

Client Name: The Leaver Super Fund

Year Ended: June 30, 2022

Audit Checklist

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Post Audit Action

Yes/No

- Signed Audit Engagement Letter returned to Auditor
- Signed Trustee Representation Letter returned to Auditor
- Signed Accounts placed on File
- Copy of signed Engagment Letter on File
- Copy of signed Trustee Representation Letter on File
- Signed Minutes on File

PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to ato.gov.au/privacy

The Australian Business Register

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

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information – it outlines our commitment to safeguarding your details.

Electronic funds transfer - direct debit

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax file number Year

Name of partnership, trust, fund or entity

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration: I declare that:

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director Date

PART B Electronic funds transfer consent

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference number
 Account Name

I authorise the refund to be deposited directly to the specified account.

Signature Date

Self-managed superannuation fund annual return

1-2
2022

Who should complete this annual return?

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

Return year

The Self-managed superannuation fund annual return instructions 2022 (NAT 71606) (the instructions) can assist you to complete this annual return.

The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT3036).

Section A: Fund information

1 Tax file number (TFN)

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)

The Leaver Superannuation Fund

3 Australian business number (ABN) (if applicable)

96 641 660 683

4 Current postal address

AR Quayle & Co

PO Box 1300

DONCASTER HEIGHTS

VIC

3109

5 Annual return status

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

 A N

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

 B N

6 SMSF auditor

Auditor's name

Title

Mr

Family name

Boys

First given name

Tony

Other given names

SMSF Auditor Number

100 014 140

Auditor's phone number

13 00823428

Use Agent
address details?

Postal address

Box 3376

Rundle Mall

SA

5000

Date audit was completed

A

Was Part A of the audit report qualified?

 B N

Was Part B of the audit report qualified?

 C N

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

 D

Sensitive (when completed)

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7 Electronic funds transfer (EFT)

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

A Fund's financial institution account details

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

Fund BSB number Fund account number Fund account name
I would like my tax refunds made to this account. Print Y for yes or N for no. If Yes, Go to C.**B Financial institution account details for tax refunds**Use Agent Trust Account?

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 aliasProvide the electronic service address alias(ESA) issued by your SMSF messaging provider.
(For example, SMSFdataESAAlias). See instructions for more information.**8 Status of SMSF** Australian superannuation fund A YFund benefit structure B A CodeDoes the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts?
 C Y**9 Was the fund wound up during the income year?** N Print Y for yes or N for no. If yes, provide the date on which the fund was wound up Have all tax lodgment and payment obligations been met? **10 Exempt current pension income**

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

 Y Print Y for yes or N for no.

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.

 If Yes Exempt current pension income amount A

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

Segregated assets method B Unsegregated assets method C X Was an actuarial certificate obtained? D Y Print Y for yesDid the fund have any other income that was assessable? E Y Print Y for yes or N for no. If Yes, go to Section B: Income

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.)

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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** **N** Print **Y** for yes or **N** for no.

Have you applied an exemption or rollover? **M** Print **Y** for yes or **N** for no. Code

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

Net capital gain **A**

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

Gross interest **C**

Forestry managed investment scheme income **X**

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

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

Transfers from foreign funds **F** Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I** Loss

* Unfranked dividend amount **J**

* Franked dividend amount **K**

* Dividend franking credit **L**

* Gross trust distributions **M** Code **P**

Calculation of assessable contributions

Assessable employer contributions **R1**

plus Assessable personal contributions **R2**

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

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

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

Calculation of non-arm's length income

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

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

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

* Other income **S** Code

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

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

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

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

Exempt current pension income **Y**

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

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1	<input type="text"/>	A2	<input type="text"/>
Interest expenses overseas	B1	<input type="text"/>	B2	<input type="text"/>
Capital works expenditure	D1	<input type="text"/>	D2	<input type="text"/>
Decline in value of depreciating assets	E1	<input type="text"/>	E2	<input type="text"/>
Insurance premiums – members	F1	<input type="text"/>	F2	<input type="text"/>
SMSF auditor fee	H1	<input type="text"/>	H2	<input type="text"/>
Investment expenses	I1	<input type="text"/>	I2	<input type="text"/>
Management and administration expenses	J1	<input type="text"/>	J2	<input type="text" value="2,009"/>
Forestry managed investment scheme expense	U1	<input type="text"/>	U2	<input type="text"/>
Other amounts	L1	<input type="text"/> <small>Code <input type="text"/></small>	L2	<input type="text"/> <small>Code <input type="text"/></small>
Tax losses deducted	M1	<input type="text"/>		

TOTAL DEDUCTIONS
N
 (Total A1 to M1)

TOTAL NON-DEDUCTIBLE EXPENSES
Y
 (Total A2 to L2)

#TAXABLE INCOME OR LOSS Loss
O
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

TOTAL SMSF EXPENSES
Z
 (N plus Y)

#This is a mandatory label.

Section D: Income tax calculation statement

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

13 Calculation statement

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

#Taxable income	A	<input type="text" value="7,600"/>	(an amount must be included even if it is zero)
#Tax on taxable income	T1	<input type="text" value="1,140.00"/>	(an amount must be included even if it is zero)
#Tax on no-TFN-quoted contributions	J	<input type="text" value="0.00"/>	(an amount must be included even if it is zero)
Gross tax	B	<input type="text" value="1,140.00"/>	(T1 plus J)

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Foreign income tax offset	C1 <input type="text"/>	
Rebates and tax offsets	C2 <input type="text"/>	
		C <input type="text" value="0.00"/> (C1 plus C2)

SUBTOTAL 1

T2
(B less C –cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1 <input type="text"/>	
Early stage venture capital limited partnership tax offset carried forward from previous year	D2 <input type="text"/>	
Early stage investor tax offset	D3 <input type="text"/>	
Early stage investor tax offset carried forward from previous year	D4 <input type="text"/>	
		D <input type="text" value="0.00"/> (D1 plus D2 plus D3 plus D4)

SUBTOTAL 2

T3
(T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset	E1 <input type="text" value="1,070.35"/>	
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"/>	
		E <input type="text" value="1,070.35"/> (E1 plus E2 plus E3 plus E4)

#TAX PAYABLE T5
(T3 less E - cannot be less than zero)

Section 102AAM interest charge

G

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Fund's tax file number (TFN)

Credit for interest on early payments – amount of interest
H1

Credit for tax withheld – foreign resident withholding (excluding capital gains)
H2

Credit for tax withheld – where ABN or TFN not quoted (non-individual)
H3

Credit for TFN amounts withheld from payments from closely held trusts
H5

Credit for interest on no-TFN tax offset
H6

Credit for foreign resident capital gains withholding amounts
H8

Eligible credits
H
 (H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds **I**
 (Remainder of refundable tax offsets)
 (unused amount from label E- an amount must be included even if it is zero)

PAYG instalments raised
K

Supervisory levy
L

Supervisory levy adjustment for wound up funds
M

Supervisory levy adjustment for new funds
N

Total amount of tax refundable **S**
 (T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2022.

Tax losses carried forward to later income years **U**

Net capital losses carried forward to later income years **V**

Net capital losses brought forward from prior years		Net capital losses carried forward to later income years	
Non-Collectables	67,243		67,243
Collectables	0		0

Section F / Section G: Member Information

See the Privacy note in the Declaration.

Title	<input type="text" value="Mr"/>	Member'sTFN	<input type="text"/>	Member	<input type="text" value="1"/>
Family name	<input type="text" value="Leaver"/>	SNR	<input type="text"/>	Account status	<input type="text" value="O"/> Code
First given name	<input type="text" value="John"/>				
Other given names	<input type="text" value="W"/>				
Date of birth	<input type="text" value="11/07/1944"/>	If deceased, date of death	<input type="text"/>		

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

H1

Assessable foreign superannuation fund amount

I

Non-assessable foreign superannuation fund amount

J

Transfer from reserve: assessable amount

K

Transfer from reserve: non-assessable amount

L

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

T

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

M

TOTAL CONTRIBUTIONS **N**

(Sum of labels A to M)

Other transactions

Accumulation phase account balance

S1

Retirement phase account balance - Non CDBIS

S2

Retirement phase account balance - CDBIS

S3

TRIS Count

Allocated earnings or losses

O Loss

Inward rollovers and transfers

P

Outward rollovers and transfers

Q

Lump Sum payments

R1 Code

Income stream payments

R2 Code

CLOSING ACCOUNT BALANCE **S**

(S1 plus S2 plus S3)

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

Sensitive (when completed)

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Fund's tax file number (TFN)

Title	Mrs	See the Privacy note in the Declaration.	Member	2
Family name	Leaver	Member'sTFN	Account status	0 Code
First given name	Cornelia			
Other given names	Adriana			
Date of birth	20/04/1945	If deceased, date of death		

Contributions

OPENING ACCOUNT BALANCE 644,464.00

Refer to instructions for completing these labels.	Proceeds from primary residence disposal
Employer contributions	H
A 3,799.00	Receipt date
ABN of principal employer	H1
A1	Assessable foreign superannuation fund amount
Personal contributions	I
B	Non-assessable foreign superannuation fund amount
CGT small business retirement exemption	J
C	Transfer from reserve: assessable amount
CGT small business 15-year exemption amount	K
D	Transfer from reserve: non-assessable amount
Personal injury election	L
E	Contributions from non-complying funds and previously non-complying funds
Spouse and child contributions	T
F	Any other contributions (including Super Co-contributions and low Income Super Amounts)
Other third party contributions	M 900.00
G	
TOTAL CONTRIBUTIONS N 4,699.00	
(Sum of labels A to M)	

Other transactions

Accumulation phase account balance	Allocated earnings or losses	Loss
S1 0.00	O 711.00	L
Retirement phase account balance - Non CDBIS	Inward rollovers and transfers	
S2 629,103.00	P	
Retirement phase account balance - CDBIS	Outward rollovers and transfers	
S3 0.00	Q	
0 TRIS Count	Lump Sum payments	Code
	R1	
	Income stream payments	Code
	R2 19,350.00	M
CLOSING ACCOUNT BALANCE S 629,103.00		
(S1 plus S2 plus S3)		

Accumulation phase value	X1 0.00
Retirement phase value	X2 629,103.00
Outstanding limited recourse borrowing arrangement amount	Y 0.00

Section H: **Assets and liabilities**

15 ASSETS

15a Australian managed investments

Listed trusts **A**

Unlisted trusts **B**

Insurance policy **C**

Other managed investments **D**

15b Australian direct investments

Cash and term deposits **E**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

Limited recourse borrowing arrangements	
Australian residential real property	J1 <input type="text"/>
Australian non-residential real property	J2 <input type="text"/>
Overseas real property	J3 <input type="text"/>
Australian shares	J4 <input type="text"/>
Overseas shares	J5 <input type="text"/>
Other	J6 <input type="text"/>
Property count	J7 <input type="text"/>

Limited recourse borrowing arrangements **J**

Non-residential real property **K**

Residential real property **L**

Collectables and personal use assets **M**

Other assets **O**

15c Other investments

Crypto-Currency **N**

15d Overseas direct investments

Overseas shares **P**

Overseas non-residential real property **Q**

Overseas residential real property **R**

Overseas managed investments **S**

Other overseas assets **T**

TOTAL AUSTRALIAN AND OVERSEAS ASSETS **U**
(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** Print Y for yes or N for no.

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** Print Y for yes or N for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** Print Y for yes or N for no.

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 <input type="text"/>		
Permissible temporary borrowings	V2 <input type="text"/>		
Other borrowings	V3 <input type="text"/>		
			Borrowings V <input type="text"/>
			Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G) W <input type="text" value="1,516,603"/>
			Reserve accounts X <input type="text"/>
			Other liabilities Y <input type="text"/>
			TOTAL LIABILITIES Z <input type="text" value="1,516,603"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains	H <input type="text"/>
Total TOFA losses	I <input type="text"/>

Section J: Other information

Family trust election status

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

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

Interposed entity election status

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

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

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Section K: Declarations

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date Day Month Year

Preferred trustee or director contact details:

Title

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

I,

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

Tax agent's signature Date Day Month Year

Tax agent's contact details

Title

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Tax agent number Reference number

Sensitive (when completed)

The Leaver Superannuation Fund

Financial Statements
For the year ended 30 June 2022



AR Quayle & Co
Certified Practising Accountants
Suite 8, 857 Doncaster Road
Doncaster East 3109

Phone: (03) 9898 1633 Fax: (03) 9972 5156

The Leaver Superannuation Fund

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The Leaver Superannuation Fund

Compilation Report to The Leaver Superannuation Fund

We have compiled the accompanying special purpose financial statements of The Leaver Superannuation Fund, which comprise the balance sheet as at 30 June 2022, the Statement of Profit and Loss for the year then ended, a summary of significant accounting policies, notes to the financial statements and trustees' declaration. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustees

The trustees of The Leaver Superannuation Fund are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the trustees, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework as described in Note 1 to the financial statements and APES 315 Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110 Code of Ethics for Professional Accountants (including Independence Standards).

Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

The special purpose financial statements were compiled exclusively for the benefit of the trustees who are responsible for the reliability, accuracy and completeness of the information used to compile them. Accordingly, these special purpose financial statements may not be suitable for other purposes. We do not accept responsibility for the contents of the special purpose financial statements.

AR Quayle & Co
Suite 8, 857 Doncaster Road
Doncaster East

22 November, 2022

The Leaver Superannuation Fund Trustees' Declaration

The trustees have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

In the opinion of the trustees:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2022 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2022 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the Superannuation Fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2022.

Signed in accordance with a resolution of the trustees by:

John Leaver , (Trustee)

Corry Leaver , (Trustee)

Date 22/11/2022

The Leaver Superannuation Fund
Detailed Operating Statement
For the year ended 30 June 2022

	Note	2022 \$	2021 \$
Revenue			
Employers contributions			
Employers Contributions - J W Leaver		3,800	3,040
Employers Contributions - C Leaver		3,799	3,040
		7,600	6,080
Superannuation Co-Contribution			
Superannuation Co-Contrib. - J W Leaver		900	
Superannuation Co-Contrib. - C Leaver		900	
		1,801	
Changes In Market Value		(9,932)	7,483
Dividends Received			
Bank Of Queensland		566	261
Wesfarmers		171	
Telstra Ltd		229	
Westpac Ltd		864	636
Coles Group		533	
ANZ Divid		360	
Woolworths		245	
NAB		417	197
Fortescue Metal		154	
		3,539	1,094
Distribution Received			
Transurban Group Ltd		404	186
		404	186
Interest Received		7,658	17,832
Profit On Sale Of Shares			
ZipCo Shares			(1,077)
			(1,077)
Total revenue		11,070	31,598
Expenses			
Accountancy		1,750	2,500
Filing Fees		259	259
Total expenses		2,009	2,759
Benefits Accrued as a Result of Operations Before Income Tax		9,061	28,839

The accompanying notes form part of these financial statements.

The Leaver Superannuation Fund
Detailed Operating Statement
For the year ended 30 June 2022

	Note	2022 \$	2021 \$
Income tax expense		1,140	873
Benefits Accrued as a Result of Operations		<u><u>7,921</u></u>	<u><u>27,966</u></u>

The Leaver Superannuation Fund
Detailed Statement of Financial Position as at 30 June 2022

	2022 \$	2021 \$
Investments		
Bank Of Queensland	6,003	8,199
Woolworths	9,612	
Wesfarmers	6,286	
Telstra	7,700	
ANZ	7,710	
Westpac Shares	9,750	12,905
Coles Group	14,248	6,665
Transurban Group Shares	8,628	8,538
NAB Shares	6,300	6,031
Fortescue Metal	2,191	
Cash At Bank - Sandhurst #3223	15,710	13,651
Total Investments	<u>94,139</u>	<u>55,989</u>
Other Assets		
Bendigo Bank - # 6565	1,688	2,483
Bendigo Bank # 40291	250,436	285,000
CBA Term Deposit - #3803	360,000	
Westpac DIY Account # 6697	5,616	328,624
Wetspac DIY Account -# 6689	31	31
W' Pac Term Deposit # 6887	548,801	467,031
W' Pac Term Deposit # 2312		162,448
CBA Term Deposit - # 231007	255,399	253,750
Unbanked Transurban Distrib.	156	
Total other assets	<u>1,422,127</u>	<u>1,499,367</u>
Total assets	<u>1,516,266</u>	<u>1,555,356</u>
Liabilities		
Taxation	(337)	(26)
Total liabilities	<u>(337)</u>	<u>(26)</u>
Net Assets Available to Pay Benefits	<u><u>1,516,603</u></u>	<u><u>1,555,382</u></u>

The Leaver Superannuation Fund
Detailed Statement of Financial Position as at 30 June 2022

	2022	2021
	\$	\$
<hr/>		
Represented by:		
Liability for Accrued Members' Benefits		
Allocated to members' accounts	<u>1,516,603</u>	<u>1,555,382</u>
	<u>1,516,603</u>	<u>1,555,382</u>

The Leaver Superannuation Fund
Member's Information Statement
For the year ended 30 June 2022

	2022 \$	2021 \$
John W Leaver		
Opening Balance - John W Leaver	910,918	922,882
Allocated earnings	(199)	13,332
Employers Contributions - J W Leaver	3,800	3,040
Superannuation Co-Contrib. - J W Leaver	900	
Income Tax On Earnings		19
Income Tax On Contributions	(570)	(456)
John W Leaver	(27,350)	(27,900)
Balance as at 30 June 2022	887,500	910,918
Withdrawal benefits at the beginning of the year	910,918	922,882
Withdrawal benefits at 30 June 2022	887,500	910,918

Withdrawal Benefit

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
- superannuation guarantee contributions
- award contributions
- other employer contributions made on your behalf

and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

Contact Details

If you require further information on your withdrawal benefit please contact John Leaver or write to The Trustee, The Leaver Superannuation Fund.

