

N & S Martland

Superannuation Fund

Financial Statements
For The Year Ended 30 June 2022

N & S Martland Superannuation Fund

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For The Year Ended 30 June 2022

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N & S Martland Superannuation Fund

Operating Statement

For The Year Ended 30 June 2022

	2022	2021
	\$	\$
Revenue		
Movement in Net Market Value of Investments	(34,227)	32,519
Dividends & Distributions	26,875	16,032
Member Contributions	10,000	10,000
Total Revenue	2,648	58,551
Expenses		
Accountancy Fees	1,078	1,045
Auditor Fees	440	440
Bank Charges	120	120
Filing Fees	259	259
Insurance	14,237	15,042
Management Fees	2,568	2,541
Total Expenses	18,703	19,448
Benefits Accrued As A Result Of Operations Before Income Tax	(16,055)	39,103
Income tax	(4,182)	(2,895)
Benefits Accrued As A Result Of Operation After Income Tax	(20,237)	36,209

N & S Martland Superannuation Fund

Statement Of Financial Position

As At 30 June 2022

	2022	2021
	\$	\$
Assets		
Investments		
Colonial First State	243,745	263,391
Total Investments	243,745	263,391
Other Assets		
Westpac Cheque A/c	6,055	6,577
Total Other Assets	6,055	6,577
Total Assets	249,801	269,968
Liabilities		
Current Liabilities		
Provision for Income Tax	1,931	1,861
Total Current Liabilities	1,931	1,861
Total Liabilities	1,931	1,861
Net Assets Available To Pay Members' Benefits	247,870	268,107
Represented by:		
Liability for accrued members' benefits		
Allocated to members' accounts	247,870	268,107
Total Equity	247,870	268,107

The accompanying notes form part of these financial statements.

N & S Martland Superannuation Fund

Trustees' Declaration

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

In the opinion of the trustees

1. The financial statements and notes to the financial statements for the year ended 30 June 2022 present fairly the financial position of the N & S Martland Superannuation Fund superannuation fund at 30 June 2022 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
2. The financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
3. 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 during the year ended 30 June 2022

Signed in accordance with a resolution of the trustees by

Director



Frederick N. Martland

Director



Susan M. Martland

Dated 18 April 2023

**INDEPENDENT AUDIT REPORT TO THE MEMBERS OF
N & S Martland Superannuation Fund**

Self-managed superannuation fund independent auditor's report

Approved self-managed superannuation fund (SMSF) auditor details

Name : Mr Anthony William Boys

Business name : SUPER AUDITS

Business postal address : PO Box 3376 RUNDLE MALL SA 5000

SMSF auditor number (SAN) : 100 014 140

SMSF details

Fund name: N & S Martland Superannuation Fund

Australian business number (ABN) or tax file number (TFN):

Fund address: 4 Oriana Drive, Mermaid Waters Qld 4218

Year of income being audited: 30 June 2022

To the SMSF trustees

of the : N & S Martland Superannuation Fund

Part A: Financial audit

Opinion

I have audited the special purpose financial report of the N & S Martland Superannuation Fund comprising the statement of financial position as at 30 June 2022, the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes.

In my opinion, the financial report presents fairly, in all material respects, in accordance with the accounting policies described in the notes to the financial report, the financial position of the fund at 30 June 2022 and the results of its operations for the year then ended.

Basis of opinion

My audit has been conducted in accordance with Australian Auditing Standards (issued by the Auditing and Assurance Standards Board). My responsibilities under those standards are further described in the *Approved SMSF Auditor's Responsibilities for the Audit of the Financial Report* section of this report.

I am independent of the self-managed superannuation fund in accordance with the auditor independence requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants (including Independence Standards)* (the Code) that are relevant to this audit and as required by the *Superannuation Industry (Supervision) Regulations 1994* (SISR). I have also fulfilled my other ethical responsibilities in accordance with the Code.

In particular, neither myself, my firm or my network firm assumed a management responsibility for the fund. My firm or network firm did not prepare the financial statements for the fund. Where my firm or network firm provided any other non-assurance services to the fund, we are satisfied that those services were not prohibited under the Code and any independence threats arising have been eliminated or reduced to an acceptable level by the application of safeguards.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Emphasis of matter - basis of accounting

I draw attention to note 1 of the financial report, which describes the basis of accounting. The financial report has been prepared to assist N & S Martland Superannuation Fund meet the requirements of the SMSF's governing rules, the *Superannuation Industry (Supervision) Act 1993* (SISA) and the SISR. As a result, the financial report may not be suitable for other purposes and should not be distributed to parties other than the trustees. My opinion is not modified in respect of this matter.

Responsibilities of SMSF trustees for the financial report

Each SMSF trustee (individual trustee or director of the corporate trustee) is responsible for the preparation and fair presentation of the financial report in accordance with the financial reporting requirements of the SMSF's governing rules, the SISA and the SISR. Each trustee is also responsible for such internal controls as they determine are necessary to enable the preparation and fair presentation of a financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the trustees are responsible for assessing the fund's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless the trustees intend to wind-up the fund or have no realistic alternative but to do so.

Each SMSF trustee is responsible for overseeing the fund's financial reporting process.

Approved SMSF auditor's responsibilities for the audit of the financial report

My objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of trustees taken on the basis of this financial report.

As part of an audit in accordance with Australian Auditing Standards, I exercise professional judgement and maintain professional scepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of an internal control.
- Obtain an understanding of internal controls relevant to the audit 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 control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the fund's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in the auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of the auditor's report. However, future events or conditions may cause the fund to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

I have communicated with the trustees regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I may identify during the audit.

Part B: Compliance engagement

Opinion

I have undertaken a reasonable assurance engagement on N & S Martland Superannuation Fund's compliance, in all material respects, with the applicable provisions of the SISA and the SISR as listed below ('the listed provisions') for the year ended 30 June 2022.

Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K
Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA

In my opinion, each trustee of N & S Martland Superannuation Fund has complied in all material respects, with the listed provisions, for the year ended 30 June 2022.

Basis for opinion

I have conducted my engagement in accordance with Standard on Assurance Engagements ASAE 3100 *Compliance Engagements* issued by the Auditing and Assurance Standards Board.

I believe that the evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Independence and quality control

I have complied with the independence and other ethical requirements relating to assurance engagements and applied Auditing Standard ASQC 1 *Quality Control for Firms that Perform Audits and Reviews of Financial Reports and Other Financial Information, and Other Assurance Engagements* in undertaking this assurance engagement. In particular, neither myself, my firm or my network firm assumed a management responsibility for the fund. Where my firm or network firm provided any other non-assurance services to the fund, we are satisfied that those services were not prohibited under the Code and any independence threats arising have been eliminated or reduced to an acceptable level by the application of safeguards.

SMSF trustees' responsibilities

Each SMSF trustee is responsible for complying with the listed provisions and for the identification of risks that threaten compliance with the listed provisions, controls which will mitigate those risks and monitoring ongoing compliance.

Approved SMSF auditor's responsibilities

My responsibility is to express an opinion on the trustees' compliance, in all material respects, with the listed provisions, for the year ended 30 June 2022. ASAE 3100 *Compliance Engagements* requires that I plan and perform my procedures to obtain reasonable assurance about whether the trustees have complied, in all material respects, with the listed provisions for the year ended 30 June 2022.

An assurance engagement to report on the trustees' compliance with the listed provisions involves performing procedures to obtain evidence about the compliance activity and controls implemented to meet the compliance requirements. The procedures selected depend on my judgement, including the identification and assessment of risks of material non-compliance.

My procedures included examination, on a test basis, of evidence supporting compliance with the requirements of the listed provisions for the year ended 30 June 2022.

These tests have not been performed continuously throughout the period, were not designed to detect all instances of non-compliance, and have not covered any other provisions of the SISA and the SISR apart from those specified.

Inherent limitations

Due to the inherent limitations of an assurance engagement, together with the internal control structure, it is possible that fraud, error, or non-compliance with the listed provisions may occur and not be detected.

A reasonable assurance engagement for the year ended 30 June 2022 does not provide assurance on whether compliance with the listed provisions will continue in the future.

Mr Anthony William Boys (SMSF auditor)

Audit completed on

Appendix 1 - Explanation of listed sections and regulations in compliance engagement

This appendix is included to assist with the meaning of the legislation and regulations listed above

Section or Regulation	Explanation
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S17A	The fund must meet the definition of a self-managed super fund (SMSF)
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S35AE	The trustees must keep and maintain accounting records for a minimum of five years
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S35B	The trustees must prepare, sign and retain accounts and statements
------	--

S35C(2)	The trustees must provide the auditor with the necessary documents to complete the audit in a timely and professional manner, and within 14 days of a written request from the auditor
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S62	The fund must be maintained for the sole purpose of providing benefits to any or all of the following:
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- I. fund members upon their retirement
- II. fund members upon reaching a prescribed age
- III. the dependants of a fund member in the case of the member's death before retirement

S65 at	The trustees must not loan monies or provide financial assistance to any member or relative at any time during the financial year
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S66	The trustees must not acquire any assets (not listed as an exception) from any member or related party of the fund
-----	--

S67	The trustees of the fund must not borrow any money or maintain an existing borrowing (not listed as an exception)
S67A & 67B borrowing	The fund must comply with the limited recourse borrowing arrangement rules when to purchase single acquirable asset or replacement assets (not listed as an exception to the borrowing rules)
S82 - 85	The trustees must comply with the in-house asset rules
S103 years	The trustees must keep minutes of all meetings and retain the minutes for a minimum of 10 years
S104	The trustees must keep up to date records of all trustee or director of corporate trustee changes and trustee consents for a minimum of 10 years
S104A	Trustees who became a trustee on or after 1 July 2007 must sign and retain a trustee declaration
S105	The trustees must ensure that copies of all member or beneficiary reports are kept for a minimum of 10 years
S109 return	All investment transactions must be made and maintained at arms-length - that is, purchase, sale price and income from an asset reflects a true market value and or rate of return
S126K	A disqualified person cannot be a trustee, investment manager or custodian of a superannuation fund
Sub Reg 1.06 (9A)	Pension payments must be made at least annually, and must be at least the amount calculated under Schedule 7
Reg 4.09 fund	Trustees must formulate, regularly review and give effect to an investment strategy for the fund
Reg 4.09A sponsor	The assets of the SMSF must be held separately from any assets held by the trustee personally or by a standard employer sponsor or an associate of the standard employer
Reg 5.03	Investment returns must be allocated to members in a manner that is fair and reasonable
Reg 5.08	Member minimum benefits must be maintained in the fund until transferred, rolled over, allotted (to the member's spouse) or cashed out in a permitted fashion
Reg 6.17	Payments of member benefits must be made in accordance with Part 6 or Part 7A of the regulations and be permitted by the trust deed
Reg 7.04	Contributions can only be accepted in accordance with the applicable rules for the year being audited
Reg 8.02B	When preparing accounts and statements required by subsection 35B(1) of SISA, an asset must be valued at its market value
Reg 13.12	Trustees must not recognise an assignment of a super interest of a member or beneficiary
Reg 13.13	Trustees must not recognise a charge over or in relation to a member's benefits
Reg 13.14	Trustees must not give a charge over, or in relation to, an asset of the fund
Reg 13.18AA	Investments in collectables and personal use assets must be maintained in accordance with prescribed rules

N & S MARTLAND SUPERANNUATION FUND

ANNUAL MEMBERS STATEMENT

Year Ended 30 June 2022

Member Name: Frederick N. Marland

	\$
Balance at the beginning of the year	57,613
plus Personal contributions	5,000
plus Earnings	-5,599
less Income tax applicable to contributions	750
less Income tax applicable to earnings	576
Balance at the end of the year	55,688

Tax-Free Component	0
Taxable Component	55,688

N & S MARTLAND SUPERANNUATION FUND
ANNUAL MEMBERS STATEMENT
Year Ended 30 June 2022

Member Name: Susan M. Martland

	\$
Balance at the beginning of the year	210,494
plus Personal contributions plus Earnings	5,000 -20,546
less Income tax applicable to contributions less Income tax applicable to earnings	750 2,106
Balance at the end of the year	192,182

Tax-Free Component	3,439
Taxable Component	188,743

INVESTMENT STRATEGY

Your details

Your self managed super fund (SMSF) details

If you are a trustee of a Self Managed Superannuation Fund (SMSF), references to 'you' are references to you in your capacity as trustee of your SMSF, and references to your 'personal circumstances' are the relevant circumstances of the SMSF.

Set out below are the relevant details of your SMSF that you provided at our meetings. I took these details into consideration when developing your strategy.

Name of SMSF	N & S Martland Super Fund	
Trustee/s	Frederick Nicholas Martland	Susan Maree Martland
Directors of corporate trustee	N/A	
Members	Frederick Nicholas Martland	Susan Maree Martland
Current investment portfolio	FirstChoice Investments Westpac Cash account (approx.)	
Current liabilities	TOTAL	\$228,372 \$4,000 \$232,372
SMSF investment strategy	TOTAL	\$0 \$0
	Investment sector	Benchmark range
	Cash	0.00%-20.00%
	Fixed interest securities	0.00%-20.00%
	Direct property	0.00%-20.00%
	Property & Infrastructure	0.00%-20.00%
	International shares	0.00%-40.00%
	Australian shares	0.00%-100.00%
	Other allowable investments	0.00%-20.00%
	Insurance	Insured amount
	Life and TPD Cover / Frederick Nicholas Martland	\$1,000,000
	Life and TPD Cover / Susan Maree Martland	\$1,000,000

Member details

Member name	Accumulation / Pension	Current member balance
Frederick Nicholas Martland	Accumulation	\$48,798
Susan Maree Martland	Accumulation	\$183,574

Appendix 1. Self managed super fund investment strategy

Investment strategy for the Name of SMSF

Adopted by the Trustee(s) on 01 / 07 / 2016

Introduction

The purpose of this statement is to document the investment objectives and strategy formulated by the Trustees of the N & S Martland Superannuation Fund ("the Fund") in relation to the investment of the assets of the Fund.

1. Fund overview.

1.1: Fund details:

The Fund will be maintained for the sole purpose of providing retirement benefits to members and death benefits to their beneficiaries in accordance with section 62 of the SIS Act.

The membership profile of the Fund is as follows:

Member name	Age	Years until preservation age	Account balance	Asset structure	Accumulation / Pension phase	Making regular contributions
Frederick Nicholas Martland	60	0	\$48,798.00	Segregated	Accumulation \$48,798.00	No
Susan Maree Martland	54	3	\$183,574.00	Segregated	Accumulation \$183,574.00	No

1.2. Fund trustee

The trustee(s) of the Fund are:

Trustees	Frederick Nicholas Martland	Susan Maree Martland

2. Investment objectives

2.1 General objectives

The Trustees of the Fund have the following general objectives:

- Ensure the Funds' assets are at all times invested in accordance with the trust deed and comply with the applicable legislative / regulative requirements.
- Consider the levels of diversification achieved within the Fund's portfolio, and assess the associated risks where it is determined that the portfolio lacks diversification and / or has elected to implement a sector bias.
- Consider the Fund's liquidity levels and its ability to meet payments and liabilities as they fall due.
- Consider whether the Fund should hold a contract of insurance that provides insurance cover for one or more members of the Fund.

