

**Compliance Workpapers**  
**MJF Self Managed Super Fund**  
**Financial Year - 2023**



**Fund Details**

<b>Fund Name</b>	MJF Self Managed Super Fund
<b>Contact no</b>	
<b>Financial Year</b>	2023
<b>Established Date</b>	02/06/2018
<b>ABN</b>	79 568 631 682
<b>TFN</b>	503418899
<b>Trustee Type</b>	Corporate
<b>Trustees</b>	MJF SMSF Pty Ltd
<b>ACN</b>	626564949

## Statement of Financial Position

Assets	Qty	2023	2022	Change (\$)	Change (%)	
<b>Investments</b>	0.00	708,302.61	632,775.06	75,527.55	11.94	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Direct Property</b>	0.00	525,000.00	525,000.00	0.00	0.00	
301/147 Pirie Street	1.00	525,000.00	525,000.00	0.00	0.00	<a href="#">WP-1</a>
<b>Shares in Listed Companies</b>	0.00	183,302.61	107,775.06	75,527.55	70.08	
BHP Group Limited	675.00	30,368.25	0.00	30,368.25	100.00	<a href="#">WP-1</a>
Commonwealth Bank Of Australia.	487.00	48,831.49	44,015.06	4,816.43	10.94	<a href="#">WP-1</a>
Core Lithium Limited	6,000.00	5,400.00	0.00	5,400.00	100.00	<a href="#">WP-1</a>
Havilah Resources Limited	93,000.00	19,995.00	13,920.00	6,075.00	43.64	<a href="#">WP-1</a>
Pilbara Minerals Limited	2,083.00	10,185.87	0.00	10,185.87	100.00	<a href="#">WP-1</a>
Steadfast Group Limited	2,150.00	12,900.00	0.00	12,900.00	100.00	<a href="#">WP-1</a>
Woolworths Group Limited	1,400.00	55,622.00	49,840.00	5,782.00	11.60	<a href="#">WP-1</a>
<b>Other Assets</b>	0.00	38,497.43	48,665.83	-10,168.40	20.89	
<b>Cash At Bank</b>	0.00	38,497.43	47,837.80	-9,340.37	19.53	
CBA Direct Investment Account #128	0.00	38,497.40	47,837.80	-9,340.40	19.53	<a href="#">WP-1</a>
CBA Direct Investment Account #866	0.00	0.03	0.00	0.03	100.00	<a href="#">WP-1</a>
<b>Sundry Assets</b>	0.00	0.00	828.03	-828.03	100.00	
Sundry Debtor	0.00	0.00	828.03	-828.03	100.00	
<b>Total Assets</b>	0.00	746,800.04	681,440.89	65,359.15	9.59	

Liabilities	Qty	2023	2022	Change (\$)	Change (%)	
<b>Income Tax Payable</b>	0.00	220.67	-511.83	732.50	143.11	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a>
<b>Franking Credits</b>	0.00	-2,756.78	-782.68	-1,974.10	252.22	
<b>Shares in Listed Companies</b>	0.00	-2,756.78	-782.68	-1,974.10	252.22	
BHP Group Limited	0.00	-1,132.69	0.00	-1,132.69	100.00	
Commonwealth Bank Of Australia.	0.00	-876.60	-782.68	-93.92	12.00	
Pilbara Minerals Limited	0.00	-98.20	0.00	-98.20	100.00	
Steadfast Group Limited	0.00	-55.29	0.00	-55.29	100.00	
Woolworths Group Limited	0.00	-594.00	0.00	-594.00	100.00	
Income Tax Instalments Paid	0.00	-5,804.00	-5,690.00	-114.00	2.00	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a> <a href="#">WP-4</a>
Provision for Income Tax	0.00	8,781.45	5,960.85	2,820.60	47.32	
<b>Other Creditors and Accruals</b>	0.00	0.00	138.00	-138.00	100.00	
<b>Sundry Liabilities</b>	0.00	0.00	138.00	-138.00	100.00	
ATO	0.00	0.00	138.00	-138.00	100.00	
<b>Other Taxes Payable</b>	0.00	1,451.00	0.00	1,451.00	100.00	
Activity Statement Payable/Refundable	0.00	1,451.00	0.00	1,451.00	100.00	<a href="#">WP-1</a>
<b>Total Liabilities</b>	0.00	1,671.67	-373.83	2,045.50	547.17	

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
<b>Member Entitlement Accounts</b>	0.00	745,128.37	681,814.72	63,313.65	9.29	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Mr Malcolm Francis</b>	0.00	745,128.37	681,814.72	63,313.65	9.29	
Accumulation	0.00	745,128.37	681,814.72	63,313.65	9.29	
<b>Total Member Entitlements</b>	0.00	745,128.37	681,814.72	63,313.65	9.29	

## Operating Statement

Income	2023	2022	Change (\$)	Change (%)	
<b>Investment Gains</b>	13,549.96	119,900.50	-106,350.54	88.70	
<b>Increase in Market Value</b>	13,549.96	124,052.42	-110,502.46	89.08	<a href="#">WP-1</a>
<b>Direct Property</b>	0.00	125,000.00	-125,000.00	100.00	
301/147 Pirie Street	0.00	125,000.00	-125,000.00	100.00	
<b>Shares in Listed Companies</b>	13,549.96	-947.58	14,497.54	1,529.95	
Airtasker Limited	0.00	1,569.95	-1,569.95	100.00	
BHP Group Limited	5,518.55	0.00	5,518.55	100.00	
Commonwealth Bank Of Australia.	4,816.43	-4,621.63	9,438.06	204.21	
Core Lithium Limited	-919.95	0.00	-919.95	100.00	
Havilah Resources Limited	-4,601.14	580.00	-5,181.14	893.30	
Pilbara Minerals Limited	167.52	0.00	167.52	100.00	
Steadfast Group Limited	2,786.55	0.00	2,786.55	100.00	
Woolworths Group Limited	5,782.00	1,524.10	4,257.90	279.37	
<b>Realised Capital Gains</b>	0.00	-4,151.92	4,151.92	100.00	<a href="#">WP-1</a>
<b>Shares in Listed Companies</b>	0.00	-4,151.92	4,151.92	100.00	
Airtasker Limited	0.00	-4,151.92	4,151.92	100.00	
<b>Investment Income</b>	41,885.97	27,162.93	14,723.04	54.20	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Dividends</b>	9,189.25	2,608.93	6,580.32	252.22	
<b>Shares in Listed Companies</b>	9,189.25	2,608.93	6,580.32	252.22	

Income	2023	2022	Change (\$)	Change (%)	
BHP Group Limited	3,775.63	0.00	3,775.63	100.00	
Commonwealth Bank Of Australia.	2,922.00	2,608.93	313.07	12.00	
Pilbara Minerals Limited	327.33	0.00	327.33	100.00	
Steadfast Group Limited	184.29	0.00	184.29	100.00	
Woolworths Group Limited	1,980.00	0.00	1,980.00	100.00	
<b>Interest</b>	201.04	35.00	166.04	474.40	
<b>Cash At Bank</b>	201.04	35.00	166.04	474.40	
CBA Direct Investment Account #128	196.64	35.00	161.64	461.83	<a href="#">WP-1</a>
CBA Direct Investment Account #866	4.40	0.00	4.40	100.00	
<b>Rent</b>	32,495.68	24,519.00	7,976.68	32.53	<a href="#">WP-1</a>
<b>Direct Property</b>	32,495.68	24,519.00	7,976.68	32.53	
301/147 Pirie Street	32,495.68	24,519.00	7,976.68	32.53	
<b>Member Receipts</b>	27,500.00	27,500.00	0.00	0.00	
<b>Contributions</b>	27,500.00	27,500.00	0.00	0.00	<a href="#">WP-1</a>
<b>Employer</b>	0.00	27,500.00	-27,500.00	100.00	
Mr Malcolm Francis	0.00	27,500.00	-27,500.00	100.00	
<b>Member</b>	27,500.00	0.00	27,500.00	100.00	
<b>Personal Concessional</b>	27,500.00	0.00	27,500.00	100.00	
Mr Malcolm Francis	27,500.00	0.00	27,500.00	100.00	
<b>Other Income</b>	1.75	0.00	1.75	100.00	
ATO Interest Payments	1.75	0.00	1.75	100.00	<a href="#">WP-1</a>

Income	2023	2022	Change (\$)	Change (%)	
Total Income	82,937.68	174,563.43	-91,625.75	52.49	
Expenses	2023	2022	Change (\$)	Change (%)	
<b>Other Expenses</b>	10,842.58	14,923.93	-4,081.35	27.35	
Accountancy Fee	1,210.00	825.00	385.00	46.67	<a href="#">WP-1</a>
ASIC Fee	0.00	660.00	-660.00	100.00	
Auditor Fee	330.00	385.00	-55.00	14.29	<a href="#">WP-1</a>
<b>Property Expenses</b>	9,043.58	12,794.93	-3,751.35	29.32	<a href="#">WP-1</a>
<b>Council Rates</b>	2,031.00	2,029.55	1.45	0.07	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a>
<b>Direct Property</b>	2,031.00	2,029.55	1.45	0.07	
301/147 Pirie Street	2,031.00	2,029.55	1.45	0.07	
<b>Emergency Services Levy</b>	349.60	353.00	-3.40	0.96	<a href="#">WP-1</a>
<b>Direct Property</b>	349.60	353.00	-3.40	0.96	
301/147 Pirie Street	349.60	353.00	-3.40	0.96	
<b>Strata Levy Fee</b>	6,044.00	6,220.00	-176.00	2.83	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a>
<b>Direct Property</b>	6,044.00	6,220.00	-176.00	2.83	
301/147 Pirie Street	6,044.00	6,220.00	-176.00	2.83	
<b>Sundry Expenses</b>	0.00	3,572.80	-3,572.80	100.00	
<b>Direct Property</b>	0.00	3,572.80	-3,572.80	100.00	



Expenses	2023	2022	Change (\$)	Change (%)	
301/147 Pirie Street	0.00	3,572.80	-3,572.80	100.00	
<b>Water Rates</b>	618.98	619.58	-0.60	0.10	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a>
<b>Cash At Bank</b>	0.00	619.58	-619.58	100.00	
CBA Direct Investment Account #128	0.00	619.58	-619.58	100.00	
<b>Direct Property</b>	618.98	0.00	618.98	100.00	
301/147 Pirie Street	618.98	0.00	618.98	100.00	
SMSF Supervisory Levy	259.00	259.00	0.00	0.00	
<b>Total Expenses</b>	10,842.58	14,923.93	-4,081.35	27.35	
Income Tax	2023	2022	Change (\$)	Change (%)	
<b>Income Tax Expense</b>	8,781.45	5,960.85	2,820.60	47.32	<a href="#">WP-1</a> <a href="#">WP-2</a>
Income Tax Expense	8,781.45	5,960.85	2,820.60	47.32	
<b>Total Income Tax</b>	8,781.45	5,960.85	2,820.60	47.32	
<b>Net Profit(Loss) Total</b>	63,313.65	153,678.65			

**Market Value**

Current Status : Good to Go Prior Status : N/A					Prepared By : N/A	Reviewed By : N/A
Security Code	Security Name	Source Price	Units	Market Price	Market Value	
<b>SECURITY</b>						
BHP	BHP Group Limited	44.99	675.00	44.99	30,368.25	
CBA	Commonwealth Bank Of Australia.	100.27	487.00	100.27	48,831.49	
CXO	Core Lithium Limited	0.90	6,000.00	0.90	5,400.00	
HAV	Havilah Resources Limited	0.21	93,000.00	0.21	19,995.00	
PLS	Pilbara Minerals Limited	4.89	2,083.00	4.89	10,185.87	
SDF	Steadfast Group Limited	6.00	2,150.00	6.00	12,900.00	
WOW	Woolworths Group Limited	39.73	1,400.00	39.73	55,622.00	

## Lump Sum Payment - Good to Go

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

**Preservation Components**

							Current Status : Good to Go Prior Status : N/A		Prepared By : N/A	Reviewed By : N/A
			Prior Year			Current Year				
Account Name	Account Type	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount			
<a href="#">Mr Malcolm Francis (Age: 57 at 30/06/2023)</a>										
Accumulation	Accumulation	681,814.72	0.00	0.00	745,128.37	0.00	0.00			

**Tax Component Verification (Accumulation)**

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name		Prior Year Tax Free Amount	Current Year Tax Free Amount
Mr Malcolm Francis (Age: 57 at 30/06/2023)				
	Accumulation		178,357.40	178,357.40

## Work Test - Good to Go

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

### Contribution Cap Limit

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Current Year Contributions		Concessional	Non-Concessional
Mr Malcolm Francis				
Date of Birth: 30/06/1966 (Age: 56 at 30/06/2023)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		0.00	0.00
	Maximum cap available		27,500.00	110,000.00
	Contributions made (to this fund)		27,500.00	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		27,500.00	0.00
	Amount above caps		0.00	0.00

## Negative Balance - Good to Go

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



**Contra Bank Entries**

				Current Status : Good to Go Prior Status : Warning		Prepared By : N/A	Reviewed By : N/A
	Date	Description	Debits	Credits	Balance		
<b>CBA Direct Investment Account #128</b>							
🚩	05/07/2022	Transfer from NetBank Sold ART July 22	0.00	828.03	48,671.52		
🚩	18/07/2022	Transfer to CBA A/c NetBank BHP Share Purchase	24,849.70	0.00	23,821.82		
🚩	27/09/2022	Transfer from NetBank BHP DividendSept22	0.00	1,722.90	30,865.48		
🚩	27/09/2022	Transfer to CBA A/c NetBank HAV But Sept 22	497.19	0.00	30,368.29		
🚩	27/09/2022	Transfer to CBA A/c NetBank Buy HAV Sept 22	10,179.00	0.00	18,600.29		
🚩	17/10/2022	Transfer to CBA A/c NetBank sdfasxSHARES171022	10,112.43	0.00	13,033.63		
🚩	28/10/2022	Transfer to CBA A/c NetBank PLS Shares01112022	10,018.35	0.00	2,868.62		
🚩	07/02/2023	Transfer to CBA A/c NetBank CXO Sh Feb 23	6,319.95	0.00	3,927.48		
<b>CBA Direct Investment Account #866</b>							
🚩	05/07/2022	Transfer to CBA A/c NetBank Sold ART July 22	828.03	0.00	0.00		
🚩	18/07/2022	Transfer from NetBank BHP Share Purchase	0.00	24,849.70	24,849.70		
🚩	27/09/2022	Transfer from NetBank HAV But Sept 22	0.00	497.19	2,220.09		
🚩	27/09/2022	Direct Credit 516612 WOW FNL DIV 001283541910	0.00	742.00	2,962.09		
🚩	27/09/2022	Transfer from NetBank Buy HAV Sept 22	0.00	10,179.00	13,141.09		
🚩	27/09/2022	Transfer to CBA A/c NetBank BHP DividendSept22	1,722.90	0.00	11,418.19		
🚩	28/09/2022	Transfer to CBA A/c NetBank Wool Div Sep22	742.00	0.00	10,676.19		

			Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
🚩	29/09/2022	Direct Credit 401507 CBA FNL DIV 001281043635	0.00	1,022.70	11,698.89
🚩	04/10/2022	Transfer to CBA A/c NetBank CBA DividendOct 22	1,022.70	0.00	1.02
🚩	17/10/2022	Transfer from NetBank sdfasxsHARES171022	0.00	10,112.43	10,113.45
🚩	28/10/2022	Transfer from NetBank PLS Shares01112022	0.00	10,018.35	10,018.35
🚩	01/11/2022	Credit Interest	0.00	2.97	10,021.32
🚩	28/11/2022	Transfer to CBA A/c NetBank Clear CDIA	2.97	0.00	0.00
🚩	07/02/2023	Transfer from NetBank CXO Sh Feb 23	0.00	6,319.95	6,319.95
🚩	22/03/2023	Direct Credit 302169 SDF ITM DIV 001292163714	0.00	129.00	129.00
🚩	22/03/2023	Transfer to CBA A/c NetBank StedfastdivMarch23	129.00	0.00	0.00
🚩	24/03/2023	Direct Credit 458106 PLS PAYMENT MAR23/00868763	0.00	229.13	229.13
🚩	25/03/2023	Transfer to CBA A/c NetBank PLS Div March 23	229.13	0.00	0.00
🚩	30/03/2023	Direct Credit 458106 BHP GROUP DIV AI387/00553188	0.00	920.45	920.45
🚩	30/03/2023	Direct Credit 401507 CBA DIV 001291551589	0.00	1,022.70	1,943.15
🚩	31/03/2023	Transfer to CBA A/c NetBank BHP Div March 23	920.45	0.00	1,022.70
🚩	31/03/2023	Transfer to CBA A/c NetBank CBA Div March 23	1,022.70	0.00	0.00
🚩	01/04/2023	Credit Interest	0.00	0.02	0.02
🚩	03/04/2023	Transfer to CBA A/c NetBank	0.02	0.00	0.00
🚩	13/04/2023	Direct Credit 516612 WOW DIV 001294395534	0.00	644.00	644.00
🚩	18/04/2023	Transfer to CBA A/c NetBank WOW DIV April 23	644.00	0.00	0.00

## Income Comparison - Good to Go

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

### Benefits Paid to Member < 60 - Good to Go

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

## Retirement Condition - Good to Go

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

### Pension Limit - Not Applicable

The system did not find any data to process.

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

The system did not find any data to process.

### Preservation Components for Member above 65 - Not Applicable

The system did not find any data to process.



### Tax Component Verification (Pension) - Not Applicable

The system did not find any data to process.

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

The system did not find any data to process.

General Ledger

Date	Description	Quantity	Debits	Credits	Balance
<b>Member Receipts / Contributions / Member / Personal Concessional / Mr Malcolm Francis</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
26/04/2023	Transfer from NetBank MJF Super 22 23	0.00	0.00	27,500.00	27,500.00
30/06/2023	Closing Balance	0.00	0.00	0.00	27,500.00
<b>Investment Gains / Increase in Market Value / Shares in Listed Companies / BHP Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	5,518.55	5,518.55
30/06/2023	Closing Balance	0.00	0.00	0.00	5,518.55
<b>Investment Gains / Increase in Market Value / Shares in Listed Companies / Commonwealth Bank Of Australia.</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	4,816.43	4,816.43
30/06/2023	Closing Balance	0.00	0.00	0.00	4,816.43
<b>Investment Gains / Increase in Market Value / Shares in Listed Companies / Core Lithium Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	919.95	0.00	919.95
30/06/2023	Closing Balance	0.00	0.00	0.00	919.95
<b>Investment Gains / Increase in Market Value / Shares in Listed Companies / Havilah Resources Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Market Value Adjustment	0.00	4,601.14	0.00	4,601.14
30/06/2023	Closing Balance	0.00	0.00	0.00	4,601.14
<b>Investment Gains / Increase in Market Value / Shares in Listed Companies / Pilbara Minerals Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	167.52	167.52
30/06/2023	Closing Balance	0.00	0.00	0.00	167.52
<b>Investment Gains / Increase in Market Value / Shares in Listed Companies / Steadfast Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	2,786.55	2,786.55
30/06/2023	Closing Balance	0.00	0.00	0.00	2,786.55
<b>Investment Gains / Increase in Market Value / Shares in Listed Companies / Woolworths Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	5,782.00	5,782.00
30/06/2023	Closing Balance	0.00	0.00	0.00	5,782.00
<b>Investment Income / Dividends / Shares in Listed Companies / BHP Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/09/2022	BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	2,460.70	2,460.70
30/03/2023	BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	1,314.93	3,775.63
30/06/2023	Closing Balance	0.00	0.00	0.00	3,775.63

Date	Description	Quantity	Debits	Credits	Balance
<b>Investment Income / Dividends / Shares in Listed Companies / Commonwealth Bank Of Australia.</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/09/2022	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	1,461.00	1,461.00
30/03/2023	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	1,461.00	2,922.00
30/06/2023	Closing Balance	0.00	0.00	0.00	2,922.00
<b>Investment Income / Dividends / Shares in Listed Companies / Pilbara Minerals Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/03/2023	PLS AUD 0.11 FRANKED, 30% CTR	0.00	0.00	327.33	327.33
30/06/2023	Closing Balance	0.00	0.00	0.00	327.33
<b>Investment Income / Dividends / Shares in Listed Companies / Steadfast Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/03/2023	SDF AUD 0.06 FRANKED, 30% CTR, DRP	0.00	0.00	184.29	184.29
30/06/2023	Closing Balance	0.00	0.00	0.00	184.29
<b>Investment Income / Dividends / Shares in Listed Companies / Woolworths Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/09/2022	WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	1,060.00	1,060.00
13/04/2023	WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	920.00	1,980.00
30/06/2023	Closing Balance	0.00	0.00	0.00	1,980.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Investment Income / Interest / Cash At Bank / CBA Direct Investment Account #128</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Credit Interest	0.00	0.00	5.69	5.69
01/08/2022	Credit Interest	0.00	0.00	11.59	17.28
01/09/2022	Credit Interest	0.00	0.00	18.79	36.07
01/10/2022	Credit Interest	0.00	0.00	31.07	67.14
01/11/2022	Credit Interest	0.00	0.00	23.28	90.42
01/03/2023	Credit Interest	0.00	0.00	3.65	94.07
01/04/2023	Credit Interest	0.00	0.00	1.29	95.36
01/05/2023	Credit Interest	0.00	0.00	19.26	114.62
01/06/2023	Credit Interest	0.00	0.00	82.02	196.64
30/06/2023	Closing Balance	0.00	0.00	0.00	196.64
<b>Investment Income / Interest / Cash At Bank / CBA Direct Investment Account #866</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/08/2022	Credit Interest	0.00	0.00	0.41	0.41
01/10/2022	Credit Interest	0.00	0.00	0.97	1.38
01/11/2022	Credit Interest	0.00	0.00	2.97	4.35
01/04/2023	Credit Interest	0.00	0.00	0.02	4.37
01/05/2023	Credit Interest	0.00	0.00	0.03	4.40
30/06/2023	Closing Balance	0.00	0.00	0.00	4.40

Date	Description	Quantity	Debits	Credits	Balance
<b>Investment Income / Rent / Direct Property / 301/147 Pirie Street</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/07/2022	Fast Transfer From AM LOGISTICS (SA) PTY CREDIT TO ACCOUNT 0822	0.00	0.00	2,245.68	2,245.68
16/08/2022	Fast Transfer From THE ROWLSON TRUST Office Rent Office Rent	0.00	0.00	2,750.00	4,995.68
01/09/2022	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	0.00	2,750.00	7,745.68
03/10/2022	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	0.00	2,750.00	10,495.68
01/11/2022	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	0.00	2,750.00	13,245.68
01/12/2022	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	0.00	2,750.00	15,995.68
03/01/2023	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	0.00	2,750.00	18,745.68
01/02/2023	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	0.00	2,750.00	21,495.68
01/03/2023	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	0.00	2,750.00	24,245.68
03/04/2023	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	0.00	2,750.00	26,995.68
01/05/2023	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	0.00	2,750.00	29,745.68
01/06/2023	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	0.00	2,750.00	32,495.68
30/06/2023	Closing Balance	0.00	0.00	0.00	32,495.68

Date	Description	Quantity	Debits	Credits	Balance
<b>Other Income / ATO Interest Payments</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/06/2023	Direct Credit 012721 ATO ATO007000017699627	0.00	0.00	1.75	1.75
30/06/2023	Closing Balance	0.00	0.00	0.00	1.75
<b>Other Expenses / Accountancy Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
02/05/2023	Transfer To Bartley Partners NetBank Bartley EOFY Tax 8953	0.00	1,210.00	0.00	1,210.00
30/06/2023	Closing Balance	0.00	0.00	0.00	1,210.00
<b>Other Expenses / Auditor Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
02/05/2023	Transfer To Bartley Partners NetBank Bartley EOFY Tax 8953	0.00	330.00	0.00	330.00
30/06/2023	Closing Balance	0.00	0.00	0.00	330.00
<b>Other Expenses / Property Expenses / Council Rates / Direct Property / 301/147 Pirie Street</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/08/2022	Transfer To Malcolm Francis NetBank ACC Rates Aug 22	0.00	507.90	0.00	507.90
22/11/2022	Transfer To Malcolm Francis NetBank ACC Rates Dec 22	0.00	507.70	0.00	1,015.60
20/02/2023	CITY OF ADELAIDE NetBank BPAY 36095 333146 ACC RATES March 23	0.00	507.70	0.00	1,523.30



Date	Description	Quantity	Debits	Credits	Balance
29/05/2023	CITY OF ADELAIDE NetBank BPAY 36095 333146 Acc June 23	0.00	507.70	0.00	2,031.00
30/06/2023	Closing Balance	0.00	0.00	0.00	2,031.00
<b>Other Expenses / Property Expenses / Emergency Services Levy / Direct Property / 301/147 Pirie Street</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/08/2022	Transfer To Malcolm Francis NetBank Aurora ESL Aug 22	0.00	349.60	0.00	349.60
30/06/2023	Closing Balance	0.00	0.00	0.00	349.60
<b>Other Expenses / Property Expenses / Strata Levy Fee / Direct Property / 301/147 Pirie Street</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/09/2022	Transfer To Malcolm Francis NetBank Comcorp Fees 0922	0.00	1,451.00	0.00	1,451.00
22/12/2022	DEFT PAYMENTS NetBank BPAY 96503 3052013943011 Commcorp Dec 22	0.00	1,531.00	0.00	2,982.00
07/03/2023	DEFT PAYMENTS NetBank BPAY 96503 3052013943011 CommCorp March 23	0.00	1,531.00	0.00	4,513.00
15/06/2023	DEFT PAYMENTS NetBank BPAY 96503 3052013943011 ComCorpStrataJun23	0.00	1,531.00	0.00	6,044.00
30/06/2023	Closing Balance	0.00	0.00	0.00	6,044.00
<b>Other Expenses / Property Expenses / Water Rates / Direct Property / 301/147 Pirie Street</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
19/07/2022	Transfer to xx1634 NetBank SA Water July 22	0.00	146.80	0.00	146.80
24/10/2022	Transfer To Malcolm Francis NetBank SA Water Oct 22	0.00	146.66	0.00	293.46

Date	Description	Quantity	Debits	Credits	Balance
16/01/2023	SA WATER NetBank BPAY 8888 0205201447 SAWater Jan 23	0.00	157.74	0.00	451.20
28/04/2023	SA WATER NetBank BPAY 8888 0205201447 SAWater 301 April23	0.00	167.78	0.00	618.98
30/06/2023	Closing Balance	0.00	0.00	0.00	618.98
<b>Other Expenses / SMSF Supervisory Levy</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/06/2023	Direct Credit 012721 ATO ATO007000017699627	0.00	259.00	0.00	259.00
30/06/2023	Closing Balance	0.00	0.00	0.00	259.00
<b>Income Tax Expense / Income Tax Expense</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
26/04/2023	Fund Income Tax	0.00	4,125.00	0.00	4,125.00
30/06/2023	Fund Income Tax	0.00	4,656.45	0.00	8,781.45
30/06/2023	Closing Balance	0.00	0.00	0.00	8,781.45
<b>Investments - BHP Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/07/2022	Transfer to CBA A/c NetBank BHP Share Purchase	675.00	24,849.70	0.00	24,849.70
30/06/2023	Market Value Adjustment	0.00	5,518.55	0.00	30,368.25
30/06/2023	Closing Balance	675.00	0.00	0.00	30,368.25
<b>Investments - Commonwealth Bank Of Australia.</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	487.00	0.00	0.00	44,015.06
30/06/2023	Market Value Adjustment	0.00	4,816.43	0.00	48,831.49
30/06/2023	Closing Balance	487.00	0.00	0.00	48,831.49
<b>Investments - Core Lithium Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/02/2023	Transfer to CBA A/c NetBank CXO Sh Feb 23	6,000.00	6,319.95	0.00	6,319.95
30/06/2023	Market Value Adjustment	0.00	0.00	919.95	5,400.00
30/06/2023	Closing Balance	6,000.00	0.00	0.00	5,400.00
<b>Investments - Havilah Resources Limited</b>					
01/07/2022	Opening Balance	58,000.00	0.00	0.00	13,920.00
27/09/2022	Transfer to CBA A/c NetBank Buy HAV Sept 22	35,000.00	10,676.14	0.00	24,596.14
30/06/2023	Market Value Adjustment	0.00	0.00	4,601.14	19,995.00
30/06/2023	Closing Balance	93,000.00	0.00	0.00	19,995.00
<b>Investments - Pilbara Minerals Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/10/2022	Transfer to CBA A/c NetBank PLS Shares01112022	2,083.00	10,018.35	0.00	10,018.35
30/06/2023	Market Value Adjustment	0.00	167.52	0.00	10,185.87
30/06/2023	Closing Balance	2,083.00	0.00	0.00	10,185.87
<b>Investments - Steadfast Group Limited</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
17/10/2022	Transfer to CBA A/c NetBank sdfasxSHARES171022	2,150.00	10,113.45	0.00	10,113.45
30/06/2023	Market Value Adjustment	0.00	2,786.55	0.00	12,900.00
30/06/2023	Closing Balance	2,150.00	0.00	0.00	12,900.00
<b>Investments - Woolworths Group Limited</b>					
01/07/2022	Opening Balance	1,400.00	0.00	0.00	49,840.00
30/06/2023	Market Value Adjustment	0.00	5,782.00	0.00	55,622.00
30/06/2023	Closing Balance	1,400.00	0.00	0.00	55,622.00
<b>Cash At Bank - CBA Direct Investment Account #128</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	47,837.80
01/07/2022	Credit Interest	0.00	5.69	0.00	47,843.49
05/07/2022	Transfer from NetBank Sold ART July 22	0.00	828.03	0.00	48,671.52
18/07/2022	Transfer to CBA A/c NetBank BHP Share Purchase	0.00	0.00	24,849.70	23,821.82
19/07/2022	Transfer to xx1634 NetBank SA Water July 22	0.00	0.00	146.80	23,675.02
28/07/2022	Fast Transfer From AM LOGISTICS (SA) PTY CREDIT TO ACCOUNT 0822	0.00	2,245.68	0.00	25,920.70
01/08/2022	Credit Interest	0.00	11.59	0.00	25,932.29
16/08/2022	Fast Transfer From THE ROWLSON TRUST Office Rent Office Rent	0.00	2,750.00	0.00	28,682.29
22/08/2022	Transfer To Malcolm Francis NetBank ACC Rates Aug 22	0.00	0.00	507.90	28,174.39

Date	Description	Quantity	Debits	Credits	Balance
22/08/2022	Transfer To Malcolm Francis NetBank Aurora ESL Aug 22	0.00	0.00	349.60	27,824.79
01/09/2022	Credit Interest	0.00	18.79	0.00	27,843.58
01/09/2022	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	2,750.00	0.00	30,593.58
12/09/2022	Transfer To Malcolm Francis NetBank Comcorp Fees 0922	0.00	0.00	1,451.00	29,142.58
27/09/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 4795686316828260 PAYG Sept 22	0.00	0.00	1,589.00	27,553.58
27/09/2022	Transfer from NetBank BHP DividendSept22	0.00	1,722.90	0.00	29,276.48
27/09/2022	Transfer to CBA A/c NetBank Buy HAV Sept 22	0.00	0.00	10,179.00	19,097.48
27/09/2022	Transfer to CBA A/c NetBank HAV But Sept 22	0.00	0.00	497.19	18,600.29
28/09/2022	Transfer from NetBank Wool Div Sep22	0.00	742.00	0.00	19,342.29
01/10/2022	Credit Interest	0.00	31.07	0.00	19,373.36
03/10/2022	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	2,750.00	0.00	22,123.36
04/10/2022	Transfer from NetBank CBA DividendOct 22	0.00	1,022.70	0.00	23,146.06
17/10/2022	Transfer to CBA A/c NetBank sdfasxsHARES171022	0.00	0.00	10,112.43	13,033.63
24/10/2022	Transfer To Malcolm Francis NetBank SA Water Oct 22	0.00	0.00	146.66	12,886.97
28/10/2022	Transfer to CBA A/c NetBank PLS Shares01112022	0.00	0.00	10,018.35	2,868.62
01/11/2022	Credit Interest	0.00	23.28	0.00	2,891.90

Date	Description	Quantity	Debits	Credits	Balance
01/11/2022	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	2,750.00	0.00	5,641.90
22/11/2022	Transfer To Malcolm Francis NetBank ACC Rates Dec 22	0.00	0.00	507.70	5,134.20
28/11/2022	Transfer from NetBank Clear CDIA	0.00	2.97	0.00	5,137.17
01/12/2022	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	2,750.00	0.00	7,887.17
16/12/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 4795686316828260 SMSF PAYG Dec 22	0.00	0.00	1,451.00	6,436.17
22/12/2022	DEFT PAYMENTS NetBank BPAY 96503 3052013943011 Commcorp Dec 22	0.00	0.00	1,531.00	4,905.17
03/01/2023	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	2,750.00	0.00	7,655.17
16/01/2023	SA WATER NetBank BPAY 8888 0205201447 SAWater Jan 23	0.00	0.00	157.74	7,497.43
01/02/2023	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	2,750.00	0.00	10,247.43
07/02/2023	Transfer to CBA A/c NetBank CXO Sh Feb 23	0.00	0.00	6,319.95	3,927.48
20/02/2023	CITY OF ADELAIDE NetBank BPAY 36095 333146 ACC RATES March 23	0.00	0.00	507.70	3,419.78
01/03/2023	Credit Interest	0.00	3.65	0.00	3,423.43
01/03/2023	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	2,750.00	0.00	6,173.43
07/03/2023	DEFT PAYMENTS NetBank BPAY 96503 3052013943011 CommCorp March 23	0.00	0.00	1,531.00	4,642.43
22/03/2023	Transfer from NetBank StedfastdivMarch23	0.00	129.00	0.00	4,771.43

Date	Description	Quantity	Debits	Credits	Balance
25/03/2023	Transfer from NetBank PLS Div March 23	0.00	229.13	0.00	5,000.56
31/03/2023	Transfer from NetBank BHP Div March 23	0.00	920.45	0.00	5,921.01
31/03/2023	Transfer from NetBank CBA Div March 23	0.00	1,022.70	0.00	6,943.71
01/04/2023	Credit Interest	0.00	1.29	0.00	6,945.00
03/04/2023	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	2,750.00	0.00	9,695.00
03/04/2023	Transfer from NetBank	0.00	0.02	0.00	9,695.02
18/04/2023	Transfer from NetBank WOW DIV April 23	0.00	644.00	0.00	10,339.02
26/04/2023	TAX OFFICE PAYMENTS NetBank BPAY 75556 4795686316828260 IASPAYG April 23	0.00	0.00	1,451.00	8,888.02
26/04/2023	Transfer from NetBank MJF Super 22 23	0.00	27,500.00	0.00	36,388.02
28/04/2023	SA WATER NetBank BPAY 8888 0205201447 SAWater 301 April23	0.00	0.00	167.78	36,220.24
01/05/2023	Credit Interest	0.00	19.26	0.00	36,239.50
01/05/2023	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	2,750.00	0.00	38,989.50
02/05/2023	Transfer To Bartley Partners NetBank Bartley EOFY Tax 8953	0.00	0.00	1,540.00	37,449.50
29/05/2023	CITY OF ADELAIDE NetBank BPAY 36095 333146 Acc June 23	0.00	0.00	507.70	36,941.80
01/06/2023	Credit Interest	0.00	82.02	0.00	37,023.82
01/06/2023	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	2,750.00	0.00	39,773.82
15/06/2023	DEFT PAYMENTS NetBank BPAY 96503 3052013943011 ComCorpStrataJun23	0.00	0.00	1,531.00	38,242.82