The Leaver Superannuation Fund
Member's Information Statement
For the year ended 30 June 2022

	2022 \$	2021 \$
Cornelia Leaver		
Opening Balance - Corry Leaver	644,464	652,534
Allocated earnings	(141)	9,427
Employers Contributions - C Leaver	3,799	3,040
Superannuation Co-Contrib. - C Leaver	900	
Income Tax On Earnings		19
Income Tax On Contributions	(570)	(456)
Corry Leaver	(19,350)	(20,100)
Balance as at 30 June 2022	<u>629,103</u>	<u>644,464</u>
Withdrawal benefits at the beginning of the year	644,464	652,534
Withdrawal benefits at 30 June 2022	629,103	644,464

Withdrawal Benefit

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
- superannuation guarantee contributions
- award contributions
- other employer contributions made on your behalf

and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

Contact Details

If you require further information on your withdrawal benefit please contact John Leaver or write to The Trustee, The Leaver Superannuation Fund.

The Leaver Superannuation Fund
Member's Information Statement
For the year ended 30 June 2022

	2022 \$	2021 \$
Amounts Allocatable to Members		
Yet to be allocated at the beginning of the year		
Benefits accrued as a result of operations as per the operating statement	7,921	27,966
John W Leaver	(27,350)	(27,900)
Corry Leaver	(19,350)	(20,100)
Amount allocatable to members	(38,779)	(20,034)
Allocation to members		
John W Leaver	(23,418)	(11,964)
Cornelia Leaver	(15,361)	(8,070)
Total allocation	(38,779)	(20,034)
Yet to be allocated	(38,779)	(20,034)
Members Balances		
John W Leaver	887,500	910,918
Cornelia Leaver	629,103	644,464
Allocated to members accounts	1,516,603	1,555,382
Yet to be allocated	1,516,603	1,555,382
Liability for accrued members benefits	1,516,603	1,555,382

The Leaver Superannuation Fund
Notes to the Financial Statements
For the year ended 30 June 2022

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the fund and the needs of members.

The financial statements have been prepared on an accrual basis and are based on historical costs, except for investments which have been measured at market value.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue on 22 November, 2022 by the trustees.

(a) Measurement of Investments

The Fund initially recognises:

- (i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the Fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the Fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire an asset from a willing seller if the following assumptions are made:

- (i) that the buyer and the seller deal with each other at arm's length in relation to the sale;
- (ii) that the sale occurred after proper marketing of the asset; and
- (iii) that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period; and
- (iv) investment properties at the trustees' assessment of their realisable value.

The Leaver Superannuation Fund
Notes to the Financial Statements
For the year ended 30 June 2022

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross value of the Fund's financial liabilities is equivalent to the market value. Any remeasurement changes in the gross value of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

(b) Cash and Cash Equivalents

Cash and cash equivalents include cash on hand and at call, deposits with banks and short-term, highly liquid investments that are readily convertible to cash and subject to an insignificant risk of change in value.

(c) Revenue

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.

Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised as it accrues.

Dividend revenue

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

Rental revenue

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

Distribution revenue

Distributions from trusts are recognised as at the date the unit value is quoted ex-distributions and, if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at net market value.

Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if acquired during the period).

Contributions

Contributions and transfers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

(d) Liability for Accrued Benefits

The liability for accrued benefits represents the Fund's present obligation to pay benefits to members and beneficiaries, and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

The Leaver Superannuation Fund
Notes to the Financial Statements
For the year ended 30 June 2022

(e) Income Tax

The income tax expense (income) for the year comprises current income tax expense (income) and deferred tax expense (income).

Current tax and deferred tax are recognised in profit or loss. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as unused tax losses.

No deferred income tax is recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled, and their measurement also reflects the manner in which the trustees expect to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

(f) Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

(g) Critical Accounting Estimates and Judgements

The preparation of financial statements requires the trustee to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

The Leaver Superannuation Fund
Comparative Trial Balance as at 30 June 2022

	2022 \$ Dr	2022 \$ Cr	2021 \$ Dr	2021 \$ Cr
Income				
0550	Dividends Received			
0550.03	Bank Of Queensland	565.72		261.43
0550.04	Wesfarmers	171.43		
0550.05	Telstra Ltd	228.57		
0550.07	Westpac Ltd	864.28		635.72
0550.09	Coles Group	533.14		
0550.18	ANZ Divid	360.00		
0550.20	Woolworths	244.72		
0550.22	NAB	417.28		197.14
0550.23	Fortescue Metal	153.57		
		3,538.71		1,094.29
0567	Distribution Received			
0567.02	Transurban Group Ltd	403.84		186.00
		403.84		186.00
0575	Interest Received	7,658.27		17,831.74
0600	Profit On Sale Of Shares			
0600.04	ZipCo Shares		1,076.53	
			1,076.53	
0716	Employers contributions			
	Employers Contributions - J			
0716.01	W Leaver	3,800.50		3,040.00
	Employers Contributions -			
0716.02	C Leaver	3,799.50		3,040.00
		7,600.00		6,080.00
0755	Superannuation Co-Contribution			
0755.01	Superannuation Co-Contrib. - J W Leaver	900.45		
0755.02	Superannuation Co-Contrib. - C Leaver	900.45		
		1,800.90		
0865	Changes In Market Value	9,931.50		7,482.67

The accompanying notes form part of these financial statements.

The Leaver Superannuation Fund
Comparative Trial Balance as at 30 June 2022

		2022	2022	2021	2021
		\$ Dr	\$ Cr	\$ Dr	\$ Cr
Expenses					
1510	Accountancy	1,750.00		2,500.00	
1685	Filing Fees	259.00		259.00	
1998	Income Tax On Earnings				
1998.01	Income Tax On Earnings				19.50
1998.02	Income Tax On Earnings				19.50
					39.00
1999	Income Tax On Contributions				
1999.01	Income Tax On Contributions	570.00		456.00	
1999.02	Income Tax On Contributions	570.00		456.00	
					912.00
		1,140.00		912.00	
<i>Workpaper Ref #</i>					
Current Assets					
2002	Bendigo Bank - # 6565	1,687.58	7-14	2,483.00	
2004	Bendigo Bank # 40291	250,435.62	7-15	285,000.00	
2005	CBA Term Deposit - #3803	360,000.00	7-22		
2007	Westpac DIY Account # 6697	5,616.26	7-26	328,624.47	
2008	Westpac DIY Account -# 6689	30.88	7-39	30.88	
2037	W' Pac Term Deposit # 6887	548,800.83	7-51	467,030.97	
2038	W' Pac Term Deposit # 2312			162,447.97	
2040	CBA Term Deposit - # 231007	255,399.38	7-54	253,750.00	
2105	Unbanked Transurban Distrib.	156.00			

The Leaver Superannuation Fund
Comparative Trial Balance as at 30 June 2022

	2022 \$ Dr	2022 \$ Cr	2021 \$ Dr	2021 \$ Cr
Non Current Assets				
		<i>workpaper ref#</i>		
2520	Shares On Hand			
2520.01	6,003.00	7-3	8,199.00	
2520.02	9,612.00	7-3		
2520.03	6,286.50	7-3		
2520.04	7,700.00	7-3		
2520.05	7,710.50	7-3		
2520.07	9,750.00	7-3	12,905.00	
2520.09	14,248.00	7-3	6,665.10	
2520.10	8,628.00	7-3	8,538.00	
2520.22	6,299.70	7-3	6,030.60	
2520.23	2,191.25	7-3		
	78,428.95		42,337.70	
2700	Other Bank Accounts			
	Cash At Bank - Sandhurst			
2700.01	15,710.39	7-61	13,650.89	
	15,710.39		13,650.89	
Current Liabilities				
3325	337.44	5-1	26.23	
Equity				
4000	Opening balance - Members fund			
	Opening Balance - John W Leaver			
4000.01	5-2	910,918.01		922,882.21
	Opening Balance - Corry Leaver			
4000.02	5-2	644,464.10		652,533.73
		1,555,382.11		1,575,415.94
4080	Benefits paid			
	John W Leaver			
4080.01	27,350.00	10-3	27,900.00	
	Corry Leaver			
4080.02	19,350.00	104	20,100.00	
	46,700.00		48,000.00	
	1,576,383.83	1,576,383.83	1,608,129.64	1,608,129.64
	Net Profit		7,921.22	27,966.17

The accompanying notes form part of these financial statements.

The Leaver Superannuation Fund

Ledger Entries Report for the year ending 30 June, 2022

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0550.03 - Bank Of Queensland							
18/11/2021	000000038	R	BoQ Divid			198.00	(198.00)
26/05/2022	000000052	R	BoQ Divid			198.00	(396.00)
30/06/2022	000000073	J	Imp Credits For Year			84.86	(480.86)
30/06/2022	000000073	J	Imp Credits For Year			84.86	(565.72)
30/06/2022	000000084	J	Year end closing entry		565.72		0.00
Total					565.72	565.72	
Account number 0550.04 - Wesfarmers							
30/03/2022	000000047	R	Wesfarmers Divid			120.00	(120.00)
30/06/2022	000000073	J	Imp Credits For Year			51.43	(171.43)
30/06/2022	000000084	J	Year end closing entry		171.43		0.00
Total					171.43	171.43	
Account number 0550.05 - Telstra Ltd							
01/04/2022	000000049	R	Telstra Divid			160.00	(160.00)
30/06/2022	000000073	J	Imp Credits For Year			68.57	(228.57)
30/06/2022	000000084	J	Year end closing entry		228.57		0.00
Total					228.57	228.57	
Account number 0550.07 - Westpac Ltd							
21/12/2021	000000042	R	Westpac Divid			300.00	(300.00)
24/06/2022	000000053	R	WBC Divid			305.00	(605.00)
30/06/2022	000000073	J	Imp Credits For Year			128.57	(733.57)
30/06/2022	000000073	J	Imp Credits For Year			130.71	(864.28)
30/06/2022	000000084	J	Year end closing entry		864.28		0.00
Total					864.28	864.28	
Account number 0550.09 - Coles Group							
28/09/2021	000000028	R	Coles Divid			109.20	(109.20)
31/03/2022	000000048	R	Coles Divid			264.00	(373.20)
30/06/2022	000000073	J	Imp Credits For Year			46.80	(420.00)
30/06/2022	000000073	J	Imp Credits For Year			113.14	(533.14)
30/06/2022	000000084	J	Year end closing entry		533.14		0.00
Total					533.14	533.14	

The Leaver Superannuation Fund
Ledger Entries Report for the year ending 30 June, 2022

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0550.18 - ANZ Divid							
16/12/2021	000000041	R	Anz Divid			252.00	(252.00)
30/06/2022	000000073	J	Imp Credits For Year			108.00	(360.00)
30/06/2022	000000084	J	Year end closing entry		360.00		0.00
Total					360.00	360.00	
Account number 0550.20 - Woolworths							
08/10/2021	000000032	R	Wow Divid			66.00	(66.00)
13/04/2022	000000051	R	WOW Divid			105.30	(171.30)
30/06/2022	000000073	J	Imp Credits For Year			28.29	(199.59)
30/06/2022	000000073	J	Imp Credits For Year			45.13	(244.72)
30/06/2022	000000084	J	Year end closing entry		244.72		0.00
Total					244.72	244.72	
Account number 0550.22 - NAB							
02/07/2021	000000023	R	Nab Divid			138.00	(138.00)
15/12/2021	000000040	R	Nab Divid			154.10	(292.10)
30/06/2022	000000073	J	Imp Credits For Year			59.14	(351.24)
30/06/2022	000000073	J	Imp Credits For Year			66.04	(417.28)
30/06/2022	000000084	J	Year end closing entry		417.28		0.00
Total					417.28	417.28	
Account number 0550.23 - Fortescue Metal							
30/03/2022	000000046	R	FMG Divid			107.50	(107.50)
30/06/2022	000000073	J	Imp Credits For Year			46.07	(153.57)
30/06/2022	000000084	J	Year end closing entry		153.57		0.00
Total					153.57	153.57	

The Leaver Superannuation Fund

Ledger Entries Report for the year ending 30 June, 2022

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0567.02 - Transurban Group Ltd							
23/08/2021	000000026	R	Tcl Dist			129.00	(129.00)
20/10/2021	000000033	R	Tcl Dist			20.10	(149.10)
22/02/2022	000000045	R	TCL Dist			90.00	(239.10)
30/06/2022	000000072	J	Imp Credit On TCL Distrob			3.16	(242.26)
30/06/2022	000000076	J	Record Debtor At Yr End			156.00	(398.26)
30/06/2022	000000076	J	Record Debtor At Yr End			5.58	(403.84)
30/06/2022	000000084	J	Year end closing entry		403.84		0.00
Total					403.84	403.84	
Account number 0575 - Interest Received							
01/07/2021	000000057	J	Int Recd			1.60	(1.60)
30/07/2021	000000002	R	Interest Received			13.50	(15.10)
31/08/2021	000000003	R	Interest Received			14.40	(29.50)
30/09/2021	000000004	R	Interest Received			13.50	(43.00)
01/10/2021	000000054	R	Int Recd			2,556.23	(2,599.23)
01/10/2021	000000058	J	Int Recd			0.70	(2,599.93)
08/10/2021	000000005	R	Interest Received			0.22	(2,600.15)
08/10/2021	000000006	R	Interest Received			1,169.63	(3,769.78)
29/10/2021	000000009	R	Interest Received			7.40	(3,777.18)
30/11/2021	000000010	R	Interest Received			5.79	(3,782.97)
31/12/2021	000000011	R	Interest Received			5.61	(3,788.58)
01/01/2022	000000059	J	Int Recd			0.54	(3,789.12)
31/01/2022	000000012	R	Interest Received			5.61	(3,794.73)
28/02/2022	000000013	R	Interest Received			5.07	(3,799.80)
13/03/2022	000000022	J	Int On WPac TD # 6887			1,769.86	(5,569.66)
31/03/2022	000000016	R	Interest Received			2.35	(5,572.01)
01/04/2022	000000060	J	Int Recd			0.52	(5,572.53)
29/04/2022	000000017	R	Interest Received			0.04	(5,572.57)
01/05/2022	000000055	R	Int Recd			435.62	(6,008.19)
01/05/2022	000000056	J	Int Recd			1,649.38	(7,657.57)

The Leaver Superannuation Fund Ledger Entries Report for the year ending 30 June, 2022

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
31/05/2022	000000018	R	Interest Received			0.24	(7,657.81)
30/06/2022	000000019	R	Interest Received			0.46	(7,658.27)
30/06/2022	000000084	J	Year end closing entry		7,658.27		0.00
Total					7,658.27	7,658.27	
Account number 0716 - Employers contributions							
26/06/2022	000000061	J	Emp Contribs			5,056.14	(5,056.14)
30/06/2022	000000074	J	Split Contrib For Year		5,056.14		0.00
Total					5,056.14	5,056.14	
Account number 0716.01 - Employers Contributions - J W Leaver							
25/10/2021	000000081	J	3/21&6/21 PAYGI Pd By Employer			187.00	(187.00)
26/10/2021	000000082	J	Bal Of Tax Pd By Employer			116.43	(303.43)
24/12/2021	000000080	J	Sep 21 PAYGI Pd By Employer			94.00	(397.43)
30/06/2022	000000074	J	Split Contrib For Year			2,528.07	(2,925.50)
30/06/2022	000000079	J	ARQ Fee Paid By Employer As Contrib			875.00	(3,800.50)
30/06/2022	000000084	J	Year end closing entry		3,800.50		0.00
Total					3,800.50	3,800.50	
Account number 0716.02 - Employers Contributions - C Leaver							
25/10/2021	000000081	J	3/21&6/21 PAYGI Pd By Employer			187.00	(187.00)
26/10/2021	000000082	J	Bal Of Tax Pd By Employer			116.43	(303.43)
24/12/2021	000000080	J	Sep 21 PAYGI Pd By Employer			93.00	(396.43)
30/06/2022	000000074	J	Split Contrib For Year			2,528.07	(2,924.50)
30/06/2022	000000079	J	ARQ Fee Paid By Employer As Contrib			875.00	(3,799.50)
30/06/2022	000000084	J	Year end closing entry		3,799.50		0.00
Total					3,799.50	3,799.50	

The Leaver Superannuation Fund
Ledger Entries Report for the year ending 30 June, 2022

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0755.01 - Superannuation Co-Contrib. - J W Leaver							
30/06/2022	000000077	J	Re-alloc LISA Amounts From ATO			900.45	(900.45)
30/06/2022	000000084	J	Year end closing entry		900.45		0.00
Total					900.45	900.45	
Account number 0755.02 - Superannuation Co-Contrib. - C Leaver							
30/06/2022	000000077	J	Re-alloc LISA Amounts From ATO			900.45	(900.45)
30/06/2022	000000084	J	Year end closing entry		900.45		0.00
Total					900.45	900.45	
Account number 0865 - Changes In Market Value							
30/06/2022	000000062	J	Record MV Change For Year		2,107.20		2,107.20
30/06/2022	000000063	J	Record MV Change For Year		2,196.00		4,303.20
30/06/2022	000000064	J	Record MV Change For Year			636.25	3,666.95
30/06/2022	000000065	J	Record MV Change For Year		304.95		3,971.90
30/06/2022	000000066	J	Record MV Change For Year			269.10	3,702.80
30/06/2022	000000067	J	Record MV Change For Year			90.00	3,612.80
30/06/2022	000000068	J	Record MV Change For Year		69.95		3,682.75
30/06/2022	000000069	J	Record MV Change For Year		3,155.00		6,837.75
30/06/2022	000000070	J	Record MV Change For Year		1,730.95		8,568.70
30/06/2022	000000071	J	Record MV Change For Year		1,362.80		9,931.50
30/06/2022	000000084	J	Year end closing entry			9,931.50	0.00
Total					10,926.85	10,926.85	