2.2 Specific objectives

The Trustees of the Fund have the following investment objectives:

- To establish and maintain an investment portfolio that will allow the members to generate sufficient benefits so as to provide for their retirement.

- The Trustees expect that returns will vary each year and acknowledge that there may be years when a negative return may occur.
- The Trustees may implement a gearing strategy to grow capital over the long term, provided the borrowing arrangement is carried out in accordance with the requirements set out in the trustee deed and superannuation law.

Having considered the specific liabilities on the Fund in relation to the members, the trustee has determined to adopt the following Investment objective for each of the segregated asset pools of the Fund:

- For the FirstChoice Investment: To adopt a growth portfolio of investments, which should aim to achieve an average investment return that exceeds inflation by at least 5% when measured over a five to ten year time frame.
- For Australian Equities: To adopt a portfolio with an overweight position to direct property, which should aim to achieve an average investment return that exceeds inflation by at least 5% when measured over a five to ten year time frame.

3. Investment strategy

To achieve the outlined objectives, investment risk may be mitigated by investing in a broad range of asset classes. The Trustee acknowledges that diversification can result in a significant reduction to return volatility whilst achieving the anticipated level of return. A proportion of the Fund's assets will be invested in cash with some of this provisioned to meet benefit payments and Fund expenses. This cash position will be kept under review.

In relation to liquidity, the Trustees have appropriately considered the age of the members and the likelihood that assets may need to be redeemed and considered what proportion, if any, of the Fund's assets need to be held in highly liquid assets.

3.1. Asset allocation

The strategic asset allocation ranges (benchmark range) that the Fund's sector exposures will be maintained within and the benchmark allocation for each of the segregated asset pools of the Fund are as follows:

Asset class – FirstChoice Investments	Benchmark allocation	Benchmark range
Cash	5.00%	0.00%–20.00%
Diversified fixed interest	15.00%	0.00%–20.00%
Direct property / Listed property securities	15.00%	0.00%–20.00%
International shares	25.00%	0.00%–40.00%
Australian shares	40.00%	0.00%–100.00%
Other allowable investments	0.00%	0.00%–20.00%
Total	100.00%	

3.2. Review

The appropriateness of this benchmark portfolio will be formally assessed at least once a year and will be kept under constant review to reflect any fundamental changes in the investment environment or changes to member's circumstances.

The Trustees may rely on a professional investment adviser for advice on investment-related matters and the management of the Fund's assets:

4. Reserves

The Trustees, subject to any restrictions in the trust deed, may maintain a reserve for the purpose of smoothing investment returns credited to member, the payment of the Fund's expenses, or as

determined by the actuary in relation to defined benefit pensions provided by the Fund. The assets backing the reserve will be invested in accordance with the investment objectives and strategy as other assets of the Fund.

5. Monitoring

The Trustees shall monitor the overall performance of the Fund's investments in relation to the investment objective on at least an annual basis. As necessary, the Fund's investments will be rebalanced in accordance with the benchmark asset allocation ranges.

If, as a consequence of a change in market values, the value of an asset class has ceased to conform to the strategic asset allocation ranges specified for that asset class, then the asset class shall nevertheless be treated as complying with this investment strategy if either:

- At its first meeting after learning that the asset or asset class is outside strategic asset allocation ranges, the Trustee determines that the value of the asset class is acceptable.
- Steps are taken to re-balance in accordance with the strategic asset allocation ranges within a reasonable time.

6. Insurances

The Trustees will consider whether to hold a contract of insurance that provides insurance cover for one or more members of the Fund. When determining the insurance needs of each member the trustee will take into consideration their personal circumstances including:

- their existing insurance arrangements both inside and outside the Fund
- their income as well as their assets and liabilities
- what impact the death or disability of the member would have on their own / their beneficiaries standard of living and their ability to fund ongoing expenses as well as pay any associated medical bills and care costs
- the affordability of the cover having regard to the member's retirement savings and other financial goals.
- the availability of the cover given the member's personal circumstances.

6.1 Insurance decisions

The Trustees decisions in relation to the need to hold insurances, including the type and level of insurance to be acquired, will be documented in the minutes of Trustees meetings.

6.2 Review of insurance requirements

The Trustees will review the need to hold insurances for members as well as the type and level of insurance required on a regular basis. Any decisions to change the Fund's insurance arrangements will be recorded in the minutes of Trustee meetings.

Trustee declaration

I/We declare that:

- All the information provided to my adviser in this document is true, current and correct.



Frederick Nicholas Martland

Date

12/06/17



Susan Maree Martland

Date

12/06/17

**FirstChoice Wholesale Investments
2021/22 Capital Gains Taxation Information Statement**

Mr F N & Mrs S M Martland
**** **
**** **

Account number: **** *098
Account type: Super fund
Account name: Frederick Nicholas Martland
Susan Maree Martland
N & S Martland Superannuation Fund
N & S Martland Super Fund A/C

As per last yr this is in addition to Annual Tax Statement.

The Capital Gains Tax information below relates to the withdrawals you made during the 2021/22 financial year.

Date of withdrawals	Withdrawal proceeds \$	Net capital gain/(loss) - less than 12 months \$	Net capital gain/(loss) - frozen indexation \$	Net capital gain/(loss) - discount method \$
		1	2	3

Perpetual Ws Div Income				
31 January 2022	93.50	(1.68)	N/A	0.00

FSL Strategic Cash				
31 January 2022	398.00	(0.17)	N/A	(0.08)

CFS Ws Ind Gbl List Infra Sec				
31 January 2022	181.00	11.63	N/A	0.00

FirstChoice Wsale Global Property Securities				
31 January 2022	192.50	(2.33)	N/A	0.00

Fidelity Wsale Aust Equities				
31 January 2022	596.00	31.68	N/A	0.00

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Investor Services 13 13 36
www.cfs.com.au

2021/22 Capital Gains Taxation Information Statement

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Date of withdrawals	Withdrawal proceeds \$	1 Net capital gain/(loss) - less than 12 months \$	2 Net capital gain/(loss) - frozen indexation \$	3 Net capital gain/(loss) - discount method \$
Schroder Wsale Aust Equity				
31 January 2022	581.50	13.18	N/A	0.00
Mfs Wsale Global Equity				
31 January 2022	519.00	36.77	N/A	0.00
Platinum Wsale International				
31 January 2022	619.00	0.00	N/A	41.09
CFS Wsale Index Aust Share				
31 January 2022	571.00	0.00	N/A	62.67
CFS Wsale Index Property Sec				
31 January 2022	192.00	25.55	N/A	0.00
Aspect Wsale Divers Futures				
31 January 2022	310.50	(10.49)	N/A	0.00
Agellan Wsale Global Share				
31 January 2022	508.50	0.00	N/A	33.11
Pimco Ws Global Bond				
1 July 2021	220.83	0.00	N/A	(23.24)
2 August 2021	220.83	0.00	N/A	(20.86)
1 September 2021	220.83	0.00	N/A	(21.59)

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2021/22 Capital Gains Taxation Information Statement

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Date of withdrawals	Withdrawal proceeds \$	Net capital gain/(loss) - less than 12 months \$	Net capital gain/(loss) - frozen indexation \$	Net capital gain/(loss) - discount method \$
1 October 2021	220.83	0.00	N/A	(23.29)
1 November 2021	220.83	0.00	N/A	(25.14)
1 December 2021	220.83	0.00	N/A	(24.29)
4 January 2022	220.83	0.00	N/A	(25.62)
31 January 2022	51.50	0.00	N/A	(6.56)
1 February 2022	220.83	0.00	N/A	(28.38)
1 March 2022	220.83	0.00	N/A	(30.79)
1 April 2022	220.83	0.00	N/A	(36.68)
2 May 2022	220.83	0.00	N/A	(46.27)
1 June 2022	220.83	0.00	N/A	(46.66)

Kapstream Ws Absolute Rtn Inc

31 January 2022 93.00 (1.96) N/A 0.00

CFS Ws Index Global Bond

31 January 2022 93.00 (7.95) N/A 0.00

Handwritten: GAINS 118.81 ✓, LOSSES 14.67 ✓, 136.81 ✓, 359.45 ✓

The calculation of capital gains tax amounts is complex. Taxation considerations are general and based on present taxation laws and may be subject to change. This statement does not take into consideration your own personal tax circumstances and is not tax advice that should be relied upon. Colonial First State Investments Limited (CFSIL) is not a registered tax (financial) adviser under the Tax Agent Services Act 2009 and you should seek tax advice from a registered tax agent or a registered tax (financial) adviser if you intend to rely on this information to satisfy the liabilities or obligations or claim entitlements that arise under a tax law.

Before making any decision based on this statement, you should perform your own calculation of your capital gain or loss amount as this statement gives an estimate only. If you intend to rely on this statement to satisfy the liabilities or obligations or claim entitlements that arise, or could arise, under taxation laws, you should speak to your financial tax adviser who can assist you in calculating your capital gains or loss tax position.

Calculating your own capital gains or loss amount may potentially give you a different tax outcome if you are using a different parcel selection method. We have used the First In First Out (FIFO) parcel selection method which may not give you the best tax outcome for your personal tax circumstances. To assist you further in understanding this statement please refer to the Capital Gains Tax Information Statement Guide available on our website at www.cfs.com.au

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) is the responsible entity and issuer of products made available under FirstChoice Investments and FirstChoice Wholesale Investments. This document may include general advice but does not take into account your individual objectives, financial situation, needs or tax circumstances. The Target Market Determinations (TMD) for our financial products can be found at www.cfs.com.au/tmd, which include a description of who a financial product might suit. You should read the relevant Product Disclosure Statement (PDS) and Financial Services Guide (FSG) carefully, assess whether the information is appropriate for you, and consider talking to a financial adviser before making an investment decision. You can get the PDS and FSG at www.cfs.com.au or by calling us on 13 13 36.

Investor Services 13 13 36
www.cfs.com.au



FirstChoice Wholesale Investments

2021/22 Tax Return Information Statement

Account number: *** *****098
 Account type: Super fund
 Account name: Frederick Nicholas Martland
 Susan Maree Martland
 N & S Martland Superannuation Fund
 N & S Martland Super Fund A/C
 Provided

Mr F N & Mrs S M Martland

TFN/ABN:

If you have any questions about this statement, please talk to your financial adviser or accountant. The information shown on this statement is also provided to the Australian Taxation Office (ATO).

Part A

Summary of 2022 tax return items

Tax return	Amount (\$)	Tax return label
Interest income	0.49	10L
TFN amounts withheld (Interest)	0.00	10M
Non-primary production income	1,042.44	13U
Franked distributions from trusts	5,809.42	13C
Share of franking credits – franked dividends	1,950.24	13Q
TFN amounts withheld (Trust Distribution)	0.00	13R
Total current year capital gains	12,270.22	18H
Net capital gain	8,192.93	18A
Controlled Foreign Company (CFC) income	0.00	19K
Assessable foreign source income	7,393.28	20E
Other net foreign source income	7,393.28	20M
Australian franking credits from a New Zealand franking company	0.00	20F
Foreign Income Tax Offset	301.27	20O
Rebates	81.53	24V

Part B

Capital gains tax information – additional information for item 18

	Amount (\$)
Capital gains - discount method (grossed-up amount)	12,231.86
Capital gains - other than discount method	38.36
Total current year capital gains	12,270.22

Handwritten notes:
 * 33.5%
 = 4076.98
 Disc
 8154.57
 38.36
 8192.93

Notes

The cost base of your units in Attribution Managed Investment Trusts (AMITs) can be adjusted both upward and downward. Your cost base is adjusted at the end of each income year by the AMIT cost base net amount. For all AMIT attribution, distribution and cost-base adjustment information, go to Part C of the individual AMMA statement.

Keeping your account details up-to-date

Please ensure that all account details, including your address information shown at the top of this statement are correct. Contact Investor Services on 13 13 36, Monday to Friday, between 8am to 7pm, Sydney - Australian Eastern Standard Time to inform us of any changes to your account.

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at www.cfs.com.au.



Australian Government
Australian Taxation Office

Agent MALCOLM REVIE
Client N & S MARTLAND
 SUPERANNUATION FUND
ABN 46 985 428 919
TFN 773 704 816

Activity statement 001

Date generated	24 February 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

6 results found - from **01 July 2021** to **24 February 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
31 Oct 2022	31 Oct 2022	General interest charge			\$0.00
30 Oct 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$474.00		\$0.00
26 Oct 2022	24 Oct 2022	Payment received		\$474.00	\$474.00 CR
4 Sep 2022	4 Sep 2022	General interest charge			\$0.00
4 Sep 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$465.00		\$0.00
26 Jul 2022	25 Jul 2022	Payment received		\$465.00	\$465.00 CR



Australian Government
Australian Taxation Office

Agent MALCOLM REVIE
Client N & S MARTLAND
SUPERANNUATION FUND
ABN 46 985 428 919
TFN 773 704 816

Income tax 551

Date generated	24 February 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

2 results found - from **01 July 2021** to **24 February 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
16 May 2022	13 May 2022	Payment received		\$2,119.98	\$0.00
8 Apr 2022	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$2,119.98		\$2,119.98 DR

Nb S Maryland
Syber Fund 2022.

Period Ending: _____		Index No. _____
Prepared By _____	Reviewed By _____	Page _____ of _____
Date _____	Date _____	

Colonial First Choice Wholesale Investments.
Capital Gain Summary.

(units sold in addition to WOLIS)	33.35%	DISC	Other non DISC	12231.86
	33.35%	DISC	Other less than 12 mths	38.36
		Other less than 12 mths	Less Capital losses	136.87
		Less DISC Allowed.	Net cap gain	118.81
				<374.12>
				405019.1.
				4050.19.
				8109.59.

See attached.



Statement Period
23 May 2022 - 23 August 2022

Westpac Business One

THE SECRETARY
N & S MARTLAND SUPERANNUATION FUN
4 ORIANA DR
MERMAID WATERS QLD 4218



041

Account Name
**N & S MARTLAND SUPERANNUATION
FUND**

Customer ID
3805 6536
N & S MARTLAND
SUPERANNUATIO..

BSB
032-324
Account Number
123 628

Opening Balance + \$2,093.41
Total Credits + \$5,000.00
Total Debits - \$3,578.94
Closing Balance + \$3,514.47

801

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
23/05/22	STATEMENT OPENING BALANCE			2,093.41
01/06/22	Monthly Plan Fee	10.00		2,083.41
14/06/22	Payment By Authority To Tal Life Limited	302.82		1,780.59
	1927797-C2011417	725.16		1,055.43
17/06/22	Payment By Authority To Onepath Life			1,055.43
	E265443 35			1,055.43
22/06/22	Deposit-Osko Payment 2995205 Ns Martland			1,055.43
	Smsf Smsf payment Trustees payment to Smsf			1,055.43
	cash a/c			1,055.43
01/07/22	Monthly Plan Fee	10.00		1,045.43
12/07/22	Payment By Authority To Tal Life Limited	302.82		742.61
	1927797-C2572208	725.16		12.45
18/07/22	Payment By Authority To Onepath Life			12.45
	E265443 35			12.45
25/07/22	Withdrawal Online 1751261 Bpay Tax Office	465.00		4,552.45
	Ato payment Payg	10.00		4,542.45
01/08/22	Monthly Plan Fee			4,542.45
12/08/22	Payment By Authority To Tal Life Limited	302.82		4,239.63
	1927797-C3193808	725.16		3,514.47
17/08/22	Payment By Authority To Zurich Aust Ltd			3,514.47
	E265443 35			3,514.47
23/08/22	CLOSING BALANCE			3,514.47

1027.98

236



TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
17/05/22	Payment By Authority To Onepath Life E265443 35			
23/05/22	CLOSING BALANCE	725.16	358	2,093.41
				2,093.41

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

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-324 12-3628

01 MAR 2022

Total
\$0.00

This account provides up to a total of 25 free transactions each calendar month. For further information refer to the terms and conditions document for your account.

