | 0.00 | 150.00 | 1,215.00 |
| 04/08/2017 | Transfer from saver | 0.00 | 150.00 | 0.00 | 1,365.00 |
| 04/08/2017 | Withdrawal | 0.00 | 150.00 | 0.00 | 1,515.00 |
| 05/08/2017 | Transfer from saver | 0.00 | 0.00 | 100.00 | 1,415.00 |
| 05/08/2017 | Transfer from saver | 0.00 | 100.00 | 0.00 | 1,515.00 |
| 05/08/2017 | Withdrawal | 0.00 | 100.00 | 0.00 | 1,615.00 |
| 07/08/2017 | Transfer from saver | 0.00 | 0.00 | 100.00 | 1,515.00 |
| 07/08/2017 | Transfer from saver | 0.00 | 100.00 | 0.00 | 1,615.00 |
| 07/08/2017 | Withdrawal | 0.00 | 100.00 | 0.00 | 1,715.00 |
| 10/08/2017 | Transfer from saver | 0.00 | 100.00 | 0.00 | 1,815.00 |
| 10/08/2017 | Withdrawal | 0.00 | 0.00 | 100.00 | 1,715.00 |
| 10/08/2017 | Withdrawal | 0.00 | 20.00 | 0.00 | 1,735.00 |
| 10/08/2017 | Withdrawal | 0.00 | 100.00 | 0.00 | 1,835.00 |
| 01/09/2017 | Account fee | 0.00 | 0.00 | 10.00 | 1,825.00 |
| 01/09/2017 | Account fee | 0.00 | 10.00 | 0.00 | 1,835.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|-----------------------|----------|----------|----------|----------|
| 28/09/2017 | TLS Dividend | 0.00 | 0.00 | 220.87 | 1,614.13 |
| 28/09/2017 | TLS Dividend | 0.00 | 220.87 | 0.00 | 1,835.00 |
| 29/09/2017 | CBA Dividend | 0.00 | 0.00 | 1,150.00 | 685.00 |
| 29/09/2017 | CBA Dividend | 0.00 | 1,150.00 | 0.00 | 1,835.00 |
| 01/10/2017 | Account fee | 0.00 | 0.00 | 10.00 | 1,825.00 |
| 01/10/2017 | Account fee | 0.00 | 10.00 | 0.00 | 1,835.00 |
| 01/10/2017 | Debit excess interest | 0.00 | 0.00 | 0.11 | 1,834.89 |
| 01/10/2017 | Debit excess interest | 0.00 | 0.11 | 0.00 | 1,835.00 |
| 01/11/2017 | Account fee | 0.00 | 0.00 | 10.00 | 1,825.00 |
| 01/11/2017 | Account fee | 0.00 | 10.00 | 0.00 | 1,835.00 |
| 01/12/2017 | Account fee | 0.00 | 0.00 | 10.00 | 1,825.00 |
| 01/12/2017 | Account fee | 0.00 | 10.00 | 0.00 | 1,835.00 |
| 01/01/2018 | Account fee | 0.00 | 0.00 | 10.00 | 1,825.00 |
| 01/01/2018 | Account fee | 0.00 | 10.00 | 0.00 | 1,835.00 |
| 12/01/2018 | Transfer from saver | 0.00 | 0.00 | 100.00 | 1,735.00 |
| 12/01/2018 | Withdrawal | 0.00 | 0.00 | 0.00 | 1,735.00 |
| 12/01/2018 | Withdrawal | 0.00 | 0.00 | 0.00 | 1,735.00 |
| 12/01/2018 | Withdrawal | 0.00 | 0.00 | 0.00 | 1,735.00 |
| 12/01/2018 | Withdrawal | 0.00 | 0.00 | 0.00 | 1,735.00 |
| 12/01/2018 | Withdrawal | 0.00 | 0.00 | 0.00 | 1,735.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|-------------------|----------|--------|----------|----------|
| 12/01/2018 | Withdrawal | 0.00 | 0.00 | 0.00 | 1,735.00 |
| 12/01/2018 | Withdrawal | 0.00 | 0.00 | 0.00 | 1,735.00 |
| 12/01/2018 | Withdrawal | 0.00 | 0.00 | 0.00 | 1,735.00 |
| 12/01/2018 | Withdrawal | 0.00 | 0.00 | 0.00 | 1,735.00 |
| 12/01/2018 | Withdrawal | 0.00 | 0.00 | 0.00 | 1,735.00 |
| 12/01/2018 | Withdrawal | 0.00 | 0.00 | 0.00 | 1,735.00 |
| 12/01/2018 | Withdrawal | 0.00 | 0.00 | 0.00 | 1,735.00 |
| 12/01/2018 | Withdrawal | 0.00 | 0.00 | 0.00 | 1,735.00 |
| 12/01/2018 | Withdrawal | 0.00 | 0.00 | 0.00 | 1,735.00 |
| 12/01/2018 | Withdrawal | 0.00 | 0.00 | 0.00 | 1,735.00 |
| 12/01/2018 | Withdrawal | 0.00 | 0.00 | 0.00 | 1,735.00 |
| 12/01/2018 | Withdrawal | 0.00 | 0.00 | 0.00 | 1,735.00 |
| 12/01/2018 | Withdrawal | 0.00 | 0.00 | 0.00 | 1,735.00 |
| 12/01/2018 | Withdrawal | 0.00 | 0.00 | 0.00 | 1,735.00 |
| 12/01/2018 | Withdrawal | 0.00 | 0.00 | 0.00 | 1,735.00 |
| 12/01/2018 | Withdrawal | 0.00 | 0.00 | 2,475.00 | 740.00 |
| 12/01/2018 | Withdrawal | 0.00 | 100.00 | 0.00 | 640.00 |
| 12/01/2018 | Withdrawal | 0.00 | 300.00 | 0.00 | 340.00 |
| 01/02/2018 | Account fee | 0.00 | 0.00 | 10.00 | 350.00 |
| 01/02/2018 | Account fee | 0.00 | 10.00 | 0.00 | 340.00 |
| 02/02/2018 | MYOB Subscription | 0.00 | 0.00 | 480.00 | 820.00 |
| 02/02/2018 | MYOB Subscription | 0.00 | 480.00 | 0.00 | 340.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|-----------------|----------|----------|----------|----------|
| 01/03/2018 | Account fee | 0.00 | 0.00 | 10.00 | 350.00 |
| 01/03/2018 | Account fee | 0.00 | 10.00 | 0.00 | 340.00 |
| 28/03/2018 | CBA Dividend | 0.00 | 0.00 | 1,000.00 | 1,340.00 |
| 28/03/2018 | CBA Dividend | 0.00 | 1,000.00 | 0.00 | 340.00 |
| 29/03/2018 | TLS Dividend | 0.00 | 0.00 | 156.75 | 496.75 |
| 29/03/2018 | TLS Dividend | 0.00 | 156.75 | 0.00 | 340.00 |
| 01/04/2018 | Account fee | 0.00 | 0.00 | 10.00 | 350.00 |
| 01/04/2018 | Account fee | 0.00 | 10.00 | 0.00 | 340.00 |
| 01/05/2018 | Account fee | 0.00 | 0.00 | 10.00 | 350.00 |
| 01/05/2018 | Account fee | 0.00 | 10.00 | 0.00 | 340.00 |
| 01/06/2018 | Account fee | 0.00 | 0.00 | 10.00 | 350.00 |
| 01/06/2018 | Account fee | 0.00 | 10.00 | 0.00 | 340.00 |
| 11/06/2018 | Withdrawal | 0.00 | 0.00 | 0.00 | 340.00 |
| 11/06/2018 | Withdrawal | 0.00 | 240.00 | 0.00 | 100.00 |
| 14/06/2018 | Withdrawal | 0.00 | 0.00 | 0.00 | 100.00 |
| 14/06/2018 | Withdrawal | 0.00 | 100.00 | 0.00 | 0.00 |
| 30/06/2018 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Fund Suspense / CBA Business Online Account #5288 | | | | | |
| 01/07/2017 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 01/07/2017 | Credit Interest | 0.00 | 0.00 | 14.97 | 14.97 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|------------------------------|----------|--------|---------|---------|
| 01/07/2017 | Credit Interest | 0.00 | 14.97 | 0.00 | 0.00 |
| 14/07/2017 | Transfer to Transaction acct | 0.00 | 0.00 | 150.00 | 150.00 |
| 14/07/2017 | Transfer to Transaction acct | 0.00 | 150.00 | 0.00 | 0.00 |
| 01/08/2017 | Credit Interest | 0.00 | 0.00 | 15.44 | 15.44 |
| 01/08/2017 | Credit Interest | 0.00 | 15.44 | 0.00 | 0.00 |
| 04/08/2017 | Transfer to Transaction acct | 0.00 | 0.00 | 150.00 | 150.00 |
| 04/08/2017 | Transfer to Transaction acct | 0.00 | 150.00 | 0.00 | 0.00 |
| 05/08/2017 | Transfer to Transaction acct | 0.00 | 0.00 | 100.00 | 100.00 |
| 05/08/2017 | Transfer to Transaction acct | 0.00 | 100.00 | 0.00 | 0.00 |
| 07/08/2017 | Transfer to Transaction acct | 0.00 | 0.00 | 100.00 | 100.00 |
| 07/08/2017 | Transfer to Transaction acct | 0.00 | 100.00 | 0.00 | 0.00 |
| 10/08/2017 | Transfer to Transaction acct | 0.00 | 0.00 | 100.00 | 100.00 |
| 10/08/2017 | Transfer to Transaction acct | 0.00 | 100.00 | 0.00 | 0.00 |
| 01/09/2017 | Credit Interest | 0.00 | 0.00 | 15.22 | 15.22 |
| 01/09/2017 | Credit Interest | 0.00 | 15.22 | 0.00 | 0.00 |
| 01/10/2017 | Credit Interest | 0.00 | 0.00 | 14.70 | 14.70 |
| 01/10/2017 | Credit Interest | 0.00 | 14.70 | 0.00 | 0.00 |
| 01/11/2017 | Credit Interest | 0.00 | 0.00 | 15.20 | 15.20 |
| 01/11/2017 | Credit Interest | 0.00 | 15.20 | 0.00 | 0.00 |
| 01/12/2017 | Credit Interest | 0.00 | 0.00 | 13.33 | 13.33 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|-----------------|----------|--------|---------|---------|
| 01/12/2017 | Credit Interest | 0.00 | 13.33 | 0.00 | 0.00 |
| 01/01/2018 | Credit Interest | 0.00 | 0.00 | 12.68 | 12.68 |
| 01/01/2018 | Credit Interest | 0.00 | 12.68 | 0.00 | 0.00 |
| 01/02/2018 | Credit Interest | 0.00 | 0.00 | 12.68 | 12.68 |
| 01/02/2018 | Credit Interest | 0.00 | 12.68 | 0.00 | 0.00 |
| 01/03/2018 | Credit Interest | 0.00 | 0.00 | 11.46 | 11.46 |
| 01/03/2018 | Credit Interest | 0.00 | 11.46 | 0.00 | 0.00 |
| 01/04/2018 | Credit Interest | 0.00 | 0.00 | 12.69 | 12.69 |
| 01/04/2018 | Credit Interest | 0.00 | 12.69 | 0.00 | 0.00 |
| 01/05/2018 | Credit Interest | 0.00 | 0.00 | 12.29 | 12.29 |
| 01/05/2018 | Credit Interest | 0.00 | 12.29 | 0.00 | 0.00 |
| 01/06/2018 | Credit Interest | 0.00 | 0.00 | 12.70 | 12.70 |
| 01/06/2018 | Credit Interest | 0.00 | 12.70 | 0.00 | 0.00 |
| 30/06/2018 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |

Member Entitlement Accounts / Mr Milad Ayoub / Account Based Pension 1

| | | | | | |
|------------|---------------------------|------|----------|------|-----------|
| 01/07/2017 | Opening Balance | 0.00 | 0.00 | 0.00 | 20,905.85 |
| 12/01/2018 | Pension Drawdown - Gross | 0.00 | 2,475.00 | 0.00 | 18,430.85 |
| 30/06/2018 | Investment Profit or Loss | 0.00 | 1,060.64 | 0.00 | 17,370.21 |
| 30/06/2018 | Closing Balance | 0.00 | 0.00 | 0.00 | 17,370.21 |

Member Entitlement Accounts / Ms Victoria Ayoub / Accumulation

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|---------------------------|----------|----------|---------|-----------|
| 01/07/2017 | Opening Balance | 0.00 | 0.00 | 0.00 | 58,278.33 |
| 30/06/2018 | Income Taxes Allocated | 0.00 | 355.80 | 0.00 | 57,922.53 |
| 30/06/2018 | Investment Profit or Loss | 0.00 | 3,129.22 | 0.00 | 54,793.31 |
| 30/06/2018 | Closing Balance | 0.00 | 0.00 | 0.00 | 54,793.31 |

Self-managed superannuation fund annual return

2018

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 2018* (NAT 71287).

