
Workpapers - 2021 Financial Year

Loretan Family Superannuation Fund

Preparer: Rachel Barrett
Reviewer: Brendan Curran
Printed: 10 January 2023

Lead Schedule

2021 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
23800	Distributions Received	(\$10,192.76)	(\$14,087.18)	(27.65)%	Ready for Review
24200	Contributions	(\$19,407.78)	(\$26,359.58)	(26.37)%	Ready for Review
24700	Changes in Market Values of Investments	(\$73,556.16)	\$5,002.19	(1570.48)%	Ready for Review
25000	Interest Received	(\$1.15)	(\$0.32)	259.38%	Ready for Review
28300	Rebates	(\$1.99)	(\$3.72)	(46.51)%	Ready for Review
28500	Transfers In	(\$22,747.57)		100%	Ready for Review
30100	Accountancy Fees	\$440.00	\$440.00	0%	Ready for Review
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	Ready for Review
30700	Auditor's Remuneration	\$550.00	\$550.00	0%	Ready for Review
30800	ASIC Fees	\$55.00	\$54.00	1.85%	Ready for Review
31500	Bank Charges	\$30.00	\$15.00	100%	Ready for Review
37900	Interest Paid	\$0.12	\$0.03	300%	Ready for Review
39000	Life Insurance Premiums	\$2,931.68	\$5,931.90	(50.58)%	Ready for Review
39400	Income Protection Premiums	\$2,513.61		100%	Ready for Review
39900	Portfolio Management Fees	\$2,779.80	\$2,493.73	11.47%	Ready for Review
46600	Refund Excess Contributions		\$5,416.95	100%	N/A - Not Applicable
48100	Division 293 Tax	\$3,750.00		100%	Ready for Review
48500	Income Tax Expense	\$8,209.99	\$3,420.04	140.06%	Ready for Review

Code	Workpaper	CY Balance	LY Balance	Change	Status
49000	Profit/Loss Allocation Account	\$104,388.21	\$16,867.96	518.85%	Ready for Review
50000	Members	(\$580,933.25)	(\$475,400.41)	22.2%	Ready for Review
59200	Contribution Reserve		(\$1,144.63)	100%	Ready for Review
60400	Bank Accounts	\$1,352.19	\$2,757.77	(50.97)%	Ready for Review
61800	Distributions Receivable	\$3,657.50	\$2,365.26	54.63%	Ready for Review
77600	Shares in Listed Companies (Australian)	\$84,211.05	\$60,332.70	39.58%	Ready for Review
78200	Units in Listed Unit Trusts (Australian)	\$502,094.60	\$414,373.32	21.17%	Ready for Review
85000	Income Tax Payable /Refundable	\$1,452.44	(\$218.91)	(763.49)%	Ready for Review
86000	PAYG Payable	(\$1,547.00)		100%	Ready for Review
88000	Sundry Creditors	(\$55.00)		100%	Ready for Review
89000	Deferred Tax Liability/Asset	(\$10,232.53)	(\$3,065.10)	233.84%	Ready for Review
A	Financial Statements				Ready for Review
B	Permanent Documents				Ready for Review
C	Other Documents				Ready for Review
D	Pension Documentation				N/A - Not Applicable
E	Estate Planning				N/A - Not Applicable

23800 - Distributions Received

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(\$891.56)	(\$1,043.52)	(14.56)%
IAF.AX	iShares Core Composite Bond Etf	(\$1,041.67)	(\$1,843.15)	(43.48)%
IEM.AX	iShares MSCI Emerging Markets Etf	(\$1,357.76)	(\$1,522.73)	(10.83)%
IOO.AX	iShares Global 100 Etf	(\$852.39)	(\$874.29)	(2.5)%
VAS.AX	Vanguard Australian Shares Index Etf	(\$6,049.38)	(\$8,803.49)	(31.28)%
TOTAL		CY Balance	LY Balance	
		(\$10,192.76)	(\$14,087.18)	

Supporting Documents

- Distribution Reconciliation Report [Report](#)
- 2021 Annual Tax Statement - DJRE.pdf [DJRE.AX](#)
- 2021 Annual Tax Statement - IAF.pdf [IAF.AX](#)
- 2021 Annual Tax Statement - IEM.pdf [IEM.AX](#)
- 2021 Annual Tax Statement - IOO.pdf [IOO.AX](#)
- 2021 Annual Tax Statement - VAS.pdf [VAS.AX](#)

Standard Checklist

- Attach a copy of all Tax Statements
- Attach a copy of Distribution Reconciliation Report
- Ensure all Distributions have been reviewed on [Distribution Tax Automation](#)

Loretan Family Superannuation Fund

Distribution Reconciliation Report



For The Period 01 July 2020 - 30 June 2021

Date	Non Primary Production Income (A) * ₁					Distributed Capital Gains (B) * ₂					Foreign Income * ₃		Non-Assessable			Taxable Income
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free	Tax Deferred / AMIT * ₆	
Units in Listed Unit Trusts (Australian)																
DJRE.AX SPDR Dow Jones Global Real Estate Fund																
13/01/2021	313.49						S									0.00
30/06/2021	578.07						S									0.00
30/06/2021	0.00	0.72	2.94	9.53	0.37	0.00	I	0.00	0.00	0.00	872.89	118.47	0.00	0.00	5.48	1,004.92
	891.56	0.72	2.94	9.53	0.37	0.00		0.00	0.00	0.00	872.89	118.47	0.00	0.00	5.48	1,004.92
	<i>Net Cash Distribution: 891.56</i>															
IAF.AX iShares Core Composite Bond Etf																
21/10/2020	335.24						S									0.00
18/01/2021	319.40						S									0.00
19/04/2021	117.34						S									0.00
30/06/2021	269.69						S									0.00
30/06/2021	0.00	0.00	0.00	982.21	0.00	0.00	I	0.00	0.00	0.00	59.46	0.00	0.00	0.00	0.00	1,041.67
	1,041.67	0.00	0.00	982.21	0.00	0.00		0.00	0.00	0.00	59.46	0.00	0.00	0.00	0.00	1,041.67
	<i>Net Cash Distribution: 1,041.67</i>															
IEM.AX iShares MSCI Emerging Markets Etf																
06/01/2021	521.20						S									0.00
30/06/2021	836.56						S									0.00
30/06/2021	0.00	0.00	0.00	0.00	0.00	147.00	I	147.00	0.00	0.21	1,063.55	188.22	0.00	0.00	0.00	1,398.98

Loretan Family Superannuation Fund

Distribution Reconciliation Report



For The Period 01 July 2020 - 30 June 2021

Date	Non Primary Production Income (A) * ₁					Distributed Capital Gains (B) * ₂					Foreign Income * ₃		Non-Assessable			Taxable Income
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free	Tax Deferred / AMIT * ₆	
	1,357.76	0.00	0.00	0.00	0.00	147.00		147.00	0.00	0.21	1,063.55	188.22	0.00	0.00	0.00	1,398.98
<i>Net Cash Distribution:</i>	1,357.76															
IOO.AX iShares Global 100 Etf																
06/01/2021	301.45						S								0.00	
30/06/2021	550.94						S								0.00	
30/06/2021	0.00	0.00	0.00	0.00	0.00	59.04	I	59.04	0.00	0.00	734.31	129.39	0.00	0.00	0.00	922.74
	852.39	0.00	0.00	0.00	0.00	59.04		59.04	0.00	0.00	734.31	129.39	0.00	0.00	0.00	922.74
<i>Net Cash Distribution:</i>	852.39															
VAS.AX Vanguard Australian Shares Index Etf																
16/10/2020	1,517.68						S								0.00	
19/01/2021	1,141.44						S								0.00	
20/04/2021	1,968.02						S								0.00	
30/06/2021	1,422.24						S								0.00	
30/06/2021	0.00	4,503.63	621.44	684.38	2,026.96	190.06	I	190.06	0.00	0.00	174.19	5.53	0.00	0.00	(314.38)	8,206.19
	6,049.38	4,503.63	621.44	684.38	2,026.96	190.06		190.06	0.00	0.00	174.19	5.53	0.00	0.00	(314.38)	8,206.19
<i>Net Cash Distribution:</i>	6,049.38															
	10,192.76	4,504.35	624.38	1,676.12	2,027.33	396.10		396.10	0.00	0.21	2,904.40	441.61	0.00	0.00	(308.90)	12,574.50

Loretan Family Superannuation Fund Distribution Reconciliation Report

For The Period 01 July 2020 - 30 June 2021



Date	Non Primary Production Income (A) * ₁				Distributed Capital Gains (B) * ₂				Foreign Income * ₃		Non-Assessable			Taxable Income		
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt		Tax Free	Tax Deferred / AMIT * ₆
TOTAL	10,192.76	4,504.35	624.38	1,676.12	2,027.33	396.10		396.10	0.00	0.21	2,904.40	441.61	0.00	0.00	(308.90)	12,574.50

Total Distributed Gains

Discount Rate	Discounted	Gross
Superfund 1/3	0.00	0.00
Individual 50%(I)	396.10	792.41
Total	396.10	792.41

*₁ Summary of Non Primary Production Income (A)

Tax Label	Franked	Unfranked	Interest/Other	Less Other Deduction	Income Before Credits * ₇	Franking Credits	Total Including Credits
11M Gross trust distributions	4,504.35	624.38	1,676.12	0.00	6,804.85	2,027.33	8,832.18

*₂ Forms part of the Net Capital Gains calculation for Tax Label 11A.

*₃ Forms part of the Foreign Credits calculation for Tax Label 11D, D1, 13C1.

*₄ Taxable Income is designed to match Tax Statement provided by Fund Manager.

Taxable Income in the SMSF Annual Return will be different due to application of Capital Losses in Net Capital Gain calculation and application of different discount method.

*₅ This is the discount rate selected for the transaction. "S" being Super Funds at 1/3 and "I" being Individual at 50%.

*₆ AMIT cost base net increase is reflected as negative amount i.e. negative tax deferred and AMIT cost base net decrease is reflected as positive amount i.e. positive tax deferred.

*₇ Sum of Income Before Credits reconciles with Taxable Trust Distributions in Statement of Taxable Income.

^ Variance between Payment Received and Net Cash Distribution.



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LORETAN FAMILY SUPER PTY LTD
<LORETAN FAMILY SF A/C>
PO BOX R1573
ROYAL EXCHANGE NSW 1225

Part A

Statement Date: 26 July 2021

Reference No.: X*****2504

**Attribution Managed Investment Trust Member Annual Statement
for the year ended 30 June 2021**

Part B: Summary of 2021 tax return (supplementary section) items for a resident individual

Non Australian residents should seek independent Australian tax advice.

Tax return (supplementary section)	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$12.47	13U
Franked distribution from trusts	\$1.09	13C
Other deductions relating to non-primary production income	\$0.00	13Y
Share of franking credits from franked dividends	\$0.37	13Q
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Share of credit for tax amounts withheld	\$0.00	13R
Net capital gain	\$0.00	18A
Total current year capital gains	\$0.00	18H
Credit for foreign resident capital gains withholding amounts	\$0.00	18X
Assessable foreign source income	\$991.36	20E
Other net foreign source income	\$991.36	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$118.47	20O
Early stage venture capital limited partnership: current year tax offset	\$0.00	T7K
Early stage investor: current year tax offset	\$0.00	T8L
Other refundable tax offsets: Exploration credits	\$0.00	T9P (code E)

*To work out your foreign income tax offset (FITO) entitlement, see **20 Foreign source income and foreign assets or property** or the Guide to foreign tax offset rules 2021.

Part B: Capital gains tax information – Additional information for item 18

	Amount	
Capital gains - discounted method	\$0.00	(gross amount)
Capital gains - indexation method	\$0.00	
Capital gains - other method	\$0.00	
Total current year capital gains	\$0.00	

Part C: Components of attribution

	Cash distributions	Tax paid or Franking credit (grossed up)	Attributable amount
Australian Income			
Dividends - unfranked amount declared to be CFI	\$2.94		\$2.94
Dividends - unfranked amount not declared to be CFI	\$0.00		\$0.00
Dividends - less LIC capital gain deduction	\$0.00		\$0.00
Interest (subject to non - resident withholding tax)	\$0.85		\$0.85
Interest (not subject to non - resident withholding tax)	\$0.83		\$0.83
Other assessable Australian income	\$7.42		\$7.42
Less other allowable trust deductions	\$0.00		\$0.00
NCMI – Non-primary production	\$0.13		\$0.13
Excluded from NCMI – Non-primary production	\$0.30		\$0.30
Non-primary production income	\$12.47		\$12.47
Dividends - Franked amount	\$0.72	\$0.37	\$1.09
Capital Gains			
Capital gains - discounted method TAP	\$0.00		\$0.00
Capital gains - discounted method NTAP	\$0.00	\$0.00	\$0.00
Capital gains - indexation method TAP	\$0.00		\$0.00
Capital gains - indexation method NTAP	\$0.00	\$0.00	\$0.00
Capital gains - other method TAP	\$0.00		\$0.00
Capital gains - other method NTAP	\$0.00	\$0.00	\$0.00
Net capital gains	\$0.00	\$0.00	\$0.00
AMIT CGT gross up amount			\$0.00
Other capital gains distribution	\$0.00		
Total current year capital gains	\$0.00	\$0.00	\$0.00
NCMI capital gains	\$0.00		\$0.00
Excluded from NCMI capital gains	\$0.00		\$0.00
Foreign Income			
Other net foreign source income	\$872.89	\$118.47	\$991.36
Assessable foreign source income	\$872.89	\$118.47	\$991.36
Australian franking credit from a New Zealand franking company		\$0.00	\$0.00
CFC income	\$0.00		\$0.00
Transferor trust income	\$0.00		\$0.00
Total foreign income	\$872.89	\$118.47	\$991.36
Other Non-assessable Amounts			
Net exempt income	\$0.00		
Non-assessable non-exempt amount	\$0.00		
Other non-attributable amounts	\$5.48		
Total Non-assessable amounts	\$5.48		
Gross Cash Distribution	\$891.56		
Other deductions from Distribution			
Less: withholding tax	\$0.00		
Net Cash Distribution	\$891.56		

Part D : Tax offsets

Tax offsets	Amount
Franking credit tax offset	\$0.37
Foreign income tax offset	\$118.47
Total tax offsets	\$118.84

Part E: Attribution Managed Investment Trust ('AMIT') cost base adjustments

AMIT cost base net amount - excess (decrease)	\$5.48
AMIT cost base net amount - shortfall (increase)	\$0.00

Part F: Payment summary information for the year ended 30 June 2021

	Attribution/Amount	Tax paid
Total fund payment	\$0.00	\$0.00
Non-resident withholding amount	\$0.00	\$0.00
Deemed payment - Dividend	\$0.00	\$0.00
Deemed payment - Interest	\$0.00	\$0.00
Deemed payment - Royalties	\$0.00	\$0.00
Deemed payment - Fund payment	\$0.00	\$0.00

Note: FITOs are not split into their components (representing the type of income/gains they have arisen on) and they have not been reduced where they arise on discounted capital gains. Investors should seek their own advice in this respect from their professional tax advisor.

Please retain this statement for income tax purposes.

iShares Core Composite Bond ETF

ARSN 154 626 767
BlackRock Investment Management (Australia) Limited
ABN 13 006 165 975 AFSL 230523

Update your information:

 www.investorcentre.com/au/contact

 Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia
Enquiries: (within Australia) 1-300-ishare (474 273)
(international) +61 3 9415 4695

113924 000 IAF



LORETAN FAMILY SUPER PTY LTD
<LORETAN FAMILY SF A/C>
PO BOX R1573
ROYAL EXCHANGE NSW 1225

TFN/ABN Status: ABN quoted

Holder Identification Number (HIN)

HIN WITHHELD

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2021

The following tax return items are valid for Australian resident individual unitholders only.

PART A – SUMMARY OF 2021 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

Item	Tax Return Label	Tax Attribution Amount
Share of non-primary production income	13U	\$982.21
Franked distributions from trusts	13C	\$0.00
Share of franking credits from franked dividends	13Q	\$0.00
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Net capital gain	18A	\$0.00
Total current year capital gains	18H	\$0.00
Assessable foreign source income	20E	\$59.46
Other net foreign source income	20M	\$59.46
Foreign income tax offset	20O	\$0.00

PART B – COMPONENTS OF DISTRIBUTION

Item	Cash Distribution	Tax Paid/Offsets	Tax Attribution
Australian income			
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$0.00		\$0.00
Interest (Subject to Non Resident WHT)	\$13.41		\$13.87
Interest (Not Subject to Non Resident WHT)	\$968.08		\$968.34
Other income - clean building MIT income	\$0.00		\$0.00
Other income - excluded from NCMI	\$0.00		\$0.00
Other income - NCMI	\$0.00		\$0.00
Other income	\$0.00		\$0.00
Non primary production income	\$981.49		\$982.21
Franked distributions	\$0.00	\$0.00	\$0.00
Capital gains			
Discounted capital gains TAP - clean building MIT income	\$0.00		\$0.00
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$0.00		\$0.00
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$0.00		\$0.00
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
Net capital gain	\$0.00		\$0.00
AMIT CGT gross up amount			\$0.00
Other capital gains distribution	\$0.00		\$0.00
Total current year capital gains	\$0.00		\$0.00
Return of capital	\$0.00		
Foreign income			
Assessable foreign source income	\$60.18	\$0.00	\$59.46
Other non-assessable amounts			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$1,041.67		\$1,041.67
AMIT cost base net amount - excess (Reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (Increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
Net Cash Distribution	\$1,041.67		

To assist you in completing your tax return, you may refer to the iShares tax booklet available here:

<https://www.blackrock.com/au/individual/literature/tax-information/australian-tax-booklet-for-australian-domiciled-ishesares-etfs-en-au.pdf>

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

iShares MSCI Emerging Markets ETF

ARSN 625 115 844
BlackRock Investment Management (Australia) Limited
ABN 13 006 165 975 AFSL 230523

Update your information:

 www.investorcentre.com/au/contact

 Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia
Enquiries: (within Australia) 1-300-ishare (474 273)
(international) +61 3 9415 4695

097905 000 IEM



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<LORETAN FAMILY SF A/C>
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ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2021

The following tax return items are valid for Australian resident individual unitholders only.

PART A – SUMMARY OF 2021 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

Item	Tax Return Label	Tax Attribution Amount
Share of non-primary production income	13U	\$0.00
Franked distributions from trusts	13C	\$0.00
Share of franking credits from franked dividends	13Q	\$0.00
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Net capital gain	18A	\$147.21
Total current year capital gains	18H	\$294.21
Assessable foreign source income	20E	\$1,251.77
Other net foreign source income	20M	\$1,251.77
Foreign income tax offset	20O	\$188.22

PART B – COMPONENTS OF DISTRIBUTION

Item	Cash Distribution	Tax Paid/Offsets	Tax Attribution
Australian income			
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$0.00		\$0.00
Interest (Subject to Non Resident WHT)	\$0.00		\$0.00
Interest (Not Subject to Non Resident WHT)	\$0.00		\$0.00
Other income - clean building MIT income	\$0.00		\$0.00
Other income - excluded from NCMI	\$0.00		\$0.00
Other income - NCMI	\$0.00		\$0.00
Other income	\$0.00		\$0.00
Non primary production income	\$0.00		\$0.00
Franked distributions	\$0.00	\$0.00	\$0.00
Capital gains			
Discounted capital gains TAP - clean building MIT income	\$0.00		\$0.00
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$0.00		\$0.00
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$185.54		\$147.00
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.27		\$0.21
Net capital gain	\$185.81		\$147.21
AMIT CGT gross up amount			\$147.00
Other capital gains distribution	\$185.54		
Total current year capital gains	\$371.35		\$294.21
Return of capital	\$0.00		
Foreign income			
Assessable foreign source income	\$986.41	\$188.22	\$1,251.77
Other non-assessable amounts			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$1,357.76		\$1,545.98
AMIT cost base net amount - excess (Reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (Increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
Net Cash Distribution	\$1,357.76		

To assist you in completing your tax return, you may refer to the iShares tax booklet available here:

<https://www.blackrock.com/au/individual/literature/tax-information/australian-tax-booklet-for-australian-domiciled-ishares-etfs-en-au.pdf>

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iShares Global 100 ETF

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BlackRock Investment Management (Australia) Limited
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 Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia
Enquiries: (within Australia) 1-300-ishare (474 273)
(international) +61 3 9415 4695

056098 000 100



LORETAN FAMILY SUPER PTY LTD
<LORETAN FAMILY SF A/C>
PO BOX R1573
ROYAL EXCHANGE NSW 1225

TFN/ABN Status: ABN quoted

Holder Identification Number (HIN)

HIN WITHHELD

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2021

The following tax return items are valid for Australian resident individual unitholders only.

PART A – SUMMARY OF 2021 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

Item	Tax Return Label	Tax Attribution Amount
Share of non-primary production income	13U	\$0.00
Franked distributions from trusts	13C	\$0.00
Share of franking credits from franked dividends	13Q	\$0.00
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Net capital gain	18A	\$59.04
Total current year capital gains	18H	\$118.08
Assessable foreign source income	20E	\$863.70
Other net foreign source income	20M	\$863.70
Foreign income tax offset	20O	\$129.39

PART B – COMPONENTS OF DISTRIBUTION

Item	Cash Distribution	Tax Paid/Offsets	Tax Attribution
Australian income			
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$0.00		\$0.00
Interest (Subject to Non Resident WHT)	\$0.00		\$0.00
Interest (Not Subject to Non Resident WHT)	\$0.00		\$0.00
Other income - clean building MIT income	\$0.00		\$0.00
Other income - excluded from NCMI	\$0.00		\$0.00
Other income - NCMI	\$0.00		\$0.00
Other income	\$0.00		\$0.00
Non primary production income	\$0.00		\$0.00
Franked distributions	\$0.00	\$0.00	\$0.00
Capital gains			
Discounted capital gains TAP - clean building MIT income	\$0.00		\$0.00
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$0.00		\$0.00
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$58.37		\$59.04
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
Net capital gain	\$58.37		\$59.04
AMIT CGT gross up amount			\$59.04
Other capital gains distribution	\$58.37		
Total current year capital gains	\$116.74		\$118.08
Return of capital	\$0.00		
Foreign income			
Assessable foreign source income	\$735.65	\$129.39	\$863.70
Other non-assessable amounts			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$852.39		\$981.78
AMIT cost base net amount - excess (Reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (Increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
Net Cash Distribution	\$852.39		

To assist you in completing your tax return, you may refer to the iShares tax booklet available here:

<https://www.blackrock.com/au/individual/literature/tax-information/australian-tax-booklet-for-australian-domiciled-ishares-etfs-en-au.pdf>

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Contact Us:



Online:
www-au.computershare.com/Investor/Contact



By Mail:
Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

Enquiries:

(within Australia) 1300 757 905
(international) +61 3 9415 4813

Holder Identification Number (HIN)

HIN WITHHELD

┌ 203538 000 VAS



LORETAN FAMILY SUPER PTY LTD
<LORETAN FAMILY SF A/C>
PO BOX R1573
ROYAL EXCHANGE NSW 1225

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2021

The following tax return items are valid for Australian resident individual unitholders only.

PART A – SUMMARY OF 2021 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS			
Item	Tax Return Label		Amount
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U		\$1,305.82
Franked distributions from trusts	13C		\$6,530.59
Share of franking credits from franked dividends	13Q		\$2,026.96
Share of credit for TFN amounts withheld	13R		\$0.00
Share of credit for foreign resident withholding amounts	13A		\$0.00
Net capital gain	18A		\$190.06
Total current year capital gains	18H		\$380.12
Assessable foreign source income	20E		\$179.72
Other net foreign source income	20M		\$179.72
Foreign income tax offset	20O		\$5.53
PART B – COMPONENTS OF ATTRIBUTION			
Item	Cash Distribution	Tax Paid/Offsets	Attribution
Australian Income			
Unfranked distributions	\$250.44		\$190.22
Unfranked CFI distributions	\$428.91		\$431.22
Interest - subject to non resident WHT	\$31.83		\$36.08
Interest - not subject to non resident WHT	\$21.90		\$22.01
Other income - clean building MIT income	\$0.00		\$0.00
Other income - excluded from NCMI	\$4.80		\$6.41
Other income - NCMI	\$9.06		\$10.80
Other income	\$371.52		\$609.08
Non primary production income	\$1,118.46		\$1,305.82
Franked distributions	\$4,487.29	\$2,026.96	\$6,530.59
Capital Gains			
Discounted capital gains TAP - clean building MIT income	\$0.00		\$0.00
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$0.00		\$0.00
Discounted capital gains TAP	\$25.51		\$0.00
Discounted capital gains NTAP	\$97.41		\$190.06
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$26.01		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
Net capital gain	\$148.93		\$190.06
AMIT CGT gross up amount			\$190.06
Other capital gains distribution	\$122.91		
Total current year capital gains	\$271.84		\$380.12
Foreign Income			
Assessable foreign source income	\$171.79	\$5.53	\$179.72
Other Non-assessable Amounts			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$6,049.38		\$8,396.25
AMIT cost base net amount - excess (Reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (Increase cost base)			\$314.38
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
Net Cash Distribution	\$6,049.38		

24200 - Contributions

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation (Accumulation)	(\$19,407.78)	(\$26,359.58)	(26.37)%
TOTAL		CY Balance	LY Balance	
		(\$19,407.78)	(\$26,359.58)	

Supporting Documents

- Contributions Breakdown Report [Report](#)

Standard Checklist

- Attach copies of S290-170 notices (if necessary)
- Attach copy of Contributions Breakdown Report
- Attach SuperStream Contribution Data Report
- Check Fund is registered for SuperStream (if necessary)
- Ensure all Contributions have been allocated from Bank Accounts
- Ensure Work Test is satisfied if members are over 65

Loretan Family Superannuation Fund

Contributions Breakdown Report



For The Period 01 July 2020 - 30 June 2021

Summary

Member	D.O.B	Age (at 30/06/2020)	Total Super Balance (at 30/06/2020) *1	Concessional	Non-Concessional	Other	Reserves	Total
Loretan, Alanna	Provided	49	93,768.02	0.00	0.00	0.00	0.00	0.00
Loretan, Joshua	Provided	49	381,632.39	20,654.40	100.00	0.00	0.00	20,754.40
All Members				20,654.40	100.00	0.00	0.00	20,754.40

*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Loretan, Alanna	Concessional (5 year carry forward cap available)	0.00	75,000.00	75,000.00 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Loretan, Joshua	Concessional (5 year carry forward cap available)	20,654.40	25,153.73	4,499.33 Below Cap
	Non-Concessional	100.00	100,000.00	99,900.00 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2016	2017	2018	2019	2020	2021	Current Position
Loretan, Alanna							
Concessional Contribution Cap	30,000.00	30,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	0.00	0.00	0.00	0.00	0.00	0.00	
Unused Concessional Contribution	0.00	0.00	0.00	25,000.00	25,000.00	25,000.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	25,000.00	50,000.00	
Maximum Cap Available	30,000.00	30,000.00	25,000.00	25,000.00	50,000.00	75,000.00	75,000.00 Below Cap
Total Super Balance	0.00	0.00	0.00	0.00	0.00	93,768.02	
Loretan, Joshua							
Concessional Contribution Cap	30,000.00	30,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	0.00	0.00	32,105.46	26,379.30	24,846.27	20,654.40	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	153.73	4,345.60	
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	0.00	153.73	
Maximum Cap Available	30,000.00	30,000.00	25,000.00	25,000.00	25,000.00	25,153.73	4,499.33 Below Cap
Total Super Balance	0.00	0.00	0.00	0.00	0.00	381,632.39	

08/06/2021	QUICKSUPER QUICKSPR2980183 756	Employer	1,761.60				
18/06/2021	QUICKSUPER QUICKSPR2987623 859	Employer	847.20				
Total - Loretan, Joshua			20,654.40	100.00	0.00	0.00	0.00 0.00 0.00

Total for All Members			20,654.40	100.00	0.00	0.00	
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24700 - Changes in Market Values of Investments

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	(\$73,556.16)	\$5,002.19	(1570.48)%
TOTAL		CY Balance	LY Balance	
		(\$73,556.16)	\$5,002.19	

Supporting Documents

- Net Capital Gains Reconciliation [Report](#)
- Realised Capital Gain Report [Report](#)
- Market Movement [Report](#)
- 2021 StockSpot Investment Transaction Report.pdf
- 2021 StockSpot Realised Capital Gains.pdf

Standard Checklist

- Attach copies of Source Documentation (Contract Notes, Broker Statements, Chess Statements, Contracts of Sale, Managed Fund Statements etc)
- Attach copy of Market Movement report
- Attach copy of Net Capital Gains Reconciliation
- Attach copy of Realised Capital Gain Report
- Ensure all Asset Disposals have been entered
- Ensure all Market Values have been entered for June 30
- Ensure all Tax Deferred Distributions have been entered

Loretan Family Superannuation Fund

Market Movement Report

As at 30 June 2021



Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
DJRE.AX - SPDR Dow Jones Global Real Estate Fund										
	01/07/2020	Opening Balance	1,512.00	0.00	0.00	0.00	27,609.12	0.00	0.00	0.00
	14/07/2020	Purchase	131.00	2,369.79	0.00	0.00	29,978.91	0.00	0.00	0.00
	01/12/2020	Purchase	78.00	1,513.20	0.00	0.00	31,492.11	0.00	0.00	0.00
	14/12/2020	Purchase	110.00	2,095.50	0.00	0.00	33,587.61	0.00	0.00	0.00
	15/03/2021	Disposal	(143.00)	(3,514.36)	0.00	0.00	30,073.25	2,837.12	3,514.36	(677.24)
	15/03/2021	Writeback	0.00	0.00	261.74	0.00	30,334.99	0.00	0.00	0.00
	15/06/2021	Disposal	(106.00)	(2,386.74)	0.00	0.00	27,948.25	2,419.98	2,386.74	33.24
	15/06/2021	Writeback	0.00	0.00	180.80	0.00	28,129.05	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	7,244.47	0.00	35,373.52	0.00	0.00	0.00
	30/06/2021		1,582.00	77.39	7,687.01	0.00	35,373.52	5,257.10	5,901.10	(644.00)
GOLD.AX - Global X Metal Securities Australia Limited.										
	01/07/2020	Opening Balance	249.00	0.00	0.00	0.00	60,332.70	0.00	0.00	0.00
	23/09/2020	Disposal	(9.00)	(2,213.58)	0.00	0.00	58,119.12	2,230.29	2,213.58	16.71
	23/09/2020	Writeback	0.00	0.00	(605.39)	0.00	57,513.73	0.00	0.00	0.00
	20/10/2020	Purchase	8.00	2,003.84	0.00	0.00	59,517.57	0.00	0.00	0.00
	19/11/2020	Purchase	16.00	3,867.04	0.00	0.00	63,384.61	0.00	0.00	0.00
	01/12/2020	Purchase	20.00	4,604.80	0.00	0.00	67,989.41	0.00	0.00	0.00
	01/12/2020	Purchase	11.00	2,478.85	0.00	0.00	70,468.26	0.00	0.00	0.00
	14/01/2021	Purchase	7.00	1,562.89	0.00	0.00	72,031.15	0.00	0.00	0.00
	11/02/2021	Purchase	66.00	14,693.58	0.00	0.00	86,724.73	0.00	0.00	0.00
	15/03/2021	Purchase	17.00	3,541.10	0.00	0.00	90,265.83	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	(6,054.78)	0.00	84,211.05	0.00	0.00	0.00
	30/06/2021		385.00	30,538.52	(6,660.17)	0.00	84,211.05	2,230.29	2,213.58	16.71
IAF.AX - iShares Core Composite Bond Etf										
	01/07/2020	Opening Balance	765.00	0.00	0.00	0.00	89,130.15	0.00	0.00	0.00
	14/07/2020	Purchase	22.00	2,544.08	0.00	0.00	91,674.23	0.00	0.00	0.00
	20/10/2020	Purchase	30.00	3,513.90	0.00	0.00	95,188.13	0.00	0.00	0.00
	19/11/2020	Purchase	24.00	2,795.52	0.00	0.00	97,983.65	0.00	0.00	0.00
	01/12/2020	Purchase	20.00	2,334.00	0.00	0.00	100,317.65	0.00	0.00	0.00
	01/12/2020	Purchase	19.00	2,217.30	0.00	0.00	102,534.95	0.00	0.00	0.00
	20/01/2021	Purchase	15.00	1,735.35	0.00	0.00	104,270.30	0.00	0.00	0.00
	11/02/2021	Disposal	(549.00)	(61,572.28)	0.00	0.00	42,698.02	63,229.89	61,572.28	1,657.61
	11/02/2021	Writeback	0.00	0.00	(3,653.52)	0.00	39,044.50	0.00	0.00	0.00
	15/03/2021	Purchase	2.00	224.08	0.00	0.00	39,268.58	0.00	0.00	0.00

Loretan Family Superannuation Fund

Market Movement Report

As at 30 June 2021



Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
	15/06/2021	Purchase	21.00	2,391.35	0.00	0.00	41,659.93	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	155.15	0.00	41,815.08	0.00	0.00	0.00
	30/06/2021		369.00	(43,816.70)	(3,498.37)	0.00	41,815.08	63,229.89	61,572.28	1,657.61
IEM.AX - iShares MSCI Emerging Markets Etf										
	01/07/2020	Opening Balance	959.00	0.00	0.00	0.00	56,561.82	0.00	0.00	0.00
	14/07/2020	Disposal	(55.00)	(3,359.40)	0.00	0.00	53,202.42	3,418.80	3,359.40	59.40
	14/07/2020	Writeback	0.00	0.00	12.94	0.00	53,215.36	0.00	0.00	0.00
	17/07/2020	Purchase	30.00	1,838.70	0.00	0.00	55,054.06	0.00	0.00	0.00
	19/11/2020	Disposal	(31.00)	(1,893.48)	0.00	0.00	53,160.58	2,067.39	1,893.48	173.91
	19/11/2020	Writeback	0.00	0.00	7.25	0.00	53,167.83	0.00	0.00	0.00
	01/12/2020	Purchase	23.00	1,560.09	0.00	0.00	54,727.92	0.00	0.00	0.00
	14/01/2021	Disposal	(27.00)	(1,804.41)	0.00	0.00	52,923.51	1,912.28	1,804.41	107.87
	14/01/2021	Writeback	0.00	0.00	6.18	0.00	52,929.69	0.00	0.00	0.00
	11/02/2021	Purchase	671.00	49,771.47	0.00	0.00	102,701.16	0.00	0.00	0.00
	15/03/2021	Purchase	47.00	3,281.54	0.00	0.00	105,982.70	0.00	0.00	0.00
	21/04/2021	Purchase	44.00	3,052.86	0.00	0.00	109,035.56	0.00	0.00	0.00
	15/06/2021	Purchase	32.00	2,311.86	0.00	0.00	111,347.42	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	13,629.84	0.00	124,977.26	0.00	0.00	0.00
	30/06/2021		1,693.00	54,759.23	13,656.21	0.00	124,977.26	7,398.47	7,057.29	341.18
IOO.AX - iShares Global 100 Etf										
	01/07/2020	Opening Balance	614.00	0.00	0.00	0.00	47,063.10	0.00	0.00	0.00
	14/07/2020	Disposal	(19.00)	(1,447.61)	0.00	0.00	45,615.49	1,501.00	1,447.61	53.39
	14/07/2020	Writeback	0.00	0.00	(273.18)	0.00	45,342.31	0.00	0.00	0.00
	19/11/2020	Purchase	19.00	1,569.54	0.00	0.00	46,911.85	0.00	0.00	0.00
	01/12/2020	Purchase	19.00	1,567.31	0.00	0.00	48,479.16	0.00	0.00	0.00
	14/01/2021	Purchase	19.00	1,568.64	0.00	0.00	50,047.80	0.00	0.00	0.00
	11/02/2021	Disposal	(18.00)	(1,486.93)	0.00	0.00	48,560.87	1,533.06	1,486.93	46.13
	11/02/2021	Writeback	0.00	0.00	(243.96)	0.00	48,316.91	0.00	0.00	0.00
	15/03/2021	Disposal	(9.00)	(743.09)	0.00	0.00	47,573.82	763.65	743.09	20.56
	15/03/2021	Writeback	0.00	0.00	(121.98)	0.00	47,451.84	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	12,110.66	0.00	59,562.50	0.00	0.00	0.00
	30/06/2021		625.00	1,027.86	11,471.54	0.00	59,562.50	3,797.71	3,677.63	120.08

Loretan Family Superannuation Fund
Market Movement Report

As at 30 June 2021



Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
VAS.AX - Vanguard Australian Shares Index Etf										
	01/07/2020	Opening Balance	2,583.00	0.00	0.00	0.00	194,009.13	0.00	0.00	0.00
	14/07/2020	Purchase	25.00	1,901.00	0.00	0.00	195,910.13	0.00	0.00	0.00
	23/09/2020	Purchase	62.00	4,610.94	0.00	0.00	200,521.07	0.00	0.00	0.00
	20/10/2020	Disposal	(51.00)	(4,372.48)	0.00	0.00	196,148.59	4,064.70	4,372.48	(307.78)
	20/10/2020	Writeback	0.00	0.00	(45.80)	0.00	196,102.79	0.00	0.00	0.00
	19/11/2020	Disposal	(52.00)	(4,393.07)	0.00	0.00	191,709.72	4,318.60	4,393.07	(74.47)
	19/11/2020	Writeback	0.00	0.00	(45.75)	0.00	191,663.97	0.00	0.00	0.00
	01/12/2020	Purchase	62.00	5,193.74	0.00	0.00	196,857.71	0.00	0.00	0.00
	15/03/2021	Disposal	(73.00)	(6,032.19)	0.00	0.00	190,825.52	6,373.63	6,032.19	341.44
	15/03/2021	Writeback	0.00	0.00	(64.03)	0.00	190,761.49	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	49,604.75	0.00	240,366.24	0.00	0.00	0.00
	30/06/2021		2,556.00	(3,092.06)	49,449.17	0.00	240,366.24	14,756.93	14,797.74	(40.81)
Total Market Movement					72,105.39					1,450.77
										73,556.16

Loretan Family Superannuation Fund
Capital Gains Reconciliation Report



For The Period 01 July 2020 - 30 June 2021

	Total	Discounted	Indexed	Other	Notional
Losses available to offset					
Current year capital losses	1,320.23				
Current year capital losses - Collectables	0.00				
Total Losses Available	1,320.23				
Total Losses Available - Collectables	0.00				
Capital Gains					
Capital gains from disposal of assets	2,751.50	2,545.82	0.00	205.68	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	792.40	792.19	0.00	0.21	0.00
Capital Gains Before Losses applied	3,543.90	3,338.01	0.00	205.89	0.00
Losses and discount applied					
Losses applied	1,320.23	1,114.34	0.00	205.89	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	2,223.66	2,223.66	0.00	0.00	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	741.22				
CGT Discount applied - Collectables	0.00				
Net Capital Gain					
Net capital gain	1,482.44				
Net capital gain - Collectables	0.00				
Total Net Capital Gain (11A)	1,482.44				

Loretan Family Superannuation Fund
Capital Gains Reconciliation Report

For The Period 01 July 2020 - 30 June 2021



	Total	Discounted	Indexed	Other	Notional
Net Capital Losses Carried Forward to later income					
Net Capital Losses Carried Forward to later income years	0.00				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
Total Net Capital Losses Carried Forward to later income years (14V)	0.00				

Note

Refer to Realised Gains Report for details of Disposals at a Security level

Refer to Distribution Reconciliation Report for Trust Distribution details at a Security level

Loretan Family Superannuation Fund

Realised Capital Gains Report



For The Period 01 July 2020 - 30 June 2021

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)												
GOLD.AX - Global X Metal Securities Australia Limited.												
07/05/2020	22/09/2020	8.00	1,979.60	1,982.48	2.88	1,979.60	1,979.60	0.00	0.00	0.00	2.88	0.00
16/06/2020	22/09/2020	1.00	233.98	247.81	13.83	233.98	233.98	0.00	0.00	0.00	13.83	0.00
		9.00	2,213.58	2,230.29	16.71	2,213.58	2,213.58	0.00	0.00	0.00	16.71	0.00
		9.00	2,213.58	2,230.29	16.71	2,213.58	2,213.58	0.00	0.00	0.00	16.71	0.00
Units in Listed Unit Trusts (Australian)												
DJRE.AX - SPDR Dow Jones Global Real Estate Fund												
20/01/2020	15/03/2021	68.00	1,678.24	1,349.12	(329.12)	1,678.04	1,678.04	0.00	0.00	0.00	0.00	(328.92)
15/11/2019	15/03/2021	69.00	1,698.78	1,368.96	(329.82)	1,698.57	1,698.57	0.00	0.00	0.00	0.00	(329.61)
02/07/2019	15/03/2021	6.00	137.34	119.04	(18.30)	137.32	137.32	0.00	0.00	0.00	0.00	(18.28)
02/07/2019	15/06/2021	84.00	1,922.76	1,917.72	(5.04)	1,922.51	1,922.51	0.00	0.00	0.00	0.00	(4.79)
22/11/2018	15/06/2021	22.00	463.98	502.26	38.28	463.91	463.91	0.00	0.00	38.35	0.00	0.00
		249.00	5,901.10	5,257.10	(644.00)	5,900.35	5,900.35	0.00	0.00	38.35	0.00	(681.60)
IAF.AX - iShares Core Composite Bond Etf												
20/01/2021	11/02/2021	15.00	1,735.35	1,727.59	(7.76)	1,735.35	1,735.35	0.00	0.00	0.00	0.00	(7.76)
30/11/2020	11/02/2021	19.00	2,217.30	2,188.28	(29.02)	2,217.30	2,217.30	0.00	0.00	0.00	0.00	(29.02)
27/11/2020	11/02/2021	20.00	2,334.00	2,303.46	(30.54)	2,334.00	2,334.00	0.00	0.00	0.00	0.00	(30.54)
17/11/2020	11/02/2021	24.00	2,795.52	2,764.15	(31.37)	2,795.52	2,795.52	0.00	0.00	0.00	0.00	(31.37)
19/10/2020	11/02/2021	30.00	3,513.90	3,455.19	(58.71)	3,513.90	3,513.90	0.00	0.00	0.00	0.00	(58.71)
13/07/2020	11/02/2021	22.00	2,544.08	2,533.80	(10.28)	2,544.08	2,544.08	0.00	0.00	0.00	0.00	(10.28)
16/06/2020	11/02/2021	28.00	3,258.92	3,224.84	(34.08)	3,258.92	3,258.92	0.00	0.00	0.00	0.00	(34.08)
27/04/2020	11/02/2021	13.00	1,503.71	1,497.25	(6.46)	1,503.71	1,503.71	0.00	0.00	0.00	0.00	(6.46)

Loretan Family Superannuation Fund

Realised Capital Gains Report



For The Period 01 July 2020 - 30 June 2021

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Units in Listed Unit Trusts (Australian)												
21/04/2020	11/02/2021	44.00	5,097.84	5,067.61	(30.23)	5,097.84	5,097.84	0.00	0.00	0.00	0.00	(30.23)
17/01/2020	11/02/2021	16.00	1,833.20	1,842.77	9.57	1,833.20	1,833.20	0.00	0.00	9.57	0.00	0.00
09/01/2020	11/02/2021	18.00	2,057.04	2,073.11	16.07	2,057.04	2,057.04	0.00	0.00	16.07	0.00	0.00
15/11/2019	11/02/2021	26.00	2,985.84	2,994.49	8.65	2,985.84	2,985.84	0.00	0.00	8.65	0.00	0.00
15/10/2019	11/02/2021	17.00	1,964.01	1,957.94	(6.07)	1,964.01	1,964.01	0.00	0.00	0.00	0.00	(6.07)
12/07/2019	11/02/2021	24.00	2,724.24	2,764.15	39.91	2,724.24	2,724.24	0.00	0.00	39.91	0.00	0.00
18/04/2019	11/02/2021	40.00	4,415.60	4,606.91	191.31	4,415.60	4,415.60	0.00	0.00	191.31	0.00	0.00
22/11/2018	11/02/2021	31.00	3,307.08	3,570.36	263.28	3,307.08	3,307.08	0.00	0.00	263.28	0.00	0.00
21/11/2018	11/02/2021	26.00	2,769.52	2,994.49	224.97	2,769.52	2,769.52	0.00	0.00	224.97	0.00	0.00
21/09/2018	11/02/2021	17.00	1,814.41	1,957.94	143.53	1,814.41	1,814.41	0.00	0.00	143.53	0.00	0.00
08/11/2017	11/02/2021	116.00	12,381.70	13,360.05	978.35	12,381.70	12,381.70	0.00	0.00	978.35	0.00	0.00
02/11/2017	11/02/2021	3.00	319.02	345.52	26.50	319.02	319.02	0.00	0.00	26.50	0.00	0.00
		549.00	61,572.28	63,229.90	1,657.62	61,572.28	61,572.28	0.00	0.00	1,902.14	0.00	(244.52)
IEM.AX - iShares MSCI Emerging Markets Etf												
08/11/2017	13/07/2020	55.00	3,359.40	3,418.80	59.40	3,359.40	3,359.40	0.00	0.00	59.40	0.00	0.00
08/11/2017	17/11/2020	31.00	1,893.48	2,067.39	173.91	1,893.48	1,893.48	0.00	0.00	173.91	0.00	0.00
27/11/2020	14/01/2021	23.00	1,560.09	1,628.98	68.89	1,560.09	1,560.09	0.00	0.00	0.00	68.89	0.00
08/11/2017	14/01/2021	4.00	244.32	283.30	38.98	244.32	244.32	0.00	0.00	38.98	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293.99	0.21	0.00
		113.00	7,057.29	7,398.47	341.18	7,057.29	7,057.29	0.00	0.00	566.28	69.10	0.00
IOO.AX - iShares Global 100 Etf												
16/06/2020	13/07/2020	19.00	1,447.61	1,501.00	53.39	1,447.61	1,447.61	0.00	0.00	0.00	53.39	0.00