01 APR 2022

Total
\$0.00

This account provides up to a total of 25 free transactions each calendar month. For further information refer to the terms and conditions document for your account.

02 MAY 2022

Total
\$0.00

This account provides up to a total of 25 free transactions each calendar month. For further information refer to the terms and conditions document for your account.



Statement Period
23 February 2022 - 23 May 2022

Westpac Business One



041

THE SECRETARY
N & S MARTLAND SUPERANNUATION FUN
4 ORIANA DR
MERMAID WATERS QLD 4218

Account Name
N & S MARTLAND SUPERANNUATION
FUND

Customer ID
3805 6536
N & S MARTLAND
SUPERANNUATIO..

BSB
032-324
Account Number
123 628

Opening Balance + \$3,845.33
Total Credits + \$5,000.00
Total Debits - \$6,751.92
Closing Balance + \$2,093.41

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
23/02/22 STATEMENT OPENING BALANCE				
01/03/22	Monthly Plan Fee	10.00		3,845.33
14/03/22	Payment By Authority To Tal Life Limited			3,835.33
	1927797-C0189762			
18/03/22	Payment By Authority To Onepath Life Ltd	302.82		3,532.51
	1003325889/1vxz4			
01/04/22	Monthly Plan Fee	725.16		2,807.35
04/04/22	Withdrawal-Osko Payment 1758100 Revie	10.00		2,797.35
	Family Trust Accountant re tax return ln 16180			
	Martland Smstf Invoice 16180			
12/04/22	Payment By Authority To Tal Life Limited	1,078.00		1,719.35
	1927797-C0765097			
20/04/22	Deposit Fr Sm Martland Trustee payment	302.82	5,000.00	1,416.53
21/04/22	Withdrawal Online 1731253 Pymt Wsc Group			6,416.53
	Wsc Group audit			
26/04/22	Payment By Authority To Onepath Life	440.00		5,976.53
	E265443 35			
02/05/22	Monthly Plan Fee	725.16		5,251.37
12/05/22	Payment By Authority To Tal Life Limited	10.00		5,241.37
	1927797-C1382881			
16/05/22	Withdrawal-Osko Payment 1010576 Fn & Sm	302.82		4,938.55
	Martland Trustees Re Ato Trustees payment re			
	Ato Bpay. 14 May 2022			
				2,119.98
				2,818.57



Handwritten notes: 1861.13 P25, 259.00 317, (0.15) 222

Handwritten signature and scribbles



Statement Period
23 November 2021 - 23 February 2022

Westpac Business One



041

THE SECRETARY
N & S MARTLAND SUPERANNUATION FUN
4 ORIANA DR
MERMAID WATERS QLD 4218

Account Name
N & S MARTLAND SUPERANNUATION FUND

Customer ID
3805 6536

N & S MARTLAND SUPERANNUATIO..

BSB
032-324

Account Number
123 628

Opening Balance + \$2,833.32

Total Credits + \$5,000.00

Total Debits - \$3,987.99

Closing Balance + \$3,845.33

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
23/11/21	STATEMENT OPENING BALANCE			2,833.32
01/12/21	Monthly Plan Fee	10.00		2,823.32
13/12/21	Payment By Authority To Tal Life Limited	594.17		2,229.15
20/12/21	Payment By Authority To Onepath Life Ltd	725.16		1,503.99
04/01/22	Monthly Plan Fee	10.00		1,493.99
12/01/22	Payment By Authority To Tal Life Limited	594.17		899.82
18/01/22	Payment By Authority To Onepath Life Ltd	725.16		174.66
01/02/22	Deposit Dividend Col First State		5,000.00	5,174.66
	Rd001091029928098			5,164.66
01/02/22	Monthly Plan Fee	10.00		4,570.49
14/02/22	Payment By Authority To Tal Life Limited	594.17		3,845.33
18/02/22	Payment By Authority To Onepath Life Ltd	725.16		3,845.33
23/02/22	CLOSING BALANCE			3,845.33

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Statement Period
23 August 2021 - 23 November 2021

Westpac Business One



041

THE SECRETARY
N & S MARTLAND SUPERANNUATION FUN
4 ORIANA DR
MERRMAID WATERS QLD 4218

Account Name
**N & S MARTLAND SUPERANNUATION
FUND**

Customer ID
3805 6536 N & S MARTLAND
SUPERANNUATIO..

BSB
032-324 Account Number
123 628

Opening Balance + \$6,734.10
Total Credits + \$0.00
Total Debits - \$3,900.78
Closing Balance + \$2,833.32

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
23/08/21	STATEMENT OPENING BALANCE			6,734.10
01/09/21	Monthly Plan Fee	10.00		6,724.10
13/09/21	Payment By Authority To Tal Life Limited		1927797-B6528104	6,217.14
20/09/21	Payment By Authority To Onepath Life Ltd		1003325889/1nbrq	5,491.98
01/10/21	Monthly Plan Fee	10.00		5,481.98
12/10/21	Payment By Authority To Tal Life Limited		1927797-B7123391	4,887.81
19/10/21	Payment By Authority To Onepath Life Ltd		1003325889/1nvrw	4,162.65
01/11/21	Monthly Plan Fee	10.00		4,152.65
12/11/21	Payment By Authority To Tal Life Limited		1927797-B7790553	3,558.48
18/11/21	Payment By Authority To Onepath Life Ltd		1003325889/1seel	2,833.32
23/11/21	CLOSING BALANCE			2,833.32

CONVENIENCE AT YOUR FINGERTIPS

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Statement Period
21 May 2021 - 23 August 2021

Westpac Business One



THE SECRETARY
N & S MARTLAND SUPERANNUATION FUN
4 ORIANA DR
MERMAID WATERS QLD 4218

041

Account Name
**N & S MARTLAND SUPERANNUATION
FUND**

Customer ID
3805 6536

**N & S MARTLAND
SUPERANNUATIO..**

BSB
032-324

Account Number
123 628

Opening Balance + \$2,735.68
Total Credits + \$7,473.35
Total Debits - \$3,474.93
Closing Balance + \$6,734.10

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
21/05/21	STATEMENT OPENING BALANCE			
01/06/21	Monthly Plan Fee	10.00		2,735.68
15/06/21	Payment By Authority To Tal Life Limited	506.96		2,725.68
18/06/21	Payment By Authority To Onepath Life Ltd	641.35		2,218.72
28/06/21	Deposit Fn Sm Martland Payment to Smsf		5,000.00	1,577.37
01/07/21	Monthly Plan Fee	10.00		6,577.37
12/07/21	Payment By Authority To Tal Life Limited	506.96		6,060.41
20/07/21	Payment By Authority To Onepath Life Ltd	641.35		5,419.06
02/08/21	Monthly Plan Fee	10.00		5,409.06
12/08/21	Payment By Authority To Tal Life Limited	506.96		4,902.10
18/08/21	Payment By Authority To Onepath Life Ltd	641.35		4,260.75
20/08/21	Deposit Dividend Col First State		2,473.35	6,734.10
23/08/21	CLOSING BALANCE			6,734.10

CONVENIENCE AT YOUR FINGERTIPS

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MAL REVIE

Accountant
Business Advisor

N's Morelone Super Fund

Colonial First State Investment

723

Period Ending: _____	Index No. _____
Prepared By: <i>A</i>	Reviewed By _____
Date: 6/4/23	Date _____
	Page _____ of _____

Opening balance

263370.63

Withdrawal toयोगমা 7473.35

Management fee 389 2568.43

Income 231 24623.56

Management in MY 222 34227.05

Closing balance 243745.36

Provision for the

Income 231 1950.24

(112)

1950.24

Provision for the

Income 231 301.27

301.27

(First)

Income tax expense 518.00 4182.15

Less provision for tax 955

4182.15

Distribution to members 565 20230.72

Allocate profit/loss 1590 16054.57

Share of income tax 1603 4182.15

1500
2682.15
4182.15

Colonial First State – FirstChoice

FirstChoice Wholesale Investments - InvestorReport

Your details

Statement Period: 01 January 2022 to 30 June 2022 Investor Services: 13 13 36

Name: Martland, Susan Maree

Web site: www.colonialfirststate.com.au

Account number: 0910 2992 8098

Your account valuation

Investment options	Units	Unit price (\$)	Option value (\$)	%	Distributions (\$)
Perpetual Div Income	4,715.5109	1.0040	4,734.37	1.9	5.65
FSI Strategic Cash	20,519.7246	1.0073	20,669.52	8.5	18.49
CFS Ind Gbl Lst Inf	7,236.8638	1.2833	9,287.07	3.8	923.54
FirstChoice Glb Prop	12,743.4114	0.6652	8,476.92	3.5	1,437.42
Fidelity Aus Equity	24,716.5784	1.1515	28,461.14	11.7	1,413.00
Schroder Aust Equity	22,809.4030	1.3073	29,818.73	12.2	2,155.56
MFS Global Equity	20,649.4135	1.1138	22,999.32	9.4	1,175.67
Platinum Int'l	21,126.6517	1.3754	29,057.60	11.9	3,835.13
CFS Index Aust Share	26,149.5370	1.0857	28,390.55	11.6	2,080.70
CFS Index Prop Sec	13,367.6385	0.6300	8,421.61	3.5	612.37
Aspect Diver Futures	18,599.4117	1.1001	20,461.21	8.4	4,543.40
Magellan Gbl Share	12,149.7950	1.8420	22,379.92	9.2	2,828.84
PIMCO Global Bond	1,485.5821	0.9368	1,391.69	0.6	0.15
Kapstream Abs Rt Inc	4,660.8391	1.0186	4,747.53	1.9	52.24
CFS Index Gbl Bond	5,174.1079	0.8597	4,448.18	1.9	55.19
Account value			\$243,745.36	100.0%	\$21,137.35

Distribution method: Reinvest

Your account summary

Opening balance as at 31 December 2021

\$

271,812.61

Your investments

Management cost rebates

Management fee rebate

40.73

Distribution(s)

21,137.35

Your withdrawals

Redemptions

-5,000.00

Fees

Adviser service fee (includes reversals)

-1,324.98

Change in investment value

-42,920.35

Closing balance as at 30 June 2022

243,745.36

Your asset allocation

Investment options	Option value (\$)	Cash (%)		Fixed interest (%)		Shares (%)		Property (%)
		Aus	Global	Aus	Global	Aus	Global *	
Perpetual Div Income	4,734.37	0.3	0.0	1.6	0.0	0.0	0.0	0.0
FSI Strategic Cash	20,669.52	8.5	0.0	0.0	0.0	0.0	0.0	0.0
CFS Ind Gbl Lst Inf	9,287.07	0.2	0.0	0.0	0.0	0.0	0.0	3.6
FirstChoice Gbl Prop	8,476.92	0.1	0.0	0.0	0.0	0.0	0.0	3.4
Fidelity Aus Equity	28,461.14	0.4	0.0	0.0	11.3	0.0	0.0	0.0
Schroder Aust Equity	29,818.73	0.1	0.0	0.0	12.1	0.0	0.0	0.0
MFS Global Equity	22,999.32	0.1	0.0	0.0	0.0	0.0	9.3	0.0
Platinum Int ¹	29,057.60	3.9	0.0	0.0	0.0	8.0	0.0	0.0
CFS Index Aust Share	28,390.55	0.2	0.0	0.0	11.4	0.0	0.0	0.0
CFS Index Prop Sec	8,421.61	0.2	0.0	0.0	0.0	0.0	0.0	3.3
Aspect Diver Futures	20,461.21	0.5	0.0	0.0	0.0	7.9	0.0	0.0
Magellan Gbl Share	22,379.92	0.9	0.0	0.0	0.0	8.3	0.0	0.0
PIMCO Global Bond	1,391.69	0.1	0.0	0.5	0.0	0.0	0.0	0.0
Kapstream Abs Rt Inc	4,747.53	0.0	0.0	1.9	0.0	0.0	0.0	0.0
CFS Index Gbl Bond	4,448.18	0.2	0.0	1.7	0.0	0.0	0.0	0.0
Total account allocation	243,745.36	15.7	0.0	5.7	34.8	33.5	10.3	

* The asset type includes allocations to alternatives

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FirstChoice Wholesale Investments - Summary Report

Your details

Mr F N & Mrs S M Martland
 **** *
 **** *
 **** *
 **** *
 **** *

Statement period	1 July 2021 to 31 December 2021
Account number	*** *****098
Account name	Frederick Nicholas Martland Susan Maree Martland N & S Martland Super Fund A/C
Email address	nxxxxxxx5@gmail.com
TFN/ABN held	Yes
Adviser details	MSI Taylor Wealth Management (Gold Coast) Fortnum Private Wealth Ltd

Your account balance

Your opening account balance as at: 30 June 2021 **\$263,390.63**
 Your closing account balance as at: 31 December 2021 **\$271,812.61**

Total investment return for the period (including distributions): \$12,179.51

This equals the total amount of your distribution(s) + the change in investment value over the period.

Your account valuation

Investment option name	Option code	Units	Unit price \$	Value \$	%
Perpetual Ws Div Income	041	4,800.6589	1.0327	4,957.64	1.8
FSI Strategic Cash	057	20,855.3342	1.0093	21,049.29	7.7
CFS Ws Ind Gbl List Infra Sec	059	6,643.1646	1.4911	9,905.62	3.6
FirstChoice Wsale Global Prope	074	10,788.6753	1.0074	10,868.51	4.0
Fidelity Wsale Aust Equities	078	24,008.7159	1.4043	33,715.44	12.4
Schroder Wsale Aust Equity	109	21,628.8828	1.4819	32,051.84	11.8
Mfs Wsale Global Equity	137	19,971.9427	1.4133	28,226.35	10.4
Platinum Wsale International	161	18,694.4233	1.6859	31,516.93	11.6
CFS Wsale Index Aust Share	184	24,818.7327	1.3011	32,291.65	11.9
CFS Wsale Index Property Sec	186	12,635.1291	0.8875	11,213.68	4.1
Aspect Wsale Divers Futures	261	14,748.0988	1.0456	15,420.61	5.7
Magellan Wsale Global Share	267	10,819.2809	2.5605	27,702.77	10.2
Pimco Ws Global Bond	276	2,866.9367	1.0407	2,983.62	1.1
Kapstream Ws Absolute Rtn Inc	302	4,698.8828	1.0469	4,919.26	1.8
CFS Ws Index Global Bond	344	5,208.6834	0.9579	4,989.40	1.9
Account value				271,812.61	100.0

Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232489 (CFSIL) is the issuer of the FirstChoice range of super and pension products from the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557. CFSIL also issues interests in products made available under FirstChoice Investments and FirstChoice Wholesale Investments. This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) and Financial Services Guide (FSG) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. The PDS and FSG can be obtained www.cfs.com.au or by calling us on 13 13 36.