- ! The *Self-managed superannuation fund annual return instructions 2018* (NAT 71606) (the instructions) can assist you to complete this annual return.

To complete this annual return

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

S M I T H S T

- Place X in ALL applicable boxes.

Section A: Fund information

1 Tax file number (TFN)

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

- ! 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)

AYOUB Family Super Fund

3 Australian business number (ABN) (if applicable)

74949275430

4 Current postal address

PO Box 230

Suburb/town

Glen Osmond

State/territory

SA

Postcode

5064

5 Annual return status

Is this an amendment to the SMSF's 2018 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 26/05/2023

Was Part B of the audit report qualified?

B No

Yes

If the audit report was qualified, have the reported compliance issues been rectified?

C 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 Financial institution details for super payments and tax refunds

You must provide the financial institution details of your fund's nominated super account. If you would like your fund's tax refunds paid to a different account, you can provide additional financial institution details at B.

Fund BSB number (must be six digits) 062334

Fund account number 10795261

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

VICTORIA AYOUB & MILAD AYOUB ATF

B Financial institution details for tax refunds only

If you would like your fund's tax refunds paid to a different account, provide additional financial institution details. Tax refunds cannot be paid to a trustee's personal account. (See relevant instructions.)

BSB number (must be six digits)

Account number

Account name (for example, J&Q Citizen ATF J&Q Family SF)

C Electronic service address alias

We will use your electronic service address alias to communicate with your fund about ATO super payments.

smsfdataflow

Fund's tax file number (TFN)

8 Status of SMSF

Australian superannuation fund

A No Yes Fund benefit structure **B** **A** Code

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution?

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.

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 CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2018*.

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

Code

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

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

Gross interest **C** \$ -00

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

| | | |
|--|---|-------------------------------|
| Gross foreign income D1 \$ <input type="text" value="0"/> -00 | Net foreign income D \$ <input type="text" value="0"/> -00 | Loss <input type="checkbox"/> |
|--|---|-------------------------------|

Australian franking credits from a New Zealand company **E** \$ -00

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

Number

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

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

Loss

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

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

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

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

Code

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

| | |
|---|--|
| Calculation of assessable contributions | |
| Assessable employer contributions R1 \$ <input type="text" value="0"/> -00 | plus Assessable personal contributions R2 \$ <input type="text" value="0"/> -00 |
| plus R3 \$ <input type="text" value="0"/> -00 | <small>**No-TFN-quoted contributions (an amount must be included even if it is zero)</small> |
| less R6 \$ <input type="text" value="0"/> -00 | <small>Transfer of liability to life insurance company or PST</small> |

| | |
|---|--|
| Calculation of non-arm's length income | |
| *Net non-arm's length private company dividends U1 \$ <input type="text" value="0"/> -00 | plus *Net non-arm's length trust distributions U2 \$ <input type="text" value="0"/> -00 |
| plus U3 \$ <input type="text" value="0"/> -00 | <small>*Net other non-arm's length income</small> |

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

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

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

Code

#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 \$ <input type="text" value="3773"/> -00 | Loss <input type="checkbox"/> |
| Exempt current pension income Y \$ <input type="text" value="954"/> -00 | |
| TOTAL ASSESSABLE INCOME (W less Y) V \$ <input type="text" value="2819"/> -00 | Loss <input type="checkbox"/> |

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 |
| Death benefit increase | G1 | \$ <input type="text" value="0"/> -00 | | |
| SMSF auditor fee | H1 | \$ <input type="text" value="0"/> -00 | H2 | \$ <input type="text" value="0"/> -00 |
| Investment expenses | I1 | \$ <input type="text" value="89"/> -00 | I2 | \$ <input type="text" value="30"/> -00 |
| Management and administration expenses | J1 | \$ <input type="text" value="358"/> -00 | J2 | \$ <input type="text" value="121"/> -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="0"/> -00 | L2 | \$ <input type="text" value="0"/> -00 |
| | | | Code <input type="text" value=""/> | Code <input type="text" value=""/> |
| Tax losses deducted | M1 | \$ <input type="text" value="0"/> -00 | | |
| TOTAL DEDUCTIONS | | N \$ <input type="text" value="447"/> -00 | TOTAL NON-DEDUCTIBLE EXPENSES | |
| | | (Total A1 to M1) | Y \$ <input type="text" value="151"/> -00 | |
| | | | (Total A2 to L2) | |
| #TAXABLE INCOME OR LOSS | | O \$ <input type="text" value="2372"/> -00 | TOTAL SMSF EXPENSES | |
| | | (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS) | Z \$ <input type="text" value="598"/> -00 | |
| | | | (N plus Y) | |
| | | Loss <input type="text" value=""/> | | |

#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 2018* on how to complete the calculation statement.

#Taxable income **A** \$ -00*(an amount must be included even if it is zero)*#Tax on taxable income **T1** \$ *(an amount must be included even if it is zero)*#Tax on no-TFN-quoted contributions **J** \$ *(an amount must be included even if it is zero)*Gross tax **B** \$ *(T1 plus J)*Foreign income tax offset
C1 \$ Rebates and tax offsets
C2 \$

Non-refundable non-carry forward tax offsets

C \$ *(C1 plus C2)*

SUBTOTAL 1

T2 \$ *(B less C – cannot be less than zero)*Early stage venture capital limited partnership tax offset
D1 \$ Early stage venture capital limited partnership tax offset carried forward from previous year
D2 \$ Early stage investor tax offset
D3 \$ Early stage investor tax offset carried forward from previous year
D4 \$

Non-refundable carry forward tax offsets

D \$ *(D1 plus D2 plus D3 plus D4)*

SUBTOTAL 2

T3 \$ *(T2 less D – cannot be less than zero)*Complying fund's franking credits tax offset
E1 \$ No-TFN tax offset
E2 \$ National rental affordability scheme tax offset
E3 \$ Exploration credit tax offset
E4 \$

Refundable tax offsets

E \$ *(E1 plus E2 plus E3 plus E4)*#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="727.47"/> |
| | <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="-468.47"/> |
| | <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 2018*.

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

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

Fund's tax file number (TFN)

Section F: Member information

MEMBER 1

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Employer contributions **A** \$

ABN of principal employer **A1**

Personal contributions **B** \$

CGT small business retirement exemption **C** \$

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

Personal injury election **E** \$

Spouse and child contributions **F** \$

Other third party contributions **G** \$

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 Contributions) **M** \$

TOTAL CONTRIBUTIONS N \$

Other transactions

Allocated earnings or losses **O** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payment **R1** \$

Income stream payment **R2** \$

Loss

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** \$

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.

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** \$

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 Contributions) **M** \$

TOTAL CONTRIBUTIONS N \$

Other transactions

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance **S1** \$

Inward rollovers and transfers **P** \$

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

Outward rollovers and transfers **Q** \$

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

Lump Sum payment **R1** \$

Code

Income stream payment **R2** \$

Code

TRIS Count

CLOSING ACCOUNT BALANCE **S** \$

(S1 plus S2 plus S3)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Fund's tax file number (TFN) Section H: **Assets and liabilities****15 ASSETS****15a Australian managed investments**Listed trusts **A** \$ -00Unlisted trusts **B** \$ -00Insurance policy **C** \$ -00Other managed investments **D** \$ -00**15b Australian direct investments**Cash and term deposits **E** \$ -00Debt securities **F** \$ -00Loans **G** \$ -00Listed shares **H** \$ -00Unlisted shares **I** \$ -00Limited recourse borrowing arrangements **J** \$ -00Non-residential real property **K** \$ -00Residential real property **L** \$ -00Collectables and personal use assets **M** \$ -00Other assets **O** \$ -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**15c Overseas direct investments**Overseas shares **P** \$ -00Overseas non-residential real property **Q** \$ -00Overseas residential real property **R** \$ -00Overseas managed investments **S** \$ -00Other overseas assets **T** \$ -00**TOTAL AUSTRALIAN AND OVERSEAS ASSETS U** \$ -00(Sum of labels **A** to **T**)**15d 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**15e 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

Fund's tax file number (TFN)

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"/> -00 |
| Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G) | | | | W \$ | <input type="text" value="72163"/> -00 |
| | | | | Reserve accounts | X \$ <input type="text" value="0"/> -00 |
| | | | | Other liabilities | Y \$ <input type="text" value="0"/> -00 |
| TOTAL LIABILITIES | | | | Z \$ | <input type="text" value="72163"/> -00 |

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

| | | | |
|-------------------|-------------|-------------------------------|-----|
| Total TOFA gains | H \$ | <input type="text" value=""/> | -00 |
| Total TOFA losses | I \$ | <input type="text" value=""/> | -00 |

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2017–18 income year, write **2018**).

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 2018*.

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 2018* for each election.

C

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2018*.

D

Section K: **Declarations**Fund's tax file number (TFN)

 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 current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received the audit report and I am aware of any matters raised. I declare that the information on this annual return, including any attached schedules and additional documentation is true and correct. I also authorise the ATO to make any tax refunds to the nominated bank account (if applicable).

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

Date / /

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 2018* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date / /

Tax agent's contact detailsTitle:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

 Postal address for annual returns: **Australian Taxation Office, GPO Box 9845, IN YOUR CAPITAL CITY**

Sensitive (when completed)

AYOUB Family Super Fund
Investment Revaluation as at 30 June 2018

| Investment | Price Date | Market Price | Quantity | Market Value | Change in Market Value | |
|---------------------------------------|---|-----------------|----------|------------------|---------------------------|------------|
| Listed Securities Market | | | | | | |
| CBA | Commonwealth Bank Of Australia. (ASX:CBA) | 29 Jun 2018 | 72.87000 | 500.00000 | 36,435.00 | (4,970.00) |
| TLS | Telstra Group Limited (ASX:TLS) | 29 Jun 2018 | 2.62000 | 1,425.00000 | 3,733.50 | (2,394.00) |
| Listed Securities Market Total | | | | 40,168.50 | (7,364.00) | |
| Fund Total | | | | 40,168.50 | (7,364.00) | |

AYOUB Family Super Fund
Investment Income Comparison Report
For the period 1 July 2017 to 30 June 2018

| 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 | | | | | | | | | | |
| CBA.BACCT1: CBA Business Online Account #5288 | | | | | | | | | | |
| 01/07/2017 | Interest | 14.97 | 0.00 | | | | | | | |
| 01/08/2017 | Interest | 15.44 | 0.00 | | | | | | | |
| 01/09/2017 | Interest | 15.22 | 0.00 | | | | | | | |
| 01/10/2017 | Interest | 14.70 | 0.00 | | | | | | | |
| 01/11/2017 | Interest | 15.20 | 0.00 | | | | | | | |
| 01/12/2017 | Interest | 13.33 | 0.00 | | | | | | | |
| 01/01/2018 | Interest | 12.68 | 0.00 | | | | | | | |
| 01/02/2018 | Interest | 12.68 | 0.00 | | | | | | | |
| 01/03/2018 | Interest | 11.46 | 0.00 | | | | | | | |
| 01/04/2018 | Interest | 12.69 | 0.00 | | | | | | | |
| 01/05/2018 | Interest | 12.29 | 0.00 | | | | | | | |
| 01/06/2018 | Interest | 12.70 | 0.00 | | | | | | | |
| | | 163.36 | 0.00 | | | | | | | |
| Total | | 163.36 | 0.00 | | | | | | | |
| Shares in Listed Companies | | | | | | | | | | |
| CBA: Commonwealth Bank Of Australia. (ASX:CBA) | | | | | | | | | | |
| 29/09/2017 | Dividend | 1,150.00 | 492.86 | | 500 | 0 | 2.3000 | 1,150.00 | 492.86 | |
| 28/03/2018 | Dividend | 1,000.00 | 428.57 | | 500 | 0 | 2.0000 | 1,000.00 | 428.57 | |
| | | 2,150.00 | 921.43 | | | | | 2,150.00 | 921.43 | |
| TLS: Telstra Group Limited (ASX:TLS) | | | | | | | | | | |
| 28/09/2017 | Dividend | 220.87 | 94.66 | * | 1,425 | 0 | 0.1550 | 220.88 | 94.66 | |
| 29/03/2018 | Dividend | 156.75 | 67.18 | | 1,425 | 0 | 0.1100 | 156.75 | 67.18 | |
| | | 377.62 | 161.84 | | | | | 377.63 | 161.84 | |
| Total | | 2,527.62 | 1,083.27 | | | | | 2,527.63 | 1,083.27 | |

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

AYOUB Family Super Fund

Tax Accounting Reconciliation

For the period 1 July 2017 to 30 June 2018

| Operating Statement Profit vs. Provision for Income Tax | 2018 \$ |
|---|-------------------------------|
| Benefits Accrued as a Result of Operations before Income Tax | (6,664.86) |
| <u>ADD:</u> | |
| Decrease in Market Value | 7,364.00 |
| Pension Non-deductible Expenses | 151.89 |
| Pensions Paid | 2,475.00 |
| <u>LESS:</u> | |
| Pension Exempt Income | 954.00 |
| Rounding | 0.03 |
| Taxable Income or Loss | <u><u>2,372.00</u></u> |

| | Income Amount | Tax Amount |
|---|---------------|-----------------------------|
| Gross Tax @ 15% for Concessional Income | 2,372.00 | 355.80 |
| 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 | | <u><u>355.80</u></u> |

