

Compliance Workpapers

Phoenix Self Managed Super Fund

Financial Year - 2023



Fund Details

Fund Name	Phoenix Self Managed Super Fund
Contact no	
Financial Year	2023
Established Date	03/12/2018
ABN	89 505 030 926
TFN	572499189
Trustee Type	Corporate
Trustees	Phoenix Group SMSF Pty Ltd
ACN	630347045

Statement of Financial Position

Assets	Qty	2023	2022	Change (\$)	Change (%)	
Other Assets	0.00	190,824.75	168,149.51	22,675.24	13.49	
Cash At Bank	0.00	190,824.75	168,149.51	22,675.24	13.49	
Commonwealth Bank Direct Investment Account	0.00	190,824.75	168,149.51	22,675.24	13.49	WP-1
Total Assets	0.00	190,824.75	168,149.51	22,675.24	13.49	

Liabilities	Qty	2023	2022	Change (\$)	Change (%)	
Income Tax Payable	0.00	797.45	19.90	777.55	3,907.29	WP-1 WP-2 WP-3
Income Tax Instalments Paid	0.00	-2,707.00	-2,636.00	-71.00	2.69	WP-1
Provision for Income Tax	0.00	3,504.45	2,655.90	848.55	31.95	
Other Taxes Payable	0.00	691.00	0.00	691.00	100.00	
Activity Statement Payable/Refundable	0.00	691.00	0.00	691.00	100.00	WP-1
Total Liabilities	0.00	1,488.45	19.90	1,468.55	7,379.65	

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
Member Entitlement Accounts	0.00	189,336.30	168,129.61	21,206.69	12.61	WP-1 WP-2
Mr Robert Curtis	0.00	105,074.47	89,555.43	15,519.04	17.33	
Accumulation	0.00	105,074.47	89,555.43	15,519.04	17.33	
Mrs Ruth Curtis	0.00	84,261.83	78,574.18	5,687.65	7.24	
Accumulation	0.00	84,261.83	78,574.18	5,687.65	7.24	

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
Total Member Entitlements	0.00	189,336.30	168,129.61	21,206.69	12.61	

Operating Statement

Income	2023	2022	Change (\$)	Change (%)	
Investment Income	3,002.51	81.25	2,921.26	3,595.40	WP-1 WP-2
Interest	3,002.51	81.25	2,921.26	3,595.40	
Cash At Bank	3,002.51	81.25	2,921.26	3,595.40	
Commonwealth Bank Direct Investment Account	3,002.51	81.25	2,921.26	3,595.40	
Member Receipts	23,126.63	30,482.83	-7,356.20	24.13	
Contributions	23,126.63	30,482.83	-7,356.20	24.13	WP-1
Employer	21,779.13	18,930.33	2,848.80	15.05	
Mr Robert Curtis	16,747.20	13,630.78	3,116.42	22.86	
Mrs Ruth Curtis	5,031.93	5,299.55	-267.62	5.05	
Government Co-Contributions	247.50	247.50	0.00	0.00	WP-1
Mrs Ruth Curtis	247.50	247.50	0.00	0.00	
Member	1,100.00	990.00	110.00	11.11	
Personal Non-Concessional	1,100.00	990.00	110.00	11.11	
Mr Robert Curtis	550.00	495.00	55.00	11.11	
Mrs Ruth Curtis	550.00	495.00	55.00	11.11	
Other	0.00	10,315.00	-10,315.00	100.00	
Mr Robert Curtis	0.00	10,315.00	-10,315.00	100.00	
Total Income	26,129.14	30,564.08	-4,434.94	14.51	

Expenses	2023	2022	Change (\$)	Change (%)	
Other Expenses	1,418.00	1,305.00	113.00	8.66	
Accountancy Fee	770.00	660.00	110.00	16.67	WP-1
ASIC Fee	59.00	56.00	3.00	5.36	
Auditor Fee	330.00	330.00	0.00	0.00	
SMSF Supervisory Levy	259.00	259.00	0.00	0.00	
Total Expenses	1,418.00	1,305.00	113.00	8.66	
Income Tax	2023	2022	Change (\$)	Change (%)	
Income Tax Expense	3,504.45	2,655.90	848.55	31.95	WP-1 WP-2
Income Tax Expense	3,504.45	2,655.90	848.55	31.95	
Total Income Tax	3,504.45	2,655.90	848.55	31.95	
Net Profit(Loss) Total	21,206.69	26,603.18			

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>Mrs Ruth Curtis (Age: 52 at 30/06/2023)</i>									
Accumulation	Accumulation	78,574.18	0.00	0.00	84,261.83	0.00	0.00		
<i>Mr Robert Curtis (Age: 54 at 30/06/2023)</i>									
Accumulation	Accumulation	89,555.43	0.00	0.00	105,074.47	0.00	0.00		

Tax Component Verification (Accumulation)

		Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Account Name		Prior Year Tax Free Amount	Current Year Tax Free Amount
Mrs Ruth Curtis (Age: 52 at 30/06/2023)				
🚩	Accumulation		1,526.10	2,323.60
Mr Robert Curtis (Age: 54 at 30/06/2023)				
🚩	Accumulation		53,805.00	54,355.00

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
Mr Robert Curtis Date of Birth: 27/06/1969 (Age: 53 at 30/06/2023)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		59,609.23	0.00
	Maximum cap available		87,109.23	110,000.00
	Contributions made (to this fund)		16,747.20	550.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		16,747.20	550.00
	Amount above caps		0.00	0.00
Mrs Ruth Curtis Date of Birth: 06/12/1970 (Age: 51 at 30/06/2023)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		91,577.85	0.00
	Maximum cap available		119,077.85	110,000.00
	Contributions made (to this fund)		5,031.93	550.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		5,031.93	550.00
	Amount above caps		0.00	0.00

Negative Balance - Good to Go

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

Contra Bank Entries - Good to Go

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

Income Comparison - Good to Go

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

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.

Market Value - Not Applicable

The system did not find any data to process.

Pension Limit - Not Applicable

The system did not find any data to process.

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

The system did not find any data to process.

Preservation Components for Member above 65 - Not Applicable

The system did not find any data to process.

Tax Component Verification (Pension) - Not Applicable

The system did not find any data to process.

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

The system did not find any data to process.

General Ledger

Date	Description	Quantity	Debits	Credits	Balance
Member Receipts / Contributions / Employer / Mr Robert Curtis					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/07/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	492.31	492.31
18/07/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	516.92	1,009.23
02/08/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	581.54	1,590.77
15/08/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	581.54	2,172.31
29/08/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	581.54	2,753.85
12/09/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	3,420.20
29/09/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	4,086.55
11/10/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	4,752.90
24/10/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	5,419.25
07/11/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	6,085.60
21/11/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	6,751.95
05/12/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	7,418.30

Date	Description	Quantity	Debits	Credits	Balance
19/12/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	8,084.65
20/01/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	1,332.70	9,417.35
01/02/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	10,083.70
14/02/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	10,750.05
27/02/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	11,416.40
15/03/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	12,082.75
05/04/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	12,749.10
24/04/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	1,332.70	14,081.80
09/05/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	14,748.15
23/05/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	15,414.50
05/06/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	16,080.85
20/06/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	16,747.20
30/06/2023	Closing Balance	0.00	0.00	0.00	16,747.20
Member Receipts / Contributions / Employer / Mrs Ruth Curtis					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
27/07/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3261381410	0.00	0.00	384.30	384.30
25/08/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3283305728	0.00	0.00	511.98	896.28
29/09/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3309753268	0.00	0.00	398.21	1,294.49
01/11/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3335916489	0.00	0.00	390.44	1,684.93
29/11/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3356693529	0.00	0.00	514.76	2,199.69
29/12/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3377566903	0.00	0.00	411.80	2,611.49
31/01/2023	Direct Credit 361578 QUICKSUPER QUICKSPR3399393982	0.00	0.00	503.11	3,114.60
22/02/2023	Direct Credit 361578 QUICKSUPER QUICKSPR3415809576	0.00	0.00	371.03	3,485.63
28/03/2023	Direct Credit 361578 QUICKSUPER QUICKSPR3440762665	0.00	0.00	357.44	3,843.07
28/04/2023	Direct Credit 361578 QUICKSUPER QUICKSPR3463992325	0.00	0.00	357.44	4,200.51
30/05/2023	Employer Contribution: The trustee for the Brooke Family Trust	0.00	0.00	473.98	4,674.49
29/06/2023	Employer Contribution: The trustee for the Brooke Family Trust	0.00	0.00	357.44	5,031.93
30/06/2023	Closing Balance	0.00	0.00	0.00	5,031.93
Member Receipts / Contributions / Personal Non-Concessional / Mr Robert Curtis					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
08/05/2023	Contribution Allocation	0.00	0.00	550.00	550.00
30/06/2023	Closing Balance	0.00	0.00	0.00	550.00
Member Receipts / Contributions / Personal Non-Concessional / Mrs Ruth Curtis					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
08/05/2023	Contribution Allocation	0.00	0.00	550.00	550.00
30/06/2023	Closing Balance	0.00	0.00	0.00	550.00
Member Receipts / Contributions / Government Co-Contributions / Mrs Ruth Curtis					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
08/06/2023	Direct Credit 012721 ATO ATO005000017820246	0.00	0.00	247.50	247.50
30/06/2023	Closing Balance	0.00	0.00	0.00	247.50
Investment Income / Interest / Cash At Bank / Commonwealth Bank Direct Investment Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Credit Interest	0.00	0.00	25.53	25.53
01/08/2022	Credit Interest	0.00	0.00	56.96	82.49
01/09/2022	Credit Interest	0.00	0.00	117.46	199.95
01/10/2022	Credit Interest	0.00	0.00	191.49	391.44
01/11/2022	Credit Interest	0.00	0.00	253.88	645.32
01/12/2022	Credit Interest	0.00	0.00	279.73	925.05
01/01/2023	Credit Interest	0.00	0.00	310.11	1,235.16

Date	Description	Quantity	Debits	Credits	Balance
01/02/2023	Credit Interest	0.00	0.00	319.63	1,554.79
01/03/2023	Credit Interest	0.00	0.00	296.95	1,851.74
01/04/2023	Credit Interest	0.00	0.00	366.59	2,218.33
01/05/2023	Credit Interest	0.00	0.00	373.36	2,591.69
01/06/2023	Credit Interest	0.00	0.00	410.82	3,002.51
30/06/2023	Closing Balance	0.00	0.00	0.00	3,002.51
Other Expenses / Accountancy Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
08/05/2023	Accountancy Fee	0.00	770.00	0.00	770.00
30/06/2023	Closing Balance	0.00	0.00	0.00	770.00
Other Expenses / ASIC Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/12/2022	ASIC CommBank app BPAY 1 2296303470456	0.00	59.00	0.00	59.00
30/06/2023	Closing Balance	0.00	0.00	0.00	59.00
Other Expenses / Auditor Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
08/05/2023	Auditor Fee	0.00	330.00	0.00	330.00
30/06/2023	Closing Balance	0.00	0.00	0.00	330.00
Other Expenses / SMSF Supervisory Levy					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/05/2023	TAX OFFICE PAYMENTS CommBank app BPAY 7 002005724991899621	0.00	259.00	0.00	259.00
30/06/2023	Closing Balance	0.00	0.00	0.00	259.00
Income Tax Expense / Income Tax Expense					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/07/2022	Fund Income Tax	0.00	73.85	0.00	73.85
18/07/2022	Fund Income Tax	0.00	77.54	0.00	151.39
27/07/2022	Fund Income Tax	0.00	57.64	0.00	209.03
02/08/2022	Fund Income Tax	0.00	87.23	0.00	296.26
15/08/2022	Fund Income Tax	0.00	87.23	0.00	383.49
25/08/2022	Fund Income Tax	0.00	76.80	0.00	460.29
29/08/2022	Fund Income Tax	0.00	87.23	0.00	547.52
12/09/2022	Fund Income Tax	0.00	99.95	0.00	647.47
29/09/2022	Fund Income Tax	0.00	59.73	0.00	707.20
29/09/2022	Fund Income Tax	0.00	99.95	0.00	807.15
11/10/2022	Fund Income Tax	0.00	99.95	0.00	907.10
24/10/2022	Fund Income Tax	0.00	99.95	0.00	1,007.05
01/11/2022	Fund Income Tax	0.00	58.57	0.00	1,065.62
07/11/2022	Fund Income Tax	0.00	99.95	0.00	1,165.57

Date	Description	Quantity	Debits	Credits	Balance
21/11/2022	Fund Income Tax	0.00	99.95	0.00	1,265.52
29/11/2022	Fund Income Tax	0.00	77.21	0.00	1,342.73
05/12/2022	Fund Income Tax	0.00	99.95	0.00	1,442.68
19/12/2022	Fund Income Tax	0.00	99.95	0.00	1,542.63
29/12/2022	Fund Income Tax	0.00	61.77	0.00	1,604.40
20/01/2023	Fund Income Tax	0.00	199.90	0.00	1,804.30
31/01/2023	Fund Income Tax	0.00	75.47	0.00	1,879.77
01/02/2023	Fund Income Tax	0.00	99.95	0.00	1,979.72
14/02/2023	Fund Income Tax	0.00	99.95	0.00	2,079.67
22/02/2023	Fund Income Tax	0.00	55.65	0.00	2,135.32
27/02/2023	Fund Income Tax	0.00	99.95	0.00	2,235.27
15/03/2023	Fund Income Tax	0.00	99.95	0.00	2,335.22
28/03/2023	Fund Income Tax	0.00	53.62	0.00	2,388.84
05/04/2023	Fund Income Tax	0.00	99.95	0.00	2,488.79
24/04/2023	Fund Income Tax	0.00	199.90	0.00	2,688.69
28/04/2023	Fund Income Tax	0.00	53.62	0.00	2,742.31
09/05/2023	Fund Income Tax	0.00	99.95	0.00	2,842.26
23/05/2023	Fund Income Tax	0.00	99.95	0.00	2,942.21
30/05/2023	Fund Income Tax	0.00	71.10	0.00	3,013.31
05/06/2023	Fund Income Tax	0.00	99.95	0.00	3,113.26

Date	Description	Quantity	Debits	Credits	Balance
20/06/2023	Fund Income Tax	0.00	99.95	0.00	3,213.21
29/06/2023	Fund Income Tax	0.00	53.62	0.00	3,266.83
30/06/2023	Fund Income Tax	0.00	237.62	0.00	3,504.45
30/06/2023	Closing Balance	0.00	0.00	0.00	3,504.45
Cash At Bank - Commonwealth Bank Direct Investment Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	168,149.51
01/07/2022	Credit Interest	0.00	25.53	0.00	168,175.04
05/07/2022	Direct Credit 481471 SuperChoice P/L PC290622-193197582	0.00	492.31	0.00	168,667.35
18/07/2022	Direct Credit 481471 SuperChoice P/L PC120722-178832829	0.00	516.92	0.00	169,184.27
27/07/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3261381410	0.00	384.30	0.00	169,568.57
01/08/2022	Credit Interest	0.00	56.96	0.00	169,625.53
02/08/2022	Direct Credit 481471 SuperChoice P/L PC270722-194537276	0.00	581.54	0.00	170,207.07
15/08/2022	Direct Credit 481471 SuperChoice P/L PC090822-174203317	0.00	581.54	0.00	170,788.61
25/08/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3283305728	0.00	511.98	0.00	171,300.59
29/08/2022	Direct Credit 481471 SuperChoice P/L PC230822-176162187	0.00	581.54	0.00	171,882.13
01/09/2022	Credit Interest	0.00	117.46	0.00	171,999.59
12/09/2022	Direct Credit 481471 SuperChoice P/L PC060922-177618290	0.00	666.35	0.00	172,665.94

Date	Description	Quantity	Debits	Credits	Balance
28/09/2022	Direct Credit 481471 SuperChoice P/L PC210922-157271694	0.00	666.35	0.00	173,332.29
29/09/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3309753268	0.00	398.21	0.00	173,730.50
01/10/2022	Credit Interest	0.00	191.49	0.00	173,921.99
11/10/2022	Direct Credit 481471 SuperChoice P/L PC051022-135762961	0.00	666.35	0.00	174,588.34
15/10/2022	TAX OFFICE PAYMENTS CommBank app BPAY 7 4895050309261360	0.00	0.00	672.00	173,916.34
24/10/2022	Direct Credit 481471 SuperChoice P/L PC181022-197388448	0.00	666.35	0.00	174,582.69
01/11/2022	Credit Interest	0.00	253.88	0.00	174,836.57
01/11/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3335916489	0.00	390.44	0.00	175,227.01
07/11/2022	Direct Credit 481471 SuperChoice P/L PC011122-106688775	0.00	666.35	0.00	175,893.36
21/11/2022	Direct Credit 481471 SuperChoice P/L PC151122-192198190	0.00	666.35	0.00	176,559.71
29/11/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3356693529	0.00	514.76	0.00	177,074.47
01/12/2022	Credit Interest	0.00	279.73	0.00	177,354.20
05/12/2022	Direct Credit 481471 SuperChoice P/L PC291122-108808626	0.00	666.35	0.00	178,020.55
19/12/2022	Direct Credit 481471 SuperChoice P/L PC131222-192561686	0.00	666.35	0.00	178,686.90
20/12/2022	ASIC CommBank app BPAY 1 2296303470456	0.00	0.00	59.00	178,627.90

Date	Description	Quantity	Debits	Credits	Balance
20/12/2022	TAX OFFICE PAYMENTS CommBank app BPAY 7 4895050309261360	0.00	0.00	672.00	177,955.90
29/12/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3377566903	0.00	411.80	0.00	178,367.70
01/01/2023	Credit Interest	0.00	310.11	0.00	178,677.81
20/01/2023	Direct Credit 481471 SuperChoice P/L PC160123-196346618	0.00	1,332.70	0.00	180,010.51
31/01/2023	Direct Credit 361578 QUICKSUPER QUICKSPR3399393982	0.00	503.11	0.00	180,513.62
01/02/2023	Credit Interest	0.00	319.63	0.00	180,833.25
01/02/2023	Direct Credit 481471 SuperChoice P/L PC250123-199927473	0.00	666.35	0.00	181,499.60
14/02/2023	Direct Credit 481471 SuperChoice P/L PC080223-165437778	0.00	666.35	0.00	182,165.95
22/02/2023	Direct Credit 361578 QUICKSUPER QUICKSPR3415809576	0.00	371.03	0.00	182,536.98
27/02/2023	Direct Credit 481471 SuperChoice P/L PC210223-116082600	0.00	666.35	0.00	183,203.33
01/03/2023	Credit Interest	0.00	296.95	0.00	183,500.28
15/03/2023	Direct Credit 481471 SuperChoice P/L PC090323-154660146	0.00	666.35	0.00	184,166.63
28/03/2023	Direct Credit 361578 QUICKSUPER QUICKSPR3440762665	0.00	357.44	0.00	184,524.07
01/04/2023	Credit Interest	0.00	366.59	0.00	184,890.66
05/04/2023	Direct Credit 481471 SuperChoice P/L PC300323-157947222	0.00	666.35	0.00	185,557.01

Date	Description	Quantity	Debits	Credits	Balance
13/04/2023	TAX OFFICE PAYMENTS CommBank app BPAY 7 4895050309261360	0.00	0.00	672.00	184,885.01
24/04/2023	Direct Credit 481471 SuperChoice P/L PC180423-160682446	0.00	1,332.70	0.00	186,217.71
28/04/2023	Direct Credit 361578 QUICKSUPER QUICKSPR3463992325	0.00	357.44	0.00	186,575.15
01/05/2023	Credit Interest	0.00	373.36	0.00	186,948.51
09/05/2023	Direct Credit 481471 SuperChoice P/L PC020523-193709260	0.00	666.35	0.00	187,614.86
18/05/2023	TAX OFFICE PAYMENTS CommBank app BPAY 7 002005724991899621	0.00	0.00	278.90	187,335.96
23/05/2023	Direct Credit 481471 SuperChoice P/L PC170523-120015061	0.00	666.35	0.00	188,002.31
30/05/2023	Direct Credit 361578 QUICKSUPER QUICKSPR3487960705	0.00	473.98	0.00	188,476.29
01/06/2023	Credit Interest	0.00	410.82	0.00	188,887.11
05/06/2023	Direct Credit 481471 SuperChoice P/L PC300523-151065184	0.00	666.35	0.00	189,553.46
08/06/2023	Direct Credit 012721 ATO ATO005000017820246	0.00	247.50	0.00	189,800.96
20/06/2023	Direct Credit 481471 SuperChoice P/L PC140623-125976746	0.00	666.35	0.00	190,467.31
29/06/2023	Direct Credit 361578 QUICKSUPER QUICKSPR3511030366	0.00	357.44	0.00	190,824.75
30/06/2023	Closing Balance	0.00	0.00	0.00	190,824.75
Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / Commonwealth Bank Direct Investment Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Credit Interest	0.00	0.00	25.53	25.53
01/07/2022	Credit Interest	0.00	25.53	0.00	0.00
01/08/2022	Credit Interest	0.00	0.00	56.96	56.96
01/08/2022	Credit Interest	0.00	56.96	0.00	0.00
01/09/2022	Credit Interest	0.00	0.00	117.46	117.46
01/09/2022	Credit Interest	0.00	117.46	0.00	0.00
01/10/2022	Credit Interest	0.00	0.00	191.49	191.49
01/10/2022	Credit Interest	0.00	191.49	0.00	0.00
01/11/2022	Credit Interest	0.00	0.00	253.88	253.88
01/11/2022	Credit Interest	0.00	253.88	0.00	0.00
01/12/2022	Credit Interest	0.00	0.00	279.73	279.73
01/12/2022	Credit Interest	0.00	279.73	0.00	0.00
01/01/2023	Credit Interest	0.00	0.00	310.11	310.11
01/01/2023	Credit Interest	0.00	310.11	0.00	0.00
01/02/2023	Credit Interest	0.00	0.00	319.63	319.63
01/02/2023	Credit Interest	0.00	319.63	0.00	0.00
01/03/2023	Credit Interest	0.00	0.00	296.95	296.95
01/03/2023	Credit Interest	0.00	296.95	0.00	0.00
01/04/2023	Credit Interest	0.00	0.00	366.59	366.59
01/04/2023	Credit Interest	0.00	366.59	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/05/2023	Credit Interest	0.00	0.00	373.36	373.36
01/05/2023	Credit Interest	0.00	373.36	0.00	0.00
01/06/2023	Credit Interest	0.00	0.00	410.82	410.82
01/06/2023	Credit Interest	0.00	410.82	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Member Income Receivable / Contributions / Mr Robert Curtis					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/07/2022	Contribution Received	0.00	0.00	492.31	492.31
05/07/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	492.31	0.00	0.00
18/07/2022	Contribution Received	0.00	0.00	516.92	516.92
18/07/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	516.92	0.00	0.00
02/08/2022	Contribution Received	0.00	0.00	581.54	581.54
02/08/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	581.54	0.00	0.00
15/08/2022	Contribution Received	0.00	0.00	581.54	581.54
15/08/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	581.54	0.00	0.00
29/08/2022	Contribution Received	0.00	0.00	581.54	581.54
29/08/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	581.54	0.00	0.00
12/09/2022	Contribution Received	0.00	0.00	666.35	666.35

Date	Description	Quantity	Debits	Credits	Balance
12/09/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
28/09/2022	Contribution Received	0.00	0.00	666.35	666.35
29/09/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
11/10/2022	Contribution Received	0.00	0.00	666.35	666.35
11/10/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
24/10/2022	Contribution Received	0.00	0.00	666.35	666.35
24/10/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
07/11/2022	Contribution Received	0.00	0.00	666.35	666.35
07/11/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
21/11/2022	Contribution Received	0.00	0.00	666.35	666.35
21/11/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
05/12/2022	Contribution Received	0.00	0.00	666.35	666.35
05/12/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
19/12/2022	Contribution Received	0.00	0.00	666.35	666.35
19/12/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
20/01/2023	Contribution Received	0.00	0.00	1,332.70	1,332.70

Date	Description	Quantity	Debits	Credits	Balance
20/01/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	1,332.70	0.00	0.00
01/02/2023	Contribution Received	0.00	0.00	666.35	666.35
01/02/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
14/02/2023	Contribution Received	0.00	0.00	666.35	666.35
14/02/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
27/02/2023	Contribution Received	0.00	0.00	666.35	666.35
27/02/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
15/03/2023	Contribution Received	0.00	0.00	666.35	666.35
15/03/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
05/04/2023	Contribution Received	0.00	0.00	666.35	666.35
05/04/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
24/04/2023	Contribution Received	0.00	0.00	1,332.70	1,332.70
24/04/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	1,332.70	0.00	0.00
08/05/2023	Contribution Allocation	0.00	550.00	0.00	550.00
08/05/2023	Contribution Received	0.00	0.00	165.00	385.00
08/05/2023	Contribution Received	0.00	0.00	385.00	0.00
09/05/2023	Contribution Received	0.00	0.00	666.35	666.35