Date	Description	Quantity	Debits	Credits	Balance
18/06/2023	Direct Credit 012721 ATO ATO007000017699627	0.00	254.58	0.00	38,497.40
30/06/2023	Closing Balance	0.00	0.00	0.00	38,497.40
<b>Cash At Bank - CBA Direct Investment Account #866</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Credit Interest	0.00	1.03	0.00	1.03
01/07/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	827.00	0.00	828.03
05/07/2022	Transfer to CBA A/c NetBank Sold ART July 22	0.00	0.00	828.03	0.00
18/07/2022	Transfer from NetBank BHP Share Purchase	0.00	24,849.70	0.00	24,849.70
20/07/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	24,849.70	0.00
01/08/2022	Credit Interest	0.00	0.41	0.00	0.41
23/09/2022	Direct Credit 458106 BHP GROUP DIV AF386/00567292	0.00	1,722.49	0.00	1,722.90
27/09/2022	Direct Credit 516612 WOW FNL DIV 001283541910	0.00	742.00	0.00	2,464.90
27/09/2022	Transfer from NetBank Buy HAV Sept 22	0.00	10,179.00	0.00	12,643.90
27/09/2022	Transfer from NetBank HAV But Sept 22	0.00	497.19	0.00	13,141.09
27/09/2022	Transfer to CBA A/c NetBank BHP DividendSept22	0.00	0.00	1,722.90	11,418.19
28/09/2022	Transfer to CBA A/c NetBank Wool Div Sep22	0.00	0.00	742.00	10,676.19
29/09/2022	Direct Credit 401507 CBA FNL DIV 001281043635	0.00	1,022.70	0.00	11,698.89



Date	Description	Quantity	Debits	Credits	Balance
29/09/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	10,676.14	1,022.75
01/10/2022	Credit Interest	0.00	0.97	0.00	1,023.72
04/10/2022	Transfer to CBA A/c NetBank CBA DividendOct 22	0.00	0.00	1,022.70	1.02
17/10/2022	Transfer from NetBank sdfasxSHARES171022	0.00	10,112.43	0.00	10,113.45
19/10/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	10,113.45	0.00
28/10/2022	Transfer from NetBank PLS Shares01112022	0.00	10,018.35	0.00	10,018.35
01/11/2022	Credit Interest	0.00	2.97	0.00	10,021.32
01/11/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	10,018.35	2.97
28/11/2022	Transfer to CBA A/c NetBank Clear CDIA	0.00	0.00	2.97	0.00
07/02/2023	Transfer from NetBank CXO Sh Feb 23	0.00	6,319.95	0.00	6,319.95
09/02/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	6,319.95	0.00
22/03/2023	Direct Credit 302169 SDF ITM DIV 001292163714	0.00	129.00	0.00	129.00
22/03/2023	Transfer to CBA A/c NetBank StedfastdivMarch23	0.00	0.00	129.00	0.00
24/03/2023	Direct Credit 458106 PLS PAYMENT MAR23/00868763	0.00	229.13	0.00	229.13
25/03/2023	Transfer to CBA A/c NetBank PLS Div March 23	0.00	0.00	229.13	0.00
30/03/2023	Direct Credit 401507 CBA DIV 001291551589	0.00	1,022.70	0.00	1,022.70

Date	Description	Quantity	Debits	Credits	Balance
30/03/2023	Direct Credit 458106 BHP GROUP DIV AI387/00553188	0.00	920.45	0.00	1,943.15
31/03/2023	Transfer to CBA A/c NetBank BHP Div March 23	0.00	0.00	920.45	1,022.70
31/03/2023	Transfer to CBA A/c NetBank CBA Div March 23	0.00	0.00	1,022.70	0.00
01/04/2023	Credit Interest	0.00	0.02	0.00	0.02
03/04/2023	Transfer to CBA A/c NetBank	0.00	0.00	0.02	0.00
13/04/2023	Direct Credit 516612 WOW DIV 001294395534	0.00	644.00	0.00	644.00
18/04/2023	Transfer to CBA A/c NetBank WOW DIV April 23	0.00	0.00	644.00	0.00
01/05/2023	Credit Interest	0.00	0.03	0.00	0.03
30/06/2023	Closing Balance	0.00	0.00	0.00	0.03
<b>Other Assets - Sundry Assets / Sundry Debtor</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	828.03
05/07/2022	Received ART	0.00	0.00	828.03	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / BHP Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/07/2022	Transfer to CBA A/c NetBank BHP Share Purchase	0.00	0.00	24,849.70	24,849.70
20/07/2022	Transfer to CBA A/c NetBank BHP Share Purchase	0.00	24,849.70	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Core Lithium Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/02/2023	Transfer to CBA A/c NetBank CXO Sh Feb 23	0.00	0.00	6,319.95	6,319.95
09/02/2023	Transfer to CBA A/c NetBank CXO Sh Feb 23	0.00	6,319.95	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Havilah Resources Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/09/2022	Transfer to CBA A/c NetBank Buy HAV Sept 22	0.00	0.00	10,676.14	10,676.14
29/09/2022	Transfer to CBA A/c NetBank Buy HAV Sept 22	0.00	10,676.14	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Pilbara Minerals Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/10/2022	Transfer to CBA A/c NetBank PLS Shares01112022	0.00	0.00	10,018.35	10,018.35
01/11/2022	Transfer to CBA A/c NetBank PLS Shares01112022	0.00	10,018.35	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Steadfast Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
17/10/2022	Transfer to CBA A/c NetBank sdfasxSHARES171022	0.00	0.00	10,113.45	10,113.45
19/10/2022	Transfer to CBA A/c NetBank sdfasxSHARES171022	0.00	10,113.45	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Sundry Assets / Sundry Debtor</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/07/2022	Received ART	0.00	0.00	1.03	1.03
05/07/2022	Received ART	0.00	0.00	827.00	828.03
05/07/2022	Received ART	0.00	828.03	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Sundry Liabilities / ATO</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/09/2022	Offset to Sep22 PAYG	0.00	0.00	138.00	138.00
27/09/2022	Offset to Sep22 PAYG	0.00	138.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / BHP Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/09/2022	BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	1,722.49	0.00	1,722.49
23/09/2022	BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	1,722.49	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/03/2023	BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	920.45	920.45
30/03/2023	BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC	0.00	920.45	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Commonwealth Bank Of Australia.</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/09/2022	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	1,022.70	1,022.70
29/09/2022	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	1,022.70	0.00	0.00
30/03/2023	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	1,022.70	1,022.70
30/03/2023	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	1,022.70	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Pilbara Minerals Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/03/2023	PLS AUD 0.11 FRANKED, 30% CTR	0.00	0.00	229.13	229.13
24/03/2023	PLS AUD 0.11 FRANKED, 30% CTR	0.00	229.13	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Steadfast Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
22/03/2023	SDF AUD 0.06 FRANKED, 30% CTR, DRP	0.00	0.00	129.00	129.00
22/03/2023	SDF AUD 0.06 FRANKED, 30% CTR, DRP	0.00	129.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Woolworths Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/09/2022	WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	742.00	742.00
27/09/2022	WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	0.00	742.00	0.00	0.00
13/04/2023	WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	644.00	644.00
13/04/2023	WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	0.00	644.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / CBA Direct Investment Account #128</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Credit Interest	0.00	0.00	5.69	5.69
01/07/2022	Credit Interest	0.00	5.69	0.00	0.00
01/08/2022	Credit Interest	0.00	0.00	11.59	11.59
01/08/2022	Credit Interest	0.00	11.59	0.00	0.00
01/09/2022	Credit Interest	0.00	0.00	18.79	18.79
01/09/2022	Credit Interest	0.00	18.79	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/10/2022	Credit Interest	0.00	0.00	31.07	31.07
01/10/2022	Credit Interest	0.00	31.07	0.00	0.00
01/11/2022	Credit Interest	0.00	0.00	23.28	23.28
01/11/2022	Credit Interest	0.00	23.28	0.00	0.00
01/03/2023	Credit Interest	0.00	0.00	3.65	3.65
01/03/2023	Credit Interest	0.00	3.65	0.00	0.00
01/04/2023	Credit Interest	0.00	0.00	1.29	1.29
01/04/2023	Credit Interest	0.00	1.29	0.00	0.00
01/05/2023	Credit Interest	0.00	0.00	19.26	19.26
01/05/2023	Credit Interest	0.00	19.26	0.00	0.00
01/06/2023	Credit Interest	0.00	0.00	82.02	82.02
01/06/2023	Credit Interest	0.00	82.02	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / CBA Direct Investment Account #866</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/08/2022	Credit Interest	0.00	0.00	0.41	0.41
01/08/2022	Credit Interest	0.00	0.41	0.00	0.00
01/10/2022	Credit Interest	0.00	0.00	0.97	0.97
01/10/2022	Credit Interest	0.00	0.97	0.00	0.00
01/11/2022	Credit Interest	0.00	0.00	2.97	2.97

Date	Description	Quantity	Debits	Credits	Balance
01/11/2022	Credit Interest	0.00	2.97	0.00	0.00
01/04/2023	Credit Interest	0.00	0.00	0.02	0.02
01/04/2023	Credit Interest	0.00	0.02	0.00	0.00
01/05/2023	Credit Interest	0.00	0.00	0.03	0.03
01/05/2023	Credit Interest	0.00	0.03	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Rent / Direct Property / 301/147 Pirie Street</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/07/2022	Fast Transfer From AM LOGISTICS (SA) PTY CREDIT TO ACCOUNT 0822	0.00	2,245.68	0.00	2,245.68
28/07/2022	Rental Income/Disbursements Received	0.00	0.00	2,245.68	0.00
16/08/2022	Fast Transfer From THE ROWLSON TRUST Office Rent Office Rent	0.00	2,750.00	0.00	2,750.00
16/08/2022	Rental Income/Disbursements Received	0.00	0.00	2,750.00	0.00
01/09/2022	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	2,750.00	0.00	2,750.00
01/09/2022	Rental Income/Disbursements Received	0.00	0.00	2,750.00	0.00
03/10/2022	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	2,750.00	0.00	2,750.00
03/10/2022	Rental Income/Disbursements Received	0.00	0.00	2,750.00	0.00
01/11/2022	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	2,750.00	0.00	2,750.00
01/11/2022	Rental Income/Disbursements Received	0.00	0.00	2,750.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
01/12/2022	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	2,750.00	0.00	2,750.00
01/12/2022	Rental Income/Disbursements Received	0.00	0.00	2,750.00	0.00
03/01/2023	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	2,750.00	0.00	2,750.00
03/01/2023	Rental Income/Disbursements Received	0.00	0.00	2,750.00	0.00
01/02/2023	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	2,750.00	0.00	2,750.00
01/02/2023	Rental Income/Disbursements Received	0.00	0.00	2,750.00	0.00
01/03/2023	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	2,750.00	0.00	2,750.00
01/03/2023	Rental Income/Disbursements Received	0.00	0.00	2,750.00	0.00
03/04/2023	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	2,750.00	0.00	2,750.00
03/04/2023	Rental Income/Disbursements Received	0.00	0.00	2,750.00	0.00
01/05/2023	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	2,750.00	0.00	2,750.00
01/05/2023	Rental Income/Disbursements Received	0.00	0.00	2,750.00	0.00
01/06/2023	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	2,750.00	0.00	2,750.00
01/06/2023	Rental Income/Disbursements Received	0.00	0.00	2,750.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Contributions / Mr Malcolm Francis</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
26/04/2023	Contribution Received	0.00	0.00	27,500.00	27,500.00
26/04/2023	Transfer from NetBank MJF Super 22 23	0.00	27,500.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Accountancy Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
02/05/2023	Transfer To Bartley Partners NetBank Bartley EOFY Tax 8953	0.00	0.00	1,210.00	1,210.00
02/05/2023	Transfer To Bartley Partners NetBank Bartley EOFY Tax 8953	0.00	1,210.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Auditor Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
02/05/2023	Transfer To Bartley Partners NetBank Bartley EOFY Tax 8953	0.00	0.00	330.00	330.00
02/05/2023	Transfer To Bartley Partners NetBank Bartley EOFY Tax 8953	0.00	330.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Property Expenses / Council Rates / Direct Property / 301/147 Pirie Street</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/08/2022	Transfer To Malcolm Francis NetBank ACC Rates Aug 22	0.00	0.00	507.90	507.90
22/08/2022	Transfer To Malcolm Francis NetBank ACC Rates Aug 22	0.00	507.90	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
22/11/2022	Transfer To Malcolm Francis NetBank ACC Rates Dec 22	0.00	0.00	507.70	507.70
22/11/2022	Transfer To Malcolm Francis NetBank ACC Rates Dec 22	0.00	507.70	0.00	0.00
20/02/2023	CITY OF ADELAIDE NetBank BPAY 36095 333146 ACC RATES March 23	0.00	0.00	507.70	507.70
20/02/2023	CITY OF ADELAIDE NetBank BPAY 36095 333146 ACC RATES March 23	0.00	507.70	0.00	0.00
29/05/2023	CITY OF ADELAIDE NetBank BPAY 36095 333146 Acc June 23	0.00	0.00	507.70	507.70
29/05/2023	CITY OF ADELAIDE NetBank BPAY 36095 333146 Acc June 23	0.00	507.70	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Property Expenses / Emergency Services Levy / Direct Property / 301/147 Pirie Street</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/08/2022	Transfer To Malcolm Francis NetBank Aurora ESL Aug 22	0.00	0.00	349.60	349.60
22/08/2022	Transfer To Malcolm Francis NetBank Aurora ESL Aug 22	0.00	349.60	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Property Expenses / Strata Levy Fee / Direct Property / 301/147 Pirie Street</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/09/2022	Transfer To Malcolm Francis NetBank Comcorp Fees 0922	0.00	0.00	1,451.00	1,451.00
12/09/2022	Transfer To Malcolm Francis NetBank Comcorp Fees 0922	0.00	1,451.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
22/12/2022	DEFT PAYMENTS NetBank BPAY 96503 3052013943011 Commcorp Dec 22	0.00	0.00	1,531.00	1,531.00
22/12/2022	DEFT PAYMENTS NetBank BPAY 96503 3052013943011 Commcorp Dec 22	0.00	1,531.00	0.00	0.00
07/03/2023	DEFT PAYMENTS NetBank BPAY 96503 3052013943011 CommCorp March 23	0.00	0.00	1,531.00	1,531.00
07/03/2023	DEFT PAYMENTS NetBank BPAY 96503 3052013943011 CommCorp March 23	0.00	1,531.00	0.00	0.00
15/06/2023	DEFT PAYMENTS NetBank BPAY 96503 3052013943011 ComCorpStrataJun23	0.00	0.00	1,531.00	1,531.00
15/06/2023	DEFT PAYMENTS NetBank BPAY 96503 3052013943011 ComCorpStrataJun23	0.00	1,531.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Property Expenses / Water Rates / Direct Property / 301/147 Pirie Street</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
19/07/2022	Transfer to xx1634 NetBank SA Water July 22	0.00	0.00	146.80	146.80
19/07/2022	Transfer to xx1634 NetBank SA Water July 22	0.00	146.80	0.00	0.00
24/10/2022	Transfer To Malcolm Francis NetBank SA Water Oct 22	0.00	0.00	146.66	146.66
24/10/2022	Transfer To Malcolm Francis NetBank SA Water Oct 22	0.00	146.66	0.00	0.00
16/01/2023	SA WATER NetBank BPAY 8888 0205201447 SAWater Jan 23	0.00	0.00	157.74	157.74
16/01/2023	SA WATER NetBank BPAY 8888 0205201447 SAWater Jan 23	0.00	157.74	0.00	0.00
28/04/2023	SA WATER NetBank BPAY 8888 0205201447 SAWater 301 April23	0.00	0.00	167.78	167.78

Date	Description	Quantity	Debits	Credits	Balance
28/04/2023	SA WATER NetBank BPAY 8888 0205201447 SAWater 301 April23	0.00	167.78	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Sundry Liabilities / ATO</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	138.00
27/09/2022	Offset to Sep22 PAYG	0.00	138.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Income Tax Suspense</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/06/2023	Direct Credit 012721 ATO ATO007000017699627	0.00	0.00	254.58	254.58
18/06/2023	Direct Credit 012721 ATO ATO007000017699627	0.00	254.58	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Income Tax Payable / Income Tax Payable</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Fund Tax Finalisation	0.00	511.83	0.00	511.83
18/06/2023	Direct Credit 012721 ATO ATO007000017699627	0.00	0.00	511.83	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Income Tax Payable / Provision for Income Tax</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	5,960.85

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Fund Tax Finalisation	0.00	5,960.85	0.00	0.00
26/04/2023	Tax Effect Of Income	0.00	0.00	4,125.00	4,125.00
30/06/2023	Tax Effect Of Income	0.00	0.00	4,656.45	8,781.45
30/06/2023	Closing Balance	0.00	0.00	0.00	8,781.45
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / BHP Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/09/2022	BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	738.21	0.00	738.21
30/03/2023	BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC	0.00	394.48	0.00	1,132.69
30/06/2023	Closing Balance	0.00	0.00	0.00	1,132.69
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Commonwealth Bank Of Australia.</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	782.68
01/07/2022	Fund Tax Finalisation	0.00	0.00	782.68	0.00
29/09/2022	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	438.30	0.00	438.30
30/03/2023	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	438.30	0.00	876.60
30/06/2023	Closing Balance	0.00	0.00	0.00	876.60
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Pilbara Minerals Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/03/2023	PLS AUD 0.11 FRANKED, 30% CTR	0.00	98.20	0.00	98.20

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	98.20
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Steadfast Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/03/2023	SDF AUD 0.06 FRANKED, 30% CTR, DRP	0.00	55.29	0.00	55.29
30/06/2023	Closing Balance	0.00	0.00	0.00	55.29
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Woolworths Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/09/2022	WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	0.00	318.00	0.00	318.00
13/04/2023	WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	0.00	276.00	0.00	594.00
30/06/2023	Closing Balance	0.00	0.00	0.00	594.00
<b>Income Tax Payable / Income Tax Instalments Paid</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	5,690.00
01/07/2022	Fund Tax Finalisation	0.00	0.00	5,690.00	0.00
30/09/2022	SEPT PAYG	0.00	1,451.00	0.00	1,451.00
31/12/2022	DEC PAYG	0.00	1,451.00	0.00	2,902.00
31/03/2023	MAR23 PAYGI	0.00	1,451.00	0.00	4,353.00
30/06/2023	JUN23 PAYGI	0.00	1,451.00	0.00	5,804.00
30/06/2023	Closing Balance	0.00	0.00	0.00	5,804.00
<b>Other Taxes Payable / Activity Statement Payable/Refundable</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/09/2022	SEPT PAYG	0.00	1,451.00	0.00	1,451.00
30/09/2022	SEPT PAYG	0.00	0.00	1,451.00	0.00
16/12/2022	DEC PAYG	0.00	1,451.00	0.00	1,451.00
31/12/2022	DEC PAYG	0.00	0.00	1,451.00	0.00
31/03/2023	MAR23 PAYGI	0.00	0.00	1,451.00	1,451.00
26/04/2023	MAR23 PAYGI	0.00	1,451.00	0.00	0.00
30/06/2023	JUN23 PAYGI	0.00	0.00	1,451.00	1,451.00
30/06/2023	Closing Balance	0.00	0.00	0.00	1,451.00

**Fund Suspense / CBA Direct Investment Account #128**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Credit Interest	0.00	0.00	5.69	5.69
01/07/2022	Credit Interest	0.00	5.69	0.00	0.00
05/07/2022	Transfer from NetBank Sold ART July 22	0.00	0.00	828.03	828.03
05/07/2022	Transfer from NetBank Sold ART July 22	0.00	828.03	0.00	0.00
18/07/2022	Transfer to CBA A/c NetBank BHP Share Purchase	0.00	0.00	24,849.70	24,849.70
18/07/2022	Transfer to CBA A/c NetBank BHP Share Purchase	0.00	24,849.70	0.00	0.00
19/07/2022	Transfer to xx1634 NetBank SA Water July 22	0.00	0.00	146.80	146.80
19/07/2022	Transfer to xx1634 NetBank SA Water July 22	0.00	146.80	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
28/07/2022	Fast Transfer From AM LOGISTICS (SA) PTY CREDIT TO ACCOUNT 0822	0.00	0.00	2,245.68	2,245.68
28/07/2022	Fast Transfer From AM LOGISTICS (SA) PTY CREDIT TO ACCOUNT 0822	0.00	2,245.68	0.00	0.00
01/08/2022	Credit Interest	0.00	0.00	11.59	11.59
01/08/2022	Credit Interest	0.00	11.59	0.00	0.00
16/08/2022	Fast Transfer From THE ROWLSON TRUST Office Rent Office Rent	0.00	0.00	2,750.00	2,750.00
16/08/2022	Fast Transfer From THE ROWLSON TRUST Office Rent Office Rent	0.00	2,750.00	0.00	0.00
22/08/2022	Transfer To Malcolm Francis NetBank ACC Rates Aug 22	0.00	0.00	507.90	507.90
22/08/2022	Transfer To Malcolm Francis NetBank ACC Rates Aug 22	0.00	507.90	0.00	0.00
22/08/2022	Transfer To Malcolm Francis NetBank Aurora ESL Aug 22	0.00	0.00	349.60	349.60
22/08/2022	Transfer To Malcolm Francis NetBank Aurora ESL Aug 22	0.00	349.60	0.00	0.00
01/09/2022	Credit Interest	0.00	0.00	18.79	18.79
01/09/2022	Credit Interest	0.00	18.79	0.00	0.00
01/09/2022	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	0.00	2,750.00	2,750.00
01/09/2022	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	2,750.00	0.00	0.00
12/09/2022	Transfer To Malcolm Francis NetBank Comcorp Fees 0922	0.00	0.00	1,451.00	1,451.00

Date	Description	Quantity	Debits	Credits	Balance
12/09/2022	Transfer To Malcolm Francis NetBank Comcorp Fees 0922	0.00	1,451.00	0.00	0.00
27/09/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 4795686316828260 PAYG Sept 22	0.00	0.00	138.00	138.00
27/09/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 4795686316828260 PAYG Sept 22	0.00	0.00	1,451.00	1,589.00
27/09/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 4795686316828260 PAYG Sept 22	0.00	1,589.00	0.00	0.00
27/09/2022	Transfer from NetBank BHP DividendSept22	0.00	0.00	1,722.90	1,722.90
27/09/2022	Transfer from NetBank BHP DividendSept22	0.00	1,722.90	0.00	0.00
27/09/2022	Transfer to CBA A/c NetBank Buy HAV Sept 22	0.00	0.00	10,179.00	10,179.00
27/09/2022	Transfer to CBA A/c NetBank Buy HAV Sept 22	0.00	10,179.00	0.00	0.00
27/09/2022	Transfer to CBA A/c NetBank HAV But Sept 22	0.00	0.00	497.19	497.19
27/09/2022	Transfer to CBA A/c NetBank HAV But Sept 22	0.00	497.19	0.00	0.00
28/09/2022	Transfer from NetBank Wool Div Sep22	0.00	0.00	742.00	742.00
28/09/2022	Transfer from NetBank Wool Div Sep22	0.00	742.00	0.00	0.00
01/10/2022	Credit Interest	0.00	0.00	31.07	31.07
01/10/2022	Credit Interest	0.00	31.07	0.00	0.00
03/10/2022	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	0.00	2,750.00	2,750.00
03/10/2022	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	2,750.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
04/10/2022	Transfer from NetBank CBA DividendOct 22	0.00	0.00	1,022.70	1,022.70
04/10/2022	Transfer from NetBank CBA DividendOct 22	0.00	1,022.70	0.00	0.00
17/10/2022	Transfer to CBA A/c NetBank sdfasxSHARES171022	0.00	0.00	10,112.43	10,112.43
17/10/2022	Transfer to CBA A/c NetBank sdfasxSHARES171022	0.00	10,112.43	0.00	0.00
24/10/2022	Transfer To Malcolm Francis NetBank SA Water Oct 22	0.00	0.00	146.66	146.66
24/10/2022	Transfer To Malcolm Francis NetBank SA Water Oct 22	0.00	146.66	0.00	0.00
28/10/2022	Transfer to CBA A/c NetBank PLS Shares01112022	0.00	0.00	10,018.35	10,018.35
28/10/2022	Transfer to CBA A/c NetBank PLS Shares01112022	0.00	10,018.35	0.00	0.00
01/11/2022	Credit Interest	0.00	0.00	23.28	23.28
01/11/2022	Credit Interest	0.00	23.28	0.00	0.00
01/11/2022	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	0.00	2,750.00	2,750.00
01/11/2022	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	2,750.00	0.00	0.00
22/11/2022	Transfer To Malcolm Francis NetBank ACC Rates Dec 22	0.00	0.00	507.70	507.70
22/11/2022	Transfer To Malcolm Francis NetBank ACC Rates Dec 22	0.00	507.70	0.00	0.00
28/11/2022	Transfer from NetBank Clear CDIA	0.00	0.00	2.97	2.97
28/11/2022	Transfer from NetBank Clear CDIA	0.00	2.97	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/12/2022	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	0.00	2,750.00	2,750.00
01/12/2022	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	2,750.00	0.00	0.00
16/12/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 4795686316828260 SMSF PAYG Dec 22	0.00	0.00	1,451.00	1,451.00
16/12/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 4795686316828260 SMSF PAYG Dec 22	0.00	1,451.00	0.00	0.00
22/12/2022	DEFT PAYMENTS NetBank BPAY 96503 3052013943011 Commcorp Dec 22	0.00	0.00	1,531.00	1,531.00
22/12/2022	DEFT PAYMENTS NetBank BPAY 96503 3052013943011 Commcorp Dec 22	0.00	1,531.00	0.00	0.00
03/01/2023	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	0.00	2,750.00	2,750.00
03/01/2023	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	2,750.00	0.00	0.00
16/01/2023	SA WATER NetBank BPAY 8888 0205201447 SAWater Jan 23	0.00	0.00	157.74	157.74
16/01/2023	SA WATER NetBank BPAY 8888 0205201447 SAWater Jan 23	0.00	157.74	0.00	0.00
01/02/2023	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	0.00	2,750.00	2,750.00
01/02/2023	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	2,750.00	0.00	0.00
07/02/2023	Transfer to CBA A/c NetBank CXO Sh Feb 23	0.00	0.00	6,319.95	6,319.95
07/02/2023	Transfer to CBA A/c NetBank CXO Sh Feb 23	0.00	6,319.95	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
20/02/2023	CITY OF ADELAIDE NetBank BPAY 36095 333146 ACC RATES March 23	0.00	0.00	507.70	507.70
20/02/2023	CITY OF ADELAIDE NetBank BPAY 36095 333146 ACC RATES March 23	0.00	507.70	0.00	0.00
01/03/2023	Credit Interest	0.00	0.00	3.65	3.65
01/03/2023	Credit Interest	0.00	3.65	0.00	0.00
01/03/2023	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	0.00	2,750.00	2,750.00
01/03/2023	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	2,750.00	0.00	0.00
07/03/2023	DEFT PAYMENTS NetBank BPAY 96503 3052013943011 CommCorp March 23	0.00	0.00	1,531.00	1,531.00
07/03/2023	DEFT PAYMENTS NetBank BPAY 96503 3052013943011 CommCorp March 23	0.00	1,531.00	0.00	0.00
22/03/2023	Transfer from NetBank StedfastdivMarch23	0.00	0.00	129.00	129.00
22/03/2023	Transfer from NetBank StedfastdivMarch23	0.00	129.00	0.00	0.00
25/03/2023	Transfer from NetBank PLS Div March 23	0.00	0.00	229.13	229.13
25/03/2023	Transfer from NetBank PLS Div March 23	0.00	229.13	0.00	0.00
31/03/2023	Transfer from NetBank BHP Div March 23	0.00	0.00	920.45	920.45
31/03/2023	Transfer from NetBank BHP Div March 23	0.00	920.45	0.00	0.00
31/03/2023	Transfer from NetBank CBA Div March 23	0.00	0.00	1,022.70	1,022.70
31/03/2023	Transfer from NetBank CBA Div March 23	0.00	1,022.70	0.00	0.00
01/04/2023	Credit Interest	0.00	0.00	1.29	1.29
01/04/2023	Credit Interest	0.00	1.29	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
03/04/2023	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	0.00	2,750.00	2,750.00
03/04/2023	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	2,750.00	0.00	0.00
03/04/2023	Transfer from NetBank	0.00	0.00	0.02	0.02
03/04/2023	Transfer from NetBank	0.00	0.02	0.00	0.00
18/04/2023	Transfer from NetBank WOW DIV April 23	0.00	0.00	644.00	644.00
18/04/2023	Transfer from NetBank WOW DIV April 23	0.00	644.00	0.00	0.00
26/04/2023	TAX OFFICE PAYMENTS NetBank BPAY 75556 4795686316828260 IASPAYG April 23	0.00	0.00	1,451.00	1,451.00
26/04/2023	TAX OFFICE PAYMENTS NetBank BPAY 75556 4795686316828260 IASPAYG April 23	0.00	1,451.00	0.00	0.00
26/04/2023	Transfer from NetBank MJF Super 22 23	0.00	0.00	27,500.00	27,500.00
26/04/2023	Transfer from NetBank MJF Super 22 23	0.00	27,500.00	0.00	0.00
28/04/2023	SA WATER NetBank BPAY 8888 0205201447 SAWater 301 April23	0.00	0.00	167.78	167.78
28/04/2023	SA WATER NetBank BPAY 8888 0205201447 SAWater 301 April23	0.00	167.78	0.00	0.00
01/05/2023	Credit Interest	0.00	0.00	19.26	19.26
01/05/2023	Credit Interest	0.00	19.26	0.00	0.00
01/05/2023	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	0.00	2,750.00	2,750.00
01/05/2023	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	2,750.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
02/05/2023	Transfer To Bartley Partners NetBank Bartley EOFY Tax 8953	0.00	0.00	330.00	330.00
02/05/2023	Transfer To Bartley Partners NetBank Bartley EOFY Tax 8953	0.00	0.00	1,210.00	1,540.00
02/05/2023	Transfer To Bartley Partners NetBank Bartley EOFY Tax 8953	0.00	1,540.00	0.00	0.00
29/05/2023	CITY OF ADELAIDE NetBank BPAY 36095 333146 Acc June 23	0.00	0.00	507.70	507.70
29/05/2023	CITY OF ADELAIDE NetBank BPAY 36095 333146 Acc June 23	0.00	507.70	0.00	0.00
01/06/2023	Credit Interest	0.00	0.00	82.02	82.02
01/06/2023	Credit Interest	0.00	82.02	0.00	0.00
01/06/2023	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	0.00	2,750.00	2,750.00
01/06/2023	Direct Credit 048080 THE ROWLSON TRUS Office Rent	0.00	2,750.00	0.00	0.00
15/06/2023	DEFT PAYMENTS NetBank BPAY 96503 3052013943011 ComCorpStrataJun23	0.00	0.00	1,531.00	1,531.00
15/06/2023	DEFT PAYMENTS NetBank BPAY 96503 3052013943011 ComCorpStrataJun23	0.00	1,531.00	0.00	0.00
18/06/2023	Direct Credit 012721 ATO ATO007000017699627	0.00	0.00	254.58	254.58
18/06/2023	Direct Credit 012721 ATO ATO007000017699627	0.00	254.58	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / CBA Direct Investment Account #866</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Credit Interest	0.00	0.00	1.03	1.03
01/07/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	0.00	827.00	828.03
05/07/2022	Credit Interest	0.00	1.03	0.00	827.00
05/07/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	827.00	0.00	0.00
05/07/2022	Transfer to CBA A/c NetBank Sold ART July 22	0.00	0.00	828.03	828.03
05/07/2022	Transfer to CBA A/c NetBank Sold ART July 22	0.00	828.03	0.00	0.00
18/07/2022	Transfer from NetBank BHP Share Purchase	0.00	0.00	24,849.70	24,849.70
18/07/2022	Transfer from NetBank BHP Share Purchase	0.00	24,849.70	0.00	0.00
20/07/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	24,849.70	24,849.70
20/07/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	24,849.70	0.00	0.00
01/08/2022	Credit Interest	0.00	0.00	0.41	0.41
01/08/2022	Credit Interest	0.00	0.41	0.00	0.00
23/09/2022	Direct Credit 458106 BHP GROUP DIV AF386/00567292	0.00	0.00	1,722.49	1,722.49
23/09/2022	Direct Credit 458106 BHP GROUP DIV AF386/00567292	0.00	1,722.49	0.00	0.00
27/09/2022	Direct Credit 516612 WOW FNL DIV 001283541910	0.00	0.00	742.00	742.00
27/09/2022	Direct Credit 516612 WOW FNL DIV 001283541910	0.00	742.00	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
27/09/2022	Transfer from NetBank Buy HAV Sept 22	0.00	0.00	10,179.00	10,179.00
27/09/2022	Transfer from NetBank Buy HAV Sept 22	0.00	10,179.00	0.00	0.00
27/09/2022	Transfer from NetBank HAV But Sept 22	0.00	0.00	497.19	497.19
27/09/2022	Transfer from NetBank HAV But Sept 22	0.00	497.19	0.00	0.00
27/09/2022	Transfer to CBA A/c NetBank BHP DividendSept22	0.00	0.00	1,722.90	1,722.90
27/09/2022	Transfer to CBA A/c NetBank BHP DividendSept22	0.00	1,722.90	0.00	0.00
28/09/2022	Transfer to CBA A/c NetBank Wool Div Sep22	0.00	0.00	742.00	742.00
28/09/2022	Transfer to CBA A/c NetBank Wool Div Sep22	0.00	742.00	0.00	0.00
29/09/2022	Direct Credit 401507 CBA FNL DIV 001281043635	0.00	0.00	1,022.70	1,022.70
29/09/2022	Direct Credit 401507 CBA FNL DIV 001281043635	0.00	1,022.70	0.00	0.00
29/09/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	10,676.14	10,676.14
29/09/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	10,676.14	0.00	0.00
01/10/2022	Credit Interest	0.00	0.00	0.97	0.97
01/10/2022	Credit Interest	0.00	0.97	0.00	0.00
04/10/2022	Transfer to CBA A/c NetBank CBA DividendOct 22	0.00	0.00	1,022.70	1,022.70
04/10/2022	Transfer to CBA A/c NetBank CBA DividendOct 22	0.00	1,022.70	0.00	0.00
17/10/2022	Transfer from NetBank sdfasxsHARES171022	0.00	0.00	10,112.43	10,112.43

Date	Description	Quantity	Debits	Credits	Balance
17/10/2022	Transfer from NetBank sdfasxsHARES171022	0.00	10,112.43	0.00	0.00
19/10/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	10,113.45	10,113.45
19/10/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	10,113.45	0.00	0.00
28/10/2022	Transfer from NetBank PLS Shares01112022	0.00	0.00	10,018.35	10,018.35
28/10/2022	Transfer from NetBank PLS Shares01112022	0.00	10,018.35	0.00	0.00
01/11/2022	Credit Interest	0.00	0.00	2.97	2.97
01/11/2022	Credit Interest	0.00	2.97	0.00	0.00
01/11/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	10,018.35	10,018.35
01/11/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	10,018.35	0.00	0.00
28/11/2022	Transfer to CBA A/c NetBank Clear CDIA	0.00	0.00	2.97	2.97
28/11/2022	Transfer to CBA A/c NetBank Clear CDIA	0.00	2.97	0.00	0.00
07/02/2023	Transfer from NetBank CXO Sh Feb 23	0.00	0.00	6,319.95	6,319.95
07/02/2023	Transfer from NetBank CXO Sh Feb 23	0.00	6,319.95	0.00	0.00
09/02/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	6,319.95	6,319.95
09/02/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	6,319.95	0.00	0.00
22/03/2023	Direct Credit 302169 SDF ITM DIV 001292163714	0.00	0.00	129.00	129.00
22/03/2023	Direct Credit 302169 SDF ITM DIV 001292163714	0.00	129.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
22/03/2023	Transfer to CBA A/c NetBank StedfastdivMarch23	0.00	0.00	129.00	129.00
22/03/2023	Transfer to CBA A/c NetBank StedfastdivMarch23	0.00	129.00	0.00	0.00
24/03/2023	Direct Credit 458106 PLS PAYMENT MAR23/00868763	0.00	0.00	229.13	229.13
24/03/2023	Direct Credit 458106 PLS PAYMENT MAR23/00868763	0.00	229.13	0.00	0.00
25/03/2023	Transfer to CBA A/c NetBank PLS Div March 23	0.00	0.00	229.13	229.13
25/03/2023	Transfer to CBA A/c NetBank PLS Div March 23	0.00	229.13	0.00	0.00
30/03/2023	Direct Credit 401507 CBA DIV 001291551589	0.00	0.00	1,022.70	1,022.70
30/03/2023	Direct Credit 401507 CBA DIV 001291551589	0.00	1,022.70	0.00	0.00
30/03/2023	Direct Credit 458106 BHP GROUP DIV AI387/00553188	0.00	0.00	920.45	920.45
30/03/2023	Direct Credit 458106 BHP GROUP DIV AI387/00553188	0.00	920.45	0.00	0.00
31/03/2023	Transfer to CBA A/c NetBank BHP Div March 23	0.00	0.00	920.45	920.45
31/03/2023	Transfer to CBA A/c NetBank BHP Div March 23	0.00	920.45	0.00	0.00
31/03/2023	Transfer to CBA A/c NetBank CBA Div March 23	0.00	0.00	1,022.70	1,022.70
31/03/2023	Transfer to CBA A/c NetBank CBA Div March 23	0.00	1,022.70	0.00	0.00
01/04/2023	Credit Interest	0.00	0.00	0.02	0.02

Date	Description	Quantity	Debits	Credits	Balance
01/04/2023	Credit Interest	0.00	0.02	0.00	0.00
03/04/2023	Transfer to CBA A/c NetBank	0.00	0.00	0.02	0.02
03/04/2023	Transfer to CBA A/c NetBank	0.00	0.02	0.00	0.00
13/04/2023	Direct Credit 516612 WOW DIV 001294395534	0.00	0.00	644.00	644.00
13/04/2023	Direct Credit 516612 WOW DIV 001294395534	0.00	644.00	0.00	0.00
18/04/2023	Transfer to CBA A/c NetBank WOW DIV April 23	0.00	0.00	644.00	644.00
18/04/2023	Transfer to CBA A/c NetBank WOW DIV April 23	0.00	644.00	0.00	0.00
01/05/2023	Credit Interest	0.00	0.00	0.03	0.03
01/05/2023	Credit Interest	0.00	0.03	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Member Entitlement Accounts / Mr Malcolm Francis / Accumulation</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	681,814.72
26/04/2023	Contribution Tax Withheld	0.00	4,125.00	0.00	677,689.72
26/04/2023	Transfer from NetBank MJF Super 22 23	0.00	0.00	27,500.00	705,189.72
30/06/2023	Income Taxes Allocated	0.00	4,656.45	0.00	700,533.27
30/06/2023	Investment Profit or Loss	0.00	0.00	44,595.10	745,128.37
30/06/2023	Closing Balance	0.00	0.00	0.00	745,128.37

## Permanent Documents

<a href="#">OCR_MJF SMSF_Signed Deed.pdf</a>
<a href="#">OCR_(A) Trust Deed.pdf</a>
<a href="#">ABN Confirmation.pdf</a>
<a href="#">OCR_(G) Investment Strategy.pdf</a>
<a href="#">MJF SMSF_ASIC Extract.pdf</a>
<a href="#">OCR_M Francis_D Licence.pdf</a>

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

## Who should complete this annual return?

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

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

## To complete this annual return

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

S M I T H S T

- Place X in ALL applicable boxes.