Loretan Family Superannuation Fund

Realised Capital Gains Report



For The Period 01 July 2020 - 30 June 2021

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Units in Listed Unit Trusts (Australian)												
17/11/2020	11/02/2021	18.00	1,486.93	1,533.06	46.13	1,486.93	1,486.93	0.00	0.00	0.00	46.13	0.00
14/01/2021	15/03/2021	8.00	660.48	678.80	18.32	660.48	660.48	0.00	0.00	0.00	18.32	0.00
17/11/2020	15/03/2021	1.00	82.61	84.85	2.24	82.61	82.61	0.00	0.00	0.00	2.24	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118.08	0.00	0.00
		46.00	3,677.63	3,797.71	120.08	3,677.63	3,677.63	0.00	0.00	118.08	120.08	0.00
VAS.AX - Vanguard Australian Shares Index Etf												
09/01/2020	19/10/2020	25.00	2,169.50	1,992.50	(177.00)	2,172.38	2,172.38	0.00	0.00	0.00	0.00	(179.88)
12/07/2019	19/10/2020	26.00	2,202.98	2,072.20	(130.78)	2,205.97	2,205.97	0.00	0.00	0.00	0.00	(133.77)
12/07/2019	17/11/2020	20.00	1,694.60	1,661.00	(33.60)	1,696.90	1,696.90	0.00	0.00	0.00	0.00	(35.90)
15/10/2019	17/11/2020	27.00	2,277.72	2,242.35	(35.37)	2,280.83	2,280.83	0.00	0.00	0.00	0.00	(38.48)
02/07/2019	17/11/2020	5.00	420.75	415.25	(5.50)	421.33	421.33	0.00	0.00	0.00	0.00	(6.08)
06/08/2019	15/03/2021	52.00	4,265.04	4,540.12	275.08	4,271.02	4,271.02	0.00	0.00	269.10	0.00	0.00
02/07/2019	15/03/2021	21.00	1,767.15	1,833.51	66.36	1,769.57	1,769.57	0.00	0.00	63.94	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	380.12	0.00	0.00
		176.00	14,797.74	14,756.93	(40.81)	14,818.00	14,818.00	0.00	0.00	713.16	0.00	(394.11)
		1,133.00	93,006.04	94,440.11	1,434.07	93,025.55	93,025.55	0.00	0.00	3,338.01	189.18	(1,320.23)
		1,142.00	95,219.62	96,670.40	1,450.78	95,239.13	95,239.13	0.00	0.00	3,338.01	205.89	(1,320.23)

<Loretan Family Superannuation A/C>
Detailed Investment Transactions Report
For the period from 1 July 2020 to 30 June 2021

Date	Description	Quantity	Consideration	Book Cost	Unsettled
Equity					
1 July 2020	Opening Balance	(410,188.5900)		(410,188.59)	-
21 September 2020	LORETAN,JOSHUA R Sept Aug	(3,000.0000)	(3,000.00)	(3,000.00)	
16 November 2020	LORETAN,JOSHUA R Nov 2020	(1,800.0000)	(1,800.00)	(1,800.00)	
26 November 2020	LORETAN,JOSHUA R Alanna Super	(1,943.0100)	(1,943.01)	(1,943.01)	
26 November 2020	LORETAN,JOSHUA R ALANNA SUPER	(10,000.0000)	(10,000.00)	(10,000.00)	
27 November 2020	LORETAN,JOSHUA R Alanna Super	(10,000.0000)	(10,000.00)	(10,000.00)	
11 December 2020	LORETAN,JOSHUA R November 2020	(1,777.1200)	(1,777.12)	(1,777.12)	
11 January 2021	LORETAN,JOSHUA R Dec 2020	(600.0000)	(600.00)	(600.00)	
22 February 2021	LORETAN,JOSHUA R Jan 2021	(1,250.0000)	(1,250.00)	(1,250.00)	
18 March 2021	STOCKSPOT WITHDRAWAL	3,750.0000	3,750.00	3,750.00	
29 March 2021	LORETAN,JOSHUA R AMP Alanna	(136.7900)	(136.79)	(136.79)	
12 April 2021	LORETAN,JOSHUA R March 2021	(879.2100)	(879.21)	(879.21)	
26 May 2021	LORETAN,JOSHUA R May 2021	(1,400.0000)	(1,400.00)	(1,400.00)	
10 June 2021	LORETAN,JOSHUA R Super	(1,368.3800)	(1,368.38)	(1,368.38)	
23 June 2021	LORETAN,JOSHUA R Josh	(481.2900)	(481.29)	(481.29)	
30 June 2021	Closing Balance	<u>(441,074.3900)</u>		<u>(441,074.39)</u>	<u>-</u>
ETFs Metal Securities Australia Limited. - ETFs Physical GOLD (ASX:GOLD)					
1 July 2020	Opening Balance	249.0000		43,583.49	-
22 September 2020	Sale of 9 units of GOLD @ \$247.81	(9.0000)	(2,230.29)	(1,414.62)	
19 October 2020	Purchase of 8 of GOLD @ \$250.48	8.0000	2,003.84	2,003.84	
17 November 2020	Purchase of 16 of GOLD @ \$241.69	16.0000	3,867.04	3,867.04	
27 November 2020	Purchase of 20 of GOLD @ \$230.24	20.0000	4,604.80	4,604.80	
30 November 2020	Purchase of 11 of GOLD @ \$225.35	11.0000	2,478.85	2,478.85	
14 January 2021	Purchase of 7 of GOLD @ \$223.27	7.0000	1,562.89	1,562.89	
11 February 2021	Purchase of 66 of GOLD @ \$222.63	66.0000	14,693.58	14,693.58	
15 March 2021	Purchase of 17 of GOLD @ \$208.30	17.0000	3,541.10	3,541.10	
30 June 2021	Closing Balance	<u>385.0000</u>		<u>74,920.97</u>	<u>-</u>
Ishares Core Composite Bond ETF - Exchange Traded Fund Units Fully Paid (ASX:IAF)					
1 July 2020	Opening Balance	765.0000		83,174.05	-

<Loretan Family Superannuation A/C>
Detailed Investment Transactions Report
For the period from 1 July 2020 to 30 June 2021

Date	Description	Quantity	Consideration	Book Cost	Unsettled
13 July 2020	Purchase of 22 of IAF @ \$115.64	22.0000	2,544.08	2,544.08	
19 October 2020	Purchase of 30 of IAF @ \$117.13	30.0000	3,513.90	3,513.90	
17 November 2020	Purchase of 24 of IAF @ \$116.48	24.0000	2,795.52	2,795.52	
27 November 2020	Purchase of 20 of IAF @ \$116.70	20.0000	2,334.00	2,334.00	
30 November 2020	Purchase of 19 of IAF @ \$116.70	19.0000	2,217.30	2,217.30	
20 January 2021	Purchase of 15 of IAF @ \$115.69	15.0000	1,735.35	1,735.35	
11 February 2021	Sale of 549 units of IAF @ \$115.172842	(549.0000)	(63,229.89)	(58,437.55)	
15 March 2021	Purchase of 2 of IAF @ \$112.04	2.0000	224.08	224.08	
15 June 2021	Purchase of 21 of IAF @ \$113.87381	21.0000	2,391.35	2,391.35	
30 June 2021	Closing Balance	369.0000		42,492.08	-
Ishares Global 100 ETF - Chess Depository Interests 1:1 Ishglb100 (ASX:IOO)					
1 July 2020	Opening Balance	614.0000		37,953.28	-
13 July 2020	Sale of 19 units of IOO @ \$79.00	(19.0000)	(1,501.00)	(1,123.94)	
17 November 2020	Purchase of 19 of IOO @ \$82.607368	19.0000	1,569.54	1,569.54	
27 November 2020	Purchase of 19 of IOO @ \$82.49	19.0000	1,567.31	1,567.31	
14 January 2021	Purchase of 19 of IOO @ \$82.56	19.0000	1,568.64	1,568.64	
11 February 2021	Sale of 18 units of IOO @ \$85.17	(18.0000)	(1,533.06)	(1,064.79)	
15 March 2021	Sale of 9 units of IOO @ \$84.85	(9.0000)	(763.65)	(532.39)	
30 June 2021	Closing Balance	625.0000		39,937.65	-
Ishares MSCI Emerging Markets ETF - Chess Depository Interests 1:1 Ishmsciem (ASX:IEM)					
1 July 2020	Opening Balance	959.0000		56,801.09	-
13 July 2020	Sale of 55 units of IEM @ \$62.16	(55.0000)	(3,418.80)	(3,322.00)	
17 July 2020	Purchase of 30 of IEM @ \$61.29	30.0000	1,838.70	1,838.70	
17 November 2020	Sale of 31 units of IEM @ \$66.69	(31.0000)	(2,067.39)	(1,872.40)	
27 November 2020	Purchase of 23 of IEM @ \$67.83	23.0000	1,560.09	1,560.09	
14 January 2021	Sale of 27 units of IEM @ \$70.825185	(27.0000)	(1,912.28)	(1,630.80)	
11 February 2021	Purchase of 671 of IEM @ \$74.175067	671.0000	49,771.47	49,771.47	
15 March 2021	Purchase of 47 of IEM @ \$69.82	47.0000	3,281.54	3,281.54	
21 April 2021	Purchase of 44 of IEM @ \$69.383182	44.0000	3,052.86	3,052.86	
15 June 2021	Purchase of 32 of IEM @ \$72.245625	32.0000	2,311.86	2,311.86	
30 June 2021	Closing Balance	1,693.0000		111,792.41	-
SPDR Dow Jones Global Real Estate Fund - Exchange Traded Fund Units Fully Paid (ASX:DJRE)					
1 July 2020	Opening Balance	1,512.0000		30,960.49	-
13 July 2020	Purchase of 131 of DJRE @ \$18.09	131.0000	2,369.79	2,369.79	

<Loretan Family Superannuation A/C>
Detailed Investment Transactions Report
For the period from 1 July 2020 to 30 June 2021

Date	Description	Quantity	Consideration	Book Cost	Unsettled
27 November 2020	Purchase of 78 of DJRE @ \$19.40	78.0000	1,513.20	1,513.20	
14 December 2020	Purchase of 110 of DJRE @ \$19.05	110.0000	2,095.50	2,095.50	
15 March 2021	Sale of 143 units of DJRE @ \$19.84	(143.0000)	(2,837.12)	(2,881.45)	
15 June 2021	Sale of 106 units of DJRE @ \$22.83	(106.0000)	(2,419.98)	(2,135.90)	
30 June 2021	Closing Balance	<u>1,582.0000</u>		<u>31,921.63</u>	<u>-</u>
Vanguard Australian Shares Index ETF - Exchange Traded Fund Units Fully Paid (ASX:VAS)					
1 July 2020	Opening Balance	2,583.0000		191,611.57	-
13 July 2020	Purchase of 25 of VAS @ \$76.04	25.0000	1,901.00	1,901.00	
22 September 2020	Purchase of 62 of VAS @ \$74.37	62.0000	4,610.94	4,610.94	
19 October 2020	Sale of 51 units of VAS @ \$79.70	(51.0000)	(4,064.70)	(3,858.15)	
17 November 2020	Sale of 52 units of VAS @ \$83.05	(52.0000)	(4,318.60)	(3,933.80)	
30 November 2020	Purchase of 62 of VAS @ \$83.77	62.0000	5,193.74	5,193.74	
15 March 2021	Sale of 73 units of VAS @ \$87.31	(73.0000)	(6,373.63)	(5,522.45)	
30 June 2021	Closing Balance	<u>2,556.0000</u>		<u>190,002.85</u>	<u>-</u>



<Loretan Family Superannuation A/C>
Realised Capital Gains
For the period from 1 July 2020 to 30 June 2021

Quantity /Description	Accounting Treatment				Taxation Treatment						
	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
					Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss
<u>Listed Securities Market</u>											
ETFs Metal Securities Australia Limited. - ETFS Physical GOLD (ASX:GOLD)											
22/09/2020	Sale	9.00	\$2,230.29	\$1,414.62	\$815.67	\$1,414.62			\$815.67		\$0.00
2/11/2017	Purchase	9.00	\$2,230.29	\$1,414.62	\$815.67	\$1,414.62			\$815.67		\$0.00
		9.00	\$2,230.29	\$1,414.62	\$815.67	\$1,414.62			\$815.67		\$0.00
Ishares Core Composite Bond ETF - Exchange Traded Fund Units Fully Paid (ASX:IAF)											
11/02/2021	Sale	549.00	\$63,229.89	\$58,437.55	\$4,792.34	\$58,437.55			\$4,792.34		\$0.00
2/11/2017	Purchase	236.00	\$27,180.79	\$25,096.24	\$2,084.55	\$25,096.24			\$2,084.55		\$0.00
8/11/2017	Purchase	116.00	\$13,360.05	\$12,381.70	\$978.35	\$12,381.70			\$978.35		\$0.00
5/01/2018	Purchase	36.00	\$4,146.22	\$3,824.28	\$321.94	\$3,824.28			\$321.94		\$0.00
13/03/2018	Purchase	27.00	\$3,109.67	\$2,860.92	\$248.75	\$2,860.92			\$248.75		\$0.00
17/05/2018	Purchase	50.00	\$5,758.64	\$5,279.50	\$479.14	\$5,279.50			\$479.14		\$0.00
21/09/2018	Purchase	17.00	\$1,957.94	\$1,814.41	\$143.53	\$1,814.41			\$143.53		\$0.00
21/11/2018	Purchase	26.00	\$2,994.49	\$2,769.52	\$224.97	\$2,769.52			\$224.97		\$0.00
22/11/2018	Purchase	31.00	\$3,570.36	\$3,307.08	\$263.28	\$3,307.08			\$263.28		\$0.00
18/04/2019	Purchase	10.00	\$1,151.73	\$1,103.90	\$47.83	\$1,103.90			\$47.83		\$0.00
		549.00	\$63,229.89	\$58,437.55	\$4,792.34	\$58,437.55			\$4,792.34		\$0.00

<Loretan Family Superannuation A/C>
Realised Capital Gains
For the period from 1 July 2020 to 30 June 2021

Quantity /Description	Accounting Treatment				Taxation Treatment					
	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation			
					Adjusted	Reduced	Indexation	Discounted	Other	Deferred
<u>Listed Securities Market</u>										
Ishares Global 100 ETF - Chess Depository Interests 1:1 Ishglb100 (ASX:IOO)										
13/07/2020	Sale	19.00	\$1,501.00	\$1,123.94	\$377.06	\$1,123.94		\$377.06		\$0.00
2/11/2017	Purchase	19.00	\$1,501.00	\$1,123.94	\$377.06	\$1,123.94		\$377.06		\$0.00
11/02/2021	Sale	18.00	\$1,533.06	\$1,064.79	\$468.27	\$1,064.79		\$468.27		\$0.00
2/11/2017	Purchase	18.00	\$1,533.06	\$1,064.79	\$468.27	\$1,064.79		\$468.27		\$0.00
15/03/2021	Sale	9.00	\$763.65	\$532.39	\$231.26	\$532.39		\$231.26		\$0.00
2/11/2017	Purchase	9.00	\$763.65	\$532.39	\$231.26	\$532.39		\$231.26		\$0.00
30/06/2021	Dist	0.00	\$0.00	\$0.00				\$41.76		\$0.00
30/06/2021	Dist	0.00	\$0.00	\$0.00				\$41.76		\$0.00
30/06/2021	Dist	0.00	\$0.00	\$0.00				\$76.32		\$0.00
30/06/2021	Dist	0.00	\$0.00	\$0.00				\$76.32		\$0.00
		46.00	\$3,797.71	\$2,721.12	\$1,076.59	\$2,721.12		\$1,194.67		\$0.00
Ishares MSCI Emerging Markets ETF - Chess Depository Interests 1:1 Ishmsciem (ASX:IEM)										
13/07/2020	Sale	55.00	\$3,418.80	\$3,322.00	\$96.80	\$3,322.00		\$96.80		\$0.00
2/11/2017	Purchase	55.00	\$3,418.80	\$3,322.00	\$96.80	\$3,322.00		\$96.80		\$0.00
17/11/2020	Sale	31.00	\$2,067.39	\$1,872.40	\$194.99	\$1,872.40		\$194.99		\$0.00
2/11/2017	Purchase	31.00	\$2,067.39	\$1,872.40	\$194.99	\$1,872.40		\$194.99		\$0.00
14/01/2021	Sale	27.00	\$1,912.28	\$1,630.80	\$281.48	\$1,630.80		\$281.48		\$0.00
2/11/2017	Purchase	27.00	\$1,912.28	\$1,630.80	\$281.48	\$1,630.80		\$281.48		\$0.00
30/06/2021	Dist	0.00	\$0.00	\$0.00				\$112.85	\$0.08	\$0.00
30/06/2021	Dist	0.00	\$0.00	\$0.00				\$112.85	\$0.08	\$0.00
30/06/2021	Dist	0.00	\$0.00	\$0.00				\$181.13	\$0.13	\$0.00
30/06/2021	Dist	0.00	\$0.00	\$0.00				\$181.13	\$0.13	\$0.00
		113.00	\$7,398.47	\$6,825.20	\$573.27	\$6,825.20		\$867.25	\$0.21	\$0.00

<Loretan Family Superannuation A/C>
Realised Capital Gains
For the period from 1 July 2020 to 30 June 2021

Quantity /Description	Accounting Treatment				Taxation Treatment							
	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation					
					Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss	
<u>Listed Securities Market</u>												
SPDR Dow Jones Global Real Estate Fund - Exchange Traded Fund Units Fully Paid (ASX:DJRE)												
15/03/2021	Sale	143.00	\$2,837.12	\$2,881.45	(\$44.33)		\$2,877.10			\$0.00	\$39.98	
2/11/2017	Purchase	143.00	\$2,837.12	\$2,881.45	(\$44.33)		\$2,877.10			\$0.00	\$39.98	
15/06/2021	Sale	106.00	\$2,419.98	\$2,135.90	\$284.08	\$2,132.67			\$287.31	\$0.00		
2/11/2017	Purchase	106.00	\$2,419.98	\$2,135.90	\$284.08	\$2,132.67			\$287.31	\$0.00		
		249.00	\$5,257.10	\$5,017.35	\$239.75	\$2,132.67	\$2,877.10		\$287.31	\$0.00	\$39.98	
Vanguard Australian Shares Index ETF - Exchange Traded Fund Units Fully Paid (ASX:VAS)												
19/10/2020	Sale	51.00	\$4,064.70	\$3,858.15	\$206.55	\$3,858.37			\$206.33	\$0.00		
2/11/2017	Purchase	51.00	\$4,064.70	\$3,858.15	\$206.55	\$3,858.37			\$206.33	\$0.00		
17/11/2020	Sale	52.00	\$4,318.60	\$3,933.80	\$384.80	\$3,934.03			\$384.57	\$0.00		
2/11/2017	Purchase	52.00	\$4,318.60	\$3,933.80	\$384.80	\$3,934.03			\$384.57	\$0.00		
15/03/2021	Sale	73.00	\$6,373.63	\$5,522.45	\$851.18	\$5,522.77			\$850.86	\$0.00		
2/11/2017	Purchase	73.00	\$6,373.63	\$5,522.45	\$851.18	\$5,522.77			\$850.86	\$0.00		
30/06/2021	Dist	0.00	\$0.00	\$0.00					\$380.12	\$0.00		
30/06/2021	Dist	0.00	\$0.00	\$0.00					\$380.12	\$0.00		
		176.00	\$14,756.93	\$13,314.40	\$1,442.53	\$13,315.17			\$1,821.88	\$0.00		
<u>Listed Securities Market Total</u>												
			\$96,670.39	\$87,730.24	\$8,940.15	\$84,846.33	\$2,877.10		\$9,779.12	\$0.21	\$0.00	\$39.98
<u>Grand Total</u>												
			\$96,670.39	\$87,730.24	\$8,940.15	\$84,846.33	\$2,877.10		\$9,779.12	\$0.21	\$0.00	\$39.98

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

<Loretan Family Superannuation A/C>
Realised Capital Gains
For the period from 1 July 2020 to 30 June 2021

Capital Gains Tax Return Summary

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
Current Year Capital Gains						
Shares & Units - Listed Shares	\$0.00	\$815.00	\$0.00	\$0.00	\$815.00	\$0.00
Shares & Units - Other Shares	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Shares & Units - Listed Trusts	\$0.00	\$8,171.00	\$0.00	\$0.00	\$8,171.00	\$39.00
Shares & Units - Other Units	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Australian Real Estate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other Real Estate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Collectables	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other CGT Assets & Other CGT Events	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Distributed Capital Gains from Trusts	\$0.00	\$792.00	\$0.00	\$0.00	\$792.00	\$0.00
	\$0.00	\$9,778.00	\$0.00	\$0.00	\$9,778.00	\$39.00
Capital Losses Applied						
Current Year	\$0.00	\$39.00	\$0.00	\$0.00	\$39.00	
Prior Years	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	\$0.00	\$39.00	\$0.00	\$0.00	\$39.00	
Net Capital Gains						
Net Gain after applying losses	\$0.00	\$9,739.00	\$0.00	\$0.00	\$9,739.00	
Discount applicable		\$4,869.00				
Net Gain after applying discount	\$0.00	\$4,870.00	\$0.00	\$0.00	\$4,870.00	

25000 - Interest Received

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
MBL5893	Macquarie Cash Management Account #5893	(\$1.15)	(\$0.32)	259.38%
TOTAL		CY Balance	LY Balance	
		(\$1.15)	(\$0.32)	

Supporting Documents

- Interest Reconciliation Report [Report](#)

Standard Checklist

- Attach Interest Reconciliation Report
- Ensure all interest has been recorded from Bank Statements
- Review Statements to ensure all TFN withheld has been input

Loretan Family Superannuation Fund Interest Reconciliation Report



For The Period 01 July 2020 - 30 June 2021

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
MBL5893 Macquarie Cash Management Account #5893					
31/07/2020	0.04	0.04			
31/12/2020	0.34	0.34			
29/01/2021	0.13	0.13			
26/02/2021	0.09	0.09			
31/03/2021	0.18	0.18			
30/04/2021	0.13	0.13			
31/05/2021	0.07	0.07			
30/06/2021	0.17	0.17			
	1.15	1.15			
	1.15	1.15			
TOTAL	1.15	1.15			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	1.15	11C

28300 - Rebates

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
28300	Rebates	(\$1.99)	(\$3.72)	(46.51)%
TOTAL		CY Balance	LY Balance	
		(\$1.99)	(\$3.72)	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all supporting Documentation
- Has the Fund received any non-arm's length income? If so, it may be taxed at 47%

Loretan Family Superannuation Fund
General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Rebates (28300)					
<u>Rebates (28300)</u>					
02/07/2020	REBATE OF ADVISER COMMISSION			0.38	0.38 CR
04/08/2020	REBATE OF ADVISER COMMISSION			0.34	0.72 CR
02/09/2020	REBATE OF ADVISER COMMISSION			0.08	0.80 CR
02/10/2020	REBATE OF ADVISER COMMISSION			0.11	0.91 CR
03/11/2020	REBATE OF ADVISER COMMISSION			0.19	1.10 CR
02/12/2020	REBATE OF ADVISER COMMISSION			0.89	1.99 CR
				1.99	1.99 CR

Total Debits: 0.00

Total Credits: 1.99

28500 - Transfers In

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
LORALA00001A	(Transfers In) Loretan, Alanna - Accumulation (Accumulation)	(\$22,747.57)		100%
TOTAL		CY Balance	LY Balance	
		(\$22,747.57)		

Supporting Documents

- General Ledger [Report](#)
- 2021 Rollover In - AMP - \$136.79.pdf [LORALA00001A](#)
- 2021 Rollover In - REST - \$22,610.78.pdf [LORALA00001A](#)

Standard Checklist

- Attached copies of all Transfer Statements and Rollover Benefits Statements

Notes

Rachel Barrett

Note | LORALA00001A

07/01/2023 15:16

Did not receive the Rollover Benefit Statement for the AMP Rollover. Immaterial. Recorded as 100% Taxable and 100% Preserved.

Loretan Family Superannuation Fund

General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Transfers In (28500)					
(Transfers In) Loretan, Alanna - Accumulation (LORALA00001A)					
25/11/2020	REST 3533818			22,610.78	22,610.78 CR
24/03/2021	Amp Life 8948020			136.79	22,747.57 CR
				22,747.57	22,747.57 CR

Total Debits: 0.00

Total Credits: 22,747.57

Subject: View details about a payment we've made

Date: Thursday, 25 March 2021 at 7:14:25 am Australian Eastern Daylight Time

From: AMP

To: loretanfamilysuper@gmail.com



Account name: Alanna Margaret Loretan

Account number: *****0455

Your rollover payment

AMP Eligible Rollover Fund

Dear Mrs Loretan,

Thank you for investing with us. We'd like to confirm that we've made a payment of \$136.79 from your super account. This was rolled over to another super fund as you've instructed. So your privacy is protected, you'll find the document with the full details in My AMP. It includes the rollover statement/s for this payment. Please take a moment to read it.

How to view your document

Just visit amplife.com.au and login to My AMP. Once you're in go to **statements & correspondence**.

We'll keep a copy of your document in My AMP for whenever you need it. You can also download a copy if you prefer.

We're here to help

If you have any questions about your account, please email askamplife@amplife.com.au or call us on 133 731.

The AMP Life customer service team

Your contacts

amplife.com.au

askamplife@amplife.com.au

T 133 731

AMP and Resolutions logo



[Contact us](#) | [FAQ](#) | [Privacy](#)

Equity Trustees Superannuation Limited, ABN 50 055 641 757, AFSL No. 229757
the trustee of the AMP Eligible Rollover Fund, ABN 32 931 224 407

AMP Life has proudly served customers in Australia since 1849. AMP Limited ABN 49 079 354 519 has sold AMP Life to the Resolution Life group whilst retaining a minority economic interest. AMP Limited has no day-to-day involvement in the management of AMP Life whose products and services are not affiliated with or guaranteed by AMP Limited. AMP Limited is not liable for products issued by AMP Life or any statements or representations made in the PDS for those products. "AMP", "AMP Life" and any other AMP trademarks are used by AMP Life under licence from AMP Limited.

What you need to know:

This email message and any accompanying attachments is intended for loretanfamilysuper@gmail.com and may contain information that is confidential. If you are not the intended recipient, do not read, use, disseminate, distribute or copy this message or attachments. If you have received this message in error, please notify the sender immediately and delete this message. Before opening any attachments, please check them for viruses and defects. You can ask us to send your future communications to you at another email address or by post by logging in to My AMP or calling 133 731. You can also ask us for a paper copy of your document.

[Unsubscribe](#)



Retail Employees Superannuation Trust

1A Homebush Bay Drive
Rhodes NSW 2138

P O Box 350
PARRAMATTA NSW 2124

Tel 1300 300 778
Fax 1300 363 070

24 NOV 2020

Telephone : 1300 300 778



Loretan Family Superannuation Fund
PO Box 41
BUDGEWOI NSW 2262

Dear Sir/Madam,

RE : Retail Employees Superannuation Trust

We are pleased to advise that we have sent an amount of \$22,610.78 by electronic funds transfer to the financial institution as instructed. It represents the amount transferred from the above mentioned fund by Mrs A Loretan

A *Rollover Benefits Statement* is enclosed with this letter.
If you have any questions please call us on 1300 300 778.

Fund Administrator
REST Administration
Retail Employees Superannuation Trust

Rollover benefits statement

Section A: Receiving fund

1 Australian business number (ABN)

49 240 184 279

2 Fund Name

Loretan Family Superannuation Fund

3 Postal address

PO Box 41

Suburb/town/locality

BUDGEWOI

State/territory

NSW

Postcode

2262

Country if other than Australia

4 (a) Unique Superannuation Identifier (USI)

(b) Member Client Identifier

02

Section B: Member's details

5 Tax file number (TFN)

154 | 114 | 985

6 Full name

Title

Mrs

Family name

Loretan

First given name

Alanna

Other given names

Margaret

7 Residential address

47 Macquarie Grove

Suburb/town/locality

CAVES BEACH

State/territory

NSW

Postcode

2281

Country if other than Australia

8 Date of birth

Day/Month/Year
19 / 10 / 1970

9 Sex

Male

Female

10 Daytime phone number (include area code)

11 Email address (if applicable)

alannaloretan@hotmail.com

Section C: Rollover transaction details

12	Service period start date	Day/Month/Year	01 / 06 / 2005
13	Tax components:		
	Tax-free component	\$	1,232.12
	KiwiSaver tax-free component	\$	0.00
	Taxable component:		
	Element taxed in the fund	\$	21,378.66
	Element untaxed in the fund	\$	0.00
	TOTAL Tax components	\$	22,610.78
14	Preservation amounts:		
	Preserved amount	\$	22,610.78
	KiwiSaver preserved amount	\$	0.00
	Restricted non-preserved amount	\$	0.00
	Unrestricted non-preserved amount	\$	0.00
	TOTAL Preservation Amounts	\$	22,610.78

Section D: Non-complying funds

15 Contributions made to a non-complying fund on or after 10 May 2006 \$ 0.00

Section E: Transferring fund

16	Fund's ABN	62 653 671 394
17	Fund's name	Retail Employees Superannuation Trust
18	Contact name	Retail Employees Superannuation Trust Contact Centre
19	Daytime phone number (include area Code)	1300 300 778
20	Email address (if applicable)	

Section F: Declaration

AUTHORISED REPRESENTATIVE DECLARATION:

Complete this declaration if you are an authorised representative of the superannuation fund or other provider shown in section E.

I declare that:

- I have prepared the statement with the information supplied by the superannuation provider
- I have received a declaration made by the superannuation provider that the information provided to me for the preparation of this statement is true and correct
- I am authorised by the superannuation provider to give the information in the statement to the ATO.

Name

JOE NEKIC

Authorised representative signature

JOE NEKIC

Day / Month / Year

Date

24 / 11 / 2020

30100 - Accountancy Fees

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$440.00	\$440.00	0%
TOTAL		CY Balance	LY Balance	
		\$440.00	\$440.00	

Supporting Documents

- General Ledger [Report](#)
- 2021 Accounting & Audit Fees.pdf [30100](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Loretan Family Superannuation Fund
General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<i>Accountancy Fees (30100)</i>					
22/03/2021	LFS Accounting Fees		440.00		440.00 DR
			440.00		440.00 DR

Total Debits: 440.00

Total Credits: 0.00

TAX INVOICE

Loretan Family Superannuation Fund
47 Macquarie Grove
Caves Beach NSW 2281

Invoice Date
23 February 2021

Invoice No.
505120

Client Code
LORE03

To our Professional Fees and Charges in attending to the following:-

Preparation of Superannuation Fund Financial Statements for the year ended 30 June 2020	1,500.00
Less discount per BPC	(1,100.00)
Audit of Financial Statements	500.00
	<hr/>
Our Fee Total	900.00
Plus: GST	90.00
TOTAL FEE	<hr/> \$ 990.00 <hr/>

How to Pay Client Code: LORE03 Invoice No : 505120 Amount Due: \$ 990.00

Pay by DIRECT DEPOSIT:

Account Name: BPC Accounting
BSB: 182-222
Account Number: 304 533 318
PLEASE NOTE OUR NEW ACCOUNT NUMBER
REFERENCE: INVOICE NUMBER

Pay by CREDIT CARD:

Please phone our office to pay via
VISA or MASTERCARD.

TERMS – 14 DAYS FROM DATE OF INVOICE



By Mail

Detach this section and mail your cheque to:

BPC Accounting
PO Box 41
BUDGEWOI NSW 2262

Cheques to be made payable to:

BPC Accounting

30400 - ATO Supervisory Levy

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%
TOTAL		CY Balance	LY Balance	
		\$259.00	\$259.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Loretan Family Superannuation Fund

General Ledger

As at 30 June 2021



Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
<i>ATO Supervisory Levy (30400)</i>					
22/03/2021	Income Tax 2 LFS		259.00		259.00 DR
			259.00		259.00 DR

Total Debits: 259.00

Total Credits: 0.00

30700 - Auditor's Remuneration

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$550.00	\$550.00	0%
TOTAL		CY Balance	LY Balance	
		\$550.00	\$550.00	

Supporting Documents

- General Ledger [Report](#)
- 2021 Accounting & Audit Fees.pdf [30700](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Loretan Family Superannuation Fund

General Ledger

As at 30 June 2021



Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
22/03/2021	LFS Accounting Fees		550.00		550.00 DR
			550.00		550.00 DR

Total Debits: 550.00

Total Credits: 0.00

TAX INVOICE

Loretan Family Superannuation Fund
47 Macquarie Grove
Caves Beach NSW 2281

Invoice Date
23 February 2021

Invoice No.
505120

Client Code
LORE03

To our Professional Fees and Charges in attending to the following:-

Preparation of Superannuation Fund Financial Statements for the year ended 30 June 2020	1,500.00
Less discount per BPC	(1,100.00)
Audit of Financial Statements	500.00
	<hr/>
Our Fee Total	900.00
Plus: GST	90.00
TOTAL FEE	<hr/> \$ 990.00 <hr/>

How to Pay Client Code: LORE03 Invoice No : 505120 Amount Due: \$ 990.00

Pay by DIRECT DEPOSIT:

Account Name: BPC Accounting
BSB: 182-222
Account Number: 304 533 318
PLEASE NOTE OUR NEW ACCOUNT NUMBER
REFERENCE: INVOICE NUMBER

Pay by CREDIT CARD:

Please phone our office to pay via
VISA or MASTERCARD.

TERMS – 14 DAYS FROM DATE OF INVOICE



By Mail

Detach this section and mail your cheque to:

BPC Accounting
PO Box 41
BUDGEWOI NSW 2262

Cheques to be made payable to:

BPC Accounting

30800 - ASIC Fees

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30800	ASIC Fees	\$55.00	\$54.00	1.85%
TOTAL		CY Balance	LY Balance	
		\$55.00	\$54.00	

Supporting Documents

- General Ledger [Report](#)
- 2021 ASIC Fees.pdf [30800](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Loretan Family Superannuation Fund

General Ledger

As at 30 June 2021



Transaction Date	Description	Units	Debit	Credit	Balance \$
ASIC Fees (30800)					
ASIC Fees (30800)					
21/06/2021	ASIC Fees		55.00		55.00 DR
			55.00		55.00 DR

Total Debits: 55.00

Total Credits: 0.00



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

LORETAN FAMILY SUPER PTY LTD
BPC ACCOUNTING
PO BOX 41 BUDGEWOI NSW 2262

INVOICE STATEMENT

Issue date 23 Jun 21

LORETAN FAMILY SUPER PTY LTD

ACN 619 972 360

Account No. 22 619972360

Summary

Opening Balance	\$0.00
New items	\$55.00
Payments & credits	\$0.00
TOTAL DUE	\$55.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

Inquiries
www.asic.gov.au/invoices
1300 300 630

Please pay

Immediately	\$0.00
By 23 Aug 21	\$55.00

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP

LORETAN FAMILY SUPER PTY LTD

ACN 619 972 360

Account No: 22 619972360



22 619972360

TOTAL DUE	\$55.00
Immediately	\$0.00
By 23 Aug 21	\$55.00

Payment options are listed on the back of this payment slip



Biller Code: 17301
Ref: 2296199723604



*814 129 0002296199723604 54

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2021-06-23	Annual Review - Special Purpose Pty Co	3X7350142480P A	\$55.00
	Outstanding transactions		
2021-06-23	Annual Review - Special Purpose Pty Co	3X7350142480P A	\$55.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 1997 2360 454

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841



Biller Code: 17301
Ref: 2296199723604

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

31500 - Bank Charges

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
31500	Bank Charges	\$30.00	\$15.00	100%
TOTAL		CY Balance	LY Balance	
		\$30.00	\$15.00	

Supporting Documents

◦ General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Loretan Family Superannuation Fund
General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Bank Charges (31500)					
<u>Bank Charges (31500)</u>					
12/08/2020	OUTWARD DISHONOUR FEE		10.00		10.00 DR
22/04/2021	HONOUR FEE		10.00		20.00 DR
28/04/2021	OUTWARD DISHONOUR FEE		10.00		30.00 DR
			30.00		30.00 DR

Total Debits: 30.00

Total Credits: 0.00

37900 - Interest Paid

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
37900	Interest Paid	\$0.12	\$0.03	300%
TOTAL		CY Balance	LY Balance	
		\$0.12	\$0.03	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Loretan Family Superannuation Fund

General Ledger

As at 30 June 2021



Transaction Date	Description	Units	Debit	Credit	Balance \$
Interest Paid (37900)					
<u>Interest Paid (37900)</u>					
31/08/2020	DEBIT INTEREST		0.09		0.09 DR
30/04/2021	DEBIT INTEREST		0.03		0.12 DR
			0.12		0.12 DR

Total Debits: 0.12

Total Credits: 0.00

39000 - Life Insurance Premiums

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumulation)	\$1,050.72	\$1,552.60	(32.33)%
LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumulation)	\$1,880.96	\$4,379.30	(57.05)%
TOTAL		CY Balance	LY Balance	
		\$2,931.68	\$5,931.90	

Supporting Documents

- General Ledger [Report](#)
- 2021 Zurich Life Insurance - Alanna.pdf [LORALA00001A](#)
- 2021 Zurich Life Insurance - Josh.pdf [LORJOS00001A](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Loretan Family Superannuation Fund

General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Life Insurance Premiums (39000)					
<i>(Life Insurance Premiums) Loretan, Alanna - Accumulation (LORALA00001A)</i>					
09/07/2020	CLEARVIEWLIFEINV 515286606012685825		130.68		130.68 DR
11/08/2020	CLEARVIEWLIFEINV 515286606012753607		130.68		261.36 DR
27/08/2020	ZURICH LIFE 1169847 3L26082020		71.76		333.12 DR
28/09/2020	ZURICH LIFE 1169847 35		71.76		404.88 DR
27/10/2020	ZURICH LIFE 1169847 35		71.76		476.64 DR
27/11/2020	ZURICH LIFE 1169847 35		71.76		548.40 DR
29/12/2020	ZURICH LIFE 1169847 35		71.76		620.16 DR
27/01/2021	ZURICH LIFE 1169847 35		71.76		691.92 DR
01/03/2021	ZURICH LIFE 1169847 35		71.76		763.68 DR
29/03/2021	ZURICH LIFE 1169847 35		71.76		835.44 DR
27/04/2021	ZURICH LIFE 1169847 35		71.76		907.20 DR
28/04/2021	DISHONOURED ITEM			71.76	835.44 DR
17/05/2021	ZURICH LIFE 1169847 3L14052021		71.76		907.20 DR
27/05/2021	ZURICH LIFE 1169847 35		71.76		978.96 DR
28/06/2021	ZURICH LIFE 1169847 35		71.76		1,050.72 DR
			1,122.48	71.76	1,050.72 DR
<i>(Life Insurance Premiums) Loretan, Joshua - Accumulation (LORJOS00001A)</i>					
09/07/2020	CLEARVIEWLIFEINV 515286679012685824		369.56		369.56 DR
11/08/2020	CLEARVIEWLIFEINV 515286679012753606		369.56		739.12 DR
12/08/2020	DISHONOURED ITEM			369.56	369.56 DR
21/08/2020	ZURICH LIFE 8169847 3L20082020		137.40		506.96 DR
21/09/2020	ZURICH LIFE 8169847 35		137.40		644.36 DR
21/10/2020	ZURICH LIFE 8169847 35		137.40		781.76 DR
23/11/2020	ZURICH LIFE 8169847 35		137.40		919.16 DR
21/12/2020	ZURICH LIFE 8169847 35		137.40		1,056.56 DR
21/01/2021	ZURICH LIFE 8169847 35		137.40		1,193.96 DR
22/02/2021	ZURICH LIFE 8169847 35		137.40		1,331.36 DR
22/03/2021	ZURICH LIFE 8169847 35		137.40		1,468.76 DR
21/04/2021	ZURICH LIFE 8169847 35		137.40		1,606.16 DR
21/05/2021	ZURICH LIFE 8169847 35		137.40		1,743.56 DR
21/06/2021	ZURICH LIFE 8169847 35		137.40		1,880.96 DR
			2,250.52	369.56	1,880.96 DR

Total Debits: 3,373.00

Total Credits: 441.32

Zurich Wealth Protection

Annual statement



005451
017



The Trustee For Loretan Family Superannuation
47 Macquarie Grove
CAVES BEACH NSW 2281

Your adviser

Stephen Clarkson
13 0018 0959

www.zurich.com.au

Phone: 131 551

client.service@zurich.com.au

Fax: (02) 9995 3797

Locked Bag 994

North Sydney NSW 2059

Policy number

91084822

12 July 2021

Dear Trustee/s,

We are pleased to enclose your annual statement for the period ending 30 June 2021.

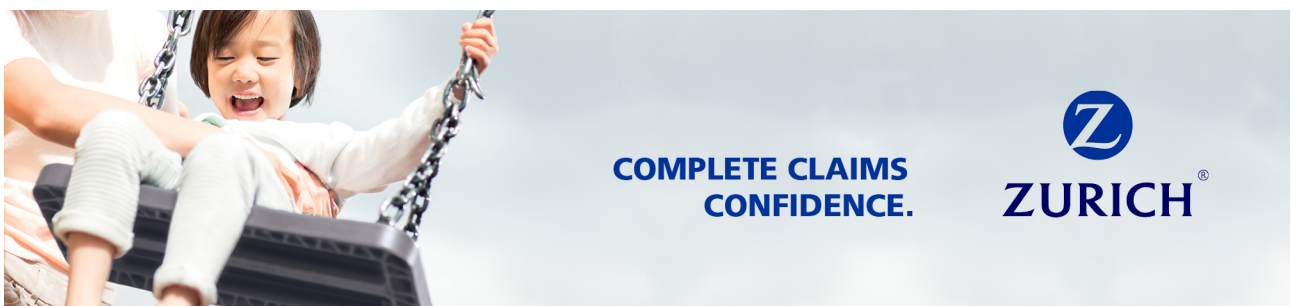
This statement is provided for information purposes only to assist you in preparing the annual return for your fund. Enclosed you will find details of the policy including cover provided, the amount of premiums paid during the statement period (including any fees or costs paid), together with other important policy information.

Please note that if you hold an Income Replacement or Income Protector policy with Zurich also, you will receive a separate Tax Deduction Notice for that policy.

It is very important that you take time to review your statement and then keep it in a safe place. If you have any questions about your annual statement or any of Zurich's other services, please speak to your financial adviser, Stephen Clarkson, or contact Zurich.

Yours sincerely,

Sasho Briskoski
Head of Customer Service Operations



Statement details

Statement period: 1 July 2020 to 30 June 2021

Policy details

Policy owner: The Trustee For Loretan Family Superannuation
(Superannuation, held by external trustee)

Policy type: Zurich Protection Plus

Life insured: Mrs Alanna Loretan

Insurance benefits

Benefit type	Benefit amount	Annual premium	Premium paid
Death & terminal illness benefit	\$1,000,000	\$861.12	\$789.36

The Death benefit is the amount that may be payable on death of the life insured. A benefit may be payable on terminal illness of 100% of your Death benefit.