The Leaver Superannuation Fund
Ledger Entries Report for the year ending 30 June, 2022

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 1510 - Accountancy							
30/06/2022	000000079	J	ARQ Fee Paid By Employer As Contrib		1,750.00		1,750.00
30/06/2022	000000084	J	Year end closing entry			1,750.00	0.00
Total					1,750.00	1,750.00	
Account number 1685 - Filing Fees							
30/06/2022	000000078	J	Filing Fee Taken From Refund		259.00		259.00
30/06/2022	000000084	J	Year end closing entry			259.00	0.00
Total					259.00	259.00	
Account number 1999.01 - Income Tax On Contributions							
30/06/2022	000000083	J	Tax On Contrib For Yr		570.00		570.00
30/06/2022	000000084	J	Year end closing entry			570.00	0.00
Total					570.00	570.00	
Account number 1999.02 - Income Tax On Contributions							
30/06/2022	000000083	J	Tax On Contrib For Yr		570.00		570.00
30/06/2022	000000084	J	Year end closing entry			570.00	0.00
Total					570.00	570.00	

The Leaver Superannuation Fund
Ledger Entries Report for the year ending 30 June, 2022

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 2002 - Bendigo Bank - # 6565							
01/07/2021	000000001	J	Opening balance		2,483.00		2,483.00
02/07/2021	000000023	R	Nab Divid		138.00		2,621.00
27/07/2021	000000024	R	Xfer From Sandhurst		3,000.00		5,621.00
04/08/2021	000000025	R	ATO Refund		374.00		5,995.00
23/08/2021	000000026	R	TcL Dist		129.00		6,124.00
25/08/2021	000000027	P	Purch 120 Wworths Shares			5,052.85	1,071.15
28/09/2021	000000028	R	Coles Divid		109.20		1,180.35
01/10/2021	000000029	R	Xfer From Bendigo A/C		37,556.23		38,736.58
06/10/2021	000000030	P	Purch 410 Coles Shares			6,946.65	31,789.93
07/10/2021	000000031	P	Purch 150wworths Shares			5,921.95	25,867.98
08/10/2021	000000032	R	Wow Divid		66.00		25,933.98
20/10/2021	000000033	R	Tcl Dist		20.10		25,954.08
20/10/2021	000000034	R	Ato Refund		1,800.90		27,754.98
25/10/2021	000000035	P	Purch 150 Wesfarmers			8,317.45	19,437.53
04/11/2021	000000036	P	Purch 2000 Telsta			7,769.95	11,667.58
04/11/2021	000000037	P	Purch 350 ANZ Shares			9,817.70	1,849.88
18/11/2021	000000038	R	BoQ Divid		198.00		2,047.88
02/12/2021	000000039	R	Wesfarmers Capital Return		300.00		2,347.88
15/12/2021	000000040	R	Nab Divid		154.10		2,501.98
16/12/2021	000000041	R	Anz Divid		252.00		2,753.98
21/12/2021	000000042	R	Westpac Divid		300.00		3,053.98
23/12/2021	000000043	P	Purch 125 FMG Shares			2,496.20	557.78
28/01/2022	000000044	P	ATO Payt			84.00	473.78
22/02/2022	000000045	R	TCL Dist		90.00		563.78
30/03/2022	000000046	R	FMG Divid		107.50		671.28
30/03/2022	000000047	R	Wesfarmers Divid		120.00		791.28
31/03/2022	000000048	R	Coles Divid		264.00		1,055.28
01/04/2022	000000049	R	Telstra Divid		160.00		1,215.28
05/04/2022	000000050	P	Ato Payt			136.00	1,079.28
13/04/2022	000000051	R	WOW Divid		105.30		1,184.58
26/05/2022	000000052	R	BoQ Divid		198.00		1,382.58
24/06/2022	000000053	R	WBC Divid		305.00		1,687.58

The Leaver Superannuation Fund
Ledger Entries Report for the year ending 30 June, 2022

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Total					48,230.33	46,542.75	
Account number 2004 - Bendigo Bank # 40291							
01/07/2021	000000001	J	Opening balance		285,000.00		285,000.00
01/10/2021	000000029	R	Xfer From Bendigo A/C			37,556.23	247,443.77
01/10/2021	000000054	R	Int Recd		2,556.23		250,000.00
01/05/2022	000000055	R	Int Recd		435.62		250,435.62
Total					287,991.85	37,556.23	
Account number 2005 - CBA Term Deposit - #3803							
08/10/2021	000000008	P	New CBA Term Deposit		360,000.00		360,000.00
Total					360,000.00		
Account number 2007 - Westpac DIY Account # 6697							
01/07/2021	000000001	J	Opening balance		328,624.47		328,624.47
30/07/2021	000000002	R	Interest Received		13.50		328,637.97
31/08/2021	000000003	R	Interest Received		14.40		328,652.37
30/09/2021	000000004	R	Interest Received		13.50		328,665.87
08/10/2021	000000005	R	Interest Received		0.22		328,666.09
08/10/2021	000000006	R	Interest Received		1,169.63		329,835.72
08/10/2021	000000007	R	TD Redemption		162,447.97		492,283.69
08/10/2021	000000008	P	New CBA Term Deposit			360,000.00	132,283.69
29/10/2021	000000009	R	Interest Received		7.40		132,291.09
30/11/2021	000000010	R	Interest Received		5.79		132,296.88
31/12/2021	000000011	R	Interest Received		5.61		132,302.49
31/01/2022	000000012	R	Interest Received		5.61		132,308.10
28/02/2022	000000013	R	Interest Received		5.07		132,313.17
09/03/2022	000000014	P	Xfer To DIY Account			46,700.00	85,613.17
15/03/2022	000000015	P	Xfer To DIY Account			80,000.00	5,613.17
31/03/2022	000000016	R	Interest Received		2.35		5,615.52
29/04/2022	000000017	R	Interest Received		0.04		5,615.56

The Leaver Superannuation Fund
Ledger Entries Report for the year ending 30 June, 2022

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
31/05/2022	000000018	R	Interest Received		0.24		5,615.80
30/06/2022	000000019	R	Interest Received		0.46		5,616.26
Total					492,316.26	486,700.00	
Account number 2008 - Wetspac DIY Account -# 6689							
01/07/2021	000000001	J	Opening balance		30.88		30.88
09/03/2022	000000014	P	Xfer To DIY Account		46,700.00		46,730.88
09/03/2022	000000020	P	Pension Payt			46,700.00	30.88
15/03/2022	000000015	P	Xfer To DIY Account		80,000.00		80,030.88
15/03/2022	000000021	P	Funds Added Top WPac TD#6887			80,000.00	30.88
Total					126,730.88	126,700.00	
Account number 2037 - W' Pac Term Deposit # 6887							
01/07/2021	000000001	J	Opening balance		467,030.97		467,030.97
13/03/2022	000000022	J	Int On WPac TD # 6887		1,769.86		468,800.83
15/03/2022	000000021	P	Funds Added Top WPac TD#6887		80,000.00		548,800.83
Total					548,800.83		
Account number 2038 - W' Pac Term Deposit # 2312							
01/07/2021	000000001	J	Opening balance		162,447.97		162,447.97
08/10/2021	000000007	R	TD Redemption			162,447.97	0.00
Total					162,447.97	162,447.97	
Account number 2040 - CBA Term Deposit - # 231007							
01/07/2021	000000001	J	Opening balance		253,750.00		253,750.00
01/05/2022	000000056	J	Int Recd		1,649.38		255,399.38
Total					255,399.38		
Account number 2105 - Unbanked Transurban Distrib.							
30/06/2022	000000076	J	Record Debtor At Yr End		156.00		156.00
Total					156.00		

The Leaver Superannuation Fund
Ledger Entries Report for the year ending 30 June, 2022

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 2520.01 - Bank Of Queensland							
01/07/2021	000000001	J	Opening balance		8,199.00		8,199.00
30/06/2022	000000063	J	Record MV Change For Year			2,196.00	6,003.00
Total					8,199.00	2,196.00	
Account number 2520.02 - Woolworths							
25/08/2021	000000027	P	Purch 120 Wworths Shares		5,052.85		5,052.85
07/10/2021	000000031	P	Purch 150wworths Shares		5,921.95		10,974.80
30/06/2022	000000071	J	Record MV Change For Year			1,362.80	9,612.00
Total					10,974.80	1,362.80	
Account number 2520.03 - Wesfarmers							
25/10/2021	000000035	P	Purch 150 Wesfarmers		8,317.45		8,317.45
02/12/2021	000000039	R	Wesfarmers Capital Return			300.00	8,017.45
30/06/2022	000000070	J	Record MV Change For Year			1,730.95	6,286.50
Total					8,317.45	2,030.95	
Account number 2520.04 - Telstra							
04/11/2021	000000036	P	Purch 2000 Telsta		7,769.95		7,769.95
30/06/2022	000000068	J	Record MV Change For Year			69.95	7,700.00
Total					7,769.95	69.95	
Account number 2520.05 - ANZ							
04/11/2021	000000037	P	Purch 350 ANZ Shares		9,817.70		9,817.70
30/06/2022	000000062	J	Record MV Change For Year			2,107.20	7,710.50
Total					9,817.70	2,107.20	
Account number 2520.07 - Westpac Shares							
01/07/2021	000000001	J	Opening balance		12,905.00		12,905.00
30/06/2022	000000069	J	Record MV Change For Year			3,155.00	9,750.00

The Leaver Superannuation Fund

Ledger Entries Report for the year ending 30 June, 2022

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Total					12,905.00	3,155.00	
Account number 2520.09 - Coles Group							
01/07/2021	000000001	J	Opening balance		6,665.10		6,665.10
06/10/2021	000000030	P	Purch 410 Coles Shares		6,946.65		13,611.75
30/06/2022	000000064	J	Record MV Change For Year		636.25		14,248.00
Total					14,248.00		
Account number 2520.10 - Transurban Group Shares							
01/07/2021	000000001	J	Opening balance		8,538.00		8,538.00
30/06/2022	000000067	J	Record MV Change For Year		90.00		8,628.00
Total					8,628.00		
Account number 2520.22 - NAB Shares							
01/07/2021	000000001	J	Opening balance		6,030.60		6,030.60
30/06/2022	000000066	J	Record MV Change For Year		269.10		6,299.70
Total					6,299.70		
Account number 2520.23 - Fortescue Metal							
23/12/2021	000000043	P	Purch 125 FMG Shares		2,496.20		2,496.20
30/06/2022	000000065	J	Record MV Change For Year			304.95	2,191.25
Total					2,496.20	304.95	
Account number 2700.01 - Cash At Bank - Sandhurst #3223							
01/07/2021	000000001	J	Opening balance		13,650.89		13,650.89
01/07/2021	000000057	J	Int Recd		1.60		13,652.49
27/07/2021	000000024	R	Xfer From Sandhurst			3,000.00	10,652.49
01/10/2021	000000058	J	Int Recd		0.70		10,653.19
01/01/2022	000000059	J	Int Recd		0.54		10,653.73
01/04/2022	000000060	J	Int Recd		0.52		10,654.25
26/06/2022	000000061	J	Emp Contribs		5,056.14		15,710.39
Total					18,710.39	3,000.00	

The Leaver Superannuation Fund
Ledger Entries Report for the year ending 30 June, 2022

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 3325 - Taxation							
01/07/2021	000000001	J	Opening balance		26.23		26.23
04/08/2021	000000025	R	ATO Refund			374.00	(347.77)
20/10/2021	000000034	R	Ato Refund			1,800.90	(2,148.67)
25/10/2021	000000081	J	3/21&6/21 PAYGI Pd By Employer		374.00		(1,774.67)
26/10/2021	000000082	J	Bal Of Tax Pd By Employer		232.86		(1,541.81)
24/12/2021	000000080	J	Sep 21 PAYGI Pd By Employer		187.00		(1,354.81)
28/01/2022	000000044	P	ATO Payt		84.00		(1,270.81)
05/04/2022	000000050	P	Ato Payt		136.00		(1,134.81)
30/06/2022	000000072	J	Imp Credit On TCL Distrob		3.16		(1,131.65)
30/06/2022	000000073	J	Imp Credits For Year		1,061.61		(70.04)
30/06/2022	000000076	J	Record Debtor At Yr End		5.58		(64.46)
30/06/2022	000000077	J	Re-alloc LISA Amounts From ATO		1,800.90		1,736.44
30/06/2022	000000078	J	Filing Fee Taken From Refund			259.00	1,477.44
30/06/2022	000000083	J	Tax On Contrib For Yr			1,140.00	337.44
Total					3,911.34	3,573.90	
Account number 4000.01 - Opening Balance - John W Leaver							
01/07/2021	000000001	J	Opening balance			910,918.01	(910,918.01)
30/06/2022	000000085	J	Year end closing entry		23,418.06		(887,499.95)
Total					23,418.06	910,918.01	
Account number 4000.02 - Opening Balance - Corry Leaver							
01/07/2021	000000001	J	Opening balance			644,464.10	(644,464.10)
30/06/2022	000000085	J	Year end closing entry		15,360.72		(629,103.38)
Total					15,360.72	644,464.10	
Account number 4049.01 -							
30/06/2022	000000085	J	Year end closing entry		23,418.06		23,418.06
30/06/2022	000000085	J	Year end closing entry			23,418.06	0.00

The Leaver Superannuation Fund

Ledger Entries Report for the year ending 30 June, 2022

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Total					23,418.06	23,418.06	
Account number 4049.02 -							
30/06/2022	000000085	J	Year end closing entry		15,360.72		15,360.72
30/06/2022	000000085	J	Year end closing entry			15,360.72	0.00
Total					15,360.72	15,360.72	
Account number 4080 - Benefits paid							
09/03/2022	000000020	P	Pension Payt		46,700.00		46,700.00
30/06/2022	000000075	J	Split Benefit Payts			46,700.00	0.00
Total					46,700.00	46,700.00	
Account number 4080.01 - John W Leaver							
30/06/2022	000000075	J	Split Benefit Payts		27,350.00		27,350.00
30/06/2022	000000084	J	Year end closing entry			27,350.00	0.00
Total					27,350.00	27,350.00	
Account number 4080.02 - Corry Leaver							
30/06/2022	000000075	J	Split Benefit Payts		19,350.00		19,350.00
30/06/2022	000000084	J	Year end closing entry			19,350.00	0.00
Total					19,350.00	19,350.00	
Account number 4199 - Funds yet to be allocated							
30/06/2022	000000084	J	Year end closing entry		38,778.78		38,778.78
30/06/2022	000000085	J	Year end closing entry			38,778.78	0.00
Total					38,778.78	38,778.78	



AR Quayle & Co

Tax Reconciliation Schedule

Client Name: Leaver Superannuation Fund
Balance Date: 30/06/2022

Date: _____
Prepared: _____

Profit per Profit & Loss Statement 9,061

Permanent Differences

- Non Tax Co-Contrib	1,801	
- Fines		
- Acctng Trust Distrib.		
- Taxable Trust Distrib.		
- ECPI	11,601	
- Non Ded Pension Exp	2,009	
-		11,393

Accounting Profit Adjusted for Permanent Differences - 2,332

Timing Differences

- Add Decrease in Market Value 9,932

Taxable Income 7,600

Income Tax Liability 1,140.00

Less Tax Credits

Dividend Imputation Credits	1,070.35	
TFN Withholding Credits		
Other Tax Credits	-	1,070.35

Less PAYG Instalments Paid

September Qtr	187.00	
December Qtr	84.00	
March Qtr	136.00	
June Qtr	136.00	543.00

TOTAL TAX CREDITS / INSTALMENTS 1,613.35

Net Tax Refundable - 473.35

Journal

Dr	Income Tax Expense	1,140.00
Dr	Future Income Tax Benefit	
Cr	Prov for Income Tax	1,140.00

Provision for Tax / Income Tax Reconciliation

Net Tax Refundable - 473.35

Tax payments not paid by 30 June

June Qtr	136.00
Unpaid	
Unpaid	
Other -	

Provision for Income Tax in Ledger - 337.35

Actual Provision for Income Tax in Ledger - 337.44

Discrepancy (should be nil) 0.09

AR Quayle & Co

Leaver Superannuation Fund	Prepared AQ	Reviewed	Index
30/06/2022	Date	Date	of

Tax Distribution

	John Leaver	Corry Leaver	Total
Employer Contr	3,800.50	3,799.50	7,600.00
Members Contr	900.45	900.45	1,800.90
	4,700.95	4,699.95	9,400.90
Unrealised Gains @ % -	5,816.44	4,115.06	9,931.50
Other Earnings @ %	6,794.08	4,806.74	11,600.82
Expenses @ % -	1,176.58	832.42	2,009.00
	198.94	140.74	339.68
Income Tax on Contr	570.08	569.93	1,140.00
Income Tax on Earnings	570.08	569.93	1,140.00
Income Tax @ 15%	3,931.94	3,989.28	7,921.22