Provision for Income Tax vs. Income Tax Expense

| | |
|---------------------------------|-----------------------------|
| Provision for Income Tax | 355.80 |
| Income Tax Expense | <u><u>355.80</u></u> |

Provision for Income Tax vs. Income Tax Payable

| | |
|--|-------------------------------|
| Provision for Income Tax | 355.80 |
| <u>LESS:</u> | |
| Franking Credits | 1,083.27 |
| Income Tax Payable (Receivable) | <u><u>(727.47)</u></u> |

Exempt Current Pension Income Settings

| | |
|--------------------------------|----------|
| Pension Exempt % (Actuarial) | 25.3100% |
| Pension Exempt % (Expenses) | 25.3100% |
| Assets Segregated For Pensions | No |

AYOUB Family Super Fund
Statement of Taxable Income
For the Period from 1 July 2017 to 30 June 2018

| Description | Investment Reference | Date | Tax Return Ref. | Amount |
|---|---|-------------|------------------|---------------|
| | | | Section B | |
| Income | | | | |
| Net Capital Gain | | | | |
| Deferred Capital Gain Realised | | 30 Jun 2018 | A | 0.00 |
| Less Capital Losses Applied | | 30 Jun 2018 | A | 0.00 |
| Less Discount | | 30 Jun 2018 | 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 | CBA.BACCT1: CBA Business Online Account #5288 | 01 Jul 2017 | C | 14.97 |
| Credit Interest | CBA.BACCT1: CBA Business Online Account #5288 | 01 Aug 2017 | C | 15.44 |
| Credit Interest | CBA.BACCT1: CBA Business Online Account #5288 | 01 Sep 2017 | C | 15.22 |
| Credit Interest | CBA.BACCT1: CBA Business Online Account #5288 | 01 Oct 2017 | C | 14.70 |
| Credit Interest | CBA.BACCT1: CBA Business Online Account #5288 | 01 Nov 2017 | C | 15.20 |
| Credit Interest | CBA.BACCT1: CBA Business Online Account #5288 | 01 Dec 2017 | C | 13.33 |
| Credit Interest | CBA.BACCT1: CBA Business Online Account #5288 | 01 Jan 2018 | C | 12.68 |
| Credit Interest | CBA.BACCT1: CBA Business Online Account #5288 | 01 Feb 2018 | C | 12.68 |
| Credit Interest | CBA.BACCT1: CBA Business Online Account #5288 | 01 Mar 2018 | C | 11.46 |
| Credit Interest | CBA.BACCT1: CBA Business Online Account #5288 | 01 Apr 2018 | C | 12.69 |
| Credit Interest | CBA.BACCT1: CBA Business Online Account #5288 | 01 May 2018 | C | 12.29 |
| Credit Interest | CBA.BACCT1: CBA Business Online Account #5288 | 01 Jun 2018 | C | 12.70 |
| Less Rounding | | | C | (0.36) |
| Total Gross Interest | | | C | 163.00 |
| 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 |
| Total Unfranked Dividend Amount | | | J | 0.00 |
| Franked Dividend Amount | | | | |
| CBA 230C FRANKED @ 30%; DRP | CBA: Commonwealth Bank Of Australia. | 29 Sep 2017 | K | 1,150.00 |
| CBA 200C FRANKED@30%; DRP NIL DISCOUNT | CBA: Commonwealth Bank Of Australia. | 28 Mar 2018 | K | 1,000.00 |
| TLS 15.5C FRANKED @ 30% D.R.P. SUSPENDED | TLS: Telstra Group Limited | 28 Sep 2017 | K | 220.87 |
| TLS 11C FRANKED@30%; 3.5C SPECIAL; DRP | TLS: Telstra Group Limited | 29 Mar 2018 | K | 156.75 |

AYOUB Family Super Fund
Statement of Taxable Income
For the Period from 1 July 2017 to 30 June 2018

| Description | Investment Reference | Date | Tax Return Ref. | Amount |
|---|---------------------------------------|-------------|------------------|-----------------|
| <i>Less Rounding</i> | | | | K (0.62) |
| Total Franked Dividend Amount | | | K | 2,527.00 |
| Dividend Franking Credit | | | | |
| CBA 230C FRANKED @ 30%; DRP | CBA: Commonwealth Bank Of Australia. | 29 Sep 2017 | L | 492.86 |
| CBA 200C FRANKED@30%; DRP NIL DISCOUNT | CBA: Commonwealth Bank Of Australia. | 28 Mar 2018 | L | 428.57 |
| TLS 15.5C FRANKED @ 30% D.R.P. SUSPENDED | TLS: Telstra Group Limited | 28 Sep 2017 | L | 94.66 |
| TLS 11C FRANKED@30%; 3.5C SPECIAL; DRP | TLS: Telstra Group Limited | 29 Mar 2018 | L | 67.18 |
| <i>Less Rounding</i> | | | | L (0.27) |
| Total Dividend Franking Credit | | | L | 1,083.00 |
| Total Gross Trust Distributions | | | M | 0.00 |
| Total Assessable Employer Contributions | | | R1 | 0.00 |
| Total Assessable Personal Contributions | | | R2 | 0.00 |
| Total No-TFN quoted contributions | | | R3 | 0.00 |
| Total Transfer of Liability to life insurance company or PST | | | R6 | 0.00 |
| Total Assessable Contributions | | | R | 0.00 |
| 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 |
| Exempt Current Pension Income | | | | |
| Exempt Current Pension Income | Dividend Franking Credit | 30 Jun 2018 | Y | (274.00) |
| Exempt Current Pension Income | Franked Dividend Amount | 30 Jun 2018 | Y | (639.00) |
| Exempt Current Pension Income | Gross Interest | 30 Jun 2018 | Y | (41.00) |
| Total Exempt Current Pension Income | | | Y | (954.00) |
| Total Assessable Income | | | | 2,819.00 |
| 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 |
| Total Approved Auditor Fee | | | H | 0.00 |
| Investment Expenses | | | | |
| Account fee | CBA.BACCT: CBA Business Account #5261 | 01 Jul 2017 | I | 10.00 |
| Account fee | CBA.BACCT: CBA Business Account #5261 | 01 Aug 2017 | I | 10.00 |
| Account fee | CBA.BACCT: CBA Business Account #5261 | 01 Sep 2017 | I | 10.00 |
| Account fee | CBA.BACCT: CBA Business Account #5261 | 01 Oct 2017 | I | 10.00 |
| Debit excess interest | CBA.BACCT: CBA Business Account #5261 | 01 Oct 2017 | I | 0.11 |
| Account fee | CBA.BACCT: CBA Business Account #5261 | 01 Nov 2017 | I | 10.00 |
| Account fee | CBA.BACCT: CBA Business Account #5261 | 01 Dec 2017 | I | 10.00 |

AYOUB Family Super Fund
Statement of Taxable Income
For the Period from 1 July 2017 to 30 June 2018

| Description | Investment Reference | Date | Tax Return | |
|---|---------------------------------------|-------------|------------------|-----------------|
| | | | Ref. | Amount |
| Account fee | CBA.BACCT: CBA Business Account #5261 | 01 Jan 2018 | I | 10.00 |
| Account fee | CBA.BACCT: CBA Business Account #5261 | 01 Feb 2018 | I | 10.00 |
| Account fee | CBA.BACCT: CBA Business Account #5261 | 01 Mar 2018 | I | 10.00 |
| Account fee | CBA.BACCT: CBA Business Account #5261 | 01 Apr 2018 | I | 10.00 |
| Account fee | CBA.BACCT: CBA Business Account #5261 | 01 May 2018 | I | 10.00 |
| Account fee | CBA.BACCT: CBA Business Account #5261 | 01 Jun 2018 | I | 10.00 |
| Less Current Pension Deductions | | 30 Jun 2018 | I | (30.40) |
| Less Rounding | | | I | (0.71) |
| Total Investment Expenses | | | I | 89.00 |
| Management and Administration Expenses | | | | |
| MYOB Subscription | | 02 Feb 2018 | J | 480.00 |
| Less Current Pension Deductions | | 30 Jun 2018 | J | (121.49) |
| Less Rounding | | | J | (0.51) |
| Total Management and Administration Expenses | | | J | 358.00 |
| Total Forestry Managed Investment Scheme Deduction | | | U | 0.00 |
| Total Other Deductions | | | L | 0.00 |
| Tax Losses Deducted | | | | |
| Tax Losses Brought Forward | | 30 Jun 2018 | M | 0.00 |
| Less Net Exempt Income | | 30 Jun 2018 | M | 0.00 |
| Total Tax Losses Deducted | | | M | 0.00 |
| Total Deductions | | | | 447.00 |
| Taxable Income or Loss | | | (V - N) O | 2,372.00 |

Income Tax Calculation Statement

Section D

Gross Tax

| | | | | |
|---|--|-------------|----|---------------|
| Gross Tax @ 15% for Concessional Income | | 30 Jun 2018 | T1 | 355.80 |
| Gross Tax @ 45% for Net Non-Arm's Length Income | | 30 Jun 2018 | T1 | 0.00 |
| No-TFN Quoted Contributions @ 32% | | 30 Jun 2018 | J | 0.00 |
| Total Gross Tax | | | | 355.80 |

| | | | | |
|--|--|--|-----------|---------------|
| 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 | | | | 355.80 |

Credit: Refundable Franking Credits

| | | | | |
|--|--------------------------------------|-------------|----|--------|
| CBA 230C FRANKED @ 30%; DRP | CBA: Commonwealth Bank Of Australia. | 29 Sep 2017 | E1 | 492.86 |
| CBA 200C FRANKED@30%; DRP NIL DISCOUNT | CBA: Commonwealth Bank Of Australia. | 28 Mar 2018 | E1 | 428.57 |
| TLS 15.5C FRANKED @ 30% D.R.P. SUSPENDED | TLS: Telstra Group Limited | 28 Sep 2017 | E1 | 94.66 |
| TLS 11C FRANKED@30%; 3.5C SPECIAL; DRP | TLS: Telstra Group Limited | 29 Mar 2018 | E1 | 67.18 |

| | | | | |
|---|--|--|-----------|-----------------|
| Total Credit: Refundable Franking Credits | | | E1 | 1,083.27 |
| Total Credit: No-TFN Tax Offset | | | E2 | 0.00 |
| Total Credit: Refundable National Rental Affordability Scheme Tax Offset | | | E3 | 0.00 |

AYOUB Family Super Fund
Statement of Taxable Income
For the Period from 1 July 2017 to 30 June 2018

| Description | Investment Reference | Date | Tax Return Ref. | Amount |
|--|----------------------|------|-----------------|-----------------|
| Total Credit: Interest on Early Payments | | | H1 | 0.00 |
| Total Credit: Foreign Resident Withholding | | | H2 | 0.00 |
| Total Credit: ABN/TFN Not Quoted (Non-Individual) | | | H3 | 0.00 |
| Total Credit: Interest on No-TFN Tax Offset | | | H6 | 0.00 |
| Total Eligible Credits | | | | 0.00 |
| Net Tax Payable | | | | (727.47) |
| 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) | | | | (468.47) |

AYOUB Family Super Fund

Members Summary Report - For the period 1/07/2017 to 30/06/2018

| Member's Detail | | Opening Balance | Increases | | | | Decreases | | | | Closing Balance | |
|--|--------------------------------|------------------|-------------|-------------|-------------------|-------------|-----------------|-------------|-------------|-------------|-------------------|------------------|
| | | | Contrib | Tran In | Profit | Ins Proc | Tax | Exp | Ins Prem | Tran Out | | Ben Paid |
| Mr Milad Ayoub | | | | | | | | | | | | |
| Unit 3, 131 Boronia Road Greenacre NSW 2190 | | | | | | | | | | | | |
| Pension | Account Based Pension 1 | 20,905.85 | 0.00 | 0.00 | (1,060.64) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | (2,475.00) | 17,370.21 |
| | | <u>20,905.85</u> | <u>0.00</u> | <u>0.00</u> | <u>(1,060.64)</u> | <u>0.00</u> | <u>0.00</u> | <u>0.00</u> | <u>0.00</u> | <u>0.00</u> | <u>(2,475.00)</u> | <u>17,370.21</u> |
| Ms Victoria Ayoub | | | | | | | | | | | | |
| Unit 3, 131 Boronia Road Greenacre NSW 2190 | | | | | | | | | | | | |
| Accumulation | Accumulation | 58,278.33 | 0.00 | 0.00 | (3,129.22) | 0.00 | (355.80) | 0.00 | 0.00 | 0.00 | 0.00 | 54,793.31 |
| | | <u>58,278.33</u> | <u>0.00</u> | <u>0.00</u> | <u>(3,129.22)</u> | <u>0.00</u> | <u>(355.80)</u> | <u>0.00</u> | <u>0.00</u> | <u>0.00</u> | <u>0.00</u> | <u>54,793.31</u> |
| | | <u>79,184.18</u> | <u>0.00</u> | <u>0.00</u> | <u>(4,189.86)</u> | <u>0.00</u> | <u>(355.80)</u> | <u>0.00</u> | <u>0.00</u> | <u>0.00</u> | <u>(2,475.00)</u> | <u>72,163.52</u> |