Date	Description	Quantity	Debits	Credits	Balance
09/05/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
23/05/2023	Contribution Received	0.00	0.00	666.35	666.35
23/05/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
05/06/2023	Contribution Received	0.00	0.00	666.35	666.35
05/06/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
20/06/2023	Contribution Received	0.00	0.00	666.35	666.35
20/06/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Member Income Receivable / Contributions / Mrs Ruth Curtis					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/07/2022	Contribution Received	0.00	0.00	384.30	384.30
27/07/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3261381410	0.00	384.30	0.00	0.00
25/08/2022	Contribution Received	0.00	0.00	511.98	511.98
25/08/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3283305728	0.00	511.98	0.00	0.00
29/09/2022	Contribution Received	0.00	0.00	398.21	398.21
29/09/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3309753268	0.00	398.21	0.00	0.00
01/11/2022	Contribution Received	0.00	0.00	390.44	390.44

Date	Description	Quantity	Debits	Credits	Balance
01/11/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3335916489	0.00	390.44	0.00	0.00
29/11/2022	Contribution Received	0.00	0.00	514.76	514.76
29/11/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3356693529	0.00	514.76	0.00	0.00
29/12/2022	Contribution Received	0.00	0.00	411.80	411.80
29/12/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3377566903	0.00	411.80	0.00	0.00
31/01/2023	Contribution Received	0.00	0.00	503.11	503.11
31/01/2023	Direct Credit 361578 QUICKSUPER QUICKSPR3399393982	0.00	503.11	0.00	0.00
22/02/2023	Contribution Received	0.00	0.00	371.03	371.03
22/02/2023	Direct Credit 361578 QUICKSUPER QUICKSPR3415809576	0.00	371.03	0.00	0.00
28/03/2023	Contribution Received	0.00	0.00	357.44	357.44
28/03/2023	Direct Credit 361578 QUICKSUPER QUICKSPR3440762665	0.00	357.44	0.00	0.00
28/04/2023	Contribution Received	0.00	0.00	357.44	357.44
28/04/2023	Direct Credit 361578 QUICKSUPER QUICKSPR3463992325	0.00	357.44	0.00	0.00
08/05/2023	Contribution Allocation	0.00	550.00	0.00	550.00
08/05/2023	Contribution Received	0.00	0.00	165.00	385.00
08/05/2023	Contribution Received	0.00	0.00	385.00	0.00
30/05/2023	Contribution Received	0.00	0.00	473.98	473.98

Date	Description	Quantity	Debits	Credits	Balance
30/05/2023	Employer Contribution: The trustee for the Brooke Family Trust	0.00	473.98	0.00	0.00
08/06/2023	Contribution Received	0.00	0.00	247.50	247.50
08/06/2023	Direct Credit 012721 ATO ATO005000017820246	0.00	247.50	0.00	0.00
29/06/2023	Contribution Received	0.00	0.00	357.44	357.44
29/06/2023	Employer Contribution: The trustee for the Brooke Family Trust	0.00	357.44	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Accountancy Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
08/05/2023	Accountancy Fee	0.00	0.00	770.00	770.00
08/05/2023	Accountancy Fee	0.00	770.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / ASIC Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/12/2022	ASIC CommBank app BPAY 1 2296303470456	0.00	0.00	59.00	59.00
20/12/2022	ASIC CommBank app BPAY 1 2296303470456	0.00	59.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Auditor Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
08/05/2023	Auditor Fee	0.00	0.00	330.00	330.00
08/05/2023	Auditor Fee	0.00	330.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Income Tax Suspense					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/05/2023	TAX OFFICE PAYMENTS CommBank app BPAY 7 002005724991899621	0.00	0.00	278.90	278.90
18/05/2023	TAX OFFICE PAYMENTS CommBank app BPAY 7 002005724991899621	0.00	278.90	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Income Tax Payable / Income Tax Payable					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Fund Tax Finalisation	0.00	0.00	19.90	19.90
18/05/2023	TAX OFFICE PAYMENTS CommBank app BPAY 7 002005724991899621	0.00	19.90	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Income Tax Payable / Provision for Income Tax					
01/07/2022	Opening Balance	0.00	0.00	0.00	2,655.90
01/07/2022	Fund Tax Finalisation	0.00	2,655.90	0.00	0.00
05/07/2022	Tax Effect Of Income	0.00	0.00	73.85	73.85
18/07/2022	Tax Effect Of Income	0.00	0.00	77.54	151.39
27/07/2022	Tax Effect Of Income	0.00	0.00	57.64	209.03

Date	Description	Quantity	Debits	Credits	Balance
02/08/2022	Tax Effect Of Income	0.00	0.00	87.23	296.26
15/08/2022	Tax Effect Of Income	0.00	0.00	87.23	383.49
25/08/2022	Tax Effect Of Income	0.00	0.00	76.80	460.29
29/08/2022	Tax Effect Of Income	0.00	0.00	87.23	547.52
12/09/2022	Tax Effect Of Income	0.00	0.00	99.95	647.47
29/09/2022	Tax Effect Of Income	0.00	0.00	59.73	707.20
29/09/2022	Tax Effect Of Income	0.00	0.00	99.95	807.15
11/10/2022	Tax Effect Of Income	0.00	0.00	99.95	907.10
24/10/2022	Tax Effect Of Income	0.00	0.00	99.95	1,007.05
01/11/2022	Tax Effect Of Income	0.00	0.00	58.57	1,065.62
07/11/2022	Tax Effect Of Income	0.00	0.00	99.95	1,165.57
21/11/2022	Tax Effect Of Income	0.00	0.00	99.95	1,265.52
29/11/2022	Tax Effect Of Income	0.00	0.00	77.21	1,342.73
05/12/2022	Tax Effect Of Income	0.00	0.00	99.95	1,442.68
19/12/2022	Tax Effect Of Income	0.00	0.00	99.95	1,542.63
29/12/2022	Tax Effect Of Income	0.00	0.00	61.77	1,604.40
20/01/2023	Tax Effect Of Income	0.00	0.00	199.90	1,804.30
31/01/2023	Tax Effect Of Income	0.00	0.00	75.47	1,879.77
01/02/2023	Tax Effect Of Income	0.00	0.00	99.95	1,979.72
14/02/2023	Tax Effect Of Income	0.00	0.00	99.95	2,079.67

Date	Description	Quantity	Debits	Credits	Balance
22/02/2023	Tax Effect Of Income	0.00	0.00	55.65	2,135.32
27/02/2023	Tax Effect Of Income	0.00	0.00	99.95	2,235.27
15/03/2023	Tax Effect Of Income	0.00	0.00	99.95	2,335.22
28/03/2023	Tax Effect Of Income	0.00	0.00	53.62	2,388.84
05/04/2023	Tax Effect Of Income	0.00	0.00	99.95	2,488.79
24/04/2023	Tax Effect Of Income	0.00	0.00	199.90	2,688.69
28/04/2023	Tax Effect Of Income	0.00	0.00	53.62	2,742.31
09/05/2023	Tax Effect Of Income	0.00	0.00	99.95	2,842.26
23/05/2023	Tax Effect Of Income	0.00	0.00	99.95	2,942.21
30/05/2023	Tax Effect Of Income	0.00	0.00	71.10	3,013.31
05/06/2023	Tax Effect Of Income	0.00	0.00	99.95	3,113.26
20/06/2023	Tax Effect Of Income	0.00	0.00	99.95	3,213.21
29/06/2023	Tax Effect Of Income	0.00	0.00	53.62	3,266.83
30/06/2023	Tax Effect Of Income	0.00	0.00	237.62	3,504.45
30/06/2023	Closing Balance	0.00	0.00	0.00	3,504.45
Income Tax Payable / Income Tax Instalments Paid					
01/07/2022	Opening Balance	0.00	0.00	0.00	2,636.00
01/07/2022	Fund Tax Finalisation	0.00	0.00	2,636.00	0.00
30/09/2022	TAX OFFICE PAYMENTS CommBank app BPAY 7 4895050309261360	0.00	672.00	0.00	672.00

Date	Description	Quantity	Debits	Credits	Balance
30/12/2022	TAX OFFICE PAYMENTS CommBank app BPAY 7 4895050309261360	0.00	672.00	0.00	1,344.00
31/03/2023	TAX OFFICE PAYMENTS CommBank app BPAY 7 4895050309261360	0.00	672.00	0.00	2,016.00
30/06/2023	Fund Activity Statement	0.00	691.00	0.00	2,707.00
30/06/2023	Closing Balance	0.00	0.00	0.00	2,707.00
Other Taxes Payable / Activity Statement Payable/Refundable					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/09/2022	TAX OFFICE PAYMENTS CommBank app BPAY 7 4895050309261360	0.00	0.00	672.00	672.00
15/10/2022	TAX OFFICE PAYMENTS CommBank app BPAY 7 4895050309261360	0.00	672.00	0.00	0.00
20/12/2022	TAX OFFICE PAYMENTS CommBank app BPAY 7 4895050309261360	0.00	672.00	0.00	672.00
30/12/2022	TAX OFFICE PAYMENTS CommBank app BPAY 7 4895050309261360	0.00	0.00	672.00	0.00
31/03/2023	TAX OFFICE PAYMENTS CommBank app BPAY 7 4895050309261360	0.00	0.00	672.00	672.00
13/04/2023	TAX OFFICE PAYMENTS CommBank app BPAY 7 4895050309261360	0.00	672.00	0.00	0.00
30/06/2023	Fund Activity Statement	0.00	0.00	691.00	691.00
30/06/2023	Closing Balance	0.00	0.00	0.00	691.00
Fund Suspense / Commonwealth Bank Direct Investment Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Credit Interest	0.00	0.00	25.53	25.53

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Credit Interest	0.00	25.53	0.00	0.00
05/07/2022	Direct Credit 481471 SuperChoice P/L PC290622-193197582	0.00	0.00	492.31	492.31
05/07/2022	Direct Credit 481471 SuperChoice P/L PC290622-193197582	0.00	492.31	0.00	0.00
18/07/2022	Direct Credit 481471 SuperChoice P/L PC120722-178832829	0.00	0.00	516.92	516.92
18/07/2022	Direct Credit 481471 SuperChoice P/L PC120722-178832829	0.00	516.92	0.00	0.00
27/07/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3261381410	0.00	0.00	384.30	384.30
27/07/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3261381410	0.00	384.30	0.00	0.00
01/08/2022	Credit Interest	0.00	0.00	56.96	56.96
01/08/2022	Credit Interest	0.00	56.96	0.00	0.00
02/08/2022	Direct Credit 481471 SuperChoice P/L PC270722-194537276	0.00	0.00	581.54	581.54
02/08/2022	Direct Credit 481471 SuperChoice P/L PC270722-194537276	0.00	581.54	0.00	0.00
15/08/2022	Direct Credit 481471 SuperChoice P/L PC090822-174203317	0.00	0.00	581.54	581.54
15/08/2022	Direct Credit 481471 SuperChoice P/L PC090822-174203317	0.00	581.54	0.00	0.00
25/08/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3283305728	0.00	0.00	511.98	511.98
25/08/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3283305728	0.00	511.98	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
29/08/2022	Direct Credit 481471 SuperChoice P/L PC230822-176162187	0.00	0.00	581.54	581.54
29/08/2022	Direct Credit 481471 SuperChoice P/L PC230822-176162187	0.00	581.54	0.00	0.00
01/09/2022	Credit Interest	0.00	0.00	117.46	117.46
01/09/2022	Credit Interest	0.00	117.46	0.00	0.00
12/09/2022	Direct Credit 481471 SuperChoice P/L PC060922-177618290	0.00	0.00	666.35	666.35
12/09/2022	Direct Credit 481471 SuperChoice P/L PC060922-177618290	0.00	666.35	0.00	0.00
28/09/2022	Direct Credit 481471 SuperChoice P/L PC210922-157271694	0.00	0.00	666.35	666.35
28/09/2022	Direct Credit 481471 SuperChoice P/L PC210922-157271694	0.00	666.35	0.00	0.00
29/09/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3309753268	0.00	0.00	398.21	398.21
29/09/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3309753268	0.00	398.21	0.00	0.00
01/10/2022	Credit Interest	0.00	0.00	191.49	191.49
01/10/2022	Credit Interest	0.00	191.49	0.00	0.00
11/10/2022	Direct Credit 481471 SuperChoice P/L PC051022-135762961	0.00	0.00	666.35	666.35
11/10/2022	Direct Credit 481471 SuperChoice P/L PC051022-135762961	0.00	666.35	0.00	0.00
15/10/2022	TAX OFFICE PAYMENTS CommBank app BPAY 7 4895050309261360	0.00	0.00	672.00	672.00

Date	Description	Quantity	Debits	Credits	Balance
15/10/2022	TAX OFFICE PAYMENTS CommBank app BPAY 7 4895050309261360	0.00	672.00	0.00	0.00
24/10/2022	Direct Credit 481471 SuperChoice P/L PC181022-197388448	0.00	0.00	666.35	666.35
24/10/2022	Direct Credit 481471 SuperChoice P/L PC181022-197388448	0.00	666.35	0.00	0.00
01/11/2022	Credit Interest	0.00	0.00	253.88	253.88
01/11/2022	Credit Interest	0.00	253.88	0.00	0.00
01/11/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3335916489	0.00	0.00	390.44	390.44
01/11/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3335916489	0.00	390.44	0.00	0.00
07/11/2022	Direct Credit 481471 SuperChoice P/L PC011122-106688775	0.00	0.00	666.35	666.35
07/11/2022	Direct Credit 481471 SuperChoice P/L PC011122-106688775	0.00	666.35	0.00	0.00
21/11/2022	Direct Credit 481471 SuperChoice P/L PC151122-192198190	0.00	0.00	666.35	666.35
21/11/2022	Direct Credit 481471 SuperChoice P/L PC151122-192198190	0.00	666.35	0.00	0.00
29/11/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3356693529	0.00	0.00	514.76	514.76
29/11/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3356693529	0.00	514.76	0.00	0.00
01/12/2022	Credit Interest	0.00	0.00	279.73	279.73
01/12/2022	Credit Interest	0.00	279.73	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
05/12/2022	Direct Credit 481471 SuperChoice P/L PC291122-108808626	0.00	0.00	666.35	666.35
05/12/2022	Direct Credit 481471 SuperChoice P/L PC291122-108808626	0.00	666.35	0.00	0.00
19/12/2022	Direct Credit 481471 SuperChoice P/L PC131222-192561686	0.00	0.00	666.35	666.35
19/12/2022	Direct Credit 481471 SuperChoice P/L PC131222-192561686	0.00	666.35	0.00	0.00
20/12/2022	ASIC CommBank app BPAY 1 2296303470456	0.00	0.00	59.00	59.00
20/12/2022	ASIC CommBank app BPAY 1 2296303470456	0.00	59.00	0.00	0.00
20/12/2022	TAX OFFICE PAYMENTS CommBank app BPAY 7 4895050309261360	0.00	0.00	672.00	672.00
20/12/2022	TAX OFFICE PAYMENTS CommBank app BPAY 7 4895050309261360	0.00	672.00	0.00	0.00
29/12/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3377566903	0.00	0.00	411.80	411.80
29/12/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3377566903	0.00	411.80	0.00	0.00
01/01/2023	Credit Interest	0.00	0.00	310.11	310.11
01/01/2023	Credit Interest	0.00	310.11	0.00	0.00
20/01/2023	Direct Credit 481471 SuperChoice P/L PC160123-196346618	0.00	0.00	1,332.70	1,332.70
20/01/2023	Direct Credit 481471 SuperChoice P/L PC160123-196346618	0.00	1,332.70	0.00	0.00
31/01/2023	Direct Credit 361578 QUICKSUPER QUICKSPR3399393982	0.00	0.00	503.11	503.11

Date	Description	Quantity	Debits	Credits	Balance
31/01/2023	Direct Credit 361578 QUICKSUPER QUICKSPR3399393982	0.00	503.11	0.00	0.00
01/02/2023	Credit Interest	0.00	0.00	319.63	319.63
01/02/2023	Credit Interest	0.00	319.63	0.00	0.00
01/02/2023	Direct Credit 481471 SuperChoice P/L PC250123-199927473	0.00	0.00	666.35	666.35
01/02/2023	Direct Credit 481471 SuperChoice P/L PC250123-199927473	0.00	666.35	0.00	0.00
14/02/2023	Direct Credit 481471 SuperChoice P/L PC080223-165437778	0.00	0.00	666.35	666.35
14/02/2023	Direct Credit 481471 SuperChoice P/L PC080223-165437778	0.00	666.35	0.00	0.00
22/02/2023	Direct Credit 361578 QUICKSUPER QUICKSPR3415809576	0.00	0.00	371.03	371.03
22/02/2023	Direct Credit 361578 QUICKSUPER QUICKSPR3415809576	0.00	371.03	0.00	0.00
27/02/2023	Direct Credit 481471 SuperChoice P/L PC210223-116082600	0.00	0.00	666.35	666.35
27/02/2023	Direct Credit 481471 SuperChoice P/L PC210223-116082600	0.00	666.35	0.00	0.00
01/03/2023	Credit Interest	0.00	0.00	296.95	296.95
01/03/2023	Credit Interest	0.00	296.95	0.00	0.00
15/03/2023	Direct Credit 481471 SuperChoice P/L PC090323-154660146	0.00	0.00	666.35	666.35
15/03/2023	Direct Credit 481471 SuperChoice P/L PC090323-154660146	0.00	666.35	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
28/03/2023	Direct Credit 361578 QUICKSUPER QUICKSPR3440762665	0.00	0.00	357.44	357.44
28/03/2023	Direct Credit 361578 QUICKSUPER QUICKSPR3440762665	0.00	357.44	0.00	0.00
01/04/2023	Credit Interest	0.00	0.00	366.59	366.59
01/04/2023	Credit Interest	0.00	366.59	0.00	0.00
05/04/2023	Direct Credit 481471 SuperChoice P/L PC300323-157947222	0.00	0.00	666.35	666.35
05/04/2023	Direct Credit 481471 SuperChoice P/L PC300323-157947222	0.00	666.35	0.00	0.00
13/04/2023	TAX OFFICE PAYMENTS CommBank app BPAY 7 4895050309261360	0.00	0.00	672.00	672.00
13/04/2023	TAX OFFICE PAYMENTS CommBank app BPAY 7 4895050309261360	0.00	672.00	0.00	0.00
24/04/2023	Direct Credit 481471 SuperChoice P/L PC180423-160682446	0.00	0.00	1,332.70	1,332.70
24/04/2023	Direct Credit 481471 SuperChoice P/L PC180423-160682446	0.00	1,332.70	0.00	0.00
28/04/2023	Direct Credit 361578 QUICKSUPER QUICKSPR3463992325	0.00	0.00	357.44	357.44
28/04/2023	Direct Credit 361578 QUICKSUPER QUICKSPR3463992325	0.00	357.44	0.00	0.00
01/05/2023	Credit Interest	0.00	0.00	373.36	373.36
01/05/2023	Credit Interest	0.00	373.36	0.00	0.00
09/05/2023	Direct Credit 481471 SuperChoice P/L PC020523-193709260	0.00	0.00	666.35	666.35

Date	Description	Quantity	Debits	Credits	Balance
09/05/2023	Direct Credit 481471 SuperChoice P/L PC020523-193709260	0.00	666.35	0.00	0.00
18/05/2023	TAX OFFICE PAYMENTS CommBank app BPAY 7 002005724991899621	0.00	0.00	278.90	278.90
18/05/2023	TAX OFFICE PAYMENTS CommBank app BPAY 7 002005724991899621	0.00	278.90	0.00	0.00
23/05/2023	Direct Credit 481471 SuperChoice P/L PC170523-120015061	0.00	0.00	666.35	666.35
23/05/2023	Direct Credit 481471 SuperChoice P/L PC170523-120015061	0.00	666.35	0.00	0.00
30/05/2023	Direct Credit 361578 QUICKSUPER QUICKSPR3487960705	0.00	0.00	473.98	473.98
30/05/2023	Direct Credit 361578 QUICKSUPER QUICKSPR3487960705	0.00	473.98	0.00	0.00
01/06/2023	Credit Interest	0.00	0.00	410.82	410.82
01/06/2023	Credit Interest	0.00	410.82	0.00	0.00
05/06/2023	Direct Credit 481471 SuperChoice P/L PC300523-151065184	0.00	0.00	666.35	666.35
05/06/2023	Direct Credit 481471 SuperChoice P/L PC300523-151065184	0.00	666.35	0.00	0.00
08/06/2023	Direct Credit 012721 ATO ATO005000017820246	0.00	0.00	247.50	247.50
08/06/2023	Direct Credit 012721 ATO ATO005000017820246	0.00	247.50	0.00	0.00
20/06/2023	Direct Credit 481471 SuperChoice P/L PC140623-125976746	0.00	0.00	666.35	666.35
20/06/2023	Direct Credit 481471 SuperChoice P/L PC140623-125976746	0.00	666.35	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
29/06/2023	Direct Credit 361578 QUICKSUPER QUICKSPR3511030366	0.00	0.00	357.44	357.44
29/06/2023	Direct Credit 361578 QUICKSUPER QUICKSPR3511030366	0.00	357.44	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Member Entitlement Accounts / Mr Robert Curtis / Accumulation					
01/07/2022	Opening Balance	0.00	0.00	0.00	89,555.43
05/07/2022	Contribution Tax Withheld	0.00	73.85	0.00	89,481.58
05/07/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	492.31	89,973.89
18/07/2022	Contribution Tax Withheld	0.00	77.54	0.00	89,896.35
18/07/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	516.92	90,413.27
02/08/2022	Contribution Tax Withheld	0.00	87.23	0.00	90,326.04
02/08/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	581.54	90,907.58
15/08/2022	Contribution Tax Withheld	0.00	87.23	0.00	90,820.35
15/08/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	581.54	91,401.89
29/08/2022	Contribution Tax Withheld	0.00	87.23	0.00	91,314.66
29/08/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	581.54	91,896.20
12/09/2022	Contribution Tax Withheld	0.00	99.95	0.00	91,796.25
12/09/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	92,462.60

Date	Description	Quantity	Debits	Credits	Balance
29/09/2022	Contribution Tax Withheld	0.00	99.95	0.00	92,362.65
29/09/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	93,029.00
11/10/2022	Contribution Tax Withheld	0.00	99.95	0.00	92,929.05
11/10/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	93,595.40
24/10/2022	Contribution Tax Withheld	0.00	99.95	0.00	93,495.45
24/10/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	94,161.80
07/11/2022	Contribution Tax Withheld	0.00	99.95	0.00	94,061.85
07/11/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	94,728.20
21/11/2022	Contribution Tax Withheld	0.00	99.95	0.00	94,628.25
21/11/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	95,294.60
05/12/2022	Contribution Tax Withheld	0.00	99.95	0.00	95,194.65
05/12/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	95,861.00
19/12/2022	Contribution Tax Withheld	0.00	99.95	0.00	95,761.05
19/12/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	96,427.40
20/01/2023	Contribution Tax Withheld	0.00	199.90	0.00	96,227.50
20/01/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	1,332.70	97,560.20
01/02/2023	Contribution Tax Withheld	0.00	99.95	0.00	97,460.25

Date	Description	Quantity	Debits	Credits	Balance
01/02/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	98,126.60
14/02/2023	Contribution Tax Withheld	0.00	99.95	0.00	98,026.65
14/02/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	98,693.00
27/02/2023	Contribution Tax Withheld	0.00	99.95	0.00	98,593.05
27/02/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	99,259.40
15/03/2023	Contribution Tax Withheld	0.00	99.95	0.00	99,159.45
15/03/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	99,825.80
05/04/2023	Contribution Tax Withheld	0.00	99.95	0.00	99,725.85
05/04/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	100,392.20
24/04/2023	Contribution Tax Withheld	0.00	199.90	0.00	100,192.30
24/04/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	1,332.70	101,525.00
08/05/2023	Contribution Allocation	0.00	0.00	550.00	102,075.00
09/05/2023	Contribution Tax Withheld	0.00	99.95	0.00	101,975.05
09/05/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	102,641.40
23/05/2023	Contribution Tax Withheld	0.00	99.95	0.00	102,541.45
23/05/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	103,207.80
05/06/2023	Contribution Tax Withheld	0.00	99.95	0.00	103,107.85