All benefits are subject to the terms and conditions of the applicable policy and payable to the trustee of the fund. You must ensure any benefits paid are in accordance with your fund's trust deed and superannuation law.

The Annual premium is the annualised cost of cover as at the statement date.

The Premium paid is the amount of premium paid for the benefit during the statement period.

Fees and costs

The total premium paid for this policy **\$789.36**

Taxation

Insurance premiums for cover that would meet a condition of release are generally tax deductible to the complying superannuation fund. The information on premium amounts provided above is based on the price of the insurance policy and not necessarily the amount your fund can claim as a tax deduction. The amount of premium that is deductible varies depending on the type of cover. For example, premiums for life insurance cover are fully deductible whilst premiums for trauma cover are not deductible. Premiums may only be partially deductible such as for 'own' occupation disablement cover (TPD). Please contact your adviser or accountant for further information regarding the tax deductibility of premiums to your SMSF.

Zurich Wealth Protection

Annual statement



005450
017



The Trustee For Loretan Family Superannuation
47 Macquarie Grove
CAVES BEACH NSW 2281

Your adviser

Stephen Clarkson
13 0018 0959

www.zurich.com.au

Phone: 131 551

client.service@zurich.com.au

Fax: (02) 9995 3797

Locked Bag 994

North Sydney NSW 2059

Policy number

91083923

12 July 2021

Dear Trustee/s,

We are pleased to enclose your annual statement for the period ending 30 June 2021.

This statement is provided for information purposes only to assist you in preparing the annual return for your fund. Enclosed you will find details of the policy including cover provided, the amount of premiums paid during the statement period (including any fees or costs paid), together with other important policy information.

Please note that if you hold an Income Replacement or Income Protector policy with Zurich also, you will receive a separate Tax Deduction Notice for that policy.

It is very important that you take time to review your statement and then keep it in a safe place. If you have any questions about your annual statement or any of Zurich's other services, please speak to your financial adviser, Stephen Clarkson, or contact Zurich.

Yours sincerely,

Sasho Briskoski
Head of Customer Service Operations



**COMPLETE CLAIMS
CONFIDENCE.**



Statement details

Statement period: 1 July 2020 to 30 June 2021

Your adviser
Stephen Clarkson
13 0018 0959

Policy details

Policy owner: The Trustee For Loretan Family Superannuation
(Superannuation, held by external trustee)

Policy type: Zurich Protection Plus

Life insured: Mr Joshua Loretan

Insurance benefits

Benefit type	Benefit amount	Annual premium	Premium paid
Death & terminal illness benefit	\$820,755	\$1,011.00	\$926.75
TPD any occupation (linked to Death)	\$636,693	\$637.80	\$584.65

The Death benefit is the amount that may be payable on death of the life insured. A benefit may be payable on terminal illness of 100% of your Death benefit.

The Total and permanent disablement (TPD) benefit is the amount that may be payable upon total and permanent disability of the life insured which prevents them from working again in the future in accordance with the policy description.

All benefits are subject to the terms and conditions of the applicable policy and payable to the trustee of the fund. You must ensure any benefits paid are in accordance with your fund's trust deed and superannuation law.

The Annual premium is the annualised cost of cover as at the statement date.

The Premium paid is the amount of premium paid for the benefit during the statement period.

Fees and costs

The total premium paid for this policy **\$1,511.40**

Taxation

Insurance premiums for cover that would meet a condition of release are generally tax deductible to the complying superannuation fund. The information on premium amounts provided above is based on the price of the insurance policy and not necessarily the amount your fund can claim as a tax deduction. The amount of premium that is deductible varies depending on the type of cover. For example, premiums for life insurance cover are fully deductible whilst premiums for trauma cover are not deductible. Premiums may only be partially deductible such as for 'own' occupation disablement cover (TPD). Please contact your adviser or accountant for further information regarding the tax deductibility of premiums to your SMSF.

39400 - Income Protection Premiums

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accumulation)	\$2,513.61		100%
TOTAL		CY Balance	LY Balance	
		\$2,513.61		

Supporting Documents

- General Ledger [Report](#)
- 2021 Zurich Income Protection - Josh.pdf [LORJOS00001A](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Loretan Family Superannuation Fund
General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Income Protection Premiums (39400)					
<u>(Income Protection Premiums) Loretan, Joshua - Accumulation (LORJOS00001A)</u>					
21/08/2020	ZURICH LIFE 2169847 3L20082020		228.51		228.51 DR
21/09/2020	ZURICH LIFE 2169847 35		228.51		457.02 DR
21/10/2020	ZURICH LIFE 2169847 35		228.51		685.53 DR
23/11/2020	ZURICH LIFE 2169847 35		228.51		914.04 DR
21/12/2020	ZURICH LIFE 2169847 35		228.51		1,142.55 DR
21/01/2021	ZURICH LIFE 2169847 35		228.51		1,371.06 DR
22/02/2021	ZURICH LIFE 2169847 35		228.51		1,599.57 DR
22/03/2021	ZURICH LIFE 2169847 35		228.51		1,828.08 DR
21/04/2021	ZURICH LIFE 2169847 35		228.51		2,056.59 DR
21/05/2021	ZURICH LIFE 2169847 35		228.51		2,285.10 DR
21/06/2021	ZURICH LIFE 2169847 35		228.51		2,513.61 DR
			2,513.61		2,513.61 DR

Total Debits: 2,513.61

Total Credits: 0.00

Income protection insurance 2020/21 insurance premium summary



012838 017



The Trustee For Loretan Family Superannuation
47 MACQUARIE GROVE
CAVES BEACH NSW 2281

Your adviser

Mr Stephen Clarkson

zurich.com.au

Phone: 131 551

client.service@zurich.com.au

Fax: (02) 9995 3797

Locked Bag 994

North Sydney NSW 2059

Policy number

91083922

2 July 2021

Dear Sir/Madam,

Over the last financial year the premiums you have paid for your Zurich income protection policy have helped protect your most valuable asset – your income.

To help with preparation of your fund's tax return for the year ending 30 June 2021 the following table shows the premium paid on your policy throughout the financial year, and the portion of that premium considered to be for benefits that replace income.

Life insured	Cover type	Total premium paid	Portion of total premium paid for replacement of income benefit/s
Joshua Loretan	Income protection	\$2,513.61	\$2,513.61

The information contained in this letter does not constitute tax advice. We recommend you seek independent tax advice specific to your personal circumstances, from an accountant or registered tax agent.

If you have any questions, please speak to your financial adviser Mr Stephen Clarkson or contact Zurich Customer Care on 131 551. We look forward to helping you.

Yours sincerely

Sasho Briskoski
Head of Customer Service Operations
Zurich Australia Limited



Simplify your life with My Zurich

Find out more about our 24/7 customer portal at zurich.com.au/myzurich

39900 - Portfolio Management Fees

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
39900	Portfolio Management Fees	\$2,779.80	\$2,493.73	11.47%
TOTAL		CY Balance	LY Balance	
		\$2,779.80	\$2,493.73	

Supporting Documents

- General Ledger [Report](#)
- 2021 Stockspot Tax Summary.pdf [39900](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Loretan Family Superannuation Fund
General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Portfolio Management Fees (39900)					
<u>Portfolio Management Fees (39900)</u>					
20/07/2020	MANAGEMENT FEE 07/20		210.23		210.23 DR
18/08/2020	MANAGEMENT FEE 08/20		215.47		425.70 DR
21/09/2020	MANAGEMENT FEE 09/20		215.59		641.29 DR
20/10/2020	MANAGEMENT FEE 10/20		217.48		858.77 DR
23/11/2020	MANAGEMENT FEE 11/20		223.48		1,082.25 DR
23/12/2020	MANAGEMENT FEE 12/20		232.13		1,314.38 DR
20/01/2021	MANAGEMENT FEE 01/21		239.75		1,554.13 DR
19/02/2021	MANAGEMENT FEE 02/21		243.48		1,797.61 DR
19/03/2021	MANAGEMENT FEE 03/21		243.07		2,040.68 DR
21/04/2021	MANAGEMENT FEE 04/21		242.19		2,282.87 DR
19/05/2021	MANAGEMENT FEE 05/21		244.76		2,527.63 DR
21/06/2021	MANAGEMENT FEE 06/21		252.17		2,779.80 DR
			2,779.80		2,779.80 DR

Total Debits: 2,779.80

Total Credits: 0.00

<Loretan Family Superannuation A/C>

Tax Summary

For the period 1 July 2020 to 30 June 2021

Tax type: Trust

Guidance Note:

This tax summary is designed to assist you in preparing your tax return. It does not constitute personal tax advice, and may not contain all the information required to complete your tax return. Class is not a registered tax agent. If you require tax advice, or have any questions or require further information please contact your accountant or tax adviser.

Description	Amount	Trust Tax Return Ref.
<u>Income</u>		
Dividend Franking Credit (Trusts)	2,027.34	8-D
Franked Distributions From Trusts	6,531.71	8-F
Share Of Net Income From Trusts	2,300.48	8-R
Gross Interest	1.15	11-J
Unfranked Dividends	-	12-K
Franked Dividends	-	12-L
Dividend Franking Credit (Shares)	-	12-M
Other Income	1.99	14-O
Net Capital Gains	4,870.00	21-A
Gross Foreign Income	3,346.01	23-B
Net Foreign Income	3,346.01	23-V
Foreign Income Tax Offset	441.61	23-Z
<u>Deductions</u>		
Investment Expenses	-	16-P
Other Deductions	2,779.80	18-Q
<u>Additional information: Non Assessable Income</u>		
Return of Capital	-	
Tax Deferred	-	
Tax Exempt	(308.90)	
Tax Free	-	

Description	Amount	Trust Tax Return Ref.
-------------	--------	--------------------------------

Notes:

1. This Tax Return Summary includes the relevant sections of the tax return. If the entity has no other investment income or expense, other than what they have derived in their account, they can simply transpose the amounts disclosed in the Tax Return Summary into their income tax return. If they have additional income and expenses they have derived outside of their account, they will need to add this income/expense to their account prior to completing their income tax return.
2. This Summary should be read in conjunction with the Realised Capital Gains Report, Investment Income Summary and other relevant Class reports.
3. No adjustments have been made to franking credits.
4. If your foreign income tax offsets from all sources for the year do not exceed \$1000 then you should be able to claim this amount in full. Otherwise, you will need to refer to the relevant ATO publication to work out your entitlement.
5. All amounts for jointly held investments have not been split between the owners.

Disclaimer:

This tax summary has been prepared without taking into account the investor's objectives, financial situation or needs. This tax summary does not constitute personal tax advice. Therefore, before preparing an income tax return, investors should consider the appropriateness and relevance of the tax summary, taking into account their specific circumstances. This summary has been prepared on the basis that all investors are resident Australian individuals. Where this is not the case, particular amounts may need to be recalculated. Class is not a registered tax agent, if the investor has any doubt about the taxation position of their investment, or requires any further information about their personal tax position, it is strongly recommended the investor talk to their accountant or tax adviser.

46600 - Refund Excess Contributions

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
LORJOS00001A	(Refund Excess Contributions) Loretan, Joshua - Accumulation (Accumulation)		\$5,416.95	100%
TOTAL		CY Balance	LY Balance	
			\$5,416.95	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all correspondence between member and the Fund
- Attach correspondence between the ATO and the Fund

General Ledger

As at 30 June 2021



Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

48100 - Division 293 Tax

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
LORJOS00001A	(Division 293 Tax) Loretan, Joshua - Accumulation (Accumulation)	\$3,750.00		100%
TOTAL		CY Balance	LY Balance	
		\$3,750.00		

Supporting Documents

- General Ledger [Report](#)
- 2021 ATO Division 293 Notice - Josh.pdf [LORJOS00001A](#)

Standard Checklist

- Attach all correspondence between member and the Fund
- Attach correspondence between the ATO and the Fund

Loretan Family Superannuation Fund
General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Division 293 Tax (48100)					
<u>(Division 293 Tax) Loretan, Joshua - Accumulation (LORJOS00001A)</u>					
22/03/2021	Income Tax 551		3,000.00		3,000.00 DR
09/04/2021	Balance of Income Tax 551		750.00		3,750.00 DR
			3,750.00		3,750.00 DR

Total Debits: 3,750.00

Total Credits: 0.00



MR JOSHUA R LORETAN
C/- BPC ACCOUNTING
PO BOX 41
BUDGEWOI NSW 2262

Our reference: 7120755963846
Phone: 13 10 20
Website: ato.gov.au/division293
TFN: 132 702 634
1 March 2021

Additional tax on concessional contributions (Division 293) notice for 2018-19

Dear JOSHUA

There is an additional tax on super contributions which reduces the tax concession for individuals whose combined income and contributions are more than the \$250,000 threshold.

Why does the additional tax apply to you

For the 2018-19 financial year, your combined income and super contributions were more than \$250,000. This means you now have to pay an additional tax of 15% on some of your concessional contributions.

How much additional tax do you need to pay

Your additional tax for this notice is:

Taxable super contributions	\$25,000.00
Additional tax due and payable	\$3,750.00
Due date for payment	25 March 2021

Your Payment Reference Number for this amount is: 5510 0132 7026 3435 11

What you need to do now

There are two options for making a payment (your payment can be made using any combination of these):

1. Pay with your own money
2. Elect to release money from any of your existing super balances by completing a Division 293 election form online, instructions to do this are on the final page of this notice.

HOW TO PAY

Your payment reference number (PRN) is: 551001327026343511

BPAY®



Bill code: 75556
Ref: 551001327026343511

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.

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

RELEASE MONEY FROM SUPER

You can ask your fund to pay some or all of the amount from your existing super balance. To do this, access our online services through myGov and complete the Division 293 election form.

Division 293 tax notice of assessment

Income Tax Assessment Act 1997 and Schedule 1 of the Taxation Administration Act 1953

This is your Division 293 tax assessment for the year ended 30 June 2019.

Your additional tax (Division 293 tax) is 15% of your taxable super contributions. Your taxable super contributions are only those Division 293 super contributions that are above the threshold.

Division 293 income (see below)		\$284,885.00	(a)
Division 293 super contributions (see below)		\$25,000.00	(b)
Combined income and super contributions	(a) + (b)	\$309,885.00	(c)
Less the Division 293 threshold		\$250,000.00	(d)
Amount above the threshold	(c) - (d)	\$59,885.00	(e)
Taxable super contributions	the lesser of (b) or (e)	\$25,000.00	(f)
ADDITIONAL TAX	(f) x 15%	\$3,750.00	

Yours sincerely

Melinda Smith

Deputy Commissioner of Taxation

(a) Division 293 income

Your Division 293 income is based on your taxable income and other information from your income tax return.

Taxable income	+	Reportable fringe benefit amount	=	DIVISION 293 INCOME
\$253,888		\$30,997		\$284,885

(b) Division 293 super contributions

Your Division 293 super contributions are the total of all your concessional contributions, not including any that are taxed as excess concessional contributions.

Your concessional contributions

LORETAN FAMILY SUPERANNUATION FUND SMSF114149087451	Employer contributions	\$24,683.65
Transferred from Reserves strategy		\$2,096.00
Total concessional contributions		\$26,779.65
Less excess concessional contributions		-\$1,779.65
DIVISION 293 SUPER CONTRIBUTIONS		\$25,000.00

Avoid interest charges

- › You need to pay the due and payable amount by the due date to avoid paying interest charges.
- › Though your election form is valid for 60 days you still need to pay by the due date to avoid interest charges.

Releasing money from super

To release money from any of your existing super balances you can access our ATO online services through myGov and complete the Division 293 election form before 30 April 2021.

When you complete the election form we will ask your nominated super fund(s) to release the amount you elected and send the money to us.

If you are not already registered with myGov visit our website at ato.gov.au/online-services to register.

You can also download the form via our website ato.gov.au/div293electionform, or order the form via our website ato.gov.au/online-ordering, and send it to us.

View your online statement of account

To view your tax and super accounts online all you need is a myGov account linked to our ATO online services.

If you are not already registered with myGov visit our website at ato.gov.au/online-services to register.

If you have a tax agent, they can also view your tax and super accounts through the Tax Agent Portal.

If you disagree

If you disagree with:

- › the income we have used, you will need to review your income tax return.
- › the contributions reported, contact your super fund.
- › the amount of your excess concessional contributions, your options are explained in your excess concessional contributions determination.
- › our assessment, you can lodge an objection. Visit ato.gov.au/objections to find out more. If you do lodge an objection to the assessment you still need to pay the due and payable amount by the due date.

Find out more

For more information about Division 293 tax:

- › visit ato.gov.au/division293
- › phone us on **13 10 20** between 8:00am and 6:00pm, Monday to Friday.

Visit our website at ato.gov.au/contactus for more contact options.

48500 - Income Tax Expense

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	\$8,209.99	\$3,420.04	140.06%
TOTAL		CY Balance	LY Balance	
		\$8,209.99	\$3,420.04	

Supporting Documents

- 2021 Income Tax Expense.pdf 48500

Notes

Rachel Barrett

Note | 48500

07/01/2023 16:43

\$1,042.56 current tax + \$7,167.42 deferred tax current year transactions + \$0.01 deferred tax rounding report = \$8,209.99

Loretan Family Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2021



	2021
	\$
Benefits accrued as a result of operations	112,598.20
Less	
Non Taxable Transfer In	22,747.57
Increase in MV of investments	72,105.39
Realised Accounting Capital Gains	1,450.77
Accounting Trust Distributions	10,192.76
Non Taxable Contributions	100.00
	<u>106,596.49</u>
Add	
Other Non Deductible Expenses	3,750.00
Franking Credits	2,027.33
Foreign Credits	441.61
Net Capital Gains	1,481.00
Taxable Trust Distributions	6,804.85
Distributed Foreign income	2,904.40
	<u>17,409.19</u>
SMSF Annual Return Rounding	(0.90)
	<u>23,410.00</u>
Taxable Income or Loss	<u>23,410.00</u>
Income Tax on Taxable Income or Loss	3,511.50
Less	
Franking Credits	2,027.33
Foreign Credits	441.61
	<u>1,042.56</u>
CURRENT TAX OR REFUND	<u>1,042.56</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(2,495.00)
AMOUNT DUE OR REFUNDABLE	<u>(1,193.44)</u>

Loretan Family Superannuation Fund

Deferred Tax Reconciliation

For The Period 01 July 2020 - 30 June 2021



Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
Revaluations					
IAF.AX	iShares Core Composite Bond Etf	(3,498.37)	(1,166.12)	(2,332.25)	(2,332.25)
GOLD.AX	Global X Metal Securities Australia Limited.	(6,660.17)	(2,220.06)	(4,440.11)	(4,440.11)
IOO.AX	iShares Global 100 Etf	11,471.54	3,823.85	7,647.69	7,647.69
IEM.AX	iShares MSCI Emerging Markets Etf	13,656.21	4,552.07	9,104.14	9,104.14
VAS.AX	Vanguard Australian Shares Index Etf	49,449.17	16,483.06	32,966.11	32,966.11
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	7,687.01	2,562.34	5,124.67	5,124.67
		72,105.39	24,035.14	48,070.25	48,070.25
Tax Deferred Distributions					
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(0.20)	0.00	(0.20)	(0.20)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(0.21)	0.00	(0.21)	(0.21)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(0.02)	0.00	(0.02)	(0.02)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(0.25)	0.00	(0.25)	(0.25)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(0.19)	0.00	(0.19)	(0.19)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.24	0.00	0.24	0.24
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.20	0.00	0.20	0.20
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.39	0.00	0.39	0.39
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.23	0.00	0.23	0.23
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.27	0.00	0.27	0.27
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.38	0.00	0.38	0.38
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.29	0.00	0.29	0.29

Loretan Family Superannuation Fund

Deferred Tax Reconciliation

For The Period 01 July 2020 - 30 June 2021



Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.21	0.00	0.21	0.21
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.25	0.00	0.25	0.25
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.49	0.00	0.49	0.49
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.33	0.00	0.33	0.33
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	1.95	0.00	1.95	1.95
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.24	0.00	0.24	0.24
VAS.AX	Vanguard Australian Shares Index Etf	2.88	0.00	2.88	2.88
VAS.AX	Vanguard Australian Shares Index Etf	2.99	0.00	2.99	2.99
VAS.AX	Vanguard Australian Shares Index Etf	2.30	0.00	2.30	2.30
VAS.AX	Vanguard Australian Shares Index Etf	3.11	0.00	3.11	3.11
VAS.AX	Vanguard Australian Shares Index Etf	0.58	0.00	0.58	0.58
VAS.AX	Vanguard Australian Shares Index Etf	8.08	0.00	8.08	8.08
VAS.AX	Vanguard Australian Shares Index Etf	2.42	0.00	2.42	2.42
VAS.AX	Vanguard Australian Shares Index Etf	(8.98)	0.00	(8.98)	(8.98)
VAS.AX	Vanguard Australian Shares Index Etf	(49.02)	0.00	(49.02)	(49.02)
VAS.AX	Vanguard Australian Shares Index Etf	(2.88)	0.00	(2.88)	(2.88)
VAS.AX	Vanguard Australian Shares Index Etf	(7.13)	0.00	(7.13)	(7.13)
VAS.AX	Vanguard Australian Shares Index Etf	(2.99)	0.00	(2.99)	(2.99)
VAS.AX	Vanguard Australian Shares Index Etf	(5.06)	0.00	(5.06)	(5.06)
VAS.AX	Vanguard Australian Shares Index Etf	(5.29)	0.00	(5.29)	(5.29)
VAS.AX	Vanguard Australian Shares Index Etf	(6.79)	0.00	(6.79)	(6.79)

Loretan Family Superannuation Fund
Deferred Tax Reconciliation



For The Period 01 July 2020 - 30 June 2021

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
VAS.AX	Vanguard Australian Shares Index Etf	(3.45)	0.00	(3.45)	(3.45)
VAS.AX	Vanguard Australian Shares Index Etf	(25.55)	0.00	(25.55)	(25.55)
VAS.AX	Vanguard Australian Shares Index Etf	(7.36)	0.00	(7.36)	(7.36)
VAS.AX	Vanguard Australian Shares Index Etf	(3.11)	0.00	(3.11)	(3.11)
VAS.AX	Vanguard Australian Shares Index Etf	(5.18)	0.00	(5.18)	(5.18)
VAS.AX	Vanguard Australian Shares Index Etf	(8.75)	0.00	(8.75)	(8.75)
VAS.AX	Vanguard Australian Shares Index Etf	(4.95)	0.00	(4.95)	(4.95)
VAS.AX	Vanguard Australian Shares Index Etf	(5.29)	0.00	(5.29)	(5.29)
VAS.AX	Vanguard Australian Shares Index Etf	(152.59)	0.00	(152.59)	(152.59)
VAS.AX	Vanguard Australian Shares Index Etf	(7.13)	0.00	(7.13)	(7.13)
VAS.AX	Vanguard Australian Shares Index Etf	(2.88)	0.00	(2.88)	(2.88)
		(287.42)	0.00	(287.42)	(287.42)
Total		71,817.97	24,035.14	47,782.83	47,782.83

Deferred Tax Liability (Asset) Summary

Opening Balance	3,065.10
Current Year Transactions	7,167.42
Total Capital Losses	0.00
Total Tax Losses	0.00
Deferred Tax WriteBacks/Adjustment	0.00
Capital Loss carried forward recouped	0.00
Tax Loss carried forward recouped	0.00
Deferred Tax report rounding	0.01
Closing Balance	<hr/> 10,232.53 <hr/>

49000 - Profit/Loss Allocation Account

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	\$104,388.21	\$16,867.96	518.85%
TOTAL		CY Balance	LY Balance	
		\$104,388.21	\$16,867.96	

Supporting Documents

No supporting documents

50000 - Members

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
LORALA00001A	Loretan, Alanna - Accumulation (Accumulation)	(\$93,768.02)	(\$22,747.57)	(\$17,743.34)	\$1,050.72	\$1,700.80	(\$131,507.41)	40.25%
LORJOS00001A	Loretan, Joshua - Accumulation (Accumulation)	(\$381,632.39)	(\$20,754.40)	(\$64,363.74)	\$4,394.57	\$12,930.12	(\$449,425.84)	17.76%
TOTAL		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$475,400.41)	(\$43,501.97)	(\$82,107.08)	\$5,445.29	\$14,630.92	(\$580,933.25)	

Supporting Documents

- Members Statements [Report](#)
- Members Summary [Report](#)
- 2021 ATO Total Superannuation Balance - Alanna.pdf [LORALA00001A](#)
- 2021 ATO Total Superannuation Balance - Josh.pdf [LORJOS00001A](#)

Standard Checklist

- Attach copies of Members Statements

Loretan Family Superannuation Fund

Members Statement



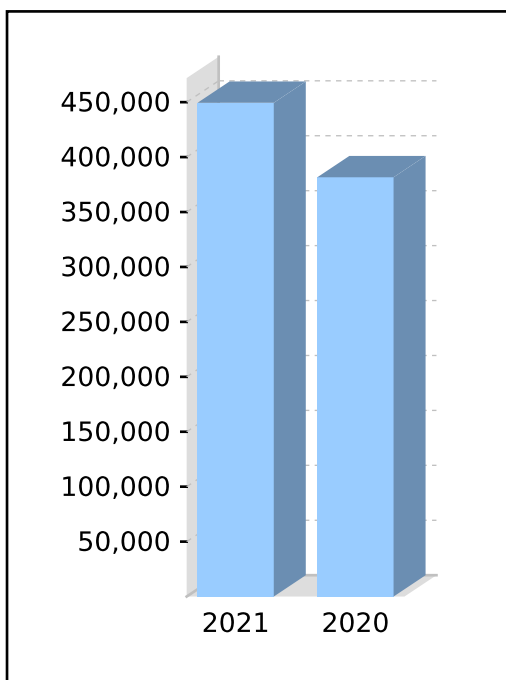
Joshua Loretan
 47 Macquarie Grove
 Caves Beach, New South Wales, 2281, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	50	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	449,425.84
Date Joined Fund:	23/06/2017		
Service Period Start Date:	01/02/1990		
Date Left Fund:			
Member Code:	LORJOS00001A		
Account Start Date:	23/06/2017		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	449,425.84
<u>Preservation Components</u>	
Preserved	449,341.34
Unrestricted Non Preserved	84.50
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	7,868.58
Taxable	441,557.26



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	381,632.39	381,632.39
<u>Increases to Member account during the period</u>		
Employer Contributions	20,654.40	
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)	100.00	
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	64,363.74	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	3,098.15	
Income Tax	6,081.97	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax	3,750.00	
Insurance Policy Premiums Paid	4,394.57	
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	449,425.84	381,632.39

Loretan Family Superannuation Fund

Members Statement



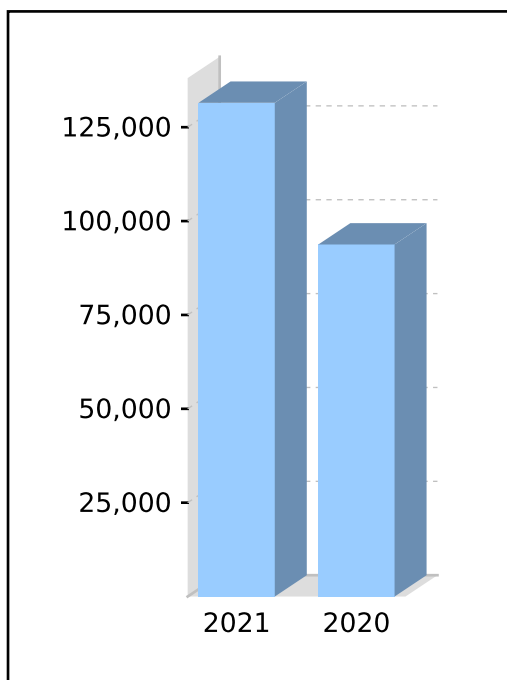
Alanna Margaret Loretan
 47 Macquarie Grove
 Caves Beach, New South Wales, 2281, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	50	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	131,507.41
Date Joined Fund:	23/06/2017		
Service Period Start Date:	01/02/1988		
Date Left Fund:			
Member Code:	LORALA00001A		
Account Start Date:	23/06/2017		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	131,507.41
<u>Preservation Components</u>	
Preserved	131,369.62
Unrestricted Non Preserved	137.79
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	10,034.23
Taxable	121,473.18



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	93,768.02	93,768.02
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In	22,747.57	
Net Earnings	17,743.34	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax	1,700.80	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	1,050.72	
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	131,507.41	93,768.02

Loretan Family Superannuation Fund
Members Summary

As at 30 June 2021



Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Joshua Loretan (Age: 50)											
LORJOS00001A - Accumulation											
381,632.39	20,754.40		64,363.74			6,848.15	6,081.97		4,394.57		449,425.84
381,632.39	20,754.40		64,363.74			6,848.15	6,081.97		4,394.57		449,425.84
Alanna Margaret Loretan (Age: 50)											
LORALA00001A - Accumulation											
93,768.02		22,747.57	17,743.34				1,700.80		1,050.72		131,507.41
93,768.02		22,747.57	17,743.34				1,700.80		1,050.72		131,507.41
475,400.41	20,754.40	22,747.57	82,107.08			6,848.15	7,782.77		5,445.29		580,933.25



Australian Government
Australian Taxation Office

Agent BRENDAN CURRAN
Client LORETAN, JOSHUA
TFN 132 702 634

Total superannuation balance

Your client's total superannuation balance is used to determine their eligibility to make contributions, receive co-contributions, and their spouse's eligibility to claim a tax offset for spouse contributions they make. For your clients who are members of a self-managed super fund, or small APRA fund, the trustee of the fund will also use their members' total superannuation balance to determine whether the segregated assets method can be used to calculate exempt current pension income.

Date generated 28/12/2022
Total superannuation balance as at 30/06/2020 \$382,777.02

Financial year 2019 - 2020

Accumulation phase **\$382,777.02 CR**

Fund	LORETAN FAMILY SUPERANNUATION FUND
USI	00000000000000
Account number	SMSF114149087451
Amount	\$382,777.02 CR

Retirement phase **\$0.00**

Fund	LORETAN FAMILY SUPERANNUATION FUND
USI	00000000000000
Account number	SMSF114149087451
Amount	\$0.00

Total superannuation balance as at 30 June 2020 **\$382,777.02 CR**

Financial year 2018 - 2019

Accumulation phase **\$366,729.99 CR**

Fund	AMP ELIGIBLE ROLLOVER FUND
USI	AMP0544AU

Account number	964111085
Amount	\$80.85 CR

Fund	LORETAN FAMILY SUPERANNUATION FUND
USI	00000000000000
Account number	SMSF114149087451
Amount	\$366,649.14 CR

Retirement phase	\$0.00
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Fund	LORETAN FAMILY SUPERANNUATION FUND
USI	00000000000000
Account number	SMSF114149087451
Amount	\$0.00

Total superannuation balance as at 30 June 2019	\$366,729.99 CR
--	------------------------

Financial year 2017 - 2018

Accumulation phase	\$315,264.09 CR
---------------------------	------------------------

Fund	THE TRUSTEE FOR LORETAN FAMILY SUPERANNUATION FUND
Account number	1
Amount	\$315,184.19 CR

Fund	THE TRUSTEE FOR AMP ELIGIBLE ROLLOVER FUND
USI	AMP0544AU
Account number	964111085
Amount	\$79.90 CR

Total superannuation balance as at 30 June 2018	\$315,264.09 CR
--	------------------------

Financial year 2016 - 2017

Accumulation phase	\$263,709.89 CR
---------------------------	------------------------

Fund	THE TRUSTEE FOR AMP RETIREMENT TRUST
USI	AMP1248AU
Account number	954515165
Amount	\$263,709.89 CR
<hr/>	
Total superannuation balance as at 30 June 2017	\$263,709.89 CR



Australian Government
Australian Taxation Office

Agent BRENDAN CURRAN
Client LORETAN, ALANNA
TFN 154 114 985

Total superannuation balance

Your client's total superannuation balance is used to determine their eligibility to make contributions, receive co-contributions, and their spouse's eligibility to claim a tax offset for spouse contributions they make. For your clients who are members of a self-managed super fund, or small APRA fund, the trustee of the fund will also use their members' total superannuation balance to determine whether the segregated assets method can be used to calculate exempt current pension income.

Date generated 28/12/2022

Total superannuation balance as at 30/06/2022 \$6,273.08

Financial year 2021 - 2022

Accumulation phase **\$6,273.08 CR**

Fund	REST SUPER
USI	RES0103AU
Account number	713088443
Amount	\$6,273.08 CR

Total superannuation balance as at 30 June 2022 **\$6,273.08 CR**

Financial year 2020 - 2021

Accumulation phase **\$1,937.44 CR**

Fund	REST SUPER
USI	RES0103AU
Account number	713088443
Amount	\$1,937.44 CR

Total superannuation balance as at 30 June 2021 **\$1,937.44 CR**

Financial year 2019 - 2020

Accumulation phase **\$113,744.78 CR**

Fund	LORETAN FAMILY SUPERANNUATION FUND
USI	00000000000000
Account number	SMSF114149087464
Amount	\$93,768.02 CR

Fund	REST SUPER
USI	RES0103AU
Account number	133221013
Amount	\$19,976.76 CR

Retirement phase **\$0.00**

Fund	LORETAN FAMILY SUPERANNUATION FUND
USI	00000000000000
Account number	SMSF114149087464
Amount	\$0.00

Total superannuation balance as at 30 June 2020 **\$113,744.78 CR**

Financial year 2018 - 2019

Accumulation phase **\$105,402.21 CR**

Fund	LORETAN FAMILY SUPERANNUATION FUND
USI	00000000000000
Account number	SMSF114149087464
Amount	\$94,148.45 CR

Fund	REST SUPER
USI	RES0103AU
Account number	133221013
Amount	\$11,253.76 CR

Retirement phase **\$0.00**

Fund	LORETAN FAMILY SUPERANNUATION FUND
USI	00000000000000
Account number	SMSF114149087464
Amount	\$0.00

Total superannuation balance as at 30 June 2019 **\$105,402.21 CR**

Financial year 2017 - 2018

Accumulation phase **\$81,679.69 CR**

Fund	THE TRUSTEE FOR LORETAN FAMILY SUPERANNUATION FUND
Account number	2
Amount	\$41,894.43 CR

Fund	THE TRUSTEE FOR RETAIL EMPLOYEES SUPERANNUATION TRUST
USI	RES0103AU
Account number	133221013
Amount	\$39,785.26 CR

Total superannuation balance as at 30 June 2018 **\$81,679.69 CR**

Financial year 2016 - 2017

Accumulation phase **\$63,234.62 CR**

Fund	THE TRUSTEE FOR AMP RETIREMENT TRUST
USI	AMP1248AU
Account number	954635455
Amount	\$35,443.10 CR

Fund	THE TRUSTEE FOR RETAIL EMPLOYEES SUPERANNUATION TRUST
USI	RES0103AU
Account number	133221013
Amount	\$22,905.03 CR

Fund	THE TRUSTEE FOR ONEPATH MASTERFUND
USI	MMF2076AU
Account number	012013238650708
Amount	\$4,886.49 CR

Total superannuation balance as at 30 June 2017	\$63,234.62 CR
--	-----------------------

59200 - Contribution Reserve

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
LORJOS00001A	(Contribution Reserve) Loretan, Joshua - Accumulation (Accumulation)		(\$1,144.63)	100%
TOTAL		CY Balance	LY Balance	
			(\$1,144.63)	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Review the Trust Deed and minutes to ensure that the reserve is permitted and recorded in accordance with trustee policy

Loretan Family Superannuation Fund

General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Contribution Reserve (59200)					
<i>(Contribution Reserve) Loretan, Joshua - Accumulation (LORJOS00001A)</i>					
01/07/2020	Opening Balance				1,144.63 CR
01/07/2020	Close Period Journal			201.99	1,346.62 CR
01/07/2020	Close Period Journal		1,346.62		0.00 DR
			1,346.62	201.99	0.00 DR

Total Debits: 1,346.62

Total Credits: 201.99

60400 - Bank Accounts

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
BWA9330	Bankwest Business Zero Transaction Account #9330	\$328.24	\$700.01	(53.11)%
MBL5893	Macquarie Cash Management Account #5893	\$1,023.95	\$2,057.76	(50.24)%
TOTAL		CY Balance	LY Balance	
		\$1,352.19	\$2,757.77	

Supporting Documents

- Bank Statement Report [Report](#)
- 2021 Bank Transactions (CSV) - Bankwest Business Zero Transaction Account '9330.pdf [BWA9330](#)
- 2021 StockSpot Audit Report.pdf [MBL5893](#)
- 2021 StockSpot Cash Reconciliation Statement.pdf [MBL5893](#)

Standard Checklist

- Attach Copies of Bank Statements
- Attach copy of Bank Statement Report
- Ensure all Balances match Statement Balances at June 30
- Ensure all Transactions have been entered

Loretan Family Superannuation Fund

Bank Statement Report



For The Period 01 July 2020 to 30 June 2021

Chart Code: 60400 / BWA9330
Account Name: Bankwest Business Zero Transaction Account #9330
BSB and Account Number: 302186 79330

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 700.01		\$ 47,218.44		\$ 46,846.67		\$ 328.24	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2020	Opening Balance			700.01		
09/07/2020	CLEARVIEWLIFEINV 515286679012685824	369.56		330.45		
09/07/2020	CLEARVIEWLIFEINV 515286606012685825	130.68		199.77		
11/08/2020	CLEARVIEWLIFEINV 515286606012753607	130.68		69.09		
11/08/2020	CLEARVIEWLIFEINV 515286679012753606	369.56		(300.47)		
12/08/2020	QUICKSUPER QUICKSPR2754573510		2,402.09	2,101.62		
12/08/2020	OUTWARD DISHONOUR FEE	10.00		2,091.62		
12/08/2020	DISHONOURED ITEM		369.56	2,461.18		
18/08/2020	incorrect transfer [To Pink Credit Card 06:01PM 18Aug Pink CC]		500.00	2,961.18		
18/08/2020	incorrect transfer [To Pink Credit Card 06:01PM 18Aug Pink CC]	500.00		2,461.18		
21/08/2020	ZURICH LIFE 8169847 3L20082020	137.40		2,323.78		
21/08/2020	ZURICH LIFE 2169847 3L20082020	228.51		2,095.27		
27/08/2020	ZURICH LIFE 1169847 3L26082020	71.76		2,023.51		
31/08/2020	DEBIT INTEREST	0.09		2,023.42		
08/09/2020	QUICKSUPER QUICKSPR2773132905		1,642.84	3,666.26		
21/09/2020	ZURICH LIFE 2169847 35	228.51		3,437.75		
21/09/2020	ZURICH LIFE 8169847 35	137.40		3,300.35		

Loretan Family Superannuation Fund
Bank Statement Report



For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
21/09/2020	LORETAN,JOSHUA R Sept Aug [Sept Aug]	3,000.00		300.35		
28/09/2020	ZURICH LIFE 1169847 35	71.76		228.59		
08/10/2020	QUICKSUPER QUICKSPR2794527235		782.01	1,010.60		
19/10/2020	sept payg 2020	316.00		694.60		
21/10/2020	ZURICH LIFE 2169847 35	228.51		466.09		
21/10/2020	ZURICH LIFE 8169847 35	137.40		328.69		
27/10/2020	ZURICH LIFE 1169847 35	71.76		256.93		
09/11/2020	QUICKSUPER QUICKSPR2817535151		2,241.21	2,498.14		
16/11/2020	LORETAN,JOSHUA R Nov 2020 [44136]	1,800.00		698.14		
23/11/2020	ZURICH LIFE 8169847 35	137.40		560.74		
23/11/2020	ZURICH LIFE 2169847 35	228.51		332.23		
25/11/2020	REST 3533818		22,610.78	22,943.01		
26/11/2020	LORETAN,JOSHUA R Alanna Super [Alanna Super]	1,943.01		21,000.00		
26/11/2020	LORETAN,JOSHUA R ALANNA SUPER [Alanna Super]	10,000.00		11,000.00		
27/11/2020	ZURICH LIFE 1169847 35	71.76		10,928.24		
27/11/2020	LORETAN,JOSHUA R Alanna Super [Alanna Super]	10,000.00		928.24		
08/12/2020	QUICKSUPER QUICKSPR2840539380		1,848.88	2,777.12		
11/12/2020	LORETAN,JOSHUA R November 2020 [44136]	1,777.12		1,000.00		
21/12/2020	ZURICH LIFE 8169847 35	137.40		862.60		
21/12/2020	ZURICH LIFE 2169847 35	228.51		634.09		
29/12/2020	ZURICH LIFE 1169847 35	71.76		562.33		

Loretan Family Superannuation Fund
Bank Statement Report



For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
08/01/2021	QUICKSUPER QUICKSPR2862164433		736.86	1,299.19		
11/01/2021	LORETAN,JOSHUA R Dec 2020 [44166]	600.00		699.19		
21/01/2021	ZURICH LIFE 2169847 35	228.51		470.68		
21/01/2021	ZURICH LIFE 8169847 35	137.40		333.28		
27/01/2021	ZURICH LIFE 1169847 35	71.76		261.52		
08/02/2021	QUICKSUPER QUICKSPR2884764836		1,554.44	1,815.96		
19/02/2021	Jan 20210 [LORETAN,JOSHUA R Jan 2021]	1,250.00		565.96		
22/02/2021	ZURICH LIFE 2169847 35	228.51		337.45		
22/02/2021	ZURICH LIFE 8169847 35	137.40		200.05		
01/03/2021	ZURICH LIFE 1169847 35	71.76		128.29		
08/03/2021	QUICKSUPER QUICKSPR2907496875		1,450.27	1,578.56		
18/03/2021	STOCKSPOT WITHDRAWAL [LORETAN FAMILY S STOCKSPOT WITHDRAW]		3,750.00	5,328.56		
22/03/2021	ZURICH LIFE 8169847 35	137.40		5,191.16		
22/03/2021	ZURICH LIFE 2169847 35	228.51		4,962.65		
22/03/2021	PAYG March 2021	316.00		4,646.65		
22/03/2021	Income Tax 551	3,000.00		1,646.65		
22/03/2021	LFS Accounting Fees	990.00		656.65		
22/03/2021	Income Tax 2 LFS	477.91		178.74		
24/03/2021	Amp Life 8948020		136.79	315.53		
29/03/2021	ZURICH LIFE 1169847 35	71.76		243.77		
29/03/2021	LORETAN,JOSHUA R AMP Alanna [AMP Alanna]	136.79		106.98		

Loretan Family Superannuation Fund
Bank Statement Report



For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
08/04/2021	QUICKSUPER QUICKSPR2932149348		1,822.23	1,929.21		
09/04/2021	Balance of Income Tax 551	750.00		1,179.21		
12/04/2021	LORETAN,JOSHUA R March 2021 [44256]	879.21		300.00		
21/04/2021	ZURICH LIFE 2169847 35	228.51		71.49		
21/04/2021	ZURICH LIFE 8169847 35	137.40		(65.91)		
22/04/2021	Insurance Load Jos		100.00	34.09		
22/04/2021	HONOUR FEE	10.00		24.09		
27/04/2021	ZURICH LIFE 1169847 35	71.76		(47.67)		
28/04/2021	OUTWARD DISHONOUR FEE	10.00		(57.67)		
28/04/2021	DISHONOURED ITEM		71.76	14.09		
30/04/2021	DEBIT INTEREST	0.03		14.06		
10/05/2021	QUICKSUPER QUICKSPR2957997648		2,218.15	2,232.21		
17/05/2021	ZURICH LIFE 1169847 3L14052021	71.76		2,160.45		
21/05/2021	ZURICH LIFE 8169847 35	137.40		2,023.05		
21/05/2021	ZURICH LIFE 2169847 35	228.51		1,794.54		
25/05/2021	44317 [LORETAN,JOSHUA R May 2021]	1,400.00		394.54		
27/05/2021	ZURICH LIFE 1169847 35	71.76		322.78		
31/05/2021	April 21 PAYG	316.00		6.78		
08/06/2021	QUICKSUPER QUICKSPR2980183756		1,761.60	1,768.38		
10/06/2021	LORETAN,JOSHUA R Super [44317]	1,368.38		400.00		
18/06/2021	QUICKSUPER QUICKSPR2987623859		847.20	1,247.20		