AYOUB Family Super Fund
Investment Summary as at 30 June 2018

| Investment | Units | Average Cost Price | Market Price | Accounting Cost | Market Value | Unrealised Accounting Gain/(Loss) | Accounting Gain/(Loss) (%) | Portfolio Weight (%) |
|---|-------------|--------------------|--------------|------------------|------------------|-----------------------------------|----------------------------|----------------------|
| <u>Bank</u> | | | | | | | | |
| CBA Business Account #5261 | | | | 1,309.17 | 1,309.17 | | | 1.83% |
| CBA Business Online Account #5288 | | | | 29,928.40 | 29,928.40 | | | 41.91% |
| | | | | 31,237.57 | 31,237.57 | | | 43.75% |
| <u>Listed Securities Market</u> | | | | | | | | |
| Commonwealth Bank Of Australia. (ASX:CBA) | 500.00000 | 48.7507 | 72.8700 | 24,375.33 | 36,435.00 | 12,059.67 | 49.47% | 51.03% |
| Telstra Group Limited (ASX:TLS) | 1,425.00000 | 3.3704 | 2.6200 | 4,802.84 | 3,733.50 | (1,069.34) | (22.26)% | 5.23% |
| | | | | 29,178.17 | 40,168.50 | 10,990.33 | 37.67% | 56.25% |
| | | | | 60,415.74 | 71,406.07 | 10,990.33 | 18.19% | 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.

AYOUB Family Super Fund
Investment Income Summary
For the period 1 July 2017 to 30 June 2018

| Total Income | Add | | | Less | | | | | Taxable Income (excluding Capital Gains) | Indexed Capital Gains * | Discounted Capital Gains * | Other Capital Gains * | CGT Concession Amount * |
|---|---------------------|--------------------|----------------|-------------|---------------|-----------------|---------------------------------|-------------|--|-------------------------------|----------------------------------|-----------------------------|-------------------------------|
| | Franking Credits | Foreign Credits | TFN Credits | Tax Free | Tax Exempt | Tax Deferred | Distributed Capital Gains | GST | | | | | |
| <u>Bank</u> | | | | | | | | | | | | | |
| CBA Business Online Account #5288 | | | | | | | | | | | | | |
| 163.36 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 163.36 | 0.00 | 0.00 | 0.00 | 0.00 |
| 163.36 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 163.36 | 0.00 | 0.00 | 0.00 | 0.00 |
| <u>Listed Securities Market</u> | | | | | | | | | | | | | |
| Commonwealth Bank Of Australia. (ASX:CBA) | | | | | | | | | | | | | |
| 2,150.00 | 921.43 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3,071.43 | 0.00 | 0.00 | 0.00 | 0.00 |
| Telstra Group Limited (ASX:TLS) | | | | | | | | | | | | | |
| 377.62 | 161.84 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 539.46 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2,527.62 | 1,083.27 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3,610.89 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2,690.98 | 1,083.27 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3,774.25 | 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.

AYOUB Family Super Fund
(ABN: 74 949 275 430)

Consolidated Member Benefit Totals

| Period | Member Account Details |
|-----------------------------------|--|
| 1 July 2017 - 30 June 2018 | Residential Address: Unit 3, 131 Boronia Road Greenacre, NSW 2190 |
| Member | Date of Birth: 6 June 1945 |
| Number: 1 | Date Joined Fund: 28 October 2010 |
| Mr Milad Boutrous Ayoub | Eligible Service Date: 28 October 2010 |
| | 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 2017 | |
| Account Based Pension 1 | 20,905.85 |
| Total as at 1 Jul 2017 | <u>20,905.85</u> |

| | |
|---|-------------------------|
| Withdrawal Benefit as at 30 Jun 2018 | |
| Account Based Pension 1 | 17,370.21 |
| Total as at 30 Jun 2018 | <u>17,370.21</u> |

Your Tax Components

| | |
|-------------------|-----------|
| Tax Free | - |
| Taxable - Taxed | 17,370.21 |
| Taxable - Untaxed | - |

Your Preservation Components

| | |
|----------------------------|-----------|
| Preserved | - |
| Restricted Non Preserved | - |
| Unrestricted Non Preserved | 17,370.21 |

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:
phone 0459777125 | email ayoubvicky85@gmail.com
mail AYOUB Family Super Fund, 131 Boronia Rd, Greenacre NSW 2190

AYOUB Family Super Fund
 (ABN: 74 949 275 430)

Member Benefit Statement

| Period | Member Account Details |
|----------------------------|--|
| 1 July 2017 - 30 June 2018 | Residential Address: Unit 3, 131 Boronia Road Greenacre, NSW 2190 |
| Member Number: 1 | Date of Birth: 6 June 1945 |
| Mr Milad Boutrous Ayoub | Date Joined Fund: 28 October 2010 |
| Pension Account | Eligible Service Date: 28 October 2010 |
| Account Based Pension 1 | Tax File Number Held: Yes |
| | Account Start Date: 13 October 2016 |

| Your Account Summary | |
|---|-------------------------|
| Withdrawal Benefit as at 1 Jul 2017 | 20,905.85 |
| <i>Decreases to your account:</i> | |
| Pension Payments | 2,475.00 |
| Share Of Net Fund Income | 1,060.64 |
| <u>Total Decreases</u> | <u>3,535.64</u> |
| Withdrawal Benefit as at 30 Jun 2018 | <u>17,370.21</u> |

| Your Tax Components | |
|---------------------|------------|
| Tax Free | 0.0000 % - |
| Taxable - Taxed | 17,370.21 |
| Taxable - Untaxed | - |

| Your Preservation Components | |
|------------------------------|-----------|
| Preserved | - |
| Restricted Non Preserved | - |
| Unrestricted Non Preserved | 17,370.21 |

Your Insurance Benefits
 No insurance details have been recorded

Your Beneficiaries
 No beneficiary details have been recorded

For Enquiries:

phone 0459777125 | email ayoubvicky85@gmail.com
 mail AYOUB Family Super Fund, 131 Boronia Rd, Greenacre NSW 2190



Trustees

The Trustees of the Fund are as follows:

Victoria Ayoub and
Milad Ayoub

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

.....
Victoria Ayoub
Trustee

.....
Milad Ayoub
Trustee

Statement Date: 30 June 2018

For Enquiries:
phone 0459777125 | email ayoubvicky85@gmail.com
mail AYOUB Family Super Fund, 131 Boronia Rd, Greenacre NSW 2190

AYOUB Family Super Fund
 (ABN: 74 949 275 430)

Consolidated Member Benefit Totals

| Period | Member Account Details |
|-----------------------------|--|
| 1 July 2017 - 30 June 2018 | Residential Address: Unit 3, 131 Boronia Road Greenacre, NSW 2190 |
| Member | Number: 2 |
| Ms Victoria Christine Ayoub | Date of Birth: 6 October 1985 Date Joined Fund: 28 October 2010 Eligible Service Date: 28 October 2010 |
| | 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 2017 | |
| Accumulation | 58,278.33 |
| Total as at 1 Jul 2017 | 58,278.33 |

| | |
|---|------------------|
| Withdrawal Benefit as at 30 Jun 2018 | |
| Accumulation | 54,793.31 |
| Total as at 30 Jun 2018 | 54,793.31 |

Your Tax Components

| | |
|-------------------|-----------|
| Tax Free | - |
| Taxable - Taxed | 54,793.31 |
| Taxable - Untaxed | - |

Your Preservation Components

| | |
|----------------------------|-----------|
| Preserved | 54,793.31 |
| 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:

phone 0459777125 | email ayoubvicky85@gmail.com
 mail AYOUB Family Super Fund, 131 Boronia Rd, Greenacre NSW 2190

AYOUB Family Super Fund
 (ABN: 74 949 275 430)

Member Benefit Statement

| Period | Member Account Details |
|-----------------------------|--|
| 1 July 2017 - 30 June 2018 | Residential Address: Unit 3, 131 Boronia Road Greenacre, NSW 2190 |
| Member Number: 2 | Date of Birth: 6 October 1985 |
| Ms Victoria Christine Ayoub | Date Joined Fund: 28 October 2010 |
| Accumulation Account | Eligible Service Date: 28 October 2010 |
| Accumulation | Tax File Number Held: Yes |
| | Account Start Date: 28 October 2010 |

| Your Account Summary | |
|---|-------------------------|
| Withdrawal Benefit as at 1 Jul 2017 | 58,278.33 |
| <i>Decreases to your account:</i> | |
| Share Of Net Fund Income | 3,129.22 |
| Tax on Net Fund Income | 355.80 |
| <u>Total Decreases</u> | <u>3,485.02</u> |
| Withdrawal Benefit as at 30 Jun 2018 | <u>54,793.31</u> |

| Your Tax Components | |
|---------------------|------------|
| Tax Free | 0.0000 % - |
| Taxable - Taxed | 54,793.31 |
| Taxable - Untaxed | - |

| Your Preservation Components | |
|------------------------------|-----------|
| Preserved | 54,793.31 |
| 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:
 phone 0459777125 | email ayoubvicky85@gmail.com
 mail AYOUB Family Super Fund, 131 Boronia Rd, Greenacre NSW 2190



Trustees

The Trustees of the Fund are as follows:

Victoria Ayoub and
Milad Ayoub

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

.....
Victoria Ayoub
Trustee

.....
Milad Ayoub
Trustee

Statement Date: 30 June 2018

For Enquiries:
phone 0459777125 | email ayoubvicky85@gmail.com
mail AYOUB Family Super Fund, 131 Boronia Rd, Greenacre NSW 2190

**AYOUB Family Super Fund
Pension Withdrawal Limits
For the Period 1 July 2017 to 30 June 2018**

**Mr Milad Ayoub
YTD Summaries**

| | Drawdowns to date | Rqd. for Minimum | Minimum | Rqd for Plan | Plan* | Remaining until Max | Maximum | Tax Free % |
|----------------------------|----------------------|---------------------|----------|--------------|----------|------------------------|---------|---------------|
| Account Based Pension 1 | 2,475.00 | OK! | 1,050.00 | OK! | 1,050.00 | - | - | 0.00% |

Totals

| | | | | | | | | |
|-----------------|----------|------|----------|------|----------|--|--|--|
| Gross Drawdowns | 2,475.00 | 0.00 | 1,050.00 | 0.00 | 1,050.00 | | | |
| PAYG Tax | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | |
| Net Drawdowns | 2,475.00 | 0.00 | 1,050.00 | 0.00 | 1,050.00 | | | |

Footnotes:

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

Pension Payments

Account Based Pension 1

| Date | Gross Amount | PAYG | Net Amount | Description |
|----------------|-----------------|-------------|-----------------|-----------------------------|
| 12/01/2018 | 2,475.00 | 0.00 | 2,475.00 | part of \$300.00 Withdrawal |
| Totals: | 2,475.00 | 0.00 | 2,475.00 | |

AYOUB Family Super Fund
Investment Movement Summary
For the period 1 July 2017 to 30 June 2018

| Investment | Opening Balance | | Acquisitions | | Disposals | | | Closing Balance | | |
|--|-----------------|-------------------------|--------------|------------------------|-----------|------------------------|--------------------|-----------------|-------------------------|-------------------------|
| | Qty | Cost | Qty | Cost | Qty | Proceeds | Profit/(Loss) | Qty | Cost | Market Value |
| <u>Bank</u> | | | | | | | | | | |
| CBA Business Account #5261 | | 1,256.66 | | 3,127.62 | | 3,075.11 | 0.00 | | 1,309.17 | 1,309.17 |
| CBA Business Online Account #5288 | | 30,365.04 | | 163.36 | | 600.00 | 0.00 | | 29,928.40 | 29,928.40 |
| | | <u>31,621.70</u> | | <u>3,290.98</u> | | <u>3,675.11</u> | <u>0.00</u> | | <u>31,237.57</u> | <u>31,237.57</u> |
| <u>Listed Securities Market</u> | | | | | | | | | | |
| Commonwealth Bank Of Australia. (ASX:CBA) | 500.00 | 24,375.33 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 500.00 | 24,375.33 | 36,435.00 |
| Telstra Group Limited (ASX:TLS) | 1,425.00 | 4,802.84 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,425.00 | 4,802.84 | 3,733.50 |
| | | <u>29,178.17</u> | | <u>0.00</u> | | <u>0.00</u> | <u>0.00</u> | | <u>29,178.17</u> | <u>40,168.50</u> |
| Fund Total | | <u><u>60,799.87</u></u> | | <u><u>3,290.98</u></u> | | <u><u>3,675.11</u></u> | <u><u>0.00</u></u> | | <u><u>60,415.74</u></u> | <u><u>71,406.07</u></u> |