Date	Description	Quantity	Debits	Credits	Balance
05/06/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	103,774.20
20/06/2023	Contribution Tax Withheld	0.00	99.95	0.00	103,674.25
20/06/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	104,340.60
30/06/2023	Contribution Tax	0.00	0.05	0.00	104,340.55
30/06/2023	Income Taxes Allocated	0.00	129.46	0.00	104,211.09
30/06/2023	Investment Profit or Loss	0.00	0.00	863.38	105,074.47
30/06/2023	Closing Balance	0.00	0.00	0.00	105,074.47
Member Entitlement Accounts / Mrs Ruth Curtis / Accumulation					
01/07/2022	Opening Balance	0.00	0.00	0.00	78,574.18
27/07/2022	Contribution Tax Withheld	0.00	57.64	0.00	78,516.54
27/07/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3261381410	0.00	0.00	384.30	78,900.84
25/08/2022	Contribution Tax Withheld	0.00	76.80	0.00	78,824.04
25/08/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3283305728	0.00	0.00	511.98	79,336.02
29/09/2022	Contribution Tax Withheld	0.00	59.73	0.00	79,276.29
29/09/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3309753268	0.00	0.00	398.21	79,674.50
01/11/2022	Contribution Tax Withheld	0.00	58.57	0.00	79,615.93
01/11/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3335916489	0.00	0.00	390.44	80,006.37

Date	Description	Quantity	Debits	Credits	Balance
29/11/2022	Contribution Tax Withheld	0.00	77.21	0.00	79,929.16
29/11/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3356693529	0.00	0.00	514.76	80,443.92
29/12/2022	Contribution Tax Withheld	0.00	61.77	0.00	80,382.15
29/12/2022	Direct Credit 361578 QUICKSUPER QUICKSPR3377566903	0.00	0.00	411.80	80,793.95
31/01/2023	Contribution Tax Withheld	0.00	75.47	0.00	80,718.48
31/01/2023	Direct Credit 361578 QUICKSUPER QUICKSPR3399393982	0.00	0.00	503.11	81,221.59
22/02/2023	Contribution Tax Withheld	0.00	55.65	0.00	81,165.94
22/02/2023	Direct Credit 361578 QUICKSUPER QUICKSPR3415809576	0.00	0.00	371.03	81,536.97
28/03/2023	Contribution Tax Withheld	0.00	53.62	0.00	81,483.35
28/03/2023	Direct Credit 361578 QUICKSUPER QUICKSPR3440762665	0.00	0.00	357.44	81,840.79
28/04/2023	Contribution Tax Withheld	0.00	53.62	0.00	81,787.17
28/04/2023	Direct Credit 361578 QUICKSUPER QUICKSPR3463992325	0.00	0.00	357.44	82,144.61
08/05/2023	Contribution Allocation	0.00	0.00	550.00	82,694.61
30/05/2023	Contribution Tax Withheld	0.00	71.10	0.00	82,623.51
30/05/2023	Employer Contribution: The trustee for the Brooke Family Trust	0.00	0.00	473.98	83,097.49
08/06/2023	Direct Credit 012721 ATO ATO005000017820246	0.00	0.00	247.50	83,344.99
29/06/2023	Contribution Tax Withheld	0.00	53.62	0.00	83,291.37

Date	Description	Quantity	Debits	Credits	Balance
29/06/2023	Employer Contribution: The trustee for the Brooke Family Trust	0.00	0.00	357.44	83,648.81
30/06/2023	Contribution Tax	0.00	0.00	0.01	83,648.82
30/06/2023	Income Taxes Allocated	0.00	108.12	0.00	83,540.70
30/06/2023	Investment Profit or Loss	0.00	0.00	721.13	84,261.83
30/06/2023	Closing Balance	0.00	0.00	0.00	84,261.83

Permanent Documents

OCR_Phonix_SMSF Deed.pdf
OCR_Phoenix_Resolutions.pdf
OCR_ATO Trustee Declaration - Rob.pdf
OCR_Investment Strategy.pdf

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

Who should complete this annual return?

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

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

To complete this annual return

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

S M I T H S T

- Place X in ALL applicable boxes.

➤ Postal address for annual returns:

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

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

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

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

2 Name of self-managed superannuation fund (SMSF)

Phoenix Self Managed Super Fund

3 Australian business number (ABN) (if applicable)

4 Current postal address

PO Box 230

Suburb/town

Glen Osmond

State/territory

SA

Postcode

5064

5 Annual return status

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

A No Yes

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

B No Yes

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

6 SMSF auditor

Auditor's name

Title: MR

Family name

Boys

First given name

Anthony

Other given names

SMSF Auditor Number

100014140

Auditor's phone number

04

10702708

Postal address

PO Box 3376

Suburb/town

Rundle Mall

State/territory

SA

Postcode

5000

Date audit was completed

A

Day Month Year

Was Part A of the audit report qualified?

B No Yes

Was Part B of the audit report qualified?

C No Yes

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

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

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

A Fund's financial institution account details

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

Fund BSB number 065125

Fund account number 10413648

Fund account name

Phoenix Group SMSF Pty Ltd ATF Phoenix Self Managed Super Fund

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

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

BSB number

Account number

Account name

C Electronic service address alias

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

smsfdataflow

Fund's tax file number (TFN)

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

9 Was the fund wound up during the income year?

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

10 Exempt current pension income

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

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

No Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

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

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

Fund's tax file number (TFN)

Section B: Income

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

11 Income

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

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

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

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

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

Gross interest **C** \$ -00

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

Gross foreign income 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

Calculation of assessable contributions	
Assessable employer contributions	R1 \$ <input type="text" value="21779"/> -00
plus Assessable personal contributions	R2 \$ <input type="text" value="0"/> -00
plus <small>**No-TFN-quoted contributions</small>	R3 \$ <input type="text" value="0"/> -00 <small>(an amount must be included even if it is zero)</small>
less Transfer of liability to life insurance company or PST	R6 \$ <input type="text" value="0"/> -00

Gross distribution from partnerships	I \$ <input type="text" value="0"/> -00	Loss <input type="checkbox"/>
*Unfranked dividend amount	J \$ <input type="text" value="0"/> -00	
*Franked dividend amount	K \$ <input type="text" value="0"/> -00	
*Dividend franking credit	L \$ <input type="text" value="0"/> -00	
*Gross trust distributions	M \$ <input type="text" value="0"/> -00	Code <input type="text"/>
Assessable contributions <small>(R1 plus R2 plus R3 less R6)</small>	R \$ <input type="text" value="21779"/> -00	

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 *Net other non-arm's length income	U3 \$ <input type="text" value="0"/> -00

*Other income	S \$ <input type="text" value="0"/> -00	Code <input type="text"/>
*Assessable income due to changed tax status of fund	T \$ <input type="text" value="0"/> -00	
Net non-arm's length income <small>(subject to 45% tax rate) (U1 plus U2 plus U3)</small>	U \$ <input type="text" value="0"/> -00	

#This is a mandatory label.

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

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

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

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

Fund's tax file number (TFN)

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$ <input type="text" value="0"/> -00	A2 \$ <input type="text" value="0"/> -00	
Interest expenses overseas	B1 \$ <input type="text" value="0"/> -00	B2 \$ <input type="text" value="0"/> -00	
Capital works expenditure	D1 \$ <input type="text" value="0"/> -00	D2 \$ <input type="text" value="0"/> -00	
Decline in value of depreciating assets	E1 \$ <input type="text" value="0"/> -00	E2 \$ <input type="text" value="0"/> -00	
Insurance premiums – members	F1 \$ <input type="text" value="0"/> -00	F2 \$ <input type="text" value="0"/> -00	
SMSF auditor fee	H1 \$ <input type="text" value="330"/> -00	H2 \$ <input type="text" value="0"/> -00	
Investment expenses	I1 \$ <input type="text" value="0"/> -00	I2 \$ <input type="text" value="0"/> -00	
Management and administration expenses	J1 \$ <input type="text" value="829"/> -00	J2 \$ <input type="text" value="0"/> -00	
Forestry managed investment scheme expense	U1 \$ <input type="text" value="0"/> -00	U2 \$ <input type="text" value="0"/> -00	
Other amounts	L1 \$ <input type="text" value="259"/> -00	L2 \$ <input type="text" value="0"/> -00	Code <input type="text" value="0"/>
Tax losses deducted	M1 \$ <input type="text" value="0"/> -00		Code <input type="text" value=""/>

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

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

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

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

#This is a mandatory label.

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

Section D: Income tax calculation statement

#Important:

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

13 Calculation statement

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

#Taxable income	A \$	<input type="text" value="23363"/>	-00
		<i>(an amount must be included even if it is zero)</i>	
#Tax on taxable income	T1 \$	<input type="text" value="3504.45"/>	
		<i>(an amount must be included even if it is zero)</i>	
#Tax on no-TFN-quoted contributions	J \$	<input type="text" value="0"/>	
		<i>(an amount must be included even if it is zero)</i>	

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

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

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

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

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

Complying fund's franking credits tax offset	E1 \$	<input type="text"/>	
No-TFN tax offset	E2 \$	<input type="text"/>	
National rental affordability scheme tax offset	E3 \$	<input type="text"/>	
Exploration credit tax offset	E4 \$	<input type="text"/>	
Refundable tax offsets	E \$	<input type="text" value="0"/>	
		<i>(E1 plus E2 plus E3 plus E4)</i>	

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

Section 102AAM interest charge
G \$

Fund's tax file number (TFN)

Credit for tax withheld – foreign resident withholding (excluding capital gains)	
H2 \$	<input type="text"/>
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>(H2 plus H3 plus H5 plus H6 plus H8)</i>	

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

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 <small>A positive amount at S is what you owe, while a negative amount is refundable to you.</small>	S \$	<input type="text" value="1056.45"/>
<small>(T5 plus G less H less I less K plus L less M plus N)</small>		

#This is a mandatory label.

Section E: Losses

14 Losses

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

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

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

Section F: Member information

MEMBER 1

Title:

Family name

First given name

Other given names

Member's TFN
See the Privacy note in the Declaration.

Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

Receipt date
Day Month Year

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J \$

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

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

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

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

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 payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN)

MEMBER 2

Title:

Family name

First given name

Other given names

Member's TFN
See the Privacy note in the Declaration.

Date of birth (Day Month Year)

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Proceeds from primary residence disposal
H \$

Employer contributions
A \$

Receipt date (Day Month Year)
H1

ABN of principal employer
A1

Assessable foreign superannuation fund amount
I \$

Personal contributions
B \$

Non-assessable foreign superannuation fund amount
J \$

CGT small business retirement exemption
C \$

Transfer from reserve: assessable amount
K \$

CGT small business 15-year exemption amount
D \$

Transfer from reserve: non-assessable amount
L \$

Personal injury election
E \$

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

Spouse and child contributions
F \$

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

Other third party contributions
G \$

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

Other transactions

Allocated earnings or losses **O** \$ Loss

Accumulation phase account balance
S1 \$

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 payments **R1** \$

Income stream payments **R2** \$

TRIS Count

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN)

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$ -00

Unlisted trusts **B** \$ -00

Insurance policy **C** \$ -00

Other managed investments **D** \$ -00

15b Australian direct investments

Cash and term deposits **E** \$ -00

Debt securities **F** \$ -00

Loans **G** \$ -00

Listed shares **H** \$ -00

Unlisted shares **I** \$ -00

Limited recourse borrowing arrangements **J** \$ -00

Non-residential real property **K** \$ -00

Residential real property **L** \$ -00

Collectables and personal use assets **M** \$ -00

Other assets **O** \$ -00

Limited recourse borrowing arrangements

Australian residential real property

J1 \$ -00

Australian non-residential real property

J2 \$ -00

Overseas real property

J3 \$ -00

Australian shares

J4 \$ -00

Overseas shares

J5 \$ -00

Other

J6 \$ -00

Property count

J7

15c Other investments

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

15d Overseas direct investments

Overseas shares **P** \$ -00

Overseas non-residential real property **Q** \$ -00

Overseas residential real property **R** \$ -00

Overseas managed investments **S** \$ -00

Other overseas assets **T** \$ -00

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

15e In-house assets

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

A No Yes

\$ -00

Fund's tax file number (TFN)

15f Limited recourse borrowing arrangements

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

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

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	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"/>
				W \$ <input type="text" value="189336"/>
			Reserve accounts	X \$ <input type="text" value="0"/>
			Other liabilities	Y \$ <input type="text" value="1488"/>
			TOTAL LIABILITIES	Z \$ <input type="text" value="190824"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$

Total TOFA losses **I** \$

Section J: Other information

Family trust election status

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

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

Interposed entity election status

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

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

Section K: **Declarations**

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date Day / Month / Year

Preferred trustee or director contact details:

Title:

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

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

Tax agent's signature

Date Day / Month / Year

Tax agent's contact details

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

Phoenix Self Managed Super Fund
Investment Income Comparison Report
For the period 1 July 2022 to 30 June 2023

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data					
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
Cash At Bank										
CBACDIA: Commonwealth Bank Direct Investment Account										
01/07/2022	Interest	25.53	0.00							
01/08/2022	Interest	56.96	0.00							
01/09/2022	Interest	117.46	0.00							
01/10/2022	Interest	191.49	0.00							
01/11/2022	Interest	253.88	0.00							
01/12/2022	Interest	279.73	0.00							
01/01/2023	Interest	310.11	0.00							
01/02/2023	Interest	319.63	0.00							
01/03/2023	Interest	296.95	0.00							
01/04/2023	Interest	366.59	0.00							
01/05/2023	Interest	373.36	0.00							
01/06/2023	Interest	410.82	0.00							
		3,002.51	0.00							
Total		3,002.51	0.00							

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

Phoenix Self Managed Super Fund

Tax Accounting Reconciliation

For the period 1 July 2022 to 30 June 2023

Operating Statement Profit vs. Provision for Income Tax	2023
	\$
Benefits Accrued as a Result of Operations before Income Tax	24,711.14
<u>LESS:</u>	
Non-Taxable Contributions	1,347.50
Rounding	0.64
Taxable Income or Loss	<u>23,363.00</u>

	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	23,363.00	3,504.45
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>3,504.45</u>

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	<u>3,504.45</u>
Income Tax Expense	<u>3,504.45</u>

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	3,504.45
<u>LESS:</u>	
Income Tax Instalments Paid	2,707.00
Income Tax Payable (Receivable)	<u>797.45</u>

Exempt Current Pension Income Settings

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

Phoenix Self Managed Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
			Section B	
Income				
Net Capital Gain				
Deferred Capital Gain Realised		30 Jun 2023	A	0.00
Less Capital Losses Applied		30 Jun 2023	A	0.00
Less Discount		30 Jun 2023	A	0.00
Total Net Capital Gain			A	0.00
Total Gross Rent and Other Leasing & Hiring Income			B	0.00
Gross Interest				
Credit Interest	CBACDIA: Commonwealth Bank Direct Investment Account	01 Jul 2022	C	25.53
Credit Interest	CBACDIA: Commonwealth Bank Direct Investment Account	01 Aug 2022	C	56.96
Credit Interest	CBACDIA: Commonwealth Bank Direct Investment Account	01 Sep 2022	C	117.46
Credit Interest	CBACDIA: Commonwealth Bank Direct Investment Account	01 Oct 2022	C	191.49
Credit Interest	CBACDIA: Commonwealth Bank Direct Investment Account	01 Nov 2022	C	253.88
Credit Interest	CBACDIA: Commonwealth Bank Direct Investment Account	01 Dec 2022	C	279.73
Credit Interest	CBACDIA: Commonwealth Bank Direct Investment Account	01 Jan 2023	C	310.11
Credit Interest	CBACDIA: Commonwealth Bank Direct Investment Account	01 Feb 2023	C	319.63
Credit Interest	CBACDIA: Commonwealth Bank Direct Investment Account	01 Mar 2023	C	296.95
Credit Interest	CBACDIA: Commonwealth Bank Direct Investment Account	01 Apr 2023	C	366.59
Credit Interest	CBACDIA: Commonwealth Bank Direct Investment Account	01 May 2023	C	373.36
Credit Interest	CBACDIA: Commonwealth Bank Direct Investment Account	01 Jun 2023	C	410.82
<i>Less Rounding</i>			C	(0.51)
Total Gross Interest			C	3,002.00
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
Total Franked Dividend Amount			K	0.00
Total Dividend Franking Credit			L	0.00
Total Gross Trust Distributions			M	0.00
Assessable Employer Contributions				
Employer Contribution: GTS Group Australia Pty Ltd	1: Robert Curtis	05 Jul 2022	R1	492.31

Phoenix Self Managed Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
Employer Contribution: GTS Group Australia Pty Ltd	1: Robert Curtis	18 Jul 2022	R1	516.92
Employer Contribution: GTS Group Australia Pty Ltd	1: Robert Curtis	02 Aug 2022	R1	581.54
Employer Contribution: GTS Group Australia Pty Ltd	1: Robert Curtis	15 Aug 2022	R1	581.54
Employer Contribution: GTS Group Australia Pty Ltd	1: Robert Curtis	29 Aug 2022	R1	581.54
Employer Contribution: GTS Group Australia Pty Ltd	1: Robert Curtis	12 Sep 2022	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	1: Robert Curtis	29 Sep 2022	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	1: Robert Curtis	11 Oct 2022	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	1: Robert Curtis	24 Oct 2022	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	1: Robert Curtis	07 Nov 2022	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	1: Robert Curtis	21 Nov 2022	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	1: Robert Curtis	05 Dec 2022	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	1: Robert Curtis	19 Dec 2022	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	1: Robert Curtis	20 Jan 2023	R1	1,332.70
Employer Contribution: GTS Group Australia Pty Ltd	1: Robert Curtis	01 Feb 2023	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	1: Robert Curtis	14 Feb 2023	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	1: Robert Curtis	27 Feb 2023	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	1: Robert Curtis	15 Mar 2023	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	1: Robert Curtis	05 Apr 2023	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	1: Robert Curtis	24 Apr 2023	R1	1,332.70
Employer Contribution: GTS Group Australia Pty Ltd	1: Robert Curtis	09 May 2023	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	1: Robert Curtis	23 May 2023	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	1: Robert Curtis	05 Jun 2023	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	1: Robert Curtis	20 Jun 2023	R1	666.35
Direct Credit 361578 QUICKSUPER QUICKSPR3261381410	2: Ruth Curtis	27 Jul 2022	R1	384.30
Direct Credit 361578 QUICKSUPER QUICKSPR3283305728	2: Ruth Curtis	25 Aug 2022	R1	511.98
Direct Credit 361578 QUICKSUPER QUICKSPR3309753268	2: Ruth Curtis	29 Sep 2022	R1	398.21
Direct Credit 361578 QUICKSUPER QUICKSPR3335916489	2: Ruth Curtis	01 Nov 2022	R1	390.44
Direct Credit 361578 QUICKSUPER QUICKSPR3356693529	2: Ruth Curtis	29 Nov 2022	R1	514.76
Direct Credit 361578 QUICKSUPER QUICKSPR3377566903	2: Ruth Curtis	29 Dec 2022	R1	411.80
Direct Credit 361578 QUICKSUPER QUICKSPR3399393982	2: Ruth Curtis	31 Jan 2023	R1	503.11
Direct Credit 361578 QUICKSUPER QUICKSPR3415809576	2: Ruth Curtis	22 Feb 2023	R1	371.03
Direct Credit 361578 QUICKSUPER QUICKSPR3440762665	2: Ruth Curtis	28 Mar 2023	R1	357.44
Direct Credit 361578 QUICKSUPER QUICKSPR3463992325	2: Ruth Curtis	28 Apr 2023	R1	357.44
Employer Contribution: The trustee for the Brooke Family Trust	2: Ruth Curtis	30 May 2023	R1	473.98
Employer Contribution: The trustee for the Brooke Family Trust	2: Ruth Curtis	29 Jun 2023	R1	357.44
Less Rounding			R1	(0.13)
Total Assessable Employer Contributions			R1	21,779.00
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	21,779.00

Phoenix Self Managed Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
Total Other Income			S	0.00
Total Assessable Income Due to Changed Tax Status of Fund			T	0.00
Total Net Non-arm's Length Income			U	0.00
Total Exempt Current Pension Income			Y	0.00
Total Assessable Income				24,781.00
<u>Deductions</u>			<u>Section C</u>	
Total Interest Expenses within Australia			A	0.00
Total Interest Expenses Overseas			B	0.00
Total Capital Works Deductions			D	0.00
Total Deduction for Decline in Value of Depreciating Assets			E	0.00
Total Death or Disability Premiums			F	0.00
Total Death Benefit Increase			G	0.00
Approved Auditor Fee				
Auditor Fee		08 May 2023	H	330.00
Total Approved Auditor Fee			H	330.00
Total Investment Expenses			I	0.00
Management and Administration Expenses				
ASIC CommBank app BPAY 1 2296303470456		20 Dec 2022	J	59.00
Accountancy Fee		08 May 2023	J	770.00
Total Management and Administration Expenses			J	829.00
Total Forestry Managed Investment Scheme Deduction			U	0.00
Other Deductions				
TAX OFFICE PAYMENTS CommBank app BPAY 7 002005724991899621		18 May 2023	L	259.00
Total Other Deductions			L	259.00
Tax Losses Deducted				
Tax Losses Brought Forward		30 Jun 2023	M	0.00
Less Net Exempt Income		30 Jun 2023	M	0.00
Total Tax Losses Deducted			M	0.00
Total Deductions				1,418.00
Taxable Income or Loss			(V - N) O	23,363.00

Income Tax Calculation Statement

Section D

Gross Tax

Gross Tax @ 15% for Concessional Income		30 Jun 2023	T1	3,504.45
Gross Tax @ 45% for Net Non-Arm's Length Income		30 Jun 2023	T1	0.00
No-TFN Quoted Contributions @ 32%		30 Jun 2023	J	0.00
Total Gross Tax				3,504.45

Phoenix Self Managed Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
Total Credit: Foreign Tax Income Offset			C1	0.00
Total Credit: Rebates and Tax Offset			C2	0.00
Rebates and Offsets			C	0.00
SUBTOTAL				3,504.45
Total Credit: Refundable Franking Credits			E1	0.00
Total Credit: No-TFN Tax Offset			E2	0.00
Total Credit: Refundable National Rental Affordability Scheme Tax Offset			E3	0.00
Total Credit: Interest on Early Payments			H1	0.00
Total Credit: Foreign Resident Withholding			H2	0.00
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				3,504.45
PAYG Instalments Raised				
TAX OFFICE PAYMENTS CommBank app BPAY 7 4895050309261360		30 Sep 2022	K	672.00
TAX OFFICE PAYMENTS CommBank app BPAY 7 4895050309261360		30 Dec 2022	K	672.00
TAX OFFICE PAYMENTS CommBank app BPAY 7 4895050309261360		31 Mar 2023	K	672.00
Fund Activity Statement		30 Jun 2023	K	691.00
Total PAYG Instalments Raised			K	2,707.00
Total Supervisory Levy			L	259.00
Total Supervisory Levy Adjustment for Wound Up Funds			M	0.00
Total Supervisory Levy Adjustment for New Funds			N	0.00
Total Amount Due / (Refundable)				1,056.45



Phoenix Self Managed Super Fund

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

Member's Detail	Opening Balance	Increases				Decreases					Closing Balance
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid	
Mr Robert Curtis											
4 Clarendon Road CHANDLERS HILL SA 5159											
Accumulation Accumulation	89,555.43	17,297.20	0.00	863.38	0.00	(2,641.54)	0.00	0.00	0.00	0.00	105,074.47
	89,555.43	17,297.20	0.00	863.38	0.00	(2,641.54)	0.00	0.00	0.00	0.00	105,074.47
Mrs Ruth Curtis											
4 Clarendon Road CHANDLERS HILL SA 5159											
Accumulation Accumulation	78,574.18	5,829.43	0.00	721.13	0.00	(862.91)	0.00	0.00	0.00	0.00	84,261.83
	78,574.18	5,829.43	0.00	721.13	0.00	(862.91)	0.00	0.00	0.00	0.00	84,261.83
	168,129.61	23,126.63	0.00	1,584.51	0.00	(3,504.45)	0.00	0.00	0.00	0.00	189,336.30

**Phoenix Self Managed Super Fund
Investment Income Summary
For the period 1 July 2022 to 30 June 2023**

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *	
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST						
<i>Bank</i>														
Commonwealth Bank Direct Investment Account														
3,002.51	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,002.51	0.00	0.00	0.00	0.00	0.00
3,002.51	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,002.51	0.00	0.00	0.00	0.00	0.00
3,002.51	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,002.51	0.00	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.