FirstChoice Wholesale Investments - Detailed Report

*** *****098

Your account summary

Opening balance at 30 June 2021

263,390.63

Your investments
Distributions
Interest
Management cost rebates
Portfolio Management fee rebate *

3,485.72
0.49
40.80

Your withdrawals
Withdrawals
Fees
Adviser service fees **

-2,473.35
-1,324.98

Change in investment value

The increase or decrease in the value of your investment over the statement period.

8,693.30

Closing balance at 31 December 2021

271,812.61

** Adviser Service Fee

The adviser service fee is the amount you have agreed to pay your financial adviser as the cost for providing financial advice.

* This rebate is calculated before income tax. You may be assessed for income tax on the rebate so you should ensure that this amount is included in your annual tax return. You should speak to your financial adviser or accountant for more information.

Your distribution information

Investment option(s)		Units	Dist'n per unit \$	Value \$
Perpetual Ws Div Income	23 September	4,774.4262	0.0054	25.78
Perpetual Ws Div Income	16 December	4,799.2648	0.0003	1.44
FSI Strategic Cash	25 July	20,810.8215	0.0001	2.08
FSI Strategic Cash	28 October	20,853.2647	0.0001	2.09
CFS Ws Ind Gbl List Infra Sec	16 December	6,574.8501	0.0153	100.60
FirstChoice Wsale Global Prope	16 December	10,602.9654	0.0170	180.25
Fidelity Wsale Aust Equities	23 September	23,488.5001	0.0200	469.77
Fidelity Wsale Aust Equities	16 December	23,823.0703	0.0107	254.91
Fidelity Wsale Aust Equities	23 September	21,073.7405	0.0184	387.76
Schroder Wsale Aust Equity	16 December	21,337.4152	0.0199	424.61
Schroder Wsale Global Equity	16 December	19,850.5014	0.0086	170.71
Platinum Wsale International	16 December	18,595.1588	0.0090	167.36
CFS Wsale Index Aust Share	23 September	24,205.0619	0.0141	341.29
CFS Wsale Index Aust Share	16 December	24,467.3909	0.0183	447.75

Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) is the issuer of the FirstChoice range of super and pension products from the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557. CFSIL also issues interests in products made available under FirstChoice Investments and FirstChoice Wholesale Investments. This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) and Financial Services Guide (FSG) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. The PDS and FSG can be obtained www.cfs.com.au or by calling us on 13 13 36.

**MINUTES OF A MEETING OF THE TRUSTEES OF
N & S MARTLAND SUPERANNUATION FUND
HELD ON 6 APRIL 2023**

PRESENT:

Frederick Nicholas Martland
Susan Maree Martland

**CONFIRMATION
OF HISTORY
OF THE FUND**

It was confirmed that Frederick Nicholas Martland
and Susan Maree Martland have been the only members of the
fund and the only trustees since the fund's inception on
5 November 2007.

CONFIRMED:


.....
Frederick Nicholas Martland

.....
6 April 2023

N & S Martland Superannuation Fund

Operating Statement For The Year Ended 30 June 2022

	2022 \$	2021 \$
Revenue		
222 Movement in Net Market Value of Investments	(34,226.90)	32,518.70
231 Dividends & Distributions	26,875.07	16,032.17
236 Member Contributions	10,000.00	10,000.00
Total Revenue	2,648.17	58,550.87
Expenses		
280 Accountancy Fees	1,078.00	1,045.00
281 Auditor Fees	440.00	440.00
295 Bank Charges	120.00	120.00
337 Filing Fees	259.00	259.00
358 Insurance	14,237.31	15,042.19
389 Management Fees	2,568.43	2,541.45
Total Expenses	18,702.74	19,447.64
Benefits Accrued As A Result Of Operations Before Income Tax	(16,054.57)	39,103.23
Income tax	(4,182.15)	(2,894.55)
Benefits Accrued As A Result Of Operation After Income Tax	(20,236.72)	36,208.68

N & S Martland Superannuation Fund

Statement Of Financial Position As At 30 June 2022

	2022	2021
	\$	\$
Assets		
Investments		
723 Colonial First State	243,745.36	263,390.63
Total Investments	<u>243,745.36</u>	<u>263,390.63</u>
Other Assets		
801 Westpac Cheque A/c	6,055.43	6,577.37
Total Other Assets	<u>6,055.43</u>	<u>6,577.37</u>
Total Assets	<u>249,800.79</u>	<u>269,968.00</u>
Liabilities		
Current Liabilities		
955 Provision for Income Tax	1,930.64	1,861.13
Total Current Liabilities	<u>1,930.64</u>	<u>1,861.13</u>
Total Liabilities	<u>1,930.64</u>	<u>1,861.13</u>
Net Assets Available To Pay Members' Benefits	<u>247,870.15</u>	<u>268,106.87</u>
Represented by:		
Liability for accrued members' benefits		
Allocated to members' accounts	247,870.15	268,106.87
Total Equity	<u>247,870.15</u>	<u>268,106.87</u>

The accompanying notes form part of these financial statements.

General ledger details

1.585 Opening Balance

Date	Type	Description	Debit	Credit	Balance	GST
01/07/2021	general journal	Balance Forward		39,103.23	272,340.77	
		Totals	0.00	39,103.23	272,340.77	0.00

1.590 Member Profit Allocation

Date	Type	Description	Debit	Credit	Balance	GST
01/07/2021	general journal	Balance Forward		39,103.23	0.00	
30/06/2022	general journal	Distribution to Members	16,054.57		(16,054.57)	
		Totals	55,157.80	0.00	(16,054.57)	0.00

1.603 Member Share of Income Tax

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	Distribution to Members	4,182.15		(8,416.05)	
		Totals	4,182.15	0.00	(8,416.05)	0.00

2222 Movement in Net Market Value of Investments

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	Process Clients accounts		0.15	0.15	
30/06/2022	general journal	General Journals	34,227.05		(34,226.90)	
		Totals	34,227.05	0.15	(34,226.90)	0.00

231 Dividends & Distributions

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	General Journals		24,623.56	24,623.56	
30/06/2022	general journal	I/C		1,950.24	26,573.80	
30/06/2022	general journal	(FITC)		301.27	26,875.07	
		Totals	0.00	26,875.07	26,875.07	0.00

236 Member Contributions

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	Process Clients accounts		5,000.00	5,000.00	
30/06/2022	general journal	Process Clients accounts		5,000.00	10,000.00	
		Totals	0.00	10,000.00	10,000.00	0.00

280 Accountancy Fees

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	Process Clients accounts	1,078.00		1,078.00	
		Totals	1,078.00	0.00	1,078.00	0.00

281 Auditor Fees

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	Process Clients accounts	440.00		440.00	
		Totals	440.00	0.00	440.00	0.00

295 Bank Charges

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	Process Clients accounts	10.00		10.00	
30/06/2022	general journal	Process Clients accounts	10.00		20.00	
30/06/2022	general journal	Process Clients accounts	10.00		30.00	
30/06/2022	general journal	Process Clients accounts	10.00		40.00	
		Totals	120.00	0.00	120.00	0.00

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	Process Clients accounts	10.00		50.00	
30/06/2022	general journal	Process Clients accounts	10.00		60.00	
30/06/2022	general journal	Process Clients accounts	10.00		70.00	
30/06/2022	general journal	Process Clients accounts	10.00		80.00	
30/06/2022	general journal	Process Clients accounts	10.00		90.00	
30/06/2022	general journal	Process Clients accounts	10.00		100.00	
30/06/2022	general journal	Process Clients accounts	10.00		110.00	
30/06/2022	general journal	Process Clients accounts	10.00		120.00	
Totals			120.00	0.00	120.00	0.00

337 Filing Fees

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	Process Clients accounts	259.00		259.00	
Totals			259.00	0.00	259.00	0.00

358 Insurance

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	Process Clients accounts	506.96		506.96	
30/06/2022	general journal	Process Clients accounts	641.35		1,148.31	
30/06/2022	general journal	Process Clients accounts	506.96		1,655.27	
30/06/2022	general journal	Process Clients accounts	641.35		2,296.62	
30/06/2022	general journal	Process Clients accounts	506.96		2,803.58	
30/06/2022	general journal	Process Clients accounts	725.16		3,528.74	
30/06/2022	general journal	Process Clients accounts	594.17		4,122.91	
30/06/2022	general journal	Process Clients accounts	725.16		4,848.07	
30/06/2022	general journal	Process Clients accounts	594.17		5,442.24	
30/06/2022	general journal	Process Clients accounts	725.16		6,167.40	
30/06/2022	general journal	Process Clients accounts	594.17		6,761.57	
30/06/2022	general journal	Process Clients accounts	725.16		7,486.73	
30/06/2022	general journal	Process Clients accounts	594.17		8,080.90	
30/06/2022	general journal	Process Clients accounts	725.16		8,806.06	
30/06/2022	general journal	Process Clients accounts	594.17		9,400.23	
30/06/2022	general journal	Process Clients accounts	725.16		10,125.39	
30/06/2022	general journal	Process Clients accounts	302.82		10,428.21	
30/06/2022	general journal	Process Clients accounts	725.16		11,153.37	
30/06/2022	general journal	Process Clients accounts	302.82		11,456.19	
30/06/2022	general journal	Process Clients accounts	725.16		12,181.35	
30/06/2022	general journal	Process Clients accounts	302.82		12,484.17	
30/06/2022	general journal	Process Clients accounts	725.16		13,209.33	
30/06/2022	general journal	Process Clients accounts	302.82		13,512.15	
30/06/2022	general journal	Process Clients accounts	725.16		14,237.31	
Totals			14,237.31	0.00	14,237.31	0.00

389 Management Fees

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	General Journals	2,568.43		2,568.43	
Totals			2,568.43	0.00	2,568.43	0.00

518-00 Income Tax Expense

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	Process Income Tax	4,182.15		4,182.15	
Totals			4,182.15	0.00	4,182.15	0.00

528 Retained earnings

Date	Type	Description	Debit	Credit	Balance	GST
01/07/2021	general journal	Balance Forward	36,208.68		(32,356.23)	
Totals			36,208.68	0.00	(32,356.23)	0.00

565 Distribution to Members

Date	Type	Description	Debit	Credit	Balance	GST
01/07/2021	general journal	Balance Forward		36,208.68	0.00	
30/06/2022	general journal	Distribution to Members		20,236.72	20,236.72	
	Totals		0.00	56,445.40	20,236.72	0.00

723 Colonial First State

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	Process Clients accounts		2,473.35	260,917.28	
30/06/2022	general journal	Process Clients accounts		5,000.00	255,917.28	
30/06/2022	general journal	General Journals		12,171.92	243,745.36	
	Totals		0.00	19,645.27	243,745.36	0.00

801 Westpac Cheque A/c

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	Process Clients accounts		6,577.37	0.00	
30/06/2022	general journal	Process Clients accounts	6,055.43		6,055.43	
	Totals		6,055.43	6,577.37	6,055.43	0.00

955 Provision for Income Tax

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	Process Clients accounts		1,861.13	0.00	
30/06/2022	general journal	I/C		1,950.24	(1,950.24)	
30/06/2022	general journal	(FITC)		301.27	(2,251.51)	
30/06/2022	general journal	Process Income Tax		4,182.15	1,930.64	
	Totals		4,112.64	4,182.15	1,930.64	0.00

Adjusted Trial Balance

N & S Martland Superannuation Fund - for period 01/07/2021 to 30/06/2022

3:17 PM 18 Apr 23

Account	Quantity	DR	CR	Last Period
222 Movement in Net Market Value of Investments		34,226.90		(32,518.70)
231 Dividends & Distributions			26,875.07	(16,032.17)
236 Member Contributions			10,000.00	(10,000.00)
280 Accountancy Fees		1,078.00		1,045.00
281 Auditor Fees		440.00		440.00
295 Bank Charges		120.00		120.00
337 Filing Fees		259.00		259.00
358 Insurance		14,237.31		15,042.19
389 Management Fees		2,568.43		2,541.45
518 Income Tax Expense				
518-00 Income Tax Expense		4,182.15		2,894.55
723 Colonial First State		243,745.36		263,390.63
801 Westpac Cheque A/c		6,055.43		6,577.37
955 Provision for Income Tax			1,930.64	(1,861.13)
1.580 Members' Funds				
1.585 Opening Balance			272,340.77	(233,237.54)
1.590 Member Profit Allocation		16,054.57		(39,103.23)
1.603 Member Share of Income Tax		8,416.05		4,233.90
565 Distribution to Members			20,236.72	36,208.68
Trial balance total		331,383.20	331,383.20	0.00

Profit (Loss)

(20,236.72)

36,208.68

Journal Listing

N & S Martland Superannuation Fund - for period 01/07/2021 to 30/06/2022

Code	Account Name	Gross Amount	Tax Code	Tax Amount	Net Amount	Description
1/07/2021 Journal Note : Balance Forward						
1.590	Member Profit Allocation	39,103.23	NTR	0.00	39,103.23	
1.585	Opening Balance	-39,103.23	NTR	0.00	-39,103.23	
565	Distribution to Members	-36,208.68	NTR	0.00	-36,208.68	
528	Retained earnings	36,208.68	NTR	0.00	36,208.68	
30/06/2022 Journal Note : Process Clients accounts						
801	Westpac Cheque A/c	-6,577.37	NTR	0.00	-6,577.37	
295	Bank Charges	10.00	NTR	0.00	10.00	
358	Insurance	506.96	NTR	0.00	506.96	
358	Insurance	641.35	NTR	0.00	641.35	
295	Bank Charges	10.00	NTR	0.00	10.00	
358	Insurance	506.96	NTR	0.00	506.96	
358	Insurance	641.35	NTR	0.00	641.35	
723	Colonial First State	-2,473.35	NTR	0.00	-2,473.35	
295	Bank Charges	10.00	NTR	0.00	10.00	
358	Insurance	506.96	NTR	0.00	506.96	
358	Insurance	725.16	NTR	0.00	725.16	
295	Bank Charges	10.00	NTR	0.00	10.00	
358	Insurance	594.17	NTR	0.00	594.17	
358	Insurance	725.16	NTR	0.00	725.16	
295	Bank Charges	10.00	NTR	0.00	10.00	
358	Insurance	594.17	NTR	0.00	594.17	
358	Insurance	725.16	NTR	0.00	725.16	
295	Bank Charges	10.00	NTR	0.00	10.00	
358	Insurance	594.17	NTR	0.00	594.17	
358	Insurance	725.16	NTR	0.00	725.16	
295	Bank Charges	10.00	NTR	0.00	10.00	
358	Insurance	594.17	NTR	0.00	594.17	
358	Insurance	725.16	NTR	0.00	725.16	
295	Bank Charges	10.00	NTR	0.00	10.00	
358	Insurance	594.17	NTR	0.00	594.17	