Loretan Family Superannuation Fund
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For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
21/06/2021	ZURICH LIFE 8169847 35	137.40		1,109.80		
21/06/2021	ZURICH LIFE 2169847 35	228.51		881.29		
23/06/2021	LORETAN,JOSHUA R Josh [Josh]	481.29		400.00		
28/06/2021	ZURICH LIFE 1169847 35	71.76		328.24		
30/06/2021	CLOSING BALANCE			328.24		
		<u>47,218.44</u>	<u>46,846.67</u>			

Loretan Family Superannuation Fund

Bank Statement Report



For The Period 01 July 2020 to 30 June 2021

Chart Code: 60400 / MBL5893
Account Name: Macquarie Cash Management Account #5893
BSB and Account Number: 182512 965515893

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 2,057.76		\$ 49,644.96		\$ 48,611.15		\$ 1,023.95	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2020	Opening Balance			2,057.76		
02/07/2020	REBATE OF ADVISER COMMISSION		0.38	2,058.14		
10/07/2020	DJRE DST 001242264834 [Amount Receivable]		483.24	2,541.38		
13/07/2020	IAF PAYMENT JUL20/00806438 [Amount Receivable]		633.50	3,174.88		
13/07/2020	IOO PAYMENT JUL20/00819323 [Amount Receivable]		424.55	3,599.43		
13/07/2020	IEM PAYMENT JUL20/00808250 [Amount Receivable]		291.81	3,891.24		
14/07/2020	TPP TRUST A/C BUY 49975185 [BUY 22 IAF] [BUY 131 DJRE] [BUY 25 VAS] [SELL 19 IOO] [SELL 55 IEM] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	1,895.07		1,996.17		
16/07/2020	VAS PAYMENT JUL20/00834536 [Amount Receivable]		532.16	2,528.33		
17/07/2020	BUY 30 IEM [TPP TRUST A/C BUY 50099141]	1,838.70		689.63		
20/07/2020	MANAGEMENT FEE 07/20	210.23		479.40		
31/07/2020	MACQUARIE CMA INTEREST PAID		0.04	479.44		
04/08/2020	REBATE OF ADVISER COMMISSION		0.34	479.78		
18/08/2020	MANAGEMENT FEE 08/20	215.47		264.31		
02/09/2020	REBATE OF ADVISER COMMISSION		0.08	264.39		
21/09/2020	MANAGEMENT FEE 09/20	215.59		48.80		
21/09/2020	LORETAN,JOSHUA R Sept Aug [Sept Aug]		3,000.00	3,048.80		

Loretan Family Superannuation Fund
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For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
23/09/2020	TPP TRUST A/C BUY 51840710 [BUY 62 VAS] [SELL 9 GOLD]	2,380.65		668.15		
02/10/2020	REBATE OF ADVISER COMMISSION		0.11	668.26		
16/10/2020	VAS PAYMENT OCT20/00834301 [System Matched Income Data]		1,517.68	2,185.94		
20/10/2020	TPP TRUST A/C BUY 52486989 [BUY 30 IAF] [BUY 8 GOLD] [SELL 51 VAS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	1,453.04		732.90		
20/10/2020	MANAGEMENT FEE 10/20	217.48		515.42		
21/10/2020	IAF PAYMENT OCT20/00806577 [System Matched Income Data]		335.24	850.66		
03/11/2020	REBATE OF ADVISER COMMISSION		0.19	850.85		
16/11/2020	LORETAN,JOSHUA R Nov 2020 [44136]		1,800.00	2,650.85		
19/11/2020	OM NET PROCEEDS [OM NET PROCEEDS 19 NOV]	1,846.11		804.74		
19/11/2020	OM NET PROCEEDS [BUY 24 IAF] [BUY 16 GOLD] [SELL 52 VAS] [BUY 19 IOO] [SELL 31 IEM] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	1,846.11		(1,041.37)		
19/11/2020	OM NET PROCEEDS [OM NET PROCEEDS 19 NOV]		1,846.11	804.74		
23/11/2020	MANAGEMENT FEE 11/20	223.48		581.26		
26/11/2020	LORETAN,JOSHUA R ALANNA SUPER [Alanna Super]		10,000.00	10,581.26		
26/11/2020	LORETAN,JOSHUA R Alanna Super [Alanna Super]		1,943.01	12,524.27		
27/11/2020	LORETAN,JOSHUA R Alanna Super [Alanna Super]		10,000.00	22,524.27		
01/12/2020	OM NET PROCEEDS [BUY 11 GOLD] [BUY 62 VAS] [BUY 19 IAF] [BUY 78 DJRE] [BUY 23 IEM] [BUY 19 IOO] [BUY 20 IAF] [BUY 20 GOLD] [OM NET PROCEEDS]	9,889.89		12,634.38		
01/12/2020	OM NET PROCEEDS [BUY 11 GOLD] [BUY 62 VAS] [BUY 19 IAF] [BUY 78 DJRE] [BUY 23 IEM] [BUY 19 IOO] [BUY 20 IAF] [BUY 20 GOLD] [OM NET PROCEEDS]	11,579.40		1,054.98		
02/12/2020	REBATE OF ADVISER COMMISSION		0.89	1,055.87		

Loretan Family Superannuation Fund
Bank Statement Report



For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
11/12/2020	LORETAN,JOSHUA R November 2020 [44136]		1,777.12	2,832.99		
14/12/2020	BUY 110 DJRE [OM NET PROCEEDS]	2,095.50		737.49		
23/12/2020	MANAGEMENT FEE 12/20	232.13		505.36		
31/12/2020	MACQUARIE CMA INTEREST PAID		0.34	505.70		
06/01/2021	IEM PAYMENT JAN21/00807857 [System Matched Income Data]		521.20	1,026.90		
06/01/2021	IOO PAYMENT JAN21/00818936 [System Matched Income Data]		301.45	1,328.35		
11/01/2021	LORETAN,JOSHUA R Dec 2020 [44166]		600.00	1,928.35		
13/01/2021	DJRE DST 001255031548 [System Matched Income Data]		313.49	2,241.84		
14/01/2021	BUY 19 IOO [BUY 7 GOLD] [SELL 27 IEM] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	1,219.25		1,022.59		
18/01/2021	IAF PAYMENT JAN21/00806793 [System Matched Income Data]		319.40	1,341.99		
19/01/2021	VAS PAYMENT JAN21/00835069 [System Matched Income Data]		1,141.44	2,483.43		
20/01/2021	BUY 15 IAF [OM NET PROCEEDS]	1,735.35		748.08		
20/01/2021	MANAGEMENT FEE 01/21	239.75		508.33		
29/01/2021	MACQUARIE CMA INTEREST PAID		0.13	508.46		
11/02/2021	BUY 671 IEM [BUY 66 GOLD] [SELL 18 IOO] [SELL 549 IAF] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)		297.90	806.36		
19/02/2021	Jan 20210 [LORETAN,JOSHUA R Jan 2021]		1,250.00	2,056.36		
19/02/2021	MANAGEMENT FEE 02/21	243.48		1,812.88		
26/02/2021	MACQUARIE CMA INTEREST PAID		0.09	1,812.97		
15/03/2021	SELL 143 DJRE [SELL 73 VAS] [BUY 17 GOLD] [BUY 47 IEM] [BUY 2 IAF] [SELL 9 IOO] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)		2,927.68	4,740.65		

Loretan Family Superannuation Fund
Bank Statement Report



For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
18/03/2021	STOCKSPOT WITHDRAWAL [LORETAN FAMILY S STOCKSPOT WITHDRAW]	3,750.00		990.65		
19/03/2021	MANAGEMENT FEE 03/21	243.07		747.58		
29/03/2021	LORETAN,JOSHUA R AMP Alanna [AMP Alanna]		136.79	884.37		
31/03/2021	MACQUARIE CMA INTEREST PAID		0.18	884.55		
12/04/2021	LORETAN,JOSHUA R March 2021 [44256]		879.21	1,763.76		
19/04/2021	IAF PAYMENT APR21/00806682 [System Matched Income Data]		117.34	1,881.10		
20/04/2021	VAS PAYMENT APR21/00835119 [System Matched Income Data]		1,968.02	3,849.12		
21/04/2021	BUY 44 IEM [OM NET PROCEEDS]	3,052.86		796.26		
21/04/2021	MANAGEMENT FEE 04/21	242.19		554.07		
30/04/2021	MACQUARIE CMA INTEREST PAID		0.13	554.20		
19/05/2021	MANAGEMENT FEE 05/21	244.76		309.44		
25/05/2021	44317 [LORETAN,JOSHUA R May 2021]		1,400.00	1,709.44		
31/05/2021	MACQUARIE CMA INTEREST PAID		0.07	1,709.51		
10/06/2021	LORETAN,JOSHUA R Super [44317]		1,368.38	3,077.89		
15/06/2021	BUY 32 IEM [BUY 21 IAF] [SELL 106 DJRE] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	2,283.23		794.66		
21/06/2021	MANAGEMENT FEE 06/21	252.17		542.49		
23/06/2021	LORETAN,JOSHUA R Josh [Josh]		481.29	1,023.78		
30/06/2021	MACQUARIE CMA INTEREST PAID		0.17	1,023.95		
30/06/2021	CLOSING BALANCE			1,023.95		
		<u>49,644.96</u>	<u>48,611.15</u>			

BSB Number	Account Number	Transaction Date	Narration	Debit	Credit	Balance
302-186	79330	28/06/2021	ZURICH LIFE 1169847 35	\$ (71.76)		\$ 328.24
302-186	79330	23/06/2021	Josh	\$ (481.29)		\$ 400.00
302-186	79330	21/06/2021	ZURICH LIFE 8169847 35	\$ (137.40)		\$ 881.29
302-186	79330	21/06/2021	ZURICH LIFE 2169847 35	\$ (228.51)		\$ 1,018.69
302-186	79330	18/06/2021	QUICKSUPER QUICKSPR2987623859		\$ 847.20	\$ 1,247.20
302-186	79330	10/06/2021	May-21	\$ (1,368.38)		\$ 400.00
302-186	79330	08/06/2021	QUICKSUPER QUICKSPR2980183756		\$ 1,761.60	\$ 1,768.38
302-186	79330	31/05/2021	April 21 PAYG	\$ (316.00)		\$ 6.78
302-186	79330	27/05/2021	ZURICH LIFE 1169847 35	\$ (71.76)		\$ 322.78
302-186	79330	25/05/2021	May-21	\$ (1,400.00)		\$ 394.54
302-186	79330	21/05/2021	ZURICH LIFE 8169847 35	\$ (137.40)		\$ 1,794.54
302-186	79330	21/05/2021	ZURICH LIFE 2169847 35	\$ (228.51)		\$ 1,931.94
302-186	79330	17/05/2021	ZURICH LIFE 1169847 3L14052021	\$ (71.76)		\$ 2,160.45
302-186	79330	10/05/2021	QUICKSUPER QUICKSPR2957997648		\$ 2,218.15	\$ 2,232.21
302-186	79330	30/04/2021	DEBIT INTEREST	\$ (0.03)		\$ 14.06
302-186	79330	28/04/2021	OUTWARD DISHONOUR FEE	\$ (10.00)		\$ 14.09
302-186	79330	28/04/2021	DISHONOURED ITEM		\$ 71.76	\$ 24.09
302-186	79330	27/04/2021	ZURICH LIFE 1169847 35	\$ (71.76)		\$ (47.67)
302-186	79330	22/04/2021	Insurance Load Jos		\$ 100.00	\$ 24.09
302-186	79330	22/04/2021	HONOUR FEE	\$ (10.00)		\$ (75.91)
302-186	79330	21/04/2021	ZURICH LIFE 2169847 35	\$ (228.51)		\$ (65.91)
302-186	79330	21/04/2021	ZURICH LIFE 8169847 35	\$ (137.40)		\$ 162.60
302-186	79330	12/04/2021	Mar-21	\$ (879.21)		\$ 300.00
302-186	79330	09/04/2021	Balance of Income Tax 551	\$ (750.00)		\$ 1,179.21
302-186	79330	08/04/2021	QUICKSUPER QUICKSPR2932149348		\$ 1,822.23	\$ 1,929.21
302-186	79330	29/03/2021	ZURICH LIFE 1169847 35	\$ (71.76)		\$ 106.98
302-186	79330	26/03/2021	AMP Alanna	\$ (136.79)		\$ 178.74
302-186	79330	24/03/2021	Amp Life 8948020		\$ 136.79	\$ 315.53
302-186	79330	22/03/2021	ZURICH LIFE 8169847 35	\$ (137.40)		\$ 178.74

302-186	79330	22/03/2021	ZURICH LIFE 2169847 35	\$	(228.51)	\$	316.14
302-186	79330	22/03/2021	PAYG March 2021	\$	(316.00)	\$	544.65
302-186	79330	22/03/2021	Income Tax 551	\$	(3,000.00)	\$	860.65
302-186	79330	22/03/2021	LFS Accounting Fees	\$	(990.00)	\$	3,860.65
302-186	79330	22/03/2021	Income Tax 2 LFS	\$	(477.91)	\$	4,850.65
302-186	79330	18/03/2021	LORETAN FAMILY S STOCKSPOT WITHDRAW			\$	3,750.00
302-186	79330	08/03/2021	QUICKSUPER QUICKSPR2907496875			\$	1,450.27
302-186	79330	01/03/2021	ZURICH LIFE 1169847 35	\$	(71.76)	\$	128.29
302-186	79330	22/02/2021	ZURICH LIFE 2169847 35	\$	(228.51)	\$	200.05
302-186	79330	22/02/2021	ZURICH LIFE 8169847 35	\$	(137.40)	\$	428.56
302-186	79330	19/02/2021	Jan 20210	\$	(1,250.00)	\$	565.96
302-186	79330	08/02/2021	QUICKSUPER QUICKSPR2884764836			\$	1,554.44
302-186	79330	27/01/2021	ZURICH LIFE 1169847 35	\$	(71.76)	\$	261.52
302-186	79330	21/01/2021	ZURICH LIFE 2169847 35	\$	(228.51)	\$	333.28
302-186	79330	21/01/2021	ZURICH LIFE 8169847 35	\$	(137.40)	\$	561.79
302-186	79330	11/01/2021	Dec-20	\$	(600.00)	\$	699.19
302-186	79330	08/01/2021	QUICKSUPER QUICKSPR2862164433			\$	736.86
302-186	79330	29/12/2020	ZURICH LIFE 1169847 35	\$	(71.76)	\$	562.33
302-186	79330	21/12/2020	ZURICH LIFE 8169847 35	\$	(137.40)	\$	634.09
302-186	79330	21/12/2020	ZURICH LIFE 2169847 35	\$	(228.51)	\$	771.49
302-186	79330	11/12/2020	Nov-20	\$	(1,777.12)	\$	1,000.00
302-186	79330	08/12/2020	QUICKSUPER QUICKSPR2840539380			\$	1,848.88
302-186	79330	27/11/2020	ZURICH LIFE 1169847 35	\$	(71.76)	\$	928.24
302-186	79330	27/11/2020	Alanna Super	\$	(10,000.00)	\$	1,000.00
302-186	79330	26/11/2020	Alanna Super	\$	(1,943.01)	\$	11,000.00
302-186	79330	26/11/2020	Alanna Super	\$	(10,000.00)	\$	12,943.01
302-186	79330	25/11/2020	REST 3533818			\$	22,610.78
302-186	79330	23/11/2020	ZURICH LIFE 8169847 35	\$	(137.40)	\$	332.23
302-186	79330	23/11/2020	ZURICH LIFE 2169847 35	\$	(228.51)	\$	469.63
302-186	79330	16/11/2020	Nov-20	\$	(1,800.00)	\$	698.14
302-186	79330	09/11/2020	QUICKSUPER QUICKSPR2817535151			\$	2,241.21

302-186	79330	27/10/2020	ZURICH LIFE 1169847 35	\$	(71.76)	\$	256.93
302-186	79330	21/10/2020	ZURICH LIFE 2169847 35	\$	(228.51)	\$	328.69
302-186	79330	21/10/2020	ZURICH LIFE 8169847 35	\$	(137.40)	\$	557.20
302-186	79330	19/10/2020	sept payg 2020	\$	(316.00)	\$	694.60
302-186	79330	08/10/2020	QUICKSUPER QUICKSPR2794527235	\$		782.01	\$ 1,010.60
302-186	79330	28/09/2020	ZURICH LIFE 1169847 35	\$	(71.76)	\$	228.59
302-186	79330	21/09/2020	ZURICH LIFE 2169847 35	\$	(228.51)	\$	300.35
302-186	79330	21/09/2020	ZURICH LIFE 8169847 35	\$	(137.40)	\$	528.86
302-186	79330	21/09/2020	Sept Aug	\$	(3,000.00)	\$	666.26
302-186	79330	08/09/2020	QUICKSUPER QUICKSPR2773132905	\$		1,642.84	\$ 3,666.26
302-186	79330	31/08/2020	DEBIT INTEREST	\$	(0.09)	\$	2,023.42
302-186	79330	27/08/2020	ZURICH LIFE 1169847 3L26082020	\$	(71.76)	\$	2,023.51
302-186	79330	21/08/2020	ZURICH LIFE 8169847 3L20082020	\$	(137.40)	\$	2,095.27
302-186	79330	21/08/2020	ZURICH LIFE 2169847 3L20082020	\$	(228.51)	\$	2,232.67
302-186	79330	18/08/2020	incorrect transfer	\$		500.00	\$ 2,461.18
302-186	79330	18/08/2020	To Pink Credit Card 06:01PM 18Aug Pink CC	\$	(500.00)	\$	1,961.18
302-186	79330	12/08/2020	QUICKSUPER QUICKSPR2754573510	\$		2,402.09	\$ 2,461.18
302-186	79330	12/08/2020	OUTWARD DISHONOUR FEE	\$	(10.00)	\$	59.09
302-186	79330	12/08/2020	DISHONoured ITEM	\$		369.56	\$ 69.09
302-186	79330	11/08/2020	CLEARVIEWLIFEINV 515286606012753607	\$	(130.68)	\$	(300.47)
302-186	79330	11/08/2020	CLEARVIEWLIFEINV 515286679012753606	\$	(369.56)	\$	(169.79)
302-186	79330	09/07/2020	CLEARVIEWLIFEINV 515286679012685824	\$	(369.56)	\$	199.77
302-186	79330	09/07/2020	CLEARVIEWLIFEINV 515286606012685825	\$	(130.68)	\$	569.33
302-186	79330	30/06/2020	QUICKSUPER QUICKSPR2724133980	\$		0.01	\$ 700.01



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BSB Number	302-186
Account Number	007933-0
Period	1 May 21 - 30 Jul 21
Page 1 of 1	Statement Number 16

Account of: LORETAN FAMILY SUPERANNUATION FUND
LORETAN FAMILY SUPER PTY LTD

Note: DR - indicates debit balance

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 007933-0				
Date	Particulars	Debit	Credit	Balance
01 MAY 21	OPENING BALANCE			\$14.06
10 MAY 21	QUICKSUPER QUICKSPR2957997648		\$2,218.15	\$2,232.21
17 MAY 21	ZURICH LIFE 1169847 3L14052021	\$71.76		\$2,160.45
21 MAY 21	ZURICH LIFE 2169847 35	\$228.51		\$1,931.94
21 MAY 21	ZURICH LIFE 8169847 35	\$137.40		\$1,794.54
25 MAY 21	May 2021	\$1,400.00		\$394.54
27 MAY 21	ZURICH LIFE 1169847 35	\$71.76		\$322.78
31 MAY 21	April 21 PAYG	\$316.00		\$6.78
08 JUN 21	QUICKSUPER QUICKSPR2980183756		\$1,761.60	\$1,768.38
10 JUN 21	May 2021	\$1,368.38		\$400.00
18 JUN 21	QUICKSUPER QUICKSPR2987623859		\$847.20	\$1,247.20
21 JUN 21	ZURICH LIFE 2169847 35	\$228.51		\$1,018.69
21 JUN 21	ZURICH LIFE 8169847 35	\$137.40		\$881.29
23 JUN 21	Josh	\$481.29		\$400.00
28 JUN 21	ZURICH LIFE 1169847 35	\$71.76		\$328.24
06 JUL 21	ASIC Fee 2021	\$55.00		\$273.24
21 JUL 21	ZURICH LIFE 2169847 35	\$228.51		\$44.73
21 JUL 21	ZURICH LIFE 8169847 35	\$137.40		\$92.67DR
22 JUL 21	DISHONOURD ITEM		\$228.51	\$135.84
22 JUL 21	OUTWARD DISHONOUR FEE	\$10.00		\$125.84
23 JUL 21	LORETAN FAMILY S STOCKSPOT WITHDRAW		\$2,426.00	\$2,551.84
27 JUL 21	ZURICH LIFE 1169847 35	\$71.76		\$2,480.08
30 JUL 21	DEBIT INTEREST	\$0.02		\$2,480.06
30 JUL 21	CLOSING BALANCE			\$2,480.06
	TOTAL DEBITS	\$5,015.46		
	TOTAL CREDITS		\$7,481.46	

Make sure you check the entries on this statement carefully. If you see something that doesn't seem right, call us on 13 17 19. For more information about your account, and for details of the dispute resolution mechanism that covers disputed transactions and complaints (including how to access the mechanism and to make a complaint – including to the external dispute resolution body - the Australian Financial Complaints Authority), please see the Product Disclosure Statement for this product (available at our website and branches), or call/visit us. Bankwest, a division of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL / Australian credit licence 234945. If you don't want to receive promotional information from us, let us know by calling us on 13 17 19.



**<Loretan Family Superannuation A/C>
Cash Reconciliation Statement
For the period 1 July 2020 to 30 June 2021**

Date	Description	Bank Statement Line Items			Amount	Matched Transaction(s)	
		Withdrawals	Deposits	Balance		Matched As	Account Name
Bank Account: Macquarie CMA							
01/07/2020	Opening Balance			2,057.76			
02/07/2020	REBATE OF ADVISER COMMISSION		0.38	2,058.14	0.38	Rebate	
10/07/2020	DJRE DST 001242264834		483.24	2,541.38	483.24	Distribution	SPDR Dow Jones Global Real Estate Fun
13/07/2020	IEM PAYMENT JUL20/00808250		291.81	2,833.19	291.81	Distribution	Ishares MSCI Emerging Markets ETF - Ch
13/07/2020	IOO PAYMENT JUL20/00819323		424.55	3,257.74	424.55	Distribution	Ishares Global 100 ETF - Chess Depositar
13/07/2020	IAF PAYMENT JUL20/00806438		633.50	3,891.24	633.50	Distribution	Ishares Core Composite Bond ETF - Exch
14/07/2020	TPP TRUST A/C BUY 49975185	1,895.07		1,996.17	1,501.00	Listed Security Disposal	Ishares Global 100 ETF - Chess Depositar
					2,369.79	Listed Security Acquisition	SPDR Dow Jones Global Real Estate Fun
					1,901.00	Listed Security Acquisition	Vanguard Australian Shares Index ETF - E
					3,418.80	Listed Security Disposal	Ishares MSCI Emerging Markets ETF - Ch
					2,544.08	Listed Security Acquisition	Ishares Core Composite Bond ETF - Exch
16/07/2020	VAS PAYMENT JUL20/00834536		532.16	2,528.33	532.16	Distribution	Vanguard Australian Shares Index ETF - E
20/07/2020	MANAGEMENT FEE 07/20	210.23		2,318.10	210.23	Investment Management Fee	
20/07/2020	TPP TRUST A/C BUY 50099141	1,838.70		479.40	1,838.70	Listed Security Acquisition	Ishares MSCI Emerging Markets ETF - Ch
31/07/2020	MACQUARIE CMA INTEREST PAID		0.04	479.44	0.04	Interest Received	Macquarie CMA
04/08/2020	REBATE OF ADVISER COMMISSION		0.34	479.78	0.34	Rebate	
18/08/2020	MANAGEMENT FEE 08/20	215.47		264.31	215.47	Investment Management Fee	
02/09/2020	REBATE OF ADVISER COMMISSION		0.08	264.39	0.08	Rebate	
21/09/2020	LORETAN, JOSHUA R Sept Aug		3,000.00	3,264.39	3,000.00	Transfer	Equity
21/09/2020	MANAGEMENT FEE 09/20	215.59		3,048.80	215.59	Investment Management Fee	
23/09/2020	TPP TRUST A/C BUY 51840710	2,380.65		668.15	4,610.94	Listed Security Acquisition	Vanguard Australian Shares Index ETF - E
					2,230.29	Listed Security Disposal	ETFs Metal Securities Australia Limited. -
02/10/2020	REBATE OF ADVISER COMMISSION		0.11	668.26	0.11	Rebate	
16/10/2020	VAS PAYMENT OCT20/00834301		1,517.68	2,185.94	1,517.68	Distribution	Vanguard Australian Shares Index ETF - E
20/10/2020	MANAGEMENT FEE 10/20	217.48		1,968.46	217.48	Investment Management Fee	
20/10/2020	TPP TRUST A/C BUY 52486989	1,453.04		515.42	4,064.70	Listed Security Disposal	Vanguard Australian Shares Index ETF - E

<Loretan Family Superannuation A/C>
Cash Reconciliation Statement
For the period 1 July 2020 to 30 June 2021

Date	Description	Bank Statement Line Items			Matched Transaction(s)		
		Withdrawals	Deposits	Balance	Amount	Matched As	Account Name
					3,513.90	Listed Security Acquisition	Ishares Core Composite Bond ETF - Exch
					2,003.84	Listed Security Acquisition	ETFS Metal Securities Australia Limited. -
21/10/2020	IAF PAYMENT OCT20/00806577		335.24	850.66	335.24	Distribution	Ishares Core Composite Bond ETF - Exch
03/11/2020	REBATE OF ADVISER COMMISSION		0.19	850.85	0.19	Rebate	
16/11/2020	LORETAN,JOSHUA R Nov 2020		1,800.00	2,650.85	1,800.00	Transfer	Equity
19/11/2020	OM NET PROCEEDS		1,846.11	4,496.96	1,846.11	Transfer	Macquarie CMA
19/11/2020	OM NET PROCEEDS	1,846.11		2,650.85	4,318.60	Listed Security Disposal	Vanguard Australian Shares Index ETF - E
					1,569.54	Listed Security Acquisition	Ishares Global 100 ETF - Chess Deposit
					2,067.39	Listed Security Disposal	Ishares MSCI Emerging Markets ETF - Ch
					3,867.04	Listed Security Acquisition	ETFS Metal Securities Australia Limited. -
					2,795.52	Listed Security Acquisition	Ishares Core Composite Bond ETF - Exch
20/11/2020	OM NET PROCEEDS 19 NOV	1,846.11		804.74	1,846.11	Transfer	Macquarie CMA
23/11/2020	MANAGEMENT FEE 11/20	223.48		581.26	223.48	Investment Management Fee	
26/11/2020	LORETAN,JOSHUA R Alanna Super		1,943.01	2,524.27	1,943.01	Transfer	Equity
26/11/2020	LORETAN,JOSHUA R ALANNA SUPER		10,000.00	12,524.27	10,000.00	Transfer	Equity
27/11/2020	LORETAN,JOSHUA R Alanna Super		10,000.00	22,524.27	10,000.00	Transfer	Equity
01/12/2020	OM NET PROCEEDS	11,579.40		10,944.87	1,567.31	Listed Security Acquisition	Ishares Global 100 ETF - Chess Deposit
					1,560.09	Listed Security Acquisition	Ishares MSCI Emerging Markets ETF - Ch
					4,604.80	Listed Security Acquisition	ETFS Metal Securities Australia Limited. -
					1,513.20	Listed Security Acquisition	SPDR Dow Jones Global Real Estate Fun
					2,334.00	Listed Security Acquisition	Ishares Core Composite Bond ETF - Exch
02/12/2020	REBATE OF ADVISER COMMISSION		0.89	10,945.76	0.89	Rebate	
02/12/2020	OM NET PROCEEDS	9,889.89		1,055.87	5,193.74	Listed Security Acquisition	Vanguard Australian Shares Index ETF - E
					2,478.85	Listed Security Acquisition	ETFS Metal Securities Australia Limited. -
					2,217.30	Listed Security Acquisition	Ishares Core Composite Bond ETF - Exch
11/12/2020	LORETAN,JOSHUA R November 2020		1,777.12	2,832.99	1,777.12	Transfer	Equity
16/12/2020	OM NET PROCEEDS	2,095.50		737.49	2,095.50	Listed Security Acquisition	SPDR Dow Jones Global Real Estate Fun
23/12/2020	MANAGEMENT FEE 12/20	232.13		505.36	232.13	Investment Management Fee	
31/12/2020	MACQUARIE CMA INTEREST PAID		0.34	505.70	0.34	Interest Received	Macquarie CMA
06/01/2021	IOO PAYMENT JAN21/00818936		301.45	807.15	301.45	Distribution	Ishares Global 100 ETF - Chess Deposit
06/01/2021	IEM PAYMENT JAN21/00807857		521.20	1,328.35	521.20	Distribution	Ishares MSCI Emerging Markets ETF - Ch

<Loretan Family Superannuation A/C>
Cash Reconciliation Statement
For the period 1 July 2020 to 30 June 2021

Date	Description	Bank Statement Line Items			Matched Transaction(s)		
		Withdrawals	Deposits	Balance	Amount	Matched As	Account Name
11/01/2021	LORETAN,JOSHUA R Dec 2020		600.00	1,928.35	600.00	Transfer	Equity
13/01/2021	DJRE DST 001255031548		313.49	2,241.84	313.49	Distribution	SPDR Dow Jones Global Real Estate Fun
18/01/2021	IAF PAYMENT JAN21/00806793		319.40	2,561.24	319.40	Distribution	Ishares Core Composite Bond ETF - Exch
18/01/2021	OM NET PROCEEDS	1,219.25		1,341.99	1,568.64	Listed Security Acquisition	Ishares Global 100 ETF - Chess Depositar
					1,912.28	Listed Security Disposal	Ishares MSCI Emerging Markets ETF - Ch
					1,562.89	Listed Security Acquisition	ETFS Metal Securities Australia Limited. -
19/01/2021	VAS PAYMENT JAN21/00835069		1,141.44	2,483.43	1,141.44	Distribution	Vanguard Australian Shares Index ETF - E
20/01/2021	MANAGEMENT FEE 01/21	239.75		2,243.68	239.75	Investment Management Fee	
22/01/2021	OM NET PROCEEDS	1,735.35		508.33	1,735.35	Listed Security Acquisition	Ishares Core Composite Bond ETF - Exch
29/01/2021	MACQUARIE CMA INTEREST PAID		0.13	508.46	0.13	Interest Received	Macquarie CMA
15/02/2021	OM NET PROCEEDS		297.90	806.36	1,533.06	Listed Security Disposal	Ishares Global 100 ETF - Chess Depositar
					49,771.47	Listed Security Acquisition	Ishares MSCI Emerging Markets ETF - Ch
					14,693.58	Listed Security Acquisition	ETFS Metal Securities Australia Limited. -
					63,229.89	Listed Security Disposal	Ishares Core Composite Bond ETF - Exch
19/02/2021	MANAGEMENT FEE 02/21	243.48		562.88	243.48	Investment Management Fee	
22/02/2021	LORETAN,JOSHUA R Jan 2021		1,250.00	1,812.88	1,250.00	Transfer	Equity
26/02/2021	MACQUARIE CMA INTEREST PAID		0.09	1,812.97	0.09	Interest Received	Macquarie CMA
17/03/2021	OM NET PROCEEDS		2,927.68	4,740.65	6,373.63	Listed Security Disposal	Vanguard Australian Shares Index ETF - E
					763.65	Listed Security Disposal	Ishares Global 100 ETF - Chess Depositar
					3,281.54	Listed Security Acquisition	Ishares MSCI Emerging Markets ETF - Ch
					3,541.10	Listed Security Acquisition	ETFS Metal Securities Australia Limited. -
					2,837.12	Listed Security Disposal	SPDR Dow Jones Global Real Estate Fun
					224.08	Listed Security Acquisition	Ishares Core Composite Bond ETF - Exch
18/03/2021	STOCKSPOT WITHDRAWAL	3,750.00		990.65	3,750.00	Transfer	Equity
19/03/2021	MANAGEMENT FEE 03/21	243.07		747.58	243.07	Investment Management Fee	
29/03/2021	LORETAN,JOSHUA R AMP Alanna		136.79	884.37	136.79	Transfer	Equity
31/03/2021	MACQUARIE CMA INTEREST PAID		0.18	884.55	0.18	Interest Received	Macquarie CMA
12/04/2021	LORETAN,JOSHUA R March 2021		879.21	1,763.76	879.21	Transfer	Equity
19/04/2021	IAF PAYMENT APR21/00806682		117.34	1,881.10	117.34	Distribution	Ishares Core Composite Bond ETF - Exch
20/04/2021	VAS PAYMENT APR21/00835119		1,968.02	3,849.12	1,968.02	Distribution	Vanguard Australian Shares Index ETF - E
21/04/2021	MANAGEMENT FEE 04/21	242.19		3,606.93	242.19	Investment Management Fee	

<Loretan Family Superannuation A/C>
Cash Reconciliation Statement
For the period 1 July 2020 to 30 June 2021

Date	Description	Bank Statement Line Items			Amount	Matched Transaction(s)	
		Withdrawals	Deposits	Balance		Matched As	Account Name
23/04/2021	OM NET PROCEEDS	3,052.86		554.07	3,052.86	Listed Security Acquisition	Ishares MSCI Emerging Markets ETF - Ch
30/04/2021	MACQUARIE CMA INTEREST PAID		0.13	554.20	0.13	Interest Received	Macquarie CMA
19/05/2021	MANAGEMENT FEE 05/21	244.76		309.44	244.76	Investment Management Fee	
26/05/2021	LORETAN,JOSHUA R May 2021		1,400.00	1,709.44	1,400.00	Transfer	Equity
31/05/2021	MACQUARIE CMA INTEREST PAID		0.07	1,709.51	0.07	Interest Received	Macquarie CMA
10/06/2021	LORETAN,JOSHUA R Super		1,368.38	3,077.89	1,368.38	Transfer	Equity
17/06/2021	OM NET PROCEEDS	2,283.23		794.66	2,311.86	Listed Security Acquisition	Ishares MSCI Emerging Markets ETF - Ch
					2,419.98	Listed Security Disposal	SPDR Dow Jones Global Real Estate Fun
					2,391.35	Listed Security Acquisition	Ishares Core Composite Bond ETF - Exch
21/06/2021	MANAGEMENT FEE 06/21	252.17		542.49	252.17	Investment Management Fee	
23/06/2021	LORETAN,JOSHUA R Josh		481.29	1,023.78	481.29	Transfer	Equity
30/06/2021	MACQUARIE CMA INTEREST PAID		0.17	1,023.95	0.17	Interest Received	Macquarie CMA
30/06/2021	Closing Balance	49,644.96	48,611.15	1,023.95			

Independent review report by the auditor to the Board of Directors of Sanlam Private Wealth Pty Limited trading as Calibre Investments Pty Limited on the annual investor statements and real time access provided to clients for the year ended 30 June 2021

We have reviewed the annual investor statements given to the clients of Stockspot Pty Limited (Managed Discretionary Account Services or 'MDA') ("the clients") for the year ended 30 June 2021 as well as the real time online electronic access to statements available to these clients provided by Sanlam Private Wealth Pty Limited trading as Calibre Investments Pty Limited ("the Operator").

Director's and Management's Responsibility

The directors and management of the Operator are responsible for the annual investor statements of the clients as well as the provision of real time electronic access to statements. The annual statements comprise for each client a summary of the transactions executed by or on behalf of the client through the MDA during the MDA financial year containing the particulars that the Operator considers a client may reasonably require in relation to the transactions. The electronically available real time statements comprise for each client all transactions executed by or on behalf of the client through the MDA during any particular period, a statement of the quantity and value of assets and liabilities held through the Operator by the client as at any particular date and the corresponding revenue and expenses of the clients for the particular period.

Auditor's Responsibility

Our responsibility is to express a conclusion on the annual investor statements as well as the availability of information obtained through real time electronic access to statements based on our review. We have conducted a review in accordance with Standard on Review Engagements ASRE 2405 *Review of Historical Financial Information Other than a Financial Report* in order to state whether, on the basis of the procedures described, anything has come to our attention that would cause us to believe that any client's annual investor statement or real time information is materially misstated.

A review is limited primarily to inquiries of the Operator's personnel and analytical procedures applied to the financial data. A review is substantially less in scope than an audit conducted in accordance with Australian Auditing Standards and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion. We have also performed an independent audit of internal controls and other relevant accounting procedures of the Operator, including those over its custodian(s) and any other relevant person acting on behalf of the Operator as they relate to the preparation of the annual investor statements (the internal controls) and real time system data and have issued a separate unqualified audit opinion to provide reasonable, but not absolute, assurance that the internal controls implemented

by the Operator were suitably designed and operated effectively to ensure that there are no material misstatements in the clients' annual investor statements or in the data obtained through real time electronic access to statements during the year ended 30 June 2021.

This report has been prepared to meet the requirements of ASIC Corporations (Managed Discretionary Account Services) Instrument 2016/968. No responsibility will be accepted for any reliance on this report for any other purpose.

Inherent Limitations

Because of the inherent limitations in any internal control structure it is possible that fraud, error, or non-compliance with laws and regulations may occur and not be detected. Further, the internal control structure, within which the internal controls that we have reviewed operate, has not been reviewed and no view is expressed as to its effectiveness.

A review is not designed to detect all weaknesses in control procedures as it is not performed continuously throughout the period and the tests performed are on a sample basis. Also, a review does not provide all the evidence that would be required in an audit, thus the level of assurance provided is less than given in an audit. We have not performed an audit of any individual annual investor statement or of any statement obtained by an investor through real time access, and, accordingly, we do not express an audit opinion in relation to any client's individual annual statement or statement obtained through real time access.

Any projection of the evaluation of controls procedures to future periods is subject to the risk that the procedures may become inadequate because of changes in conditions, or that the degree of compliance with them may deteriorate.

The Statement provided below has been prepared on the above basis.

Statement

Based on our review, which is not an audit, nothing has come to our attention that causes us to believe that any annual investor statement for the year ended 30 June 2021 or any other real time investor statement electronically accessed by a client during the year under review is materially misstated.

KMB Auditing Pty Limited



Robert Berman

Director

26th August 2021

Ian Kellaway B.Com, FCA

Paul McGettigan B.Com, CA

Robert Berman B.Com, Affiliate ICAA, CPA

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Independent audit report by the auditor to the Board of Directors of Sanlam Private Wealth Pty Limited trading as Calibre Investments Pty Limited on internal controls and other relevant accounting procedures as they relate to annual investor statements and real time access provided to clients for the year ended 30 June 2021

We have audited the internal controls and other relevant accounting procedures of Sanlam Private Wealth Pty Limited trading as Calibre Investments Pty Limited (“the Operator”), including those over its custodian and any other relevant person acting on behalf of the Operator, relating to the preparation of annual investor statements given to the clients of Stockspot Pty Limited (Managed Discretionary Account Services or ‘MDA’) (“the Clients”) as well as the real time online electronic access to statements available to these clients for the year ended 30 June 2021. These internal controls and accounting procedures are hereafter referred to as “the internal controls”.

Director’s and Management’s Responsibility

The directors and management of the Operator are responsible for maintaining an effective internal control structure including the internal controls in relation to the preparation of annual and electronically available real time investor statements of the clients. The annual statements comprise for each client a summary of the transactions executed by or on behalf of the client through the MDA during the MDA financial year containing the particulars that the Operator considers a client may reasonably require in relation to the transactions. The electronically available real time statements comprise for each client all transactions executed by or on behalf of the client through the MDA during any particular period, a statement of the quantity and value of assets and liabilities held through the Operator by the client as at any particular date and the corresponding revenue and expenses of the clients for the particular period. We have conducted an independent audit of these internal controls.

Auditor’s Responsibility

Our audit has been conducted in accordance with AUS 810 *Special Purpose Reports on the Effectiveness of Control Procedures* and other Australian Auditing Standards applicable to performance audits and accordingly included such tests and procedures as we considered necessary in the circumstances. These procedures including testing that the aggregates of assets (other than assets held by a client), liabilities, revenue and expenses shown collectively in the annual investor statements and statements available to clients through real time online electronic access were properly reconciled in all material respects by the Operator as at 30 June 2021 to the corresponding amounts shown in reports prepared by the custodian which have been independently audited.

These procedures have been undertaken to express an opinion whether:

1. the Operator maintained internal controls and other relevant accounting procedures in relation to the preparation of annual and electronically available real time investor statements of the clients, including those over its custodian and any other relevant person acting on behalf of the Operator, that were suitably designed and operated effectively in all material respects to provide reasonable but not absolute assurance that the annual investor statements for the year ended 30 June 2021 provided to clients or in the data obtained through real time electronic access to statements by clients during the year ended 30 June 2021 are without material misstatements; and
2. the aggregates of assets (other than assets held by client), liabilities, revenue and expenses shown in the clients' annual investor statements for the year ended 30 June 2021 have been properly reconciled in all material respects by the Operator as at 30 June 2021 to the corresponding amounts shown in reports prepared by the custodian which have been independently audited.

This report has been prepared to meet the requirements of ASIC Corporations (Managed Discretionary Account Services) Instrument 2016/968. No responsibility will be accepted for any reliance on this report for any other purpose.

Inherent Limitations

Because of the inherent limitations in any internal control structure it is possible that fraud, error, or non-compliance with laws and regulations may occur and not be detected. Further, the internal control structure, within which the internal controls that we have audited operate, has not been audited and no opinion is expressed as to its effectiveness.

An audit is not designed to detect all weaknesses in internal control and other accounting procedures as it is not performed continuously throughout the period and the tests performed are on a sample basis.

Any projection of the evaluation of controls procedures to future periods is subject to the risk that the procedures may become inadequate because of changes in conditions, or that the degree of compliance with them may deteriorate.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.



Auditor's Opinion

In our opinion:

1. the Operator maintained internal controls and other relevant accounting procedures in relation to the preparation of annual investor statement and electronically available real time investor statements of the clients, including those over its custodian and any other relevant person acting on behalf of the Operator, that were suitably designed and operated effectively in all material respects to provide reasonable but not absolute assurance that the annual investor statements for the year ended 30 June 2021 provided to clients or in the data obtained through real time electronic access to statements by clients during the year ended 30 June 2021 are without material misstatements; and
2. the aggregates of assets (other than assets held by a client), liabilities, revenue and expenses shown in clients' annual investor statements for the year ended 30 June 2021 have been properly reconciled in all material respects by the Operator as at 30 June 2021 to the corresponding amounts shown in reports prepared by the custodian which have been independently audited.

KMB Auditing Pty Limited



Robert Berman

Director

26th August 2021



61800 - Distributions Receivable

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	\$578.07	\$483.24	19.62%
IAF.AX	iShares Core Composite Bond Etf	\$269.69	\$633.50	(57.43)%
IEM.AX	iShares MSCI Emerging Markets Etf	\$836.56	\$291.81	186.68%
IOO.AX	iShares Global 100 Etf	\$550.94	\$424.55	29.77%
VAS.AX	Vanguard Australian Shares Index Etf	\$1,422.24	\$532.16	167.26%
TOTAL		CY Balance	LY Balance	
		\$3,657.50	\$2,365.26	

Supporting Documents

- General Ledger [Report](#)
- 2021 Distribution Receivable - iShares.pdf
- 2021 Distribution Receivable - DJRE.pdf [DJRE.AX](#)
- 2021 Distribution Receivable - VAS.pdf [VAS.AX](#)

Standard Checklist

- Review aging of amounts receivable and comment on any delay in payment

Loretan Family Superannuation Fund

General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Distributions Receivable (61800)					
<u>SPDR Dow Jones Global Real Estate Fund (DJRE.AX)</u>					
01/07/2020	Opening Balance				483.24 DR
10/07/2020	DJRE DST 001242264834 [Amount Receivable]			483.24	0.00 DR
30/06/2021	Distribution receivable		578.07		578.07 DR
			578.07	483.24	578.07 DR
<u>iShares Core Composite Bond Etf (IAF.AX)</u>					
01/07/2020	Opening Balance				633.50 DR
13/07/2020	IAF PAYMENT JUL20/00806438 [Amount Receivable]			633.50	0.00 DR
30/06/2021	Distribution receivable		269.69		269.69 DR
			269.69	633.50	269.69 DR
<u>iShares MSCI Emerging Markets Etf (IEM.AX)</u>					
01/07/2020	Opening Balance				291.81 DR
13/07/2020	IEM PAYMENT JUL20/00808250 [Amount Receivable]			291.81	0.00 DR
30/06/2021	Distribution receivable		836.56		836.56 DR
			836.56	291.81	836.56 DR
<u>iShares Global 100 Etf (IOO.AX)</u>					
01/07/2020	Opening Balance				424.55 DR
13/07/2020	IOO PAYMENT JUL20/00819323 [Amount Receivable]			424.55	0.00 DR
30/06/2021	Distribution receivable		550.94		550.94 DR
			550.94	424.55	550.94 DR
<u>Vanguard Australian Shares Index Etf (VAS.AX)</u>					
01/07/2020	Opening Balance				532.16 DR
16/07/2020	VAS PAYMENT JUL20/00834536 [Amount Receivable]			532.16	0.00 DR
30/06/2021	Distribution receivable		1,422.24		1,422.24 DR
			1,422.24	532.16	1,422.24 DR

Total Debits: 3,657.50

Total Credits: 2,365.26

SPDR Dow Jones Global Real Estate Fund

All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 665 385
ASX Code: DJRE
Security Code: DJRE
Email: SPDR@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



015 000592

LORETAN FAMILY SUPER PTY LTD
<LORETAN FAMILY SF A/C>
PO BOX R1573
ROYAL EXCHANGE NSW 1225

Distribution Advice

Payment date: 12 July 2021
Record date: 30 June 2021
Reference no.: X*****2504

TFN/ABN RECEIVED AND RECORDED

Dear Unitholder,

This payment represents a distribution of 36.5403 cents for the period ended 30 June 2021, in respect of ordinary units entitled to participate at the record date. The final details of the distribution components (including any non-assessable amounts) will be advised in the AMIT Member Annual Statement for the year ended 30 June 2021.