Phoenix Self Managed Super Fund
(ABN: 89 505 030 926)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 4 Clarendon Road CHANDLERS HILL, SA 5159
Member	Number: 1
Mr Robert Andrew Curtis	Date of Birth: 27 June 1969 Date Joined Fund: 3 December 2018 Eligible Service Date: 3 December 2018
	Tax File Number Held: Yes

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

Your Accounts

Withdrawal Benefit as at 1 Jul 2022	
Accumulation	89,555.43
Total as at 1 Jul 2022	89,555.43

Withdrawal Benefit as at 30 Jun 2023	
Accumulation	105,074.47
Total as at 30 Jun 2023	105,074.47

Your Tax Components

Tax Free	54,355.00
Taxable - Taxed	50,719.47
Taxable - Untaxed	-

Your Preservation Components

Preserved	105,074.47
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*

Ruth Anne Curtis
Spouse
100%

In the event that Ruth Anne Curtis does not outlive me by 28 days or unwilling to accept the benefit, then I direct the benefits to be paid to:
My Legal Personal Representative
100%

* Nomination in effect from **6 December 2018**

For Enquiries:
mail Phoenix Self Managed Super Fund, 4 Clarendon Road, CHANDLERS HILL SA 5159

Phoenix Self Managed Super Fund
(ABN: 89 505 030 926)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 4 Clarendon Road CHANDLERS HILL, SA 5159
Member Number: 1	Date of Birth: 27 June 1969
Mr Robert Andrew Curtis	Date Joined Fund: 3 December 2018
Accumulation Account	Eligible Service Date: 3 December 2018
Accumulation	Tax File Number Held: Yes
	Account Start Date: 3 December 2018

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	89,555.43
<i>Increases to your account:</i>	
Employer Contributions	16,747.20
Member Contributions	550.00
Share Of Net Fund Income	863.38
<u>Total Increases</u>	<u>18,160.58</u>
<i>Decreases to your account:</i>	
Contributions Tax	2,512.08
Tax on Net Fund Income	129.46
<u>Total Decreases</u>	<u>2,641.54</u>
Withdrawal Benefit as at 30 Jun 2023	<u><u>105,074.47</u></u>

Your Tax Components		
Tax Free	51.7300 %	54,355.00
Taxable - Taxed		50,719.47
Taxable - Untaxed		-

Your Preservation Components	
Preserved	105,074.47
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits
No insurance details have been recorded

Your Beneficiaries
Non Lapsing Binding Death Nomination*
Ruth Anne Curtis
Spouse
100%

In the event that Ruth Anne Curtis does not outlive me by 28 days or unwilling to accept the benefit, then I direct the benefits to be paid to:

My Legal Personal Representative
100%

* Nomination in effect from **6 December 2018**

For Enquiries:
mail Phoenix Self Managed Super Fund, 4 Clarendon Road, CHANDLERS HILL SA 5159



Trustee

The Trustee of the Fund is as follows:

Phoenix Group SMSF Pty Ltd

The directors of the Trustee company are:

Ruth Curtis and
Robert Curtis

Availability of Other Fund Information

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

Trustee Disclaimer

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

Signed on behalf of the Trustee of the Fund

.....
Ruth Curtis
Director - Phoenix Group SMSF Pty Ltd

.....
Robert Curtis
Director - Phoenix Group SMSF Pty Ltd

Statement Date: 30 June 2023

For Enquiries:
mail **Phoenix Self Managed Super Fund, 4 Claredon Road, CHANDLERS HILL SA 5159**

Phoenix Self Managed Super Fund
(ABN: 89 505 030 926)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 4 Clarendon Road CHANDLERS HILL, SA 5159
Member	Number: 2
Mrs Ruth Anne Curtis	Date of Birth: 6 December 1970 Date Joined Fund: 3 December 2018 Eligible Service Date: 27 March 2020
	Tax File Number Held: Yes

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

Your Accounts

Withdrawal Benefit as at 1 Jul 2022	
Accumulation	78,574.18
Total as at 1 Jul 2022	78,574.18

Withdrawal Benefit as at 30 Jun 2023	
Accumulation	84,261.83
Total as at 30 Jun 2023	84,261.83

Your Tax Components

Tax Free	2,323.60
Taxable - Taxed	81,938.23
Taxable - Untaxed	-

Your Preservation Components

Preserved	84,261.83
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:
mail Phoenix Self Managed Super Fund, 4 Clarendon Road, CHANDLERS HILL SA 5159

Phoenix Self Managed Super Fund
 (ABN: 89 505 030 926)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 4 Clarendon Road CHANDLERS HILL, SA 5159
Member Number: 2	Date of Birth: 6 December 1970
Mrs Ruth Anne Curtis	Date Joined Fund: 3 December 2018
Accumulation Account	Eligible Service Date: 27 March 2020
Accumulation	Tax File Number Held: Yes
	Account Start Date: 3 December 2018

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	78,574.18
<i>Increases to your account:</i>	
Employer Contributions	5,031.93
Government Co-Contributions	247.50
Member Contributions	550.00
Share Of Net Fund Income	721.13
<u>Total Increases</u>	<u>6,550.56</u>
<i>Decreases to your account:</i>	
Contributions Tax	754.79
Tax on Net Fund Income	108.12
<u>Total Decreases</u>	<u>862.91</u>
Withdrawal Benefit as at 30 Jun 2023	<u>84,261.83</u>

Your Tax Components		
Tax Free	2.7576 %	2,323.60
Taxable - Taxed		81,938.23
Taxable - Untaxed		-
Your Preservation Components		
Preserved		84,261.83
Restricted Non Preserved		-
Unrestricted Non Preserved		-
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
No beneficiary details have been recorded		

For Enquiries:
 mail Phoenix Self Managed Super Fund, 4 Clarendon Road, CHANDLERS HILL SA 5159



Trustee

The Trustee of the Fund is as follows:

Phoenix Group SMSF Pty Ltd

The directors of the Trustee company are:

Ruth Curtis and
Robert Curtis

Availability of Other Fund Information

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

Trustee Disclaimer

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

Signed on behalf of the Trustee of the Fund

.....
Ruth Curtis
Director - Phoenix Group SMSF Pty Ltd

.....
Robert Curtis
Director - Phoenix Group SMSF Pty Ltd

Statement Date: 30 June 2023

For Enquiries:
mail Phoenix Self Managed Super Fund, 4 Claredon Road, CHANDLERS HILL SA 5159

Phoenix Self Managed Super Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mr Robert Curtis

Date of Birth: 27 Jun 1969
Age: 54 (at 30/06/2023)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Prior Year Contributions **Non-Concessional**
Contributions for the previous 2 years are not confirmed
3-year cap in effect from previous years Unknown
Total non-concessional contributions in previous 2 years **Unknown**

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	59,609.23	0.00
Contributions made (to this fund)	3	16,747.20	550.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		16,747.20	550.00
Amount above caps	4	0.00	0.00
Available		70,362.03	109,450.00

Notes

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

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	16,747.20
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Contributions as allocated	16,747.20
NonConcessional	Personal	550.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Contributions as allocated	550.00
Other	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	Total Other contributions	0.00

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
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Phoenix Self Managed Super Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mr Robert Curtis

05/07/2022	Employer Mandated	492.31		smsfdataflow
18/07/2022	Employer Mandated	516.92		smsfdataflow
02/08/2022	Employer Mandated	581.54		smsfdataflow
15/08/2022	Employer Mandated	581.54		smsfdataflow
29/08/2022	Employer Mandated	581.54		smsfdataflow
12/09/2022	Employer Mandated	666.35		smsfdataflow
29/09/2022	Employer Mandated	666.35		smsfdataflow
11/10/2022	Employer Mandated	666.35		smsfdataflow
24/10/2022	Employer Mandated	666.35		smsfdataflow
07/11/2022	Employer Mandated	666.35		smsfdataflow
21/11/2022	Employer Mandated	666.35		smsfdataflow
05/12/2022	Employer Mandated	666.35		smsfdataflow
19/12/2022	Employer Mandated	666.35		smsfdataflow
20/01/2023	Employer Mandated	1,332.70		smsfdataflow
01/02/2023	Employer Mandated	666.35		smsfdataflow
14/02/2023	Employer Mandated	666.35		smsfdataflow
27/02/2023	Employer Mandated	666.35		smsfdataflow
15/03/2023	Employer Mandated	666.35		smsfdataflow
05/04/2023	Employer Mandated	666.35		smsfdataflow
24/04/2023	Employer Mandated	1,332.70		smsfdataflow
08/05/2023	Personal		550.00	manual
09/05/2023	Employer Mandated	666.35		smsfdataflow
23/05/2023	Employer Mandated	666.35		smsfdataflow
05/06/2023	Employer Mandated	666.35		smsfdataflow
20/06/2023	Employer Mandated	666.35		smsfdataflow
Totals:		16,747.20	550.00	

Phoenix Self Managed Super Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mrs Ruth Curtis

Date of Birth: 06 Dec 1970
Age: 52 (at 30/06/2023)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Prior Year Contributions		Non-Concessional	
Contributions for the previous 2 years are not confirmed			Unknown
3-year cap in effect from previous years			Unknown
Total non-concessional contributions in previous 2 years			Unknown
Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	91,577.85	0.00
Contributions made (to this fund)	3	5,031.93	550.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		5,031.93	550.00
Amount above caps	4	0.00	0.00
Available		114,045.92	109,450.00

Notes

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

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	5,031.93
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Contributions as allocated	5,031.93
NonConcessional	Personal	550.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Contributions as allocated	550.00
Other	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	247.50
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	Total Other contributions	247.50

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
27/07/2022	Employer Mandated	384.30			manual
25/08/2022	Employer Mandated	511.98			manual
29/09/2022	Employer Mandated	398.21			manual
01/11/2022	Employer Mandated	390.44			manual
29/11/2022	Employer Mandated	514.76			manual

Phoenix Self Managed Super Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mrs Ruth Curtis

29/12/2022	Employer Mandated	411.80			manual
31/01/2023	Employer Mandated	503.11			manual
22/02/2023	Employer Mandated	371.03			manual
28/03/2023	Employer Mandated	357.44			manual
28/04/2023	Employer Mandated	357.44			manual
08/05/2023	Personal		550.00		manual
30/05/2023	Employer Mandated	473.98			smsfdataflow
08/06/2023	Government Co-Contributions			247.50	manual
29/06/2023	Employer Mandated	357.44			smsfdataflow
Totals:		5,031.93	550.00	247.50	



Activity statement 004

Date generated	05 December 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

16 results found - from **05 December 2021** to **05 December 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
27 Sep 2023	26 Sep 2023	Payment received		\$703.00	\$0.00
18 Sep 2023	30 Oct 2023	Original Activity Statement for the period ending 30 Sep 23 - PAYG Instalments	\$703.00		\$703.00 DR
17 Jul 2023	14 Jul 2023	Payment received		\$691.00	\$0.00
12 Jul 2023	28 Jul 2023	Original Activity Statement for the period ending 30 Jun 23 - PAYG Instalments	\$691.00		\$691.00 DR
14 Apr 2023	13 Apr 2023	Payment received		\$672.00	\$0.00
12 Apr 2023	28 Apr 2023	Original Activity Statement for the period ending 31 Mar 23 - PAYG Instalments	\$672.00		\$672.00 DR
22 Dec 2022	21 Dec 2022	Payment received		\$672.00	\$0.00
14 Dec 2022	28 Feb 2023	Original Activity Statement for the period ending 31 Dec 22 - PAYG Instalments	\$672.00		\$672.00 DR
18 Oct 2022	17 Oct 2022	Payment received		\$672.00	\$0.00
21 Sep 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$672.00		\$672.00 DR
24 Jun 2022	23 Jun 2022	Payment received		\$794.00	\$0.00

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
21 Jun 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$794.00		\$794.00 DR
5 Apr 2022	4 Apr 2022	Payment received		\$614.00	\$0.00
18 Mar 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$614.00		\$614.00 DR
4 Jan 2022	29 Dec 2021	Payment received		\$614.00	\$0.00
20 Dec 2021	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$614.00		\$614.00 DR



Income tax 002

Date generated	05 December 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

5 results found - from **05 December 2021** to **05 December 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
19 May 2023	19 May 2023	General interest charge			\$0.00
19 May 2023	18 May 2023	Payment received		\$278.90	\$0.00
16 May 2023	15 May 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$278.90		\$278.90 DR
9 May 2022	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$2,282.45		\$0.00
9 May 2022	6 May 2022	Payment received		\$2,282.45	\$2,282.45 CR



THE TRUSTEE FOR PHOENIX SELF MANAGED
SUPER FUND
PO BOX 230
GLEN OSMOND SA 5064

Our reference: 7139408177913
Phone: 13 10 20
ABN: 89 505 030 926

8 June 2023

Superannuation remittance advice

To whom it may concern

An amount of \$247.50 has been forwarded to you from the super co-contribution account for THE TRUSTEE FOR PHOENIX SELF MANAGED SUPER FUND as per the enclosed remittance advice.

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

Yours faithfully

Grant Brodie
Deputy Commissioner of Taxation

Reading your remittance advice

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

Payment for and account details

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

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

Remittance reference number

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

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

Payment

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

Tax file numbers

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

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

You will need to complete a *Superannuation payment variation advice* (NAT 8451) statement and lodge it and your repayment with us on or before **14 July 2023**.

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

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

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

HOW TO PAY

Your payment reference number (PRN) is:

BPAY®



Billers code: 75556

Ref:

Telephone & Internet Banking – BPAY®

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

More info: www.bpay.com.au

CREDIT OR DEBIT CARD

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

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

A card payment fee applies.

OTHER PAYMENT OPTIONS

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

Superannuation remittance advice

Provider: THE TRUSTEE FOR PHOENIX SELF MANAGED SUPER FUND
Tax file number: 572 499 189
Remittance type: Super co-contribution

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
Ruth Curtis	SMSF11480177927 4	157 898 636	6/12/1970	7029315287616	2022	\$247.50

Payment details	Description	Processed date	Credit
	Super co-contribution remittance	07 June 2023	\$247.50 CR
Total payment amount			\$247.50 CR



Account Number 06 5125 10413648

Statement Period 13 Jun 2022 - 12 Dec 2022

Closing Balance \$178,020.55 CR

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



046

THE TRUSTEE
 4 CLARENDON RD
 CHANDLERS HILL SA 5159

Direct Investment Account

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

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

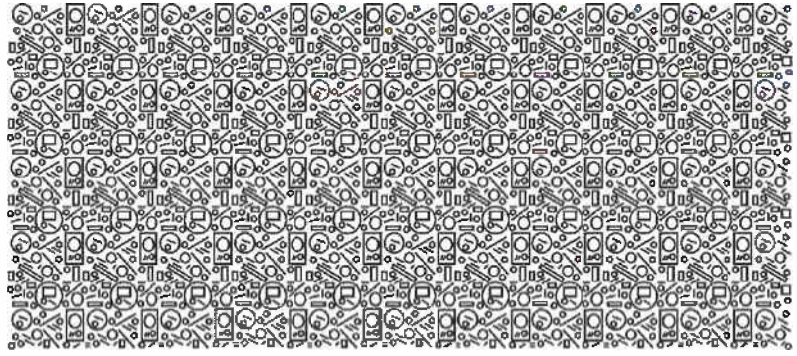
Name: PHOENIX GROUP SMSF PTY LTD AS TRUSTEES F
 OR PHOENIX SELF MANAGED SUPER FUND

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

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

Date	Transaction	Debit	Credit	Balance
13 Jun	2022 OPENING BALANCE			\$168,070.50 CR
21 Jun	Direct Credit 481471 SuperChoice P/L PC150622-109070846		492.31	\$168,562.81 CR
23 Jun	TAX OFFICE PAYMENTS CommBank app BPAY 7 4895050309261360	794.00		\$167,768.81 CR
29 Jun	Direct Credit 361578 QUICKSUPER QUICKSPR3239638389		380.70	\$168,149.51 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2022 is \$81.25			
01 Jul	Credit Interest		25.53	\$168,175.04 CR
05 Jul	Direct Credit 481471 SuperChoice P/L PC290622-193197582		492.31	\$168,667.35 CR
18 Jul	Direct Credit 481471 SuperChoice P/L PC120722-178832829		516.92	\$169,184.27 CR
27 Jul	Direct Credit 361578 QUICKSUPER QUICKSPR3261381410		384.30	\$169,568.57 CR
01 Aug	Credit Interest		56.96	\$169,625.53 CR
02 Aug	Direct Credit 481471 SuperChoice P/L PC270722-194537276		581.54	\$170,207.07 CR
15 Aug	Direct Credit 481471 SuperChoice P/L PC090822-174203317		581.54	\$170,788.61 CR





Date	Transaction	Debit	Credit	Balance
25 Aug	Direct Credit 361578 QUICKSUPER QUICKSPR3283305728		511.98	\$171,300.59 CR
29 Aug	Direct Credit 481471 SuperChoice P/L PC230822-176162187		581.54	\$171,882.13 CR
01 Sep	Credit Interest		117.46	\$171,999.59 CR
12 Sep	Direct Credit 481471 SuperChoice P/L PC060922-177618290		666.35	\$172,665.94 CR
28 Sep	Direct Credit 481471 SuperChoice P/L PC210922-157271694		666.35	\$173,332.29 CR
29 Sep	Direct Credit 361578 QUICKSUPER QUICKSPR3309753268		398.21	\$173,730.50 CR
01 Oct	Credit Interest		191.49	\$173,921.99 CR
11 Oct	Direct Credit 481471 SuperChoice P/L PC051022-135762961		666.35	\$174,588.34 CR
15 Oct	TAX OFFICE PAYMENTS CommBank app BPAY 7 4895050309261360	672.00		\$173,916.34 CR
24 Oct	Direct Credit 481471 SuperChoice P/L PC181022-197388448		666.35	\$174,582.69 CR
01 Nov	Credit Interest		253.88	\$174,836.57 CR
01 Nov	Direct Credit 361578 QUICKSUPER QUICKSPR3335916489		390.44	\$175,227.01 CR
07 Nov	Direct Credit 481471 SuperChoice P/L PC011122-106688775		666.35	\$175,893.36 CR
21 Nov	Direct Credit 481471 SuperChoice P/L PC151122-192198190		666.35	\$176,559.71 CR
29 Nov	Direct Credit 361578 QUICKSUPER QUICKSPR3356693529		514.76	\$177,074.47 CR
01 Dec	Credit Interest		279.73	\$177,354.20 CR
05 Dec	Direct Credit 481471 SuperChoice P/L PC291122-108808626		666.35	\$178,020.55 CR
12 Dec	2022 CLOSING BALANCE			\$178,020.55 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$168,070.50 CR		\$1,466.00		\$11,416.05		\$178,020.55 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
12 Dec	Less than \$10,000.00	0.00%
	\$10,000.00 and over	2.00%

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

Important Information:

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

You can fix most problems simply by contacting us.

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

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

Call: 1800 805 605 (free call)

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

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

Email: info@afca.org.au

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



Important Notice

Changes to cheque access from 3 June 2023

We are phasing out cheque access¹ from 3 June 2023, as follows:

- If you open a CommBank account from 3 June 2023, cheque access to that account won't be available. Some exceptions apply².
- If a cheque book was not issued for your account² before 3 June 2023, cheque access to that account won't be available from 3 June 2023.
- From 3 June 2023 replacement cheque books will no longer be issued automatically. To obtain a replacement cheque book, please contact us or visit your nearest branch.
- If you switch from a CommBank account where a cheque book was previously issued, to a new CommBank account, and your cheque book is linked to your new account, you can continue to have cheque access to your new account until all of the cheques in your cheque book are used. Once you've used all the cheques in that cheque book, cheque access will no longer be available from 3 June 2023.
- All account Terms and Conditions will be updated to reflect these changes on 3 June 2023 on commbank.com.au

Using NetBank, the CommBank app or CommBiz (for business and institutional customers), you can manage your money securely online anywhere, anytime and you can access a range of handy features, including:

- Transferring money between your accounts in real-time
- Paying money to someone using PayID
- Setting up a recurring transfer or scheduling a transfer for later
- Paying your bills using PayTo, BPAY® or direct debit

For your personal accounts you can also use phone banking to transfer money to someone or between your accounts by calling us at 13 2221. For your business accounts you can manage your money securely online anywhere, anytime using NetBank, the CommBank app or CommBiz. For more information visit commbank.com.au/changes-to-cheques

¹ Cheque access means being able to take money out of your account using a cheque from a cheque book issued to you on request and linked to your account, or a cheque obtained by you on request, over the counter in branch.

² Selected business and institutional banking accounts are excluded. Speak with your Relationship Manager, or visit commbank.com.au/changes-to-cheques

® Registered to BPAY Pty Ltd ABN 69 079 137 518



Account Number 06 5125 10413648

Statement Period 13 Dec 2022 - 12 Jun 2023

Closing Balance \$189,800.96 CR

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



046

THE TRUSTEE
 4 CLARENDON RD
 CHANDLERS HILL SA 5159

Direct Investment Account

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

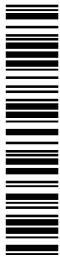
The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. Enjoy the convenience of managing your investments through NetBank and the CommBank app.

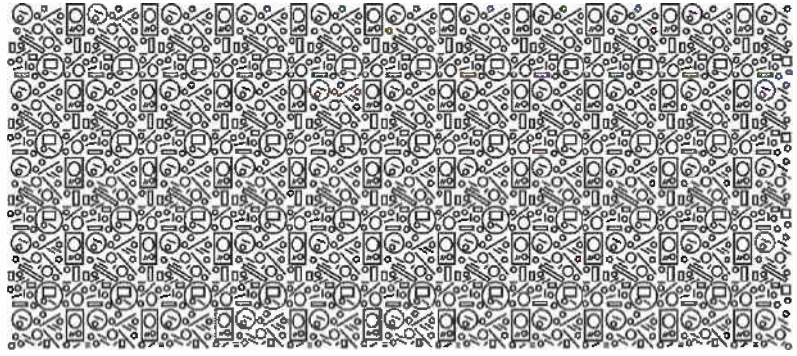
Name: PHOENIX GROUP SMSF PTY LTD AS TRUSTEES F
 OR PHOENIX SELF MANAGED SUPER FUND

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

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

Date	Transaction	Debit	Credit	Balance
13 Dec	2022 OPENING BALANCE			\$178,020.55 CR
19 Dec	Direct Credit 481471 SuperChoice P/L PC131222-192561686		666.35	\$178,686.90 CR
20 Dec	ASIC CommBank app BPAY 1 2296303470456	59.00		\$178,627.90 CR
20 Dec	TAX OFFICE PAYMENTS CommBank app BPAY 7 4895050309261360	672.00		\$177,955.90 CR
29 Dec	Direct Credit 361578 QUICKSUPER QUICKSPR3377566903		411.80	\$178,367.70 CR
01 Jan	Credit Interest		310.11	\$178,677.81 CR
20 Jan	Direct Credit 481471 SuperChoice P/L PC160123-196346618		1,332.70	\$180,010.51 CR
31 Jan	Direct Credit 361578 QUICKSUPER QUICKSPR3399393982		503.11	\$180,513.62 CR
01 Feb	Credit Interest		319.63	\$180,833.25 CR
01 Feb	Direct Credit 481471 SuperChoice P/L PC250123-199927473		666.35	\$181,499.60 CR
14 Feb	Direct Credit 481471 SuperChoice P/L PC080223-165437778		666.35	\$182,165.95 CR
22 Feb	Direct Credit 361578 QUICKSUPER QUICKSPR3415809576		371.03	\$182,536.98 CR





Date	Transaction	Debit	Credit	Balance
27 Feb	Direct Credit 481471 SuperChoice P/L PC210223-116082600		666.35	\$183,203.33 CR
01 Mar	Credit Interest		296.95	\$183,500.28 CR
15 Mar	Direct Credit 481471 SuperChoice P/L PC090323-154660146		666.35	\$184,166.63 CR
28 Mar	Direct Credit 361578 QUICKSUPER QUICKSPR3440762665		357.44	\$184,524.07 CR
01 Apr	Credit Interest		366.59	\$184,890.66 CR
05 Apr	Direct Credit 481471 SuperChoice P/L PC300323-157947222		666.35	\$185,557.01 CR
13 Apr	TAX OFFICE PAYMENTS CommBank app BPAY 7 4895050309261360	672.00		\$184,885.01 CR
24 Apr	Direct Credit 481471 SuperChoice P/L PC180423-160682446		1,332.70	\$186,217.71 CR
28 Apr	Direct Credit 361578 QUICKSUPER QUICKSPR3463992325		357.44	\$186,575.15 CR
01 May	Credit Interest		373.36	\$186,948.51 CR
09 May	Direct Credit 481471 SuperChoice P/L PC020523-193709260		666.35	\$187,614.86 CR
18 May	TAX OFFICE PAYMENTS CommBank app BPAY 7 002005724991899621	278.90		\$187,335.96 CR
23 May	Direct Credit 481471 SuperChoice P/L PC170523-120015061		666.35	\$188,002.31 CR
30 May	Direct Credit 361578 QUICKSUPER QUICKSPR3487960705		473.98	\$188,476.29 CR
01 Jun	Credit Interest		410.82	\$188,887.11 CR
05 Jun	Direct Credit 481471 SuperChoice P/L PC300523-151065184		666.35	\$189,553.46 CR
08 Jun	Direct Credit 012721 ATO ATO005000017820246		247.50	\$189,800.96 CR
12 Jun 2023	CLOSING BALANCE			\$189,800.96 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$178,020.55 CR		\$1,681.90		\$13,462.31		\$189,800.96 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
12 Jun	Less than \$10,000.00	0.35%
	\$10,000.00 and over	2.65%

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

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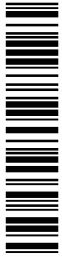
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Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

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



Important Safety Notice: Keeping Your Accounts Safe.