➤ Postal address for annual returns:

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

For example;

**Australian Taxation Office**  
**GPO Box 9845**  
**SYDNEY NSW 2001**

## Section A: Fund information

1 **Tax file number (TFN)**

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

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

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

MJF Self Managed Super Fund

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

4 **Current postal address**

322 Glen Osmond Road

Suburb/town

Myrtle Bank

State/territory

SA

Postcode

5064

5 **Annual return status**

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

A No  Yes

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

B No  Yes

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

**6 SMSF auditor**

Auditor's name

Title: MR

Family name

Boys

First given name

Anthony

Other given names

SMSF Auditor Number

100014140

Auditor's phone number

04

10702708

Postal address

PO Box 3376

Suburb/town

Rundle Mall

State/territory

SA

Postcode

5000

Date audit was completed

A

Day Month Year

Was Part A of the audit report qualified?

B No  Yes 

Was Part B of the audit report qualified?

C No  Yes 

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

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

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

**A Fund's financial institution account details**

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

Fund BSB number 065155

Fund account number 10876128

Fund account name

MJF SMSF Pty Ltd ATF MJF Self Managed Super Fund

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

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

BSB number

Account number

Account name

**C Electronic service address alias**

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

smsfdataflow

Fund's tax file number (TFN)

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

**9 Was the fund wound up during the income year?**

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

**10 Exempt current pension income**

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

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

No  Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

**E** Yes  Go to Section B: Income.

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

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



Fund's tax file number (TFN)

## Section B: Income

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

### 11 Income

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

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

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

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

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

Gross interest **C** \$ -00

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

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

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

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

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

**Calculation of assessable contributions**

Assessable employer contributions **R1** \$ -00

plus Assessable personal contributions **R2** \$ -00

plus **R3** \$ -00  
#No-TFN-quoted contributions (an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST **R6** \$ -00

Gross distribution from partnerships <b>I</b> \$ <input type="text"/> -00	Loss <input type="checkbox"/>
*Unfranked dividend amount <b>J</b> \$ <input type="text" value="0"/> -00	
*Franked dividend amount <b>K</b> \$ <input type="text" value="6432"/> -00	
*Dividend franking credit <b>L</b> \$ <input type="text" value="2756"/> -00	
*Gross trust distributions <b>M</b> \$ <input type="text" value="0"/> -00	Code <input type="text"/>
<b>Assessable contributions (R1 plus R2 plus R3 less R6)</b> <b>R</b> \$ <input type="text" value="27500"/> -00	

**Calculation of non-arm's length income**

\*Net non-arm's length private company dividends **U1** \$ -00

plus \*Net non-arm's length trust distributions **U2** \$ -00

plus \*Net other non-arm's length income **U3** \$ -00

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

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

<b>GROSS INCOME (Sum of labels A to U)</b> <b>W</b> \$ <input type="text" value="69385"/> -00	Loss <input type="checkbox"/>
Exempt current pension income <b>Y</b> \$ <input type="text"/> -00	
<b>TOTAL ASSESSABLE INCOME (W less Y)</b> <b>V</b> \$ <input type="text" value="69385"/> -00	Loss <input type="checkbox"/>

Fund's tax file number (TFN)

## Section C: Deductions and non-deductible expenses

### 12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	<b>A1</b> \$ <input type="text" value="0"/> -00	<b>A2</b> \$ <input type="text" value="0"/> -00	
Interest expenses overseas	<b>B1</b> \$ <input type="text" value="0"/> -00	<b>B2</b> \$ <input type="text" value="0"/> -00	
Capital works expenditure	<b>D1</b> \$ <input type="text" value="0"/> -00	<b>D2</b> \$ <input type="text" value="0"/> -00	
Decline in value of depreciating assets	<b>E1</b> \$ <input type="text" value="0"/> -00	<b>E2</b> \$ <input type="text" value="0"/> -00	
Insurance premiums – members	<b>F1</b> \$ <input type="text" value="0"/> -00	<b>F2</b> \$ <input type="text" value="0"/> -00	
SMSF auditor fee	<b>H1</b> \$ <input type="text" value="330"/> -00	<b>H2</b> \$ <input type="text" value="0"/> -00	
Investment expenses	<b>I1</b> \$ <input type="text" value="9043"/> -00	<b>I2</b> \$ <input type="text" value="0"/> -00	
Management and administration expenses	<b>J1</b> \$ <input type="text" value="1210"/> -00	<b>J2</b> \$ <input type="text" value="0"/> -00	
Forestry managed investment scheme expense	<b>U1</b> \$ <input type="text" value="0"/> -00	<b>U2</b> \$ <input type="text" value="0"/> -00	
Other amounts	<b>L1</b> \$ <input type="text" value="259"/> -00	<b>L2</b> \$ <input type="text" value="0"/> -00	Code <input type="text" value="0"/>
Tax losses deducted	<b>M1</b> \$ <input type="text" value="0"/> -00		Code <input type="text" value=""/>

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

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

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

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

#This is a mandatory label.

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

## Section D: Income tax calculation statement

**#Important:**

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

### 13 Calculation statement

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

#Taxable income	<b>A</b>	\$	<input type="text" value="58543"/>	<b>-00</b>
<i>(an amount must be included even if it is zero)</i>				
#Tax on taxable income	<b>T1</b>	\$	<input type="text" value="8781.45"/>	
<i>(an amount must be included even if it is zero)</i>				
#Tax on no-TFN-quoted contributions	<b>J</b>	\$	<input type="text" value="0"/>	
<i>(an amount must be included even if it is zero)</i>				

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

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

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

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

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

Complying fund's franking credits tax offset	<b>E1</b>	\$	<input type="text" value="2756.78"/>	
No-TFN tax offset	<b>E2</b>	\$	<input type="text"/>	
National rental affordability scheme tax offset	<b>E3</b>	\$	<input type="text"/>	
Exploration credit tax offset	<b>E4</b>	\$	<input type="text"/>	
Refundable tax offsets	<b>E</b>	\$	<input type="text" value="2756.78"/>	
<i>(E1 plus E2 plus E3 plus E4)</i>				

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

Section 102AAM interest charge  
**G** \$

Fund's tax file number (TFN)

Credit for tax withheld – foreign resident withholding (excluding capital gains)	
<b>H2 \$</b>	<input type="text" value="0"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	
<b>H3 \$</b>	<input type="text" value="0"/>
Credit for TFN amounts withheld from payments from closely held trusts	
<b>H5 \$</b>	<input type="text"/>
Credit for interest on no-TFN tax offset	
<b>H6 \$</b>	<input type="text"/>
Credit for foreign resident capital gains withholding amounts	
<b>H8 \$</b>	<input type="text"/>
<b>Eligible credits</b>	
<b>H \$</b>	<input type="text" value="0"/>
<i>(H2 plus H3 plus H5 plus H6 plus H8)</i>	

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

<b>PAYG instalments raised</b>	
<b>K \$</b>	<input type="text" value="5804"/>
<b>Supervisory levy</b>	
<b>L \$</b>	<input type="text" value="259"/>
<b>Supervisory levy adjustment for wound up funds</b>	
<b>M \$</b>	<input type="text"/>
<b>Supervisory levy adjustment for new funds</b>	
<b>N \$</b>	<input type="text"/>

<b>AMOUNT DUE OR REFUNDABLE</b> <small>A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.</small>	<b>S \$</b>	<input type="text" value="479.67"/>
<small>(T5 plus G less H less I less K plus L less M plus N)</small>		

#This is a mandatory label.

## Section E: Losses

### 14 Losses

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

Tax losses carried forward to later income years	<b>U \$</b>	<input type="text" value="0"/>	<b>-00</b>
Net capital losses carried forward to later income years	<b>V \$</b>	<input type="text" value="4151"/>	<b>-00</b>

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

Section F: Member information

MEMBER 1

Title: MR

Family name

Francis

First given name

Malcolm

Other given names

John

Member's TFN

See the Privacy note in the Declaration. \*\*\*\*\*

Day Month Year

Date of birth 30/06/1966

Contributions

OPENING ACCOUNT BALANCE \$ 681814.72

Refer to instructions for completing these labels.

Employer contributions

A \$ 0

ABN of principal employer

A1

Personal contributions

B \$ 27500

CGT small business retirement exemption

C \$ 0

CGT small business 15-year exemption amount

D \$ 0

Personal injury election

E \$ 0

Spouse and child contributions

F \$ 0

Other third party contributions

G \$ 0

Proceeds from primary residence disposal

H \$ 0

Receipt date

Day Month Year

H1

Assessable foreign superannuation fund amount

I \$ 0

Non-assessable foreign superannuation fund amount

J \$ 0

Transfer from reserve: assessable amount

K \$ 0

Transfer from reserve: non-assessable amount

L \$ 0

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

T \$ 0

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

M \$ 0

TOTAL CONTRIBUTIONS N \$ 27500

(Sum of labels A to M)

Other transactions

Allocated earnings or losses

O \$ 35813.65

Loss

Inward rollovers and transfers

P \$ 0

Outward rollovers and transfers

Q \$ 0

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

Code

Accumulation phase account balance

S1 \$ 745128.37

Retirement phase account balance - Non CDBIS

S2 \$ 0

Retirement phase account balance - CDBIS

S3 \$ 0

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 745128.37

(S1 plus S2 plus S3)

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$

Fund's tax file number (TFN)

Section H: **Assets and liabilities**

**15 ASSETS**

**15a Australian managed investments**

Listed trusts **A** \$   
 Unlisted trusts **B** \$   
 Insurance policy **C** \$   
 Other managed investments **D** \$

**15b Australian direct investments**

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

Cash and term deposits **E** \$   
 Debt securities **F** \$   
 Loans **G** \$   
 Listed shares **H** \$   
 Unlisted shares **I** \$   
 Limited recourse borrowing arrangements **J** \$   
 Non-residential real property **K** \$   
 Residential real property **L** \$   
 Collectables and personal use assets **M** \$   
 Other assets **O** \$

**15c Other investments**

Crypto-Currency **N** \$

**15d Overseas direct investments**

Overseas shares **P** \$   
 Overseas non-residential real property **Q** \$   
 Overseas residential real property **R** \$   
 Overseas managed investments **S** \$   
 Other overseas assets **T** \$

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

**15e In-house assets**

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

Fund's tax file number (TFN)

**15f Limited recourse borrowing arrangements**

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

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

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements	<b>V1</b> \$ <input type="text" value=""/>	-00		
Permissible temporary borrowings	<b>V2</b> \$ <input type="text" value=""/>	-00		
Other borrowings	<b>V3</b> \$ <input type="text" value=""/>	-00	Borrowings	<b>V</b> \$ <input type="text" value="0"/>
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)			<b>W</b> \$	<input type="text" value="745128"/>
Reserve accounts			<b>X</b> \$	<input type="text" value="0"/>
Other liabilities			<b>Y</b> \$	<input type="text" value="1671"/>
<b>TOTAL LIABILITIES</b>			<b>Z</b> \$	<input type="text" value="746799"/>

**Section I: Taxation of financial arrangements**

**17 Taxation of financial arrangements (TOFA)**

Total TOFA gains **H** \$

Total TOFA losses **I** \$

**Section J: Other information**

**Family trust election status**

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

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

**Interposed entity election status**

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

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

Section K: **Declarations**

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

**Important**

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

**Privacy**

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

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

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

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

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

Date  /  /   
Day / Month / Year

**Preferred trustee or director contact details:**

Title:

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return  Hrs

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

**TAX AGENT'S DECLARATION:**

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

Tax agent's signature

Date  /  /   
Day / Month / Year

**Tax agent's contact details**

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number



**MJF Self Managed Super Fund**  
**Investment Revaluation as at 30 June 2023**

Investment		Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Listed Securities Market</b>						
BHP	BHP Group Limited (ASX:BHP)	30 Jun 2023	44.99000	675.00000	30,368.25	5,518.55
CBA	Commonwealth Bank Of Australia. (ASX:CBA)	30 Jun 2023	100.27000	487.00000	48,831.49	4,816.43
CXO	Core Lithium Limited (ASX:CXO)	30 Jun 2023	0.90000	6,000.00000	5,400.00	(919.95)
HAV	Havilah Resources Limited (ASX:HAV)	30 Jun 2023	0.21500	93,000.00000	19,995.00	(4,601.14)
PLS	Pilbara Minerals Limited (ASX:PLS)	30 Jun 2023	4.89000	2,083.00000	10,185.87	167.52
SDF	Steadfast Group Limited (ASX:SDF)	30 Jun 2023	6.00000	2,150.00000	12,900.00	2,786.55
WOW	Woolworths Group Limited (ASX:WOW)	30 Jun 2023	39.73000	1,400.00000	55,622.00	5,782.00
<b>Listed Securities Market Total</b>					<b>183,302.61</b>	<b>13,549.96</b>
<b>Property Direct Market</b>						
PIRIEST	301/147 Pirie Street	30 Jun 2023	525,000.00000	1.00000	525,000.00	0.00
<b>Property Direct Market Total</b>					<b>525,000.00</b>	<b>0.00</b>
<b>Fund Total</b>					<b>708,302.61</b>	<b>13,549.96</b>

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

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data				
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
<b>Cash At Bank</b>									
<b>CBACDIA: CBA Direct Investment Account #128</b>									
01/07/2022	Interest	5.69	0.00						
01/08/2022	Interest	11.59	0.00						
01/09/2022	Interest	18.79	0.00						
01/10/2022	Interest	31.07	0.00						
01/11/2022	Interest	23.28	0.00						
01/03/2023	Interest	3.65	0.00						
01/04/2023	Interest	1.29	0.00						
01/05/2023	Interest	19.26	0.00						
01/06/2023	Interest	82.02	0.00						
		<u>196.64</u>	<u>0.00</u>						
<b>COMMSECCDIA: CBA Direct Investment Account #866</b>									
01/08/2022	Interest	0.41	0.00						
01/10/2022	Interest	0.97	0.00						
01/11/2022	Interest	2.97	0.00						
01/04/2023	Interest	0.02	0.00						
01/05/2023	Interest	0.03	0.00						
		<u>4.40</u>	<u>0.00</u>						
<b>Total</b>		<b>201.04</b>	<b>0.00</b>						
<b>Shares in Listed Companies</b>									
<b>BHP: BHP Group Limited (ASX:BHP)</b>									
22/09/2022	Dividend	1,722.49	738.21		675	0	2.5518	1,722.49	738.21
30/03/2023	Dividend	920.45	394.48		675	0	1.3636	920.45	394.48
		<u>2,642.94</u>	<u>1,132.69</u>					<u>2,642.94</u>	<u>1,132.69</u>
<b>CBA: Commonwealth Bank Of Australia. (ASX:CBA)</b>									
29/09/2022	Dividend	1,022.70	438.30		487	0	2.1000	1,022.70	438.30
30/03/2023	Dividend	1,022.70	438.30		487	0	2.1000	1,022.70	438.30
		<u>2,045.40</u>	<u>876.60</u>					<u>2,045.40</u>	<u>876.60</u>
<b>PLS: Pilbara Minerals Limited (ASX:PLS)</b>									
24/03/2023	Dividend	229.13	98.20		2,083	0	0.1100	229.13	98.20
		<u>229.13</u>	<u>98.20</u>					<u>229.13</u>	<u>98.20</u>
<b>SDF: Steadfast Group Limited (ASX:SDF)</b>									
22/03/2023	Dividend	129.00	55.29		2,150	0	0.0600	129.00	55.29
		<u>129.00</u>	<u>55.29</u>					<u>129.00</u>	<u>55.29</u>
<b>WOW: Woolworths Group Limited (ASX:WOW)</b>									
27/09/2022	Dividend	742.00	318.00		1,400	0	0.5300	742.00	318.00
13/04/2023	Dividend	644.00	276.00		1,400	0	0.4600	644.00	276.00
		<u>1,386.00</u>	<u>594.00</u>					<u>1,386.00</u>	<u>594.00</u>
<b>Total</b>		<b>6,432.47</b>	<b>2,756.78</b>					<b>6,432.47</b>	<b>2,756.78</b>

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

## MJF Self Managed Super Fund

### Tax Accounting Reconciliation

For the period 1 July 2022 to 30 June 2023

Operating Statement Profit vs. Provision for Income Tax	2023 \$
Benefits Accrued as a Result of Operations before Income Tax	72,095.10
<b>LESS:</b>	
Increase in Market Value	13,549.96
Rounding	2.14
Taxable Income or Loss	58,543.00

	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	58,543.00	8,781.45
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
Provision for Income Tax	8,781.45	8,781.45

### Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	8,781.45
Income Tax Expense	8,781.45

### Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	8,781.45
<b>LESS:</b>	
Franking Credits	2,756.78
Income Tax Instalments Paid	5,804.00
Income Tax Payable (Receivable)	220.67

### Exempt Current Pension Income Settings

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

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

Description	Investment Reference	Date	Tax Return Ref.	Amount
				<b>Section B</b>
<b>Income</b>				
<b>Net Capital Gain</b>				
Deferred Capital Gain Realised		30 Jun 2023	A	0.00
Less Capital Losses Applied		30 Jun 2023	A	0.00
Less Discount		30 Jun 2023	A	0.00
<b>Total Net Capital Gain</b>			<b>A</b>	<b>0.00</b>
<b>Gross Rent and Other Leasing &amp; Hiring Income</b>				
Rental Income/Disbursements Received	PIRIEST: 301/147 Pirie Street	28 Jul 2022	B	2,245.68
Rental Income/Disbursements Received	PIRIEST: 301/147 Pirie Street	16 Aug 2022	B	2,750.00
Rental Income/Disbursements Received	PIRIEST: 301/147 Pirie Street	01 Sep 2022	B	2,750.00
Rental Income/Disbursements Received	PIRIEST: 301/147 Pirie Street	03 Oct 2022	B	2,750.00
Rental Income/Disbursements Received	PIRIEST: 301/147 Pirie Street	01 Nov 2022	B	2,750.00
Rental Income/Disbursements Received	PIRIEST: 301/147 Pirie Street	01 Dec 2022	B	2,750.00
Rental Income/Disbursements Received	PIRIEST: 301/147 Pirie Street	03 Jan 2023	B	2,750.00
Rental Income/Disbursements Received	PIRIEST: 301/147 Pirie Street	01 Feb 2023	B	2,750.00
Rental Income/Disbursements Received	PIRIEST: 301/147 Pirie Street	01 Mar 2023	B	2,750.00
Rental Income/Disbursements Received	PIRIEST: 301/147 Pirie Street	03 Apr 2023	B	2,750.00
Rental Income/Disbursements Received	PIRIEST: 301/147 Pirie Street	01 May 2023	B	2,750.00
Rental Income/Disbursements Received	PIRIEST: 301/147 Pirie Street	01 Jun 2023	B	2,750.00
Less Rounding			B	(0.68)
<b>Total Gross Rent and Other Leasing &amp; Hiring Income</b>			<b>B</b>	<b>32,495.00</b>
<b>Gross Interest</b>				
Direct Credit 012721 ATO ATO007000017699627		18 Jun 2023	C	1.75
Credit Interest	CBACDIA: CBA Direct Investment Account #128	01 Jul 2022	C	5.69
Credit Interest	CBACDIA: CBA Direct Investment Account #128	01 Aug 2022	C	11.59
Credit Interest	CBACDIA: CBA Direct Investment Account #128	01 Sep 2022	C	18.79
Credit Interest	CBACDIA: CBA Direct Investment Account #128	01 Oct 2022	C	31.07
Credit Interest	CBACDIA: CBA Direct Investment Account #128	01 Nov 2022	C	23.28
Credit Interest	CBACDIA: CBA Direct Investment Account #128	01 Mar 2023	C	3.65
Credit Interest	CBACDIA: CBA Direct Investment Account #128	01 Apr 2023	C	1.29
Credit Interest	CBACDIA: CBA Direct Investment Account #128	01 May 2023	C	19.26
Credit Interest	CBACDIA: CBA Direct Investment Account #128	01 Jun 2023	C	82.02
Credit Interest	COMMSECCDIA: CBA Direct Investment Account #866	01 Aug 2022	C	0.41
Credit Interest	COMMSECCDIA: CBA Direct Investment Account #866	01 Oct 2022	C	0.97
Credit Interest	COMMSECCDIA: CBA Direct Investment Account #866	01 Nov 2022	C	2.97
Credit Interest	COMMSECCDIA: CBA Direct Investment Account #866	01 Apr 2023	C	0.02
Credit Interest	COMMSECCDIA: CBA Direct Investment Account #866	01 May 2023	C	0.03
Less Rounding			C	(0.79)

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

Description	Investment Reference	Date	Tax Return Ref.	Amount
<b>Total Gross Interest</b>			<b>C</b>	<b>202.00</b>
<b>Total Forestry Managed Investment Scheme Income</b>			<b>X</b>	<b>0.00</b>
<b>Total Net Foreign Income</b>			<b>D</b>	<b>0.00</b>
<b>Total Australian Franking Credits from a New Zealand Company</b>			<b>E</b>	<b>0.00</b>
<b>Total Transfers from Foreign Funds</b>			<b>F</b>	<b>0.00</b>
<b>Total Gross Payments where ABN not quoted</b>			<b>H</b>	<b>0.00</b>
<b>Total Gross Distribution from Partnerships</b>			<b>I</b>	<b>0.00</b>
<b>Total Unfranked Dividend Amount</b>			<b>J</b>	<b>0.00</b>
<b>Franked Dividend Amount</b>				
BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC	BHP: BHP Group Limited	22 Sep 2022	K	1,722.49
BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC	BHP: BHP Group Limited	30 Mar 2023	K	920.45
CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia.	29 Sep 2022	K	1,022.70
CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia.	30 Mar 2023	K	1,022.70
PLS AUD 0.11 FRANKED, 30% CTR	PLS: Pilbara Minerals Limited	24 Mar 2023	K	229.13
SDF AUD 0.06 FRANKED, 30% CTR, DRP	SDF: Steadfast Group Limited	22 Mar 2023	K	129.00
WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Group Limited	27 Sep 2022	K	742.00
WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Group Limited	13 Apr 2023	K	644.00
<i>Less Rounding</i>			K	(0.47)
<b>Total Franked Dividend Amount</b>			<b>K</b>	<b>6,432.00</b>
<b>Dividend Franking Credit</b>				
BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC	BHP: BHP Group Limited	22 Sep 2022	L	738.21
BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC	BHP: BHP Group Limited	30 Mar 2023	L	394.48
CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia.	29 Sep 2022	L	438.30
CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia.	30 Mar 2023	L	438.30
PLS AUD 0.11 FRANKED, 30% CTR	PLS: Pilbara Minerals Limited	24 Mar 2023	L	98.20
SDF AUD 0.06 FRANKED, 30% CTR, DRP	SDF: Steadfast Group Limited	22 Mar 2023	L	55.29
WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Group Limited	27 Sep 2022	L	318.00
WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Group Limited	13 Apr 2023	L	276.00
<i>Less Rounding</i>			L	(0.78)
<b>Total Dividend Franking Credit</b>			<b>L</b>	<b>2,756.00</b>
<b>Total Gross Trust Distributions</b>			<b>M</b>	<b>0.00</b>
<b>Total Assessable Employer Contributions</b>			<b>R1</b>	<b>0.00</b>
<b>Assessable Personal Contributions</b>				
Transfer from NetBank MJF Super 22 23	1: Malcolm Francis	26 Apr 2023	R2	27,500.00
<b>Total Assessable Personal Contributions</b>			<b>R2</b>	<b>27,500.00</b>
<b>Total No-TFN quoted contributions</b>			<b>R3</b>	<b>0.00</b>
<b>Total Transfer of Liability to life insurance company or PST</b>			<b>R6</b>	<b>0.00</b>
<b>Total Assessable Contributions</b>			<b>R</b>	<b>27,500.00</b>
<b>Total Other Income</b>			<b>S</b>	<b>0.00</b>
<b>Total Assessable Income Due to Changed Tax Status of Fund</b>			<b>T</b>	<b>0.00</b>
<b>Total Net Non-arm's Length Income</b>			<b>U</b>	<b>0.00</b>

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

Description	Investment Reference	Date	Tax Return Ref.	Amount
<b>Total Exempt Current Pension Income</b>			<b>Y</b>	<b>0.00</b>
<b>Total Assessable Income</b>				<b>69,385.00</b>
<b>Deductions</b>			<b>Section C</b>	
<b>Total Interest Expenses within Australia</b>			<b>A</b>	<b>0.00</b>
<b>Total Interest Expenses Overseas</b>			<b>B</b>	<b>0.00</b>
<b>Total Capital Works Deductions</b>			<b>D</b>	<b>0.00</b>
<b>Total Deduction for Decline in Value of Depreciating Assets</b>			<b>E</b>	<b>0.00</b>
<b>Total Death or Disability Premiums</b>			<b>F</b>	<b>0.00</b>
<b>Total Death Benefit Increase</b>			<b>G</b>	<b>0.00</b>
<b>Approved Auditor Fee</b>				
Transfer To Bartley Partners NetBank Bartley EOFY Tax 8953		02 May 2023	H	330.00
<b>Total Approved Auditor Fee</b>			<b>H</b>	<b>330.00</b>
<b>Investment Expenses</b>				
Transfer to xx1634 NetBank SA Water July 22	PIRIEST: 301/147 Pirie Street	19 Jul 2022	I	146.80
Transfer To Malcolm Francis NetBank ACC Rates Aug 22	PIRIEST: 301/147 Pirie Street	22 Aug 2022	I	507.90
Transfer To Malcolm Francis NetBank Aurora ESL Aug 22	PIRIEST: 301/147 Pirie Street	22 Aug 2022	I	349.60
Transfer To Malcolm Francis NetBank Comcorp Fees 0922	PIRIEST: 301/147 Pirie Street	12 Sep 2022	I	1,451.00
Transfer To Malcolm Francis NetBank SA Water Oct 22	PIRIEST: 301/147 Pirie Street	24 Oct 2022	I	146.66
Transfer To Malcolm Francis NetBank ACC Rates Dec 22	PIRIEST: 301/147 Pirie Street	22 Nov 2022	I	507.70
DEFT PAYMENTS NetBank BPAY 96503 3052013943011 Commcorp Dec 22	PIRIEST: 301/147 Pirie Street	22 Dec 2022	I	1,531.00
SA WATER NetBank BPAY 8888 0205201447 SAWater Jan 23	PIRIEST: 301/147 Pirie Street	16 Jan 2023	I	157.74
CITY OF ADELAIDE NetBank BPAY 36095 333146 ACC RATES March 23	PIRIEST: 301/147 Pirie Street	20 Feb 2023	I	507.70
DEFT PAYMENTS NetBank BPAY 96503 3052013943011 CommCorp March 23	PIRIEST: 301/147 Pirie Street	07 Mar 2023	I	1,531.00
SA WATER NetBank BPAY 8888 0205201447 SAWater 301 April23	PIRIEST: 301/147 Pirie Street	28 Apr 2023	I	167.78
CITY OF ADELAIDE NetBank BPAY 36095 333146 Acc June 23	PIRIEST: 301/147 Pirie Street	29 May 2023	I	507.70
DEFT PAYMENTS NetBank BPAY 96503 3052013943011 ComCorpStrataJun23	PIRIEST: 301/147 Pirie Street	15 Jun 2023	I	1,531.00
<i>Less Rounding</i>			I	(0.58)
<b>Total Investment Expenses</b>			<b>I</b>	<b>9,043.00</b>
<b>Management and Administration Expenses</b>				
Transfer To Bartley Partners NetBank Bartley EOFY Tax 8953		02 May 2023	J	1,210.00
<b>Total Management and Administration Expenses</b>			<b>J</b>	<b>1,210.00</b>
<b>Total Forestry Managed Investment Scheme Deduction</b>			<b>U</b>	<b>0.00</b>

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

Description	Investment Reference	Date	Tax Return Ref.	Amount
<b>Other Deductions</b>				
Direct Credit 012721 ATO ATO007000017699627		18 Jun 2023	L	259.00
<b>Total Other Deductions</b>			<b>L</b>	<b>259.00</b>
<b>Tax Losses Deducted</b>				
Tax Losses Brought Forward		30 Jun 2023	M	0.00
Less Net Exempt Income		30 Jun 2023	M	0.00
<b>Total Tax Losses Deducted</b>			<b>M</b>	<b>0.00</b>
<b>Total Deductions</b>				<b>10,842.00</b>
<b>Taxable Income or Loss</b>			<b>(V - N) O</b>	<b>58,543.00</b>

**Income Tax Calculation Statement**

**Section D**

**Gross Tax**

Gross Tax @ 15% for Concessional Income		30 Jun 2023	T1	8,781.45
Gross Tax @ 45% for Net Non-Arm's Length Income		30 Jun 2023	T1	0.00
No-TFN Quoted Contributions @ 32%		30 Jun 2023	J	0.00
<b>Total Gross Tax</b>				<b>8,781.45</b>

**Total Credit: Foreign Tax Income Offset**

**C1** 0.00

**Total Credit: Rebates and Tax Offset**

**C2** 0.00

**Rebates and Offsets**

**C** 0.00

**SUBTOTAL**

**8,781.45**

**Credit: Refundable Franking Credits**

BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC	BHP: BHP Group Limited	22 Sep 2022	E1	738.21
BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC	BHP: BHP Group Limited	30 Mar 2023	E1	394.48
CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia.	29 Sep 2022	E1	438.30
CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia.	30 Mar 2023	E1	438.30
PLS AUD 0.11 FRANKED, 30% CTR	PLS: Pilbara Minerals Limited	24 Mar 2023	E1	98.20
SDF AUD 0.06 FRANKED, 30% CTR, DRP	SDF: Steadfast Group Limited	22 Mar 2023	E1	55.29
WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Group Limited	27 Sep 2022	E1	318.00
WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Group Limited	13 Apr 2023	E1	276.00

**Total Credit: Refundable Franking Credits**

**E1** 2,756.78

**Total Credit: No-TFN Tax Offset**

**E2** 0.00

**Total Credit: Refundable National Rental Affordability Scheme Tax Offset**

**E3** 0.00

**Total Credit: Interest on Early Payments**

**H1** 0.00

**Total Credit: Foreign Resident Withholding**

**H2** 0.00

**Total Credit: ABN/TFN Not Quoted (Non-Individual)**

**H3** 0.00

**Total Credit: Interest on No-TFN Tax Offset**

**H6** 0.00

**Total Eligible Credits**

**0.00**

**Net Tax Payable**

**6,024.67**

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

Description	Investment Reference	Date	Tax Return Ref.	Amount
<b>PAYG Instalments Raised</b>				
SEPT PAYG		30 Sep 2022	K	1,451.00
DEC PAYG		31 Dec 2022	K	1,451.00
MAR23 PAYGI		31 Mar 2023	K	1,451.00
JUN23 PAYGI		30 Jun 2023	K	1,451.00
<b>Total PAYG Instalments Raised</b>			<b>K</b>	<b>5,804.00</b>
<b>Total Supervisory Levy</b>			<b>L</b>	<b>259.00</b>
<b>Total Supervisory Levy Adjustment for Wound Up Funds</b>			<b>M</b>	<b>0.00</b>
<b>Total Supervisory Levy Adjustment for New Funds</b>			<b>N</b>	<b>0.00</b>
<b>Total Amount Due / (Refundable)</b>				<b>479.67</b>



## MJF Self Managed Super Fund

### Members Summary Report - For the period 01/07/2022 to 30/06/2023

Member's Detail	Opening Balance	Increases				Decreases				Closing Balance	
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out		Ben Paid
<b>Mr Malcolm Francis</b>											
33 Barula Road MARINO SA 5049											
Accumulation <b>Accumulation</b>	681,814.72	27,500.00	0.00	44,595.10	0.00	(8,781.45)	0.00	0.00	0.00	0.00	745,128.37
	681,814.72	27,500.00	0.00	44,595.10	0.00	(8,781.45)	0.00	0.00	0.00	0.00	745,128.37
	681,814.72	27,500.00	0.00	44,595.10	0.00	(8,781.45)	0.00	0.00	0.00	0.00	745,128.37

## MJF Self Managed Super Fund

### Investment Summary as at 30 June 2023

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Bank</u></b>								
CBA Direct Investment Account #128				38,497.40	38,497.40			5.15%
CBA Direct Investment Account #866				0.03	0.03			- %
				<b>38,497.43</b>	<b>38,497.43</b>			<b>5.15%</b>
<b><u>Listed Securities Market</u></b>								
BHP Group Limited (ASX:BHP)	675.00000	36.8144	44.9900	24,849.70	30,368.25	5,518.55	22.21%	4.07%
Commonwealth Bank Of Australia. (ASX:CBA)	487.00000	83.0992	100.2700	40,469.33	48,831.49	8,362.16	20.66%	6.54%
Core Lithium Limited (ASX:CXO)	6,000.00000	1.0533	0.9000	6,319.95	5,400.00	(919.95)	(14.56)%	0.72%
Havilah Resources Limited (ASX:HAV)	93,000.00000	0.2210	0.2150	20,556.09	19,995.00	(561.09)	(2.73)%	2.68%
Pilbara Minerals Limited (ASX:PLS)	2,083.00000	4.8096	4.8900	10,018.35	10,185.87	167.52	1.67%	1.36%
Steadfast Group Limited (ASX:SDF)	2,150.00000	4.7039	6.0000	10,113.45	12,900.00	2,786.55	27.55%	1.73%
Woolworths Group Limited (ASX:WOW)	1,400.00000	34.5114	39.7300	48,315.90	55,622.00	7,306.10	15.12%	7.45%
				<b>160,642.77</b>	<b>183,302.61</b>	<b>22,659.84</b>	<b>14.11%</b>	<b>24.55%</b>
<b><u>Property Direct Market</u></b>								
301/147 Pirie Street	1.00000	401,350.4300	525,000.0000	401,350.43	525,000.00	123,649.57	30.81%	70.30%
				<b>401,350.43</b>	<b>525,000.00</b>	<b>123,649.57</b>	<b>30.81%</b>	<b>70.30%</b>
				<b>600,490.63</b>	<b>746,800.04</b>	<b>146,309.41</b>	<b>24.36%</b>	<b>100.00%</b>

The accounting cost is the original cost base adjusted by any subsequent capital call/improvement or capital return transactions. In many cases, it is not the same as the adjusted or reduced cost base, or the reset cost base resulting from the CGT relief. To view the tax cost base and unrealised gain/(loss) for tax purposes refer to the Unrealised Capital Gains Report or change the report parameter to tax cost base.