009

TRUSTEE
 72 TOWNSEND ST
 CONDELL PARK NSW 2200

Account Number 06 2334 10795261

Statement Period 19 Jul 2017 - 18 Oct 2017

Closing Balance \$1,352.42 CR

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

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au

Name: MILAD BOUTROS AYOUB AND
 VICTORIA CHRISTINE AYOUB IN TRUST FOR
 AYOUB FAMILY SUPERANNUATION FUND

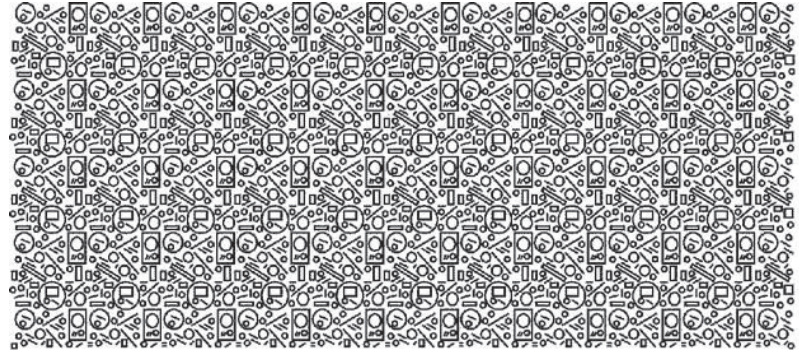
Note: Please check that the entries listed on this statement are correct. For further information on your account including; details of features, fees, any errors or complaints, please contact us on the details above. Proceeds of cheques are not available until cleared.

| Date | Transaction | Debit | Credit | Balance |
|--------|---|--------|--------|-------------|
| 19 Jul | 2017 OPENING BALANCE | | | \$51.66 CR |
| 01 Aug | Account Fee | 10.00 | | \$41.66 CR |
| 03 Aug | Cardless Cash for collection tfr | 20.00 | | \$21.66 CR |
| 04 Aug | Transfer from xx5288 NetBank tfr | | 150.00 | \$171.66 CR |
| 04 Aug | Transfer to xx8280 NetBank tfr | 150.00 | | \$21.66 CR |
| 05 Aug | Transfer from xx5288 CommBank app tfr | | 100.00 | \$121.66 CR |
| 05 Aug | Transfer to xx8280 CommBank app tfr | 100.00 | | \$21.66 CR |
| 07 Aug | Transfer from xx5288 CommBank app tfr | | 100.00 | \$121.66 CR |
| 07 Aug | Transfer to xx8280 CommBank app tfr | 100.00 | | \$21.66 CR |
| 10 Aug | Transfer to xx8280 CommBank app tfr | 20.00 | | \$1.66 CR |
| 10 Aug | Transfer from xx5288 CommBank app tfr | | 100.00 | \$101.66 CR |
| 10 Aug | Transfer to xx8280 CommBank app tfr | 100.00 | | \$1.66 CR |
| 01 Sep | Account Fee | 10.00 | | \$8.34 DR |
| 28 Sep | Direct Credit 088147 TLS FNL DIV 001206254320 | | 220.87 | \$212.53 CR |



Account Number

06 2334 10795261



| Date | Transaction | Debit | Credit | Balance |
|--------|--|-------|----------|---------------|
| 29 Sep | Direct Credit 401507 CBA FNL DIV 001204531492 | | 1,150.00 | \$1,362.53 CR |
| 01 Oct | Debit Excess Interest | 0.11 | | \$1,362.42 CR |
| 01 Oct | Account Fee | 10.00 | | \$1,352.42 CR |
| 18 Oct | 2017 CLOSING BALANCE | | | \$1,352.42 CR |

| Opening balance | - | Total debits | + | Total credits | = | Closing balance |
|-----------------|---|--------------|---|---------------|---|-----------------|
| \$51.66 CR | | \$520.11 | | \$1,820.87 | | \$1,352.42 CR |

Transaction Summary during 1st July 2017 to 30th September 2017

| Transaction Type | 01 Jul to 31 Jul | 01 Aug to 31 Aug | 01 Sep to 30 Sep | Free | Chargeable | Unit Price | Fee Charged |
|-----------------------------------|------------------------|------------------------|------------------------|----------|------------|----------------|----------------|
| Staff assisted withdrawals | 0 | 0 | 0 | 0 | 0 | \$2.50 | \$0.00 |
| Cheques written | 0 | 0 | 0 | 0 | 0 | \$1.50 | \$0.00 |
| Cheque deposit | 0 | 0 | 0 | 0 | 0 | \$1.50 | \$0.00 |
| Over the counter deposit | 0 | 0 | 0 | 0 | 0 | \$2.50 | \$0.00 |
| Quick deposits | 0 | 0 | 0 | 0 | 0 | \$0.20 | \$0.00 |
| Cheq deposit in quick deposit box | 0 | 0 | 0 | 0 | 0 | \$1.50 | \$0.00 |
| Total | 0 | 0 | 0 | 0 | 0 | | \$0.00 |
| Account Fee | | | | | | \$10.00 | \$30.00 |
| Paper Statement Fee | | | | | | \$2.50 | \$0.00 |



009

TRUSTEE
 72 TOWNSEND ST
 CONDELL PARK NSW 2200

Account Number 06 2334 10795261

Statement Period 19 Oct 2017 - 18 Jan 2018

Closing Balance \$1,022.42 CR

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

Business Transaction Account

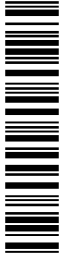
If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au

Name: MILAD BOUTROS AYOUB AND
 VICTORIA CHRISTINE AYOUB IN TRUST FOR
 AYOUB FAMILY SUPERANNUATION FUND

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

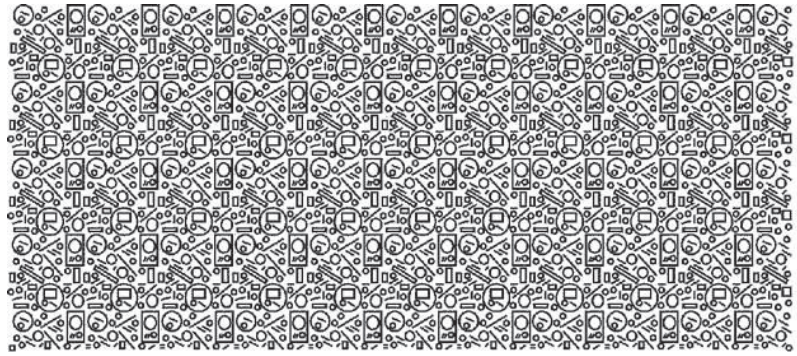
| Date | Transaction | Debit | Credit | Balance |
|-------------|-------------------------------------|--------|--------|---------------|
| 19 Oct 2017 | OPENING BALANCE | | | \$1,352.42 CR |
| 01 Nov | Account Fee | 10.00 | | \$1,342.42 CR |
| 01 Dec | Account Fee | 10.00 | | \$1,332.42 CR |
| 01 Jan | Account Fee | 10.00 | | \$1,322.42 CR |
| 12 Jan | Transfer to xx9174 CommBank app tfr | 300.00 | | \$1,022.42 CR |
| 18 Jan 2018 | CLOSING BALANCE | | | \$1,022.42 CR |

| Opening balance | - | Total debits | + | Total credits | = | Closing balance |
|-----------------|---|--------------|---|---------------|---|-----------------|
| \$1,352.42 CR | | \$330.00 | | Nil | | \$1,022.42 CR |



Account Number

06 2334 10795261



Transaction Summary during 1st October 2017 to 31st December 2017

| Transaction Type | 01 Oct to 31 Oct | 01 Nov to 30 Nov | 01 Dec to 31 Dec | Free | Chargeable | Unit Price | Fee Charged |
|-----------------------------------|------------------------|------------------------|------------------------|----------|------------|----------------|----------------|
| Staff assisted withdrawals | 0 | 0 | 0 | 0 | 0 | \$2.50 | \$0.00 |
| Cheques written | 0 | 0 | 0 | 0 | 0 | \$1.50 | \$0.00 |
| Cheque deposit | 0 | 0 | 0 | 0 | 0 | \$1.50 | \$0.00 |
| Over the counter deposit | 0 | 0 | 0 | 0 | 0 | \$2.50 | \$0.00 |
| Quick deposits | 0 | 0 | 0 | 0 | 0 | \$0.20 | \$0.00 |
| Cheq deposit in quick deposit box | 0 | 0 | 0 | 0 | 0 | \$1.50 | \$0.00 |
| Total | 0 | 0 | 0 | 0 | 0 | | \$0.00 |
| Account Fee | | | | | | \$10.00 | \$30.00 |
| Paper Statement Fee | | | | | | \$2.50 | \$0.00 |



Your Statement

Statement 29 (Page 1 of 2)

Account Number 06 2334 10795261

Statement Period 19 Jan 2018 - 18 Apr 2018

Closing Balance \$1,669.17 CR

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



009

TRUSTEE
 72 TOWNSEND ST
 CONDELL PARK NSW 2200

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au

Name: MILAD BOUTROS AYOUB AND
 VICTORIA CHRISTINE AYOUB IN TRUST FOR
 AYOUB FAMILY SUPERANNUATION FUND

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

| Date | Transaction | Debit | Credit | Balance |
|-------------|--|--------|----------|---------------|
| 19 Jan 2018 | OPENING BALANCE | | | \$1,022.42 CR |
| 01 Feb | Account Fee | 10.00 | | \$1,012.42 CR |
| 02 Feb | Direct Debit 184111 MYOB Australia MYOB 1-53641873217 | 480.00 | | \$532.42 CR |
| 01 Mar | Account Fee | 10.00 | | \$522.42 CR |
| 28 Mar | Direct Credit 401507 CBA ITM DIV 001211344832 | | 1,000.00 | \$1,522.42 CR |
| 29 Mar | Direct Credit 088147 TLS ITM DIV 001213332406 | | 156.75 | \$1,679.17 CR |
| 01 Apr | Account Fee | 10.00 | | \$1,669.17 CR |
| 18 Apr 2018 | CLOSING BALANCE | | | \$1,669.17 CR |

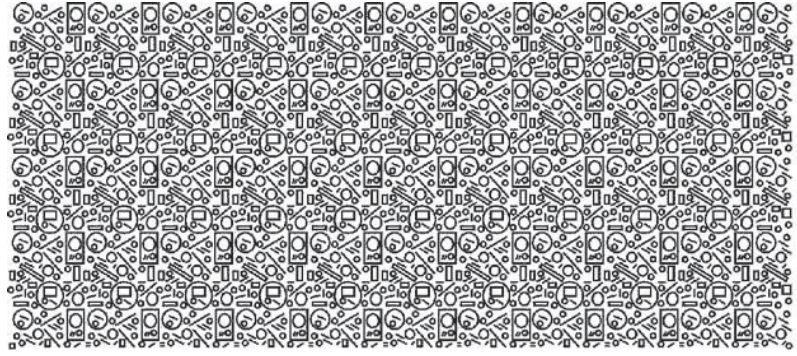
| Opening balance | - | Total debits | + | Total credits | = | Closing balance |
|-----------------|---|--------------|---|---------------|---|-----------------|
| \$1,022.42 CR | | \$510.00 | | \$1,156.75 | | \$1,669.17 CR |



** 5055.15058.1.1 ZZ258R3 0303 SL_R3_S941.D108.O V06.00.24

Account Number

06 2334 10795261



Transaction Summary during 1st January 2018 to 31st March 2018

| Transaction Type | 01 Jan to 31 Jan | 01 Feb to 28 Feb | 01 Mar to 31 Mar | Free | Chargeable | Unit Price | Fee Charged |
|-----------------------------------|------------------------|------------------------|------------------------|----------|------------|----------------|----------------|
| Staff assisted withdrawals | 0 | 0 | 0 | 0 | 0 | \$2.50 | \$0.00 |
| Cheques written | 0 | 0 | 0 | 0 | 0 | \$1.50 | \$0.00 |
| Cheque deposit | 0 | 0 | 0 | 0 | 0 | \$1.50 | \$0.00 |
| Over the counter deposit | 0 | 0 | 0 | 0 | 0 | \$2.50 | \$0.00 |
| Quick deposits | 0 | 0 | 0 | 0 | 0 | \$0.20 | \$0.00 |
| Cheq deposit in quick deposit box | 0 | 0 | 0 | 0 | 0 | \$1.50 | \$0.00 |
| Total | 0 | 0 | 0 | 0 | 0 | | \$0.00 |
| Account Fee | | | | | | \$10.00 | \$30.00 |
| Paper Statement Fee | | | | | | \$2.50 | \$0.00 |