Contact us immediately, anytime, on **13 2221** if you notice any suspicious activity on your account or if you need to report a lost or stolen card.

What to look out for

Other people may make unauthorised transactions on your account by gaining access to your personal information. They commonly gain your personal information by posing as another person or business, or by stealing your passwords. This is usually done by SMS or email phishing, and via telephone scams. This information is then often used to make unauthorised transactions on your accounts.

How can I keep my accounts safe?

Keep your devices, PIN and passwords secure so that nobody can gain access or discover this information.

- Memorise your codes and delete or destroy any record of them.
- If you are waiting for your card in the mail, secure your letterbox at all times.
- Don't tell anyone your passwords or PINs – including family, friends and anyone who claims they are from the bank.
- Don't choose any passwords or PINs which are easily guessed, such as your birthday, name, phone number, or numbers which form a pattern.

Keep your cards and devices safe, take extra care of your online wallets and mobile banking applications.

- Activate and set a PIN on your card as soon as you receive it.
- Regularly check your card is still in your possession.
- Cancel, cut up and securely dispose of any card you no longer use.
- Don't let anyone else register their own thumbprint or other biometrics on your device.
- Don't leave your card unattended when you are in public, including at work.

Has there been an unauthorised transaction on your account?

1. Double check that the transaction was not made by you, or an authorised person on the account.
2. Document the incorrect transaction.
3. Contact the merchant that charged you (most issues can be resolved faster that way).

For more information, visit:

commbank.com.au/support/disputing-a-transaction.html

If the issue is still unresolved, contact us within 30 days of your transaction statement date, and we may be able to exercise our chargeback rights to recover your funds.

Please note: We cannot request a chargeback on BPAY payments because different rules apply (these rules are set out in the ePayments Code).

To find out more about chargebacks, visit:

commbank.com.au/support/faqs/1387.html

Important information: This document is a guideline only. If you don't take reasonable measures to protect your cards and devices, or protect your personal and security information, or prevent others from accessing such information, you may be liable for any unauthorised transactions. Your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code and is set out in your account Terms and Conditions. For a copy visit commbank.com.au. To notify us of any account security issues, simply call 13 2221, 24 hours a day, 7 days a week.



PHOENIX GROUP SMSF PTY LTD AS TRUSTEES FOR
 PHOENIX SELF MANAGED SUPER FUND
 4 CLARENDON RD
 CHANDLERS HILL SA Australia 5159

24 November 2023

Dear PHOENIX GROUP SMSF PTY LTD AS TRUSTEES FOR PHOENIX SELF MANAGED SUPER FUND,

Here's your account information and a list of transactions from 12/06/23-24/11/23.

Account name PHOENIX GROUP SMSF PTY LTD AS TRUSTEES FOR PHOENIX SELF MANAGED SUPER FUND
BSB 065125
Account number 10413648
Account type CDIA
Date opened 12/12/2018

Date	Transaction details	Amount	Balance
20 Jun 2023	Direct Credit 481471 SuperChoice P/L PC140623-125976746	\$666.35	\$190,467.31
29 Jun 2023	Direct Credit 361578 QUICKSUPER QUICKSPR3511030366	\$357.44	\$190,824.75
01 Jul 2023	Credit Interest	\$441.04	\$191,265.79
03 Jul 2023	Direct Credit 481471 SuperChoice P/L PC270623-105513557	\$666.35	\$191,932.14
14 Jul 2023	TAX OFFICE PAYMENTS CommBank app BPAY 75556 4895050309261360	-\$691.00	\$191,241.14
17 Jul 2023	Direct Credit 481471 SuperChoice P/L PC110723-162878513	\$740.38	\$191,981.52
27 Jul 2023	Direct Credit 361578 QUICKSUPER QUICKSPR3532499030	\$357.44	\$192,338.96
01 Aug 2023	Credit Interest	\$488.96	\$192,827.92
01 Aug 2023	Direct Credit 481471 SuperChoice P/L PC260723-155465763	\$740.38	\$193,568.30
14 Aug 2023	Direct Credit 481471 SuperChoice P/L PC080823-188568407	\$740.38	\$194,308.68
28 Aug 2023	Direct Credit 481471 SuperChoice P/L PC220823-190211076	\$740.38	\$195,049.06
29 Aug 2023	Direct Credit 361578 QUICKSUPER QUICKSPR3557568796	\$478.17	\$195,527.23
01 Sep 2023	Credit Interest	\$494.66	\$196,021.89
11 Sep 2023	Direct Credit 481471 SuperChoice P/L PC050923-191834213	\$740.38	\$196,762.27

Date	Transaction details	Amount	Balance
25 Sep 2023	Direct Credit 481471 SuperChoice P/L PC190923-164455702	\$740.38	\$197,502.65
25 Sep 2023	TAX OFFICE PAYMENTS CommBank app BPAY 75556 4895050309261360	-\$703.00	\$196,799.65
27 Sep 2023	Direct Credit 361578 QUICKSUPER QUICKSPR3580392961	\$384.56	\$197,184.21
01 Oct 2023	Credit Interest	\$484.70	\$197,668.91
13 Oct 2023	Direct Credit 481471 SuperChoice P/L PC091023-106126589	\$740.38	\$198,409.29
23 Oct 2023	Direct Credit 481471 SuperChoice P/L PC171023-107655082	\$740.38	\$199,149.67
31 Oct 2023	Direct Credit 361578 QUICKSUPER QUICKSPR3607710985	\$480.70	\$199,630.37
01 Nov 2023	Credit Interest	\$505.39	\$200,135.76
06 Nov 2023	Direct Credit 481471 SuperChoice P/L PC311023-160525815	\$740.38	\$200,876.14
17 Nov 2023	Direct Credit 481471 SuperChoice P/L PC131123-124536179	\$740.38	\$201,616.52

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

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

Kind regards,

The CommBank Team.

Due Date: 15 May 2023

TAX INVOICE

Trustee for Phoenix Self Managed Super Fund
4 Clarendon Rd
CHANDLERS HILL SA 5159
AUSTRALIA

Invoice Number
INV-8976

Invoice Date
08 May 2023

Description	GST	Amount
For Professional Services including:		
- Preparation of 2022 Financial Statements	10%	495.00
- Preparation and lodgement of 2022 Tax Return		
- Annual software subscription fee	10%	275.00
- Disbursement to independent auditor for 2022 audit	10%	330.00
	Subtotal	1,000.00
	Total GST 10%	100.00
	Invoice Total	1,100.00
	Payments Received	0.00
	Amount Due	\$1,100.00

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

How to Pay



EFT directly into our bank account:
Account: Bartley Partners Pty Ltd
BSB: 065-124 Account No: 1043 8071
Reference: Name and INV-8976



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



Superannuation Fund Deed

Phoenix Self Managed Super Fund

Phoenix Group SMSF Pty Ltd

(ACN 630 347 045)

(Trustee)

VdV Legal
37 Angas Street
Adelaide SA 5000
Tel 7009 4855
Vdvlegal.com.au



PHOENIX SELF MANAGED SUPER FUND

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THE PHOENIX SELF MANAGED SUPER FUND DEED

This Deed is made the day of *3rd December* 2018

By:-

Phoenix Group SMSF Pty Ltd (ACN 630 347 045) of 322 Glen Osmond Road, Myrtle Bank in the State of South Australia [**Trustee**]

Recitals:

- A. The Trustee hereby establishes an indefinitely continuing complying superannuation fund (**Fund**) which is:
- a. a self-managed superannuation fund for the purposes of the *Superannuation Industry (Supervision) Act 1993*;
 - b. a complying superannuation fund for the purposes of the *Income Tax Assessment Act 1997*;
 - c. a regulated superannuation fund for the purposes of the *Superannuation Industry (Supervision) Act 1993*;
 - d. an accumulation fund within the meaning of the Superannuation Industry (Supervision) Regulations 1994; and
 - e. subject to the duties and powers under this Deed for the purpose of providing superannuation benefits for those persons who, being eligible for membership, become Members of the Fund and their Dependants.
- B. The Trustee agrees to act as Trustee of the Fund.

Now this deed witnesses that the Trustee hereby constitutes an indefinitely continuing superannuation fund known as the "**Phoenix Self Managed Super Fund**" vested in and controlled and administered by the Trustee upon the trusts of this Deed (which includes this preamble, the Recitals and all of the following Parts hereof) effective from the date hereof.

Name of Fund

1. The Fund is known as the **Phoenix Self Managed Super Fund**.



Definitions

2. In this Deed unless otherwise stated, or inconsistent with the context:

Acquirable Asset means an acquirable asset in accordance with Section 67A(2) of the SIS Act;

Actuary means a person who is:

- (a) an actuary within the meaning of that expression in Section 10 of the SIS Act; and
- (b) engaged by the Trustee under Clause 73;

Allot means to credit an amount to the benefit of a Member's Benefit;

Appendix means an appendix to this Deed;

Approved Deposit Fund has the meaning that expression is given in Section 10 of the SIS Act;

Assessment Acts means:

- (a) the *Income Tax Assessment Act 1936* as amended from time to time; and
- (b) the *Income Tax Assessment Act 1997* as amended from time to time;

Associate has the same meaning that expression has in Section 10 of the SIS Act;

Benefit means a Member's Benefit in accordance with the terms herein;

Cashed refers to a Benefit and means payment of or in respect of that Benefit:

- (a) in the case of money – by payment; and
- (b) in the case of Property other than money – by transfer of that Property
(and not being a Roll-Over or Transfer) in the form provided for in Clause 40;

Cashing Restriction in relation to a Member means a cashing restriction specified in Column 3 of Schedule 1 of the SIS Regulations in relation to that Member;

Child means an individual who has not yet attained the age of 18;

Complying Superannuation Fund has the meaning given in Sub-section 995-1(1) of ITAA 97;

Condition of Release in relation to a Member means a condition of release specified in Column 2 of Schedule 1 of the SIS Regulations;

Constitutional Corporation has the meaning given in the SIS Act;

Death Benefits Notice means a notice given by a Member to the Trustee for the purpose of Clause 42 which is in the form or accepted by the Trustee as being substantially in the form, or to the effect of the form, attached hereto as Appendix B;



Deed means this deed as amended from time to time, and, where the context permits or does not exclude, includes the Rules (if any);

Dependant at any time in relation to a Member means:

- (a) the spouse (including a person who lives with that Member on a genuine domestic basis as the husband or wife of that Member) of that Member;
- (b) if the Member is deceased, a person who was a spouse (including a person who lived with that Member on a genuine domestic basis as the husband or wife of that Member) immediately prior to the death of that deceased Member;
- (c) any child (including an adopted child or ex-nuptial child) of a Member;
- (d) any other person with whom the Member has an interdependency relationship (within the meaning of Section 10A of the SIS Act) or had such a relationship just before he or she died;
- (e) any other person who is in fact dependent on that Member or was in fact dependent on that Member just before he or she died; and
- (f) any other person who may be considered to be a dependant of the Member under the terms of the SIS Act or the SIS Regulations;

Disqualified in relation to a Person means a person who is disqualified within the meaning of Section 120 of the SIS Act;

Division means a Division of the SIS Regulations;

Eligible Rollover Fund has the meaning that expression is given in Section 242 of the SIS Act;

Employee has the meaning that expression has in Section 15A of the SIS Act;

Employer has the meaning that expression has in Section 15A of the SIS Act;

Employer Contribution means a contribution by or on behalf of an Employer Sponsor of the Fund;

Employer Sponsor means an Employer who:

- (a) contributes to the Fund; or
- (b) would (apart from a temporary cessation of contributions) have contributed to the Fund

for the benefit of a Member of the Fund who is an Employee of that Employer or of any Associate thereof or for the Dependants of that Member in the event of his or her death;

Fund means the superannuation fund constituted by this Deed and to which the terms and provisions of this Deed apply;



Government Co-Contribution means a contribution made under the *Superannuation (Government Co-contribution for Low Income Earners) Act 2003*;

Income Stream Arrangement includes:

- (a) a pension, annuity (including as obtained from a third party) and other periodic or regular payments and whether or not:
 - (i) subject to any limitations or restrictions including as to duration, regularity of payment, quantum or commutability; and
 - (ii) based on the life or life expectancy of the recipient; and
- (b) without limitation apart from those imposed under the Rules arrangements recognised or designated by the Regulations as income streams the Trustee is able to provide to a Member under the Superannuation Law;

Indexed has the meaning that expression "indexed" has in relation to a Benefit in Regulation 6.01; and the expressions Indexed and Indexed Amount have similar or cognate meanings;

ITAA 36 means the *Income Tax Assessment Act 1936* (Cth);

ITAA 97 means the *Income Tax Assessment Act 1997* (Cth);

Legal Personal Representative means:

- (a) the executor of the will or administrator of the estate of a deceased person; or
- (b) the guardian (or parent in the case of a minor) trustee or duly appointed attorney of a person under a legal disability;

Mandated Employer Contributions has the meaning that expression has in Regulation 5.01;

Member means, except as excluded by the Regulations:

- (a) a Person whom the Trustee has admitted as a member of the Fund;
- (b) a Person to whom the Trustee has given a notice under Regulation 7A.03H or 7A.03I confirming that he or she has an interest in the Fund;
- (c) for the purposes provided for in Regulation 1.04AAA a Non-Member Spouse; and
- (d) a person recognised by the Regulations as a member of the Fund

and Membership shall be construed accordingly; and where applicable means The Legal Personal Representative of a deceased or legally incapacitated Member;

Member's Benefits at any time in relation to a Member means the aggregate of:

- (a) the Member's Contributions;
- (b) all Employer Contributions in respect of that Member;



- (c) any Government Co-Contributions in respect of that Member;
- (d) all amounts that have been Rolled Over or Transferred to the Fund in respect of that Member;
- (e) all amounts Allotted to that Member under Clause 19;
- (f) all amounts credited to that Member as a result of a Payment Split;
- (g) all amounts credited to that Member as a result of the commutation or cessation of an Income Stream Arrangement on death of another member;
- (h) all other amounts held for the benefit of that Member (including without limitation Employer Contributions not within Sub-clause (b));
- (i) all amounts recognised or provided by the Regulations to be benefits of that Member; and
- (j) all earnings credited to that Member or that Member's Benefits (including any amounts transferred or allocated to the benefit of that Member from a Reserve)

less all costs applicable to the foregoing amounts or items or otherwise charged against that Member or his or her Benefits at that time;

Member Contributions in relation to a Member means contributions by for or on behalf of the Member to the Fund but does not include Employer Contributions made in respect of that Member;

Minimum Benefits has the meaning that expression has Division 5.2;

Minimum Guaranteed Benefit has the meaning that expression has in Regulation 9.35;

Non-complying at any time (the Test Time) in relation to a fund means a fund that:

- (a) is not a Complying Superannuation Fund at the Test Time; or
- (b) otherwise does not obtain the tax concessions that are or tax treatment that is:
 - (i) available or applicable to a Self Managed Superannuation Fund that is a Complying Superannuation Fund at the date of this Deed; and
 - (ii) (or concessions or treatment of a similar nature) available or applicable at the Test Time for Self Managed Superannuation Funds which qualify for those concessions or that treatment,

subject to Sub-clause 9.6 of this deed;

Non-Member Spouse has the meaning that expression has in Regulation 1.03;

Non-Member Spouse Interest has the meaning that expression has in Division 7A.1A;

Payment Split means a payment split under Part VIIIB of the Family Law Act 1975;



Period of Technical Insolvency has the meaning that expression has in Regulation 9.35;

Permitted Reversionary Beneficiary means:

- a) the Spouse of the Member;
- b) a child of the Member who is under 18;
- c) a child of the Member between 18 and 25 who is in fact dependent on the Member;
- d) a child of the Member who has disability of the kind described in subsection 8(1) of the *Disability Services Act 1986*; and
- e) such other Person who may be permitted under the Superannuation Law.

Person includes:

- (a) an association firm or corporation; and
- (b) any person (including within Sub-clause (a)) acting in the capacity as trustee of a trust estate or settlement;

Preserved Benefits in relation to a Member and in relation to an amount has the meaning given in Regulation 6.03;

Property includes:

- (a) all real or personal property; and
- (b) (without limiting Sub-clause (a)) chattels, choses in action and money;

Quorum in relation to a meeting:

- (a) if the Trustee is composed of individuals means all of the persons constituting the Trustee; and
- (b) if the Trustee is a corporation means all of the directors thereof;

Regulated Superannuation Fund has the same meaning that expression is given in Section 19 of the SIS Act;

Regulation means a regulation of the SIS Regulations;

Regulator has the meaning that expression bears in Section 10 of the SIS Act;

Related Party has the meaning that expression bears in Section 10 of the SIS Act;

Release Authority has the meaning that expression bears in section 292.405 of the Assessment Act 1997;

Replacement Asset means a replacement asset in accordance with Section 67B(2) of the SIS Act;



Reserve means a reserve (if any) established in accordance with Clause 23;

Restricted Non-Preserved Benefits in relation to a Member and in relation to an amount has the meaning given in Regulation 6.08;

Retirement Phase has the meaning that the expression is given in section 307-80 of the Assessment Act 1997;

Retirement Savings Account has the meaning that the expression "RSA" is given in the SIS Act;

Roll-Over means payment of an amount or transfer of property to or from:

- (a) another Regulated Superannuation Fund;
- (b) an Approved Deposit Fund; or
- (c) another entity within the Superannuation System

but excluding a Transfer and Rolled-Over is to be construed accordingly;

Rules means the rules or provisions:

- (a) annexed as Appendix C (if any) to this Deed (as amended or revoked by the Trustee from time to time pursuant to Clause 9); or
- (b) made or amended by the Trustee from time to time pursuant to Clause 9;

Segregated Current Pension Assets has the meaning that expression has in ITAA 97;

Self Managed Superannuation Fund has the meaning that expression has in Section 17A of the SIS Act;

SIS Act means the *Superannuation Industry (Supervision) Act 1993* (Cth) as amended from time to time;

SIS Regulations means:

- (a) the Superannuation Industry (Supervision) Regulations 1994 as amended from time to time; and
- (b) (where the context requires or admits) any other Statutory Rules made under and pursuant to the SIS Act as amended from time to time;

Solvent in relation to the Fund has the meaning that expression has in Regulation 9.35;

Split means to Roll-Over, Transfer or Allot for the benefit of a Member's spouse an amount of Benefits as provided for in Division 6.7 and to deduct from that Member's Benefits that amount;

Spouse has the meaning that expression bears in section 10(1) of the SIS Act;

State means South Australia;



Statutory Rule includes regulations, by-laws and rules made under the authority of a statutory enactment;

Successor Fund has the meaning that expression bears in Regulation 1.03;

Superannuation Law means:

- (a) the SIS Act;
- (b) the SIS Regulations;
- (c) the applicable provisions of the Assessment Acts;
- (d) any other law or regulation regulating the conduct or affairs of superannuation funds of a type of which this Fund is one;
- (e) any direction ruling or condition:
 - (i) made by the statutory authority responsible for the supervision or conduct of superannuation funds;
 - (ii) applicable to superannuation funds of a type of which this Fund is one; or
- (f) any prescribed standard applicable to superannuation funds of a type of which this Fund is one;

Superannuation System has the meaning that expression has in Division 5.1;

Technically Insolvent or Technical Insolvency in relation to the Fund has the meaning that expression has in Regulation 9.35;

Transfer Balance Account has the meaning that the expression is given in sub-division 294B of the Assessment Act 1997;

Transfer Balance Cap has the meaning that the expression is given in section 294-35 of the Assessment Act 1997;

Transferred in relation to an amount in a Regulated Superannuation Fund means the payment of an amount from that fund in respect of a Member's Benefits to:

- (a) another Regulated Superannuation Fund;
- (b) an Approved Deposit Fund; or
- (c) a Retirement Savings Account

otherwise than upon the satisfaction by that Member of a Condition of Release in respect of that amount; and Transfer is to be construed accordingly;

Trustee means the individual or individuals or company initially a party to this Deed and described as the Trustee at the commencement of this Deed and any individual or company appointed as an additional Trustee or replacement Trustee pursuant to Clauses 87 or 88 and the



expression extends to and includes their respective successors and permitted assigns in respect of the Fund;

Unrestricted Non-preserved Benefits in relation to a Member and in relation to an amount has the meaning given in Regulation 6.10;

Interpretation

3. In the interpretation, construction and application of this Deed:
 - 3.1. the above Recitals are true and correct and are to apply in the interpretation and application of the provisions of this Deed;
 - 3.2. a word or term which is defined in the SIS Act or the SIS Regulations and used in this Deed shall (subject to the preceding Clauses) have that same definition in this Deed;
 - 3.3. the provisions of the SIS Act and the SIS Regulations are deemed to be incorporated in this Deed to the extent necessary or expedient to enable:
 - 3.3.1. the Regulator to give notice to the Trustee that the Fund is a Complying Superannuation Fund; and
 - 3.3.2. the Fund to be a Complying Superannuation Fund;
 - 3.4. a reference (in relation to any act matter or thing) to the Fund not being a Complying Superannuation Fund or being a Non-complying Fund includes a reference to any ground existing or occurring which may (including as a result of the exercise of any power or discretion by any Person) cause the Fund to be Non-complying or to cease to be eligible to be a Complying Superannuation Fund;
 - 3.5. any provision that is treated or held by the Regulator or a court or tribunal of competent jurisdiction to be void or voidable or unenforceable shall not affect the validity or enforceability of any other term or provision;
 - 3.6. a reference to a provision in the ITAA 36 that is or has been re-enacted (whether in the same or similar words or otherwise) in the ITAA 97 shall be construed as that re-enacted provision;
 - 3.7. a reference to a statutory enactment (including the Assessment Act and the SIS Act) or a Statutory Rule (including the SIS Regulations):
 - 3.7.1. is to that enactment or Statutory Rule as amended from time to time; and
 - 3.7.2. extends to any replacement or successor legislation or Statutory Rule;
 - 3.8. specific section and Regulation numbers are referred to assist the Trustee in the administration of the Fund but a reference to a provision of a statutory enactment (including the SIS Act) or Statutory Rule (including the SIS Regulations) includes any



equivalent replacement provision in that or any replacement or successor enactment or Statutory Rule;

3.9. headings and sub-headings are for convenience and reference part of this Deed, but in the event of any inconsistency do not limit or affect the interpretation of any other provision of this Deed;

3.10. unless the context otherwise requires, the words denoting one gender include other genders and words in the singular number include the plural number and words in the plural number include the singular;

3.11. provisions of any clause or sub-clause that contains any subordinate sub-clause shall be read distributively to that subordinate sub-clause and that subordinate sub-clause shall be construed accordingly;

3.12. a reference to an act matter or thing being:

3.12.1. subject to or subject to compliance with; or

3.12.2. in accordance with

a section of the SIS Act or a Regulation or Division of shall be read as if that Regulation Division or section imposed an obligation in relation to that act matter or thing on the Person to whom the reference relates; and

3.13. where a section of the SIS Act or a Regulation or Division provides for, or permits or authorises, (including subject to an express or implied qualification that the constituent instrument of a superannuation fund allows or authorises or does not prohibit) an act matter or thing to be done then subject to Clause 9 and any express provision herein to the contrary, that act matter or thing may be done by the Trustee.