Code	Account Name	Gross Amount	Tax Code	Tax Amount	Net Amount	Description
358	Insurance	725.16	NTR	0.00	725.16	
723	Colonial First State	-5,000.00	NTR	0.00	-5,000.00	
295	Bank Charges	10.00	NTR	0.00	10.00	
358	Insurance	594.17	NTR	0.00	594.17	
358	Insurance	725.16	NTR	0.00	725.16	
295	Bank Charges	10.00	NTR	0.00	10.00	
358	Insurance	302.82	NTR	0.00	302.82	
358	Insurance	725.16	NTR	0.00	725.16	
295	Bank Charges	10.00	NTR	0.00	10.00	
280	Accountancy Fees	1,078.00	NTR	0.00	1,078.00	
358	Insurance	302.82	NTR	0.00	302.82	
236	Member Contributions	-5,000.00	NTR	0.00	-5,000.00	
281	Auditor Fees	440.00	NTR	0.00	440.00	
358	Insurance	725.16	NTR	0.00	725.16	
295	Bank Charges	10.00	NTR	0.00	10.00	
358	Insurance	302.82	NTR	0.00	302.82	
955	Provision for Income Tax	1,861.13	NTR	0.00	1,861.13	
337	Filing Fees	259.00	NTR	0.00	259.00	
222	Movement in Net Market Value of Investments	-0.15	NTR	0.00	-0.15	
358	Insurance	725.16	NTR	0.00	725.16	
295	Bank Charges	10.00	NTR	0.00	10.00	
358	Insurance	302.82	NTR	0.00	302.82	
358	Insurance	725.16	NTR	0.00	725.16	
236	Member Contributions	-5,000.00	NTR	0.00	-5,000.00	
801	Westpac Cheque A/c	6,055.43	NTR	0.00	6,055.43	
30/06/2022 Journal Note : General Journals						
389	Management Fees	2,568.43	NTR	0.00	2,568.43	
231	Dividends & Distributions	-24,623.56	NTR	0.00	-24,623.56	
222	Movement in Net Market Value of Investments	34,227.05	NTR	0.00	34,227.05	
723	Colonial First State	-12,171.92	NTR	0.00	-12,171.92	
955	Provision for Income Tax	1,950.24	NTR	0.00	1,950.24	I/C
231	Dividends & Distributions	-1,950.24	NTR	0.00	-1,950.24	I/C

Code	Account Name	Gross Amount	Tax Code	Tax Amount	Net Amount	Description
955	Provision for Income Tax	301.27	NTR	0.00	301.27	(FITC)
231	Dividends & Distributions	-301.27	NTR	0.00	-301.27	(FITC)
30/06/2022 Journal Note : Process Income Tax						
518-00	Income Tax Expense	4,182.15	NTR	0.00	4,182.15	
955	Provision for Income Tax	-4,182.15	NTR	0.00	-4,182.15	
30/06/2022 Journal Note : Distribution to Members						
565	Distribution to Members	-20,236.72	NTR	0.00	-20,236.72	
1.590	Member Profit Allocation	16,054.57	NTR	0.00	16,054.57	
1.603	Member Share of Income Tax	4,182.15	NTR	0.00	4,182.15	



Australian Government
Australian Taxation Office

PAYG Instalments report 2022

Tax Agent 607222003

Last Updated 15/04/2023

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
773704816	N & S MARTLAND SUPERANNUATION FUND	Not Applicable	Not Applicable	Not Applicable	465.00	465.00

Total No of Clients: 1



N & S MANTLAND SUPERANNUATION FUND 2022

Member Statement

	Frederick Martland	Susan Martland	
Opening Balance	57,613	210,494	268,107
Personal Contributions	5,000	5,000	10,000
Earnings	-5,599	-20,456	-26,055
Benefits Paid			0
Income Tax - Contr	-750	-750	-1,500
Income Tax - Earnings	-576	-2,106	-2,682
Closing Balance	55,688	192,182	247,870
Tax-Free Component	0	3,439	
Taxable Component	55,688	188,743	

Working Papers

N & S MARTLAND SUPERANNUATION FUND 2022

Member Statement

	Frederick Martland	Susan Martland	
Opening Balance	57,613	210,494	268,107
Personal Contributions	5,000	5,000	10,000
Earnings	-5,599	-20,456	-26,055
Benefits Paid			0
Income Tax - Contr	-750	-750	-1,500
Income Tax - Earnings	-576	-2,106	-2,682
Closing Balance	55,688	192,182	247,870

Tax-Free Component
Taxable Component

0
55,688

3439
188,743

20 April 2023

The Auditor
N & S Martland Superannuation Fund
PO Box 7450
GOLD COAST MC QLD 4217

Dear Sir,

**N & S MARTLAND SUPERANNUATION FUND
YEAR ENDED 30 JUNE 2022.**

We confirm to the best of our knowledge and belief, the following representations given to you in connection with your examination of the fund's accounts for the year ended 30 June 2022, and in the light of the requirements of the SIS Act.

We acknowledge as Trustees our responsibility for ensuring the accuracy of the accounting records and the accounts prepared from them.

Accounting Records and Transactions

All the accounting records have been made available to you for the purpose of your audit. All other records and related information which might affect the truth and fairness of, or necessary disclosure in, the accounts, have been made available to you and no such information has been withheld.

Assets

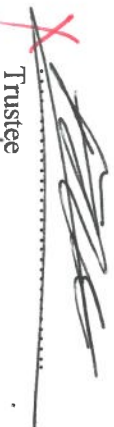
All assets included in the balance sheet were assets of the fund at that date, and remain free from any lien, encumbrance or charge (except as disclosed in the accounts).

Liabilities

Full provision has been made for all liabilities at the balance sheet date.

Other Matters

We are not aware of any breaches or possible breaches of statute, regulations, contracts, agreements or the fund's governing rules which might result in the fund suffering significant penalties or other loss.


Trustee


Trustee

N & S MRTLAND SUPERANNUATION FUND
NOTICE TO TRUSTEES

INTENTION TO CLAIM DEDUCTION FOR CONTRIBUTIONS FOR FINANCIAL YEAR ENDED 2022

TO: THE TRUSTEES OF N & S MRTLAND SUPERERANNUATION FUND

Notice of Intention to claim Tax Deduction in respect of Certain Contributions

The member whose name, address and signature appears below gives notice to you under section 290-170 of the Income Tax Assessment Act 1997 of his/her intention to claim a tax deduction for the amount set out below as the deductible contribution.

It should be noted that:

1. no previous notice has been given in respect of this contribution;
2. a contributions-splitting application has not been made in respect of the contributions which are the subject of this notice.
3. at the time of the notice, he/she continues to be a member of the Fund.

Please acknowledge receipt by returning an executed copy of this notice.

DATED: 20th April 2023

DETAILS OF CONTRIBUTOR

Name: Mr Frederick N. Martland

Address: 4 Oriana Drive, Mermaid Waters Qld 4218

Name of Fund: N & S Martland Superannuation Fund

Total Contribution: \$5,000

Contribution for which deduction is to be claimed: \$5,000

Financial Year in which Deduction to be claimed: to 2022

Signature

ACKNOWLEDGEMENT

The trustees for the Fund hereby acknowledge receipt of the above notice.

DATED 20/04/2023



Signed for and on behalf of the trustees

**N & S MARTLAND SUPERANNUATION FUND
NOTICE TO TRUSTEES**

**INTENTION TO CLAIM DEDUCTION FOR CONTRIBUTIONS FOR FINANCIAL YEAR ENDED
2022**

TO: THE TRUSTEES OF N & S MARTLAND SUPERANNUATION FUND

Notice of Intention to claim Tax Deduction in respect of Certain Contributions

The member whose name, address and signature appears below gives notice to you under section 290-170 of the Income Tax Assessment Act 1997 of his/her intention to claim a tax deduction for the amount set out below as the deductible contribution.

It should be noted that:

1. no previous notice has been given in respect of this contribution;
2. a contributions-splitting application has not been made in respect of the contributions which are the subject of this notice.
3. at the time of the notice, he/she continues to be a member of the Fund.

Please acknowledge receipt by returning an executed copy of this notice.

DATED: 20th April 2023

DETAILS OF CONTRIBUTOR

Name: Mrs Susan M. Martland

Address: 4 Oriana Drive, Mermaid Waters Qld 4218

Name of Fund: N & S Martland Superannuation Fund

Total Contribution: \$5,000

Contribution for which deduction is to be claimed: \$5,000

Financial Year in which Deduction to be claimed: to 2022


X
Signature



ACKNOWLEDGEMENT

The trustees for the Fund hereby acknowledge receipt of the above notice.

DATED 20/04/2023

X

Signed for and on behalf of the trustees

**MINUTES OF A MEETING OF THE TRUSTEES
OF N & S MRTLAND SUPERANNUATION FUND**

PRESENT:

Frederick N. Martland
Susan M. Martland

**INVESTMENT
STRATEGY:**

The trustees have reviewed the fund's investment strategy and are satisfied that it is still appropriate to meet the needs of the fund both in the short and medium terms.

**APPROVAL OF
TRANSACTIONS:**

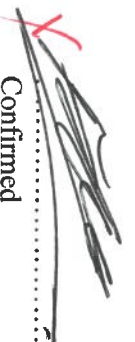

The trustees hereby confirm their approval of all transactions of the fund for the year ended 30 June 2022 including investments made, expenses paid, income received and investments redeemed.

**ACCEPTANCE OF
CONTRIBUTIONS:**

It was resolved to accept the following employer contributions.

Frederick Martland
\$5,000 Personal

Susan Martland
\$5,000 Personal

 
Confirmed

..... 11/5/22
Dated

N & S MARTLAND SUPERANNUATION FUND

MINUTES OF A MEETING OF TRUSTEES OF THE FUND

PRESENT:

Frederick N. Martland
Susan M. Martland

PREVIOUS MINUTES:

The minutes of the previous Trustees' Meeting were read and confirmed.

ANNUAL ACCOUNTS:

It was resolved that the accounts for the year ended 30 June 2022 be received, approved and adopted.

APPOINTMENT OF AUDITOR:

It was resolved to that Anthony Boys of SUPER AUDITS to act as auditor of the fund.

CLOSURE:

There being no further business, the Chairman declared the meeting closed.


.....
FREDERICK N. MARTLAND


.....
SUSAN M. MARTLAND

..... 11/5/22
Dated

PART A

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

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

Tax File Number Year of return

Name of Partnership, Trust, Fund or Entity

Total Income/Loss	Total Deductions	Taxable Income/Loss
<input type="text" value="32346"/>	<input type="text" value="4465"/>	<input type="text" value="27881"/>

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.

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 I have provided to my registered tax agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- * I authorise the agent to give this document to the Commissioner of Taxation.

Signature of Partner, Trustee or Director



Date

PART B

ELECTRONIC FUNDS TRANSFER CONSENT

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

Account name:

N & S Martland Super Fund

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

Signature



Date

11/5/23

PART D

Tax agent's certificate (shared facilities only)

I, Malcolm John Revie 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

11/5/23

Agent's phone

07 55742299

Client's reference

NSMA005

Agent's Contact Name

Mal Revie

Agent's reference number

60722003

Self-managed superannuation fund annual return 2022

Signature

X



Shwanthi A

Date

11/5/23

Section A: Fund Information

1 Your tax file number

773 704 816

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)

N & S Martland Superannuation Fund

4 Current postal address

Street
Suburb/State/P/code

PO Box 7450
Gold Coast MC

QLD

9726

5 Annual return status

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

N

6 SMSF auditor

Auditor's name
Title
Family name
Given names

Mr
Boys
Anthony William

SMSF Auditor Number

100 014 140

Auditor's phone number

061 0410 712 708

Postal address
Street
Suburb/State/P/code

PO Box 3376
Rundle Mail

SA

5000

Date audit was completed

A 18/04/2023

Was Part A of the audit report qualified?
Was Part B of the audit report qualified?

B N
C N

7 Electronic funds transfer (EFT)

A Fund's financial institution account details

BSB no

032324

Account no

123628

Fund account name

N & S Martland Super Fund

I would like my tax refunds made to this account.

Y

8 Status of SMSF

Australian superannuation fund
Fund benefit structure

A Y
B A

Self-managed superannuation fund annual return 2022

Signature

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

Date

C Y

9 Was the fund wound up during the income year?

 N

10 Exempt current pension income

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

 N

Signature

Section B: Income
11 Income

Did you have a CGT event during the year?
 Have you applied an exemption or rollover?

G	Y
M	N

Net capital gain

A	8101	P
D	7393	

Net foreign income

D1	7393
-----------	------

Gross trust distributions

M	6852	P
R	10000	

Calculation of assessable contributions

plus Assessable personal contributions

plus No-TFN-quoted contributions

R2	10000
R3	0

GROSS INCOME

W	32346
V	32346

TOTAL ASSESSABLE INCOME

Section C: Deductions and non-deductible expenses
12 Deductions and non-deductible expenses

SMSF auditor fee
 Management and administration expenses

	H1	J1	H2	J2
Deductions	440	4025		
Non-deductible expenses				

Description
 Accounting Fee
 Bank Charges
 Filing Fees
 Invest Mngmt Fees

	Deductions	Non-Ded Exp
	1078	
	120	
	259	
	2568	
Total	4025	

TOTAL DEDUCTIONS (A1 to M1)

N	4465
----------	------

TOTAL NON-DEDUCTIBLE EXPENSES (A2 to L2)

Y	
----------	--

TOTAL SMSF EXPENSES (N + Y)

Z	4465
----------	------

TOTAL INCOME OR LOSS
 (Total assessable income less deductions)

O	27881
----------	-------

Signature

Section F: Member information

MEMBER NUMBER: 1

Title Account status

First name

Other names

Surname

Suffix

Member's TFN Date of birth

See the Privacy note in the Declaration

OPENING ACCOUNT BALANCE

Contributions

Personal contributions

TOTAL CONTRIBUTIONS			
(Sum of labels A to M)			

Other transactions

Allocated earnings or losses

Accumulation phase account balance	S1	55688.00	O	57613.00	L
Retirement phase account bal. - Non CDBIS	S2	0.00			
Retirement phase account balance - CDBIS	S3	0.00			
TRIS Count		0			
CLOSING ACCOUNT BALANCE	S	55688.00			

MEMBER NUMBER: 2

Title Account status

First name

Other names

Surname

Suffix

Member's TFN Date of birth

See the Privacy note in the Declaration

OPENING ACCOUNT BALANCE

Contributions

Personal contributions

TOTAL CONTRIBUTIONS			
(Sum of labels A to M)			

Other transactions

Allocated earnings or losses

Accumulation phase account balance	S1	192182.00	O	23312.00	L
Retirement phase account bal. - Non CDBIS	S2	0.00			
Retirement phase account balance - CDBIS	S3	0.00			
TRIS Count		0			
CLOSING ACCOUNT BALANCE	S	192182.00			

Signature

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments
 Listed trusts

A

15b Australian direct investments

Limited Recourse Borrowing Arrangements

Australian residential real property	J1 <input type="text"/>	Cash and term deposits	E <input type="text" value="6055"/>
Australian non-residential real property	J2 <input type="text"/>	Debt securities	F <input type="text"/>
Overseas real property	J3 <input type="text"/>	Loans	G <input type="text"/>
Australian shares	J4 <input type="text"/>	Listed shares	H <input type="text"/>
Overseas shares	J5 <input type="text"/>	Unlisted shares	I <input type="text"/>
Other	J6 <input type="text"/>	Limited recourse borrowing arrangements (J1 to J6)	J <input type="text"/>
Property count	J7 <input type="text"/>	Non-residential real property	K <input type="text"/>
		Residential real property	L <input type="text"/>
		Collectables and personal use assets	M <input type="text"/>
		Other assets	O <input type="text"/>

TOTAL AUSTRALIAN AND OVERSEAS ASSETS
 (sum of labels A to T)

U

16 Liabilities

Borrowings for limited recourse borrowing arrangements	V1 <input type="text"/>	Borrowings	V <input type="text" value="247870"/>
Permissible temporary borrowings	V2 <input type="text"/>	Total member closing account balances	W <input type="text"/>
Other borrowings	V3 <input type="text"/>	Reserve accounts	X <input type="text" value="1931"/>
		Other liabilities	Y <input type="text"/>
		TOTAL LIABILITIES	Z <input type="text" value="249801"/>

Signature

Section K: Declarations

Important

Before making this declaration check to ensure 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 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 more information about your privacy go to ato.gov.au/privacy

TRUSTEES 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

11/5/23

Preferred trustee, director or public officer's contact details:

Title
Family name and suffix
Given and other names
Phone number

Mr
Martland
Frederick

07 55742299

Time taken to prepare and complete this tax return (hours)

10

TAX AGENT'S DECLARATION:

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

Tax agent's signature



Date

11/5/23

Tax agent's contact details

Title
Family name and suffix
Given and other names
Tax agent's practice

Mr
Revie
Mal
Mal Revie

Tax agent's phone
Reference number
Tax agent number

07 55742299
NSMA005
60722003

NOTE: THIS PRINT-OUT IS NOT TO BE LODGED WITH THE ATO.