Account Number 06 2334 10795261

Statement Period 19 Apr 2017 - 18 Jul 2017

Closing Balance \$51.66 CR

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



009

TRUSTEE
 72 TOWNSEND ST
 CONDELL PARK NSW 2200

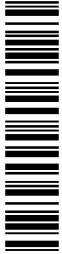
Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au

Name: MILAD BOUTROS AYOUB AND
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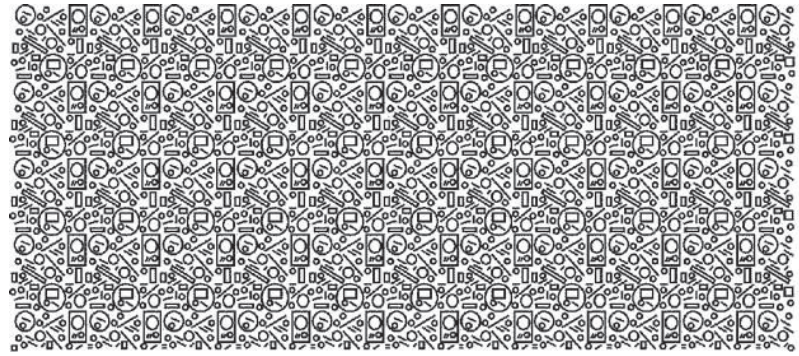
Note: Please check that the entries listed on this statement are correct. For further information on your account including; details of features, fees, any errors or complaints, please contact us on the details above. Proceeds of cheques are not available until cleared.

| Date | Transaction | Debit | Credit | Balance |
|--------|---|--------|--------|---------------|
| 19 Apr | 2017 OPENING BALANCE | | | \$1,724.66 CR |
| 01 May | Account Fee | 10.00 | | \$1,714.66 CR |
| 01 Jun | Account Fee | 10.00 | | \$1,704.66 CR |
| 03 Jun | Transfer to xx9174 CommBank app tfr | 50.00 | | \$1,654.66 CR |
| 06 Jun | Transfer to xx9174 CommBank app tfr | 70.00 | | \$1,584.66 CR |
| 09 Jun | Transfer to xx9174 CommBank app tfe | 150.00 | | \$1,434.66 CR |
| 09 Jun | Transfer to xx9174 CommBank app tfr | 100.00 | | \$1,334.66 CR |
| 12 Jun | Transfer to xx9174 CommBank app tfr | 50.00 | | \$1,284.66 CR |
| 13 Jun | Transfer to xx9174 CommBank app tfr | 20.00 | | \$1,264.66 CR |
| 14 Jun | Transfer to xx9174 CommBank app tfr | 8.00 | | \$1,256.66 CR |
| 01 Jul | DEBIT INTEREST CHARGED on this account to June 30, 2017 is \$2.20 | | | |
| 01 Jul | Account Fee | 10.00 | | \$1,246.66 CR |
| 04 Jul | Transfer to xx8280 NetBank tfr | 250.00 | | \$996.66 CR |
| 04 Jul | Transfer to xx8280 NetBank tfr | 200.00 | | \$796.66 CR |
| 06 Jul | Transfer to xx8280 CommBank app tfr | 100.00 | | \$696.66 CR |



Account Number

06 2334 10795261



| Date | Transaction | Debit | Credit | Balance | | | |
|------------------------|---------------------------------------|----------|---------------------|-------------|----------------------|----------|------------------------|
| 07 Jul | Transfer to xx8280 NetBank tfr | 100.00 | | \$596.66 CR | | | |
| 09 Jul | Transfer to xx9174 CommBank app tfr | 100.00 | | \$496.66 CR | | | |
| 09 Jul | Transfer to xx8280 CommBank app tfr | 90.00 | | \$406.66 CR | | | |
| 10 Jul | Cardless Cash for collection tfr | 20.00 | | \$386.66 CR | | | |
| 11 Jul | Transfer to xx8280 CommBank app tfr | 100.00 | | \$286.66 CR | | | |
| 11 Jul | Transfer to xx9174 NetBank tfr | 30.00 | | \$256.66 CR | | | |
| 12 Jul | Transfer to xx8280 CommBank app tfr | 100.00 | | \$156.66 CR | | | |
| 12 Jul | Transfer to xx8280 CommBank app tfr | 30.00 | | \$126.66 CR | | | |
| 13 Jul | Transfer to xx8280 CommBank app tfr | 75.00 | | \$51.66 CR | | | |
| 14 Jul | Transfer from xx5288 CommBank app tfr | | 150.00 | \$201.66 CR | | | |
| 14 Jul | Transfer to xx8280 CommBank app tfr | 150.00 | | \$51.66 CR | | | |
| 18 Jul 2017 | CLOSING BALANCE | | | \$51.66 CR | | | |
| Opening balance | | - | Total debits | + | Total credits | = | Closing balance |
| \$1,724.66 CR | | | \$1,823.00 | | \$150.00 | | \$51.66 CR |

Transaction Summary during 1st April 2017 to 30th June 2017

| Transaction Type | 01 Apr to 30 Apr | 01 May to 31 May | 01 Jun to 30 Jun | Free | Chargeable | Unit Price | Fee Charged |
|-----------------------------------|------------------|------------------|------------------|----------|------------|----------------|----------------|
| Staff assisted withdrawals | 0 | 0 | 0 | 0 | 0 | \$2.50 | \$0.00 |
| Cheques written | 0 | 0 | 0 | 0 | 0 | \$1.50 | \$0.00 |
| Cheque deposit | 0 | 0 | 0 | 0 | 0 | \$1.50 | \$0.00 |
| Over the counter deposit | 0 | 0 | 0 | 0 | 0 | \$2.50 | \$0.00 |
| Quick deposits | 0 | 0 | 0 | 0 | 0 | \$0.20 | \$0.00 |
| Cheq deposit in quick deposit box | 0 | 0 | 0 | 0 | 0 | \$1.50 | \$0.00 |
| Total | 0 | 0 | 0 | 0 | 0 | | \$0.00 |
| Account Fee | | | | | | \$10.00 | \$30.00 |
| Paper Statement Fee | | | | | | \$2.50 | \$0.00 |



009

TRUSTEE
 72 TOWNSEND ST
 CONDELL PARK NSW 2200

Account Number 06 2334 10795261

Statement Period 19 Apr 2018 - 18 Jul 2018

Closing Balance \$1,299.17 CR

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

Business Transaction Account

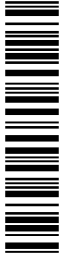
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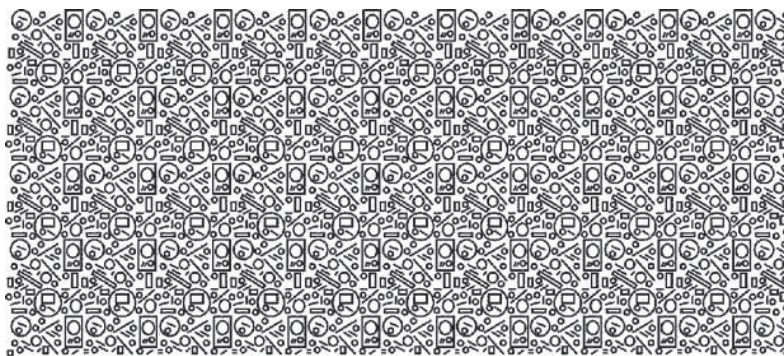
Name: MILAD BOUTROS AYOUB AND
 VICTORIA CHRISTINE AYOUB IN TRUST FOR
 AYOUB FAMILY SUPERANNUATION FUND

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| Date | Transaction | Debit | Credit | Balance |
|--------|--|--------|--------|---------------|
| 19 Apr | 2018 OPENING BALANCE | | | \$1,669.17 CR |
| 01 May | Account Fee | 10.00 | | \$1,659.17 CR |
| 01 Jun | Account Fee | 10.00 | | \$1,649.17 CR |
| 11 Jun | Transfer to xx9174 CommBank app tfr | 240.00 | | \$1,409.17 CR |
| 14 Jun | Transfer to xx9174 CommBank app tfr | 100.00 | | \$1,309.17 CR |
| 01 Jul | DEBIT INTEREST CHARGED on this account to June 30, 2018 is \$0.11 | | | |
| 01 Jul | Account Fee | 10.00 | | \$1,299.17 CR |
| 18 Jul | 2018 CLOSING BALANCE | | | \$1,299.17 CR |

| | | | | | | |
|------------------------|---|---------------------|---|----------------------|---|------------------------|
| Opening balance | - | Total debits | + | Total credits | = | Closing balance |
| \$1,669.17 CR | | \$370.00 | | Nil | | \$1,299.17 CR |





Transaction Summary during 1st April 2018 to 30th June 2018

| Transaction Type | 01 Apr to 30 Apr | 01 May to 31 May | 01 Jun to 30 Jun | Free | Chargeable | Unit Price | Fee Charged |
|-----------------------------------|------------------------|------------------------|------------------------|----------|------------|----------------|----------------|
| Staff assisted withdrawals | 0 | 0 | 0 | 0 | 0 | \$2.50 | \$0.00 |
| Cheques written | 0 | 0 | 0 | 0 | 0 | \$1.50 | \$0.00 |
| Cheque deposit | 0 | 0 | 0 | 0 | 0 | \$1.50 | \$0.00 |
| Over the counter deposit | 0 | 0 | 0 | 0 | 0 | \$2.50 | \$0.00 |
| Quick deposits | 0 | 0 | 0 | 0 | 0 | \$0.20 | \$0.00 |
| Cheq deposit in quick deposit box | 0 | 0 | 0 | 0 | 0 | \$1.50 | \$0.00 |
| Total | 0 | 0 | 0 | 0 | 0 | | \$0.00 |
| Account Fee | | | | | | \$10.00 | \$30.00 |
| Paper Statement Fee | | | | | | \$2.50 | \$0.00 |

IMPORTANT NOTICE

New daily cash deposit limit for ATMs that accept instant deposits.

We will be updating our terms and conditions on 31 January 2019 to reflect the introduction of a \$10,000 daily deposit limit per account for cash deposits made at our ATMs that accept instant deposits. This new daily cash deposit limit applies to both personal and business accounts.

The following terms and conditions where applicable to you, will be amended to reflect this change:

- Electronic Banking Terms and Conditions
- Transactions, Savings and Investment Accounts Terms and Conditions
- Business, Transaction and Savings Accounts Terms and Conditions

These changes form part of our efforts to continuously improve controls at our ATMs that accept instant deposits, while balancing the banking needs of our customers.

If you need to deposit more than \$10,000 in cash, you still can do this at any CommBank branch.

Portfolio Valuation

30 JUNE 2018



SHARES - 4397435 - HIN 57178281

MS VICTORIA AYOUB + MR MILAD AYOUB <AYOUB FAMILY SUPER FUND A/C>

| Portfolio | Units | Unit Price | Portfolio Value | % of Portfolio |
|--|-------|------------------|--------------------|----------------|
| CBA - COMMONWEALTH BANK. FPO (ORDINARY FULLY PAID) | 500 | \$72.8700 | \$36,435.00 | 90.71% |
| TLS - TELSTRA CORPORATION. FPO (ORDINARY FULLY PAID) | 1,425 | \$2.6200 | \$3,733.50 | 9.29% |
| | | Sub Total | \$40,168.50 | 100.00% |

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

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

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

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

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

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

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

Payment Advice



TELSTRA GROUP LIMITED

ABN: 56 650 620 303

MS VICTORIA AYOUB & MR MILAD AYOUB <AYOUB FAMILY SUPER FUND A/C>

72 TOWNSEND ST
CONDELL PARK NSW
2200

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*****8281
Payment Date: 28 September 2017
Record Date: 31 August 2017

| Security Description | Dividend Rate per Share | Participating Shares | Unfranked Amount | Franked Amount | Total Payment | Franking Credit |
|----------------------------------|-------------------------|----------------------|------------------|----------------|---------------|-----------------|
| TLS - FULLY PAID ORDINARY SHARES | \$0.155 | 1,425 | \$0.00 | \$220.87 | \$220.87 | \$94.66 |
| | | Less Withholding Tax | | | \$0.00 | |
| | | Net Amount | | | AUD 220.87 | |
| | | Represented By: | | | | |
| | | Direct Credit amount | | | AUD 220.87 | |

BANKING INSTRUCTIONS

The amount of AUD 220.87 was deposited to the bank account detailed below:

COMMONWEALTH BANK OF AUSTRALIA

AYOUB FAMILY SUPERANNUATION FUND

BSB: 062-334 **ACC:** *****5261

DIRECT CREDIT REFERENCE NO.: 1206254320

FRANKING INFORMATION

| | |
|------------------------|---------|
| Franked Rate per Share | \$0.155 |
| Franking Percentage | 100% |
| Company Tax Rate | 30% |

Any fractional entitlement on your total dividend amount has been rounded down to the nearest whole cent.