58.566%	John Leaver	910,918.01
41.434%	Corry Leaver	644,464.10
		1,555,382.11



Financial Year Summary

1 JULY 2021 - 30 JUNE 2022

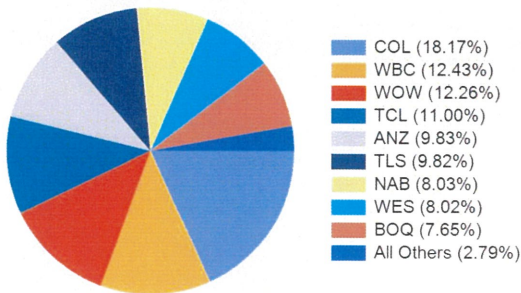


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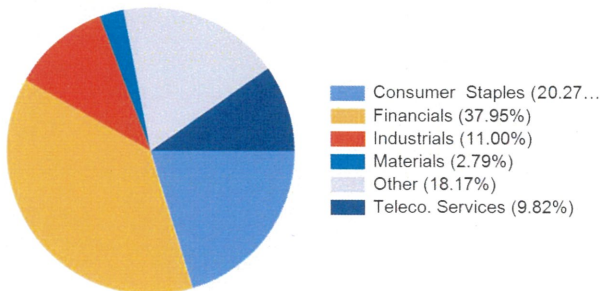
Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2022
Shares	3385518	MRS CORNELIA ADRIANA LEAVER + MR JOHN WILLIAM LEAVER <LEAVER SF A/C>	\$78,428.95
TOTAL PORTFOLIO VALUE			\$78,428.95

Allocation as at 30 June 2022

Shares in your portfolio



Sectors in your portfolio



Estimated Interest & Dividends 2021-2022 Financial Year

Est. Franked Dividends	\$2,484.48
Est. Unfranked Dividends	\$211.62
Est. Franking Credits	\$1,064.77
Est. Interest Received from Interest Rate Securities	\$0.00
TOTAL INCOME	\$2,696.10

Fees & Charges 2021-2022 Financial Year

Total Brokerage (inc. GST)	\$209.65
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	\$0.00
TOTAL FEES & CHARGES	\$209.65

Financial Year Summary

1 JULY 2021 - 30 JUNE 2022



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

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

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

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

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

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Portfolio Valuation

30 JUNE 2022



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SHARES - 3385518 - HIN 86568187

MRS CORNELIA ADRIANA LEAVER + MR JOHN WILLIAM LEAVER <LEAVER SF A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
ANZ - ANZ BANKING GRP LTD FPO (ORDINARY FULLY PAID)	350	\$22.0300	\$7,710.50	9.83%
BOQ - BANK OF QUEENSLAND. FPO (ORDINARY FULLY PAID)	900	\$6.6700	\$6,003.00	7.65%
COL - COLES GROUP FPO (ORDINARY FULLY PAID)	800	\$17.8100	\$14,248.00	18.17%
FMG - FORTESCUE METALS GRP FPO (ORDINARY FULLY PAID)	125	\$17.5300	\$2,191.25	2.79%
NAB - NATIONAL AUST. BANK FPO (ORDINARY FULLY PAID)	230	\$27.3900	\$6,299.70	8.03%
TCL - TRANSURBAN GROUP STAPLED (FULLY PAID ORDINARY/UNITS STAPLED SECURITIES)	600	\$14.3800	\$8,628.00	11.00%
TLS - TELSTRA CORPORATION. FPO (ORDINARY FULLY PAID)	2,000	\$3.8500	\$7,700.00	9.82%
WBC - WESTPAC BANKING CORP FPO (ORDINARY FULLY PAID)	500	\$19.5000	\$9,750.00	12.43%
WES - WESFARMERS LIMITED FPO (ORDINARY FULLY PAID)	150	\$41.9100	\$6,286.50	8.02%
WOW - WOOLWORTHS GROUP LTD FPO (ORDINARY FULLY PAID)	270	\$35.6000	\$9,612.00	12.26%
		Sub Total	\$78,428.95	100.00%

Portfolio Valuation

30 JUNE 2022



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

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

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

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

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Transaction Summary

1 JULY 2021 - 30 JUNE 2022



MRS CORNELIA ADRIANA LEAVER + MR JOHN WILLIAM LEAVER <LEAVER SF A/C>

SHARES - 3385518 - HIN 86568187

Total Buys and Sells	2021 - 2022 Financial Year
Total Buys (inc. Brokerage + GST)	\$46,322.75
Total Sells (inc. Brokerage + GST)	\$0.00

ANZ - ANZ BANKING GRP LTD FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
02-Nov-2021	Buy	350	\$27.9650	\$9,787.75	\$29.95	\$2.72	125748619	\$9,817.70
Sub Total					\$29.95	\$2.72		\$9,817.70

COL - COLES GROUP FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
04-Oct-2021	Buy	410	\$16.8700	\$6,916.70	\$29.95	\$2.72	124454892	\$6,946.65
Sub Total					\$29.95	\$2.72		\$6,946.65

FMG - FORTESCUE METALS GRP FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
21-Dec-2021	Buy	125	\$19.7300	\$2,466.25	\$29.95	\$2.72	127817684	\$2,496.20
Sub Total					\$29.95	\$2.72		\$2,496.20

TLS - TELSTRA CORPORATION. FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
02-Nov-2021	Buy	2,000	\$3.8700	\$7,740.00	\$29.95	\$2.72	125742139	\$7,769.95
Sub Total					\$29.95	\$2.72		\$7,769.95

WES - WESFARMERS LIMITED FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
21-Oct-2021	Buy	150	\$55.2500	\$8,287.50	\$29.95	\$2.72	125238549	\$8,317.45
Sub Total					\$29.95	\$2.72		\$8,317.45

WOW - WOOLWORTHS GROUP LTD FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
05-Oct-2021	Buy	150	\$39.2800	\$5,892.00	\$29.95	\$2.72	124535328	\$5,921.95
23-Aug-2021	Buy	120	\$41.8575	\$5,022.90	\$29.95	\$2.72	122323668	\$5,052.85
Sub Total					\$59.90	\$5.44		\$10,974.80

Transaction Summary

1 JULY 2021 - 30 JUNE 2022



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

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

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Interest & Estimated Dividend Summary



1 JULY 2021 - 30 JUNE 2022

SHARES - 3385518 - HIN 86568187

MRS CORNELIA ADRIANA LEAVER + MR JOHN WILLIAM LEAVER <LEAVER SF A/C>

ESTIMATED DIVIDEND SUMMARY

ANZ - ANZ BANKING GRP LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
08-Nov-2021	16-Dec-2021	Final	\$0.7200	350	\$0.00	\$252.00	\$252.00 ✓	\$108.00
Sub Total					\$0.00	\$252.00	\$252.00	\$108.00

BOQ - BANK OF QUEENSLAND. FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
04-May-2022	26-May-2022	Interim	\$0.2200	900	\$0.00	\$198.00	\$198.00 /	\$84.86
28-Oct-2021	18-Nov-2021	Final	\$0.2200	900	\$0.00	\$198.00	\$198.00 /	\$84.86
Sub Total					\$0.00	\$396.00	\$396.00	\$169.72

COL - COLES GROUP FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
03-Mar-2022	31-Mar-2022	Interim	\$0.3300	800	\$0.00	\$264.00	\$264.00 ✓	\$113.14
26-Aug-2021	28-Sep-2021	Final	\$0.2800	390	\$0.00	\$109.20	\$109.20 ✓	\$46.80
Sub Total					\$0.00	\$373.20	\$373.20	\$159.94

FMG - FORTESCUE METALS GRP FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
28-Feb-2022	30-Mar-2022	Interim	\$0.8600	125	\$0.00	\$107.50	\$107.50 ✓	\$46.07
Sub Total					\$0.00	\$107.50	\$107.50	\$46.07

NAB - NATIONAL AUST. BANK FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
15-Nov-2021	15-Dec-2021	Final	\$0.6700	230	\$0.00	\$154.10	\$154.10 ✓	\$66.04
13-May-2021	02-Jul-2021	Interim	\$0.6000	230	\$0.00	\$138.00	\$138.00 ✓	\$59.14
Sub Total					\$0.00	\$292.10	\$292.10	\$125.18

TCL - TRANSURBAN GROUP STAPLED (FULLY PAID ORDINARY/UNITS STAPLED SECURITIES)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
30-Dec-2021	22-Feb-2022	Interim	\$0.1500	600	\$90.00	\$0.00	\$90.00 ✓	\$0.00
29-Jun-2021	23-Aug-2021	Final	\$0.2150	600	\$121.62	\$7.38	\$129.00 ✓	\$3.16
Sub Total					\$211.62	\$7.38	\$219.00	\$3.16

Interest & Estimated Dividend Summary

1 JULY 2021 - 30 JUNE 2022



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TLS - TELSTRA CORPORATION. FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
02-Mar-2022	01-Apr-2022	Interim	\$0.0800	2,000	\$0.00	\$160.00	\$160.00 /	\$68.57
Sub Total					\$0.00	\$160.00	\$160.00	\$68.57

WBC - WESTPAC BANKING CORP FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
19-May-2022	24-Jun-2022	Interim	\$0.6100	500	\$0.00	\$305.00	\$305.00 /	\$130.71
05-Nov-2021	21-Dec-2021	Final	\$0.6000	500	\$0.00	\$300.00	\$300.00 /	\$128.57
Sub Total					\$0.00	\$605.00	\$605.00	\$259.28

WES - WESFARMERS LIMITED FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
22-Feb-2022	30-Mar-2022	Interim	\$0.8000	150	\$0.00	\$120.00	\$120.00 /	\$51.43
Sub Total					\$0.00	\$120.00	\$120.00	\$51.43

WOW - WOOLWORTHS GROUP LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
03-Mar-2022	13-Apr-2022	Interim	\$0.3900	270	\$0.00	\$105.30	\$105.30 /	\$45.13
02-Sep-2021	08-Oct-2021	Final	\$0.5500	120	\$0.00	\$66.00	\$66.00 /	\$28.29
Sub Total					\$0.00	\$171.30	\$171.30	\$73.42
TOTAL					\$211.62	\$2,484.48	\$2,696.10	\$1,064.77

ESTIMATED INTEREST RECEIVED

There are no transactions on this account.

TOTAL

\$0.00

Interest & Estimated Dividend Summary



1 JULY 2021 - 30 JUNE 2022

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

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

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

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

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

The 45-day rule

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

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

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

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

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Interest & Estimated Dividend Summary

1 JULY 2021 - 30 JUNE 2022



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GLOSSARY

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

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Bendigo Ultimate Account



THE LEAVER SUPERANNUATION FUND
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Your details at a glance

BSB number	633-000
Account number	129676565
Customer number	19500933/1401
Account title	THE LEAVER SUPERANNUATION FUND

Account summary

Statement period	31 Dec 2021 - 29 Jun 2022
Statement number	87
Opening balance on 31 Dec 2021	\$557.78
Deposits & credits	\$1,349.80
Withdrawals & debits	\$220.00
Closing Balance on 29 Jun 2022	\$1,687.58 ✓

We've got your back because you've got ours



Any questions?

Contact Indu Dehipola at 65 Centreway, MT Waverley 3149 on **03 9886 6477**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Ultimate Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				
				\$557.78
28 Jan 22	BILL PAYMENT 0133718115 BPAY TO: TAX OFFICE PAYMENTS	84.00		473.78
1 Feb 22	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	ACCOUNT REBATE		0.40	
	Total Rebates		0.40	
	Net Transaction Fees for January 22	0.00		473.78
22 Feb 22	DIVIDEND AUI22/00890299 TCL DISTRIBUTION 0114915979		90.00	563.78
30 Mar 22	DIVIDEND 001273134838 N 50.23 FMG DIVIDEND 0123367621		107.50	671.28
30 Mar 22	DIVIDEND INT22/01130577 WESFARMERS LTD 0123447531		120.00	791.28
31 Mar 22	DIVIDEND INT22/01180442 COLES GROUP LTD 0123753517		264.00	1,055.28
1 Apr 22	INTEREST		0.00	1,055.28

550BH118 / E-0 / S-2793 / I-2793 / 0019500933016084

Bendigo Ultimate Account (continued).

Date	Transaction	Withdrawals	Deposits	Balance
1 Apr 22	DIVIDEND 001274731528 TLS ITM DIV 0124352123		160.00	1,215.28
				550.5
5 Apr 22	BILL PAYMENT 0135524761 BPAY TO: TAX OFFICE PAYMENTS	136.00		1,079.28
13 Apr 22	DIVIDEND 001275589428 WOW ITM DIV 0126974103		105.30	1,184.58
				550.20
1 May 22	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	ACCOUNT REBATE		0.40	
	Total Rebates		0.40	
	Net Transaction Fees for April 22	0.00		1,184.58
26 May 22	DIVIDEND 001277089587 N BOQ ITM DIV 0136879332		198.00	1,382.58
24 Jun 22	DIVIDEND 001277916948 WBC DIVIDEND 0143828789		305.00	1,687.58
Transaction totals / Closing balance		\$220.00	\$1,349.80	\$1,687.58

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see <https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit bendigobank.com.au/mycard for all card related information. Business customers visit [/mybusinesscard](https://bendigobank.com.au/mybusinesscard).

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

Card Security

For information on how to securely use your card and account please visit bendigobank.com.au/mycard for all card related information. Business customers visit [/mybusinesscard](https://bendigobank.com.au/mybusinesscard).

Resolving Complaints

If you have a complaint, please contact us on 1300 361 911 to speak to a member of our staff. If the matter has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA at:

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 Telephone: 1800 931 678 (free call)
 Email: info@afca.org.au
 In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

2002

7-13

Bendigo Ultimate Account



THE LEAVER SUPERANNUATION FUND
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Your details at a glance

BSB number	633-000
Account number	129676565
Customer number	19500933/1401
Account title	THE LEAVER SUPERANNUATION FUND

Account summary

Statement period	30 Jun 2021 - 30 Dec 2021
Statement number	86
Opening balance on 30 Jun 2021	\$2,483.00
Deposits & credits	\$44,397.53
Withdrawals & debits	\$46,322.75
Closing Balance on 30 Dec 2021	\$557.78

We've got your back because you've got ours



Any questions?

Contact Indu Angammana at 65 Centreway, MT Waverley 3149 on **03 9886 6477**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Ultimate Account

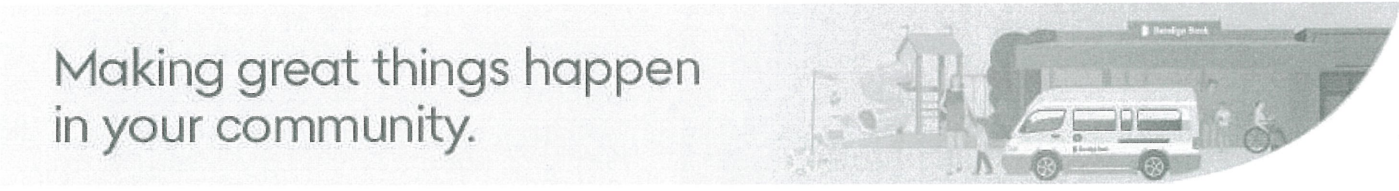
Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$2,483.00
2 Jul 21	DIVIDEND DV221/01214094 NAB INTERIM DIV 0062745035		138.00	2,621.00
27 Jul 21	E-BANKING TFR 0019500933V102 # 2700.1 0256101133 Transfer		3,000.00	5,621.00
4 Aug 21	DIRECT CREDIT ATO003000015263145 ATO 0070198966		374.00	5,995.00
23 Aug 21	DIVIDEND AUF21/00893827 TCL DIV/DIST 0073872461		129.00	6,124.00
25 Aug 21	DIRECT DEBIT COMMSEC # 2520.2 COMMSEC SECURITI 0074572139	5,052.85		1,071.15
28 Sep 21	DIVIDEND FIN21/01192397 # 150.9 COLES GROUP LTD 0081962400		109.20	1,180.35
1 Oct 21	INTEREST		0.00	1,180.35
1 Oct 21	TRANSFER # 2004		37,556.23	38,736.58
6 Oct 21	DIRECT DEBIT COMMSEC # 2520.9 COMMSEC SECURITI 0084018627	6,946.65		31,789.93

971BH118 / E-0 / S-4044 / I-4044 / 0019500933016308

Bendigo Ultimate Account (continued).