Visit our investor website at www.linkmarketservices.com.au where you can view and change your details.

Class Description	Rate per Unit	Participating Units	Franked Component	Other Income Component	Gross Amount
Ordinary Units	36.5403 cents	1,582	\$0.02	\$578.05	\$578.07
				Net Amount:	\$578.07

PAYMENT REMITTED TO:

MACQUARIE BANK
1 SHELLEY STREET
SYDNEY NSW 2000
Account Name: JOSHUA LORETAN & ALANNA LORETAN
BSB: 182-512 Account No: *****5893
Direct Credit Reference No.: 001261769790

This statement represents the amount credited to your nominated financial institution.

This statement contains important information; please retain this statement for taxation purposes as a charge may be levied for a replacement.

The SPDR Dow Jones Global Real Estate Fund declares that it is a managed investment trust for the purposes of Subdivision 12-H of the Taxation Administration Act 1953 ("TAA 1953") in respect of the income year ended 30 June 2021. This distribution relates to the trust's year of income ended 30 June 2021. For the purpose of Section 12-405 of Schedule 1 of the TAA 1953, the "Fund Payment" portion of the distribution is calculated as the sum of the following components:

- Australian Sourced Income
 - Other Income
 - Clean building MIT
 - Excluded non concessional MIT income
 - Non concessional MIT income
- Capital Gains Taxable Australian Property
 - Discounted – multiplied by 2
 - Indexation method
 - Other method

054643 000 IEM



LORETAN FAMILY SUPER PTY LTD
<LORETAN FAMILY SF A/C>
PO BOX R1573
ROYAL EXCHANGE NSW 1225

Manage your holdings



www.investorcentre.com/au



Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

Enquiries:



(within Australia) 1300 474 273
(outside Australia) +61 3 9415 4695

Holder Identification Number (HIN)

HIN WITHHELD

Record Date:

2 July 2021

Payment Date:

13 July 2021

iShares Distribution Distribution Payment

ASX	Fund Name	Cash per Security (\$)	Units	Gross Cash Amount (\$)	Tax Withheld Amount (\$)	Net Cash Amount (\$)
IEM	iShares MSCI Emerging Markets ETF	0.49413159	1,693	836.56	0.00	836.56
IOO	iShares Global 100 ETF	0.88149843	625	550.94	0.00	550.94
IAF	iShares Core Composite Bond ETF	0.73085716	369	269.69	0.00	269.69
			Total	1,657.19	0.00	1,657.19

Your Payment Instruction:

MACQUARIE BANK LTD

BSB: 182-512

ACC: XXXXXX93

Amount Deposited:

AUD\$1,657.19

If payment cannot be made to the above account, the distribution amount will be held as a non-interest bearing deposit pending receipt of your valid direct credit instructions. Register your instructions at www.investorcentre.com/au or call Computershare on 1300 474 273.

Note 1: You should refer to the iShares tax booklet for Australian domiciled iShares ETFs at www.blackrock.com/au for more tax related information. Please retain this statement in a safe place as a charge may be levied for a replacement.

Note 2: If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AU.

IT'S TIME TO THINK SUSTAINABLY.

Expect more from iShares ESG ETFs. Turn over to learn more.



049593 000 VAS



LORETAN FAMILY SUPER PTY LTD
<LORETAN FAMILY SF A/C>
PO BOX R1573
ROYAL EXCHANGE NSW 1225

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	VAS
TFN/ABN Status	Quoted
Record Date	2 July 2021
Payment Date	16 July 2021

Vanguard Australian Shares Index ETF Distribution Payment for the Period Ending 30 June 2021 Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$0.55643098	2,556	\$1,422.24

Withholding tax: \$0.00

NET PAYMENT: \$1,422.24

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

For additional information regarding the distribution, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

Your Payment Instruction

Bank: MACQUARIE BANK LTD
BSB: 182-512
ACC: XXXXXXXX93

Amount Deposited

\$1,422.24

If payment cannot be made to the above instruction, a direct credit form will be forwarded to your registered address and your dividend entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.

77600 - Shares in Listed Companies (Australian)

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
GOLD.AX	Global X Metal Securities Australia Limited.	385.000000	\$84,211.05	249.000000	\$60,332.70	39.58%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		385.000000	\$84,211.05	249.000000	\$60,332.70	

Supporting Documents

- Investment Movement Report [Report](#)
- Balance Review Report [Report](#)
- 2021 Holding Statement - GOLD.pdf [GOLD.AX](#)

Standard Checklist

- Attach Balance Review Report
- Attach copies of HIN/SRN or Chess Statements, Broker Statements, Contract Notes Corporate Action documentation and any other relevant Source Documentation
- Attach Investment Movement Report
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy

Notes

Rachel Barrett

Note

HIN X0078622504 Postcode 1225

07/01/2023 11:36

Loretan Family Superannuation Fund

Balance Review Report



As at 30 June 2021

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
60400	Bank Accounts						
BWA9330	Bankwest Business Zero Transaction Account #9330					328.24	
MBL5893	Macquarie Cash Management Account #5893					1,023.95	
77600	Shares in Listed Companies (Australian)						
GOLD.AX	Global X Metal Securities Australia Limited.				Setup	385.0000	385.0000
78200	Units in Listed Unit Trusts (Australian)						
IAF.AX	iShares Core Composite Bond Etf				Setup	369.0000	369.0000
IOO.AX	iShares Global 100 Etf				Setup	625.0000	625.0000
IEM.AX	iShares MSCI Emerging Markets Etf				Setup	1,693.0000	1,693.0000
DJRE.AX	SPDR Dow Jones Global Real Estate Fund				Setup	1,582.0000	1,582.0000
VAS.AX	Vanguard Australian Shares Index Etf				Setup	2,556.0000	2,556.0000

Loretan Family Superannuation Fund

Investment Movement Report



As at 30 June 2021

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
Bank Accounts										
Bankwest Business Zero Transaction Account #9330		700.01		46,846.67		(47,218.44)			328.24	328.24
Macquarie Cash Management Account #5893		2,057.76		48,611.15		(49,644.96)			1,023.95	1,023.95
		2,757.77		95,457.82		(96,863.40)			1,352.19	1,352.19
Shares in Listed Companies (Australian)										
GOLD.AX - Global X Metal Securities Australia Limited.	249.00	43,583.49	145.00	32,752.10	(9.00)	(2,213.58)	16.71	385.00	74,122.01	84,211.05
		43,583.49		32,752.10		(2,213.58)	16.71		74,122.01	84,211.05
Units in Listed Unit Trusts (Australian)										
IAF.AX - iShares Core Composite Bond Etf	765.00	83,174.05	153.00	17,755.58	(549.00)	(61,572.28)	1,657.61	369.00	39,357.35	41,815.08
IOO.AX - iShares Global 100 Etf	614.00	37,953.28	57.00	4,705.49	(46.00)	(3,677.63)	120.08	625.00	38,981.14	59,562.50
IEM.AX - iShares MSCI Emerging Markets Etf	959.00	56,801.09	847.00	61,816.52	(113.00)	(7,057.29)	341.18	1,693.00	111,560.32	124,977.26
DJRE.AX - SPDR Dow Jones Global Real Estate Fund	1,512.00	30,960.49	319.00	5,978.49	(249.00)	(5,901.10)	(644.00)	1,582.00	31,037.88	35,373.52
VAS.AX - Vanguard Australian Shares Index Etf	2,583.00	191,611.57	149.00	11,705.68	(176.00)	(14,797.74)	(40.81)	2,556.00	188,519.51	240,366.24
		400,500.48		101,961.76		(93,006.04)	1,434.06		409,456.20	502,094.60
		446,841.74		230,171.68		(192,083.02)	1,450.77		484,930.40	587,657.84

Date: 7/01/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2021

**GLOBAL X PHYSICAL GOLD
GOLD ETFS METALS (GOLD)**

Name	Share Type	Register	Quantity
LORETAN FAMILY SUPER PTY LTD <LORETAN FAMILY SF> X*****2504	CHESS Sponsored	NSW	385
		Total	385

Sincerely,
Computershare

Only Computershare managed holdings are listed.

78200 - Units in Listed Unit Trusts (Australian)

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	1582.000000	\$35,373.52	1512.000000	\$27,609.12	28.12%
IAF.AX	iShares Core Composite Bond Etf	369.000000	\$41,815.08	765.000000	\$89,130.15	(53.09)%
IEM.AX	iShares MSCI Emerging Markets Etf	1693.000000	\$124,977.26	959.000000	\$56,561.82	120.96%
IOO.AX	iShares Global 100 Etf	625.000000	\$59,562.50	614.000000	\$47,063.10	26.56%
VAS.AX	Vanguard Australian Shares Index Etf	2556.000000	\$240,366.24	2583.000000	\$194,009.13	23.89%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		6825.000000	\$502,094.60	6433.000000	\$414,373.32	

Supporting Documents

- Investment Movement Report [Report](#)
- 2021 Holding Statement - DJRE.pdf [DJRE.AX](#)
- 2021 Holding Statement - IAF.pdf [IAF.AX](#)
- 2021 Holding Statement - IEM.pdf [IEM.AX](#)
- 2021 Holding Statement - IOO.pdf [IOO.AX](#)
- 2021 Holding Statement - VAS.pdf [VAS.AX](#)

Standard Checklist

- Attach copies of Statements and Source Documentation
- Attach Investment Movement Report
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

Notes

Rachel Barrett

Note

07/01/2023 12:41

HIN X0078622504 Postcode 1225

Loretan Family Superannuation Fund

Investment Movement Report



As at 30 June 2021

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
Bank Accounts										
Bankwest Business Zero Transaction Account #9330		700.01		46,846.67		(47,218.44)			328.24	328.24
Macquarie Cash Management Account #5893		2,057.76		48,611.15		(49,644.96)			1,023.95	1,023.95
		2,757.77		95,457.82		(96,863.40)			1,352.19	1,352.19
Shares in Listed Companies (Australian)										
GOLD.AX - Global X Metal Securities Australia Limited.	249.00	43,583.49	145.00	32,752.10	(9.00)	(2,213.58)	16.71	385.00	74,122.01	84,211.05
		43,583.49		32,752.10		(2,213.58)	16.71		74,122.01	84,211.05
Units in Listed Unit Trusts (Australian)										
IAF.AX - iShares Core Composite Bond Etf	765.00	83,174.05	153.00	17,755.58	(549.00)	(61,572.28)	1,657.61	369.00	39,357.35	41,815.08
IOO.AX - iShares Global 100 Etf	614.00	37,953.28	57.00	4,705.49	(46.00)	(3,677.63)	120.08	625.00	38,981.14	59,562.50
IEM.AX - iShares MSCI Emerging Markets Etf	959.00	56,801.09	847.00	61,816.52	(113.00)	(7,057.29)	341.18	1,693.00	111,560.32	124,977.26
DJRE.AX - SPDR Dow Jones Global Real Estate Fund	1,512.00	30,960.49	319.00	5,978.49	(249.00)	(5,901.10)	(644.00)	1,582.00	31,037.88	35,373.52
VAS.AX - Vanguard Australian Shares Index Etf	2,583.00	191,611.57	149.00	11,705.68	(176.00)	(14,797.74)	(40.81)	2,556.00	188,519.51	240,366.24
		400,500.48		101,961.76		(93,006.04)	1,434.06		409,456.20	502,094.60
		446,841.74		230,171.68		(192,083.02)	1,450.77		484,930.40	587,657.84

Balance History

Currency Australian Dollar

View: SPDR, X*****2504 (LORETAN FAMILY SUPER PTY LTD <LORETAN FAMILY SF A/C>)

Balance as at date (dd/mm/yyyy) 30/06/2021

Displaying Balance History as at **30 Jun 2021**

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****2504	DJRE	22.36	1,582	1,582	35,373.52

Viewing 1 - 1 of 1
Total Value: \$ 35,373.52

Date: 7/01/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2021

**ISHARES CORE COMPOSITE BOND ETF
IAF IAF EXCHANGE TRADED FUND**

Name	Share Type	Register	Quantity
LORETAN FAMILY SUPER PTY LTD <LORETAN FAMILY SF> X*****2504	CHESS Sponsored	NSW	369
Total			369

Sincerely,
Computershare

Only Computershare managed holdings are listed.

Date: 7/01/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2021

**ISHARES MSCI EMERGING MARKETS ETF
CDI TRANSACTION HISTORY TO 19 OCTOBER 2018 Zero Balance
Unlisted**

Name	Share Type	Register	Quantity	
LORETAN FAMILY SUPER PTY LTD <LORETAN FAMILY SF> X*****2504	CHESS Sponsored	NSW	0	Zero Balance Unlisted
Total			0	

**ISHARES MSCI EMERGING MARKETS ETF
IEM IEM_EXCHANGE TRADED FUND**

Name	Share Type	Register	Quantity	
LORETAN FAMILY SUPER PTY LTD <LORETAN FAMILY SF> X*****2504	CHESS Sponsored	NSW	1693	
Total			1693	

Sincerely,
Computershare

Only Computershare managed holdings are listed.

Date: 7/01/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2021

**ISHARES GLOBAL 100 ETF
CDI TRANSACTION HISTORY TO 21 SEPTEMBER 2018 Zero Balance
Unlisted**

Name	Share Type	Register	Quantity	
LORETAN FAMILY SUPER PTY LTD <LORETAN FAMILY SF> X*****2504	CHESS Sponsored	NSW	0	Zero Balance Unlisted
Total			0	

**ISHARES GLOBAL 100 ETF
IOO IOO_EXCHANGE TRADED FUND**

Name	Share Type	Register	Quantity	
LORETAN FAMILY SUPER PTY LTD <LORETAN FAMILY SF> X*****2504	CHESS Sponsored	NSW	625	
Total			625	

Sincerely,
Computershare

Only Computershare managed holdings are listed.

Date: 7/01/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2021

**VANGUARD AUSTRALIAN SHARES INDEX ETF
VAS VAS_EXCHANGE TRADED FUND**

Name	Share Type	Register	Quantity
LORETAN FAMILY SUPER PTY LTD <LORETAN FAMILY SF> X*****2504	CHESS Sponsored	NSW	2556
Total			2556

Sincerely,
Computershare

Only Computershare managed holdings are listed.

85000 - Income Tax Payable/Refundable

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	\$1,452.44	(\$218.91)	(763.49)%
TOTAL		CY Balance	LY Balance	
		\$1,452.44	(\$218.91)	

Supporting Documents

- Statement of Taxable Income [Report](#)
- Exempt Pension Reconciliation [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- Tax Reconciliation Report [Report](#)
- 2021 ATO ITA.pdf
- 2021 ATO ICA.pdf
- 2021 ATO PAYG Tax Instalment.pdf

Standard Checklist

- Attach Actuarial Certificate (if applicable)
- Attach any other Tax reconciliations
- Attach copy of Exempt Pension Reconciliation (if applicable)
- Attach copy of Non Deductible Expense Reconciliation (if applicable)
- Attach copy of Statement of Taxable Income
- Attach copy of Tax Reconciliation Report
- Confirm Transactions in ATO Portal

Loretan Family Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2021



	2021
	\$
Benefits accrued as a result of operations	112,598.20
Less	
Non Taxable Transfer In	22,747.57
Increase in MV of investments	72,105.39
Realised Accounting Capital Gains	1,450.77
Accounting Trust Distributions	10,192.76
Non Taxable Contributions	100.00
	<u>106,596.49</u>
Add	
Other Non Deductible Expenses	3,750.00
Franking Credits	2,027.33
Foreign Credits	441.61
Net Capital Gains	1,481.00
Taxable Trust Distributions	6,804.85
Distributed Foreign income	2,904.40
	<u>17,409.19</u>
SMSF Annual Return Rounding	(0.90)
	<u>23,410.00</u>
Taxable Income or Loss	<u>23,410.00</u>
Income Tax on Taxable Income or Loss	3,511.50
Less	
Franking Credits	2,027.33
Foreign Credits	441.61
	<u>1,042.56</u>
CURRENT TAX OR REFUND	<u>1,042.56</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(2,495.00)
	<u>(1,193.44)</u>
AMOUNT DUE OR REFUNDABLE	<u>(1,193.44)</u>

Loretan Family Superannuation Fund Tax Reconciliation Report

For the year ended 30 June 2021



Tax Return Label	Date	Account Code	Account Name	Amount \$
A - Net capital gain				
				1,481.13
Sub-Total				1,481.13
Ignore Cents				0.13
Total				1,481.00
C - Income - Gross interest				
	31/07/2020	25000/MBL5893	Macquarie Cash Management Account #5893	0.04
	31/12/2020	25000/MBL5893	Macquarie Cash Management Account #5893	0.34
	29/01/2021	25000/MBL5893	Macquarie Cash Management Account #5893	0.13
	26/02/2021	25000/MBL5893	Macquarie Cash Management Account #5893	0.09
	31/03/2021	25000/MBL5893	Macquarie Cash Management Account #5893	0.18
	30/04/2021	25000/MBL5893	Macquarie Cash Management Account #5893	0.13
	31/05/2021	25000/MBL5893	Macquarie Cash Management Account #5893	0.07
	30/06/2021	25000/MBL5893	Macquarie Cash Management Account #5893	0.17
Sub-Total				1.15
Ignore Cents				0.15
Total				1.00
D1 - Income - Gross foreign income				
	30/06/2021	23800/DJRE.AX	SPDR Dow Jones Global Real Estate Fund	991.36
	30/06/2021	23800/IAF.AX	iShares Core Composite Bond Etf	59.46
	30/06/2021	23800/IOO.AX	iShares Global 100 Etf	863.70
	30/06/2021	23800/IEM.AX	iShares MSCI Emerging Markets Etf	1,251.77
	30/06/2021	23800/VAS.AX	Vanguard Australian Shares Index Etf	179.72
Sub-Total				3,346.01
Ignore Cents				0.01
Total				3,346.00
D - Income - Net foreign income				
	30/06/2021	23800/DJRE.AX	SPDR Dow Jones Global Real Estate Fund	991.36
	30/06/2021	23800/IAF.AX	iShares Core Composite Bond Etf	59.46
	30/06/2021	23800/IOO.AX	iShares Global 100 Etf	863.70
	30/06/2021	23800/IEM.AX	iShares MSCI Emerging Markets Etf	1,251.77
	30/06/2021	23800/VAS.AX	Vanguard Australian Shares Index Etf	179.72
Sub-Total				3,346.01
Ignore Cents				0.01
Total				3,346.00
M - Gross trust distributions				
	30/06/2021	23800/DJRE.AX	SPDR Dow Jones Global Real Estate Fund	13.56

Loretan Family Superannuation Fund Tax Reconciliation Report

For the year ended 30 June 2021



Tax Return Label	Date	Account Code	Account Name	Amount \$
M - Gross trust distributions				
	30/06/2021	23800/IAF.AX	iShares Core Composite Bond Etf	982.21
	30/06/2021	23800/VAS.AX	Vanguard Australian Shares Index Etf	7,836.41
Sub-Total				8,832.18
Ignore Cents				0.18
Total				8,832.00
R1 - Assessable employer contributions				
	12/08/2020	24200/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation (Accumulation)	2,402.09
	08/09/2020	24200/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation (Accumulation)	1,642.84
	08/10/2020	24200/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation (Accumulation)	782.01
	09/11/2020	24200/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation (Accumulation)	2,241.21
	08/12/2020	24200/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation (Accumulation)	1,848.88
	08/01/2021	24200/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation (Accumulation)	736.86
	08/02/2021	24200/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation (Accumulation)	1,554.44
	08/03/2021	24200/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation (Accumulation)	1,450.27
	08/04/2021	24200/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation (Accumulation)	1,822.23
	10/05/2021	24200/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation (Accumulation)	2,218.15
	08/06/2021	24200/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation (Accumulation)	1,761.60
	18/06/2021	24200/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation (Accumulation)	847.20
Sub-Total				19,307.78
Ignore Cents				0.78
Total				19,307.00
R - Assessable contributions (R1 plus R2 plus R3 less R6)				
			Assessable employer contributions	19,307.78
Sub-Total				19,307.78
Ignore Cents				0.78
Total				19,307.00
S - Income - Other income				
	02/07/2020	28300	Rebates	0.38
	04/08/2020	28300	Rebates	0.34
	02/09/2020	28300	Rebates	0.08
	02/10/2020	28300	Rebates	0.11
	03/11/2020	28300	Rebates	0.19
	02/12/2020	28300	Rebates	0.89
Sub-Total				1.99
Ignore Cents				0.99
Total				1.00

Loretan Family Superannuation Fund Tax Reconciliation Report

For the year ended 30 June 2021



Tax Return Label	Date	Account Code	Account Name	Amount \$
W - GROSS INCOME (Sum of labels A to U)				
				32,968.00
Sub-Total				32,968.00
Ignore Cents				0.00
Total				32,968.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				32,968.00
Sub-Total				32,968.00
Ignore Cents				0.00
Total				32,968.00
A1 - Expenses - Interest expenses within Australia				
	31/08/2020	37900	Interest Paid	0.09
	30/04/2021	37900	Interest Paid	0.03
Sub-Total				0.12
Ignore Cents				0.12
Total				0.00
F1 - Expenses - Insurance Premiums				
	09/07/2020	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	369.56
	11/08/2020	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	369.56
	12/08/2020	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	(369.56)
	21/08/2020	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	137.40
	21/09/2020	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	137.40
	21/10/2020	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	137.40
	23/11/2020	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	137.40
	21/12/2020	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	137.40
	21/01/2021	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	137.40
	22/02/2021	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	137.40
	22/03/2021	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	137.40
	21/04/2021	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	137.40
	21/05/2021	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	137.40
	21/06/2021	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	137.40
	21/08/2020	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	228.51
	21/09/2020	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	228.51
	21/10/2020	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	228.51

Loretan Family Superannuation Fund Tax Reconciliation Report

For the year ended 30 June 2021



Tax Return Label	Date	Account Code	Account Name	Amount \$
F1 - Expenses - Insurance Premiums				
	23/11/2020	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	228.51
	21/12/2020	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	228.51
	21/01/2021	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	228.51
	22/02/2021	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	228.51
	22/03/2021	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	228.51
	21/04/2021	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	228.51
	21/05/2021	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	228.51
	21/06/2021	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	228.51
	09/07/2020	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	130.68
	11/08/2020	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	130.68
	27/08/2020	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	71.76
	28/09/2020	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	71.76
	27/10/2020	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	71.76
	27/11/2020	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	71.76
	29/12/2020	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	71.76
	27/01/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	71.76
	01/03/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	71.76
	29/03/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	71.76
	27/04/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	71.76
	28/04/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	(71.76)
	17/05/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	71.76
	27/05/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	71.76
	28/06/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	71.76
Sub-Total				5,445.29
Ignore Cents				0.29
Total				5,445.00
H1 - Expenses - SMSF auditor fee				
	22/03/2021	30700	Auditor's Remuneration	550.00

Loretan Family Superannuation Fund Tax Reconciliation Report

For the year ended 30 June 2021



Tax Return Label	Date	Account Code	Account Name	Amount \$
H1 - Expenses - SMSF auditor fee				
Sub-Total				550.00
Ignore Cents				0.00
Total				550.00
I1 - Expenses - Investment expenses				
	20/07/2020	39900	Portfolio Management Fees	210.23
	18/08/2020	39900	Portfolio Management Fees	215.47
	21/09/2020	39900	Portfolio Management Fees	215.59
	20/10/2020	39900	Portfolio Management Fees	217.48
	23/11/2020	39900	Portfolio Management Fees	223.48
	23/12/2020	39900	Portfolio Management Fees	232.13
	20/01/2021	39900	Portfolio Management Fees	239.75
	19/02/2021	39900	Portfolio Management Fees	243.48
	19/03/2021	39900	Portfolio Management Fees	243.07
	21/04/2021	39900	Portfolio Management Fees	242.19
	19/05/2021	39900	Portfolio Management Fees	244.76
	21/06/2021	39900	Portfolio Management Fees	252.17
Sub-Total				2,779.80
Ignore Cents				0.80
Total				2,779.00
J1 - Expenses - Management and administration expenses				
	22/03/2021	30100	Accountancy Fees	440.00
	21/06/2021	30800	ASIC Fees	55.00
	12/08/2020	31500	Bank Charges	10.00
	22/04/2021	31500	Bank Charges	10.00
	28/04/2021	31500	Bank Charges	10.00
	22/03/2021	30400	ATO Supervisory Levy	259.00
Sub-Total				784.00
Ignore Cents				0.00
Total				784.00
L2 - Expenses - Other amounts (Non-deductible)				
	22/03/2021	85000	Income Tax Payable/Refundable	218.91
Sub-Total				218.91
Ignore Cents				0.91
Total				218.00
N - TOTAL DEDUCTIONS				
				9,558.00
Sub-Total				9,558.00
Ignore Cents				0.00
Total				9,558.00
Y - TOTAL NON DEDUCTIBLE EXPENSES				
				218.00

Loretan Family Superannuation Fund Tax Reconciliation Report

For the year ended 30 June 2021



Tax Return Label	Date	Account Code	Account Name	Amount \$
Y - TOTAL NON DEDUCTIBLE EXPENSES				
Sub-Total				218.00
Ignore Cents				0.00
Total				218.00
O - TAXABLE INCOME OR LOSS				
				23,410.00
Sub-Total				23,410.00
Ignore Cents				0.00
Total				23,410.00
Z - TOTAL SMSF EXPENSES				
				9,776.00
Sub-Total				9,776.00
Ignore Cents				0.00
Total				9,776.00
A - Taxable income				
				23,410.00
Sub-Total				23,410.00
Ignore Cents				0.00
Total				23,410.00
T1 - Tax on taxable income				
				3,511.50
Sub-Total				3,511.50
Ignore Cents				0.00
Total				3,511.50
B - Gross Tax				
				3,511.50
Sub-Total				3,511.50
Ignore Cents				0.00
Total				3,511.50
C1 - Foreign income tax offset				
	30/06/2021	23800/DJRE.AX	SPDR Dow Jones Global Real Estate Fund	118.47
	30/06/2021	23800/IOO.AX	iShares Global 100 Etf	129.39
	30/06/2021	23800/IEM.AX	iShares MSCI Emerging Markets Etf	188.22
	30/06/2021	23800/VAS.AX	Vanguard Australian Shares Index Etf	5.53
Sub-Total				441.61
Ignore Cents				0.00
Total				441.61
C - Non-refundable non-carry forward tax offsets				
				441.61

Loretan Family Superannuation Fund Tax Reconciliation Report

For the year ended 30 June 2021



Tax Return Label	Date	Account Code	Account Name	Amount \$
C - Non-refundable non-carry forward tax offsets				
Sub-Total				441.61
Ignore Cents				0.00
Total				441.61
T2 - SUBTOTAL				
				3,069.89
Sub-Total				3,069.89
Ignore Cents				0.00
Total				3,069.89
T3 - SUBTOTAL 2				
				3,069.89
Sub-Total				3,069.89
Ignore Cents				0.00
Total				3,069.89
E1 - Complying fund's franking credits tax offset				
	30/06/2021	23800/DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.37
	30/06/2021	23800/VAS.AX	Vanguard Australian Shares Index Etf	2,026.96
Sub-Total				2,027.33
Ignore Cents				0.00
Total				2,027.33
E - Refundable tax offsets				
				2,027.33
Sub-Total				2,027.33
Ignore Cents				0.00
Total				2,027.33
T5 - TAX PAYABLE				
				1,042.56
Sub-Total				1,042.56
Ignore Cents				0.00
Total				1,042.56
K - PAYG instalments raised				
	19/10/2020	85000	Income Tax Payable/Refundable	316.00
	22/03/2021	85000	Income Tax Payable/Refundable	316.00
	31/05/2021	85000	Income Tax Payable/Refundable	316.00
	30/06/2021	85000	Income Tax Payable/Refundable	1,547.00
Sub-Total				2,495.00
Ignore Cents				0.00
Total				2,495.00
L - Supervisory levy				
				259.00

Loretan Family Superannuation Fund
Tax Reconciliation Report



For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
<hr/>				
L - Supervisory levy				
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
<hr/>				
S - AMOUNT DUE OR REFUNDABLE				
				(1,193.44)
Sub-Total				(1,193.44)
Ignore Cents				0.00
Total				(1,193.44)

Loretan Family Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2020 - 30 June 2021



	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label A						
Final calculations 01 July 2020 - 30 June 2021			Net Capital Gains	1,481.13	0.00 %	0.00
Segment - 01 July 2020 to 30 June 2021						
Label C						
	31/07/2020	25000/MBL5893	Macquarie Cash Management Account	0.04		
	31/12/2020	25000/MBL5893	Macquarie Cash Management Account	0.34		
	29/01/2021	25000/MBL5893	Macquarie Cash Management Account	0.13		
	26/02/2021	25000/MBL5893	Macquarie Cash Management Account	0.09		
	31/03/2021	25000/MBL5893	Macquarie Cash Management Account	0.18		
	30/04/2021	25000/MBL5893	Macquarie Cash Management Account	0.13		
	31/05/2021	25000/MBL5893	Macquarie Cash Management Account	0.07		
	30/06/2021	25000/MBL5893	Macquarie Cash Management Account	0.17		
			Total	1.15	0.000 %	0.00
Label D1						
	30/06/2021	23800/IEM.AX	iShares MSCI Emerging Markets Etf	1,251.77		
	30/06/2021	23800/IOO.AX	iShares Global 100 Etf	863.70		
	30/06/2021	23800/IAF.AX	iShares Core Composite Bond Etf	59.46		
	30/06/2021	23800/DJRE.AX	SPDR Dow Jones Global Real Estate Fund	991.36		
	30/06/2021	23800/VAS.AX	Vanguard Australian Shares Index Etf	179.72		
			Total	3,346.01	0.000 %	0.00
Label M						
	30/06/2021	23800/IAF.AX	iShares Core Composite Bond Etf	982.21		
	30/06/2021	23800/VAS.AX	Vanguard Australian Shares Index Etf	7,836.41		

Loretan Family Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2020 - 30 June 2021



	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label M						
	30/06/2021	23800/DJRE.AX	SPDR Dow Jones Global Real Estate Fund	13.56		
			Total	8,832.18	0.000 %	0.00
Label S						
	02/07/2020	28300	Rebates	0.38		
	04/08/2020	28300	Rebates	0.34		
	02/09/2020	28300	Rebates	0.08		
	02/10/2020	28300	Rebates	0.11		
	03/11/2020	28300	Rebates	0.19		
	02/12/2020	28300	Rebates	0.89		
			Total	1.99	0.000 %	0.00
					Total Segment ECPI *	0.00
					SMSF Annual Return Rounding	0.00
					Total ECPI	0.00

* Total Segment ECPI does not include ECPI amounts from Label A. The total ECPI from Label A is shown separately at the start of the report.

Loretan Family Superannuation Fund
Pension Non Deductible Expense Report



For The Period 01 July 2020 - 30 June 2021

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Segment - 01 July 2020 to 30 June 2021							
Label A							
	31/08/2020	37900	Interest Paid	0.09			
	30/04/2021	37900	Interest Paid	0.03			
			Total	0.12	0.000 %	0.12	0.00

Label F							
	21/06/2021	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	228.51			
	29/03/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	71.76			
	23/11/2020	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	137.40			
	22/03/2021	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	228.51			
	27/01/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	71.76			
	28/09/2020	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	71.76			
	17/05/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	71.76			
	21/05/2021	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	228.51			
	21/04/2021	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	137.40			
	21/04/2021	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	228.51			

Loretan Family Superannuation Fund
Pension Non Deductible Expense Report



For The Period 01 July 2020 - 30 June 2021

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Label F							
	21/06/2021	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	137.40			
	22/02/2021	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	228.51			
	21/01/2021	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	137.40			
	21/01/2021	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	228.51			
	21/08/2020	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	228.51			
	22/02/2021	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	137.40			
	22/03/2021	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	137.40			
	21/09/2020	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	137.40			
	21/08/2020	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	137.40			
	21/05/2021	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	137.40			
	27/11/2020	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	71.76			
	11/08/2020	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	369.56			
	21/10/2020	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	137.40			
	21/12/2020	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	137.40			

Loretan Family Superannuation Fund
Pension Non Deductible Expense Report



For The Period 01 July 2020 - 30 June 2021

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Label F							
	09/07/2020	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	369.56			
	01/03/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	71.76			
	11/08/2020	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	130.68			
	23/11/2020	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	228.51			
	29/12/2020	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	71.76			
	21/09/2020	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	228.51			
	09/07/2020	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	130.68			
	27/10/2020	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	71.76			
	27/04/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	71.76			
	27/05/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	71.76			
	28/04/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	(71.76)			
	21/12/2020	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	228.51			
	27/08/2020	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	71.76			
	21/10/2020	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	228.51			

Loretan Family Superannuation Fund
Pension Non Deductible Expense Report



For The Period 01 July 2020 - 30 June 2021

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Label F							
	28/06/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	71.76			
	12/08/2020	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	(369.56)			
			Total	5,445.29	0.000 %	5,445.29	0.00

Label H							
	22/03/2021	30700	Auditor's Remuneration	550.00			
			Total	550.00	0.000 %	550.00	0.00

Label I							
	21/09/2020	39900	Portfolio Management Fees	215.59			
	21/06/2021	39900	Portfolio Management Fees	252.17			
	19/03/2021	39900	Portfolio Management Fees	243.07			
	21/04/2021	39900	Portfolio Management Fees	242.19			
	18/08/2020	39900	Portfolio Management Fees	215.47			
	23/12/2020	39900	Portfolio Management Fees	232.13			
	19/02/2021	39900	Portfolio Management Fees	243.48			
	20/10/2020	39900	Portfolio Management Fees	217.48			
	19/05/2021	39900	Portfolio Management Fees	244.76			
	20/01/2021	39900	Portfolio Management Fees	239.75			
	20/07/2020	39900	Portfolio Management Fees	210.23			

Loretan Family Superannuation Fund
Pension Non Deductible Expense Report



For The Period 01 July 2020 - 30 June 2021

Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
				Total Expenses *	9,559.21	218.91

* General expense percentage - 0.000 %

* Investment expense percentage - 0.000 %



Income tax 002

Date generated	12/01/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

2 results found - from **01 July 2020** to **12 January 2022** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
23 Mar 2021	22 Mar 2021	Payment received		\$477.91	\$477.91 CR
1 Apr 2021	17 May 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$477.91		\$0.00



Activity statement 004

Date generated	12/01/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

18 results found - from **01 July 2020** to **12 January 2022** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
2 Aug 2020	28 Jul 2020	Original Activity Statement for the period ending 30 Jun 20		\$0.00	\$0.00
20 Oct 2020	19 Oct 2020	Payment received		\$316.00	\$316.00 CR
1 Nov 2020	28 Oct 2020	Original Activity Statement for the period ending 30 Sep 20 - PAYG Instalments	\$316.00		\$0.00
8 Mar 2021	2 Mar 2021	Original Activity Statement for the period ending 31 Dec 20 - PAYG Instalments	\$316.00		\$316.00 DR
23 Mar 2021	22 Mar 2021	Payment received		\$316.00	\$0.00
23 Mar 2021	23 Mar 2021	General interest charge			\$0.00
2 May 2021	28 Apr 2021	Original Activity Statement for the period ending 31 Mar 21 - PAYG Instalments	\$316.00		\$316.00 DR
3 May 2021	3 May 2021	General interest charge			\$316.00 DR
1 Jun 2021	31 May 2021	Payment received		\$316.00	\$0.00
1 Jun 2021	1 Jun 2021	General interest charge			\$0.00

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Aug 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$1,547.00		\$1,547.00 DR
2 Aug 2021	2 Aug 2021	General interest charge			\$1,547.00 DR
27 Aug 2021	26 Aug 2021	Payment received		\$1,547.00	\$0.00
27 Aug 2021	27 Aug 2021	General interest charge			\$0.00
31 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$624.00		\$624.00 DR
1 Nov 2021	1 Nov 2021	General interest charge			\$624.00 DR
4 Nov 2021	3 Nov 2021	Payment received		\$624.00	\$0.00
4 Nov 2021	4 Nov 2021	General interest charge			\$0.00



Activity statement 004

Tax type summary

Income tax year	2021
Period	01 July 2020 - 30 June 2021
Type	Pay as you go Instalments
Balance	\$2,495.00 DR

Transactions

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
01/11/2020	28/10/2020	Original Activity Statement for the period ending 30 Sep 20 - PAYG Instalments	\$316.00		\$316.00 DR
08/03/2021	02/03/2021	Original Activity Statement for the period ending 31 Dec 20 - PAYG Instalments	\$316.00		\$632.00 DR
02/05/2021	28/04/2021	Original Activity Statement for the period ending 31 Mar 21 - PAYG Instalments	\$316.00		\$948.00 DR
01/08/2021	28/07/2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$1,547.00		\$2,495.00 DR

86000 - PAYG Payable

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
86000	PAYG Payable	(\$1,547.00)		100%
TOTAL		CY Balance	LY Balance	
		(\$1,547.00)		

Supporting Documents

- 2021 ATO ICA.pdf 86000

Standard Checklist

- Attach copy of PAYG Payment Summary
- Confirm Transactions in ATO Portal



Activity statement 004

Date generated	12/01/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

18 results found - from **01 July 2020** to **12 January 2022** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
2 Aug 2020	28 Jul 2020	Original Activity Statement for the period ending 30 Jun 20		\$0.00	\$0.00
20 Oct 2020	19 Oct 2020	Payment received		\$316.00	\$316.00 CR
1 Nov 2020	28 Oct 2020	Original Activity Statement for the period ending 30 Sep 20 - PAYG Instalments	\$316.00		\$0.00
8 Mar 2021	2 Mar 2021	Original Activity Statement for the period ending 31 Dec 20 - PAYG Instalments	\$316.00		\$316.00 DR
23 Mar 2021	22 Mar 2021	Payment received		\$316.00	\$0.00
23 Mar 2021	23 Mar 2021	General interest charge			\$0.00
2 May 2021	28 Apr 2021	Original Activity Statement for the period ending 31 Mar 21 - PAYG Instalments	\$316.00		\$316.00 DR
3 May 2021	3 May 2021	General interest charge			\$316.00 DR
1 Jun 2021	31 May 2021	Payment received		\$316.00	\$0.00
1 Jun 2021	1 Jun 2021	General interest charge			\$0.00

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Aug 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$1,547.00		\$1,547.00 DR
2 Aug 2021	2 Aug 2021	General interest charge			\$1,547.00 DR
27 Aug 2021	26 Aug 2021	Payment received		\$1,547.00	\$0.00
27 Aug 2021	27 Aug 2021	General interest charge			\$0.00
31 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$624.00		\$624.00 DR
1 Nov 2021	1 Nov 2021	General interest charge			\$624.00 DR
4 Nov 2021	3 Nov 2021	Payment received		\$624.00	\$0.00
4 Nov 2021	4 Nov 2021	General interest charge			\$0.00

88000 - Sundry Creditors

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
88000	Sundry Creditors	(\$55.00)		100%
TOTAL		CY Balance	LY Balance	
		(\$55.00)		

Supporting Documents

- General Ledger [Report](#)
- 2021 ASIC Fees.pdf [88000](#)

Standard Checklist

- Attach all source documentation and confirmations of Liability

Notes

Rachel Barrett

Note | 88000
ASIC Fees paid 06/07/2021

07/01/2023 16:14

Loretan Family Superannuation Fund
General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Creditors (88000)					
Sundry Creditors (88000)					
21/06/2021	ASIC Fees			55.00	55.00 CR
				55.00	55.00 CR

Total Debits: 0.00

Total Credits: 55.00



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

LORETAN FAMILY SUPER PTY LTD
BPC ACCOUNTING
PO BOX 41 BUDGEWOI NSW 2262

INVOICE STATEMENT

Issue date 23 Jun 21

LORETAN FAMILY SUPER PTY LTD

ACN 619 972 360

Account No. 22 619972360

Summary

Opening Balance	\$0.00
New items	\$55.00
Payments & credits	\$0.00
TOTAL DUE	\$55.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

Inquiries
www.asic.gov.au/invoices
1300 300 630

Please pay

Immediately	\$0.00
By 23 Aug 21	\$55.00

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP

LORETAN FAMILY SUPER PTY LTD

ACN 619 972 360

Account No: 22 619972360



22 619972360

TOTAL DUE	\$55.00
Immediately	\$0.00
By 23 Aug 21	\$55.00

Payment options are listed on the back of this payment slip



Biller Code: 17301
Ref: 2296199723604



*814 129 0002296199723604 54

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2021-06-23	Annual Review - Special Purpose Pty Co	3X7350142480P A	\$55.00
	Outstanding transactions		
2021-06-23	Annual Review - Special Purpose Pty Co	3X7350142480P A	\$55.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 1997 2360 454

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841



Biller Code: 17301
Ref: 2296199723604

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

89000 - Deferred Tax Liability/Asset

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
89000	Deferred Tax Liability/Asset	(\$10,232.53)	(\$3,065.10)	233.84%
TOTAL		CY Balance	LY Balance	
		(\$10,232.53)	(\$3,065.10)	

Supporting Documents

○ Deferred Tax Reconciliation Report [Report](#)

Standard Checklist

- Attach all source documentation and confirmations of Liability
- Attach copy of Deferred Tax Reconciliation Report

Loretan Family Superannuation Fund

Deferred Tax Reconciliation

For The Period 01 July 2020 - 30 June 2021



Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
Revaluations					
IAF.AX	iShares Core Composite Bond Etf	(3,498.37)	(1,166.12)	(2,332.25)	(2,332.25)
GOLD.AX	Global X Metal Securities Australia Limited.	(6,660.17)	(2,220.06)	(4,440.11)	(4,440.11)
IOO.AX	iShares Global 100 Etf	11,471.54	3,823.85	7,647.69	7,647.69
IEM.AX	iShares MSCI Emerging Markets Etf	13,656.21	4,552.07	9,104.14	9,104.14
VAS.AX	Vanguard Australian Shares Index Etf	49,449.17	16,483.06	32,966.11	32,966.11
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	7,687.01	2,562.34	5,124.67	5,124.67
		72,105.39	24,035.14	48,070.25	48,070.25
Tax Deferred Distributions					
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(0.20)	0.00	(0.20)	(0.20)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(0.21)	0.00	(0.21)	(0.21)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(0.02)	0.00	(0.02)	(0.02)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(0.25)	0.00	(0.25)	(0.25)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(0.19)	0.00	(0.19)	(0.19)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.24	0.00	0.24	0.24
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.20	0.00	0.20	0.20
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.39	0.00	0.39	0.39
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.23	0.00	0.23	0.23
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.27	0.00	0.27	0.27
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.38	0.00	0.38	0.38
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.29	0.00	0.29	0.29