Law of Deed

4. This Deed shall be construed and shall take effect according to the laws of the State (other than Section 35B of the Trustee Act 1936 of the State which shall not apply) and all rights liabilities and obligations hereunder shall be subject by the Trustee to the jurisdiction of the courts of the State and of the Commonwealth of Australia;

Declaration of Trust

5. The Trustee hereby declares that on and from the date first appearing in this Deed the Fund is held for the benefit of the Members on and subject to the terms and conditions of and applying to this Deed for one or more of the purposes in Sub-section 62(1)(a) of the SIS Act.

Intention of Deed

6. It is intended (subject to Sub-clause 9.6) that the Fund remain a Self Managed Superannuation Fund that is a Complying Superannuation Fund and a Regulated



Superannuation Fund and the Trustee will (except where expressly excused by all of the Members):

- 6.1. exercise its powers and discretions in accordance with that intention; and
- 6.2. ensure that the prescribed standards applicable to the operation of the Fund shall be complied with at all times (as provided for in Section 34 of the SIS Act).

Purpose of Fund

7. Subject to this Deed:

7.1. the Trustee must be a Constitutional Corporation or where the Trustee is not a Constitutional Corporation the primary purpose of the Fund shall be to provide old age pensions; and

7.2. (without affecting Sub-clause 7.1) the Trustee must ensure that the Fund is maintained solely for one or more of the core purposes in Sub-section 62(1)(a) of the SIS Act, which include at the date hereof:

7.2.1. the provision of benefits to each Member on or after the Member's retirement from any business, trade, profession, vocation, calling, occupation or employment in which the Member was engaged or upon the Member's attainment of an age specified in the Regulations; or

7.2.2. on the death of the Member the provision of benefits to one or more of the Member's Legal Personal Representatives or Dependants; and

7.2.3. one or more of those core purposes and one or more of the ancillary purposes in Sub-section 62(1)(b) of the SIS Act.

Superannuation Law

8. The provisions of the Superannuation Law applicable to Self Managed Superannuation Funds are to apply to the Fund:

8.1. so that any provision of the Superannuation Law which prohibits, requires or permits any act matter or thing in relation to a fund which, if that provision is complied with, is or would be a Self Managed Superannuation Fund that is a Complying Superannuation Fund and a Regulated Superannuation Fund, shall apply subject to any contrary provision herein;

8.2. so that any provision of the Superannuation Law, non-compliance with which would result in the Fund not being a Self Managed Superannuation Fund that is a Complying Superannuation Fund and a Regulated Superannuation Fund is required to be complied with by the Trustee;



- 8.3. and in the event of any inconsistency between the provisions of this Deed and any such provision of the Superannuation Law (non-compliance with which would make the Fund Non-complying or not a Self Managed Superannuation Fund):
 - 8.3.1. such provisions of the Superannuation Law shall apply notwithstanding, and shall take paramountcy over, conflicting provisions of this Deed; and
 - 8.3.2. the conflicting provisions of this Deed shall not apply to the extent of the inconsistency subject to the operation of Sub-clause 9.6.

Rules

9. The Trustee may from time to time make amend and revoke Rules which:
 - 9.1. may regulate the powers and discretions of the Trustee;
 - 9.2. may provide for any matter not specified in this Deed;
 - 9.3. may provide for the terms of or applicable to any Income Stream Arrangement which the Trustee wishes to make to a person including as to one or more of the following:
 - 9.3.1. regularity of payment;
 - 9.3.2. the minimum amount of each payment or of all payments in a year;
 - 9.3.3. the maximum amount of each payment or of all payments in a year;
 - 9.3.4. the commutability thereof; and
 - 9.3.5. whether it would be transferable to any person (including on the death of the recipient; and
 - 9.3.6. may more particularly provide for any matter referred to in or the subject of this Deed;
 - 9.4. shall be subject to the provisions of the Superannuation Law;
 - 9.5. shall not have the effect of making the Fund Non-complying; and
 - 9.6. notwithstanding any other provision herein the Trustee may, on application of all Members of the Super Fund, resolve to amend this Deed such that the fund meets the conditions required of a small APRA fund and must then notify the regulator as required under Regulation 11.07A.

Membership

10. Subject to Clause 11 a natural person may be admitted as a Member of the Fund by the Trustee if that person makes application for membership by (or in the case of a Child or



other person lacking legal capacity an application is made on his or her behalf by a Legal Personal Representative) by:

- 10.1. completing a written application generally in, or to the effect of, the form annexed hereto as Appendix A or as otherwise accepted at that time by the Trustee; and
 - 10.2. delivering to the Trustee that application together with any supporting documents and information requested by the Trustee in the absolute discretion of the Trustee which may include but is not limited to:
 - 10.2.1. proof of age and citizenship; and
 - 10.2.2. medical and employment records.
11. A natural person shall not be a Member if:
- 11.1. (subject to Sub-clause 9.6) the number of Members as a result of that admission would be greater than that permitted for a Self Managed Superannuation Fund; or
 - 11.2. (other than in the case of a Child or other person not having legal capacity) that person is not able or eligible to, or does not consent to, and does not, become:
 - 11.2.1. in the case of the Trustee being a corporation – a director of the corporate trustee; or
 - 11.2.2. in the case of the Trustee being one or more individuals – a trustee of the Fund;
 - 11.3. (in the case of a Child or other person not having legal capacity) a Legal Personal Representative is not able or eligible to, or does not consent to, and does not, become:
 - 11.3.1. in the case of the Trustee being a corporation – a director of the corporate trustee; or
 - 11.3.2. in the case of the Trustee being one or more individuals – a trustee of the Fund.
12. A natural person who is a Member shall:
- 12.1. from time to time advise the Trustee of any change in his or her employment status;
 - 12.2. take and hold his or her interest in the Fund subject to; and
 - 12.3. in relation to his or her interest in the Fund comply with
- the provisions of this Deed (including any Rules) and all other provisions applicable to the Fund.

Rights to benefits and statements



13. Each Member:
 - 13.1. shall not have any right to or interest in the Member's Benefit of that Member except as provided herein and in the SIS Act;
 - 13.2. shall not have a right to have distributed to him or her any specific asset of the Fund;
 - 13.3. (and their respective Dependants) has an entitlement to receive Benefits from the Fund only as provided for in this Deed or the Superannuation Law; and
 - 13.4. shall be provided with statements and information in relation to the administration of the Fund and their Benefits in accordance with the requirements of the SIS Act, the SIS Regulations and the Corporations Act.

Cessation of Membership

14. A natural person shall cease to be a Member:
 - 14.1. if (except where the Trustee expressly determines that this Sub-clause does not apply) that person's continued Membership would result in the Fund being Non-complying or ceasing to be a Self Managed Superannuation Fund; or
 - 14.2. if the Trustee determines that that person shall no longer be a Member; or
 - 14.3. if his or her Member's Benefits are fully paid out;
 - 14.4. (where Sub-clause 14.1 applies) on the date immediately prior to the day when the Fund would:
 - 14.4.1. be Non-complying; or
 - 14.4.2. cease to be a Self Managed Superannuation Fundby reason of that person's Membership; or
 - 14.5. (where Sub-clause 14.2 applies) on the date determined by the Trustee and specified in a notice delivered to that person; and
 - 14.6. (where Sub-clause 14.3 applies) on the date that sub-clause has effect.

Contributions to the Fund

Acceptance of Contributions

15. Subject to Clause 18 the Trustee may accept contributions:
 - 15.1. in respect of a Member where permitted to do so (or not prohibited from doing so) pursuant to the Regulations;



15.2. (subject to but without limiting Sub-clause 15.1) from an Employer-Sponsor in relation to a Member who is an Employee of that Employer-Sponsor or Associate thereof;

15.3. which are Government Co-contributions in respect of a Member; or

15.4. in cash or any other form of Property

but the Trustee is not obligated to do so and has an absolute discretion whether to accept any or all of a contribution proffered in respect of a Member.

Advice to Trustee

16. It shall be a condition of acceptance by the Trustee of a contribution that the Person making the contribution shall advise the Trustee:

16.1. of the amount of the contribution and the Member in respect of whom it is made;

16.2. of the identity of the Person making the contribution; and

16.3. such other matters as the Trustee may require (including without limitation the tax file number of the Member in respect of whom it is made).

Life Policies Etc.

17. Any payment of a contribution by the Employer or any other Person in respect of a Member by way of payment made directly to a life insurance company or investment manager shall be deemed to be a payment of contributions to the Trustee and a payment by the Trustee to that life insurance company or investment manager in respect of that Member.

Restriction on Acceptance of Contributions

18. The Trustee shall not accept contributions to the Fund:

18.1. from any Employer Sponsor where any current direction applies under Section 63 of the SIS Act; or

18.2. where the acceptance or receipt of the contribution would cause the Fund to be Non-complying.

Splittable Contributions

19. The Trustee may at its discretion Split an amount if:

19.1. a Member makes an application to the Trustee to Split that amount;

19.2. the application is in accordance with, and is not invalid under, Regulation 6.44; and

19.3. the Trustee is permitted to accept the application under the SIS Regulations.

Roll Overs & Transfers to the Fund



20. The Trustee may at any time and from time to time accept from another Regulated Superannuation Fund or another entity in the Superannuation System as an accretion to the Benefits of a Member cash or other Property by way of Roll Over or Transfer but:
- 20.1. the Trustee shall not do so where it would result in the Fund being Non-complying;
 - 20.2. (subject to Sub-clause 20.1) the Trustee will not be obligated to, and has an absolute discretion whether to do so; and
 - 20.3. the Trustee may impose conditions on that acceptance.

Benefits to Members

21. The Trustee shall allocate to a Member's Benefits the contributions made for that Member.

Division

22. The Trustee may divide a Member's Benefits into two or more separate accounts or components for such purposes as the Trustee thinks fit.

Reserve

23. The Trustee may establish and maintain one or more reserves:
- 23.1. to which the Trustee may credit amounts set aside by the Trustee (which would otherwise be credited or debited to a Member's Benefit under Clause 24);
 - 23.2. to pay tax payable in respect of contributions to the Fund and earnings of the Fund (including disposals of Property of the Fund);
 - 23.3. to provide a buffer for the effect of fluctuations in the value of the investments of the Fund on the Benefits of Members; and
 - 23.4. for such other purposes as the Trustee thinks appropriate; and
 - 23.5. to which shall be debited:
 - 23.5.1. tax paid by the Trustee in respect of any contributions and any earnings;
 - 23.5.2. any decrease in the value of investments held by the Trustee which the Trustee thinks appropriate to so debit; and
 - 23.5.3. amounts which the Trustee determines from time to time to transfer to Members' Benefits in accordance with Sub-clauses 8.4 and 8.6.

Determination of Investment Return



24. The Trustee shall in accordance with Clause 26 determine that part of the earnings of the Fund from time to time which are to be credited or debited to a Member's Benefit (or Benefits of a particular kind including without limitation Benefits representing Mandated Employer Contributions and Member Contributions) in the Fund having regard to, inter alia:

24.1. the return of the Fund on investments;

24.2. the return of assets or investments allocated or referable to that Member or his or her Benefits; and

24.3. the appropriate level of the Reserves of the Fund.

Establishment, Operation and Termination Costs

25. The Trustee shall in accordance with Clause 26 determine the costs to be charged against a Member's Benefits and for the purposes hereof the Trustee may include:

25.1. the direct costs of establishing operating and terminating the Fund; and

25.2. any administrative insurance and taxation costs relating to the establishment operation and termination of the Fund and its investments; and

25.3. if a Member's Benefits are subject to a Payment Split, the costs incurred in administering the Payment Split (other than the costs offset by any fees payable under the Family Law (Superannuation) Regulations 2001 in respect of the Payment Split).

Determination to be Fair and Reasonable

26. The Trustee in distributing costs of the Fund and allocating investment returns shall act fairly and reasonably as between all the Members of the Fund and the various kinds of benefits of each Member of the Fund.

Valuations and allocation of Profits or Losses

27. In debiting or crediting any amount to a Member's Benefit or a Reserve pursuant to the preceding sub-clauses:

27.1. the Trustee may take into account provision for depreciation, liabilities, losses and taxation as the Trustee in the Trustee's absolute discretion considers appropriate;

27.2. the Trustee may whenever it thinks it appropriate make a valuation of the assets of the Fund (other than policies of life insurance and annuities) in the manner that the Trustee determines and after allowing for the estimated costs of realising the investments and provision for taxation may debit or credit the balance (as the case may be);

27.3. the Trustee may allocate to the account of a Member to whom a Benefit is being paid an interim earning rate determined by the Trustee to apply from the date on



which an allocation was last made to the date on which the Benefit is being paid;
and

- 27.4. an amount credited or debited to a Member's Benefit shall be allocated between such of the categories in Sub-clause 67.5 and in such manner and proportion as the Trustee thinks appropriate (and in the absence of determination in the proportions which those categories represent of the Member's Benefits).

Maintenance of Benefit Category

28. Subject to Clauses 29 and 30 the Trustee shall ensure that any Member's Benefits in the Fund that were Rolled Over or Transferred from another entity in the Superannuation System and that was on the date of that Roll Over or Transfer:

28.1. Preserved Benefits in that source entity – shall continue to be Preserved Benefits in the Fund;

28.2. Restricted Non-Preserved Benefits in that source entity - shall continue to be Restricted Non-preserved Benefits in the Fund;

28.3. Unrestricted Non-Preserved Benefits in that source entity - shall continue to be Unrestricted Non-Preserved Benefits in the Fund; or

28.4. not identified as either Restricted Non-preserved Benefits, Preserved Benefits or Unrestricted Non-Preserved Benefits - shall be treated as Preserved Benefits for the purposes of this Deed unless the Trustee is satisfied that they are not Preserved Benefits

unless the Superannuation Law does not so require and any amounts that were Indexed amounts of that source entity shall continue to be subject to Indexation in the Fund where they are required to be under the Superannuation Law.

Conversion of Preserved Benefits

29. The Trustee shall convert a Member's Preserved Benefits to Unrestricted Non-Preserved Benefits if:

29.1. the Member satisfies a Condition of Release; and

29.2. the relevant Cashing Restriction in respect of that Preserved Benefit is "nil";

Conversion of Restricted Non-Preserved Benefits

30. The Trustee shall convert a Member's Restricted Non-Preserved Benefits to Unrestricted Non-Preserved Benefits if:

30.1. the Member satisfies a Condition of Release; and

30.2. the relevant Cashing Restriction in respect of that Restricted Non-Preserved Benefits is "nil".



Conversion of Benefit Category

31. The Trustee may with the consent of a Member (and subject to the provisions of the Superannuation Law) alter the category of the Member's Benefits but no alteration shall be made that:
 - 31.1. decreases the amount of the Member's Preserved Benefits in the Fund; or
 - 31.2. increases the amount of the Member's Unrestricted Non-preserved Benefits in the Fund.

Payments

Maintenance of Benefits

32. The Trustee must ensure that a Member's Minimum Benefits are maintained in the Fund until they are:
 - 32.1. Subject to a Release Authority under Division 293 of the ITAA 1997;
 - 32.2. Cashed;
 - 32.3. Rolled Over or Transferred; or
 - 32.4. Allotted to another Member pursuant to Clause 19 in accordance with this Deed.

Restrictions on provision of Benefits

33. The Trustee must not:
 - 33.1. Cash a Benefit unless a:
 - 33.1.1. a Condition of Release is satisfied; or
 - 33.1.2. a Release Authority is received in respect of a contribution or part thereof;
 - 33.2. provide a benefit where prohibited by law, including without limitation:
 - 33.2.1. where a payment flag (within the meaning given in Part VIIIIB of the Family Law Act 1975) applies to that Member or that Member's Benefit; and
 - 33.2.2. where a flagging order (within the meaning given in Part VIIIIB of the Family Law Act 1975) applies to that Member or that Member's Benefit; or
 - 33.3. otherwise provide a Benefit except as permitted under this Deed or the Superannuation Law.

Voluntary Cashing of Benefits



34. Preserved Benefits of a Member in the Fund may, subject to the Superannuation Law and Clause 37, be Cashed as follows:
 - 34.1. on or after the satisfaction by the Member of a Condition of Release and in accordance with any Cashing Restriction applicable to Preserved Benefits for that Condition of Release;
 - 34.2. in the amount that had accrued at the time when the Member satisfied the Condition of Release; and
 - 34.3. in a form in accordance with Clause 40.
35. Restricted Non-Preserved Benefits of a Member in the Fund may, subject to the Superannuation Law and Clause 37 be Cashed as follows:
 - 35.1. on or after the satisfaction by the Member of a Condition of Release and in accordance with any Cashing Restriction applicable to Restricted Non-preserved Benefits for that Condition of Release;
 - 35.2. in the amount the Restricted Non-preserved Benefits of the Member that had accrued at the time when the Member satisfied the Condition of Release; and
 - 35.3. in a form in accordance with Clause 40.
36. Unrestricted Non-preserved Benefits of a Member in the Fund may, subject to the Superannuation Law and Clause 37, may be Cashed as follows:
 - 36.1. at any time;
 - 36.2. in the whole or part of the amount of the Member's Unrestricted Non-preserved Benefits in the Fund; and
 - 36.3. in the form in accordance with Clause 40.

Temporary incapacity

37. Where the Condition of Release is temporary incapacity of the Member, Cashing is only permitted as provided for in Regulation 5.08(3).

Compulsory Cashing of Benefits

38. Subject to the Superannuation Law the Trustee shall Cash a Member's Benefits which are:
 - 38.1. eligible to be Cashed pursuant to Clause 34; and
 - 38.2. the subject of an application by the Member to the Trustee to be Cashed.
39. The Trustee shall Cash a Member's Benefits in the Fund when required to do so by law or under a Release Authority from the Commissioner of Taxation, including without limitation on death of that Member.



Form in which Benefits may be Cashed

40. A Member's Benefits may be Cashed:
- 40.1. if there is a Cashing Restriction that applies to the Cashing of those benefits that restricts the form or method of payment – then only in accordance with that Cashing Restriction (but nothing herein is to affect the Cashing of that Member's Benefit under another Condition of Release that does not have that Cashing Restriction);
 - 40.2. otherwise in any of the forms permitted or not prohibited by any applicable provision of the Superannuation Law that the Trustee thinks fit including without limitation:
 - 40.2.1. by way in whole or part as a lump sum;
 - 40.2.2. by way in whole or part as an Income Stream Arrangement subject to a contract between the trustee and the Member which is permitted or provided for by this Deed or permitted by, or not prohibited by, the Superannuation Law; and
 - 40.2.3. where permitted or not prohibited by the Superannuation Law and with the consent of the proposed recipient - a distribution of Property other than cash and/or cash (including by cheque and fund transfer) in Australian currency
 - 40.3. but excluding in the form of a defined benefit pension (within the meaning of Regulation 9.04E).

Roll-Over

41. Benefits may be Rolled-Over instead of Cashed.

Death Benefits Notice

42. Each Member of the Fund may by delivery to the Trustee of a Death Benefits Notice require the Trustee to make payment of the whole or any part of that Member's Benefits, on or after the death of that Member, to the Legal Personal Representative or a Dependant of that Member in such manner or in such proportions as the Member may nominate or direct in that Death Benefits Notice, and in accordance with and subject to the provisions of Clauses 44 to 45.
43. A Death Benefits Notice:
- 43.1. must be witnessed by at least one person who has legal capacity and is neither a beneficiary of that notice nor an Associate of a beneficiary of that notice;
 - 43.2. may from time to time be amended or revoked by the Member by giving written notice to the Trustee of the amendment or revocation;
 - 43.3. will be binding on the Trustee, subject to this Deed and the Superannuation Law, as to all directions and nominations contained in the Death Benefits Notice;



- 43.4. will, unless otherwise provided in the Death Benefits Notice, be indefinitely continuing and non-lapsing and will continue in full force and effect unless and until the Death Benefits Notice is revoked or replaced by the Member; and
- 43.5. may be replaced, in whole or in part, by a further Death Benefits Notice by the Member to the Trustee, and
- 43.6. to such extent, if any, as any nomination or direction to the Trustee by a Member in a Death Benefit Notice is contrary to the Superannuation Law or this Deed, the Trustee shall endeavour to deal with or distribute that Member's Benefits in a manner that is consistent with or as nearly as possible will give effect to the intentions of the Member expressed in the Death Benefits Notice but in compliance with the Superannuation Law and this Deed.

Limitation for Bankruptcy

- 44. When at the time of the death of the Member any Dependant nominated in a Death Benefits Notice is an undischarged bankrupt the Death Benefits Notice shall not apply to the extent it is in respect of that person and to the extent that a Death Benefits Notice does not apply due to the operation of this Clause 44 the Trustee shall endeavour to deal with and distribute the Member's Death Benefit in a manner that is:
 - 44.1. consistent with or as nearly as possible will give effect to the best interests of the Dependents of that Member at the complete and unlimited discretion of the Trustee; and
 - 44.2. in compliance with the Superannuation Law and this Deed.

Timing of Death Benefits Payment

- 45. The Trustee must pay a Benefit in respect of a Member who was not at the time of his or her death in receipt of a Retirement Phase Income Stream as soon as practicable after the death of that Member:
 - 45.1. if a Death Benefits Notice had been given by that Member subject to Clause 44 – to the person or persons specified in that Death Benefits Notice provided:
 - 45.1.1. the Death Benefits Notice has not been withdrawn in writing by the member; and
 - 45.1.2. the person or persons specified in the Death Benefits Notice are the Legal Personal Representative and Dependents of the member;
 - 45.2. where Sub-clause 45.1 does not apply - to:
 - 45.2.1. the Legal Personal Representative of that Member and/or one or more Dependents of that Member as the Trustee may select and in the amounts amongst those persons (if more than one) as the Trustee may select;



45.2.2. if the Trustee has not after making reasonable enquires found either a Legal Personal Representative or a Dependant of the Member - one or more individuals chosen by the Trustee; or

45.2.3. to the extent the Member's benefits are fully segregated in payment of a Pension or Pensions which revert to a Permitted Reversionary Beneficiary or Permitted Reversionary Beneficiaries Clauses 42 to this Clause 45 shall have no application in respect of that Member.

46. The Trustee must pay a Benefit in respect of a Member who was at the time of his or her death in receipt of a Retirement Phase Income Stream:

46.1. if the Income Stream on its terms reverts to a Permitted Reversionary Beneficiary of the Member within one year of the death of the Member; or

46.2. if the income stream does not revert on its terms to a Permitted Reversionary Beneficiary of that Member in accordance with whichever shall apply of clauses 45.1 or 45.2.

Release of Benefits on Compassionate Grounds

47. The Trustee shall release an amount of a Member's Preserved Benefits or Restricted Non-Preserved Benefits if:

47.1. the Regulator has made a determination under Regulation 6.19A allowing the release;

47.2. the Member makes application to the Trustee for release of that amount (which application may be made by delivering notice of the Regulator's determination to the Trustee); and

47.3. the release is in accordance with that determination.

Cashing in favour of Persons other than Members

48. Member's Benefits can be Cashed in favour of only:

48.1. that Member;

48.2. in respect of an interest or Member's Benefits subject to a Payment Split – the person entitled to payment in accordance with the Payment Split;

48.3. (if there is a Legal Personal Representative in respect of that Member) – that legal personal representative;

48.4. if that Member has died – the persons provided for in Clause 45 and 46; and

48.5. such other Person or Persons as permitted by the Superannuation Law

but (subject to the Superannuation Law) the foregoing provisions do not prevent the Trustee, in respect of an amount of a Benefit which is Cashed in favour of a



Member, from making payment of that amount to a Person nominated by that Member.

Priority of Cashing

49. If a Member has satisfied a Condition of Release and there is a Cashing Restriction other than "nil" in respect of that Condition of Release, the Trustee must Cash the Benefits in the order of priority required by the Superannuation Law or to the extent non is required at the discretion of the Trustee.

Roll Over

50. The Trustee shall Roll Over the amount of an unpaid Benefit of a Member:
 - 50.1. if the amount is permitted under the Superannuation Law to be Rolled Over;
 - 50.2. upon written request by that Member; and
 - 50.3. to the entity within the Superannuation System nominated by the Member if that entity will accept the Roll Over.

Transfer to another Fund

51. The Trustee shall Transfer the amount of a Member's Benefit upon written request by that Member to:
 - 51.1. another Regulated Superannuation Fund;
 - 51.2. an Approved Deposit Fund; or
 - 51.3. a Retirement Savings Account
specified by that Member if that entity will accept the Transfer;
 - 51.4. upon termination of the Membership of that Member pursuant to Clause 14 to:
 - 51.5. an entity within Sub-clauses 51.1, 51.2 or 51.3 if nominated and consented to that Member in writing and if that entity will accept the Transfer; or
 - 51.6. (otherwise) an Eligible Rollover Fund chosen by the Trustee where Section 243 of the SIS Act applies; or
 - 51.7. to a Successor Fund chosen by the Trustee if determined by the Trustee.