Date	Transaction	Withdrawals	Deposits	Balance
7 Oct 21	DIRECT DEBIT COMMSEC #2520-2 COMMSEC SECURITI 0084374822	5,921.95		25,867.98
8 Oct 21	DIVIDEND 001267022295 570.20 WOW FNL DIV 0084668391		66.00	25,933.98
20 Oct 21	DIRECT CREDIT RPA21/00859340 TCL PAYMENT 0087056567		20.10	25,954.08
20 Oct 21	DIRECT CREDIT ATO004000015424973 ATO 0087358201		1,800.90	27,754.98
25 Oct 21	DIRECT DEBIT COMMSEC #2520.3 COMMSEC SECURITI 0088091866	8,317.45		19,437.53
4 Nov 21	DIRECT DEBIT COMMSEC #2520.4 (Fidstra) 7769.95 COMMSEC SECURITI 0090668971 #2520.5 (ANZ) 9917.70	17,587.65		1,849.88
18 Nov 21	DIVIDEND 001268763090 N BOQ FNL DIV 0093734305		198.00	2,047.88
2 Dec 21	DIRECT CREDIT RCA21/01250972 550.4 WESFARMERS LTD 0097142276		300.00	2,347.88
15 Dec 21	DIVIDEND DV222/00694466 NAB FINAL DIV 0099936368		154.10	2,501.98
16 Dec 21	DIVIDEND A072/00756488 550.18 ANZ DIVIDEND 0100296799		252.00	2,753.98
21 Dec 21	DIVIDEND 001269258892 WBC DIVIDEND 0101435639		300.00	3,053.98
23 Dec 21	DIRECT DEBIT COMMSEC 2520.23 COMMSEC SECURITI 0102138370	2,496.20		557.78
Transaction totals / Closing balance		\$46,322.75	\$44,397.53	\$557.78

971BH118 / E.O. / S-4045 / 1-4045 / 0019500933016308



2004

7-15

Term Deposit Certificate

Date lodged

01 MAY 22

Customer number

42465302 / 2501

Name JOHN WILLIAM LEAVER & CORNELIA ADRIANA LEAVER ATF
THE LEAVER SUPERANNUATION FUND

Account number

Address 88 HAVERSHAM AVE

178040291

WHEELERS HILL VIC 3150

Balance

\$ 250,435.62

Term

12 MONTHS

Interest rate

1.00 %PA

Review date

01 MAY 23

Interest payment frequency

ON REVIEW



On behalf of Bendigo Bank

65 CENTREWAY

MT WAVERLEY

03 98866477

3149

The Bendigo Centre, Bendigo VIC 3550 Phone: **1300 236 344**
Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL No. 237879

2004

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www.bendigobank.com.au

 Bendigo Bank

17 April 2022

027/000097 009196



J W LEAVER & C A LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Your details at a glance

Account number	000000178040291
Customer number	0042465302/2501
Account title	JOHN WILLIAM LEAVER & CORNELIA ADRIANA LEAVER ATF THE LEAVER SUPERANNUATION FUND

Current investment details

Current balance	\$250,000.00
Interest due	\$435.62
Net payment	\$435.62
Interest payment method	Reinvest
Review date	1 May 2022

Reinvestment details

Balance	\$250,435.62
Review term	7 MONTHS
Indicative interest rate	0.40%
Next review date	1 December 2022

Special Term Deposit.

0.40%_{pa}

7 month term deposit.
Invest from \$5,000.

*Rates are effective as at the date of this letter and are subject to change.
Interest earned is payable on maturity.

Any questions?

Contact Indu Angamma at 65 Centreway,
Mt Waverley 3149 on **03 9886 6477**, or call **1300 BENDIGO**.

Term Deposit Review Confirmation

Please retain for taxation/personal record

Dear Trustees

Your term deposit is due for review on 1 May 2022. If you wish to renew this investment **you don't need to do a thing**. In accordance with the Bendigo Term Deposit Accounts and Facilities Terms & Conditions, we will renew your investment for the same term at an indicative interest rate of 0.40%pa (refer to the "Reinvestment details" box above). This will happen automatically unless you tell us you do not wish to renew your investment and instead withdraw the funds.

If your investment is automatically renewed, you have a 7-day grace period to let us know you have changed your mind. For instance, you may instead decide to withdraw funds from your account, increase your investment amount or change the length of your investment term. Your grace period begins the day after the review date (1 May 2022) which means you have until 8 May 2022 to make any changes to your investment. If you decide to make any changes to your investment after the grace period ends on 8 May 2022 you may receive a lower interest rate on any funds that you withdraw.

continued overleaf >

125RL101 / E 97 / S 199 / I 397 / 004246530200000610

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Term Deposit Certificate

Date lodged

01 OCT 21

Customer number

42465302 / 2501

Account number

178040291

Name JOHN WILLIAM LEAVER & CORNELIA ADRIANA LEAVER ATF
THE LEAVER SUPERANNUATION FUND

Address 88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Balance

\$ 250,000.00

Term

7 MONTHS

Interest rate

.30 %PA

Review date

01 MAY 22

Interest payment frequency

ON REVIEW



On behalf of Bendigo Bank

65 CENTREWAY
MT WAVERLEY
03 98866477

3149

The Bendigo Centre, Bendigo VIC 3550 Phone: **1300 236 344**
Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL No. 23/8/9

www.bendigobank.com.au



17 September 2021



027/000105 009196



J W LEAVER & C A LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Your details at a glance

Account number	000000178040291
Customer number	0042465302/2501
Account title	JOHN WILLIAM LEAVER & CORNELIA ADRIANA LEAVER ATF THE LEAVER SUPERANNUATION FUND

Current investment details

Current balance	\$285,000.00
Interest due	\$2,556.23
Net payment	\$2,556.23
Interest payment method	Reinvest
Review date	1 October 2021

Reinvestment details

Balance	\$287,556.23
Review term	12 MONTHS
Indicative interest rate	0.30%
Next review date	1 October 2022

Special Term Deposit.

**0.30%
pa**

7 month term deposit.
Invest from \$5,000.

*Rates are effective as at the date of this letter and are subject to change.
Interest earned is payable on maturity.

Any questions?

Contact Indu Angamma at 65 Centreway,
Mt Waverley 3149 on **03 9886 6477**, or call **1300 BENDIGO**.

Term Deposit Review Confirmation

Please retain for taxation/personal record

Dear Trustees

Your term deposit is due for review on 1 October 2021. If you wish to renew this investment **you don't need to do a thing**. In accordance with the Bendigo Term Deposit Accounts and Facilities Terms & Conditions, we will renew your investment for the same term at an indicative interest rate of 0.30%pa (refer to the "Reinvestment details" box above). This will happen automatically unless you tell us you do not wish to renew your investment and instead withdraw the funds.

If your investment is automatically renewed, you have a 7-day grace period to let us know you have changed your mind. For instance, you may instead decide to withdraw funds from your account, increase your investment amount or change the length of your investment term. Your grace period begins the day after the review date (1 October 2021) which means you have until 8 October 2021 to make any changes to your investment. If you decide to make any changes to your investment after the grace period ends on 8 October 2021 you may receive a lower interest rate on any funds that you withdraw.

...continued overleaf

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Bendigo Term Deposit

reconciled



027/02585 009196



J W LEAVER & C A LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Your details at a glance

BSB number 633-000
Account number 178040291
Customer number 42465302/2501
Account title JOHN WILLIAM LEAVER & CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Account summary

Statement period 1 Jul 2021 - 31 Dec 2021
Statement number 3
Opening balance on 1 Jul 2021 \$285,000.00
Deposits & credits \$2,556.23
Withdrawals & debits \$37,556.23
Closing Balance on 31 Dec 2021 \$250,000.00

Account details

Review date 1 May 2022
Interest rate 0.300%PA
Payment frequency At Review
Payment method Reinvest

Any questions?

Contact Indu Angammana at 65 Centreway, MT Waverley 3149 on 03 9886 6477, or call 1300 BENDIGO (1300 236 344).

We've got your back because you've got ours



974BH103 / E:2585 / S:3845 / I:7689 / 0042465302219164

Bendigo Term Deposit

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$285,000.00
1 Oct 21	INTEREST		2,556.23	287,556.23
1 Oct 21	TRANSFER <i>Ac 6565</i>	37,556.23 ✓		250,000.00
Transaction totals / Closing balance		\$37,556.23	\$2,556.23	\$250,000.00

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see

<https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit bendigobank.com.au/mycard for all card related information. Business customers visit mybusinesscard.

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1 October 2021



027/000250 009196



J W LEAVER & C A LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Dear Trustees

Confirmation of Withdrawal

We are writing to confirm the details of a recent withdrawal from your term deposit account. The details of this transaction are:

Account Number:	178040291
Transaction Date:	1 October 2021
Amount:	\$37,556.23
Remaining Balance:	\$250,000.00
Interest Rate:	0.30%
Maturity Date:	1 May 2022

If you have any questions in relation to this transaction, please contact our customer service team on 1300 BENDIGO (1300 236 344).

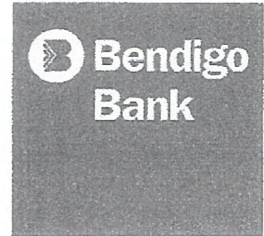
Yours sincerely

NICK CARTER
HEAD OF CONSUMER BANKING

0042465302
SMT:TDTXN:BEN

847BL101 / E-250 / S-277 / I-553 / 00424653020000851

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TERM DEPOSIT CERTIFICATE

Date lodged

01 OCT 20

Customer number

42465302 / 2501

Name JOHN WILLIAM LEAVER & CORNELIA ADRIANA LEAVER ATF
THE LEAVER SUPERANNUATION FUND

Account number

Address 88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

178040291



Balance

\$ 285,000.00

Term

12 MONTHS

Interest rate

.90 %PA

Review date

01 OCT 21

Interest payment frequency

ON REVIEW

[Handwritten signature] 8731

On behalf of Bendigo Bank

65 CENTREWAY

MT WAVERLEY

03 98866477

3149

The Bendigo Centre, Bendigo VIC 3550 Phone: 1300 236 344
Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL No. 237879.



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7-22

CommonwealthBank

Commonwealth Bank of Australia
ABN 48 123 123 124 AFSL and
Australian credit licence 234945



End of Financial Year Notice

Page 1 of 2



027

THE TRUSTEES
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Date printed	30 June 2022
Term Deposit number	06 3587 50233803
Investment balance	\$360,000.00
Investment term	12 months
At an interest rate of	0.55% p.a.
Invested on	8 October 2021
To mature on	8 October 2022
Interest option	Compound Annually



Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2022. Please keep a record of this information for taxation purposes.

Account name	JOHN WILLIAM LEAVER AND CORNELIA ADRIANA LEAVER AS TRUSTEES FOR THE LEAVER SU PER ANNUATION FUND
Investment balance at start of the reporting period 8 October 2021	\$360,000.00
Total interest paid for the financial year ending 30 June 2022	\$0.00

Things you should know

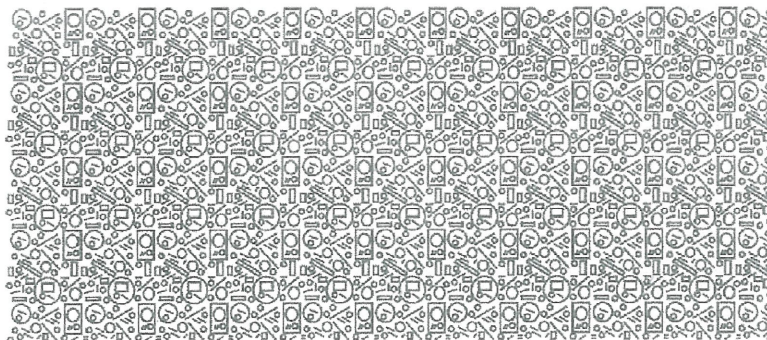
If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit commbank.com.au, drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.

*# 5216.5856.1.1 ZZ175 1102 MUJ.YT.S152.D181.L.V05.01.30



Account statement for the financial year ending 30 June 2022

Important information for Term Deposits opened after 1 July in the last financial year

The opening balance of this Term Deposit will display as 'NIL' on this account statement.
The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Date	Transaction	Debit	Credit	Balance
08 Oct	OPENING BALANCE			Nil
08 Oct	Chq Dep Branch BRANDON PARK		\$360,000.00	\$360,000.00 CR
30 Jun	CLOSING BALANCE			\$360,000.00

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

5216.5856.1.1 ZZ76A 010610 MLU.YT.S152.D181.L.V05.01.30

Handwritten notes in blue ink: 360,000, 72000, 18000, 30,000

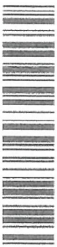
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027

THE TRUSTEES
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Date printed	31 December 2021
Term Deposit number	06 3587 50233803
Investment balance	\$360,000.00
Investment term	12 months
At an interest rate of	0.55% p.a.
Invested on	8 October 2021
To mature on	8 October 2022
Interest option	Compound Annually



Account statement for your Term Deposit

For your records this is your account statement for the period from 1 July to 31 December 2021.

Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2021 to 31 December 2021.

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2021 to 30 June 2022.

We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit commbank.com.au, drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

Important information for Term Deposits opened after 1 July

The opening balance of this Term Deposit will display as 'Nil' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Account name	JOHN WILLIAM LEAVER AND CORNELIA ADRIANA LEAVER AS TRUSTEES FOR THE LEAVER SU PER ANNUATION FUND
---------------------	--

Date	Transaction	Debit	Credit	Balance
08 Oct	OPENING BALANCE			Nil
08 Oct	Chq Dep Branch BRANDON PARK		\$360,000.00	\$360,000.00 CR
31 Dec	CLOSING BALANCE			\$360,000.00

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

*# 3875.3914.1.1 ZZ175 1102 MU.YT.S152.D366.L V05.01.28

Commonwealth BankCommonwealth Bank of Australia
ABN 48 123 123 124**Your account confirmation as at 08 October 2021**

Thank you for banking with us. Here is a quick summary of some of the important features of your Account.

If you have any questions or need more information please go to netbank.com.au, call **13 2221** or visit any branch.

Account details

Account type	Term Deposit
Account number	358750233803
BIC/SWIFT Code	CTBAAU2S
Account holder(s)	JOHN WILLIAM LEAVER AND CORNELIA ADRIANA LEAVER AS TRUSTEES FOR THE LEAVER SUPERANNUATION FUND
Investment term	12 Months
Amount invested at start of term	\$360,000.00
Current balance	\$360,000.00
Start date	08/10/2021
Maturity date	08/10/2022
TFN/ABN/Exemption quoted	Yes

Early withdrawal 31 days' notice is required to withdraw before maturity. A prepayment interest adjustment and administration fee will apply.

Maturity instructions Place in Holding Facility

At maturity we will place your funds in the holding facility of your account, where you can choose to reinvest or withdraw your funds anytime once you decide what to do. Holding facility interest is paid every 7 days at the applicable interest rate, and may be lower than for a fixed term. Please refer to the Term Deposit General Information and Terms and Conditions for more information.

If you wish to update your maturity instructions, please visit any of our branches, contact your Relationship Manager, call **13 2221** or provide your instructions on netbank.com.au before the maturity date.

Features You can use NetBank to manage your Term Deposit online, including keeping track of your maturity date and interest payments. Contact us to get started using NetBank today.

Credit interest

Interest rate	0.55% p.a.
When is interest paid?	You have chosen to receive your interest every 12 months and/or at maturity. For terms of 12 months or less, interest is paid at maturity.
Nominated account for interest payments	Added to your Term Deposit balance.

Customer agreement

Details for your account cont...

I have received and accept a copy of the Product Terms and Conditions.

By ticking the box beside my signature I confirm I do not wish to receive information and special offers about other products and services.

Signatures

(Parent or Guardian where applicable)

X

X

2007

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Statement Period
31 May 2022 - 30 June 2022

Westpac DIY Super Savings Account

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND



MR J W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 697

Opening Balance	+ \$5,615.80
Total Credits	+ \$0.46
Total Debits	- \$0.00
Closing Balance	+ \$5,616.26

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 May 2022	0.10 %	0.10 %	0.10 %	0.10 %
Effective Date	Over \$499999			
17 May 2022	0.10 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/05/22	STATEMENT OPENING BALANCE			5,615.80
30/06/22	Interest Paid		0.46	5,616.26
30/06/22	CLOSING BALANCE			5,616.26 ✓

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

S001809 / M000816 / 182 / CN5CNCPW





Statement Period
29 April 2022 - 31 May 2022

Westpac DIY Super Savings Account



MR J W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

reconciled

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 697

Opening Balance	+ \$5,615.56
Total Credits	+ \$0.24
Total Debits	- \$0.00
Closing Balance	+ \$5,615.80

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %
17 May 2022	0.10 %	0.10 %	0.10 %	0.10 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %
17 May 2022	0.10 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/04/22	STATEMENT OPENING BALANCE			5,615.56
31/05/22	Interest Paid		0.24	5,615.80
31/05/22	CLOSING BALANCE			5,615.80

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



Scanned
reconciled

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Statement Period
31 March 2022 - 29 April 2022

Westpac DIY Super Savings Account



MR J W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 697

Opening Balance	+ \$5,615.52
Total Credits	+ \$0.04
Total Debits	- \$0.00
Closing Balance	+ \$5,615.56

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/22	STATEMENT OPENING BALANCE			5,615.52
29/04/22	Interest Paid		0.04	5,615.56
29/04/22	CLOSING BALANCE			5,615.56

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



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Statement Period
28 February 2022 - 31 March 2022

Westpac DIY Super Savings Account



MR J W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 697

Opening Balance	+ \$132,313.17
Total Credits	+ \$2.35
Total Debits	- \$126,700.00
Closing Balance	+ \$5,615.52

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
17 Mar 2020	0.05 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/22	STATEMENT OPENING BALANCE			132,313.17
09/03/22	Withdrawal Online 1069618 Tfr Westpac Diy For Pension # 2000	46,700.00		85,613.17
15/03/22	Withdrawal Online 1876140 Tfr Westpac Diy Transfer for Td # 2008	80,000.00		5,613.17
31/03/22	Interest Paid		2.35	5,615.52
31/03/22	CLOSING BALANCE			5,615.52

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

S002676 / M001300 / 091 / CN3CNCPPW



7-30

Statement Period
31 January 2022 - 28 February 2022

Westpac DIY Super Savings Account



MR J W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 697

Opening Balance	+ \$132,308.10
Total Credits	+ \$5.07
Total Debits	- \$0.00
Closing Balance	+ \$132,313.17

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
17 Mar 2020	0.05 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/01/22	STATEMENT OPENING BALANCE			132,308.10
28/02/22	Interest Paid		5.07	132,313.17
28/02/22	CLOSING BALANCE			132,313.17

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

S000991 / M000452 / 060 / CN3CNCPPW



examined

7-31

Statement Period
31 December 2021 - 31 January 2022

Westpac DIY Super Savings Account



MR J W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 697

Opening Balance	+ \$132,302.49
Total Credits	+ \$5.61
Total Debits	- \$0.00
Closing Balance	+ \$132,308.10