Signature

Foreign Income Schedule

LIST OF TRANSACTIONS

Type Description Currency	Gross Amount	Deductions	Net Amount	Foreign Tax Paid
Type G Description: Dft - Colonial First State #098 AUD (Australia, Dollars)	7393		7393	301.27
TOTALS SUMMARY (Includes any available prior year unutilised foreign tax).	7393		7393	301.27

Non-arn's Length Income

Method: Actual

Signature

**Distributions from Trusts
 Including Cash Management or Listed Property Trusts**

Trust Name Colonial First State #098 Trust Type P
 TFN

Arm's length income

Unfranked Dividend Franked Dividend Franking Credit 1950.24 Other Trust Income 6852

Capital gains Indexed Discount (net) 8155 Other 38

Capital gains/losses on disposal of units in a Unit Trust
 Indexed Discount (net) 91 Other 119
 Loss

Foreign income Income 7393 Tax credit 301.27 Class G Deduction

Subtotals

Arm's length income
 Unfranked Dividend Franked Dividend Franking Credit 1950.24 Other Trust Income 6852

Capital gains Indexed Discount (net) 8155 Other 38

Foreign income Income 7393 Tax credit 301.27 Deduction

Capital gains/losses on disposal of units in a Unit Trust
 Indexed Discount (net) 91 Other 119
 Loss 374

Other deductions

Total

Taxation Estimate
For the year ended 30 June 2022

Return Code: NSMA005
Description: N & S Maritland Superannuation Fund

Tax File Number: 773 704 816
Date prepared: 18/04/2023

Summary of Taxable Income		\$		\$
Business and Investment Income:				
Capital Gains Income	8,101.00			
Net Foreign Income	7,393.00			
No-TFN contributions	0.00			
Other Business income	16,852.00			
	<u>32,346.00</u>			
Less Deductions				
	4,465.00			
	<u>27,881.00</u>			
Taxable Income				
	<u>27,881.00</u>			
Tax on Taxable Income				
Additional Tax on No-TFN contributions				
\$0.00 @ 32% (includes 2% Medicare Levy)	0.00			
Other Business Income \$27881.00 @ 15.00%	4,182.15			
	<u>4,182.15</u>			
Gross Tax				
	<u>4,182.15</u>			
Less Non-refundable non-carry forward tax offsets				
Foreign income tax offset	301.27			
	<u>301.27</u>			
				301.27
				<u>3,880.88</u>
				3,880.88
Less Refundable tax offsets				
Refundable franking credits	1,950.24			
	<u>1,950.24</u>			
				1,950.24
				<u>1,930.64</u>
				1,930.64
TAX PAYABLE T5				
				<u>1,465.64</u>
				1,465.64
Less Eligible Credits				
PAYG Instalments raised	465.00			
	<u>465.00</u>			
				465.00
				<u>1,465.64</u>
				1,465.64
Add:				
Supervisory levy	259.00			
	<u>259.00</u>			
				<u>1,465.64</u>
				1,465.64

Please note that this is our estimate of your PAYG liability. Actual amounts payable will be determined by the Australian Taxation Office and may differ from this estimate.

Mal Revie

Taxation Estimate
For the year ended 30 June 2022

Return Code: NSMA005
Description: N & S Martland Superannuation Fund

Tax File Number: 773 704 816
Date prepared: 18/04/2023

TOTAL AMOUNT PAYABLE

259.00

1,724.64

2023 PAYG INSTALMENTS
Commissioner's Instalment Rate

5.97%

Please note that this is our estimate of your PAYG liability. Actual amounts payable will be determined by the Australian Taxation Office and may differ from this estimate.

Mal Revie

Taxation Estimate
For the year ended 30 June 2022

Return Code: NSMA005
Description: N & S Martland Superannuation Fund

Tax File Number: 773 704 816
Date prepared: 18/04/2023

PAYG INSTALMENT CALCULATION DETAILS

CALCULATION OF ADJUSTED TAXABLE INCOME for the year ending 30 June 2023

Taxable income as per return	\$ 27,881	\$
Adjusted Taxable Income	<u>27,881</u>	<u>27,881</u>
Tax payable on 2022 adj. taxable income @ 15.00%		4,182.15
Less:		
Foreign income tax offset	301.27	
Cr for Refundable franking credits	<u>1,950.24</u>	
Adj. tax payable on adj. taxable income after rebates/offsets	<u>2,251.51</u>	<u>1,930.64</u>

CALCULATION OF NOTIONAL TAX

Adj. tax payable on adj. taxable income	1,930.64
Adj. tax payable on adj. withholding taxable income	<u>1,930.64</u>
Notional Tax (NT)	<u>1,930.64</u>

CALCULATION OF BASE ASSESSMENT INSTALMENT INCOME 2023

Total assessable income	32,346
Add back gross foreign income	7,393
Less: Net foreign income	<u>7,393</u>

Base Assessment Instalment Inc. (BAII) 32,346

Commissioner's Instalment Rate (NT/BAII) 5.97%

Please note that this is our estimate of your PAYG liability. Actual amounts payable will be determined by the Australian Taxation Office and may differ from this estimate.

Mal Revie

Taxation Estimate
For the year ended 30 June 2022

Return Code: NSMA005
Description: N & S Meritland Superannuation Fund

Tax File Number: 773 704 816
Date prepared: 18/04/2023

CALCULATION OF GDP ADJUSTED NOTIONAL TAX for the year ending 30 June 2023

Taxable income per 2022 Return:	\$ 27,881		\$
Adjusted Taxable Income	27,881		
Add: GDP uplift (ATI x 1.02)	558		
GDP adjusted Taxable Income	28,439		
Tax payable on GDP adj. taxable income @ 15.00%	4,265.85		
Less Refundable Credits:			
Foreign income tax offset x 1.02 GDP adj.	307.30		
Cr for Refundable franking crs x 1.02 GDP adj.	1,989.24		
	2,296.54		
Adj. tax payable on GDP adj. TI after rebates/offsets	1,969.31		
CALCULATION OF GDP ADJUSTED NOTIONAL TAX			
Adj. tax on GDP adj. taxable income	1,969.31		
Adj. tax payable on adj. withholding taxable income			
GDP Adjusted Notional Tax (NT)	1,969.31		

ESTIMATE OF 2022-2023 PAYG INSTALMENTS

Instalments are calculated based on GDP-adjusted Notional tax payable of \$1,969.
Subject to variation in income, amounts payable should be as follows:

28 October, 2022	\$ 492.00
28 February, 2023	492.00
28 April, 2023	492.00
28 July, 2023	493.00
	1,969.00

Please note that this is our estimate of your PAYG liability. Actual amounts payable will be determined by the Australian Taxation Office and may differ from this estimate.

Mal Revie

DATED_x

5th November

2007

**DEED OF VARIATION
N & S MARTLAND
SUPERANNUATION FUND**

ORIGINAL

COOPER GRACE WARD

Lawyers

Level 23, Central Plaza Two
66 Eagle Street, Brisbane 4000

Ph (61-7) 3231 2444

Fax (61-7) 3221 4356

www.cgw.com.au

CJJ10050049 1729221v1

N & S MARTLAND SUPERANNUATION FUND

THIS DEED OF VARIATION is made on the date specified in Schedule A to Annexure A (Schedule A) by the persons named and described in Schedule A as the Trustee and the Members.

BACKGROUND:

- A. A superannuation fund was established on the date set out in Schedule A and is known by the name set out in Schedule A (the Fund).
- B. The Trustee wishes to vary the Trust Deed of the Fund so it complies with the requirements in the Superannuation Industry (Supervision) Act 1993 (SIS) including those for growth pensions, transition to retirement options, binding death benefit nominations and other amendments to SIS since the establishment of the Fund.
- C. Clause 32.1 of the Trust Deed of the Fund allows variations of the Trust Deed.
- D. The Members (who are all of the Members of the Fund) wish to approve the variation.

VARIATION:

Variation of Trust Deed

- 1. The Trustee declares that as at and from the date of execution of this Deed the provisions of the Trust Deed be varied by deleting the Clauses, Rules and Schedules specified in Schedule A and replacing them with the Clauses and Schedules contained in the Annexure A attached to this Deed of Variation.
 - 2. This Deed is not intended to and does not change the terms of any pension being paid from the Fund that commenced before the date of this Deed.
- Members Approve Variation**
- 3. The Members approve the variation of the Trust Deed as set out in this Deed.

EXECUTED AS A DEED on the date set out in Schedule A.

SIGNED SEALED AND DELIVERED BY

Frederick Nicholas Martland

As Trustee and Member in the presence of:

X  Witness (sign)


)))
X FNM
(sign) 

SIGNED SEALED AND DELIVERED BY

Susan Maree Martland

As Trustee and Member in the presence of:

X  Witness (sign)

)))
X SMM 
(sign)

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ANNEXURE A

1. ESTABLISHMENT

- 1.1 The Fund was established on the Date of Establishment of the Fund specified in Schedule A.
- 1.2 The primary purpose of the Fund is to provide Benefits as old age pensions.

2. DIVISIONS

This Deed is divided into Division A and Division B. Division A shall govern the management and administration of the Fund and Division B shall govern the Benefits payable from the Fund.

3. COVENANTS

The Trustee covenants that it will perform and observe the covenants, trusts and conditions of this Deed.

- DIVISION A -**4. INTERPRETATION - DEFINITIONS**

In this Deed unless the context otherwise requires:

- Accumulation Account** means the account established on behalf of each Member or Beneficiary in respect of each Class of which the person is a member;
- Annuity** means an eligible annuity as defined in Section 27A(1) of the Tax Act;
- Beneficiary** means a person presently and absolutely entitled to receive a Benefit including a Pensioner;
- Benefit** means any amount which is payable out of the Fund to or in respect of a Member;
- Benefit Entitlement** means any amount held in the Fund which may become payable to a person but to which the person has not become absolutely and indefeasibly entitled;
- Commissioner** means, as the case requires, the Commissioner of Taxation, Australian Prudential Regulation Authority or other regulatory body having responsibility for administration of the Relevant Requirements in relation to the Fund;
- Complying Superannuation Fund** means a complying superannuation fund pursuant to the Relevant Requirements;
- Condition of Release** has the same meaning as in Regulation 6.01 of the SIS Regulations;
- Constitutional Corporation** has the same meaning as in Section 10 of the SIS Act;
- Contribution Splitting Request** means a valid application by a Member under Regulation 6.44 of the SIS Regulations that the Trustee has accepted;
- Contributions** means gross payments to the Fund in respect of Members prior to the withdrawal of any Taxation payable in respect of those Contributions, and for the purposes of this definition, payments includes the transfer of an asset which is intended by the transferee to be a contribution;



Preserved Payment Benefit means a benefit arising from a Preserved Payment or any other amount which is included in a Member's preserved benefits under the Relevant Requirements;

Registrable Superannuation Entity has the same meaning as in the SIS Act.

Regulated Fund means a regulated superannuation fund as defined in Section 19 of the SIS Act;

Relevant Requirements means any requirements (including the provisions of the SIS Act) which the Trustee or the Deed must comply with to avoid a contravention of the requirements or in order for the Fund to qualify for concessional Taxation treatment as a Complying Superannuation Fund, and includes Part VIIIA of the Family Law Act 1975 and the Family Law (Superannuation) Regulations 2001;

Restricted Non-Preserved Benefit in respect of a Member means an amount determined in accordance with Regulation 6.08 of the SIS Regulations;

Reversionary Beneficiary means a Dependant nominated by a Pensioner and, in default of a nomination by the Pensioner where appropriate for the particular form of pension concerned, a Dependant nominated by the Trustee who is eligible to receive a Benefit upon the death of a Pensioner;

Rollover Fund means any other fund or benefit arrangement into which or from which assets can be transferred without causing the Fund to be in breach of the Relevant Requirements;

Rollover Payment means any payment made or received by the Trustee in circumstances which satisfy the Relevant Requirements to or from any Rollover Fund;

SIS Act means the Superannuation Industry (Supervision) Act 1993 and any regulations pursuant to it;

SIS Regulations means the Regulations made under the SIS Act;

Spouse includes a spouse as defined in Section 10 of the SIS Act, and where there is more than one such person the Trustee may determine which is considered to be the Spouse

Tax Act means the Income Tax Assessment Act 1936, the Income Tax Assessment Act 1997 and any regulations pursuant to those acts;

Tax Saving Amount means the total amount which the Trustee must pay to Beneficiaries in order to claim a deduction for the amount calculated in accordance with either sub-section 279D(2) or section 295-485 of the Tax Act following the death of a Member;

Taxation includes any tax, surcharge, levy, impost or duty payable by the Trustee in respect of income, Contributions, capital gains, benefits or any transaction entered into by the Trustee;

Total and Permanent Disablement means:

- with respect to any potential benefit payable out of the proceeds of any insurance Policy effected by the Trustee in respect of the Member and in force at the time of the Total and Permanent Disablement of the Member, the definition contained in that Policy; or
- if there is no such Policy (or in any case, for any potential benefit payable on Total and Permanent Disablement other than proceeds of an insurance Policy) then Total and Permanent Disablement in relation to a Member means permanent incapacity for the purposes of payment of benefits under the Relevant Requirements.

and the expression **Totally and Permanently Disabled** has a corresponding meaning;



- (e) any reference to a party includes that party's executors, trustees, administrators, successors in title and assigns;
- (f) references to any document (including this document) include references to the document as amended, consolidated, supplemented, novated or replaced;
- (g) a reference to a Statute includes a reference to or citation of all enactments amending or consolidating the Statute and to an enactment substituted for the Statute;
- (h) monetary references are references to Australian currency;
- (i) the Background does not form part of the document;
- (j) the Schedule and Annexures form part of this document;
- (k) a reference to an Item is a reference to an Item in the Schedule to this document; and
- (l) headings are included for convenience only and do not affect interpretation of this document.