Commutation of Benefits

52. A Member's Benefit which is being Cashed in the form of an Income Stream Arrangement may be commuted by the Trustee upon request by that Member if permitted, or not prohibited, under:
 - 52.1. the terms of that Income Stream Arrangement; and



52.2. the Superannuation Law.

Source of payment of Benefits

53. The Trustee may allocate, or make arrangements in relation to, one or more assets (or interests therein) to:

53.1. represent or be referable to all or part of a Member's Benefits; or

53.2. meet expected liabilities to pay an Income Stream Arrangement so as to constitute those assets as Segregated Current Pension Assets.

PAYMENT SPLITS

Notification

54. In the event that an interest of a Member in the Fund becomes subject to a Payment Split the Trustee must notify the Member and the Non-Member Spouse in relation to that Payment Split in accordance with the Superannuation Law (being at the date hereof Regulations 2.36C and 7A.03).

Dealing with interests

55. The Trustee must comply with the requirements of, and is empowered to do the acts matters and things provided for in, Part 7A of the SIS Regulations including in relation to:

55.1. the payment to the Non-Member Spouse in respect of his or her interest in or rights in, the interest or Benefits the subject of the Payment Split; and

55.2. the creation of an interest in the Fund for the Non-Member Spouse or a Transfer or Roll-Over for the benefit of the Non-Member Spouse.

Fees

56. The Trustee may charge fees as the Trustee considers appropriate involving Payment Splits and acts done in relation thereto but subject to the Superannuation Law and the Family Law Act 1975.

Investments

Investment Strategy

57. The Trustee shall formulate, document and give effect to an investment strategy that has regard to the whole of the circumstances of the Fund including, but not limited to, the following:

57.1. the risk involved in making, holding and realising, and the likely return from, the Fund's investments having regard to its objectives and its expected cash flow requirements;

57.2. the risk profiles of the members of the Fund;



- 57.3. the composition of the Fund's investments as a whole including the extent to which the investments are diverse or involve the fund in being exposed to risks from inadequate diversification;
 - 57.4. the liquidity of the Fund's investments having regard to its expected cash flow requirements; and
 - 57.5. the ability of the Fund to discharge its existing and reasonably anticipated prospective liabilities.
58. Notwithstanding Clause 57 the Trustee may have and implement an investment strategy in respect of an interest of a Member or a class of Members that is in accordance with directions of that Member or that class of Members subject to the Superannuation Law.

Permitted Investments

59. Subject to Clause 60 the Trustee shall invest the whole or any part of the Property of the Fund not presently required for other purposes and may do so in investments of any kind which the Trustee in exercising its absolute discretion think fit as if the Trustee were the absolute beneficial owner, including without limiting the generality of the foregoing:
- 59.1. investments authorised by the laws of any State or Territory of the Commonwealth of Australia for the investment of trust funds (but the Trustee is not limited to these investments);
 - 59.2. any investments of the kind from time to time approved or permitted by the SIS Act including all Acquired Assets or a Replacement Asset;
 - 59.3. investments permitted by the regulations made pursuant to Section 62A of the SIS Act;
 - 59.4. shares bonds stocks securities or any other investments of the kind described in, or similar to those in, Sub-section 67(3)(a) of the SIS Act;
 - 59.5. instalment warrants including arrangements described in section 67A of the SIS Act;
 - 59.6. any real or personal property whether tangible or intangible and whether income producing or not;
 - 59.7. undertaking the construction, creation or development of any real or personal property;
 - 59.8. deposit with or investment in any bank, building society or other financial institution; and
 - 59.9. loans to or investment in any Person, the drawing accepting or endorsing of any bills of exchange, promissory notes or other negotiable instruments, with or without security



but the proportion of Fund assets invested in any single investment shall be limited to the amount provided for in the SIS Act (if any) in order for the Fund to be and remain a Complying Fund;

Excluded Investments

60. The Trustee shall not enter into any contract or arrangement or apply the monies or assets of the Fund in any investments or in any form, or hold or acquire any investments:
 - 60.1. which will or may be unable to be readily realised to enable amounts or Property to be Cashed as and when required under and pursuant to this Deed (but nothing shall prevent the investment in illiquid assets if it is not anticipated they will be required to be readily realised);
 - 60.2. that constitute the acquisition of an asset from a Related Party of the Fund unless:
 - 60.2.1. the asset is business real property of the transferor or a listed security within the meaning of Sub-section 66(5) of the SIS Act, in either case acquired at market value;
 - 60.2.2. the asset is of a kind which the Regulator has determined under Sub-section 66(2) of the SIS Act may be acquired by the Fund (or a class of funds of which the Fund is included);
 - 60.2.3. the asset is an in-house asset or other asset within Sub-section 66(2A) of the SIS Act, is acquired for market value and its acquisition would not result in the level of in-house assets exceeding the level permitted by Part 8 of the SIS Act; or
 - 60.2.4. the Trustee is otherwise permitted to do so under the Superannuation Law;
 - 60.3. constituting a loan to, or an investment in, a person which:
 - 60.3.1. is prohibited under the SIS Act; or
 - 60.3.2. would result in the Fund being Non-complying;
 - 60.4. being a borrowing of money except as permitted under the SIS Act; or
 - 60.5. notwithstanding the foregoing - that would result in the Fund being Non-complying.

Trustee's Powers for Investments

61. The Trustee shall in investing and applying the Property of the Fund and exercising its powers in relation to the Fund have the following powers (in addition to any required to effect the investments permitted under Clause 57):
 - 61.1. to hold an interest in a part of any investment and undertake or hold an investment with one or more other Persons;

- 61.2. to vary, transpose or replace those investments or any of them in any manner that the Trustee in its absolute discretion thinks fit;
- 61.3. to purchase, sell, licence, grant options to acquire or purchase Property or otherwise deal with or dispose any Property;
- 61.4. to lease, sub-lease, grant, subdivide any real property or interest therein;
- 61.5. to hire, lease or bail any personal property;
- 61.6. to engage employees and contractors on such wages and salary and with such benefits and providing such amenities as the Trustee thinks fit;
- 61.7. to pay all expenses, premiums, rates, taxes, rents and outgoings in relation to Property of the Fund;
- 61.8. to undertake repairs, maintenance and replacement of any Property of the Fund;
- 61.9. to pay or not pay calls on shares, permit securities to be forfeited and sold, take up rights and bonus issues, exercise all voting and other ownership rights in respect of securities;
- 61.10. to take action to enforce or defend the rights of the Trustee as legal owner and of the Fund as beneficial owner of Property of the Fund, or in respect of the rights and interests of Member, or the rights or obligations of the Trustee, including legal proceedings against any Person (including the Commissioner of Taxation), the bankruptcy or liquidation of any Person, any arbitration or mediation;
- 61.11. to settle or compromise any debts, rights claims, entitlement or obligations or liabilities;
- 61.12. to apply for or surrender any licences, authorities or rights (including in respect of any intellectual property) with any statutory authority or other Person;
- 61.13. to take out and maintain policies of insurance on any Property of or relating to the Fund or on any Person relevant to the Fund;
- 61.14. to appoint or act as agent or attorney; and
- 61.15. to do all such other things as may be incidental to the exercise of the powers, rights, discretions and authorities conferred on the Trustee
- 61.16. provided that no provision of this Sub-clause shall limit any other provision of this Sub-clause or of Clause 57.

Investments for Members

- 62. The Trustee may in its absolute discretion hold particular investments for particular Members and:



- 62.1. all earnings thereon shall be credited to the relevant accounts of the Member or Members for whom those particular investments are held; and
- 62.2. income tax or any other tax charge or duty payable in respect of those investments shall be debited to the accounts of the relevant Member or Members.

Application of Assets

63. Without limiting the powers of the Trustee, assets of the Fund may be invested, held in reserve or otherwise dealt with to enable the discharge of, or for the purpose of providing the Fund with the resources to discharge, one or more specified liabilities as the Trustee thinks fit, including pension liabilities in respect of a Member.

Policies of Insurance and Annuities

64. The Trustee may in its absolute discretion invest the whole or any part of the amount standing to the credit of a Member in payment of:
 - 64.1. premiums on a policy or policies of life, disability or accident insurance in which the Trustee has a legal or equitable interest;
 - 64.2. the consideration for an annuity; or
 - 64.3. any combination thereof.
65. The Trustee may effect any policies or annuities with any company trust or association on any terms and conditions and for any periods as the Trustee thinks fit and shall also have the power to accept an assignment of a policy of life disability or accident insurance or an annuity on the terms and conditions that the Trustee in its absolute discretion determines.

Term of Policies of Insurance & Annuities

66. The Trustee shall have power to continue any policies or annuities for any periods as the Trustee thinks fit and to discontinue or surrender those policies or annuities.

Records, Accounts and Auditor

Records

67. The Trustee shall prepare and maintain all records and statements required by or under the SIS Act and (without limiting the generality thereof) the Trustee shall keep a complete record of all matters essential to the administration of the Fund including:
 - 67.1. a minute book in which proceedings and resolutions of the Trustee are recorded;
 - 67.2. records of the Property of the Fund;
 - 67.3. statements showing the income and returns from the investments of the Property of the Fund and the financial position of the Fund;



- 67.4. accounts applicable to each Member showing contributions received, benefits paid and amounts debited and credited (including from any Reserve);
- 67.5. (where appropriate) records showing the amounts of:
 - 67.5.1. Member Contributions;
 - 67.5.2. Mandated Employer Contributions;
 - 67.5.3. Government Co-contributions; and
 - 67.5.4. any Roll Over or Transferin respect of each Member;
- 67.6. (where a Member has commenced a Retirement Phase Income Stream Arrangement in this Fund) records showing amounts which are credits or debits to that Member's Transfer Balance Account;
- 67.7. (where appropriate) records showing the investment earnings credited or debited in respect of Sub-clause 67.5 for each Member;
- 67.8. records enabling:
 - 67.8.1. the Minimum Benefits; and
 - 67.8.2. Minimum Guaranteed Benefitsfor each Member to be determined;
- 67.9. records enabling components of any payments to a Member which have different tax treatments to be separately identified and quantified;
- 67.10. statements concerning the Reserve and amounts debited and credited thereto; and
- 67.11. any other books and records to be maintained by the Trustee in order to comply with the standards imposed under, or the provisions of, the SIS Act.

Delivery of Records

- 68. The Trustee shall deliver to any Member no later than 21 days after a written request by that Member so to do certified copies of the books records and other documents then in the possession of the Trustee and relating to that Member but no other Member.

Fund Deed

- 69. A copy of this Deed and the Rules shall be kept by the Trustee and be available for inspection by any Member during normal professional business hours but the Trustee shall not be obliged to deliver to any Member copies of any books records or other documents in respect of that Member otherwise than pursuant to Clauses 68 and 13.



Appointment of Auditor

70. The Trustee shall appoint an approved auditor (as defined in the SIS Act) to conduct an audit of the records and accounts of the Fund and of the operations of the Fund for:
 - 70.1. the purpose of, and in compliance with, the SIS Act; and
 - 70.2. such other purposes as the Trustee may think appropriate.

Solvency and Termination

Addition to Minimum Guaranteed Benefits

71. The Trustee shall not allow or suffer any addition to the Minimum Guaranteed Benefits payable by the Fund if:
 - 71.1. the Fund was Solvent at the beginning of the year of income and as a consequence of the proposed addition of earnings of the Fund, the Fund would become Technically Insolvent at the end of the year of income; or
 - 71.2. the Fund was Technically Insolvent at the beginning of the year of income
except in either case to the extent permitted under and pursuant to a program referred to in Clause 73;

Trustee to Initiate Program or Winding-up

72. If at any time the Fund is Technically Insolvent the Trustee shall either:
 - 72.1. initiate and carry out a program in accordance with Clause 73; or
 - 72.2. initiate winding-up proceedings in accordance with Clause 75.

Program by Actuary

73. The Trustee may:
 - 73.1. where the Fund is Technically Insolvent - initiate; or
 - 73.2. otherwise – elect to apply

a program designed by an Actuary engaged by the Trustee to ensure that the Fund is in a solvent position not later than the end of the fifth financial year following the financial year in which the Fund became Technically Insolvent, or where Sub-clause 73.2 applies, the Trustee made the election to apply the Program.
74. During any Period of Technical Insolvency of the Fund the Trustee shall not make any payment from the Fund or add an amount to the Minimum Guaranteed Benefits unless:
 - 74.1. an Actuary gives written approval for that particular payment or addition to be made; or



74.2. the amount is added, or amount of the payment is determined, in accordance with a scheme approved in writing by an Actuary for that purpose.

Winding-up

75. The Trustee shall initiate and undertake winding-up proceedings in accordance with Division 9.7 if:

75.1. the Fund fails to comply with Clauses 72 or 74 during a Period of Technical Insolvency;

75.2. the Fund is not Solvent on the date on which that Period of Technical Insolvency ends;

75.3. required to do so under the Superannuation Law; or

75.4. the Trustee wishes to, or consider it appropriate to, wind-up the Fund.

Wind up of the Fund

76. Subject to the application of the provisions of Division 9.7, on a winding up of the Fund the Trustee shall:

76.1. deduct from the assets of the Fund the cost of administering and winding-up the Fund; and

76.2. pay or transfer to the Members or dependants (if the Member is deceased) the Benefits in accordance with the provisions of the SIS Act and any Rules of the Fund and payments or transfers made by the Trustee in accordance with this Clause shall be accepted by the Members and former Members in full discharge of all claims in respect of the Fund.

Actuary's Recommendations

77. If as an alternative to commencing winding-up proceedings:

77.1. an Actuary recommends in writing to the Trustee a specified course of action; and

77.2. the Trustee wishes to accept the recommendations of the Actuary

the Trustee must within 21 days after receiving those recommendations forward to the Regulator a copy of those recommendations together with a request that the Regulator approve them.

78. If the Regulator approves the recommendations of the Actuary and notifies the Trustee in writing of the approval, the Trustee must thereafter follow the specified course of action as recommended.



Consequences of Involvement of Employer Sponsor

Employer Sponsor

79. The provisions of this Deed and the involvement of any Employer Sponsor shall not in any way affect the right of a Member or the personal representatives of that Member or any other Person to claim compensation or damages under an Act of Parliament or at common law if that Member is injured or dying as a result of an event arising out of and in the course of the employment of that Member.
80. Nothing herein contained restricts the rights of the Employer Sponsor to:
 - 80.1. dismiss or determine the employment of a Member;
 - 80.2. (if the Employer is a company) - remove a director of the Employer from office; or
 - 80.3. otherwise do any act matter or thing in the capacity of an Employer of that Member.

Assumptions of Members

81. The fact of being a Member shall not be:
 - 81.1. taken as a guarantee of continuation:
 - 81.2. of employment; or
 - 81.3. (if the Employer is a company) - as a director of the Employer;
 - 81.4. used as a ground for claiming or increasing damages in a claim by a Member for alleged wrongful termination of employment; or
 - 81.5. used as a ground for claiming the payment of any amount on retrenchment.

Powers of the Trustee

82. The Trustee shall have complete management and control of the Fund and in addition to the powers otherwise granted or restricted or prohibited herein or under the SIS Act and at law, the Trustee shall have the following powers:
 - 82.1. to pay out of the Fund all costs, charges and taxes incidental to the administration, management and winding up of the Fund;
 - 82.2. to pay out of the Fund all expenses incurred in:
 - 82.2.1. providing for the secretarial work required for proper record keeping and administration to be performed;
 - 82.2.2. having the accounts of the Fund audited;
 - 82.2.3. having taxation returns and returns to Government authorities prepared; and



- 82.2.4. engaging Persons that the Trustee considers appropriate for the proper administration and maintenance of records of the Fund;
- 82.3. to enter into contracts and deeds on behalf of the Fund that the Trustee considers appropriate for the administration of the Fund;
- 82.4. to purchase or otherwise acquire Property and to sell or otherwise dispose of Property of the Fund and to take Property on lease and to lease out Property of the Fund, on such terms and conditions as the Trustee thinks fit;
- 82.5. to delegate (by power of attorney or otherwise) to any Person or company any of the powers duties and discretions vested in the Trustee on terms and conditions that the Trustee in its absolute discretion thinks fit and the Trustee shall not be responsible for any loss incurred as a result of such delegation;
- 82.6. to take and act upon the advice of a barrister, solicitor, accountant, actuary auditor or superannuation consultant in relation to the administration of the Fund and to pay out of the Fund the fees payable to those advisers;
- 82.7. to commence, carry on and defend any legal proceedings that the Trustee in its absolute discretion thinks necessary for the proper administration of the Fund or to protect the rights of Members;
- 82.8. to open maintain and close accounts with, have cheque facilities with, and put money on deposit with, financial institutions as the Trustee thinks fit;
- 82.9. to sell the assets of the Fund by private sale or public auction, for cash or on terms and in manner and on any terms that the Trustee think fit;
- 82.10. to insure or reinsure any risks of liabilities or contingencies relating to the Fund or its Property;
- 82.11. to borrow any sum of money for any purpose permitted by the Superannuation Law, including, without limitation:
- 82.11.1. any limited recourse borrowing arrangement pursuant to Section 67A or Section 67B of the SIS Act; or
- 82.11.2. for the purposes of obtaining temporary finance (as defined in the SIS Act) upon terms and conditions and at the rate of interest as the Trustee thinks fit,
- 82.12. BUT no lender shall be concerned to inquire as to whether the necessity for any borrowing has arisen or as to the purpose for which it is required or as to the application of money borrowed; and
- 82.13. generally to do all things and perform all acts as the Trustee in its absolute discretion considers appropriate in the administration of the Fund and the performance of its obligations under this Deed and the SIS Act and Regulations.



Custodian

83. Subject to the Superannuation Law the Trustee may hold, or procure the holding of, assets and property of the Fund in the name of or by a custodian or nominee provided that the Trustee remains liable in all respects for the acts and omissions of such nominee or custodian.

Conflicts of Interest

84. Subject to the Superannuation Law the Trustee may have any dealing or enter into any transaction with or in respect of any person or persons including any Member and including any person being a shareholder, director or other officer of or who is in any other way interested in the Trustee, if a company, or related to or associated with the Trustee, if a natural person, or any Member, and may exercise or refrain from exercising any power, authority or discretion in favour of that person or persons or otherwise and may give or grant any guarantee, assurance or indemnity or any mortgage, charge or other security for or in respect of any liability, duty or obligation of that person or persons or otherwise notwithstanding any real, apparent or possible conflict of interest of the Trustee which may exist or arise at any time or from time to time.

Specific Exclusions

85. The Trustee must not:
- 85.1. lend or otherwise give financial assistance using the resources of the Fund to a Member or a relative (within the meaning of section 65 of the SIS Act) of a Member;
 - 85.2. charge or mortgage, grant or create or permit the creation of a lien or other encumbrance all or any of the assets of the Fund except as permitted by the Superannuation Law;
 - 85.3. recognise or in any way encourage or sanction:
 - 85.4. an assignment of an interest of a Member; or
 - 85.5. a charge, mortgage, lien or other encumbrance over or in relation to a Member's Benefits; and
 - 85.6. otherwise do any act prohibited or restricted under the Superannuation Law or this Deed or which would cause the Fund to be Non-complying.

Trustee' Covenants

86. The Trustee covenants as follows:
- 86.1. to act honestly in all matters concerning the Fund;
 - 86.2. to exercise, in relation to all matters affecting the Fund, the same degree of care, skill and diligence as an ordinary prudent Person would exercise in dealing with Property of another for whom the Person felt morally bound to provide;



- 86.3. to ensure that the Trustee's duties and powers are performed and exercised in the best interests of the beneficiaries;
- 86.4. to keep the money and other assets of the Fund separate from any money and assets:
 - 86.4.1. that are held by the Trustee personally; or
 - 86.4.2. that comprise money or assets, as the case may be, of an Employer-Sponsor, or an Associate of an Employer-Sponsor, of the Fund;
- 86.5. not to enter into any contract, or do anything else, that would prevent the Trustee from, or hinder the Trustee in, properly performing or exercising the Trustee's functions and powers;
- 86.6. to formulate, review regularly and give effect to an investment strategy in accordance with Clause 57;
- 86.7. if there are any reserves of the Fund – to formulate, review regularly and to give effect to a strategy for prudential management, consistent with the Fund's investment strategy and its capacity to discharge its liabilities (whether actual or contingent) as and when they fall due;
- 86.8. to allow a Member access to information and documents as permitted under Superannuation Law;
- 86.9. not to intentionally acquire an asset from a Related Party of the Fund unless that acquisition is permitted by the SIS Act; and
- 86.10. at all times to do the things and perform the acts as may be imposed by the SIS Act to ensure that the Fund does not become a Non-complying Fund subject in relation to the foregoing to any extension of the powers of the Trustee or relaxation of any restrictions on the Trustee permitted by the Superannuation Law.

Trustee: Appointment and Removal

Individual Trustee

87. Except if the Trustee is a corporation an individual shall become a trustee of the Fund if he or she has consented in writing to be a trustee of the Fund:
 - 87.1. upon that individual becoming a Member of the Fund;
 - 87.2. if the individual is a relative (as defined in Section 17A of the SIS Act) of the Member – where Sub-section 17A(2) of the SIS Act applies and the Member of the Fund has approved that person as a trustee of the Fund;
 - 87.3. if the individual is:
 - 87.3.1. a Legal Personal Representative; or



87.3.2. an appointee

to whom Sub-section 17A(3) of the SIS Act applies; or

87.4. if that individual is a Non-Member Spouse who receives notice under Regulation 7A.03H or 7A.03I confirming that he or she has an interest in the Fund; and

87.5. that individual shall execute any document required by the Trustee of the Fund to be executed by the individual in relation to his or her becoming a trustee of the Fund.

Corporate Trustee

88. A corporation may be appointed as Trustee of all or part of the Fund where:

88.1. each Member of the Fund consents in writing to be a director of that corporation;

88.2. the only directors of the corporation are Members of the Fund or persons provided for in Sub-sections 17A(2) and (3) of the SIS Act; and

88.3. all of the Members are (subject to Sub-sections 17A(2) and (3) of the SIS Act) directors of that corporation

and that corporation shall execute any document required to be executed by the company in relation to its becoming a Trustee of the Fund and procure the execution by each director of any document in relation to their being directors of the Trustee.

Appointment

89. The Trustee and the Members shall have the power by deed or by written resolution to appoint as a new or additional Trustee or Trustee over all or part of the assets and Property of the Fund either:

89.1. a corporation that may be appointed under Clause 88 above; or

89.2. all of the individuals who would be Trustee under Clause 87 above.

Disqualified Persons

90. Notwithstanding any other provision of this Deed, a Person who is a Disqualified person shall not be appointed as Trustee of the Fund.

Removal

91. A Person shall cease to hold the office of Trustee if:

91.1. that Person resigns that office (provided that if that Person resigns only in respect of part of the Property of the Fund and appoints a person or persons within Clause 87 as to that part, that first mentioned Person remains as Trustee for the balance);

91.2. that Person becomes Disqualified;

91.3. in the case of a corporation:



- 91.3.1. it is Disqualified or ceases to be able to be appointed as a trustee in which case all of the individuals who would (subject to Clause 87) be Trustee under Sub-clause 19.1 above shall become the Trustee of the Fund; or
- 91.3.2. some but not all of the Members become Disqualified in which case those Members who are not Disqualified shall become the Trustee of the Fund; and
- 91.4. the Fund would cease to be a Regulated Super Fund by reason of the corporation being the Trustee, in which case the Members, other than any Member that is Disqualified shall become the Trustee of the Fund; or
- 91.5. that Person is declared mentally ill or becomes liable to have his or her affairs dealt with under laws relating to mental health – in which case a Legal Personal Representative of that person within Sub-section 17A(3)(b) of the SIS Act is entitled to be a director in place of that person.

Death or Legal Disability of a Member

Legal Personal Representative

- 92. In the event that any Member dies or is under a legal disability the Legal Personal Representative of that Member shall become:
 - 92.1. where the Trustee is an individual – a Trustee of the Fund; or
 - 92.2. where the trustee is a corporation – a director of that corporation
in place of the deceased or incapacitated Member during the period:
 - 92.3. in the event of death of a Member:
 - 92.3.1. commencing on the death of the Member; and
 - 92.3.2. ending when the Benefits of the deceased Member have been paid; and
 - 92.4. in the event the Member is under a legal disability:
 - 92.4.1. during which the Member is under a legal disability; or
 - 92.4.2. during which the Legal Personal Representative has an enduring power of attorney in respect of the Member.