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

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *	
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST						
<b><u>Bank</u></b>														
CBA Direct Investment Account #128														
196.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	196.64	0.00	0.00	0.00	0.00
CBA Direct Investment Account #866														
4.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.40	0.00	0.00	0.00	0.00
<b>201.04</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>201.04</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b><u>Listed Securities Market</u></b>														
BHP Group Limited (ASX:BHP)														
2,642.94	1,132.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,775.63	0.00	0.00	0.00	0.00
Commonwealth Bank Of Australia. (ASX:CBA)														
2,045.40	876.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,922.00	0.00	0.00	0.00	0.00
Pilbara Minerals Limited (ASX:PLS)														
229.13	98.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	327.33	0.00	0.00	0.00	0.00
Steadfast Group Limited (ASX:SDF)														
129.00	55.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	184.29	0.00	0.00	0.00	0.00
Woolworths Group Limited (ASX:WOW)														
1,386.00	594.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,980.00	0.00	0.00	0.00	0.00
<b>6,432.47</b>	<b>2,756.78</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>9,189.25</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b><u>Property Direct Market</u></b>														
301/147 Pirie Street														
32,495.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32,495.68	0.00	0.00	0.00	0.00
<b>32,495.68</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>32,495.68</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

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

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST					
39,129.19	2,756.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41,885.97	0.00	0.00	0.00	0.00

\* Distributed capital gains components correspond to the cash amount received. You should refer to Realised Capital Gains or Distribution Reconciliation Reports for tax and capital gain reporting purpose.

**MJF Self Managed Super Fund**  
**Fund ABN: 79 568 631 682**  
**Rental Property Schedule**  
**For the Period From 1 July 2022 to 30 June 2023**

**Property Account Name**      **301/147 Pirie Street**  
Property Type                      Commercial  
Address of the Property        301/147 PIRIE STREET  
   ADELAIDE, SA 5000  
   Australia

<b>Description</b>	<b>Tax Return Label</b>	<b>Amount</b>	<b>Prior Year</b>
<b>Income</b>			
■ Rent from Property	B	32,495.68	24,519.00
<b>Gross Rent</b>		<b>32,495.68</b>	<b>24,519.00</b>
<b>Expenses</b>			
Council Rates	I	2,031.00	2,029.55
Emergency Services Levy	I1	349.60	353.00
Strata Levy Fee	I	6,044.00	6,220.00
Sundry Expenses	I	0.00	3,572.80
Water Rates	I	618.98	0.00
<b>Total Expenses</b>		<b>9,043.58</b>	<b>12,175.35</b>
<b>Net Rent</b>		<b>23,452.10</b>	<b>12,343.65</b>



**MJF Self Managed Super Fund**  
**Realised Capital Gains**  
**For the period from 1 July 2022 to 30 June 2023**

Accounting Treatment					Taxation Treatment						
Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
					Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss
<b>Grand Total</b>											

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

**MJF Self Managed Super Fund**  
**Realised Capital Gains**  
**For the period from 1 July 2022 to 30 June 2023**

**Capital Gains Tax Return Summary**

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
<b>Current Year Capital Gains</b>						
Shares & Units - Listed Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00
<b>Capital Losses Applied</b>						
Current Year	0.00	0.00	0.00	0.00	0.00	0.00
Prior Years	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00
<b>Net Capital Gains</b>						
Net Gain after applying losses	0.00	0.00	0.00	0.00	0.00	0.00
Discount applicable		0.00				
Net Gain after applying discount	0.00	0.00	0.00	0.00	0.00	0.00

**MJF Self Managed Super Fund**  
(ABN: 79 568 631 682)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 33 Barula Road MARINO, SA 5049
Member	Number: 1
Mr Malcolm John Francis	Date of Birth: 30 June 1966 Date Joined Fund: 2 June 2018 Eligible Service Date: 11 March 1988 Tax File Number Held: Yes

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

**Your Accounts**

<b>Withdrawal Benefit</b> as at 1 Jul 2022	
Accumulation	681,814.72
<b>Total</b> as at 1 Jul 2022	<b>681,814.72</b>

<b>Withdrawal Benefit</b> as at 30 Jun 2023	
Accumulation	745,128.37
<b>Total</b> as at 30 Jun 2023	<b>745,128.37</b>

**Your Tax Components**

Tax Free	178,357.40
Taxable - Taxed	566,770.97
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	745,128.37
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

No beneficiary details have been recorded

**For Enquiries:**  
mail MJF Self Managed Super Fund, 33 Barula Road, MARINO SA 5049



**MJF Self Managed Super Fund**  
(ABN: 79 568 631 682)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2022 - 30 June 2023</b>	Residential Address: 33 Barula Road MARINO, SA 5049
<b>Member</b> Number: 1	Date of Birth: 30 June 1966
<b>Mr Malcolm John Francis</b>	Date Joined Fund: 2 June 2018
<b>Accumulation Account</b>	Eligible Service Date: 11 March 1988
<b>Accumulation</b>	Tax File Number Held: Yes
	Account Start Date: 2 June 2018

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	<b>681,814.72</b>
<i>Increases to your account:</i>	
Member Contributions	27,500.00
Share Of Net Fund Income	44,595.10
<u>Total Increases</u>	<u>72,095.10</u>
<i>Decreases to your account:</i>	
Contributions Tax	4,125.00
Tax on Net Fund Income	4,656.45
<u>Total Decreases</u>	<u>8,781.45</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b>745,128.37</b>

Your Tax Components		
Tax Free	23.9365 %	178,357.40
Taxable - Taxed		566,770.97
Taxable - Untaxed		-

Your Preservation Components	
Preserved	745,128.37
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**  
No insurance details have been recorded

**Your Beneficiaries**  
No beneficiary details have been recorded

**For Enquiries:**  
mail MJF Self Managed Super Fund, 33 Barula Road, MARINO SA 5049



## Trustee

The Trustee of the Fund is as follows:

MJF SMSF Pty Ltd

The directors of the Trustee company are:

Malcolm Francis

## Availability of Other Fund Information

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

## Trustee Disclaimer

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

Signed on behalf of the Trustee of the Fund

.....  
Malcolm Francis  
Director - MJF SMSF Pty Ltd

Statement Date: 30 June 2023

**For Enquiries:**  
mail MJF Self Managed Super Fund, 33 Barula Road, MARINO SA 5049

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

**Mr Malcolm Francis**

**Date of Birth:** 30 Jun 1966  
**Age:** 57 (at 30/06/2023)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

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

<b>Current Year Contributions</b>	<b>Note</b>	<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	0.00	0.00
Contributions made (to this fund)	3	27,500.00	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		27,500.00	0.00
Amount above caps	4	0.00	0.00
Available		0.00	110,000.00

**Notes**

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Total Superannuation Balance was \$500,000 or more at 30 June 2022, member not eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	0.00
	Personal	27,500.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>27,500.00</b>
<b>NonConcessional</b>	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>0.00</b>
<b>Other</b>	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

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

---

**Mr Malcolm Francis**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>	<b>Source</b>
26/04/2023	Personal	27,500.00			manual
	<b>Totals:</b>	<b>27,500.00</b>			

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

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<b><u>Bank</u></b>										
CBA Direct Investment Account #128		47,837.80		67,710.80		77,051.20	0.00		38,497.40	38,497.40
CBA Direct Investment Account #866		0.00		69,241.52		69,241.49	0.00		0.03	0.03
		<u>47,837.80</u>		<u>136,952.32</u>		<u>146,292.69</u>	<u>0.00</u>		<u>38,497.43</u>	<u>38,497.43</u>
<b><u>Listed Securities Market</u></b>										
BHP Group Limited (ASX:BHP)	0.00	0.00	675.00	24,849.70	0.00	0.00	0.00	675.00	24,849.70	30,368.25
Commonwealth Bank Of Australia. (ASX:CBA)	487.00	40,469.33	0.00	0.00	0.00	0.00	0.00	487.00	40,469.33	48,831.49
Core Lithium Limited (ASX:CXO)	0.00	0.00	6,000.00	6,319.95	0.00	0.00	0.00	6,000.00	6,319.95	5,400.00
Havilah Resources Limited (ASX:HAV)	58,000.00	9,879.95	35,000.00	10,676.14	0.00	0.00	0.00	93,000.00	20,556.09	19,995.00
Pilbara Minerals Limited (ASX:PLS)	0.00	0.00	2,083.00	10,018.35	0.00	0.00	0.00	2,083.00	10,018.35	10,185.87
Steadfast Group Limited (ASX:SDF)	0.00	0.00	2,150.00	10,113.45	0.00	0.00	0.00	2,150.00	10,113.45	12,900.00
Woolworths Group Limited (ASX:WOW)	1,400.00	48,315.90	0.00	0.00	0.00	0.00	0.00	1,400.00	48,315.90	55,622.00
		<u>98,665.18</u>		<u>61,977.59</u>		<u>0.00</u>	<u>0.00</u>		<u>160,642.77</u>	<u>183,302.61</u>
<b><u>Property Direct Market</u></b>										
301/147 Pirie Street	1.00	401,350.43	0.00	0.00	0.00	0.00	0.00	1.00	401,350.43	525,000.00
		<u>401,350.43</u>		<u>0.00</u>		<u>0.00</u>	<u>0.00</u>		<u>401,350.43</u>	<u>525,000.00</u>
<b>Fund Total</b>		<u><b>547,853.41</b></u>		<u><b>198,929.91</b></u>		<u><b>146,292.69</b></u>	<u><b>0.00</b></u>		<u><b>600,490.63</b></u>	<u><b>746,800.04</b></u>



**BARTLEY PARTNERS**  
ACCOUNTING

322 Glen Osmond Road, Myrtle Bank SA 5064  
PO Box 230, Glen Osmond SA 5064  
[www.bartleypartners.com.au](http://www.bartleypartners.com.au)  
P: 08 8338 1033  
ABN: 49 083 323 433

**Due Date: 08 May 2023**

**TAX INVOICE**

Trustee for the MJF Self Managed Super Fund  
33 Barula Rd  
MARIO SA 5049

**Invoice Number**  
INV-8953

**Invoice Date**  
01 May 2023

Description	GST	Amount
For Professional Services including:		
- Preparation of 2022 Financial Statements	10%	935.00
- Preparation and lodgement of 2022 Tax Return		
- Annual software subscription fee	10%	275.00
- Disbursement to independent auditor for 2022 audit	10%	330.00
	Subtotal	1,400.00
	Total GST 10%	140.00
	Invoice Total	1,540.00
	Payments Received	0.00
	<b>Amount Due</b>	<b>\$1,540.00</b>

Account payment terms are STRICTLY 7 days net  
[accounts@bartleypartners.com.au](mailto:accounts@bartleypartners.com.au)

## How to Pay



EFT directly into our bank account:  
Account: Bartley Partners Pty Ltd  
BSB: 065-124 Account No: 1043 8071  
Reference: Name and INV-8953



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





## Income tax 002

<b>Date generated</b>	11 January 2024
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

5 results found - from 11 January 2022 to 11 January 2024 sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
14 Jun 2023	19 Jun 2023	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$254.58		\$0.00
14 Jun 2023	14 Jun 2023	Interest on overpayment for Income Tax for the period from 01 Jul 21 to 30 Jun 22		\$1.75	\$254.58 CR
14 Jun 2023	15 May 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22		\$252.83	\$252.83 CR
23 Mar 2022	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$397.83		\$0.00
23 Mar 2022	17 Aug 2021	Credit transferred to Integrated Client Account	\$1,388.00		\$397.83 CR



## Activity statement 004

<b>Date generated</b>	11 January 2024
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$1,372.00 DR
<b>Balance</b>	\$1,372.00 DR

## Transactions

19 results found - from 11 January 2022 to 11 January 2024 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
8 Dec 2023	28 Feb 2024	Original Activity Statement for the period ending 31 Dec 23 - PAYG Instalments	\$1,372.00		\$1,372.00 DR
1 Nov 2023	30 Oct 2023	Payment received		\$1,372.00	\$0.00
18 Sep 2023	30 Oct 2023	Original Activity Statement for the period ending 30 Sep 23 - PAYG Instalments	\$1,372.00		\$1,372.00 DR
1 Aug 2023	1 Aug 2023	General interest charge			\$0.00
1 Aug 2023	31 Jul 2023	Payment received		\$1,451.00	\$0.00
12 Jul 2023	28 Jul 2023	Original Activity Statement for the period ending 30 Jun 23 - PAYG Instalments	\$1,451.00		\$1,451.00 DR
28 Apr 2023	26 Apr 2023	Payment received		\$1,451.00	\$0.00
12 Apr 2023	28 Apr 2023	Original Activity Statement for the period ending 31 Mar 23 - PAYG Instalments	\$1,451.00		\$1,451.00 DR
19 Dec 2022	16 Dec 2022	Payment received		\$1,451.00	\$0.00



Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
14 Dec 2022	28 Feb 2023	Original Activity Statement for the period ending 31 Dec 22 - PAYG Instalments	\$1,451.00		\$1,451.00 DR
28 Sep 2022	28 Sep 2022	General interest charge			\$0.00
28 Sep 2022	27 Sep 2022	Payment received		\$1,589.00	\$0.00
21 Sep 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$1,451.00		\$1,589.00 DR
1 Aug 2022	1 Aug 2022	General interest charge			\$138.00 DR
21 Jun 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$1,526.00		\$138.00 DR
28 Apr 2022	27 Apr 2022	Payment received		\$1,388.00	\$1,388.00 CR
23 Mar 2022	17 Aug 2021	Credit transfer received from Income Tax Account		\$1,388.00	\$0.00
18 Mar 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$1,388.00		\$1,388.00 DR
24 Jan 2022	21 Jan 2022	Payment received		\$1,388.00	\$0.00

19<sup>th</sup> of April 2023

To Whom it may concern,

**RE: 301/147 Pirie Street Adelaide, SA 5000**

This letter is to confirm that we have conducted a commercial appraisal on the property in the Aurora Building at 301/147 Pirie Street in Adelaide SA 5000.

- After assessment of this property, and other similar properties which have sold over the past 6 months, we have confidently appraised this property to achieve a sales figure of \$500,000 to \$550,000.

Should you have any questions regarding this appraisal cover letter please don't hesitate to contact myself.

Yours sincerely,

Jeremy Marrollo  
Executive Sales Agent | National Realty  
0435882333 or 08 8447 6741

# NOTICE OF EMERGENCY SERVICES LEVY ASSESSMENT

ABN 19 040 349 865  
Emergency Services Funding Act 1998

The Emergency Services Levy working for all South Australians

DATE OF ISSUE 08/08/2022	ASSESSMENT PERIOD 01/07/2022 to 30/06/2023	FOR LAND OWNED AS AT 01/07/2022	OWNERSHIP NUMBER 71147042
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046-5049 (18836)

MJF SMSF PTY. LTD.  
33 BARULA ROAD  
MARINO SA 5049

DUE DATE 20/09/2022
TOTAL AMOUNT DUE \$349.60

**Pay by due date to avoid penalties**

To sign up to email billing or change your postal address, visit [www.revenuesa.sa.gov.au/updatedetails](http://www.revenuesa.sa.gov.au/updatedetails)

ASSES. NO. TENANCY.	CAPITAL VALUE	X	ESL FACTORS	=	VARIABLE CHARGE	+	FIXED CHARGE	-	GENERAL REMISSIONS	-	CONCESSIONS/ REMISSIONS	+	ARREARS/ PAYMENTS	=	TOTAL
PROPERTY LOCATION	\$	AREA	LAND USE	LEVY RATE	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
0205201447 301 / 147 PIRIE ST / ADELAIDE SA 5000 / LT 301 C25624 U301	\$230,000	(R4)	1.0 (CO)	1.158 0.001125	\$299.60	\$50.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$349.60
<b>TOTAL AMOUNT DUE</b>														<b>\$349.60</b>	



Government of South Australia

TO ARRANGE MONTHLY INSTALMENTS PLEASE VISIT  
[WWW.REVENUESA.SA.GOV.AU/ESL](http://WWW.REVENUESA.SA.GOV.AU/ESL) PRIOR TO YOUR DUE DATE

ESLNX\_0522

DETACH AND RETURN THE PAYMENT REMITTANCE ADVICE WITH YOUR PAYMENT



## NOTICE OF EMERGENCY SERVICES LEVY ASSESSMENT

### PREFERRED PAYMENT METHOD

See over for more payment options

**BPAY**

**Biller Code: 24257**  
**Ref: 5085310315**

**Telephone & Internet Banking - BPAY®**  
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)

© Registered to BPAY Pty Ltd ABN 88 079 137 518



\*599 508531031500003

MJF SMSF PTY. LTD.

### PAYMENT REMITTANCE ADVICE

OWNERSHIP NUMBER 71147042
DUE DATE 20/09/2022
TOTAL AMOUNT DUE \$349.60

+50853103150021> +001571+ <0550853103> <0000034960> +444+

Date: 12/12/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2023

**BHP GROUP LIMITED**

**BHP ORDINARY FULLY PAID SHARES**

Name	Share Type	Register	Quantity
MJF SMSF PTY LTD <MJF SELF MANAGED SF> X*****3090	CHESS Sponsored	VIC	675
<b>Total</b>			<b>675</b>

Sincerely,

Computershare

**Only Computershare managed holdings are listed.**

## Balance History

Currency Australian Dollar 

 View: CBA, X\*\*\*\*\*3090 (MJF SMSF PTY LTD <MJF SELF MANAGED SF A/C>)

Balance as at date (dd/mm/yyyy)  

Displaying Balance History as at **30 Jun 2023**

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
<a href="#">X*****3090</a>	<a href="#">CBA</a>	100.27	487	487	48,831.49

Viewing 1 - 1 of 1

**Total Value: \$ 48,831.49**

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Ask us now 



**Automic**  
GPO Box 5193, Sydney, NSW, 2001  
P 1300 288 664 (Within Australia)  
P +61 (0)2 9698 5414 (Outside Australia)  
F +61 (0)2 8583 3040  
E [hello@automic.com.au](mailto:hello@automic.com.au) ABN 27152260814

## CXO Transaction History

CXO Transaction history from: 01-July-2022 to: 30-June-2023

Date	Description	Amount	Closing Balance
09-February-2023	Market movement	6,000	6,000

Date: 12/12/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2023

**HAVILAH RESOURCES LIMITED**  
**HAV FULLY PAID ORDINARY SHARES**

Name	Share Type	Register	Quantity
MJF SMSF PTY LTD <MJF SELF MANAGED SF> X*****3090	CHESS Sponsored	SA	93000
<b>Total</b>			<b>93000</b>

Sincerely,  
Computershare

**Only Computershare managed holdings are listed.**

Date: 12/12/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2023

**PILBARA MINERALS LIMITED  
PLS ORDINARY FULLY PAID SHARES**

<b>Name</b>	<b>Share Type</b>	<b>Register</b>	<b>Quantity</b>
MJF SMSF PTY LTD <MJF SELF MANAGED SF> X*****3090	CHESS Sponsored	WA	2083
<b>Total</b>			<b>2083</b>

Sincerely,  
Computershare

**Only Computershare managed holdings are listed.**



## Balance History

Currency Australian Dollar 

← View: SDF, X\*\*\*\*\*3090 (MJF SMSF PTY LTD <MJF SELF MANAGED SF A/C>)

Balance as at date (dd/mm/yyyy) { 30/06/2023 } 

Displaying Balance History as at 30 Jun 2023

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****3090	SDF	6.00	2,150	2,150	12,900.00

Viewing 1 - 1 of 1

**Total Value: \$ 12,900.00**

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Ask us now 

## Balance History

Currency Australian Dollar 

◀ View: WOW, X\*\*\*\*\*3090 (MJF SMSF PTY LTD <MJF SELF MANAGED SF A/C>)

Balance as at date (dd/mm/yyyy) { 30/06/2023 } 

Displaying Balance History as at 30 Jun 2023

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
<a href="#">X*****3090</a>	<a href="#">WOW</a>	39.73	1,400	1,400	55,622.00

Viewing 1 - 1 of 1

**Total Value: \$ 55,622.00**

All material copyright © 2023 Link Market Services Limited

Ask us now 



**CITY OF  
ADELAIDE**

**Customer Centre**  
25 Pirie Street Adelaide  
South Australia  
ABN 20 903 762 572

**Office Hours**  
8.30am - 5.00pm  
Monday to Friday  
Tel: (08) 8203 7203

<b>Assessment Number</b>	33314 6
<b>Arrears Due Immediately</b>	\$0.00
<b>Quarterly Payment</b>	\$507.70
<b>Quarterly Payment Due Date</b>	1-Dec-22
<b>Total Payment Due</b>	\$507.70

## Rates & Valuation Notice 2022/2023 - 2nd Quarter

Rates Declared On: 28 June 2022  
Date Of Notice: 18-Oct-22  
Local Government Code: Commercial-Office



046-5049 (4245)

MJF SMSF P/L  
33 Barula Rd  
MARINO SA 5049

*30/11/22  
782142*

Owner: MJF SMSF P/L  
Occupier: The Occupier

### Property Details

**Location** AML Logistics, Level 3 301/147 Pirie Street, ADELAIDE SA 5000 **Assessment No.** 33314 6  
**Description** Lot 301 CP 25624

Particulars of Rates & Charges	Rate in \$	Annual Value	Amount
General Rate - Non-Residential	0.14080000	\$14,200	\$1,999.35
Separate Rate - Landscape Levy Payments	0.00223000	\$14,200	\$31.65
			-\$507.90

**Full Year Balance \$1,523.10**

No GST applies to Council Rates

1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
\$0.00	\$507.70	\$507.70	\$507.70
Due Date 1-Sep-22	Due Date 1-Dec-22	Due Date 1-Mar-23	Due Date 1-Jun-23

2022 COUNCIL ELECTIONS  
**Live local. Vote local.**



**IMPORTANT: Should the name or address shown on this notice be incorrect, please contact us.**

Assessment No: 33314 6  
Property Details: AML Logistics, Level 3 301/147 Pirie Street, ADELAIDE SA 5000

**Post Billpay** **Bill Code: 0961**  
**Reference No: 33314 6**

**BPAY** **Bill Code: 36095**  
**Reference No: 33314 6**



To receive your rate notice via email go to  
<https://cityofadelaide.ezybill.com.au>



\*961 333146

**BPAY VIEW** **Bill Code: 36095**  
**Reference No: 33314 6**

Payment Methods - see back for full details.



Full Years Balance	Arrears Due Immediately	Quarterly Payment Due	Quarterly Payment Due Date	Total Payment
\$1,523.10	\$0.00	\$507.70	1-Dec-22	\$507.70

From 1 July 2022, fines and interest charge will re-commence. If you are experiencing financial difficulty paying your rates, contact our Customer Centre at 8203 7203 or email [ar@cityofadelaide.com.au](mailto:ar@cityofadelaide.com.au) to discuss payment options. Visit [www.cityofadelaide.com.au/rates](http://www.cityofadelaide.com.au/rates) for further information.



**CITY OF  
ADELAIDE**

**Customer Centre**  
25 Pirie Street Adelaide  
South Australia  
ABN 20 903 762 572

**Office Hours**  
8.30am – 5.00pm  
Monday to Friday  
Tel: (08) 8203 7203

## Rates & Valuation Notice 2022/2023 - 1st Quarter

Rates Declared On: 28 June 2022  
Date Of Notice: 20-Jul-22  
Local Government Code: Commercial-Office



046-5049 (5371)

MJF SMSF P/L  
33 Barula Rd  
MARINO SA 5049

Assessment Number

33314 6

Arrears Due Immediately

\$0.00

Quarterly Payment

\$507.90

Quarterly Payment Due Date

1-Sep-22

Total Payment Due

\$507.90

Owner: MJF SMSF P/L  
Occupier: The Occupier

### Property Details

Assessment No.

Location AML Logistics, Level 3 301/147 Pirie Street, ADELAIDE SA 5000  
Description Lot 301 CP 25624

33314 6

Particulars of Rates & Charges	Rate in \$	Annual Value	Amount
General Rate – Non-Residential	0.14080000	\$14,200	\$1,999.35
Separate Rate – Landscape Levy	0.00223000	\$14,200	\$31.65

Full Year Balance **\$2,031.00**

No GST applies to Council Rates

1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
\$507.90	\$507.70	\$507.70	\$507.70
Due Date 1-Sep-22	Due Date 1-Dec-22	Due Date 1-Mar-23	Due Date 1-Jun-23

*- make a difference -*  
**COUNCIL ELECTIONS 2022**  
**ENROL**  
By Friday 29 July 2022



[cityofadelaide.com.au/elections](https://cityofadelaide.com.au/elections)

Facilitated by Clara Mackay, 210, 15 Pirie Street, Adelaide SA 5000

Make your PART of your EVERY DAY.

**IMPORTANT: Should the name or address shown on this notice be incorrect, please contact us.**



Assessment No: 33314 6  
Property Details: AML Logistics, Level 3 301/147 Pirie Street, ADELAIDE SA 5000



Billers Code: 0961  
Reference No: 33314 6



Billers Code: 36095  
Reference No: 33314 6



To receive your rate notice via email go to  
<https://cityofadelaide.ezybill.com.au>



Payment Methods - see back for full details



\*961 333146



Billers Code: 36095  
Reference No: 33314 6

Full Years Balance

\$2,031.00

Arrears Due Immediately

\$0.00

Quarterly Payment Due

\$507.90

Quarterly Payment Due Date

1-Sep-22

Total Payment

\$507.90

From 1 July 2022, fines and interest charge will re-commence. If you are experiencing financial difficulty paying your rates, contact our Customer Centre at 8203 7203 or email [ar@cityofadelaide.com.au](mailto:ar@cityofadelaide.com.au) to discuss payment options. Visit [www.cityofadelaide.com.au/rates](http://www.cityofadelaide.com.au/rates) for further information.



**CITY OF  
ADELAIDE**

**Customer Centre**  
25 Pirie Street Adelaide  
South Australia  
ABN 20 903 762 572

**Office Hours**  
8.30am – 5.00pm  
Monday to Friday  
Tel: (08) 8203 7203

**Assessment Number**

33314 6

**Arrears Due Immediately**

\$0.00

**Quarterly Payment**

\$507.35

**Quarterly Payment Due Date**

1-Jun-22

**Total Payment Due**

\$507.35

## Rates & Valuation Notice 2021/2022 - 4th Quarter

Rates Declared On: 29 June 2021  
Date Of Notice: 20-Apr-22  
Local Government Code: Commercial-Office



046-5049 (3715)

MJF SMSF P/L  
33 Barula Rd  
MARINO SA 5049

Owner: MJF SMSF P/L  
Occupier: The Occupier

### Property Details

Location AML Logistics, Level 3 301/147 Pirie Street, ADELAIDE SA 5000  
Description Lot 301 CP 25624

Assessment No.

33314 6

Particulars of Rates & Charges	Rate in \$	Annual Value	Amount
General Rate – Non-Residential	0.14080000	\$14,200	\$1,999.35
Separate Rate – Landscape Levy Payments	0.00213000	\$14,200	\$30.20
			-\$1,522.20

*Handwritten:* 3015 75/2184

**Full Year Balance \$507.35**

No GST applies to Council Rates

1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
\$0.00	\$0.00	\$0.00	\$507.35
Due Date 1-Sep-21	Due Date 1-Dec-21	Due Date 1-Mar-22	Due Date 1-Jun-22

*- make a difference -* **COUNCIL ELECTIONS 2022** **ENROL** *By Friday 29 July 2022*

cityofadelaide.com.au/elections

*- SA councils -* **PART of you - EVERY DAY.**

Authorized by Clara Mochter CEO, 25 Pirie Street, Adelaide SA 5009



**IMPORTANT: Should the name or address shown on this notice be incorrect, please contact us.**

Assessment No: 33314 6  
Property Details: AML Logistics, Level 3 301/147 Pirie Street, ADELAIDE SA 5000

**Post Billpay** **Bill Code: 0961**  
**Reference No: 33314 6**

**BPAY** **Bill Code: 36095**  
**Reference No: 33314 6**



To receive your rate notice via email go to <https://cityofadelaide.ezybill.com.au>



\*961 333146

**BPAYVIEW** **Bill Code: 36095**  
**Reference No: 33314 6**

Payment Methods - see back for full details



Full Years Balance	Arrears Due Immediately	Quarterly Payment Due	Quarterly Payment Due Date	Total Payment
\$507.35	\$0.00	\$507.35	1-Jun-22	\$507.35

If you are experiencing financial difficulty paying your rates, contact our Customer Centre at 8203 7203 or email [ar@cityofadelaide.com.au](mailto:ar@cityofadelaide.com.au) to discuss payment options. Visit [www.cityofadelaide.com.au/rates](http://www.cityofadelaide.com.au/rates) for further information.

**Customer Service**

Adelaide-based Customer Care Centre



**1300 SA WATER**  
**(1300 729 283)**



customercare@sawater.com.au

Live chat

www.sawater.com.au



005147 046 - 5049

MJF SMSF PTY. LTD.  
33 BARULA RD  
MARINO SA 5049

SA Water, the leading provider of water services for around 1.7 million South Australians, has been working together with the community to supply safe, clean drinking water and a dependable sewerage service for more than 160 years.

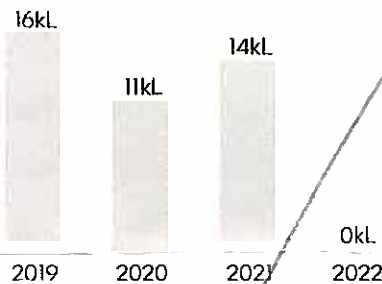
25374321040  
19/7/22

**Total amount due:**  
**\$146.80**

**Pay by:**  
**29 Jul 22**

**Your group's water use snapshot**

Your group's average daily water use compared with the same quarter in previous years. To see how you compare to similar households visit [www.sawater.com.au/mybill](http://www.sawater.com.au/mybill).



Your average daily cost for this quarter  
**\$1.61**

**Your account**

Account no. **02 05201 44 7**  
Invoice date **06 Jul 22**  
Commercial U301 147 PIRIE ST ADELAIDE  
LT 301 C25624 U301

**Account summary**

Previous balance		\$152.45
Amount paid	⊖	\$152.45
New charges	⊕	\$146.80
<b>Current balance</b>	⊖	<b>\$146.80</b>

Fees may apply for late payment.

**Hey South Australia, our sewers are going to spoil if you're washing down oil.**

**We know what you're rinsing. Put it in the bin.**

**Customer Service**

Adelaide-based Customer Care Centre


**1300 SA WATER**  
**(1300 729 283)**


customercare@sawater.com.au


 Live chat  
[www.sawater.com.au](http://www.sawater.com.au)

SA Water, the leading provider of water services for around 1.7 million South Australians, has been working together with the community to supply safe, clean drinking water and a dependable sewerage service for more than 160 years.



005292 046 - 5049

 MJF SMSF PTY. LTD.  
 33 BARULA RD  
 MARINO SA 5049

**Your group's water use snapshot**

Your group's average daily water use compared with the same quarter in previous years. To see how you compare to similar households visit [www.sawater.com.au/mybill](http://www.sawater.com.au/mybill).



Your average daily cost for this quarter  
**\$2.07**

**Your account**

Account no. **02 05201 44 7**

Invoice date **05 Oct 22**

Commercial **U301 147 PIRIE ST ADELAIDE**  
**LT 301 C25624 U301**

**Account summary**

Previous balance		<del>\$146.80</del>
Amount paid	⊖	\$146.80
New charges	⊕	\$146.66
<b>Current balance</b>	⊖	<b>\$146.66</b>

Fees may apply for late payment.

**Hey South Australia,**  
 we see your pipes and  
 they're full of wet wipes.

We know what you're flushing.  
 Put it in the bin.



**Customer Service**

Adeelaide-based Customer Care Centre



**1300 SA WATER**  
**(1300 729 283)**



customercare@sawater.com.au



Live chat  
www.sawater.com.au

SA Water, the leading provider of water services for around 1.7 million South Australians, has been working together with the community to supply safe, clean drinking water and a dependable sewerage service for more than 160 years.



046-5049 (4759)

MJF SMSF PTY. LTD.  
33 BARULA RD  
MARINO SA 5049



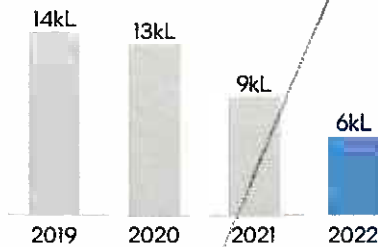
*N2 11833423887*  
*16/1/23*

**Total amount due:**  
**\$157.74**

**Pay by:**  
**27 Jan 23**

**Your group's water use snapshot**

Your group's average daily water use compared with the same quarter in previous years. To see how you compare to similar households visit [www.sawater.com.au/mybill](http://www.sawater.com.au/mybill).



Your average daily cost for this quarter  
**\$1.46**

**Your account**

Account no. **02 05201 44 7**  
Invoice date **04 Jan 23**  
Commercial U301 147 PIRIE ST ADELAIDE  
LT 301 C25624 U301

**Account summary**

Previous balance		\$146.66
Amount paid	⊖	\$146.66
New charges	⊕	\$157.74
<b>Current balance</b>	⊖	<b>\$157.74</b>

Fees may apply for late payment.

**BRING IT EVERYWHERE**



Download our **BYOB** app for directions to more than 1,000 drinking fountains around South Australia so you can bring your own bottle everywhere.



TAP WATER. A BETTER HABIT.





**Customer Service**

Adelaide-based Customer Care Centre



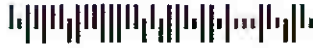
**1300 SA WATER**  
(1300 729 283)



customercare@sawater.com.au



Live chat  
www.sawater.com.au



005476 046 - 5049

MJF SMSF PTY. LTD.  
33 BARULA RD  
MARINO SA 5049

SA Water, the leading provider of water services for around 1.7 million South Australians, has been working together with the community to supply safe, clean drinking water and a dependable sewerage service for more than 160 years.

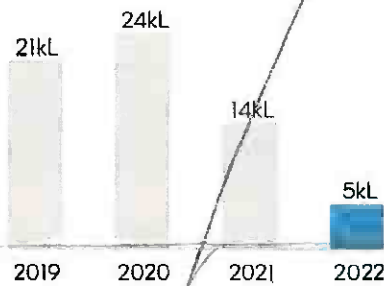
27/4/22

**Total amount due:**  
**\$152.45**

**Pay by:**  
**29 Apr 22**

**Your group's water use snapshot**

Your group's average daily water use compared with the same quarter in previous years. To see how you compare to similar households visit [www.sawater.com.au/mybill](http://www.sawater.com.au/mybill).



Your average daily cost for this quarter  
**\$1.25**

**Your account**

Account no. **02 05201 44 7**  
Invoice date **06 Apr 22**  
Commercial U301 147 PIRIE ST ADELAIDE  
LT 301 C25624 U301

**Account summary**

Previous balance		\$156.05
Amount paid	⊖	\$156.05
New charges	⊕	\$152.45
<b>Current balance</b>	⊖	<b>\$152.45</b>

Fees may apply for late payment.

**Sewage surveillance supporting state safety**



By understanding levels of the COVID-19 virus in sewage, we're providing important support for SA Health's efforts to keep South Australians safe.

It's one of the ways we're building healthy communities through discoveries in research.