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
17 Mar 2020	0.05 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/12/21	STATEMENT OPENING BALANCE			132,302.49
31/01/22	Interest Paid		5.61	132,308.10 ✓
31/01/22	CLOSING BALANCE			132,308.10

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



reconciled

7-32

Statement Period
30 November 2021 - 31 December 2021

Westpac DIY Super Savings Account



MR J W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 697

Opening Balance	+ \$132,296.88
Total Credits	+ \$5.61
Total Debits	- \$0.00
Closing Balance	+ \$132,302.49

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
17 Mar 2020	0.05 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/11/21	STATEMENT OPENING BALANCE			132,296.88
31/12/21	Interest Paid		5.61	132,302.49
31/12/21	CLOSING BALANCE			132,302.49

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

S009167 / M003973 / 001 / CN3CNCPPW



Statement Period
29 October 2021 - 30 November 2021

Westpac DIY Super Savings Account



MR J W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 697

Opening Balance	+ \$132,291.09
Total Credits	+ \$5.79
Total Debits	- \$0.00
Closing Balance	+ \$132,296.88

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
17 Mar 2020	0.05 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/10/21	STATEMENT OPENING BALANCE			132,291.09
30/11/21	Interest Paid		5.79	132,296.88
30/11/21	CLOSING BALANCE			132,296.88

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



reconciled

7-34

Statement Period
30 September 2021 - 29 October 2021

Westpac DIY Super Savings Account



MR J W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 697

Opening Balance	+ \$328,665.87
Total Credits	+ \$163,625.22
Total Debits	- \$360,000.00
Closing Balance	+ \$132,291.09

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/09/21	STATEMENT OPENING BALANCE			328,665.87 ✓
08/10/21	Interest Paid On Term Deposit 572312		0.22	328,666.09
08/10/21	Interest Paid On Term Deposit 572312		1,169.63	329,835.72
08/10/21	Principal Paid On Term Deposit 572312 # 2038		162,447.97	492,283.69
08/10/21	Withdrawal Bank Cheque Purchase 0012526 Brandon Park Shopping Ctre VIC <i>Av CBA - TD 303</i>	360,000.00 # 2005		132,283.69
29/10/21	Interest Paid		7.40	132,291.09
29/10/21	CLOSING BALANCE			132,291.09

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



7-35

Statement Period
31 August 2021 - 30 September 2021

Westpac DIY Super Savings Account



MR J W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

reconciled 027

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 697

Opening Balance	+ \$328,652.37
Total Credits	+ \$13.50
Total Debits	- \$0.00
Closing Balance	+ \$328,665.87

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/21	STATEMENT OPENING BALANCE			328,652.37
30/09/21	Interest Paid		13.50	328,665.87
30/09/21	CLOSING BALANCE			328,665.87

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

SD05821 / M002621 / 274 / CN3CNCNPW

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7-36



Statement Period
30 July 2021 - 31 August 2021

Westpac DIY Super Savings Account



MR J W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 697

Opening Balance	+ \$328,637.97
Total Credits	+ \$14.40
Total Debits	- \$0.00
Closing Balance	+ \$328,652.37

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
17 Mar 2020	0.05 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/07/21	STATEMENT OPENING BALANCE			328,637.97
31/08/21	Interest Paid		14.40	328,652.37
31/08/21	CLOSING BALANCE			328,652.37

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

S014498 / M007895 / 244 / CN3CNCFW



#2007

7-37

Statement Period
30 June 2021 - 30 July 2021**Westpac DIY Super Savings Account**MR J W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUNDCustomer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANABSB Account Number
033-126 476 697

Opening Balance	+ \$328,624.47
Total Credits	+ \$13.50
Total Debits	- \$0.00
Closing Balance	+ \$328,637.97

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
17 Mar 2020	0.05 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/06/21	STATEMENT OPENING BALANCE			328,624.47
30/07/21	Interest Paid		13.50	328,637.97
30/07/21	CLOSING BALANCE			328,637.97

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

S002383 / M001282 / 212 / CN3CNCPIW



**ANNUAL INFORMATION
FOR THE PERIOD 1 JULY 2020 TO 30 JUNE 2021**

For account: 3126/476697

Total interest credited

\$43.66

These details are provided for your records and taxation purposes



2028

7-39

Statement Period
31 May 2022 - 30 June 2022

Westpac DIY Super Working Account



MR J W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 689

Opening Balance	+ \$30.88
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$30.88

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/05/22	STATEMENT OPENING BALANCE			30.88
30/06/22	CLOSING BALANCE			30.88 ✓

CONVENIENCE AT YOUR FINGERTIPS

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S001807 / M000815 / 182 / CN3CNCPW





Statement Period
31 January 2022 - 28 February 2022

7-40

Westpac DIY Super Working Account



MR J W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 689

Opening Balance	+ \$30.88
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$30.88

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/01/22	STATEMENT OPENING BALANCE			30.88
28/02/22	CLOSING BALANCE			30.88

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

S000988 / M000451 / 066 / CN3CNCPW



Statement Period
29 April 2022 - 31 May 2022

7-41

Westpac DIY Super Working Account



MR J W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

reconciled

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 689

Opening Balance	+ \$30.88
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$30.88

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/04/22	STATEMENT OPENING BALANCE			30.88
31/05/22	CLOSING BALANCE			30.88

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more





Scanned - reconciled

7-42

Statement Period
31 March 2022 - 29 April 2022

Westpac DIY Super Working Account



MR J W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 689

Opening Balance	+ \$30.88
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$30.88

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/22	STATEMENT OPENING BALANCE			30.88
29/04/22	CLOSING BALANCE			30.88 ✓

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more





7-43

Statement Period
28 February 2022 - 31 March 2022

Westpac DIY Super Working Account



MR J W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB
033-126 Account Number
476 689

Opening Balance	+ \$30.88
Total Credits	+ \$126,700.00
Total Debits	- \$126,700.00
Closing Balance	+ \$30.88

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/22	STATEMENT OPENING BALANCE			30.88
09/03/22	Deposit Online 2069618 Tfr Westpac Diy for pension		46,700.00 ✓	46,730.88
09/03/22	Withdrawal-Osko Payment 1031174 J & C Leaver Pension Pension	46,700.00 ✓		30.88
15/03/22	Deposit Online 2876140 Tfr Westpac Diy Transfer for Td		80,000.00 ✓	80,030.88
15/03/22	Withdrawal Online 1946618 Tfr Term Deposits #2037	80,000.00 ✓		30.88
31/03/22	CLOSING BALANCE			30.88

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

S002876 / M001299 / 091 / CN3CNCPW





7-44

Statement Period
31 December 2021 - 31 January 2022

Westpac DIY Super Working Account



MR J W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 689

Opening Balance	+ \$30.88
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$30.88

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/12/21	STATEMENT OPENING BALANCE			30.88
31/01/22	CLOSING BALANCE			30.88

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more





reconciled

7-45

Statement Period
30 November 2021 - 31 December 2021

Westpac DIY Super Working Account

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

 027
MR J W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 689

Opening Balance	+ \$30.88
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$30.88

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over			
	\$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/11/21	STATEMENT OPENING BALANCE			30.88
31/12/21	CLOSING BALANCE			30.88

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

5009165 / M003972 / 001 / CN3CNCPW



7-46

Statement Period
29 October 2021 - 30 November 2021

Westpac DIY Super Working Account



MR J W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 689

Opening Balance	+ \$30.88
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$30.88

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/10/21	STATEMENT OPENING BALANCE			30.88
30/11/21	CLOSING BALANCE			30.88

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



reconciled

7-47

Statement Period
30 September 2021 - 29 October 2021

Westpac DIY Super Working Account



MR J W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 689

Opening Balance	+ \$30.88
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$30.88

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/09/21	STATEMENT OPENING BALANCE			30.88
29/10/21	CLOSING BALANCE			30.88 ✓

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



7-48

Statement Period
31 August 2021 - 30 September 2021

Westpac DIY Super Working Account



MR J W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

reconciled

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB
033-126 Account Number
476 689

Opening Balance	+ \$30.88
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$30.88

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/21	STATEMENT OPENING BALANCE			30.88
30/09/21	CLOSING BALANCE			30.88

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

5056819 / M002620 / 274 / CN30NCNPW



Statement Period
30 July 2021 - 31 August 2021

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Westpac DIY Super Working Account



MR J W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 689

Opening Balance	+ \$30.88
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$30.88

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/07/21	STATEMENT OPENING BALANCE			30.88
31/08/21	CLOSING BALANCE			30.88

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

S014497 / M007888 / 244 / CN3CNDPW

2008

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Statement Period
30 June 2021 - 30 July 2021

Westpac DIY Super Working Account

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND



MR J W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 689

Opening Balance	+ \$30.88
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$30.88

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/06/21	STATEMENT OPENING BALANCE			30.88
30/07/21	CLOSING BALANCE			30.88

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

SC02382 / MD01281 / 212 / CN3CNCPW



2027

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027

MRS CORNELIA ADRIANA LEAVER & MR
JOHN W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

BRANDON PARK SHOPPING CTRE
608 FERNTREE GULLY ROAD
MULGRAVE VIC 3170

15 March 2022

Your account renewal notification.

Term Deposit account number: 033-126 56-6887

Term Deposit name: MRS CORNELIA ADRIANA LEAVER & MR JOHN W LEAVER

Term Deposit name: ATF THE LEAVER SUPERANNUATION FUND

Customer ID: 8254 4201 JOHN W LEAVER

Customer ID: 5568 3598 CORNELIA ADRIANA LEAVER

Dear MRS CORNELIA ADRIANA LEAVER & MR,

Thank you for renewing your Term Deposit. The details of your account and the dates you need to be aware of are below.

Your current Term Deposit details

Principal amount	\$548,800.83 ✓
Renewal date	13 March 2022
Maturity date	12 March 2023
Interest rate	0.46 % p.a.
Interest payment frequency	At Maturity
Term	11 Months 27 Days

Other Information.

The principal of \$467,030.97, the interest of \$1,769.86 and added funds of \$80,000.00 from this deposit was reinvested.

Your previous Term Deposit details

Principal amount	\$467,030.97	Term	11 Months 27 Days
Open date	14 March 2021	Gross Interest	+ \$1,769.86
Maturity date	13 March 2022	Withholding tax	- \$0.00
Interest rate	0.38 % p.a.	Net interest	+ \$1,769.86
Interest payment frequency	At Maturity		

What happens next?

Unless you advise us otherwise, at maturity, the principal of \$548,800.83 and the interest from this deposit will be reinvested for 11 month(s) and 27 day(s) at the standard interest rate applicable on the day of maturity.

You will, however, have 6 business days (called the Variation Period) beginning on the maturity date to tell us what you'd like to do.

If you do let your Term Deposit automatically roll over, it may be reinvested at a **lower rate than the current interest rate**. There may be another product available with a similar term and a higher interest rate. If you contact us at maturity, we can check whether you're eligible for a special rate.

Note: You'll need to give us 31 days' notice to access the funds before maturity, except in cases of hardship as defined by us. If you withdraw the funds early, we may recalculate all interest paid or to be paid on your Term Deposit at a reduced rate, and you may lose any interest accrued.

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



027

MRS CORNELIA ADRIANA LEAVER & MR
JOHN W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

BRANDON PARK SHOPPING CTRE
608 FERNTREE GULLY ROAD
MULGRAVE VIC 3170

09 March 2022

Your account maturity notification.

Term Deposit account number: 033-126 56-6887

Customer ID: 5568 3598 CORNELIA ADRIANA LEAVER

Customer ID: 8254 4201 JOHN W LEAVER

Dear MRS CORNELIA ADRIANA LEAVER & MR JOHN W LEAVER,
ATF THE LEAVER SUPERANNUATION FUND

Thank you for choosing Westpac for your Term Deposit.

Currently we are not holding any renewal instructions for this Term Deposit.

Your current Term Deposit details

Principal amount	\$467,030.97	Term	11 Months 27 Days
Open date	14 March 2021	Gross interest	+ \$1,769.86
Maturity date	13 March 2022	Withholding tax	- \$0.00
Interest rate	0.38% p.a.	Government tax	- \$0.00
Interest payment frequency	At Maturity	Net interest	+ \$1,769.86
Variation Period start date	14 March 2022	Variation Period end date	21 March 2022

What happens next?

Sign in to Online Banking, visit your nearest Westpac branch or call us on 132 032 (+61 2 9155 7700 if overseas) and provide your maturity instructions.

You will have 6 business days (called the Variation Period) to withdraw or transfer the funds of your Term Deposit without incurring a fee or a reduction in your interest return. Your Variation Period starts on 14/03/2022 and ends on 21/03/2022. During this time you can make changes to your new Term Deposit once.



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CommonwealthBank

Commonwealth Bank of Australia
ABN 48 123 123 124 AFSL and
Australian credit licence 234945



027

THE TRUSTEE
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Date printed	30 June 2022
Term Deposit number	06 3587 50231007
Investment balance	\$255,399.38 ✓
Investment term	12 months
At an interest rate of	1.20% p.a.
Invested on	1 May 2022
To mature on	1 May 2023
Interest option	Compound Annually



Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2022. Please keep a record of this information for taxation purposes.

Account name	JOHN WILLIAM LEAVER AND CORNELIA ADRIANA LEAVER AS TRUSTEES FOR THE LEAVER SU PER ANNUATION FUND
Investment balance at start of the reporting period 1 July 2021	\$253,750.00
Total interest paid for the financial year ending 30 June 2022	\$1,649.38

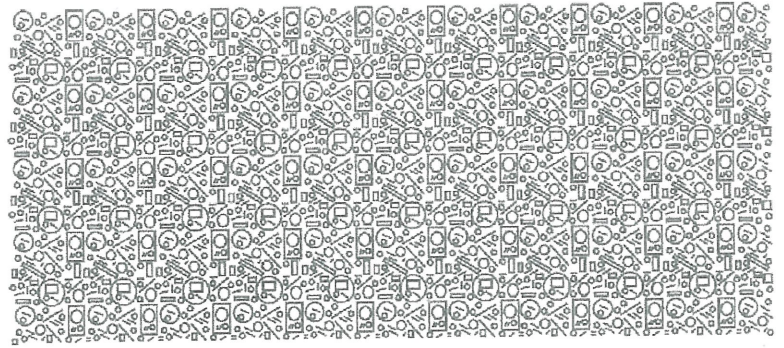
Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit commbank.com.au, drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.



Account statement for the financial year ending 30 June 2022

Important information for Term Deposits opened after 1 July in the last financial year

The opening balance of this Term Deposit will display as 'NIL' on this account statement.
The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$253,750.00
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2021 is \$3,750.00			
01 May	Credit Interest		\$1,649.38 ✓	\$255,399.38 CR
30 Jun	CLOSING BALANCE			\$255,399.38

Important Information:

We try to get things right the first time – but if we don't, we'll do what we can to fix it. You can fix most problems simply by contacting us.
Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001
Tell us online: commbank.com.au/support/compliments-and-complaints.html
Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, afca.org.au, website for more information.
Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
Email: info@afca.org.au
Call: 1800 931 678, free call Monday to Friday 9am – 5pm, AEST



Your account confirmation as at 04 May 2021

Thank you for banking with us. Here is a quick summary of some of the important features of your Account.

If you have any questions or need more information please go to netbank.com.au, call **13 2221** or visit any branch.

Account details

Account type	Term Deposit
Account number	358750231007
BIC/SWIFT Code	CTBAAU2S
Account holder(s)	JOHN WILLIAM LEAVER AND CORNELIA ADRIANA LEAVER AS TRUSTEES FOR THE LEAVER SUPERANNUATION FUND
Investment term	12 Months
Amount invested at start of term	\$250,000.00
Current balance	\$253,750.00
Start date	01/05/2021
Maturity date	01/05/2022
TFN/ABN/Exemption quoted	Yes
Early withdrawal	31 days' notice is required to withdraw before maturity. A prepayment interest adjustment and administration fee will apply.
Maturity instructions	Place in Holding Facility

At maturity we will place your funds in the holding facility of your account, where you can choose to reinvest or withdraw your funds anytime once you decide what to do. Holding facility interest is paid every 7 days at the applicable interest rate, and may be lower than for a fixed term. Please refer to the Term Deposit General Information and Terms and Conditions for more information.