Superannuation Law

- 93. The Trustee must comply with the requirements of the Superannuation Law, including Parts 11 and 12 of the SIS Regulations, in relation to any information to be provided to the Regulator.

Trustee – Exercising Discretions and Discrimination

Discretion



94. At all times the Trustee shall, subject to the express provisions of the Deed (including in particular Sub-clause 3.13 and Clause 8), have an absolute and uncontrolled discretion:
- 94.1. to exercise or refrain from exercising the trusts, powers and authorities vested in it; and
 - 94.2. where it is provided with a choice or two or more courses of action available to it (whether under this Deed or the Superannuation Law).

Discrimination

95. The Trustee shall not discriminate against any Person on the grounds of that Person's race, sex or marital status nor in any way that infringes any law of the Commonwealth or an applicable State or Territory.

Trustee' and Members' Indemnity

96. The Trustee, and any director of a corporate Trustee, and all Members shall be indemnified by the Fund against all liabilities incurred by them as a result of any action taken or omitted to be taken in administering (including a person acting as director of a corporate Trustee in administering) the Fund and exercising the powers and discretions provided for in this Deed:
- 96.1. (subject to Sub-clause 96.2) including:
 - 96.1.1. any liability in the nature of a claim against the Trustee for any loss suffered by the Fund;
 - 96.1.2. any liability attributable to the neglect or default of an agent or employee employed or engaged in good faith by the Trustee; and
 - 96.1.3. the cost of seeking advice from any person in respect of any matter relating to performance of the duties or the exercise of the powers of a trustee;
 - 96.2. excluding:
 - 96.2.1. any liability arising out of the Trustee (or any particular director of a corporate Trustee) failing to act honestly in a matter concerning the Fund or intentionally or recklessly failing to exercise, in relation to a matter affecting the Fund, the degree of care and diligence required to be exercised; or
 - 96.2.2. liability for a monetary penalty under a civil penalty order within the meaning of the SIS Act.

Indemnity from Members

97. The Trustee shall not be entitled to any indemnity, reimbursement or recompense from any Member, and no Member shall be liable for the debts or liabilities of the Fund.



Trustee' Meetings and Resolutions

Meetings

98. If there is more than one Trustee:
 - 98.1. a meeting of the Trustee at which a Quorum is present shall be competent to exercise the trusts, powers, authorities and discretions vested in the Trustee herein but any exercise or purported exercise of the trusts, powers, authorities and discretions at a meeting of the Trustee at which a Quorum is not present shall render that exercise or purported exercise to be void and unenforceable;
 - 98.2. the Trustee may determine the conduct of their meetings, including as to notice, adjournment and appointment of a Chairman as they think appropriate; and
 - 98.3. a resolution of the Trustee shall be valid and binding if all of the Trustee present at that meeting and entitled to vote have voted in favour of it.
99. If there is more than one Trustee, a meeting of Trustee may be held, and the Trustee shall be deemed to be present (including for the purpose of determining a Quorum), where all of the Trustee participating, even though not physically present, are able communicate with each other, and without limitation this includes participating by telephone or video (with audio facilities) or a meeting which occurs by instant messaging.
100. The Trustee shall keep minutes of the resolutions and proceedings of the Trustee in a book provided for that purpose and, if there is more than one Trustee, the Chairman, or in the absence of a Chairman all Trustee present, shall sign the minute of every resolution passed at a duly convened meeting.
101. A Trustee and any firm or body in which a Trustee has a direct or indirect interest may:
 - 101.1. enter into any contract or arrangement with the Trustee; and
 - 101.2. act in a professional capacity in relation to the Trustee or the Fund (other than as auditor)

and may receive and retain any remuneration, profit or benefit in doing so as if he or she were not a Trustee or connected with that Trustee.
102. Any Trustee who has a direct or indirect interest in any business to be considered by the Trustee or in any transaction contemplated by the Trustee:
 - 102.1. must disclose his or her interest to the Trustee (provided that failure to do so does not render a contract or contract in which the Trustee has an interest void or voidable);
 - 102.2. shall be counted in any Quorum to consider that business or proposed transaction;



- 102.3. may vote on that business or proposed transaction; and
- 102.4. may execute any document relating thereto.

Resolutions

- 103. A resolution in writing signed by:
 - 103.1. where there is one Trustee – that Trustee; and
 - 103.2. where there is more than one Trustee – all of the Trusteeshall have the same effect and validity as a resolution of the Trustee passed at a duly convened meeting.
- 104. If the Trustee is a corporation a resolution of the directors of the Trustee shall be deemed to be and be treated as a resolution of the Trustee and be and evidence a decision or exercise of power or discretion by the Trustee.

Signing of Documents by the Trustee

- 105. If there are more than two Trustee any two Trustee are hereby authorised on behalf of the Trustee to execute, sign, enter into and acknowledge all cheques, negotiable instruments, agreements, contracts, writings, proposals for insurance, transfers of shares, policies of insurance or units in a unit trust and all other documents and all acts matters and things as validly and effectually as all the Trustee could do.

Remuneration

- 106. The Trustee and any director of a corporate Trustee shall not be entitled to receive, obtain or be paid any remuneration from the Fund or from any Person for any duties or services as Trustee or as director of a corporate trustee in relation to the Fund.
- 107. Any Person being:
 - 107.1. an accountant, actuary, solicitor, barrister, auditor or other professional Person; and
 - 107.2. called upon or whose firm is called upon to perform any service in relation to the Fund (not being services as Trustee)shall be entitled to make the same professional charges for any services as that Person would make had that Person not been a Trustee or a director of a company acting as Trustee of the Fund.

Trustee as Member's Attorney

- 108. Each Member hereby irrevocably appoints the Trustee to be that Member's attorney for the purpose of executing and signing all deeds and instruments and doing all things the



Signed and delivered as a Deed on *3rd* day of *December* 2018

EXECUTED by Phoenix Group SMSF Pty Ltd (ACN 630 347 045) in accordance with section 127(1) of the *Corporations Act 2001* (Cth):

A handwritten signature in blue ink, appearing to read 'Robert Andrew Curtis', written over a horizontal dotted line.

Director and Secretary

Robert Andrew Curtis

A handwritten signature in black ink, appearing to read 'Ruth Anne Curtis', written over a horizontal dotted line.

Director

Ruth Anne Curtis



Trustee considers necessary or desirable in administering the Fund and in accordance with the Superannuation Law but such appointment shall not be for purposes in relation to the implementation or revocation of death benefit nominations.

Variation of Fund Deed

109. The Trustee may at any time and from time to time by deed executed by the Trustee vary, add to or rescind all or any of the provisions from time to time of this Deed and the Rules (if any) in relation thereto and the new provisions so made shall have the same validity and effect as if they had been originally contained herein and shall be subject to being varied, added to or rescinded in like manner but no variation, addition or rescission shall have the effect of:
- 109.1. reducing the amount of a Benefit except where permitted under the Superannuation Law;
 - 109.2. allowing a person to be appointed as a trustee or the trustee of the Fund which is not a Constitutional Corporation – unless the Fund Deed has and will continue to provide that the Fund has as its sole or primary purpose the provision of old age pensions;
 - 109.3. providing that the sole or primary purpose of the Fund is other than the provision of old age pensions – unless the Fund Deed has and will continue to provide that the Trustee must be a Constitutional Corporation; and
 - 109.4. any variation by the Trustee for any or all of those purposes is not to be taken to be the creation of a new trust or a resettlement of the trust constituted by the Fund and by this Deed.

Complying Self Managed Superannuation Fund

- 109.5. No variation is permitted unless it is in accordance with the intent of this Deed that the Fund continue to:
- 109.5.1. be a Self Managed Superannuation Fund subject to Sub-clause 9.6 of this deed;
 - 109.5.2. be a Complying Superannuation Fund; and
 - 109.5.3. not be a Non-complying Fund.

APPENDICES

110. The following Appendices are attached hereto and form part of this Deed:
- 110.1. Appendix A, Application for Membership;
 - 110.2. Appendix B, Binding Death Nomination Form; and
 - 110.3. Appendix C, Rules.

Resolutions of
Directors of Phoenix Group SMSF Pty Ltd (ACN 630 347 045)
as Trustee of the
Phoenix Self Managed Super Fund
[FUND]

Effective this *3rd* day of *December* 2018

Trustee: **Phoenix Group SMSF Pty Ltd
(ACN 630 347 045)**

Proceedings: A superannuation fund deed prepared by VdV Legal for constitution of the Phoenix Self Managed Super Fund was tabled.

The Deed was considered by the directors.

Resolutions:

It was resolved as follows:-

1. That the Trustee adopt the deed to constitute a self managed superannuation fund to be known as the **Phoenix Self Managed Super Fund** to provide benefits for the Members on the terms set out in the Deed.
2. That the Trustee act as trustee of the Fund subject to the terms set out in the Deed.

Signed by the Directors in favour of the resolutions:



.....
Ruth Anne Curtis



.....
Robert Andrew Curtis

**Resolutions of
Directors of Phoenix Group SMSF Pty Ltd (ACN 630 347 045)
as Trustee of the
Phoenix Self Managed Super Fund
[FUND]**

Effective this *3rd* day of *December* 2018

Trustee: **Phoenix Group SMSF Pty Ltd
(ACN 630 347 045)**

Proceedings:

The Trustee acknowledged the receipt of a binding death benefit nomination from Robert Andrew Curtis.

The Trustee acknowledged the receipt of a binding death benefit nomination from Ruth Anne Curtis.

The Nominations were considered by the directors.

Resolution:

It was resolved as follows:-

1. That the Trustee accept the binding death benefit nomination signed by Robert Andrew Curtis in the form provided in accordance with Clause 43 of the Fund Deed as binding upon the Trustee unless and until revoked or replaced in writing by the Member.
2. That the Trustee accept the binding death benefit nomination signed by Ruth Anne Curtis in the form provided in accordance with Clause 43 of the Fund Deed as binding upon the Trustee unless and until revoked or replaced in writing by the Member.

Signed by the Directors in favour of the resolutions:


.....
Ruth Anne Curtis


.....
Robert Andrew Curtis

**Application for Membership of
The Phoenix Self Managed Super Fund**

1. I, the person whose details appear in the Schedule, hereby apply for membership of the above mentioned Fund.
2. In consideration of my admission to membership, I hereby agree to abide by and be bound by the provisions of the Fund Deed and any rules made thereunder.
3. I hereby consent to be a director of the trustee corporation and I provide the information in the Schedule in compliance with my obligations under the Corporations Act 2001 (Cth); and
4. I declare that I am not a disqualified person within the meaning of Section 120 of the Superannuation Industry (Supervision) Act 1993.
5. Where there is an Employer Sponsor applicable to me I hereby authorise that Employer Sponsor to deduct from my salary and pay to the Fund as contributions the amounts (if any) as are from time to time agreed upon by myself and my Employer as contributions to be made by me to the above mentioned Fund.

Schedule:

FULL NAME	Robert Andrew Curtis
FORMER GIVEN AND FAMILY NAMES (IF ANY)	
ADDRESS	4 Clarendon Road, Chandlers Hill SA 5159
DATE OF BIRTH	27 June 1969
PLACE OF BIRTH	Adelaide, South Australia
TAX FILE NUMBER	157 997 233


Signature  Date ... 6/12/182018

**Application for Membership of the
Phoenix Self Managed Super Fund**

1. I, the person whose details appear in the Schedule, hereby apply for membership of the above mentioned Fund.
2. In consideration of my admission to membership, I hereby agree to abide by and be bound by the provisions of the Fund Deed and any rules made thereunder.
3. I hereby consent to be a director of the trustee corporation and I provide the information in the Schedule in compliance with my obligations under the Corporations Act 2001 (Cth); and
4. I declare that I am not a disqualified person within the meaning of Section 120 of the Superannuation Industry (Supervision) Act 1993.
5. Where there is an Employer Sponsor applicable to me I hereby authorise that Employer Sponsor to deduct from my salary and pay to the Fund as contributions the amounts (if any) as are from time to time agreed upon by myself and my Employer as contributions to be made by me to the above mentioned Fund.

Schedule:

FULL NAME	Ruth Anne Curtis
FORMER GIVEN AND FAMILY NAMES (IF ANY)	
ADDRESS	4 Clarendon Road, Chandlers Hill SA 5159
DATE OF BIRTH	6 December 1970
PLACE OF BIRTH	Adelaide, South Australia
TAX FILE NUMBER	157 898 636

Signature  Date 5/12/18 2018

Superannuation Individual Tax File Number Notification

Name:	Robert Andrew Curtis
Address:	4 Clarendon Road, Chandlers Hill SA 5159
Date of Birth:	27 June 1969
Sex:	Male

I agree to provide my Tax File Number:

Tax File Number:

1	5	7	9	9	7	2	3	3
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Signature  Date 6/12/20182018

Collection of tax file numbers is authorised by tax laws, the Superannuation Industry (Supervision) Act 1993 and the Privacy Act 1998. Changes to the tax file number law require Trustee to ask you to provide your tax file number to your superannuation fund. By completing this form and providing it to your fund will allow your fund trustee to use your tax file number for the purposes contained in the Superannuation Industry (Supervision) Act 1993 and for the purpose of paying eligible termination payments.

The purposes currently authorised include:

- taxing eligible termination payments at concessional rates;
- finding and amalgamating your superannuation benefits where insufficient information is available;
- passing your tax file number to the Australian Taxation Office whereby you receive a benefit or have unclaimed superannuation money after reaching the aged pension age; and
- allowing the trustee of your superannuation fund to provide your tax file number to a superannuation fund receiving any benefits you may transfer. Your trustee won't pass your tax file number to any other fund if you tell the trustee in writing that you don't want them to pass it on.

You are not required to provide your tax file number. Declining to quote your tax file number is not an offence. However, if you do not give your superannuation fund your tax file number, either now or later, you may pay more tax on your superannuation benefits than you have to.

The lawful purposes for which your tax file number can be used and the consequences of not quoting your tax file number may change in future, as a result of legislative change.

Superannuation Individual Tax File Number Notification

Name:	Ruth Anne Curtis
Address:	4 Clarendon Road, Chandlers Hill SA 5159
Date of Birth:	6 December 1970
Sex:	Female

I agree to provide my Tax File Number:

Tax File Number:

1	5	7	8	9	8	6	3	6
---	---	---	---	---	---	---	---	---

Signature  Date 5/12/18 2018

Collection of tax file numbers is authorised by tax laws, the Superannuation Industry (Supervision) Act 1993 and the Privacy Act 1998. Changes to the tax file number law require Trustee to ask you to provide your tax file number to your superannuation fund. By completing this form and providing it to your fund will allow your fund trustee to use your tax file number for the purposes contained in the Superannuation Industry (Supervision) Act 1993 and for the purpose of paying eligible termination payments.

The purposes currently authorised include:

- taxing eligible termination payments at concessional rates;
- finding and amalgamating your superannuation benefits where insufficient information is available;
- passing your tax file number to the Australian Taxation Office whereby you receive a benefit or have unclaimed superannuation money after reaching the aged pension age; and
- allowing the trustee of your superannuation fund to provide your tax file number to a superannuation fund receiving any benefits you may transfer. Your trustee won't pass your tax file number to any other fund if you tell the trustee in writing that you don't want them to pass it on.

You are not required to provide your tax file number. Declining to quote your tax file number is not an offence. However, if you do not give your superannuation fund your tax file number, either now or later, you may pay more tax on your superannuation benefits than you have to.

The lawful purposes for which your tax file number can be used and the consequences of not quoting your tax file number may change in future, as a result of legislative change.

Binding Death Benefit Nomination Form

The Phoenix Self Managed Super Fund [Fund]

Name: Robert Andrew Curtis

Address: 4 Clarendon Road, Chandlers Hill SA 5159

Date of Birth: 27 June 1969

I, Robert Andrew Curtis make a non-lapsing binding nomination that in the event of my death the benefits to which I am entitled from the Fund be paid to the following person:

<i>Name</i>	<i>Address</i>	<i>Relationship</i>	<i>Percentage or Amount</i>
Ruth Anne Curtis	4 Clarendon Road, Chandlers Hill SA 5159	Spouse	100%

However in the event that Ruth Anne Curtis does not outlive me by 28 days or is unwilling or unable to accept the benefit of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

<i>Name</i>	<i>Address</i>	<i>Relationship</i>	<i>Percentage or Amount</i>
My Legal Personal Representative			100%

I understand that I may only nominate my Legal Personal Representative or one or more Dependants.

Signature:



Date: 6 / 12 /2018

I Christopher Oveden declare that I have witnessed Robert Andrew Curtis
(Name of Witness)

sign this nomination form in my presence and I declare as follows:-

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of Robert Andrew Curtis.

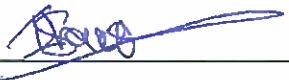
Signature of Witness _____



I Ian Hanan declare that I have witnessed Robert Andrew Curtis
(Name of Witness)

sign this nomination form in my presence and I declare as follows:-

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of Robert Andrew Curtis.

Signature of Witness  _____

Instruction for completing Binding Death Benefit Nomination

- The Binding Death Benefit Nomination if properly executed enables the Member to nominate certain people to receive their superannuation benefits on their death and the nomination is binding on the Trustee once received by the Trustee.
- The member may only nominate one or more dependants (a spouse, child or other dependant) and/ or their legal personal representative(s).
- The nomination must clearly state either the percentage of the member's benefits the nominated person is to receive or a specific amount.

The nomination must be signed by the member in the presence of at least one independent witness who must be at least 18 years old and cannot be the member's Legal Personal Representative or Dependant or an associate thereof



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

Fund name

Phoenix Self Managed Super Fund

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

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

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

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

SOLE PURPOSE

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

TRUSTEE DUTIES

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that members only access their super benefits if they have met a legitimate condition of release
- refrain from entering into transactions that circumvent restrictions on the payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- allow all members of the fund to have access to information and documents as required, including details about
 - the financial situation of the fund
 - the investments of the fund
 - the members' benefit entitlements.

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

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

Investment restrictions

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

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)

- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments on behalf of the fund that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

Accepting contributions and paying benefits

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

Administration

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
 - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
 - records of all changes of trustees, including directors of the corporate trustee
 - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
 - all trustee declarations
 - copies of all reports given to members
- ensure that the following are prepared and retained for at least five years
 - an annual statement of the financial position of the fund
 - an annual operating statement
 - copies of all annual returns lodged
 - accounts and statements that accurately record and explain the transactions and financial position of the fund
- ensure that an approved auditor is appointed within the prescribed period (currently this is no later than 31 days before the due date for lodgment of the fund's annual return but this may change to 45 days) to audit the fund for each income year, and provide that auditor with documents as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- notify the ATO within 28 days of any changes to the
 - membership of the fund, or trustees or directors of the corporate trustee
 - name of the fund
 - contact person and their contact details
 - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 28 days of the fund being wound up or after becoming aware that the fund has ceased to be an SMSF.

DECLARATION

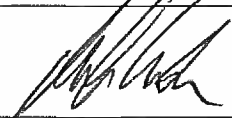
By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

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

Trustee's or director's name

Robert Curtis

Trustee's or director's signature



Date

Day: 27 / Month: 02 / Year: 2020

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

MIN LEE CHAI

Witness' signature



Date

Day: 27 / Month: 02 / Year: 2020

SMSF Investment Strategy

Phoenix Self Managed Super Fund

Date: 3 December 2018

Objective

This investment strategy of (as reviewed and amended annually or more often depending on changes to the needs of members) is created in compliance with the Superannuation Industry (Supervision) Act 1993.

The Fund:

1. accepts employer and member contribution and contributions from other persons as the laws allow
2. transfers from other Superannuation funds and from a spouse as the laws allow
3. provides benefits to members upon retirement and as the laws allow
4. provides other activities as allowed by the laws and regulations from time to time
5. allows access to any unrestricted non-preserved benefits (as/when allowed by the laws and regulations)
6. provides for the payment of pension benefits at a rate as determined in the future from time to time.

The fund complies with the current laws and regulations and the rules in the trust deed. It has the following investment objectives:

Risk and Return

It is recognised that timing (when you get into the investment) and time in the investment (how long you are in the investment) affects returns. Different investments have different returns and volatility. The Trustee (from time to time) of the fund has a strong emphasis on preserving the fund's capital. However, many sound investments are not capital guaranteed. Security of capital has to be tempered with the need to achieve the desired rate of return. Therefore, assets that show volatility may be of benefit to the fund.

The Trustee is ever vigilant to balance these two objectives:

- protecting the capital and
- growing the value of the fund by obtaining an acceptable rate of return.

Position on Diversification

From time to time fund investments may be diversified across asset classes but at other times maybe concentrated in only a few or one. The trustee will invest according to market conditions and availability of the fund's assets. A funds assets maybe predominantly invested in residential or commercial (or other types) of real estate should the trustee see fit to do so.

Required Rate of Return

The Trustee seeks an overall investment return for the fund in the 7-10 year term (medium term) of 3-5% above the average rate of inflation over that period.

Trustee's Obligations

The Trustee ensures that the fund meets the legislated standard minimums to continue to obtain concessional taxation status on the income. It is also incumbent on the Trustee to consider the tax consequences of all investments. Tax-advantaged products may reduce the fund's taxation burden. Tax is one of the Trustee's relevant concerns. The Trustee acknowledges that members' benefits are a liability of the fund. The Trustee gives thought to the level of benefit required to be paid to the member. However, while no terminations or benefits are expected to be paid out in the short to medium term the Trustee is at liberty to examine investments that are medium term. However, when the member is in pension phase the time horizon may be far shorter.

Paying Debts

The Trustee is obliged to pay tax, expenses and benefits. It will do so within 31 days. The Trustee ensures that it holds sufficient cash to meet such obligations.

Cost of Investing

The Trustee strives to reduce costs of investing. However, at times upfront investment costs are payable in order to obtain the best investment products that fit into this investment strategy. Exit costs and penalties may also be part of the cost of carrying out this investment strategy.

Gearing

Borrowing to invest is permissible by the fund in accordance with the rules and laws at the time.

Investments (all investments maybe held within the following range 0-100%)

Cash

Money can be held in kind, in banks, building societies, lending institutions and cash management accounts.

Australian Shares

After research and due diligence, these include listed and unlisted securities including shares, warrants, derivatives, derivatives securities and managed funds.

Fixed Interest

These include deposits in Australian and overseas banks, building societies, lending institutions, cash management accounts, government and non-government bonds, bank bills, debentures, corporate notes and specialist fixed interest funds.

International Shares

After research and due diligence, these include investments directly or indirectly in listed and unlisted shares from around the world including listed and unlisted securities including shares, warrants, derivatives, derivatives securities and managed funds.

Property

This includes direct residential and commercial real estate, both direct and indirect investments in listed and unlisted property trusts and property securities funds.

Derivatives

Derivatives are financial contracts, or financial instruments, whose prices are derived from the price of something else (known as the underlying). The underlying price on which a derivative is based can be that of an asset (e.g., commodities, equities (stocks), residential mortgages, commercial real estate, loans, bonds), an index (e.g., interest rates, exchange rates, stock market indices, consumer price index (CPI), inflation derivatives, or other items).

Structured Products

This includes products that cover a diverse set of investment categories outside traditional bonds and shares and can be considered as having a typically higher risk/ return profile, or other features that provide some complexity to the investment. These products that are derived from and/or based on a single security or securities, a basket of stocks, an index, a commodity, debt issuance and/or a foreign currency, among other things and include index and equity linked notes, term notes and units generally consisting of a contract to purchase equity and/or debt securities at a specific time.

Art

This includes Emerging Artists, Mid-Career Artists and Blue-chip Artists. A rising artist generally does not have any auction record though their artworks are exhibited and collected by a number of famous art galleries. Mid-career artists are already established in their careers and have a promising auction history. Blue-chip artists are holding national significance and their art works are collected and auctioned by most all art galleries.

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Insurance

The trustees have reviewed the need to hold a contract insurance for members of the fund and have determined that the members do not currently require insurance in compliance with the directives contained within SIS Act1994 Regulation 4.09 (2)(e)

Review

The Trustees undertake to review this strategy on a continual basis and will regularly revisit the objectives and strategies of the fund consistent with the needs of members and will as a minimum review the fund's investment strategy annually.

Signed by the Trustee(s)

Name of Director of Trustee: Robert Curtis

Signed

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Name of Director of Trustee: Ruth Curtis

Signed

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