Read more about our diverse research projects at [sawater.com.au](http://sawater.com.au)

**COMMUNITY CORP.25624 INC**

ABN: 69695021677

141-147 PIRIE STREET

ADELAIDE SA 5000

Accounts enquiries: (08) 8291 2300

Accounts email: accounts.sa@whittles.com.au

Your account number

**MJFS00**

Date of issue

**20 Feb 2023**

Total amount payable

**\$1531.00**

New charges due for payment

**15 Mar 2023****TAX INVOICE**

006835



046



MJF SMSF Pty Ltd ATF the MJF Self Managed  
Super Fund  
33 Barula Road  
MARINO SA 5049

Property Address

Lot 301, 141-147 PIRIE STREET

ADELAIDE SA 5000

Unit number

**301**

Lot number

**301**

Details	Period	Amount	GST Incl	Total
Admin Fund Contributions Total levied for all units for this period: \$208995.00	15/03/23 to 14/06/23	1212.00	110.18	1212.00
Sinking Fund Contributions Total levied for all units for this period: \$55056.00	15/03/23 to 14/06/23	319.00	29.00	319.00
				1531.00
<b>TOTAL DUE IF PAID BY 15/03/23 (Includes GST of \$139.18)</b>				<b>\$1531.00</b>

1/3/23

Interest will be charged on any overdue fees/charges at an annual rate of 15%



DEFT Reference Number

3052013943011

Date due

15 Mar 2023

Amount due

\$1531.00

Plan: 025624

Unit: 00301

Account: MJFS00



\*496 305201394 3011

Registration is required for payments from cheque or savings accounts. Please register at [www.deft.com.au](http://www.deft.com.au). You do not need to re-register if you are already registered for phone payments. Registration is not required for one-off credit card payments.  
Phone, Direct Debit or Online payments can be made using Visa, Mastercard, American Express or Diners. Surcharges will apply. BPAY payments can be made using Visa or Mastercard. No surcharge will apply and loyalty points may not accrue.

**PAYMENT OPTIONS**

Phone  
1300 301 090

Call this number to pay by credit card using a land line or mobile phone. Payments by credit cards will attract a surcharge.



Credit Card  
[www.deft.com.au](http://www.deft.com.au)

Visit [www.deft.com.au](http://www.deft.com.au) to make a secure credit card payment over the Internet. Payments by credit cards will attract a surcharge.



Direct Debit  
[www.deft.com.au](http://www.deft.com.au)

Register at [www.deft.com.au](http://www.deft.com.au) to setup Biller or Customer Initiated direct debit payments from your nominated bank account or credit card.



BPAY  
Biller code: 96503

Contact your financial institution to make a payment from your cheque, savings or credit card. Please use your DEFT Reference number when making your payment.



Australia Post

Present this bill at any Post Office to make cheque or EFTPOS payments.



Cheque Payable to  
DEFT Payment Systems

By post: Send a cheque with this slip by mail to:  
DEFT Payment Systems GPO Box 2174 MELBOURNE VIC 3001

+305201394 3011&lt;

000153100&lt;3+

**COMMUNITY CORP.25624 INC**

ABN: 69695021677  
 141-147 PIRIE STREET  
 ADELAIDE SA 5000

Accounts enquiries: (08) 8291 2300  
 Accounts email: accounts.sa@whittles.com.au

Your account number  
**MJFS00**

Date of issue  
**12 Dec 2022**

Total amount payable  
**\$1531.00**

New charges due for payment  
**30 Dec 2022**

**TAX INVOICE**

MJF SMSF Pty Ltd ATF the MJF Self Managed  
 Super Fund  
 33 Barula Road  
 MARINO SA 5049

Property Address  
 Lot 301, 141-147 PIRIE STREET  
 ADELAIDE SA 5000

Unit number  
**301**

Lot number  
**301**

Details	Period	Amount	GST Incl	Received	Total
Admin Fund Contributions Total levied for all units for this period: \$208995.00	15/12/22 to 14/03/23	1212.00	110.18	0.00	1212.00
Sinking Fund Contributions Total levied for all units for this period: \$55056.00	15/12/22 to 14/03/23	319.00	29.00	0.00	319.00
					1531.00
TOTAL DUE IF PAID BY 30/12/22 (Includes GST of \$139.18)			\$1531.00		

TOTAL DUE IF PAID BY 30/12/22 (Includes GST of \$139.18) \$1531.00

Interest will be charged on any overdue fees/charges at an annual rate of 15%

22/12/22  
 U3222-2019 99 33



DEFT Reference Number  
 3052013943011

Date due Amount due  
 30 Dec 2022 \$1531.00

Plan: 025624  
 Unit: 00301  
 Account: MJFS00



\*496 305201394 3011

Registration is required for payments from cheque or savings accounts. Please register at [www.deft.com.au](http://www.deft.com.au) or call 1800 672 162. You do not need to re-register if you are already registered for phone payments. Registration is not required for one-off credit card payments. Phone, Direct Debit or Online payments can be made using Visa, Mastercard, American Express or Diners. Surcharges will apply. BPAY payments can be made using Visa or Mastercard. No surcharge will apply and loyalty points may not accrue.

**PAYMENT OPTIONS**

- Phone  
 1300 301 090  
 Call this number to pay by credit card using a land line or mobile phone. Payments by credit cards will attract a surcharge.
- Credit Card  
[www.deft.com.au](http://www.deft.com.au)  
 Visit [www.deft.com.au](http://www.deft.com.au) to make a secure credit card payment over the Internet. Payments by credit cards will attract a surcharge.
- Direct Debit  
[www.deft.com.au](http://www.deft.com.au)  
 Register at [www.deft.com.au](http://www.deft.com.au) to setup Biller or Customer initiated direct debit payments from your nominated bank account or credit card.
- BPAY  
 Biller code: 96503  
 Contact your financial institution to make a payment from your cheque, savings or credit card. Please use your DEFT Reference number when making your payment.
- Australia Post  
 Present this bill at any Post Office to make cheque or EFTPOS payments.
- Cheque Payable to  
 DEFT Payment Systems  
 By post: Send a cheque with this slip by mail to:  
 DEFT Payment Systems GPO Box 2174 MELBOURNE VIC 3001

+305201394 3011<

000153100<3+

**COMMUNITY CORP.25624 INC**

ABN: 69695021677

141-147 PIRIE STREET

ADELAIDE SA 5000

Accounts enquiries: (08) 8291 2300

Accounts email: accounts.sa@whittles.com.au

Your account number

**MJFS00**

Date of issue

**22 Aug 2022**

Total amount payable

**\$1451.00**

New charges due for payment

**15 Sep 2022****TAX INVOICE**

001592



046



MJF SMSF Pty Ltd ATF the MJF Self Managed  
Super Fund  
33 Barula Road  
MARINO SA 5049

Property Address

Lot 301, 141/147 PIRIE STREET

ADELAIDE SA 5000

Unit number

**301**

Lot number

**301**

Details	Period	Amount	GST Incl	Total
Admin Fund Contributions Total levied for all units for this period: \$203511.00	15/09/22 to 14/12/22	1180.00	107.27	1180.00
Sinking Fund Contributions Total levied for all units for this period: \$46766.00	15/09/22 to 14/12/22	271.00	24.64	271.00
				1451.00

TOTAL DUE IF PAID BY 15/09/22 (Includes GST of \$131.91) ■ \$1451.00

12/9/22

Interest will be charged on any overdue fees/charges at an annual rate of 15%



Registration is required for payments from cheque or savings accounts. Please register at [www.deft.com.au](http://www.deft.com.au) or call 1800 672 162. You do not need to re-register if you are already registered for phone payments. Registration is not required for one-off credit card payments. Phone, Direct Debit or Online payments can be made using Visa, Mastercard, American Express or Diners. Surcharges will apply. BPAY payments can be made using Visa or Mastercard. No surcharge will apply and loyalty points may not accrue.

DEFT Reference Number

3052013943011

Date due

15 Sep 2022

Amount due

\$1451.00

Plan: 025624

Unit: 00301

Account: MJFS00

**PAYMENT OPTIONS**

Phone  
1300 301 090

Call this number to pay by credit card using a land line or mobile phone. Payments by credit cards will attract a surcharge.



Credit Card  
[www.deft.com.au](http://www.deft.com.au)

Visit [www.deft.com.au](http://www.deft.com.au) to make a secure credit card payment over the Internet. Payments by credit cards will attract a surcharge.



Direct Debit  
[www.deft.com.au](http://www.deft.com.au)

Register at [www.deft.com.au](http://www.deft.com.au) to setup Biller or Customer initiated direct debit payments from your nominated bank account or credit card.



BPAY  
Biller code: 96503

Contact your financial institution to make a payment from your cheque, savings or credit card. Please use your DEFT Reference number when making your payment.



Australia Post

Present this bill at any Post Office to make cheque or EFTPOS payments.



Cheque Payable to  
DEFT Payment Systems

By post: Send a cheque with this slip by mail to:

DEFT Payment Systems GPO Box 2174 MELBOURNE VIC 3001



\*496 305201394 3011

+305201394 3011&lt;

000145100&lt;3+

**COMMUNITY CORP.25624 INC**

ABN: 69695021677  
141-147 PIRIE STREET  
ADELAIDE SA 5000

Accounts enquiries: (08) 8291 2300  
Accounts email: accounts.sa@whittles.com.au

Your account number  
**MJFS00**

Date of issue  
**23 May 2022**

Total amount payable  
**\$1451.00**

New charges due for payment  
**15 Jun 2022**

**TAX INVOICE**

003948



046



MJF SMSF Pty Ltd ATF the MJF Self Managed  
Super Fund  
33 Barula Road  
MARINO SA 5049

Property Address  
Lot 301,141-147 PIRIE STREET  
ADELAIDE SA 5000

Unit number  
**301**

Lot number  
**301**

Details	Period	Amount	GST Incl	Total
Admin Fund Contributions Total levied for all units for this period: \$203511.00	15/06/22 to 14/09/22	1180.00	107.27	1180.00
Sinking Fund Contributions Total levied for all units for this period: \$46766.00	15/06/22 to 14/09/22	271.00	24.64	271.00
				<b>1451.00</b>

**TOTAL DUE IF PAID BY 15/06/22 (Includes GST of \$131.91) \$1451.00**

*6/6/22*  
*mr*

Interest will be charged on any overdue fees/charges at an annual rate of 15%



DEFT Reference Number  
3052013943011

Date due                      Amount due  
15 Jun 2022                  \$1451.00

Plan:            025624  
Unit:            00301  
Account:       MJFS00



\*496 305201394 3011

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**PAYMENT OPTIONS**

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Credit Card  
[www.deft.com.au](http://www.deft.com.au)

Visit [www.deft.com.au](http://www.deft.com.au) to make a secure credit card payment over the Internet. Payments by credit cards will attract a surcharge.

Direct Debit  
[www.deft.com.au](http://www.deft.com.au)

Register at [www.deft.com.au](http://www.deft.com.au) to setup Biller or Customer initiated direct debit payments from your nominated bank account or credit card.

BPAY  
Biller code: 96503

Contact your financial institution to make a payment from your cheque, savings or credit card. Please use your DEFT Reference number when making your payment.

Australia Post

Present this bill at any Post Office to make cash, cheque or EFTPOS payments.

Cheque Payable to  
DEFT Payment Systems

By post: Send a cheque with this slip by mail to:  
DEFT Payment Systems GPO Box 2174 MELBOURNE VIC 3001

+305201394 3011<

000145100<3+

**COMMUNITY CORP.25624 INC**

ABN: 69695021677

141-147 PIRIE STREET

ADELAIDE SA 5000

Accounts enquiries: (08) 8291 2300

Accounts email: accounts.sa@whittles.com.au

Your account number

**MJFS00**

Date of issue

**21 Feb 2022**

Total amount payable

**\$1451.00**

New charges due for payment

**15 Mar 2022****TAX INVOICE**

001765



046



MJF SMSF Pty Ltd ATF the MJF Self Managed  
Super Fund  
33 Barula Road  
MARINO SA 5049

Property Address

Lot 301, 141-147 PIRIE STREET

ADELAIDE SA 5000

Unit number

**301**

Lot number

**301**

Details	Period	Amount	GST Incl	Total
Admin Fund Contributions Total levied for all units for this period: \$203511.00	15/03/22 to 14/06/22	1180.00	107.27	1180.00
Sinking Fund Contributions Total levied for all units for this period: \$46766.00	15/03/22 to 14/06/22	271.00	24.64	271.00
				<b>1451.00</b>

**TOTAL DUE IF PAID BY 15/03/22 (includes GST of \$131.91) \$1451.00**

*Handwritten in red:*  
46010769  
8/3/22

Interest will be charged on any overdue fees/charges at an annual rate of 15%



DEFT Reference Number

3052013943011

Date due

15 Mar 2022

Amount due

\$1451.00

Plan: 025624

Unit: 00301

Account: MJFS00



\*496 305201394 3011

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Credit Card  
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Visit [www.deft.com.au](http://www.deft.com.au) to make a secure credit card payment over the Internet. Payments by credit cards will attract a surcharge.



Direct Debit  
[www.deft.com.au](http://www.deft.com.au)

Register at [www.deft.com.au](http://www.deft.com.au) to setup Biller or Customer Initiated direct debit payments from your nominated bank account or credit card.



BPAY  
Biller code: 96503

Contact your financial institution to make a payment from your cheque, savings or credit card. Please use your DEFT Reference number when making your payment.



Australia Post

Present this bill at any Post Office to make cash, cheque or EFTPOS payments.



Cheque Payable to  
DEFT Payment Systems

By post: Send a cheque with this slip by mail to:  
DEFT Payment Systems Locked Bag 656 ADELAIDE SA 5001

+305201394 3011&lt;

000145100&lt;3+



**Australian Government**  
**Australian Taxation Office**

**Agent** BARTLEY PARTNERS PTY LTD  
**Client** THE TRUSTEE FOR MJF SELF  
 MANAGED SUPER FUND  
**ABN** 79 568 631 682

## Print instalment

Account	Period	Document ID
Activity statement – 004 – THE TRUSTEE FOR MJF SELF MANAGED SUPER FUND	Jul 2022 – Sep 2022	50529509483

**Receipt ID** 3617053514  
**Date lodged** 21 September 2022  
**Payment due date** 28 October 2022

## Statement summary

Description	Reported Value	Owed to ATO	Owed by ATO
<b><i>PAYG income tax instalment</i></b>			
5A Owed to ATO		\$1,451.00	
T7 Instalment amount – Based on the notional tax \$ 5,690.83 from the 2021 assessment.	\$1,451.00		

## Total amount to pay

\$1,589.00 DR

**You need to pay \$138.00 immediately** for your existing account balance to minimise possible interest charges.

**You also need to pay \$1,451.00 by 28/10/2022** for this activity statement.

## Breakdown of this activity statement lodgment

---

<b>PAYGI</b>	\$1,451.00 DR
<b>Activity statement result</b>	\$1,451.00 DR

## Your new activity statement account balance

---

<b>Account balance before lodgment</b>	\$138.00 DR
<b>Activity statement result</b>	\$1,451.00 DR
<b>Account balance after lodgment</b>	\$1,589.00 DR

as at 7:53 PM AEST 21 September 2022

Account balances may:

**Include** amounts that are either

- > not yet due and payable
- > under an existing payment plan
- > under dispute.

**Not include** amounts that are either

- > related to **outstanding** activity statements
- > interest and penalties including any general interest charges accrued due to outstanding amounts not yet applied
- > from payments **submitted but not yet processed**
- > relating to credits held in other accounts, such as GST property credits.

BPAY®

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**Biller code** 75556  
**Ref** 4795686316828260

**Telephone and Internet Banking - BPAY®**

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

For more information see [www.bpay.com.au](http://www.bpay.com.au)

## Australia Post

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Payment can be made in person at Australia Post outlets with cash, cheque or money order using the barcode below.

**Payment reference number**  
4795686316828260





\*171 4795686316828260



**Australian Government**  
**Australian Taxation Office**

**Agent** BARTLEY PARTNERS PTY LTD  
**Client** THE TRUSTEE FOR MJF SELF  
 MANAGED SUPER FUND  
**ABN** 79 568 631 682

## Print instalment

Account	Period	Document ID
Activity statement – 004 – THE TRUSTEE FOR MJF SELF MANAGED SUPER FUND	Oct 2022 – Dec 2022	50721432798

**Receipt ID** 7254082333  
**Date lodged** 14 December 2022  
**Payment due date** 28 February 2023

## Statement summary

Description	Reported Value	Owed to ATO	Owed by ATO
<b><i>PAYG income tax instalment</i></b>			
5A Owed to ATO		\$1,451.00	
T7 Instalment amount – Based on the notional tax \$ 5,690.83 from the 2021 assessment.	\$1,451.00		

## Total amount to pay

\$1,451.00 DR

You need to pay **\$1,451.00** by **28/02/2023** for this activity statement to minimise possible interest charges.

## Breakdown of this activity statement lodgment

---

<b>PAYGI</b>	\$1,451.00 DR
<b>Activity statement result</b>	\$1,451.00 DR

## Your new activity statement account balance

---

<b>Account balance before lodgment</b>	\$0.00
<b>Activity statement result</b>	\$1,451.00 DR
<b>Account balance after lodgment</b>	\$1,451.00 DR

as at 8:32 PM AEDT 14 December 2022

Account balances may:

**Include** amounts that are either

- > not yet due and payable
- > under an existing payment plan
- > under dispute.

**Not include** amounts that are either

- > related to **outstanding** activity statements
- > interest and penalties including any general interest charges accrued due to outstanding amounts not yet applied
- > from payments **submitted but not yet processed**
- > relating to credits held in other accounts, such as GST property credits.

BPAY®

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**Billers code** 75556  
**Ref** 4795686316828260

**Telephone and Internet Banking - BPAY®**

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

For more information see [www.bpay.com.au](http://www.bpay.com.au)

## Australia Post

---

Payment can be made in person at Australia Post outlets with cash, cheque or money order using the barcode below.

**Payment reference number**

4795686316828260



\*171 4795686316828260



**Australian Government**  
**Australian Taxation Office**

**Agent** BARTLEY PARTNERS PTY LTD  
**Client** THE TRUSTEE FOR MJF SELF  
 MANAGED SUPER FUND  
**ABN** 79 568 631 682

## Print instalment

Account	Period	Document ID
Activity statement – 004 – THE TRUSTEE FOR MJF SELF MANAGED SUPER FUND	Jan 2023 – Mar 2023	50915197378

**Receipt ID** 2076799110  
**Date lodged** 12 April 2023  
**Payment due date** 28 April 2023

## Statement summary

Description	Reported Value	Owed to ATO	Owed by ATO
<b><i>PAYG income tax instalment</i></b>			
5A Owed to ATO		\$1,451.00	
T7 Instalment amount – Based on the notional tax \$ 5,690.83 from the 2021 assessment.	\$1,451.00		

## Total amount to pay

\$1,451.00 DR

You need to pay **\$1,451.00** by **28/04/2023** for this activity statement to minimise possible interest charges.

## Breakdown of this activity statement lodgment

---

<b>PAYGI</b>	\$1,451.00 DR
<b>Activity statement result</b>	\$1,451.00 DR

## Your new activity statement account balance

---

<b>Account balance before lodgment</b>	\$0.00
<b>Activity statement result</b>	\$1,451.00 DR
<b>Account balance after lodgment</b>	\$1,451.00 DR

as at 4:19 PM AEST 12 April 2023

Account balances may:

**Include** amounts that are either

- > not yet due and payable
- > under an existing payment plan
- > under dispute.

**Not include** amounts that are either

- > related to **outstanding** activity statements
- > interest and penalties including any general interest charges accrued due to outstanding amounts not yet applied
- > from payments **submitted but not yet processed**
- > relating to credits held in other accounts, such as GST property credits.

BPAY®

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**Biller code** 75556

**Ref** 4795686316828260

**Telephone and Internet Banking - BPAY®**

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

For more information see [www.bpay.com.au](http://www.bpay.com.au)

## Australia Post

---

Payment can be made in person at Australia Post outlets with cash, cheque or money order using the barcode below.

**Payment reference number**

4795686316828260



\*171 4795686316828260



**Australian Government**  
**Australian Taxation Office**

**Agent** BARTLEY PARTNERS PTY LTD  
**Client** THE TRUSTEE FOR MJF SELF  
MANAGED SUPER FUND  
**ABN** 79 568 631 682

## Print instalment

Account	Period	Document ID
Activity statement – 004 – THE TRUSTEE FOR MJF SELF MANAGED SUPER FUND	Apr 2023 – Jun 2023	51109344154

**Receipt ID** 3306847202  
**Date lodged** 12 July 2023  
**Payment due date** 28 July 2023

## Statement summary

Description	Reported Value	Owed to ATO	Owed by ATO
<b><i>PAYG income tax instalment</i></b>			
5A Owed to ATO		\$1,451.00	
T7 Instalment amount – Based on the notional tax \$ 5,690.83 from the 2021 assessment.	\$1,451.00		

## Total amount to pay

\$1,451.00 DR



You need to pay **\$1,451.00** by **28/07/2023** for this activity statement to minimise possible interest charges.

## Breakdown of this activity statement lodgment

---

<b>PAYGI</b>	\$1,451.00 DR
<b>Activity statement result</b>	\$1,451.00 DR

## Your new activity statement account balance

---

<b>Account balance before lodgment</b>	\$0.00
<b>Activity statement result</b>	\$1,451.00 DR
<b>Account balance after lodgment</b>	\$1,451.00 DR

as at 12:27 PM AEST 12 July 2023

Account balances may:

**Include** amounts that are either

- > not yet due and payable
- > under an existing payment plan
- > under dispute.

**Not include** amounts that are either

- > related to **outstanding** activity statements
- > interest and penalties including any general interest charges accrued due to outstanding amounts not yet applied
- > from payments **submitted but not yet processed**
- > relating to credits held in other accounts, such as GST property credits.

BPAY®

---



**Biller code** 75556  
**Ref** 4795686316828260

**Telephone and Internet Banking - BPAY®**

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For more information see [www.bpay.com.au](http://www.bpay.com.au)

## Australia Post

---

Payment can be made in person at Australia Post outlets with cash, cheque or money order using the barcode below.

**Payment reference number**

4795686316828260



\*171 4795686316828260



046

THE TRUSTEE  
 33 BARULA RD  
 MARINO SA 5049

**Account Number** 06 5155 10876128

**Statement Period** 16 Jun 2022 - 15 Dec 2022

**Closing Balance** \$7,887.17 CR

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

## Direct Investment Account

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

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

**Name:** MJF SMSF PTY LTD AS TRUSTEES FOR MJF SEL  
 F MANAGED SUPER FUND

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

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

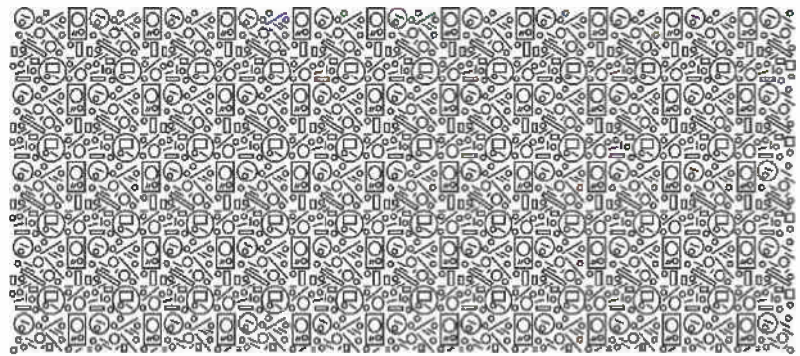
Date	Transaction	Debit	Credit	Balance
16 Jun	2022 OPENING BALANCE			\$20,312.82 CR
20 Jun	Transfer from NetBank Return Funds		1,684.10	\$21,996.92 CR
20 Jun	Transfer from NetBank June 22 Super M F		27,500.00	\$49,496.92 CR
24 Jun	ASIC NetBank BPAY 17301 2296265649584 AsicBarTrustJune22	276.00		\$49,220.92 CR
24 Jun	ASIC NetBank BPAY 17301 2296265649493 Asic SMSFJune22	56.00		\$49,164.92 CR
28 Jun	Transfer From AM LOGISTICS (SA) PTY LTD CREDIT TO ACCOUNT		2,245.68	\$51,410.60 CR
29 Jun	Transfer To Prospect Conveyancin NetBank Prospect Conv Lease Set up 33...	547.80		\$50,862.80 CR
30 Jun	Transfer To Lease Corp NetBank Leasecorp 301 Pirie Letting	3,025.00		\$47,837.80 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2022 is \$35.00			
01 Jul	Credit Interest		5.69	\$47,843.49 CR
05 Jul	Transfer from NetBank Sold ART July 22		828.03	\$48,671.52 CR
18 Jul	Transfer to CBA A/c NetBank BHP Share Purchase	24,849.70		\$23,821.82 CR



\*# 1633 6080.1.2 ZZ258R3 0303 SL.R3.S911.D349.O V06 00.35

Account Number

06 5155 10876128



Date	Transaction	Debit	Credit	Balance
19 Jul	Transfer to xx1634 NetBank SA Water July 22	146.80		\$23,675.02 CR
28 Jul	Fast Transfer From AM LOGISTICS (SA) PTY CREDIT TO ACCOUNT 0822		2,245.68	\$25,920.70 CR
01 Aug	Credit Interest		11.59	\$25,932.29 CR
16 Aug	Fast Transfer From THE ROWLSON TRUST Office Rent Office Rent		2,750.00	\$28,682.29 CR
22 Aug	Transfer To Malcolm Francis NetBank Aurora ESL Aug 22	349.60		\$28,332.69 CR
22 Aug	Transfer To Malcolm Francis NetBank ACC Rates Aug 22	507.90		\$27,824.79 CR
01 Sep	Credit Interest		18.79	\$27,843.58 CR
01 Sep	Direct Credit 048080 THE ROWLSON TRUS Office Rent		2,750.00	\$30,593.58 CR
12 Sep	Transfer To Malcolm Francis NetBank Comcorp Fees 0922	1,451.00		\$29,142.58 CR
27 Sep	Transfer from NetBank BHP DividendSept22		1,722.90	\$30,865.48 CR
27 Sep	Transfer to CBA A/c NetBank Buy HAV Sept 22	10,179.00		\$20,686.48 CR
27 Sep	TAX OFFICE PAYMENTS NetBank BPAY 75556 4795686316828260 PAYG Sept 22	1,589.00		\$19,097.48 CR
27 Sep	Transfer to CBA A/c NetBank HAV But Sept 22	497.19		\$18,600.29 CR
28 Sep	Transfer from NetBank Wool Div Sep22		742.00	\$19,342.29 CR
01 Oct	Credit Interest		31.07	\$19,373.36 CR
03 Oct	Direct Credit 048080 THE ROWLSON TRUS Office Rent		2,750.00	\$22,123.36 CR
04 Oct	Transfer from NetBank CBA DividendOct 22		1,022.70	\$23,146.06 CR
17 Oct	Transfer to CBA A/c NetBank sdfasxsHARES171022	10,112.43		\$13,033.63 CR
24 Oct	Transfer To Malcolm Francis NetBank SA Water Oct 22	146.66		\$12,886.97 CR
28 Oct	Transfer to CBA A/c NetBank PLS Shares01112022	10,018.35		\$2,868.62 CR
01 Nov	Credit Interest		23.28	\$2,891.90 CR
01 Nov	Direct Credit 048080 THE ROWLSON TRUS Office Rent		2,750.00	\$5,641.90 CR
22 Nov	Transfer To Malcolm Francis NetBank ACC Rates Dec 22	507.70		\$5,134.20 CR

Date	Transaction	Debit	Credit	Balance			
28 Nov	Transfer from NetBank Clear CDIA		2.97	\$5,137.17 CR			
01 Dec	Direct Credit 048080 THE ROWLSON TRUS Office Rent		2,750.00	\$7,887.17 CR			
15 Dec	2022 CLOSING BALANCE			\$7,887.17 CR			
	<b>Opening balance</b>	<b>-</b>	<b>Total debits</b>	<b>+</b>	<b>Total credits</b>	<b>=</b>	<b>Closing balance</b>
	\$20,312.82 CR		\$64,260.13		\$51,834.48		\$7,887.17 CR

### Your Credit Interest Rate Summary

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

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

#### Important Information:

We try to get things right the first time – but if we don't, we'll do what we can to fix it.  
 You can fix most problems simply by contacting us.  
 Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001  
 Tell us online: [commbank.com.au/support/compliments-and-complaints.html](http://commbank.com.au/support/compliments-and-complaints.html)  
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 Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001  
 Email: [info@afca.org.au](mailto:info@afca.org.au)  
 Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



## Important Notice

### Changes to cheque access from 3 June 2023

We are phasing out cheque access<sup>1</sup> from 3 June 2023, as follows:

- If you open a CommBank account from 3 June 2023, cheque access to that account won't be available. Some exceptions apply<sup>2</sup>.
- If a cheque book was not issued for your account<sup>2</sup> before 3 June 2023, cheque access to that account won't be available from 3 June 2023.
- From 3 June 2023 replacement cheque books will no longer be issued automatically. To obtain a replacement cheque book, please contact us or visit your nearest branch.
- If you switch from a CommBank account where a cheque book was previously issued, to a new CommBank account, and your cheque book is linked to your new account, you can continue to have cheque access to your new account until all of the cheques in your cheque book are used. Once you've used all the cheques in that cheque book, cheque access will no longer be available from 3 June 2023.
- All account Terms and Conditions will be updated to reflect these changes on 3 June 2023 on [commbank.com.au](https://commbank.com.au)

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

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

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

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

<sup>2</sup> Selected business and institutional banking accounts are excluded. Speak with your Relationship Manager, or visit [commbank.com.au/changes-to-cheques](https://commbank.com.au/changes-to-cheques)

® Registered to BPAY Pty Ltd ABN 69 079 137 518



Account Number 06 5155 10876128

Statement Period 16 Dec 2022 - 15 Jun 2023

Closing Balance \$38,242.82 CR

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



046

THE TRUSTEE  
 33 BARULA RD  
 MARINO SA 5049

## Direct Investment Account

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

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

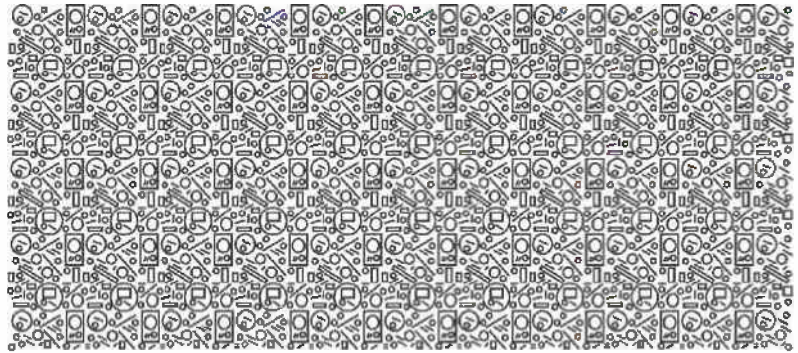
Name: MJF SMSF PTY LTD AS TRUSTEES FOR MJF SEL  
 F MANAGED SUPER FUND

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

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

Date	Transaction	Debit	Credit	Balance
16 Dec 2022	OPENING BALANCE			\$7,887.17 CR
16 Dec	TAX OFFICE PAYMENTS NetBank BPAY 75556 4795686316828260 SMSF PAYG Dec 22	1,451.00		\$6,436.17 CR
22 Dec	DEFT PAYMENTS NetBank BPAY 96503 3052013943011 Commcorp Dec 22	1,531.00		\$4,905.17 CR
03 Jan	Direct Credit 048080 THE ROWLSON TRUS Office Rent		2,750.00	\$7,655.17 CR
16 Jan	SA WATER NetBank BPAY 8888 0205201447 SAWater Jan 23	157.74		\$7,497.43 CR
01 Feb	Direct Credit 048080 THE ROWLSON TRUS Office Rent		2,750.00	\$10,247.43 CR
07 Feb	Transfer to CBA A/c NetBank CXO Sh Feb 23	6,319.95		\$3,927.48 CR
20 Feb	CITY OF ADELAIDE NetBank BPAY 36095 333146 ACC RATES March 23	507.70		\$3,419.78 CR
01 Mar	Credit Interest		3.65	\$3,423.43 CR
01 Mar	Direct Credit 048080 THE ROWLSON TRUS Office Rent		2,750.00	\$6,173.43 CR
07 Mar	DEFT PAYMENTS NetBank BPAY 96503 3052013943011 CommCorp March 23	1,531.00		\$4,642.43 CR
22 Mar	Transfer from NetBank StedfastdivMarch23		129.00	\$4,771.43 CR





Date	Transaction	Debit	Credit	Balance
25 Mar	Transfer from NetBank PLS Div March 23		229.13	\$5,000.56 CR
31 Mar	Transfer from NetBank BHP Div March 23		920.45	\$5,921.01 CR
31 Mar	Transfer from NetBank CBA Div March 23		1,022.70	\$6,943.71 CR
01 Apr	Credit Interest		1.29	\$6,945.00 CR
03 Apr	Transfer from NetBank		0.02	\$6,945.02 CR
03 Apr	Direct Credit 048080 THE ROWLSON TRUS Office Rent		2,750.00	\$9,695.02 CR
18 Apr	Transfer from NetBank WOW DIV April 23		644.00	\$10,339.02 CR
26 Apr	Transfer from NetBank MJF Super 22 23		27,500.00	\$37,839.02 CR
26 Apr	TAX OFFICE PAYMENTS NetBank BPAY 75556 4795686316828260 IASPAYG April 23	1,451.00		\$36,388.02 CR
28 Apr	SA WATER NetBank BPAY 8888 0205201447 SAWater 301April23	167.78		\$36,220.24 CR
01 May	Credit Interest		19.26	\$36,239.50 CR
01 May	Direct Credit 048080 THE ROWLSON TRUS Office Rent		2,750.00	\$38,989.50 CR
02 May	Transfer To Bartley Partners NetBank Bartley EOFY Tax 8953	1,540.00		\$37,449.50 CR
29 May	CITY OF ADELAIDE NetBank BPAY 36095 333146 Acc June 23	507.70		\$36,941.80 CR
01 Jun	Credit Interest		82.02	\$37,023.82 CR
01 Jun	Direct Credit 048080 THE ROWLSON TRUS Office Rent		2,750.00	\$39,773.82 CR
15 Jun	DEFT PAYMENTS NetBank BPAY 96503 3052013943011 ComCorpStrataJun23	1,531.00		\$38,242.82 CR
15 Jun	2023 CLOSING BALANCE			\$38,242.82 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$7,887.17 CR		\$16,695.87		\$47,051.52		\$38,242.82 CR

**Your Credit Interest Rate Summary**

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

1619.5003.1.3.ZZ258R3.0303.SL.R3.S911.D166.OV06.00.36



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

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# Important Safety Notice: Keeping Your Accounts Safe.