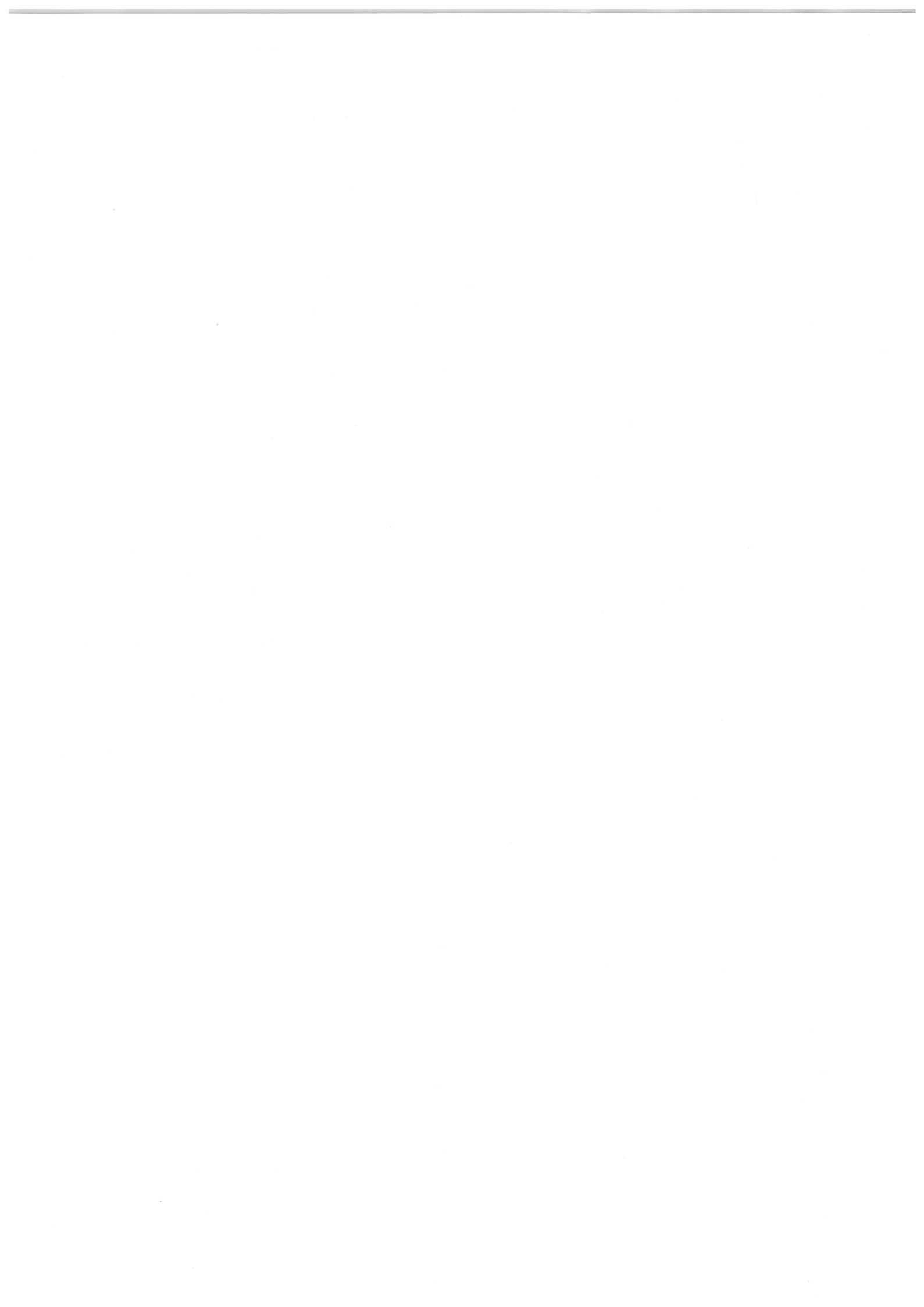
If you wish to update your maturity instructions, please visit any of our branches, contact your Relationship Manager, call **13 2221** or provide your instructions on netbank.com.au before the maturity date.

Features You can use NetBank to manage your Term Deposit online, including keeping track of your maturity date and interest payments. Contact us to get started using NetBank today.

Credit interest

Interest rate	0.65% p.a.
When is interest paid?	You have chosen to receive your interest every 12 months and/or at maturity. For terms of 12 months or less, interest is paid at maturity.
Nominated account for interest payments	Added to your Term Deposit balance.







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THE TRUSTEE
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Date printed	8 May 2022
Term Deposit number	06 3587 50231007
Investment balance	\$255,399.38
Investment term	12 months
At an interest rate of	1.20% p.a.
Reinvested on	1 May 2022
To mature on	1 May 2023
Interest option	Compound Annually



Your Term Deposit has been reinvested with changes

In line with the changes you requested during your grace period, your Term Deposit was reinvested on 1 May 2022 for 12 months with an interest rate of 1.20%p.a.

Account name	JOHN WILLIAM LEAVER AND CORNELIA ADRIANA LEAVER AS TRUSTEES FOR THE LEAVER SU PER ANNUATION FUND
Interest payment instructions	Interest will be added to your Term Deposit every 12 months or at maturity.
Interest paid this financial year	\$1,649.38

What you need to know

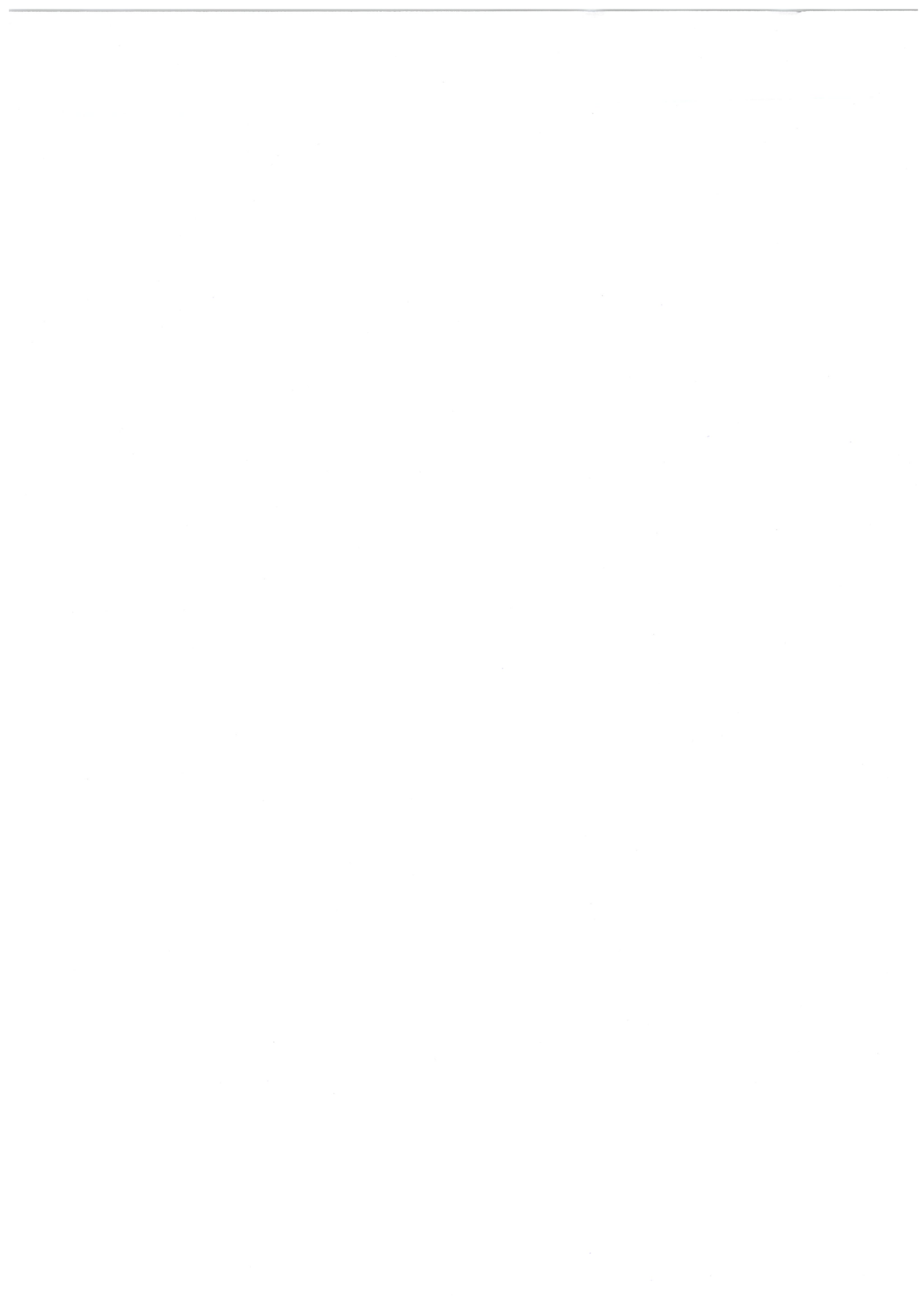
You'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

Please check all the details in this letter and let us know if any information is incorrect, as these are the details we now have on record. This supersedes any previously dated notice.

We're here to help

Visit commbank.com.au to view our latest Terms and Conditions, applicable to your renewed account as at the date of renewal.

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.





027

THE TRUSTEE
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Date printed	30 June 2021
Term Deposit number	06 3587 50231007
Investment balance	\$253,750.00
Investment term	12 months
At an interest rate of	0.65% p.a.
Invested on	1 May 2021
To mature on	1 May 2022
Interest option	Compound Annually

Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2021. Please keep a record of this information for taxation purposes.

Account name	JOHN WILLIAM LEAVER AND CORNELIA ADRIANA LEAVER AS TRUSTEES FOR THE LEAVER SU PER ANNUATION FUND
Investment balance at start of the reporting period 1 July 2020	\$250,000.00
Total interest paid for the financial year ending 30 June 2021	\$3,750.00

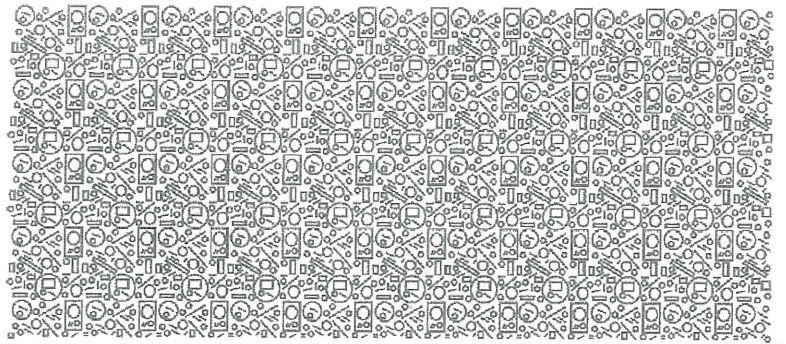
Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit commbank.com.au, drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

**We are required to provide an account statement for this Term Deposit.
The account statement covering the previous financial year is on the following page.**



Account statement for the financial year ending 30 June 2021

Important information for Term Deposits opened after 1 July in the last financial year

The opening balance of this Term Deposit will display as 'NIL' on this account statement.

The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$250,000.00
01 May	Credit Interest		\$3,750.00	\$253,750.00 CR
30 Jun	CLOSING BALANCE			\$253,750.00



027

THE TRUSTEE
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Date printed	31 December 2021
Term Deposit number	06 3587 50231007
Investment balance	\$253,750.00
Investment term	12 months
At an interest rate of	0.65% p.a.
Invested on	1 May 2021
To mature on	1 May 2022
Interest option	Compound Annually

Account statement for your Term Deposit

For your records this is your account statement for the period from 1 July to 31 December 2021.

Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2021 to 31 December 2021.

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2021 to 30 June 2022.

We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit commbank.com.au, drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

Important information for Term Deposits opened after 1 July

The opening balance of this Term Deposit will display as 'Nil' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

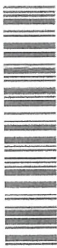
Account name	JOHN WILLIAM LEAVER AND CORNELIA ADRIANA LEAVER AS TRUSTEES FOR THE LEAVER SU PER ANNUATION FUND
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Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$253,750.00
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2021 is \$3,750.00			
31 Dec	CLOSING BALANCE			\$253,750.00

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



*# 3800.3841.1.1 ZZ175 1102 MU.YT.S152.D365.L.V05.01.28



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reconciled

www.sandhursttrustees.com.au



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THE LEAVER SUPERANNUATION FUND
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Your details at a glance	
BSB number	633-000
Account number	132973223
Customer number	19500933/V102
Account title	THE LEAVER SUPERANNUATION FUND

Account summary	
Statement period	1 Jul 2021 - 30 Jun 2022
Statement number	15
Opening balance on 1 Jul 2021	\$13,650.89
Deposits & credits	\$5,059.50
Withdrawals & debits	\$3,000.00
Closing Balance on 30 Jun 2022	\$15,710.39



Want to know more?

bendigobank.com.au/managedfunds

Any questions?

Contact Indu Dehipola at 65 Centreway, MT Waverley 3149 on **03 9886 6477**, or call **1300 BENDIGO** (1300 236 344).

Sandhurst Cash Common Fund

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$13,650.89
1 Jul 21	TRUST DISTRIBUTION		1.60	13,652.49
27 Jul 21	E-BANKING TFR 00195009331401 0256101133 Transfer	<i>Transfer to 6565</i> 3,000.00 ✓		10,652.49
1 Oct 21	TRUST DISTRIBUTION		0.70 ✓	10,653.19
1 Jan 22	TRUST DISTRIBUTION		0.54 ✓	10,653.73
1 Apr 22	TRUST DISTRIBUTION		0.52 ✓	10,654.25
26 Jun 22	E-BANKING TFR 00219249561201 0300242677 Contrib. from LES		5,056.14 ✓	15,710.39 /
Transaction totals / Closing balance		\$3,000.00	\$5,059.50	\$15,710.39

Customers can now utilise Bendigo's internet and phone banking services. For more information please phone 1300 236 344.

564BH103 / E-4104 / S-6076 / I-12151 / 0019500933239243





All correspondence to:
Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia
Enquiries (within Australia) 1300 558 062
(outside Australia) +61 3 9415 4631
Facsimile +61 3 9473 2500
www.investorcentre.com/contact
www.computershare.com

Private and Confidential

086685 000 WES
MRS CORNELIA ADRIANA LEAVER &
MR JOHN WILLIAM LEAVER
<LEAVER SF A/C>
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Holder Identification Number (HIN)
HIN WITHHELD

Record Date	19 November 2021
Payment Date	2 December 2021
Direct Credit Ref. No.	1250972
ASX Code	WES

2021 Return of Capital

The statement below represents your return of capital payment of A\$2.00 per share, approved by shareholders at the Wesfarmers Annual General Meeting held on Thursday 21 October 2021.

Class Description	Amount per Security	Number of Securities	Gross Payment
Ordinary Shares	A\$2.00	150	A\$300.00
Total			A\$300.00
Total Payment			A\$300.00

Important Notes

1. In accordance with your instructions, the return of capital payment was directly credited to your bank account as shown below. If payment cannot be made to the account listed below, the return of capital amount will be withheld pending receipt of your valid direct credit payment instructions.
2. You should retain this statement to assist you in preparing your tax return.
3. Shareholders should obtain their own professional advice on the tax implications of this payment.

Your Payment Instruction

BENDIGO BANK LTD
BSB: 633-000 Account number: XXXXXXX65

Amount Deposited
A\$300.00

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2 December 2021

Private and Confidential

086685 000 WES



MRS CORNELIA ADRIANA LEAVER &
MR JOHN WILLIAM LEAVER
<LEAVER SF A/C>
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Dear Shareholder,

2021 RETURN OF CAPITAL

At the Wesfarmers Limited Annual General Meeting held on Thursday 21 October 2021, shareholders approved the return of capital payment of A\$2.00 per share for all ordinary shares held on the Record Date, 4.00pm (Perth time), Friday 19 November 2021.

The enclosed statement provides confirmation of your return of capital payment and we wish to draw your attention to the following important notes:

- the return of capital payment of A\$2.00 per share is not eligible to participate in the Dividend Investment Plan;
- valid banking instructions as at the Record Date for Australian, New Zealand and United Kingdom registered resident shareholders were required to facilitate remittance of your return of capital payment. In the event banking instructions held on our records (as detailed on the enclosed statement, where applicable) are no longer valid, or if no banking instructions have been provided, the return of capital payment will be withheld pending receipt of your updated direct credit payment instructions;
- for a general outline of tax information for shareholders in relation to this payment, refer to page 29 of the 2021 Notice of Annual General Meeting lodged with the ASX on 9 September 2021 and available on the Wesfarmers website at www.wesfarmers.com.au; and
- Wesfarmers has applied to the Australian Taxation Office (ATO) for a Class Ruling to confirm the income tax consequences of the capital return distribution for Wesfarmers shareholders. Subject to receiving the Class Ruling, Wesfarmers expects that the taxation consequences for relevant Wesfarmers shareholders are as described in section (j) of the Explanatory Notes for Item 5 on page 29 of the 2021 Notice of Annual General Meeting. However, no assurance can be given as to the content of the Class Ruling. The final version of the Class Ruling will be published and notice will be included in the Government Notices Gazette. Wesfarmers will include the final version of the Class Ruling on its website once it becomes available.

Wesfarmers employee share plan participants will receive additional information relating to their employee share plan holdings.

Shareholders are encouraged to seek their own professional advice in relation to the taxation implications of the capital return.

If you have any queries on any of the matters referred to above, please contact Computershare Investor Services Pty Limited on 1300 558 062 (within Australia) or (+61 3) 9415 4631.

Yours sincerely,

Vicki Robinson
Executive General Manager
Company Secretariat

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Australian Government
Australian Taxation Office



THE LEAVER SUPERANNUATION FUND
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Our reference: 7125025452400
Phone: 13 10 20
ABN: 96 641 660 683

21 October 2021

Superannuation remittance advice

To whom it may concern

An amount of \$1,800.90 has been forwarded to you from the low income super amount account for THE LEAVER SUPERANNUATION 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 low income super amounts 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 low income super amount 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 low income super amounts being credited for a member.

Tax file numbers

From 1 July 2007, funds cannot accept any member contributions, including low income super amount 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 **26 November 2021**.