Loretan Family Superannuation Fund

Deferred Tax Reconciliation

For The Period 01 July 2020 - 30 June 2021



Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.21	0.00	0.21	0.21
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.25	0.00	0.25	0.25
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.49	0.00	0.49	0.49
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.33	0.00	0.33	0.33
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	1.95	0.00	1.95	1.95
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.24	0.00	0.24	0.24
VAS.AX	Vanguard Australian Shares Index Etf	2.88	0.00	2.88	2.88
VAS.AX	Vanguard Australian Shares Index Etf	2.99	0.00	2.99	2.99
VAS.AX	Vanguard Australian Shares Index Etf	2.30	0.00	2.30	2.30
VAS.AX	Vanguard Australian Shares Index Etf	3.11	0.00	3.11	3.11
VAS.AX	Vanguard Australian Shares Index Etf	0.58	0.00	0.58	0.58
VAS.AX	Vanguard Australian Shares Index Etf	8.08	0.00	8.08	8.08
VAS.AX	Vanguard Australian Shares Index Etf	2.42	0.00	2.42	2.42
VAS.AX	Vanguard Australian Shares Index Etf	(8.98)	0.00	(8.98)	(8.98)
VAS.AX	Vanguard Australian Shares Index Etf	(49.02)	0.00	(49.02)	(49.02)
VAS.AX	Vanguard Australian Shares Index Etf	(2.88)	0.00	(2.88)	(2.88)
VAS.AX	Vanguard Australian Shares Index Etf	(7.13)	0.00	(7.13)	(7.13)
VAS.AX	Vanguard Australian Shares Index Etf	(2.99)	0.00	(2.99)	(2.99)
VAS.AX	Vanguard Australian Shares Index Etf	(5.06)	0.00	(5.06)	(5.06)
VAS.AX	Vanguard Australian Shares Index Etf	(5.29)	0.00	(5.29)	(5.29)
VAS.AX	Vanguard Australian Shares Index Etf	(6.79)	0.00	(6.79)	(6.79)

Loretan Family Superannuation Fund
Deferred Tax Reconciliation



For The Period 01 July 2020 - 30 June 2021

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
VAS.AX	Vanguard Australian Shares Index Etf	(3.45)	0.00	(3.45)	(3.45)
VAS.AX	Vanguard Australian Shares Index Etf	(25.55)	0.00	(25.55)	(25.55)
VAS.AX	Vanguard Australian Shares Index Etf	(7.36)	0.00	(7.36)	(7.36)
VAS.AX	Vanguard Australian Shares Index Etf	(3.11)	0.00	(3.11)	(3.11)
VAS.AX	Vanguard Australian Shares Index Etf	(5.18)	0.00	(5.18)	(5.18)
VAS.AX	Vanguard Australian Shares Index Etf	(8.75)	0.00	(8.75)	(8.75)
VAS.AX	Vanguard Australian Shares Index Etf	(4.95)	0.00	(4.95)	(4.95)
VAS.AX	Vanguard Australian Shares Index Etf	(5.29)	0.00	(5.29)	(5.29)
VAS.AX	Vanguard Australian Shares Index Etf	(152.59)	0.00	(152.59)	(152.59)
VAS.AX	Vanguard Australian Shares Index Etf	(7.13)	0.00	(7.13)	(7.13)
VAS.AX	Vanguard Australian Shares Index Etf	(2.88)	0.00	(2.88)	(2.88)
		(287.42)	0.00	(287.42)	(287.42)
Total		71,817.97	24,035.14	47,782.83	47,782.83

Deferred Tax Liability (Asset) Summary

Opening Balance	3,065.10
Current Year Transactions	7,167.42
Total Capital Losses	0.00
Total Tax Losses	0.00
Deferred Tax WriteBacks/Adjustment	0.00
Capital Loss carried forward recouped	0.00
Tax Loss carried forward recouped	0.00
Deferred Tax report rounding	0.01
Closing Balance	<hr/> 10,232.53 <hr/>

A - Financial Statements

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Supporting Documents

- 2021 SMSF Annual Return - unsigned.pdf
- 2021 Financial Statements - unsigned.pdf

Standard Checklist

- Attach copy of Financial Statements
- Attach copy of SMSF Annual Return



Financial statements and reports for the year ended
30 June 2021

Loretan Family Superannuation Fund



Operating Statement

Statement of Financial Position

Notes to the Financial Statements

Statement of Taxable Income

Compilation Report

Trustees Declaration

Members Summary

Members Statement

Investment Summary

Operating Statement

For the year ended 30 June 2021



	Note	2021 \$	2020 \$
Income			
Investment Income			
Trust Distributions	8	10,192.76	14,087.18
Interest Received		1.15	0.32
Investment Gains			
Changes in Market Values	9	73,556.16	(5,002.19)
Contribution Income			
Employer Contributions		19,307.78	24,846.27
Personal Non Concessional		100.00	1,513.31
Transfers In		22,747.57	0.00
Other Income			
Rebates		1.99	3.72
Total Income		<u>125,907.41</u>	<u>35,448.61</u>
Expenses			
Accountancy Fees		440.00	440.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		550.00	550.00
ASIC Fees		55.00	54.00
Bank Charges		30.00	15.00
Interest Paid		0.12	0.03
Portfolio Management Fees		2,779.80	2,493.73
		<u>4,113.92</u>	<u>3,811.76</u>
Member Payments			
Life Insurance Premiums		2,931.68	5,931.90
Income Protection Premiums		2,513.61	0.00
Refund Excess Contributions		0.00	5,416.95
Division 293 Tax		3,750.00	0.00
Total Expenses		<u>13,309.21</u>	<u>15,160.61</u>
Benefits accrued as a result of operations before income tax			
		<u>112,598.20</u>	<u>20,288.00</u>
Income Tax Expense	10	8,209.99	3,420.04
Benefits accrued as a result of operations		<u>104,388.21</u>	<u>16,867.96</u>

Loretan Family Superannuation Fund
Statement of Financial Position

As at 30 June 2021



	Note	2021 \$	2020 \$
Assets			
Investments			
Shares in Listed Companies (Australian)	2	84,211.05	60,332.70
Units in Listed Unit Trusts (Australian)	3	502,094.60	414,373.32
Total Investments		<u>586,305.65</u>	<u>474,706.02</u>
Other Assets			
Distributions Receivable		3,657.50	2,365.26
Bankwest Business Zero Transaction Account #9330		328.24	700.01
Macquarie Cash Management Account #5893		1,023.95	2,057.76
Income Tax Refundable		1,452.44	0.00
Total Other Assets		<u>6,462.13</u>	<u>5,123.03</u>
Total Assets		<u>592,767.78</u>	<u>479,829.05</u>
Less:			
Liabilities			
Income Tax Payable		0.00	218.91
PAYG Payable		1,547.00	0.00
Sundry Creditors		55.00	0.00
Deferred Tax Liability		10,232.53	3,065.10
Total Liabilities		<u>11,834.53</u>	<u>3,284.01</u>
Net assets available to pay benefits		<u>580,933.25</u>	<u>476,545.04</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	5, 6		
Loretan, Joshua - Accumulation		449,425.84	381,632.39
Loretan, Alanna - Accumulation		131,507.41	93,768.02
Contribution and Investment Reserves		0.00	1,144.63
Total Liability for accrued benefits allocated to members' accounts		<u>580,933.25</u>	<u>476,545.04</u>

Loretan Family Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021



Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. 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 a cash 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 by the Director(s).

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 were made:

- that the buyer and the seller deal with each other at arm's length in relation to the sale;
- that the sale occurred after proper marketing of the asset; and
- 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;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

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 values of the Fund's financial liabilities is equivalent to their market values. Any remeasurement changes in the gross values 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.

Loretan Family Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021



Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

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 unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distribution and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at 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.

e. Income Tax

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

Current tax expense charged to profit or loss is the tax payable on taxable income. 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. Critical Accounting Estimates and Judgements

The preparation of financial statements requires the trustees 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.

Loretan Family Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2021



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.

Note 2: Shares in Listed Companies (Australian)

	2021 \$	2020 \$
Global X Metal Securities Australia Limited.	84,211.05	60,332.70
	84,211.05	60,332.70

Note 3: Units in Listed Unit Trusts (Australian)

	2021 \$	2020 \$
SPDR Dow Jones Global Real Estate Fund	35,373.52	27,609.12
iShares Core Composite Bond Etf	41,815.08	89,130.15
iShares MSCI Emerging Markets Etf	124,977.26	56,561.82
iShares Global 100 Etf	59,562.50	47,063.10
Vanguard Australian Shares Index Etf	240,366.24	194,009.13
	502,094.60	414,373.32

Note 4: Banks and Term Deposits

	2021 \$	2020 \$
Banks		
Bankwest Business Zero Transaction Account #9330	328.24	700.01
Macquarie Cash Management Account #5893	1,023.95	2,057.76
	1,352.19	2,757.77

Note 5: Liability for Accrued Benefits

	2021 \$	2020 \$
Liability for accrued benefits at beginning of year	475,400.41	458,532.45
Benefits accrued as a result of operations	104,388.21	16,867.96
Contribution and Investment Reserves	0.00	1,144.63
Current year member movements	1,144.63	0.00
	580,933.25	476,545.04

Note 6: Vested Benefits

Loretan Family Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2021



Vested benefits are benefits that are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the end of the reporting period.

	2021 \$	2020 \$
Vested Benefits	580,933.25	476,545.04

Note 7: Guaranteed Benefits

No guarantees have been made in respect of any part of the liability for accrued benefits.

Note 8: Trust Distributions

	2021 \$	2020 \$
SPDR Dow Jones Global Real Estate Fund	891.56	1,043.52
iShares MSCI Emerging Markets Etf	1,357.76	1,522.73
iShares Core Composite Bond Etf	1,041.67	1,843.15
Vanguard Australian Shares Index Etf	6,049.38	8,803.49
iShares Global 100 Etf	852.39	874.29
	10,192.76	14,087.18

Note 9: Changes in Market Values

Unrealised Movements in Market Value

	2021 \$	2020 \$
Other Revaluations		
Other Revaluations	0.00	(5,002.19)
	0.00	(5,002.19)
Shares in Listed Companies (Australian)		
Global X Metal Securities Australia Limited.	(6,660.17)	0.00
	(6,660.17)	0.00
Units in Listed Unit Trusts (Australian)		
SPDR Dow Jones Global Real Estate Fund	7,687.01	0.00
Vanguard Australian Shares Index Etf	49,449.17	0.00
iShares Core Composite Bond Etf	(3,498.37)	0.00
iShares Global 100 Etf	11,471.54	0.00
iShares MSCI Emerging Markets Etf	13,656.21	0.00

Loretan Family Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2021



	78,765.56	0.00
Total Unrealised Movement	72,105.39	(5,002.19)
Realised Movements in Market Value		
	2021	2020
	\$	\$
Shares in Listed Companies (Australian)		
Global X Metal Securities Australia Limited.	16.71	0.00
	16.71	0.00
Units in Listed Unit Trusts (Australian)		
SPDR Dow Jones Global Real Estate Fund	(644.00)	0.00
Vanguard Australian Shares Index Etf	(40.81)	0.00
iShares Core Composite Bond Etf	1,657.61	0.00
iShares Global 100 Etf	120.08	0.00
iShares MSCI Emerging Markets Etf	341.18	0.00
	1,434.06	0.00
Total Realised Movement	1,450.77	0.00
Changes in Market Values	73,556.16	(5,002.19)
Note 10: Income Tax Expense		
	2021	2020
	\$	\$
The components of tax expense comprise		
Current Tax	1,042.56	0.00
Deferred Tax Liability/Asset	7,167.43	3,065.10
Income Tax Expense	8,209.99	3,065.10

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	16,889.73
Less:	
Tax effect of:	
Non Taxable Contributions	15.00
Non Taxable Transfer In	3,412.14

Loretan Family Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2021



Increase in MV of Investments	10,815.81
Realised Accounting Capital Gains	217.62
Accounting Trust Distributions	1,528.91
Add:	
Tax effect of:	
Other Non-Deductible Expenses	562.50
Franking Credits	304.10
Foreign Credits	66.24
Net Capital Gains	222.15
Taxable Trust Distributions	1,020.73
Distributed Foreign Income	435.66
Rounding	(0.13)
Income Tax on Taxable Income or Loss	3,511.50
Less credits:	
Franking Credits	2,027.33
Foreign Credits	441.61
Current Tax or Refund	<hr/> 1,042.56 <hr/>

Loretan Family Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2021



	2021
	\$
Benefits accrued as a result of operations	112,598.20
Less	
Non Taxable Transfer In	22,747.57
Increase in MV of investments	72,105.39
Realised Accounting Capital Gains	1,450.77
Accounting Trust Distributions	10,192.76
Non Taxable Contributions	100.00
	<hr/> 106,596.49
Add	
Other Non Deductible Expenses	3,750.00
Franking Credits	2,027.33
Foreign Credits	441.61
Net Capital Gains	1,481.00
Taxable Trust Distributions	6,804.85
Distributed Foreign income	2,904.40
	<hr/> 17,409.19
SMSF Annual Return Rounding	(0.90)
	<hr/> 23,410.00
Taxable Income or Loss	<hr/> 23,410.00
Income Tax on Taxable Income or Loss	3,511.50
Less	
Franking Credits	2,027.33
Foreign Credits	441.61
	<hr/> 1,042.56
CURRENT TAX OR REFUND	<hr/> 1,042.56
Supervisory Levy	259.00
Income Tax Instalments Paid	(2,495.00)
	<hr/> (1,193.44)
AMOUNT DUE OR REFUNDABLE	<hr/> (1,193.44)

Loretan Family Superannuation Fund Compilation Report



We have compiled the accompanying special purpose financial statements of the Loretan Family Superannuation Fund which comprise the statement of financial position as at 30 June 2021, the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustee(s)

The Trustee(s) of Loretan Family 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 Trustee(s), 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.

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 directors of the trustee company who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

Brendan Curran

of

BPC Accounting Chartered Accountants PO Box 41, Budgewoi, New South Wales 2262

Signed:

Dated: 10/01/2023

Trustees Declaration



The directors of the trustee company have determined that the Fund is not a reporting entity and that these special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2021 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2021 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (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 2021.

Specifically, the directors of the trustee company declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the Fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Regulations 1994; and
- to the knowledge of the directors of the trustee company, there have been no events or transactions subsequent to the balance date which could have a material impact on the Fund. Where such events have occurred, the effect of such events has been accounted and noted in the Fund's financial statements.

Signed in accordance with a resolution of the directors of the trustee company by:

.....
Joshua Loretan
Loretan Family Super Pty Ltd
Director

.....
Alanna Loretan
Loretan Family Super Pty Ltd
Director

10 January 2023

Loretan Family Superannuation Fund
Members Summary

As at 30 June 2021



Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Joshua Loretan (Age: 50)											
LORJOS00001A - Accumulation											
381,632.39	20,754.40		64,363.74			6,848.15	6,081.97		4,394.57		449,425.84
381,632.39	20,754.40		64,363.74			6,848.15	6,081.97		4,394.57		449,425.84
Alanna Margaret Loretan (Age: 50)											
LORALA00001A - Accumulation											
93,768.02		22,747.57	17,743.34				1,700.80		1,050.72		131,507.41
93,768.02		22,747.57	17,743.34				1,700.80		1,050.72		131,507.41
475,400.41	20,754.40	22,747.57	82,107.08			6,848.15	7,782.77		5,445.29		580,933.25

Loretan Family Superannuation Fund

Members Statement



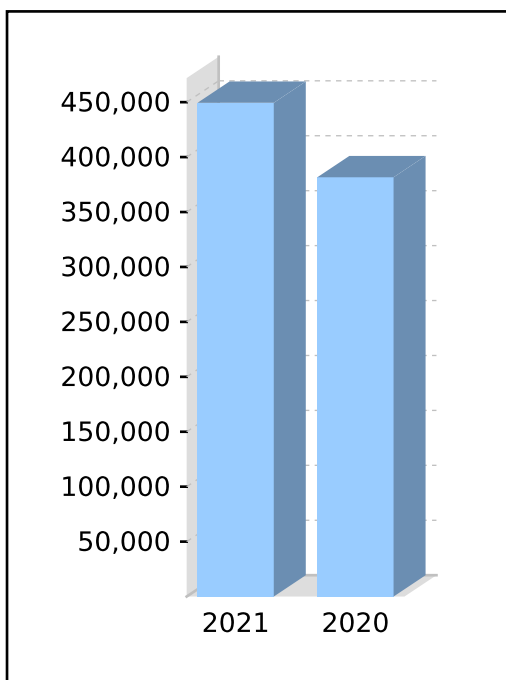
Joshua Loretan
 47 Macquarie Grove
 Caves Beach, New South Wales, 2281, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	50	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	449,425.84
Date Joined Fund:	23/06/2017		
Service Period Start Date:	01/02/1990		
Date Left Fund:			
Member Code:	LORJOS00001A		
Account Start Date:	23/06/2017		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	449,425.84
<u>Preservation Components</u>	
Preserved	449,341.34
Unrestricted Non Preserved	84.50
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	7,868.58
Taxable	441,557.26



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	381,632.39	
<u>Increases to Member account during the period</u>		
Employer Contributions	20,654.40	
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)	100.00	
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	64,363.74	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	3,098.15	
Income Tax	6,081.97	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax	3,750.00	
Insurance Policy Premiums Paid	4,394.57	
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	449,425.84	381,632.39

Loretan Family Superannuation Fund

Members Statement



Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Joshua Loretan
Director

Alanna Margaret Loretan
Director

Loretan Family Superannuation Fund

Members Statement



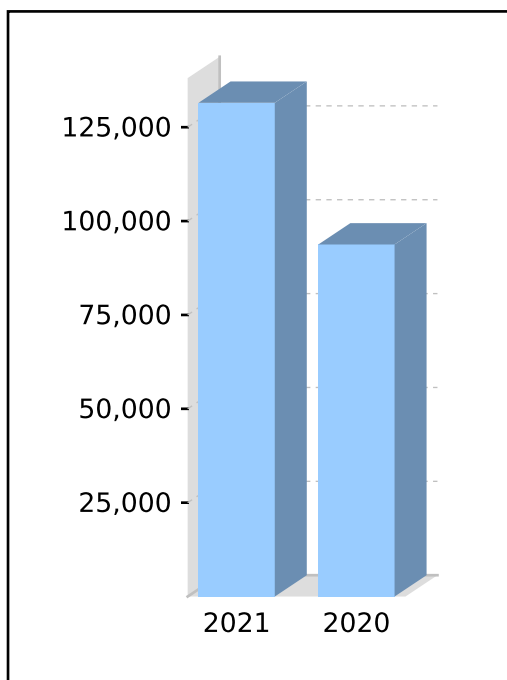
Alanna Margaret Loretan
 47 Macquarie Grove
 Caves Beach, New South Wales, 2281, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	50	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	131,507.41
Date Joined Fund:	23/06/2017		
Service Period Start Date:	01/02/1988		
Date Left Fund:			
Member Code:	LORALA00001A		
Account Start Date:	23/06/2017		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	131,507.41
<u>Preservation Components</u>	
Preserved	131,369.62
Unrestricted Non Preserved	137.79
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	10,034.23
Taxable	121,473.18



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	93,768.02	
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In	22,747.57	
Net Earnings	17,743.34	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax	1,700.80	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	1,050.72	
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	131,507.41	93,768.02

Loretan Family Superannuation Fund

Members Statement



Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Joshua Loretan
Director

Alanna Margaret Loretan
Director

Loretan Family Superannuation Fund

Investment Summary Report



As at 30 June 2021

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Bankwest Business Zero Transaction Account #9330		328.240000	328.24	328.24	328.24			0.06 %
Macquarie Cash Management Account #5893		1,023.950000	1,023.95	1,023.95	1,023.95			0.17 %
			1,352.19		1,352.19			0.23 %
Shares in Listed Companies (Australian)								
GOLD.AX Global X Metal Securities Australia Limited.	385.00	218.730000	84,211.05	192.52	74,122.01	10,089.04	13.61 %	14.33 %
			84,211.05		74,122.01	10,089.04	13.61 %	14.33 %
Units in Listed Unit Trusts (Australian)								
IAF.AX iShares Core Composite Bond Etf	369.00	113.320000	41,815.08	106.66	39,357.35	2,457.73	6.24 %	7.12 %
IOO.AX iShares Global 100 Etf	625.00	95.300000	59,562.50	62.37	38,981.14	20,581.36	52.80 %	10.14 %
IEM.AX iShares MSCI Emerging Markets Etf	1,693.00	73.820000	124,977.26	65.90	111,560.32	13,416.94	12.03 %	21.27 %
DJRE.AX SPDR Dow Jones Global Real Estate Fund	1,582.00	22.360000	35,373.52	19.62	31,037.88	4,335.64	13.97 %	6.02 %
VAS.AX Vanguard Australian Shares Index Etf	2,556.00	94.040000	240,366.24	73.76	188,519.51	51,846.73	27.50 %	40.90 %
			502,094.60		409,456.20	92,638.40	22.62 %	85.44 %
			587,657.84		484,930.40	102,727.44	21.18 %	100.00 %

.....**Electronic Lodgment Declaration (SMSF)**

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	Name of Fund	Year
Provided	Loretan Family Superannuation Fund	2021

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:

- ■ All the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct; and
- ■ I authorise the agent to lodge this tax return.

Signature of Partner, Trustee, or Director		Date	/ /
--	--	------	-----

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 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.

5 Wt i bhBUa Y	Lörëtta Family Super Pty Ltd ATF		
Account Number	302186 79330	Client Reference	LORE03

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

Signature		Date	/ /
-----------	--	------	-----

.....Tax Agent's 8 YWUfUjcb

I declare that:

- I have prepared this tax return in accordance with the information supplied by the partner, trustee, director or public officer
- I have received a declaration made by the entity that the information provided to me for the preparation of this tax return is true and correct; and
- I am authorised by the partner, trustee, director or public officer to lodge this tax return, including any applicable schedules.

Agent's signature **Date**

Contact name **Client Reference**

Agent's Phone Number **HUI '5 [YbhBi a VYf**

Self-managed superannuation fund annual return **2021**

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 2021* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2021* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ➡ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

- Print clearly, using a BLACK pen only.
 - Use BLOCK LETTERS and print one character per box.
- S M I T # S T
- Place in ALL applicable boxes.

- ➡ Postal address for annual returns:

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

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 **Tax file number (TFN)**

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

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

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

Loretan Family Superannuation Fund

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

4 **Current postal address**

BPC Accounting Chartered Accountants

PO Box 41

Suburb/town

Budgewoi

State/territory

NSW

Postcode

2262

5 **Annual return status**

Is this an amendment to the SMSF's 2021 return?

A No Yes

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

B No Yes

Tax File Number **6 SMSF auditor**

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A** / /

Was Part A of the audit report qualified?

B No Yes

Was Part B of the audit report qualified?

C No Yes

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

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

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

A Fund's financial institution account details

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

Fund BSB number

Fund account number

Fund account name

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

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

BSB number

Account number

Account name

C Electronic service address alias

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

Tax File Number

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

9 Was the fund wound up during the income year?

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

10 Exempt current pension income

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

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

No Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

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

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

Tax File Number **Provided**

Section B: Income

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

11 Income

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

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2021*.

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

Net capital gain **A** \$

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

Gross interest **C** \$

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

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

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

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

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

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

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 \$

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

*Gross trust distributions **M** \$ Code

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

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
U \$
(subject to 45% tax rate) (U1 plus U2 plus U3)

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

Exempt current pension income **Y** \$

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

Tax File Number Provided

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 style="width: 150px;" type="text"/>		A2 \$ <input style="width: 150px;" type="text"/>
Interest expenses overseas	B1 \$ <input style="width: 150px;" type="text"/>		B2 \$ <input style="width: 150px;" type="text"/>
Capital works expenditure	D1 \$ <input style="width: 150px;" type="text"/>		D2 \$ <input style="width: 150px;" type="text"/>
Decline in value of depreciating assets	E1 \$ <input style="width: 150px;" type="text"/>		E2 \$ <input style="width: 150px;" type="text"/>
Insurance premiums – members	F1 \$ <input style="width: 150px;" type="text" value="5,445"/>		F2 \$ <input style="width: 150px;" type="text"/>
SMSF auditor fee	H1 \$ <input style="width: 150px;" type="text" value="550"/>		H2 \$ <input style="width: 150px;" type="text"/>
Investment expenses	I1 \$ <input style="width: 150px;" type="text" value="2,779"/>		I2 \$ <input style="width: 150px;" type="text"/>
Management and administration expenses	J1 \$ <input style="width: 150px;" type="text" value="784"/>		J2 \$ <input style="width: 150px;" type="text"/>
Forestry managed investment scheme expense	U1 \$ <input style="width: 150px;" type="text"/>		U2 \$ <input style="width: 150px;" type="text"/>
Other amounts	L1 \$ <input style="width: 150px;" type="text"/>	Code <input style="width: 20px; height: 15px;" type="text"/>	L2 \$ <input style="width: 150px;" type="text" value="218"/>
Tax losses deducted	M1 \$ <input style="width: 150px;" type="text"/>		Code <input style="width: 20px; height: 15px;" type="text" value="0"/>

TOTAL DEDUCTIONS
N \$ <input style="width: 100px;" type="text" value="9,558"/>
(Total A1 to M1)

TOTAL NON-DEDUCTIBLE EXPENSES
Y \$ <input style="width: 100px;" type="text" value="218"/>
(Total A2 to L2)

#TAXABLE INCOME OR LOSS	Loss <input style="width: 20px; height: 15px;" type="checkbox"/>
O \$ <input style="width: 100px;" type="text" value="23,410"/>	
(TOTAL ASSESSABLE INCOME <i>less</i> TOTAL DEDUCTIONS)	

TOTAL SMSF EXPENSES
Z \$ <input style="width: 100px;" type="text" value="9,776"/>
(N plus Y)

#This is a mandatory label.

Tax File Number **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 2021* on how to complete the calculation statement.

#Taxable income	A \$	<input type="text" value="23,410"/>
		<i>(an amount must be included even if it is zero)</i>
#Tax on taxable income	T1 \$	<input type="text" value="3,511.50"/>
		<i>(an amount must be included even if it is zero)</i>
#Tax on no-TFN-quoted contributions	J \$	<input type="text" value="0.00"/>
		<i>(an amount must be included even if it is zero)</i>

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

Foreign income tax offset	C1 \$	<input type="text" value="441.61"/>	
Rebates and tax offsets	C2 \$	<input type="text"/>	
			Non-refundable non-carry forward tax offsets
			C \$
			<input type="text" value="441.61"/>
			<i>(C1 plus C2)</i>

SUBTOTAL 1

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

Early stage venture capital limited partnership tax offset	D1 \$	<input type="text" value="0.00"/>	
Early stage venture capital limited partnership tax offset carried forward from previous year	D2 \$	<input type="text" value="0.00"/>	
Early stage investor tax offset	D3 \$	<input type="text" value="0.00"/>	
Early stage investor tax offset carried forward from previous year	D4 \$	<input type="text" value="0.00"/>	
			Non-refundable carry forward tax offsets
			D \$
			<input type="text" value="0.00"/>
			<i>(D1 plus D2 plus D3 plus D4)</i>
			SUBTOTAL 2
			T3 \$
			<input type="text" value="3,069.89"/>
			<i>(T2 less D – cannot be less than zero)</i>

Complying fund's franking credits tax offset	E1 \$	<input type="text" value="2,027.33"/>	
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" value="0.00"/>	
			Refundable tax offsets
			E \$
			<input type="text" value="2,027.33"/>
			<i>(E1 plus E2 plus E3 plus E4)</i>

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

Section 102AAM interest charge

G \$

Tax File Number

H1	Credit for interest on early payments – amount of interest	<input type="text"/>
H2	Credit for tax withheld – foreign resident withholding (excluding capital gains)	<input type="text"/>
H3	Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<input type="text"/>
H5	Credit for TFN amounts withheld from payments from closely held trusts	<input type="text" value="0.00"/>
H6	Credit for interest on no-TFN tax offset	<input type="text"/>
H8	Credit for foreign resident capital gains withholding amounts	<input type="text" value="0.00"/>
Eligible credits		H <input type="text"/>
		<i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

#Tax offset refunds (Remainder of refundable tax offsets)	I <input type="text" value="0.00"/>
	<i>(unused amount from label E – an amount must be included even if it is zero)</i>

PAYG instalments raised

K

Supervisory levy

L

Supervisory levy adjustment for wound up funds

M

Supervisory levy adjustment for new funds

N

AMOUNT DUE OR REFUNDABLE A positive amount at S is what you owe, while a negative amount is refundable to you.	S <input type="text" value="-1,193.44"/>
	<i>(T5 plus G less H less I less K plus L less M plus N)</i>

#This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a *Losses schedule 2021*.

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

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

Tax File Number

Section F: **Member information**

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN Date of birth
 See the Privacy note in the Declaration.

Contributions

! Refer to instructions for completing these labels.

Employer contributions
A \$
 ABN of principal employer
A1
 Personal contributions
B \$
 CGT small business retirement exemption
C \$
 CGT small business 15-year exemption amount
D \$
 Personal injury election
E \$
 Spouse and child contributions
F \$
 Other third party contributions
G \$

Proceeds from primary residence disposal
H \$
 Receipt date Day / Month / Year
H1 / /
 Assessable foreign superannuation fund amount
I \$
 Non-assessable foreign superannuation fund amount
J \$
 Transfer from reserve: assessable amount
K \$
 Transfer from reserve: non-assessable amount
L \$
 Contributions from non-complying funds and previously non-complying funds
T \$
 Any other contributions (including Super Co-contributions and Low Income Super Amounts)
M \$

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

Other transactions

Accumulation phase account balance
S1 \$
 Retirement phase account balance - Non CDBIS
S2 \$
 Retirement phase account balance - CDBIS
S3 \$

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

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

Accumulation phase value **X1** \$
 Retirement phase value **X2** \$
 Outstanding limited recourse borrowing arrangement amount **Y** \$

Tax File Number

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

i Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date Day / Month / Year

H1 / /

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

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

T \$

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

M \$

TOTAL CONTRIBUTIONS N \$

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

Other transactions

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

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$ Code

Income stream payments **R2** \$ Code

Accumulation phase account balance **S1** \$

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

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

TRIS Count

CLOSING ACCOUNT BALANCE S \$

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Tax File Number Provided

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$ 502,094

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

15b Australian direct investments

Cash and term deposits **E** \$ 1,352

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

Debt securities **F** \$

Loans **G** \$

Listed shares **H** \$ 84,211

Unlisted shares **I** \$

Limited recourse borrowing arrangements **J** \$

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

Residential real property **L** \$

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

Other assets **O** \$ 5,109

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 \$ 592,766
(Sum of labels A to T)	

15e In-house assets

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

Tax File Number **15f Limited recourse borrowing arrangements**

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

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

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 \$ <input type="text"/>	
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="580,932"/>
	Reserve accounts	X \$ <input type="text"/>
	Other liabilities	Y \$ <input type="text" value="11,834"/>
	TOTAL LIABILITIES Z \$	<input type="text" value="592,766"/>

Section I: Taxation of financial arrangements**17 Taxation of financial arrangements (TOFA)**Total TOFA gains **H** \$ Total TOFA losses **I** \$ **Section J: Other information****Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2020–21 income year, write **2021**). **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 2021*. **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 2021* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2021*. **D**

Tax File Number **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 / /

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

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 2021* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date / /

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

Capital gains tax (CGT) schedule

202%

When completing this form

- Print clearly, using a black or dark blue pen only.
- Use BLOCK LETTERS and print one character in each box.

S	M	I	T	H		S	T												
---	---	---	---	---	--	---	---	--	--	--	--	--	--	--	--	--	--	--	--

- Do not use correction fluid or covering stickers.
- Sign next to any corrections with your **full signature** (not initials).

- Use in conjunction with company, trust, fund income tax return or the self-managed superannuation fund annual return.
- Refer to the *Guide to capital gains tax 202F* available on our website at ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

i We are authorised by law to request your TFN. You do not have to quote your TFN. However, if you don't it could increase the chance of delay or error in processing your form.

Australian business number (ABN)

Taxpayer's name

1 Current year capital gains and capital losses

	Capital gain	Capital loss
Shares in companies listed on an Australian securities exchange	A \$ <input type="text" value="16"/>	K \$ <input type="text"/>
Other shares	B \$ <input type="text"/>	L \$ <input type="text"/>
Units in unit trusts listed on an Australian securities exchange	C \$ <input type="text" value="3,525"/>	M \$ <input type="text" value="1,320"/>
Other units	D \$ <input type="text"/>	N \$ <input type="text"/>
Real estate situated in Australia	E \$ <input type="text"/>	O \$ <input type="text"/>
Other real estate	F \$ <input type="text"/>	P \$ <input type="text"/>
Amount of capital gains from a trust (including a managed fund)	G \$ <input type="text"/>	
Collectables	H \$ <input type="text"/>	Q \$ <input type="text"/>
Other CGT assets and any other CGT events	I \$ <input type="text"/>	R \$ <input type="text"/>
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S \$ <input type="text" value="0"/>	
Total current year capital gains	J \$ <input type="text" value="3,541"/>	

Add the amounts at labels **K** to **R** and write the total in item 2 label **A** – **Total current year capital losses**.

Tax File Number **2 Capital losses**Total current year capital losses **A** \$ Total current year capital losses applied **B** \$ Total prior year net capital losses applied **C** \$ Total capital losses transferred in applied
(only for transfers involving a foreign bank branch or
permanent establishment of a foreign financial entity) **D** \$ Total capital losses applied **E** \$ Add amounts at **B**, **C** and **D**.**3 Unapplied net capital losses carried forward**Net capital losses from collectables carried forward to later income years **A** \$ Other net capital losses carried forward to later income years **B** \$ Add amounts at **A** and **B** and transfer the total
to label **V** – **Net capital losses carried forward
to later income years** on your tax return.**4 CGT discount**Total CGT discount applied **A** \$ **5 CGT concessions for small business**Small business active asset reduction **A** \$ Small business retirement exemption **B** \$ Small business rollover **C** \$ Total small business concessions applied **D** \$ **6 Net capital gain**Net capital gain **A** \$ **1J** less **2E** less **4A** less **5D** (cannot be less than
zero). Transfer the amount at **A** to label **A** – **Net
capital gain** on your tax return.

Tax File Number

Provided

7 Earnout arrangements

Are you a party to an earnout arrangement? **A** Yes, as a buyer Yes, as a seller No
 (Print in the appropriate box.)

! If you are a party to more than one earnout arrangement, copy and attach a separate sheet to this schedule providing the details requested here for each additional earnout arrangement.

How many years does the earnout arrangement run for? **B**

What year of that arrangement are you in? **C**

If you are the seller, what is the total estimated capital proceeds from the earnout arrangement? **D** \$

Amount of any capital gain or loss you made under your non-qualifying arrangement in the income year. **E** \$ / ^{LOSS}

! Request for amendment

If you received or provided a financial benefit under a look-through earnout right created in an earlier income year and you wish to seek an amendment to that earlier income year, complete the following:

Income year earnout right created **F**

Amended net capital gain or capital losses carried forward **G** \$ / ^{LOSS}

8 Other CGT information required (if applicable)

Small business 15 year exemption – exempt capital gains **A** \$ / ^{CODE}

Capital gains disregarded by a foreign resident **B** \$

Capital gains disregarded as a result of a scrip for scrip rollover **C** \$

Capital gains disregarded as a result of an inter-company asset rollover **D** \$

Capital gains disregarded by a demerging entity **E** \$

Tax File Number **Taxpayer's declaration**

! If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

Important

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided 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 ATO. The income tax law imposes heavy penalties for false or misleading statements.

Privacy

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

I declare that the information on this form is true and correct.

Signature

Date

Day	/	Month	/	Year

Contact name

Daytime contact number (include area code)

B - Permanent Documents

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Supporting Documents

- Fund Summary Report Report
- 2021 Company Statement.pdf
- ABN Lookup.pdf
- Super Fund Lookup.pdf

Standard Checklist

- Attach latest copy of ASIC annual company statement (if corporate trustee)
- Ensure latest copies of ATO Trustee Declarations and ATO confirmation that the fund is a regulated fund is attached
- Ensure latest copies of trustee consents, member consents and registers are attached
- Ensure latest copy of trust deed (including amendments) are attached
- Use [Australian Business Register](#) to ensure details are correct
- Use [Super Fund Lookup](#) to check the eligibility to receive rollovers and contributions

Loretan Family Superannuation Fund

Fund Summary Report

As at 30 June 2021



Fund Details

Date Formed: 23/06/2017

Tax File Number: Provided

ABN: 49240184279

Period: 01/07/2020 - 30/06/2021

Fund Type: SMSF

GST Registered: No

Postal Address:

47 Macquarie Grove

Caves Beach, New South Wales 2281

Physical Address:

47 Macquarie Grove

Caves Beach, New South Wales 2281

Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Loretan, Joshua	50	1	0	Provided	Not Provided
Loretan, Alanna	50	1	0	Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Accountant	Curran, Brendan
Auditor	Boys, Tony
Tax Agent	Curran, Brendan
Trustee	Loretan Family Super Pty Ltd Loretan, Joshua Loretan, Alanna

Inquires 1300 300 630

Issue date 23 Jun 21

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 61009871

Check this statement carefully

You are legally obligated to ensure that all your company details listed on this company statement are complete and correct. This is required under s346C (1) and/or s346B and s346C (2) of the *Corporations Act 2001*.

You must check this statement carefully and inform ASIC of any changes or corrections immediately. **Do not return this statement.** You must notify ASIC within 28 days after the date of change, and within 28 days after the date of issue of your annual company statement. Late lodgement of changes will result in late fees. These requirements do not apply to the **Additional company information**.

You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to www.asic.gov.au/changes
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.
Ph: 1300 300 630



Use your agent.

REVIEW DATE: 23 June 21

Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

1 Registered office
BPC ACCOUNTING UNIT 4 16 LAKE STREET BUDGEWOI NSW 2262

2 Principal place of business
47 MACQUARIE GROVE CAVES BEACH NSW 2281

3 Officeholders

Name:	JOSHUA ROBERT LORETAN
Born:	TAREE NSW
Date of birth:	13/06/1971
Address:	47 MACQUARIE GROVE CAVES BEACH NSW 2281
Office(s) held:	DIRECTOR, APPOINTED 23/06/2017
Name:	ALANNA MARGARET LORETAN
Born:	TAREE NSW
Date of birth:	19/10/1970
Address:	47 MACQUARIE GROVE CAVES BEACH NSW 2281
Office(s) held:	DIRECTOR, APPOINTED 23/06/2017; SECRETARY, APPOINTED 23/06/2017

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORD SHARES	2	\$2.00	\$0.00

5 Members

These details continue on the next page

LORETAN FAMILY SUPER PTY LTD ACN 619 972 360

Page 1 of 2

Company statement continued

Name: JOSHUA ROBERT LORETAN
Address: 47 MACQUARIE GROVE CAVES BEACH NSW 2281

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

Name: ALANNA MARGARET LORETAN
Address: 47 MACQUARIE GROVE CAVES BEACH NSW 2281

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

End of company statement

This concludes the information to which the company must respond (if incorrect) under s346C of the *Corporations Act 2001*.

Additional company information

This information is optional under the *Corporations Act 2001*. Late lodgement fees or late review fees do not apply to this information. To add, remove or change a contact address, see www.asic.gov.au/addresses.

6	Contact address for ASIC use only	
	Registered agent name:	BPC ACCOUNTING
	Registered agent number:	35261
	Address:	PO BOX 41 BUDGEWOI NSW 2262

Current details for ABN 49 240 184 279

ABN details

Entity name: The Trustee for Loretan Family Superannuation Fund

ABN status: Active from 23 Jun 2017

Entity type: Superannuation Fund

Goods & Services Tax (GST): Not currently registered for GST

Main business location: NSW 2281

Super Fund Lookup

Use Super Fund Lookup [🔗](#) to check the eligibility of **The Trustee for Loretan Family Superannuation Fund** to receive rollovers and contributions

Deductible gift recipient status

Not entitled to receive tax deductible gifts

ABN last updated: 29 Mar 2022

Record extracted: 07 Jan 2023

Disclaimer

The Registrar makes every reasonable effort to maintain current and accurate information on this site. The Commissioner of Taxation advises that if you use ABN Lookup for information about another entity for taxation purposes and that information turns out to be incorrect, in certain circumstances you will be protected from liability. For more information see [disclaimer](#).

Regulation details removed

ABN: 49 240 184 279 [View record on ABN Lookup](#) 

Status: Regulation details removed

Previous fund name	From	To
The Trustee for Loretan Superannuation Fund	23 Jun 2017	08 Sep 2017

ABN last updated: 29 Mar 2022

Record extracted: 07 Jan 2023

What does 'Regulation details removed' mean?

The regulation details of this SMSF have been removed from display in Super Fund Lookup due to their failure to lodge returns.

APRA funds

If you receive a transfer or rollover request from this SMSF, advise your client to contact the ATO by phoning **13 10 20** between 8am and 6pm, Monday to Friday.

See the [guidance](#)  issued by APRA for further assistance in managing transfers and rollovers to SMSFs.

SMSF

An authorised contact for the SMSF can contact the ATO about this issue by phoning **13 10 20** between 8am and 6pm, Monday to Friday.

Also refer to [frequently asked questions](#).

Disclaimer

This extract is based on information supplied by superannuation entities to the Commissioner of Taxation.

Important Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.

C - Other Documents

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Supporting Documents

- 2021 Audit Engagement Letter - unsigned.pdf
- 2021 Annual Trustee Minutes - unsigned.pdf
- GeneralLedger-01072020-30062021.pdf
- 2021 Investment Strategy - unsigned.pdf
- TrialBalance-01072020-30062021.pdf
- 2021 Trustee Representation Letter - unsigned.pdf

Standard Checklist

- Attach copy of any SOAs issued during the Financial Year
- Attach copy of Investment Strategy
- Attach signed Engagement Letter
- Attach signed Trustee Representation Letter
- Attach Trustee Minutes prepared during the year

Minutes of a meeting of the Director(s)

held on 09 January 2023 at 47 Macquarie Grove, Caves Beach, New South Wales 2281



PRESENT:	Joshua Loretan and Alanna Loretan
MINUTES:	The Chair reported that the minutes of the previous meeting had been signed as a true record.
FINANCIAL STATEMENTS OF SUPERANNUATION FUND:	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the directors of the Trustee Company, the Superannuation Fund is not a reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2021 and it was resolved that such statements be and are hereby adopted as tabled.</p>
TRUSTEE'S DECLARATION:	It was resolved that the trustee's declaration of the Superannuation Fund be signed.
ANNUAL RETURN:	Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2021, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
TRUST DEED:	The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
INVESTMENT STRATEGY:	The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.
INSURANCE COVER:	The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.
ALLOCATION OF INCOME:	It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
INVESTMENT ACQUISITIONS:	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2021.
INVESTMENT DISPOSALS:	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2021.
AUDITORS:	<p>It was resolved that</p> <p>Tony Boys</p> <p>of</p> <p>PO Box 3376, Rundle Mall, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>
TAX AGENTS:	<p>It was resolved that</p> <p>Brendan Curran</p>

Minutes of a meeting of the Director(s)

held on 09 January 2023 at 47 Macquarie Grove, Caves Beach, New South Wales 2281



act as tax agents of the Fund for the next financial year.

TRUSTEE STATUS:

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the Fund and that they are not disqualified persons as defined by s 120 of the SISA.

CONTRIBUTIONS RECEIVED:

It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

CLOSURE:

All resolutions for this meeting were made in accordance with the SISA and Regulations.

There being no further business the meeting then closed.

Signed as a true record –

.....

Joshua Loretan

Chairperson

Loretan Family Superannuation Fund

Investment Strategy



Overview

The aim of this strategy is to provide the Members with an income on retirement.

Investment Objectives

The Trustee(s) will at all times ensure the funds assets are invested in accordance with the trust deed and comply with the applicable legislative requirements.

The Trustee(s) will act prudently to maximise the rate of return, subject to acceptable risk parameters whilst maintaining an appropriate diversification across a broad range of assets whilst assessing the risks where it is determined the fund's portfolio lacks diversification and / or has elected to implement a sector bias.

Having considered the risk profile of the fund and the member's needs and circumstances, the trustee has adopted the following objectives for the investment of assets of the fund;

- to achieve an investment return (based on market values and net of tax and charges) that exceeds the CPI by at least 3% per annum when measured over a rolling 5 year period.
- to have a probability of zero or negative returns in any 12 Month period of less than one in five years; and
- have sufficient liquidity to meet liabilities as and when they fall due.
- to consider the need to hold a policy of insurance for one or more members of the fund.