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

## What to look out for

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

## How can I keep my accounts safe?

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

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

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

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

### **Has there been an unauthorised transaction on your account?**

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

For more information, visit:

**[commbank.com.au/support/disputing-a-transaction.html](http://commbank.com.au/support/disputing-a-transaction.html)**

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

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

To find out more about chargebacks, visit:

**[commbank.com.au/support/faqs/1387.html](http://commbank.com.au/support/faqs/1387.html)**

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





046

THE TRUSTEE  
 33 BARULA RD  
 MARINO SA 5049

**Account Number** 06 5155 10876128

**Statement Period** 16 Jun 2023 - 15 Dec 2023

**Closing Balance** \$71,348.33 CR

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

## Direct Investment Account

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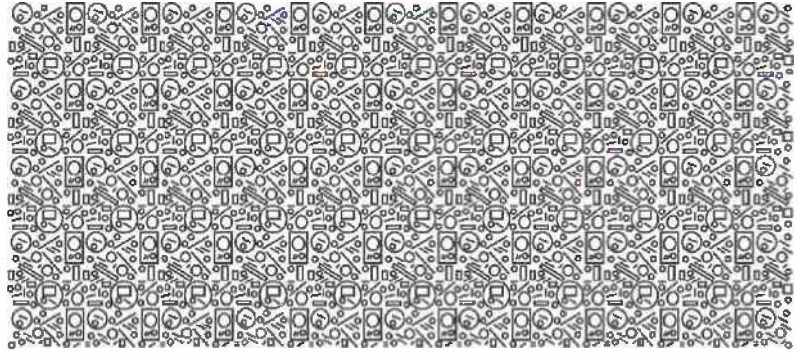
**Name:** MJF SMSF PTY LTD AS TRUSTEES FOR MJF SEL  
 F MANAGED SUPER FUND

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Date	Transaction	Debit	Credit	Balance
16 Jun	2023 OPENING BALANCE			\$38,242.82 CR
18 Jun	Direct Credit 012721 ATO ATO007000017699627		254.58	\$38,497.40 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2023 is \$196.64			
01 Jul	Credit Interest		90.62	\$38,588.02 CR
03 Jul	Direct Credit 048080 THE ROWLSON TRUS Office Rent		2,750.00	\$41,338.02 CR
11 Jul	ASIC NetBank BPAY 17301 2296265649584 Asic Bare Trust fe	290.00		\$41,048.02 CR
11 Jul	ASIC NetBank BPAY 17301 2296265649493 Asic smsf an fee	59.00		\$40,989.02 CR
31 Jul	SA WATER NetBank BPAY 8888 0205201447 SA Water July 23	173.25		\$40,815.77 CR
31 Jul	TAX OFFICE PAYMENTS NetBank BPAY 75556 4795686316828260 PAYGJuly 23	1,451.00		\$39,364.77 CR
01 Aug	Credit Interest		104.14	\$39,468.91 CR
14 Aug	Fast Transfer From THE ROWLSON TRUST INV 08230924 INV 08230924		33,990.00	\$73,458.91 CR
29 Aug	CITY OF ADELAIDE NetBank BPAY 36095 333146 ACC Rates Aug 23	557.70		\$72,901.21 CR





Date	Transaction	Debit	Credit	Balance
29 Aug	REVSA - ESL NetBank BPAY 24257 5085310315 ESL 301 Aug 23	360.55		\$72,540.66 CR
01 Sep	Credit Interest		150.62	\$72,691.28 CR
14 Sep	DEFT PAYMENTS NetBank BPAY 96503 3052013943011 CommCorp Sept 23	1,531.00		\$71,160.28 CR
29 Sep	Transfer from NetBank BHP DIV Sept 23		844.19	\$72,004.47 CR
29 Sep	Transfer from NetBank Combank Div Sept23		1,168.80	\$73,173.27 CR
29 Sep	Transfer from NetBank Woolw Div Sep 23		812.00	\$73,985.27 CR
29 Sep	Transfer from NetBank PILB PLS DIV Sep23		291.62	\$74,276.89 CR
29 Sep	Transfer from NetBank SDF Div Sep 23		193.50	\$74,470.39 CR
29 Sep	Transfer from NetBank CDIA INTERESTSep23		0.03	\$74,470.42 CR
01 Oct	Credit Interest		177.64	\$74,648.06 CR
30 Oct	TAX OFFICE PAYMENTS NetBank BPAY 75556 4795686316828260 PAYG SMSF Oct 23	1,372.00		\$73,276.06 CR
30 Oct	Transfer from NetBank Interest CDIA		0.06	\$73,276.12 CR
01 Nov	Credit Interest		189.97	\$73,466.09 CR
14 Nov	Transfer To Mal People Choice NetBank Sa water Oct 23	168.65		\$73,297.44 CR
28 Nov	Transfer To Mal People Choice NetBank ACC Rates Dec 23	557.50		\$72,739.94 CR
01 Dec	Credit Interest		186.39	\$72,926.33 CR
11 Dec	DEFT PAYMENTS NetBank BPAY 96503 3052013943011 Comm Corp Dec23	1,578.00		\$71,348.33 CR
15 Dec	2023 CLOSING BALANCE			\$71,348.33 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$38,242.82 CR		\$8,098.65		\$41,204.16		\$71,348.33 CR

**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)
15 Dec	Less than \$10,000.00	0.35%
	\$10,000.00 and over	3.20%

2014.7198.1.2.ZZ258R3 0303SL\_R3\_S911.D349.OV06.00.37

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





Account Number 06 7167 27469866

Statement Period 20 May 2022 - 19 Nov 2022

Closing Balance \$2.97 CR

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



046

MR MALCOLM JOHN FRANCIS  
 33 BARULA RD  
 MARINO SA 5049

## Direct Investment Account

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Name: MJF SMSF PTY LTD ITF MJF SELF MANAGED SF

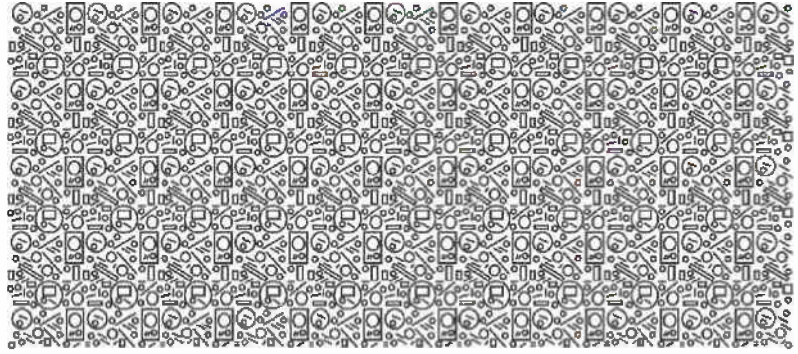
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Date	Transaction	Debit	Credit	Balance
20 May 2022	OPENING BALANCE			Nil
03 Jun	Transfer from NetBank WOW shares 1400		50,000.00	\$50,000.00 CR
08 Jun	Direct Debit 062934 COMMSEC SECURITI COMMSEC	48,315.90		\$1,684.10 CR
20 Jun	Transfer to CBA A/c NetBank Return Funds	1,684.10		\$0.00
01 Jul	Credit Interest		1.03	\$1.03 CR
01 Jul	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		827.00	\$828.03 CR
05 Jul	Transfer to CBA A/c NetBank Sold ART July 22	828.03		\$0.00
18 Jul	Transfer from NetBank BHP Share Purchase		24,849.70	\$24,849.70 CR
20 Jul	Direct Debit 062934 COMMSEC SECURITI COMMSEC	24,849.70		\$0.00
01 Aug	Credit Interest		0.41	\$0.41 CR
23 Sep	Direct Credit 458106 BHP GROUP DIV AF386/00567292		1,722.49	\$1,722.90 CR
27 Sep	Transfer to CBA A/c NetBank BHP DividendSept22	1,722.90		\$0.00



\*\* 3613.10901.1.2.ZZ258R3 0303SL\_R3.S911.D325.O.V06.00.35



Date	Transaction	Debit	Credit	Balance
27 Sep	Transfer from NetBank Buy HAV Sept 22		10,179.00	\$10,179.00 CR
27 Sep	Transfer from NetBank HAV But Sept 22		497.19	\$10,676.19 CR
27 Sep	Direct Credit 516612 WOW FNL DIV 001283541910		742.00	\$11,418.19 CR
28 Sep	Transfer to CBA A/c NetBank Wool Div Sep22	742.00		\$10,676.19 CR
29 Sep	Direct Credit 401507 CBA FNL DIV 001281043635		1,022.70	\$11,698.89 CR
29 Sep	Direct Debit 062934 COMMSEC SECURITI COMMSEC	10,676.14		\$1,022.75 CR
01 Oct	Credit Interest		0.97	\$1,023.72 CR
04 Oct	Transfer to CBA A/c NetBank CBA DividendOct 22	1,022.70		\$1.02 CR
17 Oct	Transfer from NetBank sdfaxsHARES171022		10,112.43	\$10,113.45 CR
19 Oct	Direct Debit 062934 COMMSEC SECURITI COMMSEC	10,113.45		\$0.00
28 Oct	Transfer from NetBank PLS Shares01112022		10,018.35	\$10,018.35 CR
01 Nov	Credit Interest		2.97	\$10,021.32 CR
01 Nov	Direct Debit 062934 COMMSEC SECURITI COMMSEC	10,018.35		\$2.97 CR
19 Nov	2022 CLOSING BALANCE			\$2.97 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
Nil		\$109,973.27		\$109,976.24		\$2.97 CR

**Your Credit Interest Rate Summary**

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

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



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046

MR MALCOLM JOHN FRANCIS  
 33 BARULA RD  
 MARINO SA 5049

**Account Number** 06 7167 27469866

**Statement Period** 20 Nov 2022 - 19 May 2023

**Closing Balance** \$0.03 CR

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

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Name: MJF SMSF PTY LTD ITF MJF SELF MANAGED SF

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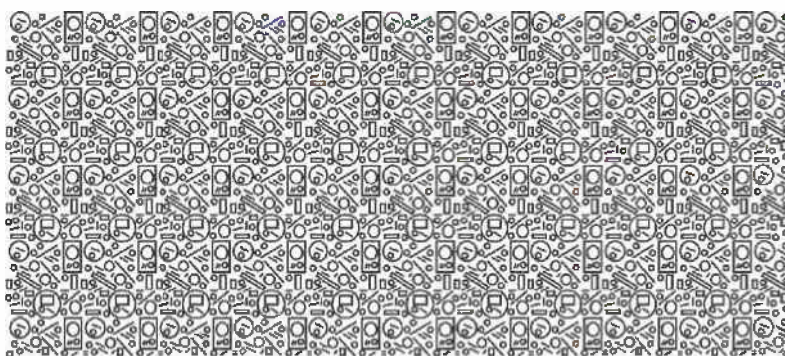
Date	Transaction	Debit	Credit	Balance
20 Nov 2022	OPENING BALANCE			\$2.97 CR
28 Nov	Transfer to CBA A/c NetBank Clear CDIA	2.97		\$0.00
07 Feb	Transfer from NetBank CXO Sh Feb 23		6,319.95	\$6,319.95 CR
09 Feb	Direct Debit 062934 COMMSEC SECURITI COMMSEC	6,319.95		\$0.00
22 Mar	Direct Credit 302169 SDF ITM DIV 001292163714		129.00	\$129.00 CR
22 Mar	Transfer to CBA A/c NetBank StedfastdivMarch23	129.00		\$0.00
24 Mar	Direct Credit 458106 PLS PAYMENT MAR23/00868763		229.13	\$229.13 CR
25 Mar	Transfer to CBA A/c NetBank PLS Div March 23	229.13		\$0.00
30 Mar	Direct Credit 401507 CBA DIV 001291551589		1,022.70	\$1,022.70 CR
30 Mar	Direct Credit 458106 BHP GROUP DIV A1387/00553188		920.45	\$1,943.15 CR
31 Mar	Transfer to CBA A/c NetBank BHP Div March 23	920.45		\$1,022.70 CR
31 Mar	Transfer to CBA A/c NetBank CBA Div March 23	1,022.70		\$0.00



\*# 1430.5187.1.2 ZZZ58R3 0303 SL R3 S911.D139.OV06.00.36

Account Number

06 7167 27469866



Date	Transaction	Debit	Credit	Balance	
01 Apr	Credit Interest		0.02	\$0.02 CR	
03 Apr	Transfer to CBA A/c NetBank	0.02		\$0.00	
13 Apr	Direct Credit 516612 WOW DIV 001294395534		644.00	\$644.00 CR	
18 Apr	Transfer to CBA A/c NetBank WOW DIV April 23	644.00		\$0.00	
01 May	Credit Interest		0.03	\$0.03 CR	
19 May 2023	CLOSING BALANCE			\$0.03 CR	
	<b>Opening balance</b>	-	<b>Total debits</b>	+ <b>Total credits</b>	= <b>Closing balance</b>
	\$2.97 CR		\$9,268.22	\$9,265.28	\$0.03 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
19 May	Less than \$10,000.00	0.35%
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Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: [info@afca.org.au](mailto:info@afca.org.au)

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

## Important Notice

### Changes to cheque access from 3 June 2023

We are phasing out cheque access<sup>1</sup> from 3 June 2023, as follows:

- If you open a new CommBank account from 3 June 2023, cheque access to that new account won't be available. Some exceptions apply<sup>2</sup>.
- If a cheque book was not issued for your account<sup>2</sup> before 3 June 2023, cheque access to that account won't be available from 3 June 2023.
- From 3 June 2023 replacement cheque books will no longer be issued automatically. To obtain a replacement cheque book, please contact us or visit your nearest branch.
- If you have a joint account listed below<sup>3</sup>, you will no longer be able to order a replacement cheque book. You can continue to have cheque access to your joint account until all of the cheques in your cheque book are used. Once you've used all the cheques in that cheque book, cheque access will no longer be available for that account from 3 June 2023.
- If you switch from a CommBank account where a cheque book was previously issued, to a new CommBank account, and your cheque book is linked to your new account, you can continue to have cheque access to your new account until all of the cheques in your cheque book are used. Once you've used all the cheques in that cheque book, cheque access will no longer be available from 3 June 2023.
- All account Terms and Conditions will be updated to reflect these changes on 3 June 2023 on [commbank.com.au](https://commbank.com.au)

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

- Transferring money between your accounts in real-time
- Transferring money to a BSB and Account Number or paying money to someone using PayID
- Setting up a recurring transfer or scheduling a transfer for later
- Paying your bills using PayTo, BPAY<sup>®</sup> or direct debit



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

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

<sup>2</sup> Selected business and institutional banking accounts are excluded. Speak with your Relationship Manager, or visit [commbank.com.au/changes-to-cheques](https://commbank.com.au/changes-to-cheques)

<sup>3</sup> From 3 June 2023, you will no longer be able to order a replacement cheque book if you have a joint account listed here: Accelerator Cash Account, AwardSaver Account, Cash Investment Account, Cash Management Call Account, Commonwealth Direct Investment Account, Complete Access, Everyday Offset, GoalSaver, NetBank Saver, Pensioner Security Account, Private Bank Account, Smart Access, Streamline Basic, and Youthsaver Account. If you have any other joint account, you can order a replacement cheque book if you contact us or visit your nearest branch.

® Registered to BPAY Pty Ltd ABN 69 079 137 518



046

MR MALCOLM JOHN FRANCIS  
 33 BARULA RD  
 MARINO SA 5049

**Account Number** 06 7167 27469866

**Statement Period** 20 May 2023 - 19 Nov 2023

**Closing Balance** Nil

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

## Direct Investment Account

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

The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your investments through NetBank and the CommBank app.

Name: MJF SMSF PTY LTD ITF MJF SELF MANAGED SF

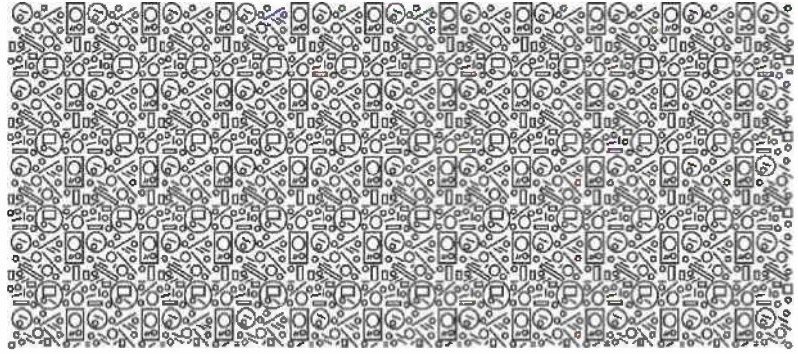
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

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

Date	Transaction	Debit	Credit	Balance
20 May 2023	OPENING BALANCE			\$0.03 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2023 is \$5.43			
21 Sep	Direct Credit 302169 SDF DIV 001300534108		193.50	\$193.53 CR
27 Sep	Direct Credit 458106 PLS PAYMENT SEP23/00876358		291.62	\$485.15 CR
27 Sep	Direct Credit 516612 WOW DIV 001302803988		812.00	\$1,297.15 CR
28 Sep	Direct Credit 401507 COMMONWEALTH BAN 001300066438		1,168.80	\$2,465.95 CR
28 Sep	Direct Credit 458106 BHP GROUP DIV AF388/00545345		844.19	\$3,310.14 CR
29 Sep	Transfer to CBA A/c NetBank BHP DIV Sept 23	844.19		\$2,465.95 CR
29 Sep	Transfer to CBA A/c NetBank Combank Div Sept23	1,168.80		\$1,297.15 CR
29 Sep	Transfer to CBA A/c NetBank Woolw Div Sep 23	812.00		\$485.15 CR
29 Sep	Transfer to CBA A/c NetBank PILB PLS DIV Sep23	291.62		\$193.53 CR
29 Sep	Transfer to CBA A/c NetBank SDF Div Sep 23	193.50		\$0.03 CR



\*# 4663.15977.1.1 ZZ258R3 0303 SL\_R3 S911.D324.O V06.00.37



Date	Transaction	Debit	Credit	Balance			
29 Sep	Transfer to CBA A/c NetBank CDIA INTERESTSep23	0.03		\$0.00			
01 Oct	Credit Interest		0.06	\$0.06 CR			
30 Oct	Transfer to CBA A/c NetBank Interest CDIA	0.06		\$0.00			
19 Nov	2023 CLOSING BALANCE			Nil			
	<b>Opening balance</b>	<b>-</b>	<b>Total debits</b>	<b>+</b>	<b>Total credits</b>	<b>=</b>	<b>Closing balance</b>
	\$0.03 CR		\$3,310.20		\$3,310.17		Nil

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
19 Nov	Less than \$10,000.00	0.35%
	\$10,000.00 and over	3.20%

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

### Important Information:

We try to get things right the first time – but if we don't, we'll do what we can to fix it.  
You can fix most problems simply by contacting us.

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

Tell us online: [commbank.com.au/support/compliments-and-complaints.html](https://commbank.com.au/support/compliments-and-complaints.html)

Call: 1800 805 605 (free call)

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

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

Email: [info@afca.org.au](mailto:info@afca.org.au)

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

LANDS TITLES REGISTRATION OFFICE  
SOUTH AUSTRALIA  
**LEASE**  
FORM APPROVED BY THE REGISTRAR-GENERAL

PRIORITY NOTICE ID	
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**BELOW THIS LINE FOR OFFICE  
PURPOSES ONLY**

SERIES NO	PREFIX
	L

AGENT CODE

LODGED BY:

CORRECTION TO: Prospect Conveyancing Pty Ltd GMS1

SUPPORTING DOCUMENTATION LODGED WITH INSTRUMENT  
(COPIES ONLY)

- 1.....
- 2.....
- 3.....
- 4.....
- 5.....

CORRECTION	PASSED
REGISTERED	
REGISTRAR-GENERAL	



# LEASE

**PRIVACY COLLECTION STATEMENT:** The information in this form is collected under statutory authority and is used for maintaining publicly searchable registers and indexes. It may also be used for authorised purposes in accordance with Government legislation and policy requirements.

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## LAND DESCRIPTION

WHOLE OF THE LAND IN CT Volume 6041 Folio 628 known as Suite 301, 147 Pirie Street Adelaide SA 5000 more particularly described as in the attached plan.

(hereinafter called the "the Demised Premises")

Item 1

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## ESTATE & INTEREST

IN FEE SIMPLE

Item 2

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**LESSOR** (Full name and address)

**MJF SMSF PTY LTD ACN 626 564 949 AS TRUSTEE OF THE MJF SELF MANAGED SUPER FUND**  
of 33 Barula Road Marino SA 5049

Item 4

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**LESSEE** (Full name, address and mode of holding)

**ROWLSON LINDSAY PTY LTD ACN 163 696 437**  
of PO Box 3165 Melbourne Street North Adelaide SA 5006

Item 5

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## TERM

COMMENCING ON ...1 September 2022.....

AND

EXPIRING ON .....31 August 2025.....

Together with right(s) of renewal

Item 6

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## RENT AND MANNER OF PAYMENT (or other consideration)

The Lessee shall pay the Lessor an annual rent of Thirty Three Thousand Dollars (\$33,000.00) including GST by equal calendar monthly payments of Two Thousand Seven Hundred and Fifty Dollars (\$2,750.00) including GST (and proportionately for any period of less than one month) subject to review and in the manner set out in this Lease. The first of such payments shall be made on the 1st Day of September 2022 and on the 1<sup>st</sup> day of each calendar month subject to the review of rent more particularly described in clause 4 (4) hereof.

Item 7

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**IT IS CONVENANTED BY AND BETWEEN THE LESSOR AND THE LESSEE as listed herein:**  
(Covenants, where not deposited, to be set forth on insert sheet(s) and securely attached)

---

**OPERATIVE CLAUSE** *\*Delete the inapplicable*

The Lessor LEASES TO THE LESSEE the land \*above / \*hereinafter described and the LESSEE ACCEPTS THIS LEASE of the land for the term and at the rent stipulated, subject to the covenants and conditions expressed \*herein / \*in Memorandum No. \_\_\_\_\_ and to the powers and covenants implied by the *Real Property Act 1886* (except to the extent that the same are modified or negated below).

---

**DEFINE THE LAND BEING LEASED INCORPORATING THE REQUIRED EASEMENT(S) ETC.**

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**CONSENTS OF MORTGAGEES AND SECTION 32 DEVELOPMENT ACT 1993 CERTIFICATION**

This Lease does not contravene Section 32 of the Development Act

**Item 8**

ITEM 9  
Permitted Use

Office accommodation.

ITEM 10

Rent Review

1 September 2023 rent increased by 3% pa  
1 September 2024 rent increased by 3% pa

If Renewed

1 September 2025 rent increased by 3% pa  
1 September 2026 rent increased by 3% pa

ITEM 11

Renewed Term

2 right of renewal for 1 Years each (2 x 1 years)

1.

**INTERPRETATION**

In this lease unless the contrary intention appears:

- (1) "Retail Shop Lease" means a lease or agreement which comes within the definition of a retail shop lease as contained in section 4 of the Retail and Commercial Leases Act 1995.
- (2) "Demised Premises" means the whole of the land described in Item 1 of the Schedule and includes all buildings car parking areas and other permanent improvements structures and fixtures erected or constructed thereon from time to time together with all the Lessor's Fixtures and Fittings.
- (3) "Land" means the whole of the land in the Certificate(s) of Title in which the Demised Premises forms part or the whole of.
- (4) "Lessee" shall mean the person or persons named and described in Item 5 of the Schedule and where the context so requires or admits the heirs executors administrators and assigns of such person and/ or persons and if a company or companies the successors and permitted assigns of such company or each of them as the case may be and if more than one then jointly and severally.
- (5) "Lessor" means the person or persons named and described in Item 4 of the Schedule and where the context so requires or admits the heirs executors administrators and assigns of such person and/ or persons and if a company or companies then the successors and permitted assigns of such company or each of them.
- (6) "Lessor's Fixtures and Fittings" means all fixtures and fittings plant equipment services chattels and other goods whatsoever which are the property of the Lessor and which are or may be installed or situated on or within the Demised Premises from time to time.
- (7) "Permitted Use" means the use to which the Lessee shall put the Demised Premises being the use described in Item 9 of the Schedule.
- (8) "Services" means and includes all electrical plumbing fire protection air-conditioning gas telephone and other like installations including all pipes wires conduits incorporated therein or appurtenant thereto.
- (9) "Lessee's Proportion" means in respect to the payment of Rates and Taxes that proportion of the nett area of the Demised Premises which bears to the total nett area of the property by which the Demised Premises form part.
- (10) Reference to a Statute shall include all amendments for the time being in force and any other statute enacted in substitution therefor and regulations and by-laws for the time being under that statute and any notice demand order direction requirement or obligation under or pursuant to that statute or those regulations or by-laws and the expressions "statute" "act" "by-laws" shall mean any federal state or local government statute act regulation or by-law from time to time in force and any notice demand or direction requirement or obligation issued made given or imposed under or pursuant to the same.
- (11) Words importing the singular embrace the plural and words importing one gender shall embrace the other gender and vice versa respectively.
- (12) Any reference to a person shall be deemed to include a corporate body and vice versa.
- (13) All moneys payable by the Lessee to the Lessor under this lease shall be recoverable as a debt or at the option of the Lessor as rental in arrears.
- (14) Headings are for convenience of reference only and shall not affect the construction or interpretation of this lease.

- (15) Where the words "not applicable" or "nil" appear opposite any part of any item of the Schedule each and every clause in this lease in which specific reference is made to such part of the relevant item in the Schedule shall so far as the context shall permit be null and void and of no effect.
- (16) The terms covenants conditions and agreements in this lease contained shall be in addition to and without prejudice to those implied by the Real Property Act 1886 and the Law of Property Act 1936 except insofar as the same are altered or modified hereby.

## 2. **LESSEE'S COVENANTS**

The Lessee expressly covenants and agrees with the Lessor during the term of this Lease and any other period in which it shall be in occupation of the Demised Premises or any part thereof as follows:

- (1) **Rent**  
To pay to the Lessor the rental at the times and in the manner specified (or at such other time or in such other manner as the Lessor shall specify from time to time in writing) free and clear of all deductions and abatements.
- (2) **Rates, Taxes and Outgoings**  
Rates, Taxes and Outgoings shall be paid by the Lessor except for the water supply and usage paid by the Lessee
- (3) **Goods and Services Taxes**  
In addition to all other amounts payable by the Lessee pursuant to this Lease the Lessee shall pay to the Lessor, at the same time as the relevant rent, outgoing, expense or other amount is due, all goods and services taxes, value added taxes, consumption taxes or other similar taxes or other similar taxes, duties, excises, surcharges, levies or imposts (collectively "GST") charged or levied in respect of:
- (a) rent paid or received pursuant to this Lease is inclusive of GST;
  - (b) any outgoings or other expenses incurred or paid by the Lessor and which are to be reimbursed by the Lessee to the Lessor pursuant to this Lease; and
  - (c) any other taxable supply by the Lessor (for which the Lessor is to receive consideration from the Lessee pursuant to this Lease) within the meaning of A New Tax System (Goods and Services Tax) Act 1999 or any other Act amending or in substitution therefor ("the GST Act").

The parties acknowledge that the rent specified in Item 7 of the Schedule is inclusive of the amount of GST charged, levied or payable from time to time in respect of the rent.

Notwithstanding the above, if this Lease requires the Lessee to pay, reimburse or contribute to an amount paid or payable by the Lessor in respect of an acquisition from a third party for which the Lessor is entitled to an input tax credit under the GST Act, the amount for payment, reimbursement or contribution will be the GST-exclusive value of the acquisition by the Lessor plus, if the Lessor's recovery from the Lessee will be a taxable supply within the meaning of the GST Act, the GST payable in respect of that supply.

- (4) **Utilities**  
To bear and pay fully and punctually all utilities charges including but not limited to internet telephone electricity light and power gas oil cleaning and (without limiting the generality of clause 2. the Lessee's proportion of any water supply and any water consumed or used upon or in respect of the Demised Premises.

(5) **Air-Conditioning**

To pay to the Lessor within seven days (7) days of demand all costs charges and expenses incurred paid or payable by the Lessor in connection with the operation maintenance repair and renovation of all air conditioning plant services and equipment supplied by the Lessor and which serve or operate in the Demised Premises AND to comply with and observe the reasonable requirements of the Lessor with respect to the use and operation of such air conditioning plant services and equipment and not to interfere with or misuse the same nor to cause suffer or allow to be done anything in relation to the use or ventilation of the Demised Premises which might interfere or impair the efficient operation of such plant services and equipment in the Demised Premises PROVIDED HOWEVER that notwithstanding anything herein contained to the contrary the Lessor shall not be under any liability to the Lessee or any other person by reason of any inability or failure to operate control or maintain such plant services or equipment at any time for any reason.

(6) **Use of Demised Premises**

(a) To use the Demised Premises for the Permitted Use and not for any other purpose and not at any time during the term hereby granted to exercise or carry on or permit or suffer to occur or to be exercised or carried on upon the Demised Premises or any part thereof any noxious noisome offensive or dangerous art trade business occupation or calling or do or permit or suffer any matter or thing whatsoever upon the Demised Premises or any part thereof (except as is usual for the Permitted use) which shall or may in the opinion of the Lessor be to the annoyance nuisance grievance damage or disturbance of or to any owners or occupiers of any land or buildings adjacent to the Demised Premises or in the neighbourhood and not to sleep or suffer anyone to sleep upon the Demised Premises or any part thereof or use or permit or suffer the same to be used for residential purposes.

(7) **General Obligations to Open for Business**

That subject to any statutory rights of the Lessee or any other rights or obligations herein contained or implied to the contrary the Lessee will open the Demised Premises for the purpose of carrying on the Permitted Use regularly and in accordance with good business practice and will not close or permit the Demised Premises to be closed for any lengthy period or periods of time during which other businesses or activities of a nature similar conducted by the Lessee from the Demised Premises would normally be open for business. The Lessee acknowledges that this clause does not impose upon the Lessee any specific requirement to trade at any particular times or during any particular periods.

(8) **Maintenance and Repair**

To maintain repair and keep the whole of the Demised Premises in good and substantial repair order and condition damage by fire flood lightning earthquake storm tempest and other risks against which the Lessor is insured (save where insurance moneys are irrecoverable in consequence of the act or default of the lessee or any servant agent contractor sub-Tenant or employee of the Lessee or any person on the Demised Premises by lawful licence of the Lessee) and fair wear and tear only excepted and to replace from time to time the Lessor's Fixtures and Fittings in the Demised Premises which may be or become beyond repair at any time during or at the expiration (or sooner determination) of this lease PROVIDED THAT this covenant shall not impose on the Lessee any obligation in respect of any structural maintenance replacement or repair except where the same is rendered necessary or desirable as a consequence direct or indirect of any act or omission on the part of the Lessee or any servant agent contractor or sub-tenant of the Lessee or any person on the Demised Premises by lawful licence of the Lessee or by the use of the Demised Premises by the Lessee notwithstanding that such use of the Demised Premises may be within the scope of the Permitted Use.

(9) **Maintain Landscaped Areas**

~~To care for maintain and nurture any and all lawns gardens landscaped areas and all other vegetation on the Demised Premises and at all times to keep the same in a healthy and tidy state and free from weeds vermin and pests PROVIDED THAT if in the reasonable opinion of the Lessor the said lawns gardens landscaped areas and/or other vegetation shall at any time and from time to time become untidy unhealthy unsightly or otherwise in need of attention the Lessor its servants agents contractors and/or workmen may at any time without notice enter upon and within the Demised Premises and undertake such gardening watering and other works which the Lessor in its absolute discretion considers necessary or desirable in order to reinstate the said lawns gardens landscaped areas and other vegetation to a state and condition which is consistent with the due and proper performance by the Lessee of its obligations hereunder and any and all fees costs charges and expenses incurred paid or payable by the Lessor in so doing shall be recoverable from the Lessee on demand.~~

**(10) Cleaning**

To cause the Demised Premises to be cleaned regularly in a proper and workmanlike manner and only by persons reasonably approved by the Lessor PROVIDED THAT if in the reasonable opinion of the Lessor the Demised Premised or any part of them shall at any time and from time to time become unclean the Lessor its servants agents contractors or workmen may at any time on giving to the Lessee no less than twenty-four (24) hours notice of its intention so to do enter upon and within the Demised Premises and carry out such cleaning which the Lessor in its absolute discretion considers necessary to clean the demised Premises to a standard which is consistent with the due and proper performance by the Lessee of its obligations hereunder and any and all fees costs charges and expenses incurred paid or payable by the Lessor in so doing shall be recoverable from the Lessee on demand.

**(11) Clean and maintain Lessee's Fittings**

To keep and maintain clean and in good order repair and condition all fittings plant furnishings and equipment of the Lessee to the extent necessary to prevent any hazard to or deterioration in the condition of the Demised Premises and any hazard or danger or potential hazard or danger to any persons in or about the Demised Premises.

**(12) Statutory Requirements**

To promptly and fully and at the Lessee's cost and expense in all things comply with all statutes acts ordinances by-laws proclamations orders or regulations present or future affecting or relating to the Demises Premises and the Lessee's use thereof and with all requirements which may be made or notices or orders which may be given by any governmental municipal civic or other authority over or in respect of the use of the Demised Premises and to indemnify and keep indemnified the Lessor from and against all actions proceedings claims demands charges penalties and expenses arising from the non-performance or non-observance of any such duties and obligations or the noncompliance with any such requirements as aforesaid PROVIDED THAT this covenant shall not impose on the Lessee any obligation in respect of any structural maintenance replacement or repair except where the same is rendered necessary or desirable as a consequence direct or indirect of any act or omission on the part of the Lessee or any servant agent contractor or sub-tenant of the Lessee or any person on the Demised Premises by lawful licence of the Lessee or by the use of the Demised Premises by the Lessee notwithstanding that such use of the Demised Premises may be within the scope of the Permitted Use.

**(13) Painting**

As and when the Lessor considers it necessary, on reasonable grounds, and in any event at or immediately prior to the expiration or sooner determination of this Lease to paint (or otherwise treat as the case may require) in a good and workmanlike manner all such surfaces of the Demised Premises as shall have previously been painted or otherwise treated in two coats of quality paint and in colours approved by the Lessor (or with such other high quality treatment as may be appropriate and approved by the Lessor) PROVIDED

THAT in the event that the Lessee shall fail to paint and/ or treat the Demised Premises in proper compliance with its duties and obligations as aforesaid the Lessor may without notice enter upon the Demised Premises and undertake or complete such painting and/ or treatment as aforesaid and any and all costs and expenses incurred by the Lessor in so doing shall be recoverable from the Lessee on demand.

(14) **Use of Facilities**

Not to use nor permit any servant agent contractor or sub-tenant of the Lessee or any person on the Demised Premises by lawful licence of the Lessee to use the lavatories toilets sinks and drainage and other plumbing facilities in the Demised Premises for any purpose other than that for which they were constructed or provided and not to deposit or permit to be deposited therein any sweeping rubbish or other material and any damage thereto caused by such misuse shall be made good by the Lessee forthwith.

(15) **Garbage and Waste**

To store and keep all waste materials and garbage in proper receptacles therefor and to arrange at its cost and expense in all things for the regular removal therefor from the Demised Premises.

(16) **Comply with the South Australian Public Health Act**

Not to permit or suffer the Demised Premises or any part thereof to be or become in an insanitary condition within the meaning of the South Australian Public Health Act 2011 ("the Health Act") or to be or become in such a condition as shall not comply with the provisions as regards public health and safety contained in the Local Government Act for the time being in force in the State of South Australia and at the Lessee's cost and expense in all things to perform and fulfil or cause to be performed and fulfilled all the duties and obligations with regard to the Demised Premises or the use thereof imposed by the Health Act and any other statute affecting the Demised Premises or the occupation or condition or use thereof for the time being in force in the said State and to carry out promptly and efficiently the proper requirements from time to time lawfully made by any Local Government Authority or Board or person pursuant to any such legislation and to indemnify the Lessor from and against all actions proceedings claims demands charges penalties and expenses arising from the non-performance or non-observance of any such duties and obligations or the noncompliance with any such requirements as aforesaid PROVIDED THAT this covenant shall not impose on the Lessee any obligation in respect of any structural maintenance replacement or repair except where the same is rendered necessary or desirable as a consequence direct or indirect of any act or omission on the part of the Lessee or any servant agent contractor or sub-tenant of the Lessee or any person on the Demised Premises by lawful licence of the Lessee or by the use of the Demised Premises by the Lessee notwithstanding that such use of the Demised Premises may be within the scope of the Permitted Use.

(17) **Signs and Advertisements**

Not without the prior consent in writing of the Lessor and any relevant statutory authority to erect display affix or exhibit on in or to the Demised Premises at the lessee's cost and expense any sign advertisement name or notice nor without the like consent of the Lessor to erect or place upon or within or without the Demised Premises any radio or television aerial or antennae or any loudspeakers film screens or similar devices or equipment nor use or permit to be used any radio gramophone television or other like media or equipment which may be heard or seen from without the Demised Premises and upon vacating the Demised Premises or otherwise at the request of the Lessor forthwith to remove any signs advertisements names or notices erected displayed painted affixed or exhibited upon to or within the Demised Premises by or on behalf of the Lessee and forthwith to make good any damage or disfigurement caused by reason of such erection painting displaying affixing placing exhibiting or removal.