6. EMPLOYER'S AND TRUSTEE'S POWERS

6.1 Employer's Power

Nothing in this Deed affects the powers of an Employer with regard to the terms of employment or dismissal of an Employee. The existence or cessation of any actual or prospective Benefit under the Fund will not be grounds for claiming or increasing damages in any action brought against an Employer in respect of any termination of employment or otherwise.

6.2 Exercise of Discretions

Despite anything to the contrary in this Deed:

- (a) in exercising its powers the Trustee is not subject to the direction of any other person except where the Relevant Requirements permit. If any provisions of this Deed would permit a person to give a direction to the Trustee in circumstances other than those permitted by the Relevant Requirements, the Trustee may disregard any such direction;
- (b) if a discretion under this Deed may be exercised by a person other than the Trustee, that discretion must not be exercised without the consent of the Trustee except in circumstances permitted under the Relevant Requirements.

7. PROPER LAW

This Deed will be governed and construed in accordance with the laws of the State or Territory of the Commonwealth of Australia in which the Deed is executed.

8. MEMBERSHIP OF FUND

8.1 Application for Membership

- (a) Any person may apply to become a Member by completing an application for membership.
- (b) If an application for membership is not provided, the payment of a Contribution in respect of a person is deemed to constitute the receipt of an application for membership in respect of that person.



10.4 Chairperson

The Members present at the meeting may appoint a chairperson. If the Members do not appoint a chairperson the Trustee may appoint a chairperson provided that the appointment does not breach the Relevant Requirements.

10.5 Quorum

A quorum for the meeting is at least 25% of the Members of the Fund.

10.6 Voting

Each Member is entitled to one vote with the chairperson being given a casting vote.

10.7 Notice from members

If the Members are required to give notice to the Trustee under any provisions of this Deed a notice signed by the chairperson of any meeting of Members certifying that a matter has been agreed to by a majority of Members is considered to be a notice from a majority of Members.

10.8 Member includes Pensioner

For the purposes of this clause 10, Member includes a Pensioner.

11. FUND RECORDS

11.1 Records and accounts to be kept

The Trustee must keep and maintain appropriate minutes and other records and documents required by the Relevant Requirements.

11.2 Audit

The financial statements and other relevant records must be audited annually or at any other times required by the Relevant Requirements.

11.3 Trust Deed

A copy of this Deed must be made available for inspection as required by the Relevant Requirements.

11.4 Information for Trustee

When requested by the Trustee a person who is a Member, Pensioner or Beneficiary must provide all information in its power or possession which may in the opinion of the Trustee be necessary or expedient for the management and administration of the Fund.

11.5 Disclosure and Reporting Requirements

- (a) The Trustee must provide to Employers, Members and former Members and the Commissioner any information reports and returns in relation to the Fund required by the Relevant Requirements.
- (b) The Trustee may provide the Tax File Numbers of the Members, Pensioners and Beneficiaries of the Fund to any person where the Trustee has or reasonably believes it has the consent of the relevant person to the disclosure or is required or allowed to do so by law.

12. ACCUMULATION ACCOUNTS

12.1 Separate Member Accounts

The Trustee must establish an Accumulation Account in respect of each Member or Beneficiary.



- (i) all income and profits of the Fund;
 - (ii) credits arising out of adjustments pursuant to Clause 12.6;
 - (iii) any amount transferred from a Reserve Account pursuant to Clause 12.5;
 - (iv) the proceeds of any Policy effected by the Trustee where the Trustee determines that it should not be credited to an Accumulation Account, Pension Account or the Pension Reserve Account; and
 - (v) any other amounts which the Trustee from time to time determines..
- (b) The Trustee must debit the Income Account, subject to Clause 12.7 and sub-clause (g), with the following:
- (i) any loss sustained on the disposal of any investments of the Fund;
 - (ii) any costs or charges incurred pursuant to Clause 19 which are not debited to an Accumulation Account;
 - (iii) any debits arising out of adjustments pursuant to Clause 12.6;
 - (iv) the cost of any Policy effected by the Trustee where the Trustee determines that it should not be debited to an Accumulation Account;
 - (v) any deficiency arising from a valuation of the Fund;
 - (vi) any amount payable or which may become payable by way of Taxation in respect of the Contributions and the Income and profits of the Fund which are not debited to an Accumulation Account as the Trustee determines to be equitable;
 - (vii) any income transferred to a Reserve Account;
 - (viii) any income transferred to an Accumulation Account, Pension Account or the Pension Reserve Account; and
 - (ix) any other amounts which the Trustee from time to time determines.
- (c) At the end of each Fund Year the Trustee must determine the fund earning rate and calculates the amount available for distribution.
- (d) Before allocating any portion of the amount available for distribution the Trustee may transfer a portion of the amount to any of the Reserve Accounts.
- (e) Subject to Clause 12.7, the Trustee must allocate the earnings of the Fund available for distribution after any transfer to Reserve Accounts to each Accumulation Account and Pension Account and the Pension Reserve Account in proportion to the amounts standing to the credit of that account at the beginning of the relevant Fund Year, appropriate adjustments being made for amounts credited or debited to each Account since that date, or in any other way the Trustee in its discretion determines.
- (f) If the Trustee is required to establish a fund earning rate in respect of a portion of a Fund Year or before the fund earning rate has been or can be established for a full Fund Year, the Trustee must determine that rate in accordance with the Relevant Requirements on a basis which the Trustee considers to be equitable.
- (g) The Trustee may determine to credit the amounts in sub-clause (a) and/or debit the amounts in sub-clause (b) or debit or credit any amount which this Deed requires to be transferred to or from the Income Account directly to any Accumulation Account and/or Pension Account and/or the Pension Reserve Account and/or Reserve rather than to the Income Account.



13. VALUATION

The Trustee may have the assets of the Fund valued whenever it considers it appropriate (and must do so if the Commissioner or the Relevant Requirements require). After the valuation, the Trustee must determine whether there is a surplus or deficiency and whether it is equitable to transfer the surplus or deficiency to the Income Account.

14. FUND TRUSTEE - APPOINTMENT, VACANCY AND REMOVAL

14.1 Trustee Criteria

The appointment, removal and composition of the Trustee is governed by this Deed unless the Relevant Requirements otherwise provide.

14.2 Eligibility for Trustee

The Trustee of the Fund must be:

- (a) a Trustee that satisfies or is permissible under the Relevant Requirements; or
- (b) a Trustee approved by the Commissioner.

14.3 Appointment of Trustee

The majority of Members, subject to the other provisions of this Clause, determine who acts as the Trustee, and may appoint a new or additional trustee by deed or notice in writing.

14.4 Change of Trustee

A person or Constitutional Corporation immediately ceases to act as a Trustee if (as is relevant):

- (a) that entity resigns by instrument in writing;
- (b) the Trustee is disqualified from holding office by operation of law;
- (c) it is wound up or placed in receivership; or
- (d) a majority of Members resolve to terminate the appointment of a Trustee.

14.5 Member may be Director of Trustee

No Director, officer or employee of a Trustee that is a Constitutional Corporation is disqualified from being a Member of the Fund.

14.6 Confirmation of Discharge of Retiring Trustee

Despite any rule of law or legislative provisions to the contrary, a person who retires or is removed as Trustee or a co-Trustee of the Fund in accordance with the provisions of this Deed is discharged from the trusts contained in this Deed as from the date of retirement or removal provided that there is at least one continuing Trustee.

14.7 Member includes Pensioner

For the purposes of this clause 14, Member includes a Pensioner.

15. TRUSTEE'S INVESTMENT POWERS

15.1 Investment Policy and Strategy

The Trustee must formulate the investment strategy of the Fund and determine a policy to give effect to that strategy.



16. TRUSTEE'S POWERS OF MANAGEMENT

16.1 Additional Powers

In addition to the powers which it might have otherwise have at law or under this Deed, the Trustee has the following powers:

- (a) to settle, compromise or submit to arbitration any claims, or matters relating to this Deed or to the rights of Members, former Members or Beneficiaries;
- (b) to commence, carry on or defend legal proceedings;
- (c) to borrow money and to secure the repayment of it in any manner and upon any terms which the Trustee considers appropriate unless this would constitute a contravention of the Relevant Requirements;
- (d) to insure or reinsure any risks, contingencies or liabilities of the Fund;
- (e) to underwrite any risks, contingencies or liabilities under any superannuation arrangement conducted by any Employer where there is an agreement for a transfer of Employees to the Fund;
- (f) to purchase an Annuity to provide all or a part of the Pension payable in respect of a Member;
- (g) to retain the services of professional or other advisers and consultants;
- (h) to pay out of the Fund all costs, expenses and outgoings (including Taxation) of and incidental to the management and administration of the Fund and to pay out of the Fund the Trustee's professional fees (if any);
- (i) to indemnify anyone in respect of any claims, matters or things relating to the Fund or to the rights of Members, former Members or Beneficiaries in respect of the Fund;
- (j) to provide a full or partial release to anyone in respect of any matters which have arisen or may arise as a result of an association, involvement or membership of the Fund by that person;
- (k) to insure any liability of the Trustee or any Directors or officers of the Trustee or the liability of the Fund to indemnify or reimburse the Trustee or its Directors or officers pursuant to Clause 18;
- (l) to permit any asset of the Fund to be held or registered in the name of any nominee of the Trustee (subject to any restrictions contained in the Relevant Requirements);
- (m) to deal with itself in different capacities; and
- (n) generally to do anything the Trustee considers appropriate for the administration, maintenance and preservation of the Fund.

16.2 Exercise of Trustee Powers

All the powers and discretions conferred upon the Trustee or any Director by this Deed or by law may be exercised even if the Trustee or Director may have a direct, indirect or personal interest (whether as a shareholder, director, member or partner of any company, organisation or partnership) in the manner or result of exercising the power or discretion or may benefit directly or indirectly as a result of the exercise of the power or discretion and notwithstanding that the Trustee may be the sole Trustee.

16.3 Trustee Discretion

Subject to Clause 31.2, the Trustee has an absolute and uncontrolled discretion as to the exercise and the manner, mode and timing of exercise of the trusts, authorities, powers and discretions conferred on it by this Deed.



- (a) all costs and expenses incurred in connection with the acquisition and disposal of or other dealings with investments of the Fund;
- (b) fees and expenses of the service providers and consultants engaged by the Trustee;
- (c) all Taxation payable by the Trustee in connection with the Fund;
- (d) all fees, wages and expenses of any employees or agents employed by the Trustee;
- (e) any administrative costs charged in relation to the Fund; and
- (f) any expenses in connection with the maintenance of accounting records and the preparation and distribution of any accounting, taxation or other reports or notices.

20. APPOINTMENT OF SERVICE PROVIDERS

20.1 Actuary and Auditor

The Trustee must if necessary appoint:

- (a) an Actuary;
- (b) an Auditor who is appropriately qualified according to any criteria specified by the Relevant Requirements.

20.2 Administration Manager

The Trustee may appoint an administration manager to provide fund administration services to the Trustee on terms which the Trustee considers appropriate.

20.3 Investment Manager

The Trustee may appoint in writing one or more companies (or individuals where not prohibited by the Relevant Requirements) to act as investment managers for the Fund on such terms as the Trustee determines provided that the appointment and the terms of the appointment are in accordance with the Relevant Requirements.

20.4 Custodian

The Trustee may appoint one or more companies (or individuals where not prohibited by the Relevant Requirements) to act as a custodian for the Fund on terms and conditions the Trustee determines provided that the appointment and the terms of the appointment are in accordance with the Relevant Requirements.

21. ACTUARIAL INVESTIGATIONS

If an Actuary has been appointed, the Trustee may ask the Actuary for information or advice from time to time in accordance with the provisions of this Deed but the Trustee is under no obligation to be bound by or to act upon the advice provided unless required by the Relevant Requirements.

22. CONTRIBUTIONS TO FUND

22.1 Contributions

The Trustee may accept any Contributions from any person in respect of a Member that the Trustee is not prohibited from accepting under the Relevant Requirements subject to clause 22.3.



23.5 Transfers from Rollover Funds

- (a) Where a Member is or was a member or a beneficiary under any other Rollover Fund the Trustee may take over any part of the assets of the Rollover Fund.
- (b) The Trustee holds any amounts transferred as part of the particular Member's Accumulation Account.
- (c) On any transfer from a Rollover Fund the amount of the transfer which represents Members' Contributions is the amount as the trustee of the Rollover Fund certifies or, failing a certification by that trustee, the amount the Trustee considers to be fairly attributable to the contributions of that Member together with accrued earnings.

23.6 Overriding Conditions on Portability

Despite anything to the contrary in this Deed, no payment or transfer can be accepted from or made to another Rollover Fund if, in the opinion of the Trustee, this would cause the Fund to be in breach of any of the Relevant Requirements.

23.7 Transfers to Eligible Rollover Fund

Despite anything to the contrary in this Deed the Trustee may and, if required by the Relevant Requirements must, transfer the entitlement of a Member or Beneficiary to an Eligible Rollover Fund where such a transfer is permitted or required under the Relevant Requirements.

24. LIMITATION ON BENEFITS

Despite any other provision of this Deed the Trustee must not pay out any Benefits to Members, the Dependents of Members or Beneficiaries where the payment could cause the Fund to become a non-complying fund.

25. MONEYS OWING TO FUND

Where a Member owes any money to the Trustee, the Trustee may debit an Accumulation Account of the Member for a sum equivalent to the amount owing provided it is permitted by the Relevant Requirements, and may retain the money in the Fund.

26. FORFEITURE OF BENEFITS

26.1 Accumulation Account Residue

Any person who has been paid all Benefits which the Trustee considers should be paid to the person pursuant to this Deed and who still has a residual amount standing to the credit of their Accumulation Account or Pension Account forfeits the amount, which is dealt with as a forfeited Benefit. Once the liability for all pensions being paid from the Pension Reserve Account has ceased, any further amount in the Pension Reserve Account is forfeited and are dealt with as a forfeited Benefit.

26.2 Forfeiture Account

The Trustee may establish a Forfeiture Account and transfer to it any amounts forfeited under this Deed.

Any money held in the Forfeiture Account does not form part of any Accumulation Account or Pension Account or the Pension Reserve Account and income derived on the Forfeiture Account is credited back to the Forfeiture Account.

The Forfeiture Account may be applied in accordance with the remaining provisions of this Clause.



- (iii) such proportion of any Taxation in respect of the earnings of the Fund credited to the Pension Account or arising as a result of a Rollover Payment as the Trustee shall determine;
- (iv) such of the amounts paid or incurred in accordance with Clauses 18 or 19 as the Trustee considers equitable;
- (v) a proportion of any losses of the Fund as the Trustee considers equitable;
- (vi) any amount transferred to the Accumulation Account of a Beneficiary;
- (vii) if the Trustee is going to pay a Pension under Clauses 28.3 or 28.4, the amount transferred to the Pension Reserve Account;
- (viii) any amount transferred to a Reserve Account;
- (ix) any amount paid under Clause 27.6 in respect of the Pensioner; and
- (x) any other amounts as the Trustee considers equitable.