Dividend Reinvestment Plan (DRP)

As announced on 17 August 2017, the DRP has been suspended. Telstra intends to reinstate the DRP when circumstances allow. When we are in a position to reinstate the DRP we will continue to follow the existing instructions regarding participation that have been provided previously by shareholders who have elected to participate in the DRP, unless we are advised otherwise. We will publish dates for providing updated instructions at that time. Please note, participation in the DRP (when operational) is optional and available to shareholders with registered addresses in Australia and New Zealand.

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.



AYOUB Family Super Fund

ACTUARIAL CERTIFICATE

Apricot Actuaries Pty Ltd
ABN 44 613 006 769

www.apricotactuaries.com.au
03 6240 1575

26/05/2023

Milad Boutrous Ayoub, Victoria Christine Ayoub
as trustee(s) for AYOUB Family Super Fund
c/o Emily Cooper from BARTLEY PARTNERS PTY LTD

ACTUARY'S CERTIFICATE UNDER SECTION 295-390 2017/18

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

ECPI can work in two ways:

(1) Segregated assets

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

This can apply if you have set aside certain assets so that the income from those assets can be specifically identified as having the sole purpose of paying a retirement phase income stream benefit.

It can also apply if, at some stage during the tax year, 100% of the fund's assets were in retirement phase. In this case the ATO 'deem' the fund to be segregated during that particular period. Income earned during that period must be calculated and excluded from method (2) below.

(2) Proportionate method (s295-390)

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

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

The value of these liabilities must be specified by an Actuary in an Actuary's certificate obtained by the trustee before the date for lodgement of the fund's income tax return. **I am pleased to attach your certificate for 2017/18.**

Apricot Actuaries

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

CONTACTS

PHONE

03 6240 1575

EMAIL

info@apricotactuaries.com.au

WEB

www.apricotactuaries.com.au

Note that where a fund's assets were 'deemed' to be segregated for part of the tax year then the income they earned while deemed segregated is excluded from this method (2) and should be added to the ECPI claim separately. This is a new requirement from the ATO for the 2017/18 tax year onwards.

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

Yours sincerely,



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

Apricot Actuaries

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

CONTACTS

PHONE

03 6240 1575

EMAIL

info@apricotactuaries.com.au

WEB

www.apricotactuaries.com.au



S295-390 ACTUARIAL CERTIFICATE

| | |
|--------------------------|---|
| Fund name: | AYOUB Family Super Fund |
| Tax year: | 2017/18 |
| Reference: | A54791685078631 |
| Fund type: | Accumulation and account-based income stream benefits (pension) only |
| Certificate type: | Actuarial certificate for the purposes of section 295-390 of the Income Tax Assessment Act 1997 - Exempt Income |
| Trustee name: | Milad Boutrous Ayoub, Victoria Christine Ayoub |

ECPI - PROPORTIONATE METHOD:

I hereby certify that the tax exempt proportion of the Fund's applicable income (from assets that were not segregated or deemed to be segregated) for the 2017/18 financial year is:

25.31%

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

- 01/07/2017 - 30/06/2018

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

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

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

Date: 26/05/2023

Jim Hennington, Fellow of the Institute of Actuaries of Australia

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

Apricot Actuarial

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

CONTACTS

PHONE
03 6240 1575

EMAIL
info@apricotactuarial.com.au

WEB
www.apricotactuarial.com.au

What to do with this certificate

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

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

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

- Income from assets that were unsegregated
x ECPI proportion

Key information used

The following information was provided by your accountant, for the purpose of completing your fund's actuarial certificate for the 2017/18 financial year. Please note that we have relied on this information and have not checked the terms of the Fund's Trust Deed and rules.

Member 1: Milad Boutrous Ayoub

Member 2: Victoria Christine Ayoub

| | |
|--|---------------------|
| Opening balances at 01/07/2017: ^{Note 1} | |
| Retirement phase income stream balances (=liabilities) | \$ 20,905.84 |
| Non-retirement phase balances | \$ 58,278.33 |
| Total assets (=superannuation liabilities) | \$ 79,184.17 |
| Plus | |
| Non-concessional contributions | \$ 0.00 |
| Concessional contributions | \$ 0.00 |
| Transfers in | \$ 0.00 |
| Minus | |
| Lump sum withdrawals | \$ 0.00 |
| Pension payments/withdrawals | \$ 2,475.00 |
| Equals | |
| Balance before income and expenses | \$ 76,709.17 |
| Preliminary net income | \$ -4,572.80 |
| Closing balance at 30/06/2018: ^{Note 1} | \$ 72,136.37 |

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

Note 1:

The figures in the table above include assets and transactions during periods of deemed segregation. However for the purposes of my calculation, any periods of deemed segregation have been excluded from the *average value of unsegregated current pension liabilities* and the *average value of unsegregated superannuation liabilities*.

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

My calculation of the average value of unsegregated current pension liabilities of the fund during the tax year was \$ 19,753.10. The average value of unsegregated superannuation liabilities of the fund during the tax year was \$ 78,031.43.

Assumptions made

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

- All assets which produced non-arm's length income were excluded from the application.
- The fund can use the segregated method to claim ECPI (I.e. it does not have disregarded small fund assets). We assume that at 30 June of the previous financial year no member had a balance in retirement phase and also a Total Superannuation Balance exceeding \$1.6 million. Note that a member's Total Superannuation Balance includes the balances of all superannuation accounts that they hold, including those outside the SMSF.

Methodology I have used

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

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

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

Minimum pension standards

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

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



Your Statement

Statement 78 (Page 1 of 1)

Account Number 06 2334 10795288

Statement Period 8 Jun 2017 - 7 Jul 2017

Closing Balance \$30,380.01 CR

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



009

TRUSTEE
 72 TOWNSEND ST
 CONDELL PARK NSW 2200

Business Online Saver

Name: MILAD BOUTROS AYOUB AND
 VICTORIA CHRISTINE AYOUB IN TRUST FOR
 AYOUB FAMILY SUPERANNUATION FUND

Note: Please check that the entries listed on this statement are correct. For further information on your account including; details of features, fees, any errors or complaints, please contact us on the details above. Proceeds of cheques are not available until cleared.

| Date | Transaction | Debit | Credit | Balance |
|--------|---|-------|--------|----------------|
| 08 Jun | 2017 OPENING BALANCE | | | \$30,365.04 CR |
| 01 Jul | CREDIT INTEREST EARNED on this account to June 30, 2017 is \$229.75 | | | |
| 01 Jul | Credit Interest | | 14.97 | \$30,380.01 CR |
| 07 Jul | 2017 CLOSING BALANCE | | | \$30,380.01 CR |

| | | | | | | |
|------------------------|---|---------------------|---|----------------------|---|------------------------|
| Opening balance | - | Total debits | + | Total credits | = | Closing balance |
| \$30,365.04 CR | | Nil | | \$14.97 | | \$30,380.01 CR |

Your Credit Interest Rate Summary

| Date | Balance | Standard Credit Interest Rate (p.a.) |
|--------|-----------------------|--------------------------------------|
| 07 Jul | Less than \$10,000.00 | 0.00% |
| | \$10,000.00 and over | 0.60% |

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





Your Statement

Statement 80 (Page 1 of 1)

Account Number 06 2334 10795288

Statement Period 8 Aug 2017 - 7 Sep 2017

Closing Balance \$29,810.67 CR

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



009

TRUSTEE
 72 TOWNSEND ST
 CONDELL PARK NSW 2200

Business Online Saver

Name: MILAD BOUTROS AYOUB AND
 VICTORIA CHRISTINE AYOUB IN TRUST FOR
 AYOUB FAMILY SUPERANNUATION FUND

Note: Please check that the entries listed on this statement are correct. For further information on your account including; details of features, fees, any errors or complaints, please contact us on the details above. Proceeds of cheques are not available until cleared.

| Date | Transaction | Debit | Credit | Balance |
|-------------|--|--------|--------|----------------|
| 08 Aug 2017 | OPENING BALANCE | | | \$29,895.45 CR |
| 10 Aug | Transfer to xx5261 CommBank app tfr | 100.00 | | \$29,795.45 CR |
| 01 Sep | Credit Interest | | 15.22 | \$29,810.67 CR |
| 07 Sep 2017 | CLOSING BALANCE | | | \$29,810.67 CR |

| | | | | | | |
|------------------------|---|---------------------|---|----------------------|---|------------------------|
| Opening balance | - | Total debits | + | Total credits | = | Closing balance |
| \$29,895.45 CR | | \$100.00 | | \$15.22 | | \$29,810.67 CR |

Your Credit Interest Rate Summary

| Date | Balance | Standard Credit Interest Rate (p.a.) |
|--------|-----------------------|--------------------------------------|
| 07 Sep | Less than \$10,000.00 | 0.00% |
| | \$10,000.00 and over | 0.60% |

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





Your Statement

Statement 79 (Page 1 of 1)

Account Number 06 2334 10795288

Statement Period 8 Jul 2017 - 7 Aug 2017

Closing Balance \$29,895.45 CR

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



009

TRUSTEE
 72 TOWNSEND ST
 CONDELL PARK NSW 2200

Business Online Saver

Name: MILAD BOUTROS AYOUB AND
 VICTORIA CHRISTINE AYOUB IN TRUST FOR
 AYOUB FAMILY SUPERANNUATION FUND

Note: Please check that the entries listed on this statement are correct. For further information on your account including; details of features, fees, any errors or complaints, please contact us on the details above. Proceeds of cheques are not available until cleared.

| Date | Transaction | Debit | Credit | Balance |
|--------|-------------------------------------|--------|--------|----------------|
| 08 Jul | 2017 OPENING BALANCE | | | \$30,380.01 CR |
| 14 Jul | Transfer to xx5261 CommBank app tfr | 150.00 | | \$30,230.01 CR |
| 01 Aug | Credit Interest | | 15.44 | \$30,245.45 CR |
| 04 Aug | Transfer to xx5261 NetBank tfr | 150.00 | | \$30,095.45 CR |
| 05 Aug | Transfer to xx5261 CommBank app tfr | 100.00 | | \$29,995.45 CR |
| 07 Aug | Transfer to xx5261 CommBank app tfr | 100.00 | | \$29,895.45 CR |
| 07 Aug | 2017 CLOSING BALANCE | | | \$29,895.45 CR |

| | | | | | | |
|------------------------|---|---------------------|---|----------------------|---|------------------------|
| Opening balance | - | Total debits | + | Total credits | = | Closing balance |
| \$30,380.01 CR | | \$500.00 | | \$15.44 | | \$29,895.45 CR |

Your Credit Interest Rate Summary

| Date | Balance | Standard Credit Interest Rate (p.a.) |
|--------|-----------------------|--------------------------------------|
| 07 Aug | Less than \$10,000.00 | 0.00% |
| | \$10,000.00 and over | 0.60% |

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



*# 5609.8473.1.1 ZZ258R3 0303 SL.R3.S942.D220.O V06.00.22



Your Statement

Statement 81 (Page 1 of 1)

Account Number 06 2334 10795288

Statement Period 8 Sep 2017 - 7 Oct 2017

Closing Balance \$29,825.37 CR

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



009

TRUSTEE
 72 TOWNSEND ST
 CONDELL PARK NSW 2200

Business Online Saver

Name: MILAD BOUTROS AYOUB AND
 VICTORIA CHRISTINE AYOUB IN TRUST FOR
 AYOUB FAMILY SUPERANNUATION FUND

Note: Please check that the entries listed on this statement are correct. For further information on your account including; details of features, fees, any errors or complaints, please contact us on the details above. Proceeds of cheques are not available until cleared.

| Date | Transaction | Debit | Credit | Balance |
|-------------|-----------------|-------|--------|----------------|
| 08 Sep 2017 | OPENING BALANCE | | | \$29,810.67 CR |
| 01 Oct | Credit Interest | | 14.70 | \$29,825.37 CR |
| 07 Oct 2017 | CLOSING BALANCE | | | \$29,825.37 CR |

| Opening balance | - | Total debits | + | Total credits | = | Closing balance |
|-----------------|---|--------------|---|---------------|---|-----------------|
| \$29,810.67 CR | | Nil | | \$14.70 | | \$29,825.37 CR |

Your Credit Interest Rate Summary

| Date | Balance | Standard Credit Interest Rate (p.a.) |
|--------|-----------------------|--------------------------------------|
| 07 Oct | Less than \$10,000.00 | 0.00% |
| | \$10,000.00 and over | 0.60% |

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





Your Statement

Statement 82 (Page 1 of 1)

Account Number 06 2334 10795288

Statement Period 8 Oct 2017 - 7 Nov 2017

Closing Balance \$29,840.57 CR

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

009

TRUSTEE
72 TOWNSEND ST
CONDELL PARK NSW 2200

Business Online Saver

Name: MILAD BOUTROS AYOUB AND
VICTORIA CHRISTINE AYOUB IN TRUST FOR
AYOUB FAMILY SUPERANNUATION FUND

Note: Please check that the entries listed on this statement are correct. For further information on your account including; details of features, fees, any errors or complaints, please contact us on the details above. Proceeds of cheques are not available until cleared.