(18) **Alterations and Additions**



Not without the prior consent in writing of the Lessor to make any alteration or addition including the Lessee's initial fitout in or to the Demised Premises or any part thereof PROVIDED HOWEVER that where such consent is given the materials and design shall first be approved by the Lessor or the Lessor's architects and the work equipment or installation shall be installed or altered in a workmanlike manner in accordance with the approval so given (if any) and any fees payable to the Lessor's architects and all other costs and expenses whatsoever incurred paid or payable by the Lessor in connection with all inspections and considering the Lessee's application for the Lessor's consent shall be paid by the Lessee to the Lessor forthwith upon demand (whether or not such consent shall have been granted) AND PROVIDED FURTHER that all such alterations and additions shall remain the property of the Lessee who shall be responsible for all maintenance thereof. Unless the Lessor advises the Lessee by notice in writing upon or prior to the expiration or sooner determination of the Lease that it does not require the Lessee to reinstate the said alterations or additions then the same shall be reinstated by the Lessee at or immediately prior to the expiration or sooner determination of this Lease but the Lessee shall upon such reinstatement cause no damage to the Demised Premises and shall forthwith thereafter make good reinstate and repair any damage or disfigurement caused thereby.

(19) **Prohibited Installations**

Without affecting the generality of anything herein contained not without the prior consent in writing of the Lessor (in respect of which consent – if granted – the Lessor may impose such conditions as it considers desirable) to install any water gas or electrical fixtures equipment or appliances or any apparatus for illuminating air-conditioning heating cooling or ventilating the Demised Premises other than kitchen appliances for the preparation of food or beverages and office appliances or equipment reasonably necessary for the execution of normal office practices nor to mark paint drill or in any way deface walls ceiling partitions floors wood or other part of the Demised Premises.

(20) **Heavy Objects**

Not to bring upon or cause or allow to be moved within the Demised Premises without the prior consent in writing of the Lessor any heavy machinery or other plant and equipment of such nature and size as to cause in the opinion of the Lessor or be likely to cause any structural or other damage to the Demised Premises or any part thereof and where such consent is obtained from the Lessor to comply in all respects with any directions given by or on behalf of the Lessor with respect to the time manner and routing of the moving of such machinery or equipment.

(21) **Dangerous Substances**

Not to bring upon or cause to be brought upon the Demised Premises or any part thereof without the prior consent in writing of the Lessor any dangerous noxious toxic volatile explosive or inflammable substance or compound whatsoever whether in solid liquid or gaseous form save and except as is usual for the Permitted Use.

(22) **Fire Precaution**

To take such precautions against fire on and in respect of the Demised Premises as are or may from time to time be required under or in pursuance of any statute act by-law order proclamation or regulation now or hereafter in force or which may be required by any authority (whether governmental municipal civic or other authority) having jurisdiction in relation thereto and at the Lessee's own cost and expense in all things to do such other acts matters and things in relation to fire safety as are or may from time to time be directed or required to be done or executed (whether by the owner or occupier of the Demised Premises) by any authority (whether governmental municipal civic or other authority) having jurisdiction in relation thereto PROVIDED THAT this covenant shall not impose upon the Lessee any obligation in respect of any structural maintenance or works except where the same is rendered necessary or desirable as a consequence direct or indirect of any act or omission on the part of the Lessee or any servant agent contractor or sub-tenant of the Lessee or any person on the Demised Premises by lawful license of the Lessee or by the

use of the Demised Premises by the Lessee notwithstanding that such use of the Demised Premises may be within the scope of the Permitted Use.

**(23) Notice of Defects**

To give to the Lessor prompt notice in writing of any circumstances including any accident to or defect or want of repair in or about the Demised Premises or any services or fittings located or installed in or about the Demised Premises which may cause any danger risk or hazard to the Demised Premises or any person therein.

**(24) Lessor's Access**

To permit the Lessor and the Lessor's agents at all reasonable times upon giving to the Lessee reasonable notice (except in the case of emergency when no notice shall be required) to enter upon the Demised Premises and view the state of repair thereof and the Lessor may thereupon or thereafter serve upon the lessee a notice in writing of any defect the repair of which is within the Lessee's obligations hereunder or of any other matter in respect of which the Lessee is in default hereunder requiring the Lessee forthwith to repair the same and/ or take steps to remedy any other default as the case may be and in default of the Lessee so doing it shall be lawful for the Lessor (without any obligation on the part of the Lessor so to do) for the time being to enter and execute the required repairs and/ or undertake such acts matters and things as may in the opinion of the Lessor be necessary to remedy or rectify such default as if it were the lessee and for that purpose the Lessor the Lessor's architects contractors workmen and agents may enter upon the whole or any part of the Demised Premises and there remain for the purpose of doing erecting or affecting any such thing and any reasonable expenses and costs incurred paid or payable by the Lessor in so doing shall forthwith on demand be payable by the Lessee to the Lessor AND FURTHER to permit the Lessor at all times on reasonable notice to carry out repairs renovations maintenance modifications extensions or alterations to the Demised Premises or to any part thereof deemed necessary or desirable by the Lessor and for any of these purposes to enter the Demised Premises with or without the Lessor's architects contractors workmen and agents as aforesaid PROVIDED THAT in executing any such works and/ or repairs the Lessor shall cause as little disturbance to the Lessee as practicable.

**(25) Plate Glass Public Liability and Business Insurance**

Forthwith to effect and keep current at all times in the name of the Lessee with the Lessor noted on the policy with an Insurance company reasonable approved by the Lessor:

- (a) a policy of insurance insuring all glass including plate glass and the frame or structure or frame securing the glass in and about the Demised Premises for the full replacement value thereof from time to time against breakage and damage and to expend all moneys received under such policy in reinstating such plate glass as may be broken and repair any damage to the frame or structure securing the glass and if such moneys are not sufficient to replace the said plate glass and repair the damaged frame then to make up the difference with the Lessee's own money; and
- (b) a public risk policy for and amount of not less than TWENTY MILLION DOLLARS (\$20,000,000) (or such further amount as the Lessor may notify the Lessee in writing from time to time) per claim; and
- (c) a business insurance policy insuring against loss of the Lessee's fixtures and fitting, plant and equipment, stock and income as a result of damage by burglary fire storm tempest earthquake flood dangerous substances (if applicable) and such other risks as the Lessor deems necessary from time to time to compensate the Lessee for lack of profits due to damage caused by the specified events.

and on demand to deliver to the Lessor such policy and/ or policies and/ or the certificate of currency in respect thereof and/ or the receipt in respect of the current premium therefor with the Lessor's interest noted on all policies of insurance.

(26) **Reimburse Premium**

~~Within seven (7) days of demand to pay to the Lessor all costs and expenses incurred paid or payable by the Lessor in insuring and keeping insured from time to time the Demised Premises against loss or damage by fire storm tempest earthquake flood and such other risks as the Lessor deems necessary from time to time for the full replacement value thereof as determined by the Lessor from time to time in its absolute discretion under a policy or policies including consequential loss provisions covering removal of debris and loss of rent for six (6) months.~~

(27) **Not to Vitate Insurance**

Not to do or permit to be done anything whereby the policy or policies of insurance on or in respect of the Demised Premises or any policy or policies of insurance on or in respect of any adjoining premises of the Lessor against damage by fire or otherwise for the time being subsisting may become void or voidable or whereby the rate of premium thereon may be increased and to repay to the Lessor on demand all sums paid by way of increased premium and all expenses incurred by the Lessor in or about any renewal of the policy or policies rendered necessary by a breach of this clause.

(28) **Indemnity**

To indemnify and forever hold harmless the Lessor from and against all and any actions claims demands losses damages costs and expenses for which the lessor shall or may be or become liable in respect of or arising from:

- (a) The negligent use misuse waste or abuse by the Lessee or any servant agent contractor or sub-tenant of the Lessee or any person in or on the Demised Premises by lawful licence of the Lessee or any other person claiming through or under the Lessee of the water gas electricity oil lighting and other services and facilities to or in the Demised Premises;
- (b) Overflow or leakage of water (including rain water) in or from the Demised Premises but having origin within the Demised Premises caused or contributed to by any act or omission on the part of the Lessee or any servant agent contractor or sub-tenant of the Lessee or any person in or on the Demised Premises by lawful licence of the Lessee or any other person claiming through or under the Lessee;
- (c) Loss damage or injury from any cause whatsoever to property or persons caused or contributed to by the use of the Demised Premises by the Lessee notwithstanding that such use of the Demised Premises may be within the scope of the permitted use or by any servant agent contractor or sub-tenant of the Lessee or any other person claiming through or under the Lessee; or
- (d) Loss damage or injury from any cause whatsoever to property or person within or without the Demised Premises occasioned or contributed to by any act omission neglect breach or default of the Lessee or any servant agent contractor or sub-tenant of the Lessee or any person in or on the Demised Premises by lawful licence of the Lessee or any other person claiming through or under the Lessee.

(29) **Release**

To occupy and use and keep the Demised Premises at the risk in all things of the Lessee and the Lessee HEREBY RELEASES to the full extent permitted by law the Lessor and its servants agents and contractors from any and all claims demands and damages of every kind resulting from any accident damage or injury occurring therein except where deriving from any wilful and negligent act of the Lessor.

(30) **Not to Commit any offence**

Not to do or commit or cause permit or suffer to be done or committed on or about the Demised Premises any act matter or thing whatsoever which is or may in the opinion of the Lessor be or become an offence under any Act of the State of South Australia or the Commonwealth of Australia or regulation or by-law thereunder for the time being in force.

(31) **Security**

To keep all doors and other means of access to the Demised Premises securely fastened on all occasions when the Demised Premises are left unoccupied.

(32) **Assignment and Sub-letting**

Not to assign transfer demise sublet mortgage or otherwise part with possession of the Demised Premises or any part thereof or by any act or deed procure the Demised Premises or any part thereof to be assigned transferred sublet mortgaged or put into possession of any person or persons nor to vacate the Demised Premises nor permit the same to be vacated during the term hereof without prior consent in writing of the Lessor which consent shall not be unreasonable withheld PROVIDED THAT the Lessor may require as a condition of its consent to any assignment or transfer of this lease or any sub-letting thereunder that prior to granting such consent:

- (a) The Lessee shall have fully paid up all rent and other moneys due hereunder and that there be at the time of granting such consent no existing want of repair or other breach or default by the Lessee hereunder; and
- (b) That the Lessee furnish the Lessor with written information and particulars which would satisfy a prudent landlord of commercial premises that the proposed assignee transferee or sub-lessee is a responsible creditworthy and financially sound person of good character with sufficient experience in the business which he proposes to carry on from the Demised Premises; and
- (c) The Lessee pays to the Lessor the reasonable costs and expenses incurred by the Lessor or estimated by the Lessor to be incurred by the Lessor and/ or its architect in connection with inspection of the Demised Premises and other reasonable costs and expenses incurred by the Lessor in satisfying itself of the matters aforesaid and of making its own enquires as to the suitability of the proposed assignee transferee or sub-lessee; and
- (d) That notwithstanding the giving of any consent by the Lessor the Lessee continue to remain liable to observe and perform the terms covenants and conditions in this lease contained and on the part of the Lessee to be observed and performed and in the event that any personal guarantees shall have been given to the Lessor as security for the compliance by the Lessee with the terms and conditions hereof as aforesaid then such persons continue to remain liable thereunder and that the Lessee indemnify the Lessor in respect of any loss damage or injury it may suffer as a result of the failure of the proposed assignee transferee or sub-lessee to observe or comply with any of such terms covenants and conditions and further that the Lessee execute a deed or Agreement to that effect; and
- (e) That if the proposed assignee transferee or sub-lessee is a company then the Directors and/ or Shareholders agree to execute personal guarantees in a form prepared by the Lessor's solicitors as security to the Lessor for the performance by the company of its duties and obligations pursuant to this Lease; and
- (f) That the proposed assignee transferee or sub-lessee covenant separately and directly with the Lessor (without limiting or effecting the continuing liability of the Lessee and any personal guarantors as aforesaid) to duly and promptly observe and perform the terms covenants and conditions herein contained and on the part of the Lessee hereunder to be observed and performed; and

- (g) That the Lessee pay to the Lessor all of the Lessor's reasonable costs and expenses (including legal expenses together with any and all stamp duty and other government fees and charges) incurred in connection with granting its consent and the preparation execution and stamping of any document required to be executed by the Lessor pursuant to this sub-clause or otherwise required to be executed by the Lessor to effect such assignment transfer or sub-lease.

PROVIDED FURTHER THAT for the purposes of this sub-clause any change in the principal shareholding altering the effective control of the Lessee (if a company) shall be deemed an assignment of this Lease.

**(33) Reletting and Sale**

To permit the Lessor during three months immediately preceding the end of the term hereof to affix and retain without interference upon any part of the Demised Premises a notice of re-letting and/or sale of the same and to permit all persons with authority of the Lessor or his agent at reasonable times of the day to view the Demised Premises.

**(34) Costs**

To pay forthwith on demand:

- (a) All stamp duty and all government fees for registration of this Lease; and
- (b) If this Lease is not a Retail Shop Lease all of the legal costs incurred by the Lessor in connection with the preparation of this Lease, negotiating, revising and engrossing this Lease (including all attendances on the Lessee and its legal and other advisers and all advices provided to the Lessor) and attending to the execution of this Lease; and
- (c) If this Lease is a Retail Shop Lease;
- (i) one half of the legal costs incurred by the Lessor in connection with the preparation of this Lease and any attendances on the Lessee in respect of the preparation or execution of this Lease; and
- (ii) one half of the fees charged by a mortgagee for producing the certificate of title for the demised premises and for consenting to this Lease and any other costs charges and expenses incurred in the preparation of this Lease; and
- (d) all legal and other costs and expenses incurred by the Lessor in consequence of any actual or threatened breach or default on the part of the Lessee in performing or observing and covenant condition or agreement on the part of the Lessee herein contained or in exercising or enforcing (or attempting so to do) any rights or remedies of the Lessor hereunder or at law or otherwise arising in consequence of any actual or threatened breach or default of the Lessee hereunder; and
- (e) all the reasonable legal costs and other expenses incurred by the Lessor and Lessee in connection with any application by the Lessee for any extension of this Lease or transfer or assignment by the Lessee of this Lease or the lessee's interest in it or to any sub-letting by the Lessee, or to any mortgage charge or encumbrance of the interest of the Lessee under this Lease (whether consent is granted or lawfully refused).

**3. LESSOR'S COVENANTS**

The Lessor hereby expressly covenants and agrees with the Lessee during the term hereof that the Lessee paying the rental at the times and in the manner aforesaid and observing and performing the terms covenants conditions agreements and restrictions herein contained and on the part of the Lessee to be observed and performed shall and may quietly and lawfully have hold and enjoy all

the Demised Premises during the currency of this Lease but subject as aforesaid without interruption or disturbance from or by the Lessor or any person or persons lawfully claiming through or under the Lessor.

#### **4. MUTUAL COVENANTS**

It is hereby expressly covenanted agreed and declared by and between the Lessor and the Lessee as follows:

(1) **Re-entry (default)**

That if the rent hereby reserved or any part thereof shall be in arrears and unpaid for the space of seven (7) days next after any or either of the days hereinbefore appointed for payment thereof (whether demanded or not) or if the Lessee shall be in breach or default of any of the covenants conditions agreements and restrictions herein contained and on the part of the Lessee to be observed performed and kept or if the Lessee or other person in whom for the time being the term hereby created shall be vested shall being a corporation go into liquidation or be wound up or be dissolved or enter into a scheme of arrangement for creditors or any class thereof or be placed under official management or a receiver or manager or receiver and manager of any of its assets be appointed or an inspection to be carried out pursuant to the Corporations Law or execution be levied against any of its assets, or being a natural person shall become an insolvent under administration as defined in the Bankruptcy Act 1966 or shall become insolvent either on his own petition or on the petition of any one or more of his creditors or shall permit or suffer any warrant of execution to be levied against goods of the Lessee or permit any person or persons holding a Bill of Sale or other security over goods of the Lessee to repossess the same for non-payment of any sum or sums of money due thereon or for any other reason whatsoever then and in any or either of such cases it shall be lawful for the Lessor to re-enter into and upon the Demised Premises or any part thereof in the name of the whole and to have again repossess and enjoy the same as of the Lessor's former estate and upon such re-entry the term hereby granted and this tenancy shall cease and determine but without prejudice to any right of action or remedy of the Lessor in respect of any antecedent breach of any of the covenants by the Lessee herein contained or hereby implied.

(2) **Repudiation and Damages**

(a) That each of the covenants by the Lessee specified hereunder are essential terms of this Lease:

- (i) The covenant to pay rent throughout the Lease term;
- (ii) The covenant dealing with the payment of rates and taxes;
- (iii) The covenant dealing with the use of the Demised Premises;
- (iv) The covenant dealing with assignment and sub-letting.

(b) That in respect of the Lessee's obligation to pay rent, the acceptance of the Lessor of arrears or of any late payment of rent shall not constitute a waiver of the essentiality of the Lessee's obligation to pay rent in respect of those arrears or of the late payments or in respect of the Lessee's continuing obligation to pay rent during the term hereof.

(c) That the Lessee shall compensate the Lessor in respect of any breach of an essential term of this Lease and that the Lessor is entitled to recover damages from the lessee in respect of such breaches. The Lessor's entitlement under this clause is in addition to any other remedy or entitlement to which the Lessor is entitled (including to terminate this Lease).

- (d) That in the event that the Lessee' conduct (whether acts or omissions) constitutes a repudiation of the lease (or of the Lessee's obligations under the lease) or constitutes a breach of any lease covenant, the Lessee shall compensate the Lessor for any loss or damage suffered by reason of the repudiation or breach.
- (e) That the Lessor shall be entitled to recover damages against the Lessee in respect of repudiation or breach of covenant for the damage suffered by the Lessor during the entire term of this Lease.
- (f) That the Lessor's entitlement to recover damages shall not be effected or limited by any of the following:
  - (i) if the Lessee shall abandon or vacate the Demised Premises;
  - (ii) if the Lessor shall elect to re-enter or to terminate the Lease;
  - (iii) if the Lessor shall accept the Lessee's repudiation;
  - (iv) if the parties' conduct shall constitute a surrender by operation of law.
- (g) That the Lessor shall be entitled to institute legal proceedings claiming damages against the Lessee in respect of the entire Lease term, including the periods before and after the lessee has vacated the Demised Premises and before and after the abandonment, termination, repudiation, acceptance of repudiation or surrender by operation of law referred to in clause 4.2.f.iv, whether the proceedings are instituted before or after such conduct.
- (h) That in the event of the Lessee vacating the Demised Premises, whether with or without the Lessor's consent, the Lessor shall be obliged to take reasonable steps to mitigate its damages and to endeavour to lease the Demised Premises at a reasonable rent and on reasonable terms. The Lessor's entitlement to damages shall be assessed on the basis that the Lessor should have observed the obligation to mitigate damages contained in this clause 4.2.h. The Lessor's conduct taken in pursuance of the duty to mitigate damages shall not by itself constitute acceptance of the Lessee's breach or repudiation or a surrender by operation of law.

**(3) Renewal**

That the Lessee not having been during the term of this lease nor at the time of exercising this option nor between the time of exercising this option and the expiry of the original term of this Lease in breach or default of any of the covenants conditions agreements and restrictions on the part of the Lessee to be observed and performed hereunder and upon giving to the Lessor notice in writing not more than nine calendar (9) months and not less than six calendar (6) months prior to the expiration of the term hereby granted of the exercise of this option shall be granted a further Lease of the Demised Premises for the further term set out in Item 11 of the Schedule from the date of the expiration of the term hereby granted (hereinafter called "the renewed term") upon the same terms and conditions as are herein set forth the exception however of this clause giving a right of renewal.

**(4) Review of Rent**

- (a) Notwithstanding anything herein appearing to the contrary the annual rent hereby reserved shall be reviewed as at and from each of the dates and amounts specified in Item 10 of the Schedule (hereinafter each respectively called "the relevant review date") and shall be calculated and determined subject as hereinafter provided) by multiplying the annual rent payable immediately prior to the relevant review date by Three percent (3%) which reviewed rent in respect of each relevant review date is hereinafter called "the Indexed Rent".
- (b) The Indexed Rent shall be payable as from the relevant review date but in the event that the Indexed Rent may not be determinable until after the relevant review date

then the Lessee shall continue to pay the annual rental payable immediately preceding the relevant review date and forthwith upon determination of the Indexed Rent any necessary adjustment shall be made for any underpayment of rent since the relevant date.

- (c) Notwithstanding anything herein contained or implied to the contrary the stipulations in this lease contained relating to the time method and manner of payment of rent set forth in Item 7 of the schedule hereto shall (mutatis mutandis) apply to the annual rental determined hereunder.

(5) **Destruction of Demised Premises**

That if the whole or any part of the Demised Premises shall be destroyed or damaged by fire or otherwise howsoever during the said term or any extension or renewal thereof (and the insurance moneys in respect thereof shall not be rendered irrecoverable [whether in part or in whole] as a result of the act or omission of the Lessee or any of its servants agents invitees and/ or contractors) so as to be unfit for use by the Lessee then if the Lessor notifies the Lessee in writing notice that the Lessor considers the damage is such as to make its repair impracticable or undesirable this Lease and the term hereby granted may at the option of the Lessor or the Lessee be terminated and at an end upon the Lessor or the Lessee giving no less than 7 days notice in writing to that effect and thereupon the Lessee shall cease to have any claim for or right to recover any damage by reason of such termination but without prejudice to the rights of either party for any antecedent breach of covenant or if the Lessor shall not elect so to terminate this Lease a just proportion of the rent and outgoings hereby reserved according to the nature and extent of the damage (if any) sustained by the Demised Premises shall cease and be suspended until the Demised Premises shall have been put in proper condition by the Lessor for use and occupation by the Lessee PROVIDED THAT if the proportion of the rent which is to be suspended cannot be mutually agreed between the Lessor and the Lessee the same shall be determined by a Licensed Valuer appointed for that purpose by the President for the time being of the Australian Institute of Valuers and Land Economists Incorporated (South Australian Division) which Valuer shall be deemed to act as an expert and not as an arbitrator and whose costs shall be borne by the Lessee AND PROVIDED FURTHER that if the Demised Premises be so destroyed or damaged and the Lessor shall not within one month from the date of destruction or damage notify the Lessee of the Lessor's intention to restore the Demised Premises and thereafter with all reasonable speed proceed to restore the same THEN the Lessee may terminate this Lease by giving not less than 7 days notice in writing to the Lessor and the term hereby granted shall cease without prejudice to the rights of either party for any antecedent breach of covenant.

(6) **Resumption**

That in the event that the Lessor shall receive notice of any proposed resumption or acquisition of the Demised Premises or the Building or any part thereof by any Government (whether Federal State or Local) public statutory or other competent authority the Lessor shall be at liberty at any time thereafter to determine this Lease on giving not less than three calendar months prior notice in writing to the Lessee and neither party shall have any right title claim or action against the other in respect thereof save as regards any antecedent breach.

(7) **Services**

That notwithstanding any implication or rule of law to the contrary the Lessor shall not in any circumstances be liable to the Lessee for any loss or damage suffered by the Lessee for any malfunction failure to function or interruption of or to the water gas electricity power telephone air conditioning fire prevention elevators lifts escalators and transportation services and systems contained in or appurtenant to the Demised Premises or for the blockage of any sewers wastes drains gutters downpipes or stormwater drains from any cause whatsoever.



(8) **Default Interest**

That without prejudice to the rights powers and remedies of the Lessor herein contained the Lessee will pay to the Lessor interest at the prime lending rate charged from time to time by the Lessor's bank on overdraft facilities of \$100,000 or more plus two per centum (2%) per annum on any moneys due hereunder on any account whatsoever but unpaid for a period of fourteen (14) days or more calculated and adjusted daily from the due date for payment thereof until the same shall have been repaid in full.

(9) **Power of Attorney**

That in the case of the happening of any event whereby the Lessor may become entitled to re-enter and take possession of the Demised Premises and to determine this Lease as aforesaid after necessary compliance with any relevant statutory provisions as to the exercise of rights of forfeiture (of which the statutory declaration of an officer of the Lessor shall be conclusive evidence for the purpose of the Registrar-General) the Lessee HEREBY IRREVOCABLE APPOINTS the Lessor the Attorney of the Lessee in the Lessee's name and as the Lessee's act and deed from time to time if and when such attorney shall think fit for the purpose of giving full effect to the power of re-entry to execute a surrender of this Lease and to procure the registration thereof and to record this Power of Attorney and to procure to be done any act matter or thing which may be requisite or proper for giving full effect thereto according to The Real Property Act 1886 as amended or any law or usage for the time being in force in the State of South Australia AND all and whatsoever such attorney shall lawfully do or purport to do or cause to be done by virtue of the said appointment is by this Deed ratified and confirmed.

(10) **Holding Over**

That if with consent of the Lessor the Lessee remains in occupation of the Demised Premises after the expiration or sooner determination of the term hereby granted or any extension thereof such occupation shall be considered and shall continue as a calendar monthly tenancy at a rental equivalent to one twelfth of the rent payable in the previous twelve months (or such higher rent as shall be agreed between the parties being 5% increase to the previous rent) and otherwise upon the terms and conditions hereof as are applicable to a monthly tenancy terminable however on one calendar months notice given at any time.

(11) **Removal of Lessee's fitting and fixtures**

That prior to the expiration or sooner determination of the term hereby granted the lessee shall remove all fixtures fittings plant machinery and other materials and articles brought onto the Demised Premises by the Lessee which are in the nature of trade or Lessee's fittings (unless the Lessor shall have advised the Lessee by notice in writing that it does not require such removal) AND the Lessee shall not in so doing damage or deface the Demised Premises the Building or the said Land or any part thereof and shall forthwith make good any such damage to ensure that the Demised Premises is in the same or similar condition as it was at the commencement of leased term PROVIDED THAT should the Lessee fail to remove such fixtures fittings plant and machinery as aforesaid (or within such further time as may be agreed in writing) the same shall (unless the provisions of Retail Shop Leases Act 1995 apply to this Lease in which case the same shall be dealt with in accordance with the requirements of the said Section) be deemed to have been abandoned and shall become the absolute property of the Lessor AND PROVIDED FURTHER that if the Lessee shall not remove such fixtures fittings plant machinery and other goods as aforesaid (or if having removed the same shall have failed to remedy any damage caused thereby) the Lessor may elect to remove the same and place them in storage with such person or persons as the Lessor may choose in its absolute discretion and may repair and make good any damage caused thereby or not remedied by the Lessee as aforesaid at the cost and expense in all things of the Lessee and such costs and expenses incurred paid or payable by the Lessor in relation thereto shall be deemed to be a debt due to the Lessor on demand.

(12) **Redevelopment - Demolition**

Subject in all things to provisions of Section 39 of the *Retail and Commercial Leases Act 1995* in the event that that the Lessor shall at any time after the expiration of seven (7) years from the commencement of the Lease and any renewed term (if the Lessee shall have renewed this Lease) bona fide desire to demolish the improvements on the Land including but not limited to the Demised Premises or undertake any major refurbishment additions or other works in and about the building on the Demised Premises then the Lessor may on giving not less than eighteen (18) calendar months notice in writing to the Lessee of his intention so to do terminate this Lease and on the expiry of such notice this Lease shall automatically cease and determine and neither party shall have any right action claim or demand against the other in respect thereof save as regards any antecedent breach.

**(13) Relocation**

Notwithstanding the provisions of clause 4(12) hereof, in the event that the Lessor may at any time during this Lease and any renewed term (if the Lessee shall have renewed this Lease) bona fide desire to refurbish, redevelop or extend the building in which the Demised Premises is situated and these works cannot be carried out practicably without vacant possession of the Demised Premises relocate the Lessee and the Lessee's business to an alternative premises of an approximately equivalent size within the Land provided that;

- (a) the Lessor gives the Lessee not less than nine (9) months notice of the relocation specifying the date of relocation and location of the alternative premises,
- (b) The Lessor prepares at their cost a Lease on the similar terms and conditions of this Lease (to the extent that form of lease is not materially more onerous on the Lessee) and Lessee shall execute such lease and surrender this existing Lease.
- (c) The Lessor shall pay the Lessee reasonable expenses of relocating to the alternative premises.

**(14) Waiver**

That no waiver by the Lessor of one breach of any covenant obligation or provision herein contained or implied shall operate as a waiver of another breach of the same or any other covenants obligations or provisions herein contained or implied.

**(15) Notice**

That any notice required to be served hereunder shall be sufficiently served on the Lessee if left on the Demised Premises addressed to the Lessee or if addressed to the Lessee at the Demised Premises or the last known address of the Lessee and forwarded by prepaid post and if a notice is given by post it shall be deemed to be served at the time when in the ordinary course of post it would be delivered at the address to which it is sent.

**(16) Severance**

That any covenant or provision herein contained which is not applicable to the Demised Premises or which is repugnant to the general interpretation thereof or which is invalid unlawful void or unenforceable howsoever otherwise shall be capable of severance without affecting any other of the obligations of the parties pursuant hereto.

**(17) Entire Agreement**

The terms covenants agreements and restrictions herein contained comprise the whole of the agreement between the parties hereto and it is expressly agreed and declared by the parties hereto that no further or other terms covenants agreements or restrictions whatsoever exist between the parties with respect to the Demised Premises and the Lease hereby granted either expressly by separate document or to be implied herein by reason of any promise representation warranty or undertaking given or made by either party to the

other on or prior to the execution hereof or any other reason whatsoever and the existence of any such implication or collateral or other agreement is hereby negated.

**(18) No Warranty**

The Lessee hereby specifically acknowledges and declares that no promise presentation warranty assurance or undertaking has been given by the Lessor in respect of the suitability of the Demised Premises (whether structural or otherwise) for any purpose or business to be carried out therein nor in respect of the suitability of the fittings finishes facilities and amenities of the Demised Premises for any purpose or business.

**(19) Disclosure Statement**

That before this Lease was presented to the Lessee for execution the Lessee was given a disclosure statement in accordance with the requirements of Section 12 of the Retail Shop Leases Act 1996.

### **Special Conditions**

**Security Bond.**

The Lessee shall provide a security bond prior to the Lease Commencement Date for an amount of Two Thousand Seven Hundred and Fifty Dollars (\$2,750.00).

**Carpet Replacement**

The Lessor shall allow the Lessee to at their cost and expense replace the existing carpet in the Demised Premises. The Lessee shall submit details of the carpet type and colour to the Lessor for written approval prior to the installation of the carpet. The Lessor shall not unreasonably withhold their consent. The Lessee shall be responsible for the removal of the existing carpet. At the expiration of this Lease the carpet shall remain in the Demised Premises and shall become the absolute property of the Lessor.

# GUARANTEE

THIS DEED is made this 23<sup>rd</sup> day of June 2022.

## BETWEEN:

**LINDSAY ALAN ROWLSON** of 26 Barnes Avenue Northfield SA 5085  
(hereinafter with their heirs, executors and administrators and assigns referred to as "the Guarantor") of the one part:-

## AND

**MJF SMSF PTY LTD ACN 626 564 949** as Trustee of the **MJF Self Managed Super Fund** of 33 Barula Road Marino SA 5049, (hereinafter with their respective executors, administrators, successors and permitted assigns referred to as "the Lessor") of the other part.

**WHEREAS** the Lessor have at the request of the Guarantor granted unto **ROWLSON LINDSAY PTY LTD** A.C.N. 163 696 437 the Lease of the land and premises marked being the whole of the land comprised in Certificate of Title Register Book **VOLUME 6041 FOLIO 628** and subject to the terms and conditions of the within Memorandum of Lease.

## NOW THIS DEED WITNESS

In consideration of the premises the Guarantor do hereby covenant and agree with and guarantee to the Lessor the punctual and faithful observance and performance during the whole of the term of the Lease and of any extension or renewal of such terms including also any period during which the Lessee holds over as a monthly tenant of all the covenants conditions and agreements contained or implied in the Lease (the covenants of which including the Schedules thereto the Guarantor acknowledge having read) and on the part of the Lessees to be observed and performed AND the payment of the rent and all other moneys now or during the term of the Lease or of any extension or renewal thereof including any period during which the Lessee may hold over payable by the Lessee or by any person for the time being in occupation or having the management or control of the premises or holding the licence thereto to the Lessor or any other account whatsoever UPON THE FOLLOWING CONDITIONS namely

1. that if at any time default shall be made in the payment of the rent by the Lease reserved for the space of seven days THE GUARANTOR WILL FORTHWITH UPON DEMAND BY THE LESSOR PAY to the Lessor the whole of such rent as shall be in arrears and all costs charges losses damages and expenses whatsoever which the Lessor may incur or be entitled to recover by reason of such default AND
2. that if the Lessee or any person as aforesaid shall fail to duly observe or perform any of the covenants conditions or agreement on its part therein contained or to pay any moneys other than rent now or at any time due or owing or unpaid by the Lessee or such person as aforesaid to the Lessor THE GUARANTOR WILL FORTHWITH UPON DEMAND REMEDY such failure in the manner prescribed by the Lease within the period stated in the notice or demand AND WILL PAY to the Lessor within such period (and if no such period is stated then forthwith upon such demand) ALL SUCH OTHER MONEYS TOGETHER WITH ALL COSTS charges losses and damages and expenses which the Lessor may incur or be entitled to recover by reason of any such failure or default AND
3. this Guarantee shall be a continuing one and the liability of the Guarantor shall not be impaired or discharged by reason of the death or bankruptcy or incapacity or the liquidation of the Lessee or of the Guarantor OR of any time or other indulgence granted by the Lessor to the Lessee OR by reason of any other or further guarantee or security now or henceforth held or taken by the Lessor OR by any judgement obtained by the Lessor OR by any waiver or failure by the Lessor to exercise OR to take advantage of any of its rights powers or remedies hereunder or under the Lease OR by any agreement or arrangement varying or modifying in any respect any of the rights powers or remedies of the Lessor or the rights of obligations of the Lessee AND

4. DEMAND on the Guarantor may be made by notice in writing signed by the Manager or Secretary or Agent of the Lessor (which notice shall then be as effectual as if duly given under the Common Seal of the Lessor) left for or posted by Registered Certified Mail to the Guarantor at the premises or at or to the address of the Guarantor shown herein and such notice or demand shall be deemed to have been duly given and made upon the posting or delivery thereof and upon being so given to or made upon any one or more of the persons described herein or in the said Lease as "Guarantor" shall be deemed to have been duly given to and made upon them and whether or not such notice or demand shall have come to the hand or knowledge of all of the persons so described AND these provisions shall be in enlargement of and in addition to any provisions contained in the Lease relating to the manner of service upon a Guarantor AND such notice or demand need not specify any amount due but may be given or made generally with respect to the moneys payable hereunder and/or requiring compliance or performance of any matters and things in the said Lease or herein mentioned and any statement or amount contained in any such notice or demand shall be prima facie evidence of the fact thereof and of the amount payable by the Guarantor AND any such notice or demand given or made as aforesaid shall be sufficient notwithstanding that the Guarantor may be dead or have been declared bankrupt or lunatic or of unsound mind or otherwise incapacitated or absent from the State AND
5. it is further agreed that the word "Guarantor" includes such guarantor severally and all of them or any two or more of them and their and each of their executors and administrators and in the case of a Company its successors and if there is more than one Guarantor THEY ARE BOUND HEREBY JOINTLY AND SEVERALLY AND
6. unless repugnant to the context words importing the masculine gender include the feminine and neuter genders and words importing the singular number only include the plural and vice versa and any reference to a person includes a Company. The parties hereby expressly agree that the word "Lease" in the within Guarantee shall mean and include the document attached hereto whether the said document is a tenancy agreement or unregistered or an agreement for lease or an equitable lease or a lease.

**IN WITNESS WHEREOF** the above named Guarantor has executed this Guarantee and Indemnity to and in favour of the said LESSOR in respect of the Lease of the premises at **301, 147 Pirie Street Adelaide Sa 5000** in the State of South Australia being portion of the whole of the land comprised in Certificate of Title Register Book **VOLUME 6041 FOLIO 628** to the said **ROWSON LINDSAY PTY LTD.**

DATED THE 23<sup>rd</sup> DAY OF June 2022

SIGNED by the said Guarantor:  
LINDSAY ALAN ROWLSON  
In the presence of:

)   
.....

  
.....  
Signature of Witness

Jeremy Marallo  
.....  
Print Name of Witness

513 Senton terrace, Senton SA 5023  
.....  
Print Address of Witness

0435 882 333  
.....