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 LEAVER SUPERANNUATION FUND
 Tax file number: 793 410 599
 Remittance type: Low income super amount

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
John Leaver	SMSF11536019189 : 3		11/7/1944	7027156016864	2020	\$444.45
John Leaver	SMSF11536019189 3		11/7/1944	7027156016872	2021	\$456.00
Cornelia Leaver	SMSF11536019190 0		20/4/1945	7027156019059	2020	\$444.45
Cornelia Leaver	SMSF11536019190 0		20/4/1945	7027156019067	2021	\$456.00

Payment details	Description	Processed date	Credit
	Low income super amount remittance	20 October 2021	\$1,800.90 CR
Total payment amount			\$1,800.90 CR



Australian Government
Australian Taxation Office

Agent AR QUAYLE & CO
Client THE LEAVER SUPERANNUATION
FUND
ABN 96 641 660 683
TFN

Income tax 551

Date generated	22/08/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

8 results found - from **22 August 2020** to **22 August 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
27 Oct 2021	27 Oct 2021	General interest charge			\$0.00
27 Oct 2021	26 Oct 2021	Payment received		\$232.86 /	\$0.00
8 Oct 2021	8 Oct 2021	General interest charge			\$232.86 DR
7 Oct 2021	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$55.86		\$232.86 DR
29 Sep 2021	1 Sep 2021	General interest charge			\$177.00 DR
28 Sep 2021	17 May 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$898.34		\$177.00 DR
2 Aug 2021	5 Aug 2021	EFT refund for Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$374.00		\$721.34 CR
13 Apr 2021	12 Apr 2021	Payment received		\$1,095.34	\$1,095.34 CR





Australian Government
Australian Taxation Office

Agent AR QUAYLE & CO
Client THE LEAVER SUPERANNUATION
FUND
ABN 96 641 660 683
TFN

Activity statement 001

Date generated	22/08/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

29 results found - from **22 August 2020** to **22 August 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
31 Jul 2022	31 Jul 2022	General interest charge			\$0.00
31 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$136.00		\$0.00
8 Jul 2022	7 Jul 2022	Payment received		\$136.00	\$136.00 CR
1 May 2022	1 May 2022	General interest charge			\$0.00
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$136.00		\$0.00
6 Apr 2022	5 Apr 2022	Payment received		\$136.00	\$136.00 CR
7 Mar 2022	7 Mar 2022	General interest charge			\$0.00
7 Mar 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$84.00		\$0.00
1 Feb 2022	27 Oct 2021	General interest charge			\$84.00 CR
31 Jan 2022	28 Jan 2022	Payment received		\$84.00	\$84.00 CR
4 Jan 2022	4 Jan 2022	General interest charge			\$0.00
4 Jan 2022	24 Dec 2021	Payment received		\$187.00 /	\$0.00

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Nov 2021	27 Oct 2021	General interest charge			\$187.00 DR
31 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$187.00		\$187.00 DR
27 Oct 2021	27 Oct 2021	General interest charge			\$0.00
27 Oct 2021	26 Oct 2021	Payment received		\$374.00 ✓	\$0.00
2 Aug 2021	2 Aug 2021	General interest charge			\$374.00 DR
1 Aug 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$187.00		\$374.00 DR
3 May 2021	3 May 2021	General interest charge			\$187.00 DR
2 May 2021	28 Apr 2021	Original Activity Statement for the period ending 31 Mar 21 - PAYG Instalments	\$187.00		\$187.00 DR
23 Feb 2021	22 Feb 2021	Payment received		\$187.00	\$0.00
22 Feb 2021	2 Mar 2021	Original Activity Statement for the period ending 31 Dec 20 - PAYG Instalments	\$187.00		\$187.00 DR
17 Dec 2020	17 Dec 2020	General interest charge			\$0.00
17 Dec 2020	16 Dec 2020	Payment received		\$197.00	\$0.00
2 Nov 2020	2 Nov 2020	General interest charge			\$197.00 DR
1 Nov 2020	28 Oct 2020	Original Activity Statement for the period ending 30 Sep 20 - PAYG Instalments	\$187.00		\$197.00 DR
27 Oct 2020	26 Oct 2020	Payment received		\$187.00	\$10.00 DR
1 Oct 2020	1 Oct 2020	General interest charge			\$197.00 DR
6 Sep 2020	28 Jul 2020	Original Activity Statement for the period ending 30 Jun 20 - PAYG Instalments	\$197.00		\$197.00 DR

ENGAGEMENT LETTER

To: The Trustees, The Leaver Superannuation Fund

Scope

You have requested that we audit the financial report of The Leaver Superannuation Fund, which comprises the balance sheet as at 30 June 2022, and the income statement for the year then ended a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement. An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the Trustees, as well as evaluating the overall presentation of the financial report.

Because of the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered. In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

We take this opportunity to remind you that the responsibility for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Superannuation Industry Supervisory Act 1993* is that of the trustees. Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report in accordance with the applicable financial reporting framework and this responsibility includes:

- designing, implementing and maintaining internal control relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error;
 - selecting and applying appropriate accounting policies; and
 - making accounting estimates that are reasonable in the circumstances.
- As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

Other Matters under the *Corporations Act 2001*

Independence

We confirm that, to the best of our knowledge and belief, we currently meet the independence requirements of the *Corporations Act 2001* in relation to the audit of the financial report. In conducting our audit of the financial report, should we become aware that we have contravened the independence requirements of the *Corporations Act 2001*, we shall notify you on a timely basis.

We look forward to your full cooperation and make available to us whatever records, documentation and other information we request in connection with our audit.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

Yours faithfully,

A.W. Boys
SAN: 100014140
Registered Company Auditor 67793

Acknowledged on behalf of The Leaver Superannuation Fund by

John W Leaver - Trustee
11 November 2022

Audit Representation Letter from Trustee(s)

The Leaver Superannuation Fund

Year ended 30 June 2022

To the auditor,

Dear Sir,

With respect to the audit of the financial statements of the above mentioned fund for the year ended stated, the following representations are made which are true and correct to the best of my (our) knowledge and belief that will address the necessary compliance requirements of the *Superannuation Industry (Supervision) Act 1993*.

Preparation of the ATO Income Tax & Regulatory Return

The information disclosed in the annual return is complete and accurate.

Sole Purpose of the Fund

The sole purpose of the Fund is to provide retirement and/or death benefits to its members and/or beneficiaries.

Accounting Policies

All the significant accounting policies of the Fund are adequately described in the Financial Statements and the Notes thereto. These policies are consistently applied unless specifically noted in the Financial Statements and Notes.

Fund Books/Records/Minutes

All financial books, records and relevant material relating to the transactions and activities of the Fund have been made available to you, including minutes of the Trustees' meetings, the Trust Deed (as amended) and the Rules of the Fund. The Financial Statements accurately disclose the Revenue and Expenses and the full extent of the Assets and Liabilities of the Fund.

Asset Form

The assets of the Fund are being held in an acceptable form suitable for the benefit of the members of the Fund, and have been stated at their net market value.

Ownership and Pledging of Assets

1. The Fund has satisfactory title to all assets shown in the Financial Statements
2. Investments are registered in the name of The Leaver Superannuation Fund
3. No assets of the Fund have been pledged to secure liabilities of the Fund or of any other fund or entity.

Investments

1. Investments are carried in the books at their net market value.
2. Amounts stated are considered reasonable in the current market condition, and there has not been any permanent diminution in their value below the amounts recorded in the Financial Statements.
3. There are no commitments, fixed or contingent, for the purchase or sale of long term investments.
4. Investment transactions and investments held are in accordance with the Investment Strategy, which has been determined with due regard to risk, return, liquidity and diversity.
5. The Trustee(s) have complied with all the Investment Standards stipulated in the Regulations relating to the SIS Act as amended.

Trust Deed Amendments

All amendments (if any) to the Trust Deed were made in order for the Fund to comply with the SIS Act, Regulations and any other applicable legislation relating to the operation and governance of the Fund.

Governing Rules

The Fund is being conducted in accordance with its Trust Deed and Governing Rules.

Legislative Requirements

The Fund is being conducted in accordance with the *Superannuation Industry (Supervision) Act 1993*, and the Regulations of the said Act. Including minimum pension payments to members entitled to receive a pension.

Contributions

The Trustees confirm the contributions, if any, received by the fund are within the limits imposed by the legislation, taking into account contributions paid by the members to other superannuation funds. Correspondence from the member(s) has been received and recorded by the trustees for all contributions from the member(s).

Use of Assets

All assets of the Fund have been acquired and used for the sole purpose of generating retirement benefits in accordance with the *Superannuation Industry (Supervision) Act 1993*, the Trust Deed of the Fund and the Investment Strategy of the Fund.

Pension Payments and Withdrawal of Funds

All pension payments (if any) and all withdrawal of funds from the accounts of the Fund have been made in accordance with statutory limitations imposed by legislation governing the Fund and all withdrawals of funds have been in accordance with the *Superannuation (Supervision) Act 1993*.

Trustee Responsibilities

The Trustees are aware of their responsibilities and obligations to the Members and the various regulatory bodies that govern, administer and enforce respective applicable legislation.

Trustee Covenants

The Trustee(s) have complied with all the Trustee Covenants set out in section 52 of the *Superannuation (Supervision) Act 1993*.

Legal Matters

The Trustees confirm you have been advised of all significant legal matters, and that the probability of any material revenue or expenses arising from such legal matters has been adequately accounted for, and been appropriately disclosed in the financial report.

Related Parties

All related party transactions have been brought to your attention.

Disqualified person not to act as a Trustee

There is no reason why any Trustee should be prohibited from acting as a Trustee of this Superannuation Fund.

Information to Members

Information relating to the transactions and activities of the Fund has been supplied in a timely manner.

Meetings

Meetings have been conducted in accordance with the Trust Deed and the requirements of the SIS Act. Resolutions and issues on which the Trustee(s) have voted, or on which they were required to vote have been passed by at least a 2/3rds majority of the Trustees.

Subsequent Events

Since the end of the financial year stated in the Financial Statements till the date of this letter, there have been no events or transactions that would have a material effect upon the Fund either financially or operationally.

Yours faithfully

John W Leaver
Trustee

Corry Leaver
Trustee



**MINUTES OF A MEETING OF TRUSTEES OF THE LEAVER SUPERANNUATION FUND
HELD AT 88 HAVERSHAM AVE, WHEELERS HILL, VIC. 3150 ON THE 11TH
NOVEMBER 2022.**

PRESENT: John W Leaver (Chairperson)
Corry Leaver

MINUTES: The minutes of the previous trustee meeting were read and confirmed as being a true and accurate record of that meeting.

ANNUAL ACCOUNTS: The following were tabled:

(a) The Special Purpose Financial Statement for the year ended 30th June 2022.

(b) Trustees Statement with respect to the results of the fund for the year ended 30th June 2022 and the state of affairs at that date, and

(c) Statement of Members Funds as at 30th June 2022.

After full consideration, the Trustees formed the opinion that the requirements of the Superannuation Industry (Supervision) Act 1993, hereafter referred to as SIS, regarding the preparation of accounts of the fund, the Trustees Statement and reporting of members funds had been complied with.

It was resolved that the Trustees Statement submitted to the meeting be approved and signed by the Trustees.

INVESTMENT STRATEGY: The investment strategy as previously formulated was reviewed and the Trustees agreed that it still suited the Fund's position and investment requirements. It was therefore agreed that no change was necessary to the Investment Strategy.

ANNUAL AUDIT: It was resolved to appoint Super Audits Pty Ltd as the auditors of the fund for the 2022 financial year.

CLOSURE: There being no further business, the Meeting then closed.

Confirmed as a correct record

John W Leaver
(Chairperson)



MINUTES OF A MEETING OF THE TRUSTEES OF THE LEAVER SUPERANNUATION FUND HELD AT 88 HAVERSHAM AVE, WHEELERS HILL, VIC. 3150 ON THE 18TH NOVEMBER 2022.

- PRESENT:** John W Leaver (Chairperson)
Corry Leaver
- MINUTES:** The minutes of the previous trustee meeting were read and confirmed as being a true and accurate record of that meeting.
- ANNUAL ACCOUNTS:** The following were tabled:
- (a) Audit Certificate from Super Audits Pty Ltd for the year ended 30th June 2022, and
- After full consideration, the Trustees formed the opinion that the requirements of the Superannuation Industry (Supervision) Act 1993, hereafter referred to as SIS, regarding the audit of financial accounts and operations of the fund had been complied with.
- CLOSURE:** There being no further business, the Meeting then closed.
- Confirmed as a correct record
- John W Leaver
(Chairperson)



10-3

The Leaver Superannuation Fund

2 July 2022

Mr J Leaver
88 Haversham Ave
Wheelers Hill Vic. 3150

Dear John

We write to confirm that we have paid a total of \$27,350.00 to you in relation to your Pension payment for the year ended June 30, 2022.

Should you wish to discuss this matter in further detail please do not hesitate to contact us.

Yours faithfully

The Leaver Superannuation Fund

Corry Leaver - Trustee



The Leaver Superannuation Fund

10-4

2 July 2022

Mrs C Leaver
88 Haversham Ave
Wheelers Hill Vic. 3150

Dear Corry

We write to confirm that we have paid a total of \$19,350.00 to you in relation to your Pension payment for the year ended June 30, 2022.

Should you wish to discuss this matter in further detail please do not hesitate to contact us.

Yours faithfully

The Leaver Superannuation Fund

John W Leaver - Trustee



10-5

The Leaver Superannuation Fund

4th July 2022

Mr J Leaver
88 Haversham Ave
Wheelers Hill Vic. 3150

Dear John

Re: Employer Contributions

We write to confirm that we have received the amount of \$3,800.50 as Employer Contributions from your Employer 'Leaver Engineering Services Pty Ltd' for the financial period July 1, 2021 to June 30, 2022.

Should you believe this to be anything different then please contact us immediately.

Yours faithfully

The Leaver Superannuation Fund

Corry Leaver - *Trustee*



The Leaver Superannuation Fund

4th July 2022

Mrs C Leaver /
88 Haversham Ave
Wheelers Hill Vic. 3150

Dear Corry

Re: Employer Contributions

We write to confirm that we have received the amount of \$3,799.50 as Employer Contributions from your Employer 'Leaver Engineering Services Pty Ltd' for the financial period July 1, 2021 to June 30, 2022.

Should you believe this to be anything different then please contact us immediately.

Yours faithfully

The Leaver Superannuation Fund

John W Leaver - *Trustee*



The Leaver Superannuation Fund

In drafting this investment strategy, the trustees have taken into account all of the circumstances of the fund, including:

- the risks and likely return associated with each investment;
- the range and diversity of investments held by the fund;
- any risks coming from limited diversification;
- the liquidity of the fund's investments;
- the ages and preferences of its members;
- expected cash flow requirements; and
- the ability of the fund to meet its existing and prospective liabilities such as paying benefits to its members.

Policies

The policies adopted by the Trustees in order to achieve these objectives are:

- Regular monitoring of the performance of the fund's investments, the overall investment mix and the expected cash flow requirements of the fund.
- Re-balancing the fund's investment portfolio due to changes in market conditions through asset sales and new investments as appropriate.

The Trustees will aim to follow the investment strategy, however, they will at all times reserve the right to change the investment mix depending on the market situation and opportunities available to better meet the objectives of the fund.

A copy of the Investment Strategy of the fund will be available to members of the fund on request.

Risk profile and risk tolerance

The Fund has a short time horizon. Further the Members wish to have a conservative asset allocation thereby limiting volatility of returns

Members understand

- the trade-off between investment risk and long term capital and income growth and have indicated capital preservation & stability is a priority
- Investment risk is borne by the members, as fluctuations in investment returns will affect the level of benefits available to members.

Insurance

The Trustees have considered whether the Fund should hold a contract of insurance for its members and concluded that additional insurance is not appropriate as the members are at an age such that insurance is not available on a cost effective basis

The Leaver Superannuation Fund

Investment Strategy

Objectives

The objectives of the fund are to:

- Provide superannuation benefits to members and their dependants to meet their retirement needs.
- Ensure that appropriate mixes of investments are held by the fund to support these needs.
- Ensure the fund has sufficient liquidity at all times to meet all commitments.
- Maximise the tax effectiveness of fund investments thereby delivering the best long term after tax return for members.

The Investment objective of the trustees is to aim to achieve real medium to longer-term growth. In recognition of the fact that both Members of the Fund are in Pension mode, the fund will have a high proportion of capital stable assets in the portfolio.

Investment Choice

The Trustees have determined the fund's investments may include but not be limited to all or one of the following:

- Direct equities, stocks and derivatives including participation in dividend reinvestment programs and right issues, including the use of geared instalment warrants:
- Property trusts and associated investments:
- Managed investments and associated products:
- Direct residential, industrial and commercial property investment [including geared property investments purchased using allowable limited recourse borrowing arrangements]:
- Deposits and investments with banks and other financial institution securities including Term Deposits, Debentures, Secured and Unsecured Notes and Bonds:
- Any other investment that the trustees may feel prudent to achieve the objective of the fund.

The Trustee may from time to time decide to seek professional advice from Accountants, Solicitors or Financial Planners in the formulation or implementation of this or any future investment strategy.

In formulating this strategy the trustees have taken into consideration relevant features of the various investments in accordance with both the fund's objectives and appropriate legislation.

The Leaver Superannuation Fund

Liquidity

Both Members of the Fund are in Pension mode and have unrestricted non – preserved benefits. As a consequence, the fund will have a high proportion of assets in liquid form to meet any benefit payment that may be made at the request of a Member.

Asset Allocation

The targeted asset allocation will recognise the need to have a diversified asset mix, however, given the short term investment horizon of the members and the significant assets outside of superannuation, the allocation will have a strong capital preservation asset bias and be focused on preserving capital and ensuring capital stability.

The final targeted asset allocation will be in the following ranges:

Growth Assets	Long term range	Current target
• Australian listed equities	0%-10%	5%
Defensive assets		
• Cash and term deposits	80-100%	95%
		100%

John W Leaver - Trustee
14 July 2021

Corry Leaver - Trustee
14 July 2021