| Date | Transaction | Debit | Credit | Balance |
|--------|------------------------|-------|---------------------|---|
| 08 Oct | 2017 OPENING BALANCE | | | \$29,825.37 CR |
| 01 Nov | Credit Interest | | 15.20 | \$29,840.57 CR |
| 07 Nov | 2017 CLOSING BALANCE | | | \$29,840.57 CR |
| | Opening balance | - | Total debits | + Total credits = Closing balance |
| | \$29,825.37 CR | | Nil | \$15.20 = \$29,840.57 CR |

Your Credit Interest Rate Summary

| Date | Balance | Standard Credit Interest Rate (p.a.) |
|--------|-----------------------|--------------------------------------|
| 07 Nov | Less than \$10,000.00 | 0.00% |
| | \$10,000.00 and over | 0.60% |

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





Your Statement

Statement 83 (Page 1 of 1)

Account Number 06 2334 10795288

Statement Period 8 Nov 2017 - 7 Dec 2017

Closing Balance \$29,853.90 CR

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



009

TRUSTEE
 72 TOWNSEND ST
 CONDELL PARK NSW 2200

Business Online Saver

Name: MILAD BOUTROS AYOUB AND
 VICTORIA CHRISTINE AYOUB IN TRUST FOR
 AYOUB FAMILY SUPERANNUATION FUND

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

| Date | Transaction | Debit | Credit | Balance | | | |
|------------------------|-----------------|----------|---------------------|----------------|----------------------|----------|------------------------|
| 08 Nov 2017 | OPENING BALANCE | | | \$29,840.57 CR | | | |
| 01 Dec | Credit Interest | | 13.33 | \$29,853.90 CR | | | |
| 07 Dec 2017 | CLOSING BALANCE | | | \$29,853.90 CR | | | |
| Opening balance | | - | Total debits | + | Total credits | = | Closing balance |
| \$29,840.57 CR | | | Nil | | \$13.33 | | \$29,853.90 CR |

Your Credit Interest Rate Summary

| Date | Balance | Standard Credit Interest Rate (p.a.) |
|--------|-----------------------|--------------------------------------|
| 07 Dec | Less than \$10,000.00 | 0.00% |
| | \$10,000.00 and over | 0.50% |

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





Your Statement

Statement 84 (Page 1 of 1)

Account Number 06 2334 10795288

Statement Period 8 Dec 2017 - 7 Jan 2018

Closing Balance \$29,866.58 CR

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



009

TRUSTEE
 72 TOWNSEND ST
 CONDELL PARK NSW 2200

Business Online Saver

Name: MILAD BOUTROS AYOUB AND
 VICTORIA CHRISTINE AYOUB IN TRUST FOR
 AYOUB FAMILY SUPERANNUATION FUND

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

| Date | Transaction | Debit | Credit | Balance | |
|-------------|-----------------|------------------------|-----------------------|------------------------|--------------------------|
| 08 Dec 2017 | OPENING BALANCE | | | \$29,853.90 CR | |
| 01 Jan | Credit Interest | | 12.68 | \$29,866.58 CR | |
| 07 Jan 2018 | CLOSING BALANCE | | | \$29,866.58 CR | |
| | | Opening balance | - Total debits | + Total credits | = Closing balance |
| | | \$29,853.90 CR | Nil | \$12.68 | \$29,866.58 CR |

Your Credit Interest Rate Summary

| Date | Balance | Standard Credit Interest Rate (p.a.) |
|--------|-----------------------|--------------------------------------|
| 07 Jan | Less than \$10,000.00 | 0.00% |
| | \$10,000.00 and over | 0.50% |

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





Your Statement

Statement 85 (Page 1 of 1)

Account Number 06 2334 10795288

Statement Period 8 Jan 2018 - 7 Feb 2018

Closing Balance \$29,879.26 CR

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



009

TRUSTEE
 72 TOWNSEND ST
 CONDELL PARK NSW 2200

Business Online Saver

Name: MILAD BOUTROS AYOUB AND
 VICTORIA CHRISTINE AYOUB IN TRUST FOR
 AYOUB FAMILY SUPERANNUATION FUND

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

| Date | Transaction | Debit | Credit | Balance | | | |
|------------------------|-----------------|----------|---------------------|----------------|----------------------|----------|------------------------|
| 08 Jan 2018 | OPENING BALANCE | | | \$29,866.58 CR | | | |
| 01 Feb | Credit Interest | | 12.68 | \$29,879.26 CR | | | |
| 07 Feb 2018 | CLOSING BALANCE | | | \$29,879.26 CR | | | |
| Opening balance | | - | Total debits | + | Total credits | = | Closing balance |
| \$29,866.58 CR | | | Nil | | \$12.68 | | \$29,879.26 CR |

Your Credit Interest Rate Summary

| Date | Balance | Standard Credit Interest Rate (p.a.) |
|--------|-----------------------|--------------------------------------|
| 07 Feb | Less than \$10,000.00 | 0.00% |
| | \$10,000.00 and over | 0.50% |

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



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Your Statement

Statement 86 (Page 1 of 1)

Account Number 06 2334 10795288

Statement Period 8 Feb 2018 - 7 Mar 2018

Closing Balance \$29,890.72 CR

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



009

TRUSTEE
 72 TOWNSEND ST
 CONDELL PARK NSW 2200

Business Online Saver

Name: MILAD BOUTROS AYOUB AND
 VICTORIA CHRISTINE AYOUB IN TRUST FOR
 AYOUB FAMILY SUPERANNUATION FUND

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

| Date | Transaction | Debit | Credit | Balance | | | |
|------------------------|-----------------|----------|---------------------|----------------|----------------------|----------|------------------------|
| 08 Feb 2018 | OPENING BALANCE | | | \$29,879.26 CR | | | |
| 01 Mar | Credit Interest | | 11.46 | \$29,890.72 CR | | | |
| 07 Mar 2018 | CLOSING BALANCE | | | \$29,890.72 CR | | | |
| Opening balance | | - | Total debits | + | Total credits | = | Closing balance |
| | \$29,879.26 CR | | Nil | | \$11.46 | | \$29,890.72 CR |

Your Credit Interest Rate Summary

| Date | Balance | Standard Credit Interest Rate (p.a.) |
|--------|-----------------------|--------------------------------------|
| 07 Mar | Less than \$10,000.00 | 0.00% |
| | \$10,000.00 and over | 0.50% |

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



Introducing the New Payments Platform for Australian Businesses

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- Transactions completed in less than 60 seconds
- More information included with payments, with up to 280 characters, making reconciliation easier

For more information, visit www.commbank.com.au/npp



Your Statement

Statement 87 (Page 1 of 1)

Account Number 06 2334 10795288

Statement Period 8 Mar 2018 - 7 Apr 2018

Closing Balance \$29,903.41 CR

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



009

TRUSTEE
 72 TOWNSEND ST
 CONDELL PARK NSW 2200

Business Online Saver

Name: MILAD BOUTROS AYOUB AND
 VICTORIA CHRISTINE AYOUB IN TRUST FOR
 AYOUB FAMILY SUPERANNUATION FUND

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

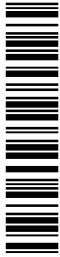
| Date | Transaction | Debit | Credit | Balance |
|-------------|-----------------|-------|--------|----------------|
| 08 Mar 2018 | OPENING BALANCE | | | \$29,890.72 CR |
| 01 Apr | Credit Interest | | 12.69 | \$29,903.41 CR |
| 07 Apr 2018 | CLOSING BALANCE | | | \$29,903.41 CR |

| Opening balance | - | Total debits | + | Total credits | = | Closing balance |
|-----------------|---|--------------|---|---------------|---|-----------------|
| \$29,890.72 CR | | | | \$12.69 | | \$29,903.41 CR |
| | | Nil | | | | |

Your Credit Interest Rate Summary

| Date | Balance | Standard Credit Interest Rate (p.a.) |
|--------|-----------------------|--------------------------------------|
| 07 Apr | Less than \$10,000.00 | 0.00% |
| | \$10,000.00 and over | 0.50% |

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





Your Statement

Statement 88 (Page 1 of 1)

Account Number 06 2334 10795288

Statement Period 8 Apr 2018 - 7 May 2018

Closing Balance \$29,915.70 CR

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



009

TRUSTEE
 72 TOWNSEND ST
 CONDELL PARK NSW 2200

Business Online Saver

Name: MILAD BOUTROS AYOUB AND
 VICTORIA CHRISTINE AYOUB IN TRUST FOR
 AYOUB FAMILY SUPERANNUATION FUND

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| Date | Transaction | Debit | Credit | Balance | |
|-------------|------------------------|-------|---------------------|------------------------|--------------------------|
| 08 Apr 2018 | OPENING BALANCE | | | \$29,903.41 CR | |
| 01 May | Credit Interest | | 12.29 | \$29,915.70 CR | |
| 07 May 2018 | CLOSING BALANCE | | | \$29,915.70 CR | |
| | Opening balance | - | Total debits | + Total credits | = Closing balance |
| | \$29,903.41 CR | | Nil | \$12.29 | \$29,915.70 CR |

Your Credit Interest Rate Summary

| Date | Balance | Standard Credit Interest Rate (p.a.) |
|--------|-----------------------|--------------------------------------|
| 07 May | Less than \$10,000.00 | 0.00% |
| | \$10,000.00 and over | 0.50% |

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





Your Statement

Statement 89 (Page 1 of 1)

Account Number 06 2334 10795288

Statement Period 8 May 2018 - 7 Jun 2018

Closing Balance \$29,928.40 CR

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



009

TRUSTEE
 72 TOWNSEND ST
 CONDELL PARK NSW 2200

Business Online Saver

Name: MILAD BOUTROS AYOUB AND
 VICTORIA CHRISTINE AYOUB IN TRUST FOR
 AYOUB FAMILY SUPERANNUATION FUND

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| Date | Transaction | Debit | Credit | Balance | |
|-------------|------------------------|-------|---------------------|---|----------------|
| 08 May 2018 | OPENING BALANCE | | | \$29,915.70 CR | |
| 01 Jun | Credit Interest | | 12.70 | \$29,928.40 CR | |
| 07 Jun 2018 | CLOSING BALANCE | | | \$29,928.40 CR | |
| | Opening balance | - | Total debits | + Total credits = Closing balance | |
| | \$29,915.70 CR | | Nil | \$12.70 | \$29,928.40 CR |

Your Credit Interest Rate Summary

| Date | Balance | Standard Credit Interest Rate (p.a.) |
|--------|-----------------------|--------------------------------------|
| 07 Jun | Less than \$10,000.00 | 0.00% |
| | \$10,000.00 and over | 0.50% |

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



IMPORTANT NOTICE

New daily cash deposit limit for ATMs that accept instant deposits.

We will be updating our terms and conditions on 31 January 2019 to reflect the introduction of a \$10,000 daily deposit limit per account for cash deposits made at our ATMs that accept instant deposits. This new daily cash deposit limit applies to both personal and business accounts.

The following terms and conditions where applicable to you, will be amended to reflect this change:

- Electronic Banking Terms and Conditions
- Transactions, Savings and Investment Accounts Terms and Conditions
- Business, Transaction and Savings Accounts Terms and Conditions

These changes form part of our efforts to continuously improve controls at our ATMs that accept instant deposits, while balancing the banking needs of our customers.

If you need to deposit more than \$10,000 in cash, you still can do this at any CommBank branch.



Your Statement

Statement 90 (Page 1 of 1)

Account Number 06 2334 10795288

Statement Period 8 Jun 2018 - 7 Jul 2018

Closing Balance \$29,940.70 CR

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



009

TRUSTEE
 72 TOWNSEND ST
 CONDELL PARK NSW 2200

Business Online Saver

Name: MILAD BOUTROS AYOUB AND
 VICTORIA CHRISTINE AYOUB IN TRUST FOR
 AYOUB FAMILY SUPERANNUATION FUND

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

| Date | Transaction | Debit | Credit | Balance | | | |
|------------------------|---|----------|---------------------|----------------|----------------------|----------|------------------------|
| 08 Jun | 2018 OPENING BALANCE | | | \$29,928.40 CR | | | |
| 01 Jul | CREDIT INTEREST EARNED on this account to June 30, 2018 is \$163.36 | | | | | | |
| 01 Jul | Credit Interest | | 12.30 | \$29,940.70 CR | | | |
| 07 Jul | 2018 CLOSING BALANCE | | | \$29,940.70 CR | | | |
| Opening balance | | - | Total debits | + | Total credits | = | Closing balance |
| \$29,928.40 CR | | | Nil | | \$12.30 | | \$29,940.70 CR |

Your Credit Interest Rate Summary

| Date | Balance | Standard Credit Interest Rate (p.a.) |
|--------|-----------------------|--------------------------------------|
| 07 Jul | Less than \$10,000.00 | 0.00% |
| | \$10,000.00 and over | 0.50% |

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



*# 18439.36587.1.1 ZZ258R3.0303.SL.R3.S94.1.D190.O.V06.00.25

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