Investment Strategy

The fund will invest in a portfolio of assets according to market conditions and within the ranges specified below:

Asset Allocation

The targeted asset allocation will be in the following ranges:

<u>Asset Class</u>	<u>Target Range</u>	<u>Benchmark</u>
Australian Shares	20 - 75 %	55 %
International Shares	0 - 40 %	31 %
Cash	0 - 20 %	1 %
Australian Fixed Interest	0 - 20 %	7 %
International Fixed Interest	0 - 15 %	0 %
Mortgages	0 - 0 %	0 %
Direct Property	0 - 35 %	0 %
Listed Property	0 - 35 %	6 %
Other	0 - 10 %	0 %

Quality companies and trusts as supported by research and fundamental analysis will be selected. Direct investments in property, artwork and lease equipment may form part of the strategy provided there is sufficient basis for the decision.

Insurance

The Trustees have considered and consulted Professional Advice where necessary to ensure that all fund members have the correct type and level of insurance. Insurance may be held within or outside the SMSF.

Review and Monitoring

The trustees will monitor and review the fund's investment activities on a regular basis and to communicate with the members should they feel that any change in strategy is necessary in order to achieve the fund's objective.

Date: 30/06/2021

.....
Joshua Loretan

.....
Alanna Loretan

09/01/2023

To the trustee of the
Loretan Family Superannuation Fund
47 Macquarie Grove
Caves Beach, New South Wales, 2281

Dear Trustee,

The Objective and Scope of the Audit

You have requested that we audit the Loretan Family Superannuation Fund (the Fund):

1. financial report, which comprises the statement of financial position, as at 30/06/2021 and the operating statement for the year then ended and the notes to the financial statements; and
2. compliance during the same period with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR) specified in the approved form auditor's report as issued by the ATO, which are sections 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109 and 126K of the SISA and regulations 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14 and 13.18AA of the SISR.

We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted pursuant to the SISA with the objective of our expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and SISR.

The Responsibilities of the Auditor

We will conduct our financial audit in accordance with Australian Auditing Standards and our compliance engagement in accordance with applicable Standards on Assurance Engagements, issued by the Auditing and Assurance Standards Board (AUASB). These standards require that we comply with relevant ethical requirements relating to audit and assurance engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement and that you have complied, in all material respects, with the specified requirements of the SISA and SISR.

The annual audit of the financial reports and records of the Fund must be carried out during and after the end of each year of income. In accordance with section 35C of the SISA, we are required to provide to the trustees of the Fund an auditor's report in the approved form within the prescribed time as set out in the SISR, 28 days after the trustees have provided all documents relevant to the preparation of the auditor's report.

Financial Audit

A financial 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. A financial 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. Due to 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 controls relevant to the fund'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 fund's internal controls. However, we expect to provide you with a separate letter concerning any significant deficiencies in the fund's system of accounting and internal controls that come to our attention during the audit of the financial report. This will be in the form of a trustee letter.

Compliance Engagement

A compliance engagement involves performing audit procedures to obtain audit evidence about the fund's compliance with the provisions of the SISA and SISR specified in the ATO's approved form auditor's report.

Our compliance engagement with respect to investments includes determining whether the investments are made for the sole purpose of funding members' retirement, death or disability benefits and whether you have an investment strategy for the fund, which has been reviewed regularly and gives due consideration to risk, return, liquidity, diversification and the insurance needs of members/managers. Our procedures will include testing whether the investments are made for the allowable purposes in accordance with the investment strategy, but not for the purpose of assessing the appropriateness of those investments to the members.

The Responsibilities of the Trustees

We take this opportunity to remind you that it is the responsibility of the trustees to ensure that the fund, at all times, complies with the SISA and SISR as well as any other legislation relevant to the fund. The trustees are also responsible for the preparation and fair presentation of the financial report.

Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report and for determining that the accounting policies used are consistent with the financial reporting requirements of the SMSF's governing rules, comply with the requirements of SISA and SISR and are appropriate to meet the needs of the members. This responsibility includes:

- Establishing and maintaining controls relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error. The system of accounting and internal control should be adequate in ensuring that all transactions are recorded and that the recorded transactions are valid, accurate, authorised, properly classified and promptly recorded, so as to facilitate the preparation of reliable financial information. This responsibility to maintain adequate internal controls also extends to the Fund's compliance with SIS including any Circulars and Guidelines issued by a relevant regulator to the extent applicable. The internal controls should be sufficient to prevent and/or detect material non-compliance with such legislative requirements.
- Selecting and applying appropriate accounting policies.
- Making accounting estimates that are reasonable in the circumstances; and
- Making available to us all the books of the Funds, including any registers and general documents, minutes and other relevant papers of all Trustee meetings and giving us any information, explanations and assistance we require for the purposes of our audit.

Section 35C(2) of SIS requires that Trustees must give to the auditor any document that the auditor requests in writing within 14 days of the request.

As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

Our audit report is prepared for the members of the Fund and we disclaim any assumption of responsibility for any reliance on our report, or on the financial report to which it relates, to any person other than the members of the fund, or for any purpose other than that for which it was prepared.

Independence

We confirm that, to the best of our knowledge and belief, the engagement team meets the current independence requirements of the SISA and SISR including APES 110 *Code of Ethics for Professional Accountants* in relation to the audit of the Fund. In conducting our financial audit and compliance engagement, should we become aware that we have contravened the independence requirements, we shall notify you on a timely basis.

Report on Matters Identified

Under section 129 of the SISA, we are required to report to you in writing, if during the course of, or in connection with, our audit, we become aware of any contravention of the SISA or SISR which we believe has occurred, is occurring or may occur. Furthermore, you should be aware that we are also required to notify the Australian Taxation Office (ATO) of certain contraventions of the SISA and SISR that we become aware of during the audit, which meet the tests stipulated by the ATO, irrespective of the materiality of the contravention or action taken by the trustees to rectify the matter. Finally, under section 130, we are required to report to you and the ATO if we believe the financial position of the Fund may be, or may be about to become unsatisfactory.

You should not assume that any matters reported to you, or that a report that there are no matters to be communicated, indicates that there are no additional matters, or matters that you should be aware of in meeting your responsibilities. The completed audit report may be provided to you as a signed hard copy or a signed electronic version.

Compliance Program

The conduct of our engagement in accordance with Australian Auditing Standards and applicable Standards on Assurance Engagements means that information acquired by us in the course of our engagement is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your express consent. Our audit files may, however, be subject to review as part of the compliance program of a professional accounting body or the ATO. We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under these programs. Should this occur, we will advise you. The same strict confidentiality requirements apply under these programs as apply to us as your auditor.

Limitation of Liability

As a practitioner/firm participating in a scheme approved under the Professional Services Legislation, our liability may be limited under the scheme.

Fees

We look forward to full co-operation with you/your administrator and we trust that you will make available to us whatever records, documentation and other information are requested in connection with our audit.

Our fees, which will be billed as work progresses, are based on the time required by staff members assigned to the engagement plus out-of-pocket expenses. Individual hourly rates vary according to the degree of responsibility involved and the experience and skills required. Our annual audit fee will be revised and agreed upon each year with the Trustee. Any additional services required, that are outside the scope of this engagement, will be billed on a time basis.

If we are required to respond to requests for information from regulators in relation to our engagement as auditor, the Fund will reimburse us at standard billing rates for our professional time and expenses, including reasonable legal fees, incurred in responding to such requests.

We would appreciate if you could 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 Fund for the year ended 30 June 2021.

Yours sincerely

Tony Boys
100014140

Acknowledged on behalf of the Trustee(s) of the Loretan Family Superannuation Fund by:

(Signed).....
(dated) / /
Joshua Loretan
Loretan Family Super Pty Ltd
Director

(Signed).....
(dated) / /
Alanna Loretan
Loretan Family Super Pty Ltd
Director

09 January 2023

Tony Boys
PO Box 3376
Rundle Mall, South Australia 5000

Dear Sir/Madam,

**Re: Loretan Family Superannuation Fund
Trustee Representation Letter**

This representation letter is provided in connection with your audit of the financial report of the Loretan Family Superannuation Fund (the Fund) and the Fund's compliance with the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR), for the year ended 30/06/2021, for the purpose of you expressing an opinion as to whether the financial report is, in all material respects, presented fairly in accordance with the accounting policies adopted by the Fund and the Fund complied, in all material respects, with the relevant requirements of SISA and SISR.

The Trustees have determined that the Fund is not a reporting entity for the year ended 30/06/2021 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the Fund. Accordingly, the financial report prepared is a special purpose financial report which is for distribution to members of the Fund and to satisfy the requirements of the SISA and SISR. We acknowledge our responsibility for ensuring that the financial report is in accordance with the accounting policies as selected by ourselves and requirements of the SISA and SISR, and confirm that the financial report is free of material misstatements, including omissions.

We confirm, to the best of our knowledge and belief, the following representations are made to you during your audit.

1. Sole Purpose Test

The Fund is maintained for the sole purpose of providing benefits for each member on their retirement, death, termination of employment or ill-health.

2. Trustees are not disqualified

No disqualified person acts as a director of the trustee company/an individual trustee.

3. Fund's Governing Rules, Trustees' Responsibilities and Fund Conduct

The Fund meets the definition of a self-managed superannuation fund under SISA, including that no member is an employee of another member, unless they are relatives and no trustee/director of the corporate trustee, receives any remuneration for any duties or services performed by the trustee/director in relation to the fund.

The Fund has been conducted in accordance with its governing rules at all times during the year and there were no amendments to the governing rules during the year, except as notified to you.

The Trustees have complied with all aspects of the trustee requirements of the SISA and SISR.

The Trustees are not subject to any contract or obligation which would prevent or hinder the Trustees in properly executing their functions and powers.

The Fund has been conducted in accordance with the SISA, the SISR and the governing rules of the Fund.

The Fund has complied with the requirements of the SISA and SISR specified in the approved form auditor's report as issued by the ATO, which are sections 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103,104, 104A, 105, 109 and 126K of the SISA and regulations 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14 and 13.18AA of the SISR.

All contributions accepted and benefits paid have been in accordance with the governing rules of the Fund and relevant provisions of the SISA and SISR.

There have been no communications from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report or we have disclosed to you all known instances of non-compliance or suspected non-compliance with laws and regulations whose effects should be considered when preparing the financial report and the Auditor's/actuary contravention report.

4. Investment Strategy

The investment strategy has been determined and reviewed with due regard to risk, including recoverability of investments, return, liquidity, diversity and the insurance needs of Fund members, and the assets of the Fund are in line with this strategy.

5. Accounting Policies

All the significant accounting policies of the Fund are adequately described in the Financial Report and the Notes attached thereto. These policies are consistent with the policies adopted last year.

6. Fund Books and Records

All transactions have been recorded in the accounting records and are reflected in the financial report. We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit; and minutes of all meetings of the Trustees.

We acknowledge our responsibility for the design and implementation of internal controls to prevent and detect error and fraud. We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial reports, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.

We have disclosed to you the results of our assessment of the risk that the financial report may be materially misstated as a result of fraud. We have disclosed to you all information in relation to fraud or suspected fraud that we are aware of and that affects the Fund and involves the Trustees or others.

In instances where the fund uses a custodian, we confirm we have not been advised of any fraud, non-compliance with laws and regulations or uncorrected misstatements that would affect the financial report of the fund.

Information retention obligations have been complied with, including:

- Accounting records and financial reports are being kept for five (5) years,
- Minutes and records of trustees'/directors of the corporate trustee meetings/decisions are being kept for ten (10) years;
- Records of trustees'/directors of the corporate trustees' changes and trustees' consents are being kept for at least ten (10) years;
- Copies of all member or beneficiary reports are being kept for ten (10) years; and
- Trustee declarations in the approved form have been signed and are being kept for each Trustee appointed after 30 June 2007.

7. Fraud, error and non-compliance

There have been no:

- a) Frauds, error or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure that could have a material effect on the financial report.
- b) Communications from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- c) Violations or possible violations of laws or regulations whose effects should have been considered for disclosure in the financial report or as a basis for recording an expense.

8. Asset Form and Valuation

The assets of the Fund are being held in a form suitable for the benefit of the Members of the Fund, and are in accordance with our investment strategy.

Investments are carried in the books at their net market value. Such amounts are considered reasonable in light of present circumstances.

We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.

We have assessed their recoverability and we are comfortable that the SMSF will be able, if needed, to realise these assets.

There are no commitments, fixed or contingent, for the purchase or sale of long term investments.

9. Safeguarding Assets

We have considered the importance of safeguarding the assets of the fund, and we confirm we have the following procedures in place to achieve this:

- Authorised signatories on bank and investment accounts are regularly reviewed and considered appropriate; and
- Tangible assets are, where appropriate, adequately insured and appropriately stored.

10. Significant Assumptions

We believe that significant assumptions used by us in making accounting estimates are reasonable.

11. Ownership and Pledging of Assets

The Fund has satisfactory title to all assets appearing in the Statement of Financial Position. All investments are registered in the name of the Fund, where possible, and are in the custody of the respective manager/Trustee.

There are no liens or encumbrances on any assets or benefits and no assets, benefits or interests in the Fund have been pledged or assigned to secure liabilities of others.

All assets of the Fund are held separately from the assets of the members, employers and the Trustees. All assets are acquired, maintained and disposed of on an arm's length basis and appropriate action is taken to protect the assets of the Fund.

12. Payment of benefits

Benefits have been calculated and provided to members in accordance with the provisions of the Fund's governing rules and the relevant legislation.

The Trustee has revalued Member/s benefits to market value just prior to paying out a portion or all of a member's account balance.

13. Related Parties

We have disclosed to you the identity of the Fund's related parties and all related party transactions and relationships. Related party transactions and related amounts receivable have been properly recorded or disclosed in the financial report.

[Delete this paragraph if not applicable]

Acquisitions from, loans to, leasing of assets to and investments in related parties have not exceeded the in-house asset restrictions in the SISA at the time of investment, acquisition or at year end.

The Fund has not made any loans or provided financial assistance to members of the Fund or their relatives.

If the Fund owns residential property the members of the Fund or associates or other related parties do not lease, or use the property for personal use.

14. Acquisitions from related parties

No assets have been acquired by the Fund from members or associates or other related parties of the Fund other than those assets specifically exempted by Section 66 of SISA.

15. Borrowings

The Fund has not borrowed money or maintained any borrowings during the period, with the exception of borrowings which were allowable under SISA.

16. Subsequent Events

No events or transactions have occurred since the date of the financial report, or are pending, which would have a significant adverse effect on the Fund's financial position at that date, or which are of such significance in relation to the Fund as to require mention in the notes to the Financial Statements in order to ensure they are not misleading as to the financial position of the Fund or its operations.

17. Outstanding Legal Action

[Delete this paragraph if not applicable]

We confirm that you have been advised of all significant legal matters, and that all known actual or possible litigation and claims have been adequately accounted for, and been appropriately disclosed in the financial report. There have been no communications from the ATO concerning a contravention of the SISA or SISR which has occurred, is occurring or is about to occur.

18. Going Concern

We confirm we have no knowledge of any event or conditions that would cast significant doubt on the fund's ability to continue as a going concern.

19. Residency

The Trustees declare that the Fund was a resident Australian superannuation fund at all times during the year of income.

20. Investment Returns

Investment returns of the Fund have been allocated to members in a manner that is fair and reasonable.

21. Insurance

Where the Fund has taken out a life insurance policy on behalf of a member, the Trustee confirms that the Fund is the beneficial owner.

The Trustee also confirms that the Fund has not purchased a policy over the life of a member, where the purchase is a condition and consequence of a buy-sell agreement the member has entered into with another individual.

22. Limiting powers of Trustees

The Trustees have not entered into a contract or done anything else, that would prevent the Trustees from, or hinder the Trustees in, properly performing or exercising the Trustees' functions and powers.

23. Collectables and Personal Use Assets

If the Trustees own collectables and/or personal use assets these assets are not being used for personal use.

24. Uncorrected misstatements

We believe the effects of those uncorrected financial report misstatements aggregated by the auditor during the audit are immaterial, both individually and in aggregate, to the financial report taken as a whole. A summary of such items is attached.

25. Additional Matters

Include any additional matters relevant to the particular circumstances of the audit, for example:

- The work of an expert has been used; or
- Justification for a change in accounting policy

We understand that your examination was made in accordance with Australian Auditing Standards and applicable Standards on Assurance Engagements and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the Fund taken as a whole, and on the compliance of the Fund with specified requirements of SISA and SISR, and that your tests of the financial and compliance records and other auditing procedures were limited to those which you considered necessary for that purpose.

Yours sincerely,
For and on behalf of the Trustee(s)

.....
Joshua Loretan
Loretan Family Super Pty Ltd
Director
09 January 2023

.....
Alanna Loretan
Loretan Family Super Pty Ltd
Director
09 January 2023

Loretan Family Superannuation Fund

General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Distributions Received (23800)					
<u>SPDR Dow Jones Global Real Estate Fund (DJRE.AX)</u>					
13/01/2021	DJRE DST 001255031548 [System Matched Income Data]			313.49	313.49 CR
30/06/2021	Distribution receivable			578.07	891.56 CR
30/06/2021	DJRE.AX - SPDR Dow Jones Global Real Estate Fund - Generate Tax Data - 30/6/2021				891.56 CR
			0.00	891.56	891.56 CR
<u>iShares Core Composite Bond Etf (IAF.AX)</u>					
21/10/2020	IAF PAYMENT OCT20/00806577 [System Matched Income Data]			335.24	335.24 CR
18/01/2021	IAF PAYMENT JAN21/00806793 [System Matched Income Data]			319.40	654.64 CR
19/04/2021	IAF PAYMENT APR21/00806682 [System Matched Income Data]			117.34	771.98 CR
30/06/2021	Distribution receivable			269.69	1,041.67 CR
30/06/2021	IAF.AX - iShares Core Composite Bond Etf - Generate Tax Data - 30/6/2021				1,041.67 CR
			0.00	1,041.67	1,041.67 CR
<u>iShares MSCI Emerging Markets Etf (IEM.AX)</u>					
06/01/2021	IEM PAYMENT JAN21/00807857 [System Matched Income Data]			521.20	521.20 CR
30/06/2021	Distribution receivable			836.56	1,357.76 CR
30/06/2021	IEM.AX - iShares MSCI Emerging Markets Etf - Generate Tax Data - 30/6/2021				1,357.76 CR
			0.00	1,357.76	1,357.76 CR
<u>iShares Global 100 Etf (IOO.AX)</u>					
06/01/2021	IOO PAYMENT JAN21/00818936 [System Matched Income Data]			301.45	301.45 CR
30/06/2021	Distribution receivable			550.94	852.39 CR
30/06/2021	IOO.AX - iShares Global 100 Etf - Generate Tax Data - 30/6/2021				852.39 CR
			0.00	852.39	852.39 CR
<u>Vanguard Australian Shares Index Etf (VAS.AX)</u>					
16/10/2020	VAS PAYMENT OCT20/00834301 [System Matched Income Data]			1,517.68	1,517.68 CR
19/01/2021	VAS PAYMENT JAN21/00835069 [System Matched Income Data]			1,141.44	2,659.12 CR
20/04/2021	VAS PAYMENT APR21/00835119 [System Matched Income Data]			1,968.02	4,627.14 CR
30/06/2021	Distribution receivable			1,422.24	6,049.38 CR
30/06/2021	VAS.AX - Vanguard Australian Shares Index Etf - Generate Tax Data - 30/6/2021				6,049.38 CR
			0.00	6,049.38	6,049.38 CR
Contributions (24200)					
<u>(Contributions) Loretan, Joshua - Accumulation (LORJOS00001A)</u>					
01/07/2020	Close Period Journal				0.00 DR
12/08/2020	QUICKSUPER QUICKSPR2754573510			2,402.09	2,402.09 CR
08/09/2020	QUICKSUPER QUICKSPR2773132905			1,642.84	4,044.93 CR
08/10/2020	QUICKSUPER QUICKSPR2794527235			782.01	4,826.94 CR
09/11/2020	QUICKSUPER QUICKSPR2817535151			2,241.21	7,068.15 CR
08/12/2020	QUICKSUPER QUICKSPR2840539380			1,848.88	8,917.03 CR
08/01/2021	QUICKSUPER QUICKSPR2862164433			736.86	9,653.89 CR

Loretan Family Superannuation Fund
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Transaction Date	Description	Units	Debit	Credit	Balance \$
08/02/2021	QUICKSUPER QUICKSPR2884764836			1,554.44	11,208.33 CR
08/03/2021	QUICKSUPER QUICKSPR2907496875			1,450.27	12,658.60 CR
08/04/2021	QUICKSUPER QUICKSPR2932149348			1,822.23	14,480.83 CR
22/04/2021	Insurance Load Jos			100.00	14,580.83 CR
10/05/2021	QUICKSUPER QUICKSPR2957997648			2,218.15	16,798.98 CR
08/06/2021	QUICKSUPER QUICKSPR2980183756			1,761.60	18,560.58 CR
18/06/2021	QUICKSUPER QUICKSPR2987623859			847.20	19,407.78 CR
			0.00	19,407.78	19,407.78 CR

Changes in Market Values of Investments (24700)

Changes in Market Values of Investments (24700)

14/07/2020	TPP TRUST A/C BUY 49975185 [BUY 22 IAF] [BUY 131 DJRE] [BUY 25 VAS] [SELL 19 IOO] [SELL 55 IEM] (Auto reprocessed due to distribution entered / deleted on 30/06/2021) (IAF.AX)			53.39	53.39 CR
14/07/2020	TPP TRUST A/C BUY 49975185 [BUY 22 IAF] [BUY 131 DJRE] [BUY 25 VAS] [SELL 19 IOO] [SELL 55 IEM] (Auto reprocessed due to distribution entered / deleted on 30/06/2021) (IAF.AX)			59.40	112.79 CR
14/07/2020	Unrealised Gain writeback as at 14/07/2020 (IEM.AX)			12.94	125.73 CR
14/07/2020	Unrealised Gain writeback as at 14/07/2020 (IOO.AX)		273.18		147.45 DR
23/09/2020	TPP TRUST A/C BUY 51840710 [BUY 62 VAS] [SELL 9 GOLD] (VAS.AX)			16.71	130.74 DR
23/09/2020	Unrealised Gain writeback as at 23/09/2020 (GOLD.AX)		605.39		736.13 DR
20/10/2020	TPP TRUST A/C BUY 52486989 [BUY 30 IAF] [BUY 8 GOLD] [SELL 51 VAS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021) (IAF.AX)		307.78		1,043.91 DR
20/10/2020	Unrealised Gain writeback as at 20/10/2020 (VAS.AX)		45.80		1,089.71 DR
19/11/2020	OM NET PROCEEDS [BUY 24 IAF] [BUY 16 GOLD] [SELL 52 VAS] [BUY 19 IOO] [SELL 31 IEM] (Auto reprocessed due to distribution entered / deleted on 30/06/2021) (IAF.AX)			173.91	915.80 DR
19/11/2020	OM NET PROCEEDS [BUY 24 IAF] [BUY 16 GOLD] [SELL 52 VAS] [BUY 19 IOO] [SELL 31 IEM] (Auto reprocessed due to distribution entered / deleted on 30/06/2021) (IAF.AX)		74.47		990.27 DR
19/11/2020	Unrealised Gain writeback as at 19/11/2020 (IEM.AX)			7.25	983.02 DR
19/11/2020	Unrealised Gain writeback as at 19/11/2020 (VAS.AX)		45.75		1,028.77 DR
14/01/2021	BUY 19 IOO [BUY 7 GOLD] [SELL 27 IEM] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021) (IOO.AX)			107.87	920.90 DR
14/01/2021	Unrealised Gain writeback as at 14/01/2021 (IEM.AX)			6.18	914.72 DR
11/02/2021	BUY 671 IEM [BUY 66 GOLD] [SELL 18 IOO] [SELL 549 IAF] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021) (IEM.AX)			1,703.74	789.02 CR
11/02/2021	Unrealised Gain writeback as at 11/02/2021 (IAF.AX)		3,653.52		2,864.50 DR
11/02/2021	Unrealised Gain writeback as at 11/02/2021 (IOO.AX)		243.96		3,108.46 DR
15/03/2021	SELL 143 DJRE [SELL 73 VAS] [BUY 17 GOLD] [BUY 47 IEM] [BUY 2 IAF] [SELL 9		315.24		3,423.70 DR

Loretan Family Superannuation Fund
General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
15/03/2021	IOO [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021) (DJRE.AX) Unrealised Gain writeback as at 15/03/2021 (DJRE.AX)			261.74	3,161.96 DR
15/03/2021	Unrealised Gain writeback as at 15/03/2021 (IOO.AX)		121.98		3,283.94 DR
15/03/2021	Unrealised Gain writeback as at 15/03/2021 (VAS.AX)		64.03		3,347.97 DR
15/06/2021	BUY 32 IEM [BUY 21 IAF] [SELL 106 DJRE] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021) (IEM.AX)			33.24	3,314.73 DR
15/06/2021	Unrealised Gain writeback as at 15/06/2021 (DJRE.AX)			180.80	3,133.93 DR
30/06/2021	Revaluation - 30/06/2021 @ \$22.360000 (System Price) - 1,582.000000 Units on hand (DJRE.AX)			7,244.47	4,110.54 CR
30/06/2021	Revaluation - 30/06/2021 @ \$73.820000 (System Price) - 1,693.000000 Units on hand (IEM.AX)			13,629.84	17,740.38 CR
30/06/2021	Revaluation - 30/06/2021 @ \$218.730000 (System Price) - 385.000000 Units on hand (GOLD.AX)		6,054.78		11,685.60 CR
30/06/2021	Revaluation - 30/06/2021 @ \$113.320000 (System Price) - 369.000000 Units on hand (IAF.AX)			155.15	11,840.75 CR
30/06/2021	Revaluation - 30/06/2021 @ \$95.300000 (System Price) - 625.000000 Units on hand (IOO.AX)			12,110.66	23,951.41 CR
30/06/2021	Revaluation - 30/06/2021 @ \$94.040000 (System Price) - 2,556.000000 Units on hand (VAS.AX)			49,604.75	73,556.16 CR
			11,805.88	85,362.04	73,556.16 CR
Interest Received (25000)					
<u>Macquarie Cash Management Account #5893 (MBL5893)</u>					
31/07/2020	MACQUARIE CMA INTEREST PAID			0.04	0.04 CR
31/12/2020	MACQUARIE CMA INTEREST PAID			0.34	0.38 CR
29/01/2021	MACQUARIE CMA INTEREST PAID			0.13	0.51 CR
26/02/2021	MACQUARIE CMA INTEREST PAID			0.09	0.60 CR
31/03/2021	MACQUARIE CMA INTEREST PAID			0.18	0.78 CR
30/04/2021	MACQUARIE CMA INTEREST PAID			0.13	0.91 CR
31/05/2021	MACQUARIE CMA INTEREST PAID			0.07	0.98 CR
30/06/2021	MACQUARIE CMA INTEREST PAID			0.17	1.15 CR
				1.15	1.15 CR
Rebates (28300)					
<u>Rebates (28300)</u>					
02/07/2020	REBATE OF ADVISER COMMISSION			0.38	0.38 CR
04/08/2020	REBATE OF ADVISER COMMISSION			0.34	0.72 CR
02/09/2020	REBATE OF ADVISER COMMISSION			0.08	0.80 CR
02/10/2020	REBATE OF ADVISER COMMISSION			0.11	0.91 CR
03/11/2020	REBATE OF ADVISER COMMISSION			0.19	1.10 CR
02/12/2020	REBATE OF ADVISER COMMISSION			0.89	1.99 CR
				1.99	1.99 CR
Transfers In (28500)					
<u>(Transfers In) Loretan, Alanna - Accumulation (LORALA00001A)</u>					
25/11/2020	REST 3533818			22,610.78	22,610.78 CR

Loretan Family Superannuation Fund

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Transaction Date	Description	Units	Debit	Credit	Balance \$
24/03/2021	Amp Life 8948020			136.79	22,747.57 CR
				22,747.57	22,747.57 CR
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
22/03/2021	LFS Accounting Fees		440.00		440.00 DR
			440.00		440.00 DR
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
22/03/2021	Income Tax 2 LFS		259.00		259.00 DR
			259.00		259.00 DR
Auditor's Remuneration (30700)					
<u>Auditor's Remuneration (30700)</u>					
22/03/2021	LFS Accounting Fees		550.00		550.00 DR
			550.00		550.00 DR
ASIC Fees (30800)					
<u>ASIC Fees (30800)</u>					
21/06/2021	ASIC Fees		55.00		55.00 DR
			55.00		55.00 DR
Bank Charges (31500)					
<u>Bank Charges (31500)</u>					
12/08/2020	OUTWARD DISHONOUR FEE		10.00		10.00 DR
22/04/2021	HONOUR FEE		10.00		20.00 DR
28/04/2021	OUTWARD DISHONOUR FEE		10.00		30.00 DR
			30.00		30.00 DR
Interest Paid (37900)					
<u>Interest Paid (37900)</u>					
31/08/2020	DEBIT INTEREST		0.09		0.09 DR
30/04/2021	DEBIT INTEREST		0.03		0.12 DR
			0.12		0.12 DR
Life Insurance Premiums (39000)					
<u>(Life Insurance Premiums) Loretan, Alanna - Accumulation (LORALA00001A)</u>					
09/07/2020	CLEARVIEWLIFEINV 515286606012685825		130.68		130.68 DR
11/08/2020	CLEARVIEWLIFEINV 515286606012753607		130.68		261.36 DR
27/08/2020	ZURICH LIFE 1169847 3L26082020		71.76		333.12 DR
28/09/2020	ZURICH LIFE 1169847 35		71.76		404.88 DR
27/10/2020	ZURICH LIFE 1169847 35		71.76		476.64 DR
27/11/2020	ZURICH LIFE 1169847 35		71.76		548.40 DR
29/12/2020	ZURICH LIFE 1169847 35		71.76		620.16 DR
27/01/2021	ZURICH LIFE 1169847 35		71.76		691.92 DR
01/03/2021	ZURICH LIFE 1169847 35		71.76		763.68 DR
29/03/2021	ZURICH LIFE 1169847 35		71.76		835.44 DR
27/04/2021	ZURICH LIFE 1169847 35		71.76		907.20 DR
28/04/2021	DISHONoured ITEM			71.76	835.44 DR
17/05/2021	ZURICH LIFE 1169847 3L14052021		71.76		907.20 DR

Loretan Family Superannuation Fund

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Transaction Date	Description	Units	Debit	Credit	Balance \$
27/05/2021	ZURICH LIFE 1169847 35		71.76		978.96 DR
28/06/2021	ZURICH LIFE 1169847 35		71.76		1,050.72 DR
			1,122.48	71.76	1,050.72 DR
<u>(Life Insurance Premiums) Loretan, Joshua - Accumulation (LORJOS00001A)</u>					
09/07/2020	CLEARVIEWLIFEINV 515286679012685824		369.56		369.56 DR
11/08/2020	CLEARVIEWLIFEINV 515286679012753606		369.56		739.12 DR
12/08/2020	DISHONoured ITEM			369.56	369.56 DR
21/08/2020	ZURICH LIFE 8169847 3L20082020		137.40		506.96 DR
21/09/2020	ZURICH LIFE 8169847 35		137.40		644.36 DR
21/10/2020	ZURICH LIFE 8169847 35		137.40		781.76 DR
23/11/2020	ZURICH LIFE 8169847 35		137.40		919.16 DR
21/12/2020	ZURICH LIFE 8169847 35		137.40		1,056.56 DR
21/01/2021	ZURICH LIFE 8169847 35		137.40		1,193.96 DR
22/02/2021	ZURICH LIFE 8169847 35		137.40		1,331.36 DR
22/03/2021	ZURICH LIFE 8169847 35		137.40		1,468.76 DR
21/04/2021	ZURICH LIFE 8169847 35		137.40		1,606.16 DR
21/05/2021	ZURICH LIFE 8169847 35		137.40		1,743.56 DR
21/06/2021	ZURICH LIFE 8169847 35		137.40		1,880.96 DR
			2,250.52	369.56	1,880.96 DR
Income Protection Premiums (39400)					
<u>(Income Protection Premiums) Loretan, Joshua - Accumulation (LORJOS00001A)</u>					
21/08/2020	ZURICH LIFE 2169847 3L20082020		228.51		228.51 DR
21/09/2020	ZURICH LIFE 2169847 35		228.51		457.02 DR
21/10/2020	ZURICH LIFE 2169847 35		228.51		685.53 DR
23/11/2020	ZURICH LIFE 2169847 35		228.51		914.04 DR
21/12/2020	ZURICH LIFE 2169847 35		228.51		1,142.55 DR
21/01/2021	ZURICH LIFE 2169847 35		228.51		1,371.06 DR
22/02/2021	ZURICH LIFE 2169847 35		228.51		1,599.57 DR
22/03/2021	ZURICH LIFE 2169847 35		228.51		1,828.08 DR
21/04/2021	ZURICH LIFE 2169847 35		228.51		2,056.59 DR
21/05/2021	ZURICH LIFE 2169847 35		228.51		2,285.10 DR
21/06/2021	ZURICH LIFE 2169847 35		228.51		2,513.61 DR
			2,513.61		2,513.61 DR
Portfolio Management Fees (39900)					
<u>Portfolio Management Fees (39900)</u>					
20/07/2020	MANAGEMENT FEE 07/20		210.23		210.23 DR
18/08/2020	MANAGEMENT FEE 08/20		215.47		425.70 DR
21/09/2020	MANAGEMENT FEE 09/20		215.59		641.29 DR
20/10/2020	MANAGEMENT FEE 10/20		217.48		858.77 DR
23/11/2020	MANAGEMENT FEE 11/20		223.48		1,082.25 DR
23/12/2020	MANAGEMENT FEE 12/20		232.13		1,314.38 DR
20/01/2021	MANAGEMENT FEE 01/21		239.75		1,554.13 DR
19/02/2021	MANAGEMENT FEE 02/21		243.48		1,797.61 DR
19/03/2021	MANAGEMENT FEE 03/21		243.07		2,040.68 DR
21/04/2021	MANAGEMENT FEE 04/21		242.19		2,282.87 DR

Loretan Family Superannuation Fund

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Transaction Date	Description	Units	Debit	Credit	Balance \$
19/05/2021	MANAGEMENT FEE 05/21		244.76		2,527.63 DR
21/06/2021	MANAGEMENT FEE 06/21		252.17		2,779.80 DR
			2,779.80		2,779.80 DR
Division 293 Tax (48100)					
<u>(Division 293 Tax) Loretan, Joshua - Accumulation (LORJOS00001A)</u>					
22/03/2021	Income Tax 551		3,000.00		3,000.00 DR
09/04/2021	Balance of Income Tax 551		750.00		3,750.00 DR
			3,750.00		3,750.00 DR
Income Tax Expense (48500)					
<u>Income Tax Expense (48500)</u>					
30/06/2021	Create Entries - Franking Credits Adjustment - 30/06/2021			2,027.33	2,027.33 CR
30/06/2021	Create Entries - Foreign Credits Adjustment - 30/06/2021			441.61	2,468.94 CR
30/06/2021	Create Entries - PDIT Entry - 30/06/2021		7,167.43		4,698.49 DR
30/06/2021	Create Entries - Income Tax Expense - 30/06/2021		3,511.50		8,209.99 DR
			10,678.93	2,468.94	8,209.99 DR
Profit/Loss Allocation Account (49000)					
<u>Profit/Loss Allocation Account (49000)</u>					
09/07/2020	System Member Journals			314.13	314.13 CR
09/07/2020	System Member Journals			111.08	425.21 CR
11/08/2020	System Member Journals			314.13	739.34 CR
11/08/2020	System Member Journals			111.08	850.42 CR
12/08/2020	System Member Journals		314.13		536.29 CR
12/08/2020	System Member Journals		2,041.78		1,505.49 DR
21/08/2020	System Member Journals			116.79	1,388.70 DR
21/08/2020	System Member Journals			194.23	1,194.47 DR
27/08/2020	System Member Journals			61.00	1,133.47 DR
08/09/2020	System Member Journals		1,396.41		2,529.88 DR
21/09/2020	System Member Journals			116.79	2,413.09 DR
21/09/2020	System Member Journals			194.23	2,218.86 DR
28/09/2020	System Member Journals			61.00	2,157.86 DR
08/10/2020	System Member Journals		664.71		2,822.57 DR
21/10/2020	System Member Journals			116.79	2,705.78 DR
21/10/2020	System Member Journals			194.23	2,511.55 DR
27/10/2020	System Member Journals			61.00	2,450.55 DR
09/11/2020	System Member Journals		1,905.03		4,355.58 DR
23/11/2020	System Member Journals			116.79	4,238.79 DR
23/11/2020	System Member Journals			194.23	4,044.56 DR
25/11/2020	System Member Journals		22,610.78		26,655.34 DR
27/11/2020	System Member Journals			61.00	26,594.34 DR
08/12/2020	System Member Journals		1,571.55		28,165.89 DR
21/12/2020	System Member Journals			116.79	28,049.10 DR
21/12/2020	System Member Journals			194.23	27,854.87 DR
29/12/2020	System Member Journals			61.00	27,793.87 DR
08/01/2021	System Member Journals		626.33		28,420.20 DR
21/01/2021	System Member Journals			116.79	28,303.41 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
21/01/2021	System Member Journals			194.23	28,109.18 DR
27/01/2021	System Member Journals			61.00	28,048.18 DR
08/02/2021	System Member Journals		1,321.27		29,369.45 DR
22/02/2021	System Member Journals			116.79	29,252.66 DR
22/02/2021	System Member Journals			194.23	29,058.43 DR
01/03/2021	System Member Journals			61.00	28,997.43 DR
08/03/2021	System Member Journals		1,232.73		30,230.16 DR
22/03/2021	System Member Journals			116.79	30,113.37 DR
22/03/2021	System Member Journals			3,000.00	27,113.37 DR
22/03/2021	System Member Journals			194.23	26,919.14 DR
24/03/2021	System Member Journals		136.79		27,055.93 DR
29/03/2021	System Member Journals			61.00	26,994.93 DR
08/04/2021	System Member Journals		1,548.90		28,543.83 DR
09/04/2021	System Member Journals			750.00	27,793.83 DR
21/04/2021	System Member Journals			116.79	27,677.04 DR
21/04/2021	System Member Journals			194.23	27,482.81 DR
22/04/2021	System Member Journals		100.00		27,582.81 DR
27/04/2021	System Member Journals			61.00	27,521.81 DR
28/04/2021	System Member Journals		61.00		27,582.81 DR
10/05/2021	System Member Journals		1,885.43		29,468.24 DR
17/05/2021	System Member Journals			61.00	29,407.24 DR
21/05/2021	System Member Journals			116.79	29,290.45 DR
21/05/2021	System Member Journals			194.23	29,096.22 DR
27/05/2021	System Member Journals			61.00	29,035.22 DR
08/06/2021	System Member Journals		1,497.36		30,532.58 DR
18/06/2021	System Member Journals		720.12		31,252.70 DR
21/06/2021	System Member Journals			116.79	31,135.91 DR
21/06/2021	System Member Journals			194.23	30,941.68 DR
28/06/2021	System Member Journals			61.00	30,880.68 DR
30/06/2021	Create Entries - Profit/Loss Allocation - 30/06/2021		64,363.74		95,244.42 DR
30/06/2021	Create Entries - Profit/Loss Allocation - 30/06/2021		17,743.34		112,987.76 DR
30/06/2021	Create Entries - Income Tax Expense Allocation - 30/06/2021			6,741.19	106,246.57 DR
30/06/2021	Create Entries - Income Tax Expense Allocation - 30/06/2021			1,858.36	104,388.21 DR
			121,741.40	17,353.19	104,388.21 DR

Opening Balance (50010)

(Opening Balance) Loretan, Alanna - Accumulation (LORALA00001A)

01/07/2020	Opening Balance				93,768.02 CR
					93,768.02 CR

(Opening Balance) Loretan, Joshua - Accumulation (LORJOS00001A)

01/07/2020	Opening Balance				381,632.39 CR
					381,632.39 CR

Division 293 Tax (51900)

(Division 293 Tax) Loretan, Joshua - Accumulation (LORJOS00001A)

22/03/2021	System Member Journals		3,000.00		3,000.00 DR
09/04/2021	System Member Journals		750.00		3,750.00 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
			3,750.00		3,750.00 DR
Contributions (52420)					
<u>(Contributions) Loretan, Joshua - Accumulation (LORJOS00001A)</u>					
01/07/2020	Close Period Journal			1,346.62	1,346.62 CR
12/08/2020	System Member Journals			2,402.09	3,748.71 CR
08/09/2020	System Member Journals			1,642.84	5,391.55 CR
08/10/2020	System Member Journals			782.01	6,173.56 CR
09/11/2020	System Member Journals			2,241.21	8,414.77 CR
08/12/2020	System Member Journals			1,848.88	10,263.65 CR
08/01/2021	System Member Journals			736.86	11,000.51 CR
08/02/2021	System Member Journals			1,554.44	12,554.95 CR
08/03/2021	System Member Journals			1,450.27	14,005.22 CR
08/04/2021	System Member Journals			1,822.23	15,827.45 CR
22/04/2021	System Member Journals			100.00	15,927.45 CR
10/05/2021	System Member Journals			2,218.15	18,145.60 CR
08/06/2021	System Member Journals			1,761.60	19,907.20 CR
18/06/2021	System Member Journals			847.20	20,754.40 CR
				20,754.40	20,754.40 CR
Transfers In (52850)					
<u>(Transfers In) Loretan, Alanna - Accumulation (LORALA00001A)</u>					
25/11/2020	System Member Journals			22,610.78	22,610.78 CR
24/03/2021	System Member Journals			136.79	22,747.57 CR
				22,747.57	22,747.57 CR
Share of Profit/(Loss) (53100)					
<u>(Share of Profit/(Loss)) Loretan, Alanna - Accumulation (LORALA00001A)</u>					
30/06/2021	Create Entries - Profit/Loss Allocation - 30/06/2021			17,743.34	17,743.34 CR
				17,743.34	17,743.34 CR
<u>(Share of Profit/(Loss)) Loretan, Joshua - Accumulation (LORJOS00001A)</u>					
30/06/2021	Create Entries - Profit/Loss Allocation - 30/06/2021			64,363.74	64,363.74 CR
				64,363.74	64,363.74 CR
Income Tax (53330)					
<u>(Income Tax) Loretan, Alanna - Accumulation (LORALA00001A)</u>					
09/07/2020	System Member Journals			19.60	19.60 CR
11/08/2020	System Member Journals			19.60	39.20 CR
27/08/2020	System Member Journals			10.76	49.96 CR
28/09/2020	System Member Journals			10.76	60.72 CR
27/10/2020	System Member Journals			10.76	71.48 CR
25/11/2020	System Member Journals				71.48 CR
27/11/2020	System Member Journals			10.76	82.24 CR
29/12/2020	System Member Journals			10.76	93.00 CR
27/01/2021	System Member Journals			10.76	103.76 CR
01/03/2021	System Member Journals			10.76	114.52 CR
24/03/2021	System Member Journals				114.52 CR
29/03/2021	System Member Journals			10.76	125.28 CR
27/04/2021	System Member Journals			10.76	136.04 CR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
28/04/2021	System Member Journals		10.76		125.28 CR
17/05/2021	System Member Journals			10.76	136.04 CR
27/05/2021	System Member Journals			10.76	146.80 CR
28/06/2021	System Member Journals			10.76	157.56 CR
30/06/2021	Create Entries - Income Tax Expense Allocation - 30/06/2021		1,858.36		1,700.80 DR
			1,869.12	168.32	1,700.80 DR
<u>(Income Tax) Loretan, Joshua - Accumulation (LORJOS00001A)</u>					
09/07/2020	System Member Journals			55.43	55.43 CR
11/08/2020	System Member Journals			55.43	110.86 CR
12/08/2020	System Member Journals		55.43		55.43 CR
21/08/2020	System Member Journals			20.61	76.04 CR
21/08/2020	System Member Journals			34.28	110.32 CR
21/09/2020	System Member Journals			20.61	130.93 CR
21/09/2020	System Member Journals			34.28	165.21 CR
21/10/2020	System Member Journals			20.61	185.82 CR
21/10/2020	System Member Journals			34.28	220.10 CR
23/11/2020	System Member Journals			20.61	240.71 CR
23/11/2020	System Member Journals			34.28	274.99 CR
21/12/2020	System Member Journals			20.61	295.60 CR
21/12/2020	System Member Journals			34.28	329.88 CR
21/01/2021	System Member Journals			20.61	350.49 CR
21/01/2021	System Member Journals			34.28	384.77 CR
22/02/2021	System Member Journals			20.61	405.38 CR
22/02/2021	System Member Journals			34.28	439.66 CR
22/03/2021	System Member Journals			20.61	460.27 CR
22/03/2021	System Member Journals			34.28	494.55 CR
21/04/2021	System Member Journals			20.61	515.16 CR
21/04/2021	System Member Journals			34.28	549.44 CR
21/05/2021	System Member Journals			20.61	570.05 CR
21/05/2021	System Member Journals			34.28	604.33 CR
21/06/2021	System Member Journals			20.61	624.94 CR
21/06/2021	System Member Journals			34.28	659.22 CR
30/06/2021	Create Entries - Income Tax Expense Allocation - 30/06/2021		6,741.19		6,081.97 DR
			6,796.62	714.65	6,081.97 DR
Contributions Tax (53800)					
<u>(Contributions Tax) Loretan, Joshua - Accumulation (LORJOS00001A)</u>					
01/07/2020	Close Period Journal		201.99		201.99 DR
12/08/2020	System Member Journals		360.31		562.30 DR
08/09/2020	System Member Journals		246.43		808.73 DR
08/10/2020	System Member Journals		117.30		926.03 DR
09/11/2020	System Member Journals		336.18		1,262.21 DR
08/12/2020	System Member Journals		277.33		1,539.54 DR
08/01/2021	System Member Journals		110.53		1,650.07 DR
08/02/2021	System Member Journals		233.17		1,883.24 DR
08/03/2021	System Member Journals		217.54		2,100.78 DR
08/04/2021	System Member Journals		273.33		2,374.11 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
10/05/2021	System Member Journals		332.72		2,706.83 DR
08/06/2021	System Member Journals		264.24		2,971.07 DR
18/06/2021	System Member Journals		127.08		3,098.15 DR
			3,098.15		3,098.15 DR