27.4 Establishment and Operation of Pension Reserve Account

- (a) If the Trustee is going to pay a Pension under Clauses 28.3 or 28.4, the Trustee must establish a Pension Reserve Account for the Fund.
- (b) The Trustee must credit the following amounts to the Pension Reserve Account:
 - (i) any amount transferred into the account under paragraphs 28.3(a) or 28.4(a);
 - (ii) such earnings of the Fund as the Trustee determines to be equitable;
 - (iii) the proceeds of any Policy effected in respect of the Pensioner which the Trustee considers it appropriate to credit;
 - (iv) any amount transferred from a Reserve Account as the Trustee determines reasonable; and
 - (v) any credit arising out of any adjustments made in accordance with Clause 12.6.
- (c) The Trustee must debit the following amounts to the Pension Reserve Account:
 - (i) any payments made to or in respect of the Pensioner or a Reversionary Beneficiary pursuant to this Deed;
 - (ii) such proportion of any Taxation in respect of the earnings of the Fund credited to the Pension Reserve Account as the Trustee determines;
 - (iii) such of the amounts paid or incurred in accordance with Clauses 18 or 19 as the Trustee considers equitable;
 - (iv) a proportion of any losses of the Fund as the Trustee considers equitable;
 - (v) any amount transferred from the Pension Reserve Account under Clause 12.5; and
 - (vi) any other amounts as the Trustee considers equitable.

27.5 Segregation of Pension Assets

In relation to a Pension payable under this Deed, the Trustee may:

- (a) segregate or set apart the assets which represent the Pension Account and/or the Pension Reserve Account for the sole purpose of enabling the discharge of the whole or part of the current or non-current liabilities in relation to the payment of Pensions as those liabilities fall due for payment; and



- (b) The terms of the Pension may include any other terms permitted under the Relevant Requirements for this type of Pension.
- (c) The Trustee must transfer an amount which it considers necessary to pay the Pension from the Pensioner's Pension Account to the Pension Reserve Account, and the Pension is payable from the amount standing to the credit of the Pension Reserve Account.
- (d) If the cashing restriction for a Benefit being paid to a Member requires the Pension to be a non-commutable form of income stream, the Pension paid under this clause may only be paid as a non-commutable pension.

28.4 Lifetime Pension (Regulation 1.06(2))

- (a) The terms of payment of the Pension must comply with the limitation and requirements of Regulations 1.06(2) and 1.07B (subject to the exceptions set out in Regulation 1.06(3)) and any other provisions of the Relevant Requirements from time to time that relate to a Pension intended to be a Pension paid in accordance with Regulation 1.06(2) having regard to the commencement date of the Pension as if those provisions were incorporated into this Deed.
- (b) The terms of the Pension may include any other terms permitted under the Relevant Requirements for this type of Pension.
- (c) The Trustee must transfer an amount which it considers necessary to pay the Pension from the Pensioner's Pension Account to the Pension Reserve Account, and the Pension is payable from the amount standing to the credit of the Pension Reserve Account.
- (d) If the cashing restriction for a Benefit being paid to a Member requires the Pension to be a non-commutable form of income stream, the Pension paid under this clause may only be paid as a non-commutable pension.

28.5 Market Linked Pension (Regulation 1.06(8))

- (a) The terms of payment of the Pension must comply with the limitations and requirements set out in Regulations 1.06(8) and 1.07C and any other provisions of the Relevant Requirements from time to time that relate to a Pension intended to be a Pension paid in accordance with Regulation 1.06(8) as if those provisions were incorporated into this Deed. If the Pension is one to which Regulation 1.06(1B) applies, then the terms of payment of the Pension must comply with the limitations and requirements set out in Regulation 1.06(1B) as well.
- (b) The terms of the Pension may include any other terms permitted under the Relevant Requirements for this type of Pension.
- (c) The Pension is payable from the amount standing to the credit of the Pension Account of the Pensioner.
- (d) If the cashing restriction for a Benefit being paid to a Member requires the Pension to be a non-commutable form of income stream, the Pension paid under this clause may only be paid as a non-commutable pension.

28.6 Account Based Superannuation Income Stream (Regulation 1.06(9A)(a))

- (a) The terms of payment of the Pension must comply with the limitations and requirements set out in Regulations 1.06(9A)(a) and 1.07D and any other provisions of the Relevant Requirements from time to time that relate to a Pension intended to be a Pension paid in accordance with Regulation 1.06(9A)(a) as if those provisions were incorporated into this Deed.
- (b) The terms of the Pension may include any other terms permitted under the Relevant Requirements for this type of Pension.



29.3 Reversionary Pension

After the death of a person who was at the time of death in receipt of a Pension, the Trustee may pay to the Reversionary Beneficiary a Pension as allowed by the Relevant Requirements and must pay a Pension to the Reversionary Beneficiary as required by the Relevant Requirements.

29.4 Death of Pensioner

If a Pensioner or a Reversionary Beneficiary dies while there is still an amount standing to the credit of the Pension Account and where no Reversionary Beneficiary has been nominated, the Trustee must deal with the balance of the Pension Account or if the Pension is being paid from the Pension Reserve Account, that part of the Pension Reserve Account as the Trustee determines is appropriate, in accordance with Clause 31 as a Benefit.

29.5 Conditions of Commutation

On the written application of a Pensioner or Reversionary Beneficiary the Trustee may commute the whole or any part of a Pension to a lump sum Benefit **PROVIDED THAT:**

- (a) the commutation is permitted by the Relevant Requirements that apply to the particular Pension, and incorporated into this Deed, and this Deed and the terms of payment of the Pension;
- (b) where any amount remains in the Fund after the entitlement of all Pensioners and Reversionary Beneficiaries have been paid out that amount shall be dealt with as though it were a forfeited benefit; and
- (c) the Trustee is satisfied the commutation would not materially disadvantage the Employers or the remaining Members, Pensioners or Reversionary Beneficiaries.

29.6 Adjustment of Pension following the Commutation

Following the commutation of a part of a Pension the Trustee shall reduce the total amount of the instalments of any Pension payable to the Pensioner by any amount it considers appropriate.

30. TRANSFER IN SPECIE

30.1 Transfer of Investments

The Trustee may with the consent of a Member or the Dependants of a Member to whom a Benefit is payable transfer investments of the Fund of equivalent value instead of paying the whole or part of the amount otherwise payable.

30.2 No Beneficial Interest

With the exception of the provisions of this Clause and sub-clause 15.5, no Member or Beneficiary has or may acquire any beneficial or other interest in specific assets of the Fund.

31. PAYMENT OF BENEFITS ON DEATH

31.1 Benefit payable on the death of a Member leaving Dependants

Subject to Clause 31.2 and Clause 28, on the death of a Member, former Member or Beneficiary leaving Dependants, the Trustee may pay or apply any Benefit to or for the benefit of the relevant Nominated Dependants, the Trustee may pay or apply any Benefit to or for the benefit of the relevant Nominated Dependants either as a lump sum or a pension or a combination of the two. If there is no Nominated Dependants or the Trustee considers it is inappropriate or inequitable to pay the Nominated Dependants, the Trustee may pay or apply the Benefit to the legal personal representative of the deceased or to or for the benefit of any of the former Member's Dependants in whatever proportions the Trustee may in its discretion determine.



32. PAYMENT OF BENEFITS**32.1 Payment to Others on Behalf of Beneficiaries**

When any Beneficiary is under 18 or when in the opinion of the Trustee it would be in the best interests of the Beneficiary, the Trustee may pay all or part of any Benefit to any other person for application on behalf of the Beneficiary and the receipt of the person to whom the Benefit is paid is a complete discharge to the Trustee. The Trustee is not required to see to the application of the Benefit so paid.

32.2 Restrictions on Payment of Benefits

- (a) Benefits may be paid when and to the extent that the Trustee is permitted to pay them under the Relevant Requirements and must be paid when and to the extent that the Trustee is required to pay them under the Relevant Requirements.
- (b) A Member is only entitled to the Member's Preserved Payment Benefits or Restricted Non-Preserved Benefits if the Member has satisfied a Condition of Release.
- (c) Subject to the provisions of this Deed (including this clause and clause 31.2) and the Relevant Requirements, benefits may be cashed in any one or more of the following ways:
 - (i) one or more lump sums;
 - (ii) one or more pensions; and/or
 - (iii) the purchase of one or more annuities.

33. PAYMENT OF TAXATION**33.1 Tax on Benefits**

The Trustee may deduct from any Benefit any Taxation required to be deducted or which the Trustee considers should be deducted from it.

33.2 Tax on Contributions

The Trustee may deduct any Taxation payable in relation to a Contribution prior to the Contribution being credited to an Accumulation Account.

34. POLICIES OF ASSURANCE**34.1 Trustee may effect Policy**

The Trustee may effect separate Policies and may secure the Benefit of a Member or class of Members by means of an individual Policies or group Policies providing any benefits the Trustee considers appropriate.

34.2 No Responsibility

The Trustee is not responsible or liable to the Member, the Member's legal personal representative or the Dependants of the Member if the Trustee does not take out a Policy or if there are no or insufficient proceeds payable under a Policy.

34.3 Unallocated Policies

If the Trustee resolves not to credit the proceeds from a Policy to the Accumulation Account for the Member covered by the Policy then any proceeds under the Policy must be credited to the Income Account.



37.2 Procedure on Winding Up of Fund

Where the Fund is to be wound up the Trustee must:

- give written notice to each participating Employer and each Member of the Termination Date;
- arrange to pay or transfer Benefits to or apply on behalf of Members, former Members and Beneficiaries, after deducting the costs of administering and winding up the Fund.

37.3 Exhaustion of Fund

The Trustee shall pay Benefits in the following order to the extent that the assets of the Fund permit:

- (a) Benefits to which Members, former Members or their Dependants are entitled at the Termination Date;
- (b) the provision of additional Benefits to Members, former Members and their Dependants as the Trustee in its absolute discretion considers appropriate;
- (c) payment to any of the Employers (if any) as have made Contributions to the Fund as the Trustee in its absolute discretion considers appropriate **PROVIDED THAT** all procedures required by the Relevant Requirements have been complied with prior to the payment being made.

37.4 Duration

Unless previously terminated the trusts constituted by this Deed continue for a period of 80 years or any longer period allowed by law.

- DIVISION B -

38. MEMBERSHIP CLASSIFICATION

38.1 Classes of Membership

Until the Trustee otherwise resolves, there is one class of membership:

A Class

38.2 Initial Membership

When admitting a person to membership, each Member will be an A Class Member unless the Trustee determines otherwise.

38.3 Reclassification

The Trustee may create other classes of membership and must specify the rights of a Member in each different class of membership at the time that class of membership is created, which will determine the Member's Benefit Entitlement in relation to that class of membership. If there is more than one class of membership of the Fund at any time:

- (a) the Trustee must designate a person's class of membership on that person joining the Fund;
- (b) a Member may be admitted to any class at any time provided the balance in any of the Member's Accumulation Accounts at the date of reclassification is retained as an entitlement of the Member; and
- (c) upon the reclassification of a Member the Trustee may transfer all or any of the Member's other Accumulation Accounts to the new class of membership.



43.2 Additional Payment

In addition to the amounts determined under Clause 43.1 the Trustee may also pay an additional amount equal to the Tax Saving Amount, where the Trustee is satisfied that the Trustee will be entitled to claim a deduction under either section 279D or section 295-485 of the Tax Act.

44. BENEFIT PAYABLE ON REACHING PRESERVATION AGE

At any time after a Member reaches the Member's Preservation Age, the Member is entitled to call on the Trustee to pay to the Member a Benefit equivalent to the amount standing to the credit of the Member's A Class Accumulation Account.

45. INCREASES TO BENEFITS

In circumstances where a Member ceases to be a Member of the Fund, the Trustee may take into account the Member's interest in a Reserve Account (if any) in determining whether any amount should be transferred from the Reserve Account to the Member's Accumulation Account for purposes of the payment of a Benefit.

46. TIME OF PAYMENT OF BENEFITS

46.1 Trustee must pay Benefit to Member

When a Member calls on the Trustee to pay a Benefit under this Deed, the Trustee must pay the Benefit, subject to the terms of this Deed and the Relevant Requirements.

46.2 Retention of Benefits in Fund

Where a person does not require Benefits to be immediately paid, the Trustee may retain all or any part of any Benefit until:

- the person requests that it be paid;
- the Member dies;
- the Trustee is required to pay it under the Relevant Requirements; or
- the Trustee decides to pay it.



SCHEDULE A

DATE OF DEED: 5TH NOVEMBER 2007

NAME OF FUND: N & S MARTLAND SUPERANNUATION FUND

TRUSTEE: Frederick Nicholas Martland
and Susan Maree Martland

MEMBERS : Frederick Nicholas Martland
Susan Maree Martland

DATE OF ESTABLISHMENT OF FUND: 16 September 2001

PROVISIONS OF EXISTING DEED TO BE DELETED: All the provisions of the existing trust deed.

DETAILS OF TRUST DEED AND RELATED DOCUMENTS: Trust Deed dated 16 September 2001



SCHEDULE B**APPLICATION FOR MEMBERSHIP
CONFIDENTIAL**

TO: THE TRUSTEE, N & S MARTLAND SUPERANNUATION FUND

I, _____, apply for membership of the Fund.

- (a) I will be bound by the Trust Deed governing the Fund as varied from time to time.
- (b) I will notify the Trustee if I am not, or if at any time I cease to be, Gainfully Employed as defined in the Trust Deed.
- (c) I consent to the Trustee acting as Trustee of the Fund.
- (d) I declare that the information in this Application is accurate in every respect.

APPLICATION DETAILS

Name:

Address:

Occupation:

Date of Birth:

Membership Class:

Tax File Number: _____

NOTE: Your Tax File Number (TFN) is confidential. Before you provide it, you must be told:

1. Your TFN can be collected under the Superannuation Industry (Supervision) Act 1993.
2. If you provide your TFN, it will only be used for legal purposes, which currently include:
 - finding or identifying your superannuation benefits;
 - calculating tax on eligible termination payments; and
 - providing information to the Commissioner of Taxation.These purposes may change in the future as a result of legislative change.
3. It is not an offence not to provide your TFN. If you do not:
 - you may pay unnecessary tax on your benefits, which you will need to reclaim later through the income tax assessment process; and
 - it may be more difficult to find unclaimed benefits that you have, or to locate and amalgamate other benefits you have.The consequences of not providing your TFN may change in the future as a result of legislative change.
4. If you provide your TFN, the trustee may provide it to:
 - the trustee of another superannuation fund when you transfer your benefits to it, unless you instruct the trustee not to; and
 - the Commissioner of Taxation, but otherwise it will be treated as confidential.

NOMINATED DEPENDANT(S)

I nominate the following persons as my Nominated Dependants:

SURNAME(S)	GIVEN NAME(S)	RELATIONSHIP	% OF BENEFIT
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DATED

Signature



SCHEDULE C

**PARTICIPATING EMPLOYERS ADMITTED TO FUND
PURSUANT TO CLAUSE 35**

NAMES OF PARTICIPATING EMPLOYERS	DATE OF ADMISSION	EXECUTION OF PARTICIPATING EMPLOYERS
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