Life Insurance Premiums (53920)

(Life Insurance Premiums) Loretan, Alanna - Accumulation (LORALA00001A)

09/07/2020	System Member Journals		130.68		130.68 DR
11/08/2020	System Member Journals		130.68		261.36 DR
27/08/2020	System Member Journals		71.76		333.12 DR
28/09/2020	System Member Journals		71.76		404.88 DR
27/10/2020	System Member Journals		71.76		476.64 DR
27/11/2020	System Member Journals		71.76		548.40 DR
29/12/2020	System Member Journals		71.76		620.16 DR
27/01/2021	System Member Journals		71.76		691.92 DR
01/03/2021	System Member Journals		71.76		763.68 DR
29/03/2021	System Member Journals		71.76		835.44 DR
27/04/2021	System Member Journals		71.76		907.20 DR
28/04/2021	System Member Journals			71.76	835.44 DR
17/05/2021	System Member Journals		71.76		907.20 DR
27/05/2021	System Member Journals		71.76		978.96 DR
28/06/2021	System Member Journals		71.76		1,050.72 DR
			1,122.48	71.76	1,050.72 DR

(Life Insurance Premiums) Loretan, Joshua - Accumulation (LORJOS00001A)

09/07/2020	System Member Journals		369.56		369.56 DR
11/08/2020	System Member Journals		369.56		739.12 DR
12/08/2020	System Member Journals			369.56	369.56 DR
21/08/2020	System Member Journals		137.40		506.96 DR
21/09/2020	System Member Journals		137.40		644.36 DR
21/10/2020	System Member Journals		137.40		781.76 DR
23/11/2020	System Member Journals		137.40		919.16 DR
21/12/2020	System Member Journals		137.40		1,056.56 DR
21/01/2021	System Member Journals		137.40		1,193.96 DR
22/02/2021	System Member Journals		137.40		1,331.36 DR
22/03/2021	System Member Journals		137.40		1,468.76 DR
21/04/2021	System Member Journals		137.40		1,606.16 DR
21/05/2021	System Member Journals		137.40		1,743.56 DR
21/06/2021	System Member Journals		137.40		1,880.96 DR
			2,250.52	369.56	1,880.96 DR

Income Protection Premiums (53940)

(Income Protection Premiums) Loretan, Joshua - Accumulation (LORJOS00001A)

21/08/2020	System Member Journals		228.51		228.51 DR
21/09/2020	System Member Journals		228.51		457.02 DR
21/10/2020	System Member Journals		228.51		685.53 DR
23/11/2020	System Member Journals		228.51		914.04 DR
21/12/2020	System Member Journals		228.51		1,142.55 DR
21/01/2021	System Member Journals		228.51		1,371.06 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
22/02/2021	System Member Journals		228.51		1,599.57 DR
22/03/2021	System Member Journals		228.51		1,828.08 DR
21/04/2021	System Member Journals		228.51		2,056.59 DR
21/05/2021	System Member Journals		228.51		2,285.10 DR
21/06/2021	System Member Journals		228.51		2,513.61 DR
			2,513.61		2,513.61 DR

Contribution Reserve (59200)

(Contribution Reserve) Loretan, Joshua - Accumulation (LORJOS00001A)

01/07/2020	Opening Balance				1,144.63 CR
01/07/2020	Close Period Journal			201.99	1,346.62 CR
01/07/2020	Close Period Journal		1,346.62		0.00 DR
			1,346.62	201.99	0.00 DR

Bank Accounts (60400)

Bankwest Business Zero Transaction Account #9330 (BWA9330)

01/07/2020	Opening Balance				700.01 DR
09/07/2020	CLEARVIEWLIFEINV 515286679012685824			369.56	330.45 DR
09/07/2020	CLEARVIEWLIFEINV 515286606012685825			130.68	199.77 DR
11/08/2020	CLEARVIEWLIFEINV 515286606012753607			130.68	69.09 DR
11/08/2020	CLEARVIEWLIFEINV 515286679012753606			369.56	300.47 CR
12/08/2020	QUICKSUPER QUICKSPR2754573510		2,402.09		2,101.62 DR
12/08/2020	OUTWARD DISHONOUR FEE			10.00	2,091.62 DR
12/08/2020	DISHONoured ITEM		369.56		2,461.18 DR
18/08/2020	incorrect transfer [To Pink Credit Card 06:01PM 18Aug Pink CC]		500.00		2,961.18 DR
18/08/2020	incorrect transfer [To Pink Credit Card 06:01PM 18Aug Pink CC]			500.00	2,461.18 DR
21/08/2020	ZURICH LIFE 8169847 3L20082020			137.40	2,323.78 DR
21/08/2020	ZURICH LIFE 2169847 3L20082020			228.51	2,095.27 DR
27/08/2020	ZURICH LIFE 1169847 3L26082020			71.76	2,023.51 DR
31/08/2020	DEBIT INTEREST			0.09	2,023.42 DR
08/09/2020	QUICKSUPER QUICKSPR2773132905		1,642.84		3,666.26 DR
21/09/2020	ZURICH LIFE 2169847 35			228.51	3,437.75 DR
21/09/2020	ZURICH LIFE 8169847 35			137.40	3,300.35 DR
21/09/2020	LORETAN,JOSHUA R Sept Aug [Sept Aug]			3,000.00	300.35 DR
28/09/2020	ZURICH LIFE 1169847 35			71.76	228.59 DR
08/10/2020	QUICKSUPER QUICKSPR2794527235		782.01		1,010.60 DR
19/10/2020	sept payg 2020			316.00	694.60 DR
21/10/2020	ZURICH LIFE 2169847 35			228.51	466.09 DR
21/10/2020	ZURICH LIFE 8169847 35			137.40	328.69 DR
27/10/2020	ZURICH LIFE 1169847 35			71.76	256.93 DR
09/11/2020	QUICKSUPER QUICKSPR2817535151		2,241.21		2,498.14 DR
16/11/2020	LORETAN,JOSHUA R Nov 2020 [44136]			1,800.00	698.14 DR
23/11/2020	ZURICH LIFE 8169847 35			137.40	560.74 DR
23/11/2020	ZURICH LIFE 2169847 35			228.51	332.23 DR
25/11/2020	REST 3533818		22,610.78		22,943.01 DR
26/11/2020	LORETAN,JOSHUA R Alanna Super [Alanna Super]			1,943.01	21,000.00 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
26/11/2020	LORETAN,JOSHUA R ALANNA SUPER [Alanna Super]			10,000.00	11,000.00 DR
27/11/2020	ZURICH LIFE 1169847 35			71.76	10,928.24 DR
27/11/2020	LORETAN,JOSHUA R Alanna Super [Alanna Super]			10,000.00	928.24 DR
08/12/2020	QUICKSUPER QUICKSPR2840539380		1,848.88		2,777.12 DR
11/12/2020	LORETAN,JOSHUA R November 2020 [44136]			1,777.12	1,000.00 DR
21/12/2020	ZURICH LIFE 8169847 35			137.40	862.60 DR
21/12/2020	ZURICH LIFE 2169847 35			228.51	634.09 DR
29/12/2020	ZURICH LIFE 1169847 35			71.76	562.33 DR
08/01/2021	QUICKSUPER QUICKSPR2862164433		736.86		1,299.19 DR
11/01/2021	LORETAN,JOSHUA R Dec 2020 [44166]			600.00	699.19 DR
21/01/2021	ZURICH LIFE 2169847 35			228.51	470.68 DR
21/01/2021	ZURICH LIFE 8169847 35			137.40	333.28 DR
27/01/2021	ZURICH LIFE 1169847 35			71.76	261.52 DR
08/02/2021	QUICKSUPER QUICKSPR2884764836		1,554.44		1,815.96 DR
19/02/2021	Jan 20210 [LORETAN,JOSHUA R Jan 2021]			1,250.00	565.96 DR
22/02/2021	ZURICH LIFE 2169847 35			228.51	337.45 DR
22/02/2021	ZURICH LIFE 8169847 35			137.40	200.05 DR
01/03/2021	ZURICH LIFE 1169847 35			71.76	128.29 DR
08/03/2021	QUICKSUPER QUICKSPR2907496875		1,450.27		1,578.56 DR
18/03/2021	STOCKSPOT WITHDRAWAL [LORETAN FAMILY S STOCKSPOT WITHDRAW]		3,750.00		5,328.56 DR
22/03/2021	ZURICH LIFE 8169847 35			137.40	5,191.16 DR
22/03/2021	ZURICH LIFE 2169847 35			228.51	4,962.65 DR
22/03/2021	PAYG March 2021			316.00	4,646.65 DR
22/03/2021	Income Tax 551			3,000.00	1,646.65 DR
22/03/2021	LFS Accounting Fees			990.00	656.65 DR
22/03/2021	Income Tax 2 LFS			477.91	178.74 DR
24/03/2021	Amp Life 8948020		136.79		315.53 DR
29/03/2021	ZURICH LIFE 1169847 35			71.76	243.77 DR
29/03/2021	LORETAN,JOSHUA R AMP Alanna [AMP Alanna]			136.79	106.98 DR
08/04/2021	QUICKSUPER QUICKSPR2932149348		1,822.23		1,929.21 DR
09/04/2021	Balance of Income Tax 551			750.00	1,179.21 DR
12/04/2021	LORETAN,JOSHUA R March 2021 [44256]			879.21	300.00 DR
21/04/2021	ZURICH LIFE 2169847 35			228.51	71.49 DR
21/04/2021	ZURICH LIFE 8169847 35			137.40	65.91 CR
22/04/2021	Insurance Load Jos		100.00		34.09 DR
22/04/2021	HONOUR FEE			10.00	24.09 DR
27/04/2021	ZURICH LIFE 1169847 35			71.76	47.67 CR
28/04/2021	OUTWARD DISHONOUR FEE			10.00	57.67 CR
28/04/2021	DISHONOURED ITEM		71.76		14.09 DR
30/04/2021	DEBIT INTEREST			0.03	14.06 DR
10/05/2021	QUICKSUPER QUICKSPR2957997648		2,218.15		2,232.21 DR
17/05/2021	ZURICH LIFE 1169847 3L14052021			71.76	2,160.45 DR
21/05/2021	ZURICH LIFE 8169847 35			137.40	2,023.05 DR
21/05/2021	ZURICH LIFE 2169847 35			228.51	1,794.54 DR
25/05/2021	44317 [LORETAN,JOSHUA R May 2021]			1,400.00	394.54 DR

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27/05/2021	ZURICH LIFE 1169847 35			71.76	322.78 DR
31/05/2021	April 21 PAYG			316.00	6.78 DR
08/06/2021	QUICKSUPER QUICKSPR2980183756		1,761.60		1,768.38 DR
10/06/2021	LORETAN,JOSHUA R Super [44317]			1,368.38	400.00 DR
18/06/2021	QUICKSUPER QUICKSPR2987623859		847.20		1,247.20 DR
21/06/2021	ZURICH LIFE 8169847 35			137.40	1,109.80 DR
21/06/2021	ZURICH LIFE 2169847 35			228.51	881.29 DR
23/06/2021	LORETAN,JOSHUA R Josh [Josh]			481.29	400.00 DR
28/06/2021	ZURICH LIFE 1169847 35			71.76	328.24 DR
			46,846.67	47,218.44	328.24 DR
<u>Macquarie Cash Management Account #5893 (MBL5893)</u>					
01/07/2020	Opening Balance				2,057.76 DR
02/07/2020	REBATE OF ADVISER COMMISSION		0.38		2,058.14 DR
10/07/2020	DJRE DST 001242264834 [Amount Receivable]		483.24		2,541.38 DR
13/07/2020	IAF PAYMENT JUL20/00806438 [Amount Receivable]		633.50		3,174.88 DR
13/07/2020	IOO PAYMENT JUL20/00819323 [Amount Receivable]		424.55		3,599.43 DR
13/07/2020	IEM PAYMENT JUL20/00808250 [Amount Receivable]		291.81		3,891.24 DR
14/07/2020	TPP TRUST A/C BUY 49975185 [BUY 22 IAF] [BUY 131 DJRE] [BUY 25 VAS] [SELL 19 IOO] [SELL 55 IEM] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)			1,895.07	1,996.17 DR
16/07/2020	VAS PAYMENT JUL20/00834536 [Amount Receivable]		532.16		2,528.33 DR
17/07/2020	BUY 30 IEM [TPP TRUST A/C BUY 50099141]			1,838.70	689.63 DR
20/07/2020	MANAGEMENT FEE 07/20			210.23	479.40 DR
31/07/2020	MACQUARIE CMA INTEREST PAID		0.04		479.44 DR
04/08/2020	REBATE OF ADVISER COMMISSION		0.34		479.78 DR
18/08/2020	MANAGEMENT FEE 08/20			215.47	264.31 DR
02/09/2020	REBATE OF ADVISER COMMISSION		0.08		264.39 DR
21/09/2020	MANAGEMENT FEE 09/20			215.59	48.80 DR
21/09/2020	LORETAN,JOSHUA R Sept Aug [Sept Aug]		3,000.00		3,048.80 DR
23/09/2020	TPP TRUST A/C BUY 51840710 [BUY 62 VAS] [SELL 9 GOLD]			2,380.65	668.15 DR
02/10/2020	REBATE OF ADVISER COMMISSION		0.11		668.26 DR
16/10/2020	VAS PAYMENT OCT20/00834301 [System Matched Income Data]		1,517.68		2,185.94 DR
20/10/2020	TPP TRUST A/C BUY 52486989 [BUY 30 IAF] [BUY 8 GOLD] [SELL 51 VAS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)			1,453.04	732.90 DR
20/10/2020	MANAGEMENT FEE 10/20			217.48	515.42 DR
21/10/2020	IAF PAYMENT OCT20/00806577 [System Matched Income Data]		335.24		850.66 DR
03/11/2020	REBATE OF ADVISER COMMISSION		0.19		850.85 DR
16/11/2020	LORETAN,JOSHUA R Nov 2020 [44136]		1,800.00		2,650.85 DR
19/11/2020	OM NET PROCEEDS [OM NET PROCEEDS 19 NOV]			1,846.11	804.74 DR
19/11/2020	OM NET PROCEEDS [BUY 24 IAF] [BUY 16 GOLD] [SELL 52 VAS] [BUY 19 IOO] [SELL 31 IEM] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)			1,846.11	1,041.37 CR

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19/11/2020	OM NET PROCEEDS [OM NET PROCEEDS 19 NOV]		1,846.11		804.74 DR
23/11/2020	MANAGEMENT FEE 11/20			223.48	581.26 DR
26/11/2020	LORETAN,JOSHUA R ALANNA SUPER [Alanna Super]		10,000.00		10,581.26 DR
26/11/2020	LORETAN,JOSHUA R Alanna Super [Alanna Super]		1,943.01		12,524.27 DR
27/11/2020	LORETAN,JOSHUA R Alanna Super [Alanna Super]		10,000.00		22,524.27 DR
01/12/2020	OM NET PROCEEDS [BUY 11 GOLD] [BUY 62 VAS] [BUY 19 IAF] [BUY 78 DJRE] [BUY 23 IEM] [BUY 19 IOO] [BUY 20 IAF] [BUY 20 GOLD] [OM NET PROCEEDS]			9,889.89	12,634.38 DR
01/12/2020	OM NET PROCEEDS [BUY 11 GOLD] [BUY 62 VAS] [BUY 19 IAF] [BUY 78 DJRE] [BUY 23 IEM] [BUY 19 IOO] [BUY 20 IAF] [BUY 20 GOLD] [OM NET PROCEEDS]			11,579.40	1,054.98 DR
02/12/2020	REBATE OF ADVISER COMMISSION		0.89		1,055.87 DR
11/12/2020	LORETAN,JOSHUA R November 2020 [44136]		1,777.12		2,832.99 DR
14/12/2020	BUY 110 DJRE [OM NET PROCEEDS]			2,095.50	737.49 DR
23/12/2020	MANAGEMENT FEE 12/20			232.13	505.36 DR
31/12/2020	MACQUARIE CMA INTEREST PAID		0.34		505.70 DR
06/01/2021	IEM PAYMENT JAN21/00807857 [System Matched Income Data]		521.20		1,026.90 DR
06/01/2021	IOO PAYMENT JAN21/00818936 [System Matched Income Data]		301.45		1,328.35 DR
11/01/2021	LORETAN,JOSHUA R Dec 2020 [44166]		600.00		1,928.35 DR
13/01/2021	DJRE DST 001255031548 [System Matched Income Data]		313.49		2,241.84 DR
14/01/2021	BUY 19 IOO [BUY 7 GOLD] [SELL 27 IEM] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)			1,219.25	1,022.59 DR
18/01/2021	IAF PAYMENT JAN21/00806793 [System Matched Income Data]		319.40		1,341.99 DR
19/01/2021	VAS PAYMENT JAN21/00835069 [System Matched Income Data]		1,141.44		2,483.43 DR
20/01/2021	BUY 15 IAF [OM NET PROCEEDS]			1,735.35	748.08 DR
20/01/2021	MANAGEMENT FEE 01/21			239.75	508.33 DR
29/01/2021	MACQUARIE CMA INTEREST PAID		0.13		508.46 DR
11/02/2021	BUY 671 IEM [BUY 66 GOLD] [SELL 18 IOO] [SELL 549 IAF] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)		297.90		806.36 DR
19/02/2021	Jan 20210 [LORETAN,JOSHUA R Jan 2021]		1,250.00		2,056.36 DR
19/02/2021	MANAGEMENT FEE 02/21			243.48	1,812.88 DR
26/02/2021	MACQUARIE CMA INTEREST PAID		0.09		1,812.97 DR
15/03/2021	SELL 143 DJRE [SELL 73 VAS] [BUY 17 GOLD] [BUY 47 IEM] [BUY 2 IAF] [SELL 9 IOO] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)		2,927.68		4,740.65 DR
18/03/2021	STOCKSPOT WITHDRAWAL [LORETAN FAMILY S STOCKSPOT WITHDRAW]			3,750.00	990.65 DR
19/03/2021	MANAGEMENT FEE 03/21			243.07	747.58 DR
29/03/2021	LORETAN,JOSHUA R AMP Alanna [AMP Alanna]		136.79		884.37 DR
31/03/2021	MACQUARIE CMA INTEREST PAID		0.18		884.55 DR
12/04/2021	LORETAN,JOSHUA R March 2021 [44256]		879.21		1,763.76 DR
19/04/2021	IAF PAYMENT APR21/00806682 [System		117.34		1,881.10 DR

Loretan Family Superannuation Fund

General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
	Matched Income Data]				
20/04/2021	VAS PAYMENT APR21/00835119 [System Matched Income Data]		1,968.02		3,849.12 DR
21/04/2021	BUY 44 IEM [OM NET PROCEEDS]			3,052.86	796.26 DR
21/04/2021	MANAGEMENT FEE 04/21			242.19	554.07 DR
30/04/2021	MACQUARIE CMA INTEREST PAID		0.13		554.20 DR
19/05/2021	MANAGEMENT FEE 05/21			244.76	309.44 DR
25/05/2021	44317 [LORETAN,JOSHUA R May 2021]		1,400.00		1,709.44 DR
31/05/2021	MACQUARIE CMA INTEREST PAID		0.07		1,709.51 DR
10/06/2021	LORETAN,JOSHUA R Super [44317]		1,368.38		3,077.89 DR
15/06/2021	BUY 32 IEM [BUY 21 IAF] [SELL 106 DJRE] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)			2,283.23	794.66 DR
21/06/2021	MANAGEMENT FEE 06/21			252.17	542.49 DR
23/06/2021	LORETAN,JOSHUA R Josh [Josh]		481.29		1,023.78 DR
30/06/2021	MACQUARIE CMA INTEREST PAID		0.17		1,023.95 DR
			48,611.15	49,644.96	1,023.95 DR

Distributions Receivable (61800)

SPDR Dow Jones Global Real Estate Fund (DJRE.AX)

01/07/2020	Opening Balance				483.24 DR
10/07/2020	DJRE DST 001242264834 [Amount Receivable]			483.24	0.00 DR
30/06/2021	Distribution receivable		578.07		578.07 DR
			578.07	483.24	578.07 DR

iShares Core Composite Bond Etf (IAF.AX)

01/07/2020	Opening Balance				633.50 DR
13/07/2020	IAF PAYMENT JUL20/00806438 [Amount Receivable]			633.50	0.00 DR
30/06/2021	Distribution receivable		269.69		269.69 DR
			269.69	633.50	269.69 DR

iShares MSCI Emerging Markets Etf (IEM.AX)

01/07/2020	Opening Balance				291.81 DR
13/07/2020	IEM PAYMENT JUL20/00808250 [Amount Receivable]			291.81	0.00 DR
30/06/2021	Distribution receivable		836.56		836.56 DR
			836.56	291.81	836.56 DR

iShares Global 100 Etf (IOO.AX)

01/07/2020	Opening Balance				424.55 DR
13/07/2020	IOO PAYMENT JUL20/00819323 [Amount Receivable]			424.55	0.00 DR
30/06/2021	Distribution receivable		550.94		550.94 DR
			550.94	424.55	550.94 DR

Vanguard Australian Shares Index Etf (VAS.AX)

01/07/2020	Opening Balance				532.16 DR
16/07/2020	VAS PAYMENT JUL20/00834536 [Amount Receivable]			532.16	0.00 DR
30/06/2021	Distribution receivable		1,422.24		1,422.24 DR
			1,422.24	532.16	1,422.24 DR

Shares in Listed Companies (Australian) (77600)

Global X Metal Securities Australia Limited. (GOLD.AX)

Loretan Family Superannuation Fund

General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2020	Opening Balance	249.00			60,332.70 DR
23/09/2020	TPP TRUST A/C BUY 51840710 [BUY 62 VAS] [SELL 9 GOLD]	(9.00)		2,213.58	58,119.12 DR
23/09/2020	Unrealised Gain writeback as at 23/09/2020			605.39	57,513.73 DR
20/10/2020	TPP TRUST A/C BUY 52486989 [BUY 30 IAF] [BUY 8 GOLD] [SELL 51 VAS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	8.00	2,003.84		59,517.57 DR
19/11/2020	OM NET PROCEEDS [BUY 24 IAF] [BUY 16 GOLD] [SELL 52 VAS] [BUY 19 IOO] [SELL 31 IEM] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	16.00	3,867.04		63,384.61 DR
01/12/2020	OM NET PROCEEDS [BUY 11 GOLD] [BUY 62 VAS] [BUY 19 IAF] [BUY 78 DJRE] [BUY 23 IEM] [BUY 19 IOO] [BUY 20 IAF] [BUY 20 GOLD] [OM NET PROCEEDS]	20.00	4,604.80		67,989.41 DR
01/12/2020	OM NET PROCEEDS [BUY 11 GOLD] [BUY 62 VAS] [BUY 19 IAF] [BUY 78 DJRE] [BUY 23 IEM] [BUY 19 IOO] [BUY 20 IAF] [BUY 20 GOLD] [OM NET PROCEEDS]	11.00	2,478.85		70,468.26 DR
14/01/2021	BUY 19 IOO [BUY 7 GOLD] [SELL 27 IEM] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	7.00	1,562.89		72,031.15 DR
11/02/2021	BUY 671 IEM [BUY 66 GOLD] [SELL 18 IOO] [SELL 549 IAF] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	66.00	14,693.58		86,724.73 DR
15/03/2021	SELL 143 DJRE [SELL 73 VAS] [BUY 17 GOLD] [BUY 47 IEM] [BUY 2 IAF] [SELL 9 IOO] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	17.00	3,541.10		90,265.83 DR
30/06/2021	Revaluation - 30/06/2021 @ \$218.730000 (System Price) - 385.000000 Units on hand			6,054.78	84,211.05 DR
		385.00	32,752.10	8,873.75	84,211.05 DR

Units in Listed Unit Trusts (Australian) (78200)

SPDR Dow Jones Global Real Estate Fund (DJRE.AX)

01/07/2020	Opening Balance	1,512.00			27,609.12 DR
14/07/2020	TPP TRUST A/C BUY 49975185 [BUY 22 IAF] [BUY 131 DJRE] [BUY 25 VAS] [SELL 19 IOO] [SELL 55 IEM] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	131.00	2,369.79		29,978.91 DR
01/12/2020	OM NET PROCEEDS [BUY 11 GOLD] [BUY 62 VAS] [BUY 19 IAF] [BUY 78 DJRE] [BUY 23 IEM] [BUY 19 IOO] [BUY 20 IAF] [BUY 20 GOLD] [OM NET PROCEEDS]	78.00	1,513.20		31,492.11 DR
14/12/2020	BUY 110 DJRE [OM NET PROCEEDS]	110.00	2,095.50		33,587.61 DR
15/03/2021	SELL 143 DJRE [SELL 73 VAS] [BUY 17 GOLD] [BUY 47 IEM] [BUY 2 IAF] [SELL 9 IOO] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	(143.00)		3,514.36	30,073.25 DR
15/03/2021	Unrealised Gain writeback as at 15/03/2021			261.74	30,334.99 DR
15/06/2021	BUY 32 IEM [BUY 21 IAF] [SELL 106 DJRE] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	(106.00)		2,386.74	27,948.25 DR
15/06/2021	Unrealised Gain writeback as at 15/06/2021			180.80	28,129.05 DR

Loretan Family Superannuation Fund

General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2021	Revaluation - 30/06/2021 @ \$22.360000 (System Price) - 1,582.000000 Units on hand		7,244.47		35,373.52 DR
		1,582.00	13,665.50	5,901.10	35,373.52 DR
<u>iShares Core Composite Bond Etf (IAF.AX)</u>					
01/07/2020	Opening Balance	765.00			89,130.15 DR
14/07/2020	TPP TRUST A/C BUY 49975185 [BUY 22 IAF] [BUY 131 DJRE] [BUY 25 VAS] [SELL 19 IOO] [SELL 55 IEM] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	22.00	2,544.08		91,674.23 DR
20/10/2020	TPP TRUST A/C BUY 52486989 [BUY 30 IAF] [BUY 8 GOLD] [SELL 51 VAS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	30.00	3,513.90		95,188.13 DR
19/11/2020	OM NET PROCEEDS [BUY 24 IAF] [BUY 16 GOLD] [SELL 52 VAS] [BUY 19 IOO] [SELL 31 IEM] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	24.00	2,795.52		97,983.65 DR
01/12/2020	OM NET PROCEEDS [BUY 11 GOLD] [BUY 62 VAS] [BUY 19 IAF] [BUY 78 DJRE] [BUY 23 IEM] [BUY 19 IOO] [BUY 20 IAF] [BUY 20 GOLD] [OM NET PROCEEDS]	20.00	2,334.00		100,317.65 DR
01/12/2020	OM NET PROCEEDS [BUY 11 GOLD] [BUY 62 VAS] [BUY 19 IAF] [BUY 78 DJRE] [BUY 23 IEM] [BUY 19 IOO] [BUY 20 IAF] [BUY 20 GOLD] [OM NET PROCEEDS]	19.00	2,217.30		102,534.95 DR
20/01/2021	BUY 15 IAF [OM NET PROCEEDS]	15.00	1,735.35		104,270.30 DR
11/02/2021	BUY 671 IEM [BUY 66 GOLD] [SELL 18 IOO] [SELL 549 IAF] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	(549.00)		61,572.28	42,698.02 DR
11/02/2021	Unrealised Gain writeback as at 11/02/2021			3,653.52	39,044.50 DR
15/03/2021	SELL 143 DJRE [SELL 73 VAS] [BUY 17 GOLD] [BUY 47 IEM] [BUY 2 IAF] [SELL 9 IOO] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	2.00	224.08		39,268.58 DR
15/06/2021	BUY 32 IEM [BUY 21 IAF] [SELL 106 DJRE] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	21.00	2,391.35		41,659.93 DR
30/06/2021	Revaluation - 30/06/2021 @ \$113.320000 (System Price) - 369.000000 Units on hand		155.15		41,815.08 DR
		369.00	17,910.73	65,225.80	41,815.08 DR
<u>iShares MSCI Emerging Markets Etf (IEM.AX)</u>					
01/07/2020	Opening Balance	959.00			56,561.82 DR
14/07/2020	TPP TRUST A/C BUY 49975185 [BUY 22 IAF] [BUY 131 DJRE] [BUY 25 VAS] [SELL 19 IOO] [SELL 55 IEM] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	(55.00)		3,359.40	53,202.42 DR
14/07/2020	Unrealised Gain writeback as at 14/07/2020		12.94		53,215.36 DR
17/07/2020	BUY 30 IEM [TPP TRUST A/C BUY 50099141]	30.00	1,838.70		55,054.06 DR
19/11/2020	OM NET PROCEEDS [BUY 24 IAF] [BUY 16 GOLD] [SELL 52 VAS] [BUY 19 IOO] [SELL 31 IEM] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	(31.00)		1,893.48	53,160.58 DR
19/11/2020	Unrealised Gain writeback as at		7.25		53,167.83 DR

Loretan Family Superannuation Fund

General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
	19/11/2020				
01/12/2020	OM NET PROCEEDS [BUY 11 GOLD] [BUY 62 VAS] [BUY 19 IAF] [BUY 78 DJRE] [BUY 23 IEM] [BUY 19 IOO] [BUY 20 IAF] [BUY 20 GOLD] [OM NET PROCEEDS]	23.00	1,560.09		54,727.92 DR
14/01/2021	BUY 19 IOO [BUY 7 GOLD] [SELL 27 IEM] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	(27.00)		1,804.41	52,923.51 DR
14/01/2021	Unrealised Gain writeback as at 14/01/2021		6.18		52,929.69 DR
11/02/2021	BUY 671 IEM [BUY 66 GOLD] [SELL 18 IOO] [SELL 549 IAF] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	671.00	49,771.47		102,701.16 DR
15/03/2021	SELL 143 DJRE [SELL 73 VAS] [BUY 17 GOLD] [BUY 47 IEM] [BUY 2 IAF] [SELL 9 IOO] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	47.00	3,281.54		105,982.70 DR
21/04/2021	BUY 44 IEM [OM NET PROCEEDS]	44.00	3,052.86		109,035.56 DR
15/06/2021	BUY 32 IEM [BUY 21 IAF] [SELL 106 DJRE] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	32.00	2,311.86		111,347.42 DR
30/06/2021	Revaluation - 30/06/2021 @ \$73.820000 (System Price) - 1,693.000000 Units on hand		13,629.84		124,977.26 DR
		1,693.00	75,472.73	7,057.29	124,977.26 DR
<u>iShares Global 100 Etf (IOO.AX)</u>					
01/07/2020	Opening Balance	614.00			47,063.10 DR
14/07/2020	TPP TRUST A/C BUY 49975185 [BUY 22 IAF] [BUY 131 DJRE] [BUY 25 VAS] [SELL 19 IOO] [SELL 55 IEM] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	(19.00)		1,447.61	45,615.49 DR
14/07/2020	Unrealised Gain writeback as at 14/07/2020			273.18	45,342.31 DR
19/11/2020	OM NET PROCEEDS [BUY 24 IAF] [BUY 16 GOLD] [SELL 52 VAS] [BUY 19 IOO] [SELL 31 IEM] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	19.00	1,569.54		46,911.85 DR
01/12/2020	OM NET PROCEEDS [BUY 11 GOLD] [BUY 62 VAS] [BUY 19 IAF] [BUY 78 DJRE] [BUY 23 IEM] [BUY 19 IOO] [BUY 20 IAF] [BUY 20 GOLD] [OM NET PROCEEDS]	19.00	1,567.31		48,479.16 DR
14/01/2021	BUY 19 IOO [BUY 7 GOLD] [SELL 27 IEM] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	19.00	1,568.64		50,047.80 DR
11/02/2021	BUY 671 IEM [BUY 66 GOLD] [SELL 18 IOO] [SELL 549 IAF] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	(18.00)		1,486.93	48,560.87 DR
11/02/2021	Unrealised Gain writeback as at 11/02/2021			243.96	48,316.91 DR
15/03/2021	SELL 143 DJRE [SELL 73 VAS] [BUY 17 GOLD] [BUY 47 IEM] [BUY 2 IAF] [SELL 9 IOO] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	(9.00)		743.09	47,573.82 DR
15/03/2021	Unrealised Gain writeback as at 15/03/2021			121.98	47,451.84 DR
30/06/2021	Revaluation - 30/06/2021 @ \$95.300000 (System Price) - 625.000000 Units on		12,110.66		59,562.50 DR

Loretan Family Superannuation Fund

General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
	hand				
		625.00	16,816.15	4,316.75	59,562.50 DR
Vanguard Australian Shares Index Etf (VAS.AX)					
01/07/2020	Opening Balance	2,583.00			194,009.13 DR
14/07/2020	TPP TRUST A/C BUY 49975185 [BUY 22 IAF] [BUY 131 DJRE] [BUY 25 VAS] [SELL 19 IOO] [SELL 55 IEM] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	25.00	1,901.00		195,910.13 DR
23/09/2020	TPP TRUST A/C BUY 51840710 [BUY 62 VAS] [SELL 9 GOLD]	62.00	4,610.94		200,521.07 DR
20/10/2020	TPP TRUST A/C BUY 52486989 [BUY 30 IAF] [BUY 8 GOLD] [SELL 51 VAS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	(51.00)		4,372.48	196,148.59 DR
20/10/2020	Unrealised Gain writeback as at 20/10/2020			45.80	196,102.79 DR
19/11/2020	OM NET PROCEEDS [BUY 24 IAF] [BUY 16 GOLD] [SELL 52 VAS] [BUY 19 IOO] [SELL 31 IEM] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	(52.00)		4,393.07	191,709.72 DR
19/11/2020	Unrealised Gain writeback as at 19/11/2020			45.75	191,663.97 DR
01/12/2020	OM NET PROCEEDS [BUY 11 GOLD] [BUY 62 VAS] [BUY 19 IAF] [BUY 78 DJRE] [BUY 23 IEM] [BUY 19 IOO] [BUY 20 IAF] [BUY 20 GOLD] [OM NET PROCEEDS]	62.00	5,193.74		196,857.71 DR
15/03/2021	SELL 143 DJRE [SELL 73 VAS] [BUY 17 GOLD] [BUY 47 IEM] [BUY 2 IAF] [SELL 9 IOO] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2021)	(73.00)		6,032.19	190,825.52 DR
15/03/2021	Unrealised Gain writeback as at 15/03/2021			64.03	190,761.49 DR
30/06/2021	Revaluation - 30/06/2021 @ \$94.040000 (System Price) - 2,556.000000 Units on hand		49,604.75		240,366.24 DR
		2,556.00	61,310.43	14,953.32	240,366.24 DR
Income Tax Payable/Refundable (85000)					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2020	Opening Balance				218.91 CR
19/10/2020	sept payg 2020		316.00		97.09 DR
22/03/2021	Income Tax 2 LFS		218.91		316.00 DR
22/03/2021	PAYG March 2021		316.00		632.00 DR
31/05/2021	April 21 PAYG		316.00		948.00 DR
30/06/2021	Jun21 PAYG Tax Instalment		1,547.00		2,495.00 DR
30/06/2021	Create Entries - Franking Credits Adjustment - 30/06/2021		2,027.33		4,522.33 DR
30/06/2021	Create Entries - Foreign Credits Adjustment - 30/06/2021		441.61		4,963.94 DR
30/06/2021	Create Entries - Income Tax Expense - 30/06/2021			3,511.50	1,452.44 DR
			5,182.85	3,511.50	1,452.44 DR
PAYG Payable (86000)					
<u>PAYG Payable (86000)</u>					
30/06/2021	Jun21 PAYG Tax Instalment			1,547.00	1,547.00 CR
				1,547.00	1,547.00 CR
Sundry Creditors (88000)					

Loretan Family Superannuation Fund

General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>Sundry Creditors (88000)</u>					
21/06/2021	ASIC Fees			55.00	55.00 CR
				55.00	55.00 CR
<u>Deferred Tax Liability/Asset (89000)</u>					
<u>Deferred Tax Liability/Asset (89000)</u>					
01/07/2020	Opening Balance				3,065.10 CR
30/06/2021	Create Entries - PDIT Entry - 30/06/2021			7,167.43	10,232.53 CR
				7,167.43	10,232.53 CR
Total Debits:	502,949.67				
Total Credits:	502,949.67				

Trial Balance

As at 30 June 2021



Last Year	Code	Account Name	Units	Debits \$	Credits \$
	23800	Distributions Received			
(1,043.52)	23800/DJRE.AX	SPDR Dow Jones Global Real Estate Fund			891.56
(1,843.15)	23800/IAF.AX	iShares Core Composite Bond Etf			1,041.67
(1,522.73)	23800/IEM.AX	iShares MSCI Emerging Markets Etf			1,357.76
(874.29)	23800/IOO.AX	iShares Global 100 Etf			852.39
(8,803.49)	23800/VAS.AX	Vanguard Australian Shares Index Etf			6,049.38
	24200	Contributions			
(26,359.58)	24200/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation			19,407.78
5,002.19	24700	Changes in Market Values of Investments			73,556.16
	25000	Interest Received			
(0.32)	25000/MBL5893	Macquarie Cash Management Account #5893			1.15
(3.72)	28300	Rebates			1.99
	28500	Transfers In			
	28500/LORALA00001A	(Transfers In) Loretan, Alanna - Accumulation			22,747.57
440.00	30100	Accountancy Fees		440.00	
259.00	30400	ATO Supervisory Levy		259.00	
550.00	30700	Auditor's Remuneration		550.00	
54.00	30800	ASIC Fees		55.00	
15.00	31500	Bank Charges		30.00	
0.03	37900	Interest Paid		0.12	
	39000	Life Insurance Premiums			
1,552.60	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation		1,050.72	
4,379.30	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation		1,880.96	
	39400	Income Protection Premiums			
	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation		2,513.61	
2,493.73	39900	Portfolio Management Fees		2,779.80	
	46600	Refund Excess Contributions			
5,416.95	46600/LORJOS00001A	(Refund Excess Contributions) Loretan, Joshua - Accumulation			
	48100	Division 293 Tax			

Loretan Family Superannuation Fund

Trial Balance

As at 30 June 2021



Last Year	Code	Account Name	Units	Debits \$	Credits \$
	48100/LORJOS00001A	(Division 293 Tax) Loretan, Joshua - Accumulation		3,750.00	
3,420.04	48500	Income Tax Expense		8,209.99	
16,867.96	49000	Profit/Loss Allocation Account		104,388.21	
	50010	Opening Balance			
(93,768.02)	50010/LORALA00001A	(Opening Balance) Loretan, Alanna - Accumulation			93,768.02
(381,632.39)	50010/LORJOS00001A	(Opening Balance) Loretan, Joshua - Accumulation			381,632.39
	51900	Division 293 Tax			
	51900/LORJOS00001A	(Division 293 Tax) Loretan, Joshua - Accumulation		3,750.00	
	52420	Contributions			
	52420/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation			20,754.40
	52850	Transfers In			
	52850/LORALA00001A	(Transfers In) Loretan, Alanna - Accumulation			22,747.57
	53100	Share of Profit/(Loss)			
	53100/LORALA00001A	(Share of Profit/(Loss)) Loretan, Alanna - Accumulation			17,743.34
	53100/LORJOS00001A	(Share of Profit/(Loss)) Loretan, Joshua - Accumulation			64,363.74
	53330	Income Tax			
	53330/LORALA00001A	(Income Tax) Loretan, Alanna - Accumulation		1,700.80	
	53330/LORJOS00001A	(Income Tax) Loretan, Joshua - Accumulation		6,081.97	
	53800	Contributions Tax			
	53800/LORJOS00001A	(Contributions Tax) Loretan, Joshua - Accumulation		3,098.15	
	53920	Life Insurance Premiums			
	53920/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation		1,050.72	
	53920/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation		1,880.96	
	53940	Income Protection Premiums			
	53940/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation		2,513.61	
	59200	Contribution Reserve			
(1,144.63)	59200/LORJOS00001A	(Contribution Reserve) Loretan, Joshua - Accumulation			0.00
	60400	Bank Accounts			

Trial Balance

As at 30 June 2021



Last Year	Code	Account Name	Units	Debits \$	Credits \$
700.01	60400/BWA9330	Bankwest Business Zero Transaction Account #9330		328.24	
2,057.76	60400/MBL5893	Macquarie Cash Management Account #5893		1,023.95	
	61800	Distributions Receivable			
483.24	61800/DJRE.AX	SPDR Dow Jones Global Real Estate Fund		578.07	
633.50	61800/IAF.AX	iShares Core Composite Bond Etf		269.69	
291.81	61800/IEM.AX	iShares MSCI Emerging Markets Etf		836.56	
424.55	61800/IOO.AX	iShares Global 100 Etf		550.94	
532.16	61800/VAS.AX	Vanguard Australian Shares Index Etf		1,422.24	
	77600	Shares in Listed Companies (Australian)			
60,332.70	77600/GOLD.AX	Global X Metal Securities Australia Limited.	385.0000	84,211.05	
	78200	Units in Listed Unit Trusts (Australian)			
27,609.12	78200/DJRE.AX	SPDR Dow Jones Global Real Estate Fund	1,582.0000	35,373.52	
89,130.15	78200/IAF.AX	iShares Core Composite Bond Etf	369.0000	41,815.08	
56,561.82	78200/IEM.AX	iShares MSCI Emerging Markets Etf	1,693.0000	124,977.26	
47,063.10	78200/IOO.AX	iShares Global 100 Etf	625.0000	59,562.50	
194,009.13	78200/VAS.AX	Vanguard Australian Shares Index Etf	2,556.0000	240,366.24	
(218.91)	85000	Income Tax Payable/Refundable		1,452.44	
	86000	PAYG Payable			1,547.00
	88000	Sundry Creditors			55.00
(3,065.10)	89000	Deferred Tax Liability/Asset			10,232.53
				738,751.40	738,751.40

Current Year Profit/(Loss): 112,598.20

D - Pension Documentation

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status N/A - Not Applicable

Supporting Documents

- Transfer Balance Account Summary [Report](#)

Standard Checklist

- Attach Actuarial Certificate
- Attach documentation supporting any pensions commenced during the financial year
- Attach documentation supporting any pensions commuted during the financial year
- Ensure correct Transfer Balance Account Reports have been lodged with the ATO

Loretan Family Superannuation Fund
Transfer Balance Account Summary



For The Period 01 July 2020 - 30 June 2021

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
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Alanna Loretan

Joshua Loretan

E - Estate Planning

2021 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status N/A - Not Applicable

Supporting Documents

No supporting documents

Standard Checklist

- Attach Death Benefit Nominations (if applicable)
- Attach Life Insurance Policies (if applicable)
- Attach Reversionary Pension documentation (if applicable)
- Attach SMSF Will (if applicable)
- Review current Estate planning to ensure it matches wishes of members