**Telephone Number of Witness**

DATED THE 23<sup>rd</sup> DAY OF June 2022

**THE LESSOR DOES NOT WARRANT THAT THE PREMISES YOU ARE ABOUT TO LEASE WILL, FOR THE DURATION OF YOUR LEASE, BE STRUCTURALLY SUITABLE FOR THE TYPE OF BUSINESS THAT YOU INTEND TO CARRY ON**

EXECUTED by  
**MJF SMFS PTY LTD**  
in accordance with the  
Corporations Act



.....  
Signature of sole Director/Secretary  
**Malcolm John Francis**

EXECUTED by  
**ROWLSON LINDSAY PTY LTD**  
in accordance with the  
Corporations Act



.....  
Signature of sole Director/Secretary  
**Lindsay Alan Rowison**

---

DATED.....

**CERTIFICATION** *\*Delete the inapplicable*

**Lessor(s)**

\*The Prescribed Person has taken reasonable steps to verify the identity of the lessor.

\*The Prescribed Person holds a properly completed Client Authorisation for the Conveyancing Transaction including this Registry Instrument or Document.

\*The Prescribed Person has retained the evidence to support this Registry Instrument or Document.

\*The Prescribed Person has taken reasonable steps to ensure that the Registry Instrument or Document is correct and compliant with relevant legislation and any Prescribed Requirement.

Signed By:

<Name of certifying party>

<Capacity of certifying party> Registered Conveyancer

for: (Ref: GS 27392)

on behalf of the Lessor

---

**Lessee(s)**

\*The Prescribed Person has taken reasonable steps to verify the identity of the lessee.

\*The Prescribed Person holds a properly completed Client Authorisation for the Conveyancing Transaction including this Registry Instrument or Document.

\*The Prescribed Person has retained the evidence to support this Registry Instrument or Document.

\*The Prescribed Person has taken reasonable steps to ensure that the Registry Instrument or Document is correct and compliant with relevant legislation and any Prescribed Requirement.

Signed By:

<Name of certifying party>

<Capacity of certifying party>

for:

on behalf of the Lessee







## **Superannuation Fund Deed**

### **MJF Self Managed Super Fund**

**MJF SMSF Pty Ltd**

(ACN 626 564 949)

(Trustee)

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



## MJF SELF MANAGED SUPER FUND

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## THE MJF SELF MANAGED SUPER FUND DEED

This Deed is made the day of 2018

By:-

MJF SMSF Pty Ltd (ACN 626 564 949) of 322 Glen Osmond Road, Myrtle Bank in the State of South Australia [**Trustee**]

### Recitals:

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

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



## **Name of Fund**

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

## **Definitions**

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

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

**Actuary** means a person who is:

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

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

**Appendix** means an appendix to this Deed;

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

**Assessment Acts** means:

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

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

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

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

- (a) in the case of money – by payment; and
- (b) in the case of Property other than money – by transfer of that Property

(and not being a Roll-Over or Transfer) in the form provided for in Clause 40;

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

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

**Complying Superannuation Fund** has the meaning given in Sub-section 99S-1(1) of ITAA 97;

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

**Constitutional Corporation** has the meaning given in the SIS Act;



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

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

**Dependant** at any time in relation to a Member means:

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

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

**Division** means a Division of the SIS Regulations;

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

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

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

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

**Employer Sponsor** means an Employer who:

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

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



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

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

**Income Stream Arrangement** includes:

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

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

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

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

**Legal Personal Representative** means:

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

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

**Member** means, except as excluded by the Regulations:

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

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

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





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

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

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

**Minimum Benefits** has the meaning that expression has Division 5.2;

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

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

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

subject to Sub-clause 9.6 of this deed;

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



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

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

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

**Permitted Reversionary Beneficiary** means:

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

**Person** includes:

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

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

**Property includes:**

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

**Quorum** in relation to a meeting:

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

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

**Regulation** means a regulation of the SIS Regulations;

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

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



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

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

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

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

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

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

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

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

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

**Rules** means the rules or provisions:

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

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

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

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

**SIS Regulations** means:

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

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



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

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

**State** means South Australia;

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

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

**Superannuation Law** means:

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

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

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

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

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

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

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



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

**Trustee** means the individual or individuals or company initially a party to this Deed and described as the Trustee at the commencement of this Deed and any individual or company appointed as an additional Trustee or replacement Trustee pursuant to Clauses 87 or 88 and the expression extends to and includes their respective successors and permitted assigns in respect of the Fund;

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

## **Interpretation**

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



- 3.7.2. extends to any replacement or successor legislation or Statutory Rule;
- 3.8. specific section and Regulation numbers are referred to assist the Trustee in the administration of the Fund but a reference to a provision of a statutory enactment (including the SIS Act) or Statutory Rule (including the SIS Regulations) includes any equivalent replacement provision in that or any replacement or successor enactment or Statutory Rule;
- 3.9. headings and sub-headings are for convenience and reference part of this Deed, but in the event of any inconsistency do not limit or affect the interpretation of any other provision of this Deed;
- 3.10. unless the context otherwise requires, the words denoting one gender include other genders and words in the singular number include the plural number and words in the plural number include the singular;
- 3.11. provisions of any clause or sub-clause that contains any subordinate sub-clause shall be read distributively to that subordinate sub-clause and that subordinate sub-clause shall be construed accordingly;
- 3.12. a reference to an act matter or thing being:
- 3.12.1. subject to or subject to compliance with; or
- 3.12.2. in accordance with
- a section of the SIS Act or a Regulation or Division of shall be read as if that Regulation Division or section imposed an obligation in relation to that act matter or thing on the Person to whom the reference relates; and
- 3.13. where a section of the SIS Act or a Regulation or Division provides for, or permits or authorises, (including subject to an express or implied qualification that the constituent instrument of a superannuation fund allows or authorises or does not prohibit) an act matter or thing to be done then subject to Clause 9 and any express provision herein to the contrary, that act matter or thing may be done by the Trustee.

## **Law of Deed**

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

## **Declaration of Trust**

5. The Trustee hereby declares that on and from the date first appearing in this Deed the Fund is held for the benefit of the Members on and subject to the terms and conditions of



and applying to this Deed for one or more of the purposes in Sub-section 62(1)(a) of the SIS Act.

### **Intention of Deed**

6. It is intended (subject to Sub-clause 9.6) that the Fund remain a Self Managed Superannuation Fund that is a Complying Superannuation Fund and a Regulated Superannuation Fund and the Trustee will (except where expressly excused by all of the Members):
  - 6.1. exercise its powers and discretions in accordance with that intention; and
  - 6.2. ensure that the prescribed standards applicable to the operation of the Fund shall be complied with at all times (as provided for in Section 34 of the SIS Act).

### **Purpose of Fund**

7. Subject to this Deed:
  - 7.1. the Trustee must be a Constitutional Corporation or where the Trustee is not a Constitutional Corporation the primary purpose of the Fund shall be to provide old age pensions; and
  - 7.2. (without affecting Sub-clause 7.1) the Trustee must ensure that the Fund is maintained solely for one or more of the core purposes in Sub-section 62(1)(a) of the SIS Act, which include at the date hereof:
    - 7.2.1. the provision of benefits to each Member on or after the Member's retirement from any business, trade, profession, vocation, calling, occupation or employment in which the Member was engaged or upon the Member's attainment of an age specified in the Regulations; or
    - 7.2.2. on the death of the Member the provision of benefits to one or more of the Member's Legal Personal Representatives or Dependants; and
    - 7.2.3. one or more of those core purposes and one or more of the ancillary purposes in Sub-section 62(1)(b) of the SIS Act.

### **Superannuation Law**

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



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

## **Rules**

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





## Membership

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



the provisions of this Deed (including any Rules) and all other provisions applicable to the Fund.

## **Rights to benefits and statements**

13. Each Member:

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

## **Cessation of Membership**

14. A natural person shall cease to be a Member:

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

## **Contributions to the Fund**

### **Acceptance of Contributions**

15. Subject to Clause 18 the Trustee may accept contributions:



- 15.1. in respect of a Member where permitted to do so (or not prohibited from doing so) pursuant to the Regulations;
- 15.2. (subject to but without limiting Sub-clause 15.1) from an Employer-Sponsor in relation to a Member who is an Employee of that Employer-Sponsor or Associate thereof;
- 15.3. which are Government Co-contributions in respect of a Member; or
- 15.4. in cash or any other form of Property

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

#### **Advice to Trustee**

16. It shall be a condition of acceptance by the Trustee of a contribution that the Person making the contribution shall advise the Trustee:
  - 16.1. of the amount of the contribution and the Member in respect of whom it is made;
  - 16.2. of the identity of the Person making the contribution; and
  - 16.3. such other matters as the Trustee may require (including without limitation the tax file number of the Member in respect of whom it is made).

#### **Life Policies Etc.**

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

#### **Restriction on Acceptance of Contributions**

18. The Trustee shall not accept contributions to the Fund:
  - 18.1. from any Employer Sponsor where any current direction applies under Section 63 of the SIS Act; or
  - 18.2. where the acceptance or receipt of the contribution would cause the Fund to be Non-complying.

#### **Splittable Contributions**

19. The Trustee may at its discretion Split an amount if:
  - 19.1. a Member makes an application to the Trustee to Split that amount;
  - 19.2. the application is in accordance with, and is not invalid under, Regulation 6.44; and



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

### **Roll Overs & Transfers to the Fund**

20. The Trustee may at any time and from time to time accept from another Regulated Superannuation Fund or another entity in the Superannuation System as an accretion to the Benefits of a Member cash or other Property by way of Roll Over or Transfer but:

20.1. the Trustee shall not do so where it would result in the Fund being Non-complying;

20.2. (subject to Sub-clause 20.1) the Trustee will not be obligated to, and has an absolute discretion whether to do so; and

20.3. the Trustee may impose conditions on that acceptance.

### **Benefits to Members**

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

#### **Division**

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

#### **Reserve**

23. The Trustee may establish and maintain one or more reserves:

23.1. to which the Trustee may credit amounts set aside by the Trustee (which would otherwise be credited or debited to a Member's Benefit under Clause 24):

23.2. to pay tax payable in respect of contributions to the Fund and earnings of the Fund (including disposals of Property of the Fund);

23.3. to provide a buffer for the effect of fluctuations in the value of the investments of the Fund on the Benefits of Members; and

23.4. for such other purposes as the Trustee thinks appropriate; and

23.5. to which shall be debited:

23.5.1. tax paid by the Trustee in respect of any contributions and any earnings;

23.5.2. any decrease in the value of investments held by the Trustee which the Trustee thinks appropriate to so debit; and

23.5.3. amounts which the Trustee determines from time to time to transfer to Members' Benefits in accordance with Sub-clauses 8.4 and 8.6.



### **Determination of Investment Return**

24. The Trustee shall in accordance with Clause 26 determine that part of the earnings of the Fund from time to time which are to be credited or debited to a Member's Benefit (or Benefits of a particular kind including without limitation Benefits representing Mandated Employer Contributions and Member Contributions) in the Fund having regard to, inter alia:
  - 24.1. the return of the Fund on investments;
  - 24.2. the return of assets or investments allocated or referable to that Member or his or her Benefits; and
  - 24.3. the appropriate level of the Reserves of the Fund.

### **Establishment, Operation and Termination Costs**

25. The Trustee shall in accordance with Clause 26 determine the costs to be charged against a Member's Benefits and for the purposes hereof the Trustee may include:
  - 25.1. the direct costs of establishing operating and terminating the Fund; and
  - 25.2. any administrative insurance and taxation costs relating to the establishment operation and termination of the Fund and its investments; and
  - 25.3. if a Member's Benefits are subject to a Payment Split, the costs incurred in administering the Payment Split (other than the costs offset by any fees payable under the Family Law (Superannuation) Regulations 2001 in respect of the Payment Split).

### **Determination to be Fair and Reasonable**

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

### **Valuations and allocation of Profits or Losses**

27. In debiting or crediting any amount to a Member's Benefit or a Reserve pursuant to the preceding sub-clauses:
  - 27.1. the Trustee may take into account provision for depreciation, liabilities, losses and taxation as the Trustee in the Trustee's absolute discretion considers appropriate;
  - 27.2. the Trustee may whenever it thinks it appropriate make a valuation of the assets of the Fund (other than policies of life insurance and annuities) in the manner that the Trustee determines and after allowing for the estimated costs of realising the investments and provision for taxation may debit or credit the balance (as the case may be);



- 27.3. the Trustee may allocate to the account of a Member to whom a Benefit is being paid an interim earning rate determined by the Trustee to apply from the date on which an allocation was last made to the date on which the Benefit is being paid; and
- 27.4. an amount credited or debited to a Member's Benefit shall be allocated between such of the categories in Sub-clause 67.5 and in such manner and proportion as the Trustee thinks appropriate (and in the absence of determination in the proportions which those categories represent of the Member's Benefits).

### **Maintenance of Benefit Category**

28. Subject to Clauses 29 and 30 the Trustee shall ensure that any Member's Benefits in the Fund that were Rolled Over or Transferred from another entity in the Superannuation System and that was on the date of that Roll Over or Transfer:
  - 28.1. Preserved Benefits in that source entity – shall continue to be Preserved Benefits in the Fund;
  - 28.2. Restricted Non-Preserved Benefits in that source entity - shall continue to be Restricted Non-preserved Benefits in the Fund;
  - 28.3. Unrestricted Non-Preserved Benefits in that source entity - shall continue to be Unrestricted Non-Preserved Benefits in the Fund; or
  - 28.4. not identified as either Restricted Non-preserved Benefits, Preserved Benefits or Unrestricted Non-Preserved Benefits - shall be treated as Preserved Benefits for the purposes of this Deed unless the Trustee is satisfied that they are not Preserved Benefitsunless the Superannuation Law does not so require and any amounts that were Indexed amounts of that source entity shall continue to be subject to Indexation in the Fund where they are required to be under the Superannuation Law.

### **Conversion of Preserved Benefits**

29. The Trustee shall convert a Member's Preserved Benefits to Unrestricted Non-Preserved Benefits if:
  - 29.1. the Member satisfies a Condition of Release; and
  - 29.2. the relevant Cashing Restriction in respect of that Preserved Benefit is "nil";

### **Conversion of Restricted Non-Preserved Benefits**

30. The Trustee shall convert a Member's Restricted Non-Preserved Benefits to Unrestricted Non-Preserved Benefits if:
  - 30.1. the Member satisfies a Condition of Release; and



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

### **Conversion of Benefit Category**

31. The Trustee may with the consent of a Member (and subject to the provisions of the Superannuation Law) alter the category of the Member's Benefits but no alteration shall be made that:

31.1. decreases the amount of the Member's Preserved Benefits in the Fund; or

31.2. increases the amount of the Member's Unrestricted Non-preserved Benefits in the Fund.

## **Payments**

### **Maintenance of Benefits**

32. The Trustee must ensure that a Member's Minimum Benefits are maintained in the Fund until they are:

32.1. Subject to a Release Authority under Division 293 of the ITAA 1997;

32.2. Cashed;

32.3. Rolled Over or Transferred; or

32.4. Allotted to another Member pursuant to Clause 19 in accordance with this Deed.

### **Restrictions on provision of Benefits**

33. The Trustee must not:

33.1. Cash a Benefit unless a:

33.1.1. a Condition of Release is satisfied; or

33.1.2. a Release Authority is received in respect of a contribution or part thereof;

33.2. provide a benefit where prohibited by law, including without limitation:

33.2.1. where a payment flag (within the meaning given in Part VIIIB of the Family Law Act 1975) applies to that Member or that Member's Benefit; and

33.2.2. where a flagging order (within the meaning given in Part VIIIB of the Family Law Act 1975) applies to that Member or that Member's Benefit; or

33.3. otherwise provide a Benefit except as permitted under this Deed or the Superannuation Law.



### **Voluntary Cashing of Benefits**

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

### **Temporary incapacity**

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

### **Compulsory Cashing of Benefits**

38. Subject to the Superannuation Law the Trustee shall Cash a Member's Benefits which are:
  - 38.1. eligible to be Cashed pursuant to Clause 34; and
  - 38.2. the subject of an application by the Member to the Trustee to be Cashed.





39. The Trustee shall Cash a Member's Benefits in the Fund when required to do so by law or under a Release Authority from the Commissioner of Taxation, including without limitation on death of that Member.

#### **Form in which Benefits may be Cashed**

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

#### **Roll-Over**

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

#### **Death Benefits Notice**

42. Each Member of the Fund may by delivery to the Trustee of a Death Benefits Notice require the Trustee to make payment of the whole or any part of that Member's Benefits, on or after the death of that Member, to the Legal Personal Representative or a Dependant of that Member in such manner or in such proportions as the Member may nominate or direct in that Death Benefits Notice, and in accordance with and subject to the provisions of Clauses 44 to 45.
43. A Death Benefits Notice:
- 43.1. must be witnessed by at least one person who has legal capacity and is neither a beneficiary of that notice nor an Associate of a beneficiary of that notice;



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

#### **Limitation for Bankruptcy**

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

#### **Timing of Death Benefits Payment**

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



- 45.2.1. the Legal Personal Representative of that Member and/or one or more Dependants of that Member as the Trustee may select and in the amounts amongst those persons (if more than one) as the Trustee may select;
  - 45.2.2. if the Trustee has not after making reasonable enquires found either a Legal Personal Representative or a Dependant of the Member - one or more individuals chosen by the Trustee; or
  - 45.2.3. to the extent the Member's benefits are fully segregated in payment of a Pension or Pensions which revert to a Permitted Reversionary Beneficiary or Permitted Reversionary Beneficiaries Clauses 42 to this Clause 45 shall have no application in respect of that Member.
46. The Trustee must pay a Benefit in respect of a Member who was at the time of his or her death in receipt of a Retirement Phase Income Stream:
- 46.1. if the Income Stream on its terms reverts to a Permitted Reversionary Beneficiary of the Member within one year of the death of the Member; or
  - 46.2. if the income stream does not revert on its terms to a Permitted Reversionary Beneficiary of that Member in accordance with whichever shall apply of clauses 45.1 or 45.2.

#### **Release of Benefits on Compassionate Grounds**

47. The Trustee shall release an amount of a Member's Preserved Benefits or Restricted Non-Preserved Benefits if:
- 47.1. the Regulator has made a determination under Regulation 6.19A allowing the release;
  - 47.2. the Member makes application to the Trustee for release of that amount (which application may be made by delivering notice of the Regulator's determination to the Trustee); and
  - 47.3. the release is in accordance with that determination.

#### **Cashing in favour of Persons other than Members**

48. Member's Benefits can be Cashed in favour of only:
- 48.1. that Member;
  - 48.2. in respect of an interest or Member's Benefits subject to a Payment Split – the person entitled to payment in accordance with the Payment Split;
  - 48.3. (if there is a Legal Personal Representative in respect of that Member) – that legal personal representative;
  - 48.4. if that Member has died – the persons provided for in Clause 45 and 46; and



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

but (subject to the Superannuation Law) the foregoing provisions do not prevent the Trustee, in respect of an amount of a Benefit which is Cashed in favour of a Member, from making payment of that amount to a Person nominated by that Member.

### **Priority of Cashing**

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

### **Roll Over**

50. The Trustee shall Roll Over the amount of an unpaid Benefit of a Member:

50.1. if the amount is permitted under the Superannuation Law to be Rolled Over;

50.2. upon written request by that Member; and

50.3. to the entity within the Superannuation System nominated by the Member if that entity will accept the Roll Over.

### **Transfer to another Fund**

51. The Trustee shall Transfer the amount of a Member's Benefit upon written request by that Member to:

51.1. another Regulated Superannuation Fund;

51.2. an Approved Deposit Fund; or

51.3. a Retirement Savings Account

specified by that Member if that entity will accept the Transfer;

51.4. upon termination of the Membership of that Member pursuant to Clause 14 to:

51.5. an entity within Sub-clauses 51.1, 51.2 or 51.3 if nominated and consented to that Member in writing and if that entity will accept the Transfer; or

51.6. (otherwise) an Eligible Rollover Fund chosen by the Trustee where Section 243 of the SIS Act applies; or

51.7. to a Successor Fund chosen by the Trustee if determined by the Trustee.



### **Commutation of Benefits**

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

### **Source of payment of Benefits**

53. The Trustee may allocate, or make arrangements in relation to, one or more assets (or interests therein) to:
- 53.1. represent or be referable to all or part of a Member's Benefits; or
  - 53.2. meet expected liabilities to pay an Income Stream Arrangement so as to constitute those assets as Segregated Current Pension Assets.

## **PAYMENT SPLITS**

### **Notification**

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

### **Dealing with interests**

55. The Trustee must comply with the requirements of, and is empowered to do the acts matters and things provided for in, Part 7A of the SIS Regulations including in relation to:
- 55.1. the payment to the Non-Member Spouse in respect of his or her interest in or rights in, the interest or Benefits the subject of the Payment Split; and
  - 55.2. the creation of an interest in the Fund for the Non-Member Spouse or a Transfer or Roll-Over for the benefit of the Non-Member Spouse.

### **Fees**

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



## **Investments**

### **Investment Strategy**

57. The Trustee shall formulate, document and give effect to an investment strategy that has regard to the whole of the circumstances of the Fund including, but not limited to, the following:
- 57.1. the risk involved in making, holding and realising, and the likely return from, the Fund's investments having regard to its objectives and its expected cash flow requirements;
  - 57.2. the risk profiles of the members of the Fund;
  - 57.3. the composition of the Fund's investments as a whole including the extent to which the investments are diverse or involve the fund in being exposed to risks from inadequate diversification;
  - 57.4. the liquidity of the Fund's investments having regard to its expected cash flow requirements; and
  - 57.5. the ability of the Fund to discharge its existing and reasonably anticipated prospective liabilities.
58. Notwithstanding Clause 57 the Trustee may have and implement an investment strategy in respect of an interest of a Member or a class of Members that is in accordance with directions of that Member or that class of Members subject to the Superannuation Law.

### **Permitted Investments**

59. Subject to Clause 60 the Trustee shall invest the whole or any part of the Property of the Fund not presently required for other purposes and may do so in investments of any kind which the Trustee in exercising its absolute discretion think fit as if the Trustee were the absolute beneficial owner, including without limiting the generality of the foregoing:
- 59.1. investments authorised by the laws of any State or Territory of the Commonwealth of Australia for the investment of trust funds (but the Trustee is not limited to these investments);
  - 59.2. any investments of the kind from time to time approved or permitted by the SIS Act including all Acquired Assets or a Replacement Asset;
  - 59.3. investments permitted by the regulations made pursuant to Section 62A of the SIS Act;
  - 59.4. shares bonds stocks securities or any other investments of the kind described in, or similar to those in, Sub-section 67(3)(a) of the SIS Act;
  - 59.5. instalment warrants including arrangements described in section 67A of the SIS Act;



- 59.6. any real or personal property whether tangible or intangible and whether income producing or not;
  - 59.7. undertaking the construction, creation or development of any real or personal property;
  - 59.8. deposit with or investment in any bank, building society or other financial institution; and
  - 59.9. loans to or investment in any Person, the drawing accepting or endorsing of any bills of exchange, promissory notes or other negotiable instruments, with or without security
- but the proportion of Fund assets invested in any single investment shall be limited to the amount provided for in the SIS Act (if any) in order for the Fund to be and remain a Complying Fund;

#### **Excluded Investments**

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



60.4. being a borrowing of money except as permitted under the SIS Act; or

60.5. notwithstanding the foregoing - that would result in the Fund being Non-complying.

#### **Trustee's Powers for Investments**

61. The Trustee shall in investing and applying the Property of the Fund and exercising its powers in relation to the Fund have the following powers (in addition to any required to effect the investments permitted under Clause 57):

61.1. to hold an interest in a part of any investment and undertake or hold an investment with one or more other Persons;

61.2. to vary, transpose or replace those investments or any of them in any manner that the Trustee in its absolute discretion thinks fit;

61.3. to purchase, sell, licence, grant options to acquire or purchase Property or otherwise deal with or dispose any Property;

61.4. to lease, sub-lease, grant, subdivide any real property or interest therein;

61.5. to hire, lease or bail any personal property;

61.6. to engage employees and contractors on such wages and salary and with such benefits and providing such amenities as the Trustee thinks fit;

61.7. to pay all expenses, premiums, rates, taxes, rents and outgoings in relation to Property of the Fund;

61.8. to undertake repairs, maintenance and replacement of any Property of the Fund;

61.9. to pay or not pay calls on shares, permit securities to be forfeited and sold, take up rights and bonus issues, exercise all voting and other ownership rights in respect of securities;

61.10. to take action to enforce or defend the rights of the Trustee as legal owner and of the Fund as beneficial owner of Property of the Fund, or in respect of the rights and interests of Member, or the rights or obligations of the Trustee, including legal proceedings against any Person (including the Commissioner of Taxation), the bankruptcy or liquidation of any Person, any arbitration or mediation;

61.11. to settle or compromise any debts, rights claims, entitlement or obligations or liabilities;

61.12. to apply for or surrender any licences, authorities or rights (including in respect of any intellectual property) with any statutory authority or other Person;

61.13. to take out and maintain policies of insurance on any Property of or relating to the Fund or on any Person relevant to the Fund;





- 61.14. to appoint or act as agent or attorney; and
- 61.15. to do all such other things as may be incidental to the exercise of the powers, rights, discretions and authorities conferred on the Trustee
- 61.16. provided that no provision of this Sub-clause shall limit any other provision of this Sub-clause or of Clause 57.

### **Investments for Members**

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

### **Application of Assets**

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

### **Policies of Insurance and Annuities**

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

### **Term of Policies of Insurance & Annuities**

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



## **Records, Accounts and Auditor**

### **Records**

67. The Trustee shall prepare and maintain all records and statements required by or under the SIS Act and (without limiting the generality thereof) the Trustee shall keep a complete record of all matters essential to the administration of the Fund including:
  - 67.1. a minute book in which proceedings and resolutions of the Trustee are recorded;
  - 67.2. records of the Property of the Fund;
  - 67.3. statements showing the income and returns from the investments of the Property of the Fund and the financial position of the Fund;
  - 67.4. accounts applicable to each Member showing contributions received, benefits paid and amounts debited and credited (including from any Reserve);
  - 67.5. (where appropriate) records showing the amounts of:
    - 67.5.1. Member Contributions;
    - 67.5.2. Mandated Employer Contributions;
    - 67.5.3. Government Co-contributions; and
    - 67.5.4. any Roll Over or Transferin respect of each Member;
  - 67.6. (where a Member has commenced a Retirement Phase Income Stream Arrangement in this Fund) records showing amounts which are credits or debits to that Member's Transfer Balance Account;
  - 67.7. (where appropriate) records showing the investment earnings credited or debited in respect of Sub-clause 67.5 for each Member;
  - 67.8. records enabling:
    - 67.8.1. the Minimum Benefits; and
    - 67.8.2. Minimum Guaranteed Benefitsfor each Member to be determined;
  - 67.9. records enabling components of any payments to a Member which have different tax treatments to be separately identified and quantified;
  - 67.10. statements concerning the Reserve and amounts debited and credited thereto; and



- 67.11. any other books and records to be maintained by the Trustee in order to comply with the standards imposed under, or the provisions of, the SIS Act.

### **Delivery of Records**

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

### **Fund Deed**

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

### **Appointment of Auditor**

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

## **Solvency and Termination**

### **Addition to Minimum Guaranteed Benefits**

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

### **Trustee to Initiate Program or Winding-up**

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

### **Program by Actuary**

73. The Trustee may:



73.1. where the Fund is Technically Insolvent - initiate; or

73.2. otherwise – elect to apply

a program designed by an Actuary engaged by the Trustee to ensure that the Fund is in a solvent position not later than the end of the fifth financial year following the financial year in which the Fund became Technically Insolvent, or where Sub-clause 73.2 applies, the Trustee made the election to apply the Program.

74. During any Period of Technical Insolvency of the Fund the Trustee shall not make any payment from the Fund or add an amount to the Minimum Guaranteed Benefits unless:

74.1. an Actuary gives written approval for that particular payment or addition to be made; or

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

#### **Winding-up**

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

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

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

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

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

#### **Wind up of the Fund**

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

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

76.2. pay or transfer to the Members or dependants (if the Member is deceased) the Benefits in accordance with the provisions of the SIS Act and any Rules of the Fund

and payments or transfers made by the Trustee in accordance with this Clause shall be accepted by the Members and former Members in full discharge of all claims in respect of the Fund.



### **Actuary's Recommendations**

77. If as an alternative to commencing winding-up proceedings:
- 77.1. an Actuary recommends in writing to the Trustee a specified course of action; and
  - 77.2. the Trustee wishes to accept the recommendations of the Actuary
- the Trustee must within 21 days after receiving those recommendations forward to the Regulator a copy of those recommendations together with a request that the Regulator approve them.
78. If the Regulator approves the recommendations of the Actuary and notifies the Trustee in writing of the approval, the Trustee must thereafter follow the specified course of action as recommended.

### **Consequences of Involvement of Employer Sponsor**

#### **Employer Sponsor**

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

#### **Assumptions of Members**

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



## **Powers of the Trustee**

82. The Trustee shall have complete management and control of the Fund and in addition to the powers otherwise granted or restricted or prohibited herein or under the SIS Act and at law, the Trustee shall have the following powers:
  - 82.1. to pay out of the Fund all costs, charges and taxes incidental to the administration, management and winding up of the Fund;
  - 82.2. to pay out of the Fund all expenses incurred in:
    - 82.2.1. providing for the secretarial work required for proper record keeping and administration to be performed;
    - 82.2.2. having the accounts of the Fund audited;
    - 82.2.3. having taxation returns and returns to Government authorities prepared; and
    - 82.2.4. engaging Persons that the Trustee considers appropriate for the proper administration and maintenance of records of the Fund;
  - 82.3. to enter into contracts and deeds on behalf of the Fund that the Trustee considers appropriate for the administration of the Fund;
  - 82.4. to purchase or otherwise acquire Property and to sell or otherwise dispose of Property of the Fund and to take Property on lease and to lease out Property of the Fund, on such terms and conditions as the Trustee thinks fit;
  - 82.5. to delegate (by power of attorney or otherwise) to any Person or company any of the powers duties and discretions vested in the Trustee on terms and conditions that the Trustee in its absolute discretion thinks fit and the Trustee shall not be responsible for any loss incurred as a result of such delegation;
  - 82.6. to take and act upon the advice of a barrister, solicitor, accountant, actuary auditor or superannuation consultant in relation to the administration of the Fund and to pay out of the Fund the fees payable to those advisers;
  - 82.7. to commence, carry on and defend any legal proceedings that the Trustee in its absolute discretion thinks necessary for the proper administration of the Fund or to protect the rights of Members;
  - 82.8. to open maintain and close accounts with, have cheque facilities with, and put money on deposit with, financial institutions as the Trustee thinks fit;
  - 82.9. to sell the assets of the Fund by private sale or public auction, for cash or on terms and in manner and on any terms that the Trustee think fit;
  - 82.10. to insure or reinsure any risks of liabilities or contingencies relating to the Fund or its Property;



- 82.11. to borrow any sum of money for any purpose permitted by the Superannuation Law, including, without limitation:
- 82.11.1. any limited recourse borrowing arrangement pursuant to Section 67A or Section 67B of the SIS Act; or
  - 82.11.2. for the purposes of obtaining temporary finance (as defined in the SIS Act) upon terms and conditions and at the rate of interest as the Trustee thinks fit,
- 82.12. BUT no lender shall be concerned to inquire as to whether the necessity for any borrowing has arisen or as to the purpose for which it is required or as to the application of money borrowed; and
- 82.13. generally to do all things and perform all acts as the Trustee in its absolute discretion considers appropriate in the administration of the Fund and the performance of its obligations under this Deed and the SIS Act and Regulations.

#### **Custodian**

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

#### **Conflicts of Interest**

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

#### **Specific Exclusions**

85. The Trustee must not:
- 85.1. lend or otherwise give financial assistance using the resources of the Fund to a Member or a relative (within the meaning of section 65 of the SIS Act) of a Member;
  - 85.2. charge or mortgage, grant or create or permit the creation of a lien or other encumbrance all or any of the assets of the Fund except as permitted by the Superannuation Law;
  - 85.3. recognise or in any way encourage or sanction:



- 85.4. an assignment of an interest of a Member; or
- 85.5. a charge, mortgage, lien or other encumbrance over or in relation to a Member's Benefits; and
- 85.6. otherwise do any act prohibited or restricted under the Superannuation Law or this Deed or which would cause the Fund to be Non-complying.

## **Trustee' Covenants**

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





relation to the foregoing to any extension of the powers of the Trustee or relaxation of any restrictions on the Trustee permitted by the Superannuation Law.

## **Trustee: Appointment and Removal**

### **Individual Trustee**

87. Except if the Trustee is a corporation an individual shall become a trustee of the Fund if he or she has consented in writing to be a trustee of the Fund:
- 87.1. upon that individual becoming a Member of the Fund;
  - 87.2. if the individual is a relative (as defined in Section 17A of the SIS Act) of the Member – where Sub-section 17A(2) of the SIS Act applies and the Member of the Fund has approved that person as a trustee of the Fund;
  - 87.3. if the individual is:
    - 87.3.1. a Legal Personal Representative; or
    - 87.3.2. an appointee
      - to whom Sub-section 17A(3) of the SIS Act applies; or
  - 87.4. if that individual is a Non-Member Spouse who receives notice under Regulation 7A.03H or 7A.03I confirming that he or she has an interest in the Fund; and
  - 87.5. that individual shall execute any document required by the Trustee of the Fund to be executed by the individual in relation to his or her becoming a trustee of the Fund.

### **Corporate Trustee**

88. A corporation may be appointed as Trustee of all or part of the Fund where:
- 88.1. each Member of the Fund consents in writing to be a director of that corporation;
  - 88.2. the only directors of the corporation are Members of the Fund or persons provided for in Sub-sections 17A(2) and (3) of the SIS Act; and
  - 88.3. all of the Members are (subject to Sub-sections 17A(2) and (3) of the SIS Act) directors of that corporation
- and that corporation shall execute any document required to be executed by the company in relation to its becoming a Trustee of the Fund and procure the execution by each director of any document in relation to their being directors of the Trustee.



## **Appointment**

89. The Trustee and the Members shall have the power by deed or by written resolution to appoint as a new or additional Trustee or Trustee over all or part of the assets and Property of the Fund either:
- 89.1. a corporation that may be appointed under Clause 88 above; or
  - 89.2. all of the individuals who would be Trustee under Clause 87 above.

## **Disqualified Persons**

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

## **Removal**

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

## **Death or Legal Disability of a Member**

### **Legal Personal Representative**

92. In the event that any Member dies or is under a legal disability the Legal Personal Representative of that Member shall become:
- 92.1. where the Trustee is an individual – a Trustee of the Fund; or



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

### **Superannuation Law**

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

## **Trustee – Exercising Discretions and Discrimination**

### **Discretion**

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

### **Discrimination**

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

## **Trustee' and Members' Indemnity**

- 96. The Trustee, and any director of a corporate Trustee, and all Members shall be indemnified by the Fund against all liabilities incurred by them as a result of any action taken or omitted to be taken in administering (including a person acting as director of a corporate Trustee in administering) the Fund and exercising the powers and discretions provided for in this Deed:
  - 96.1. (subject to Sub-clause 96.2) including:



- 96.1.1. any liability in the nature of a claim against the Trustee for any loss suffered by the Fund;
  - 96.1.2. any liability attributable to the neglect or default of an agent or employee employed or engaged in good faith by the Trustee; and
  - 96.1.3. the cost of seeking advice from any person in respect of any matter relating to performance of the duties or the exercise of the powers of a trustee;
- 96.2. excluding:
- 96.2.1. any liability arising out of the Trustee (or any particular director of a corporate Trustee) failing to act honestly in a matter concerning the Fund or intentionally or recklessly failing to exercise, in relation to a matter affecting the Fund, the degree of care and diligence required to be exercised; or
  - 96.2.2. liability for a monetary penalty under a civil penalty order within the meaning of the SIS Act.

### **Indemnity from Members**

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

## **Trustee' Meetings and Resolutions**

### **Meetings**

98. If there is more than one Trustee:
- 98.1. a meeting of the Trustee at which a Quorum is present shall be competent to exercise the trusts, powers, authorities and discretions vested in the Trustee herein but any exercise or purported exercise of the trusts, powers,
  - 98.2. authorities and discretions at a meeting of the Trustee at which a Quorum is not present shall render that exercise or purported exercise to be void and unenforceable;
  - 98.3. the Trustee may determine the conduct of their meetings, including as to notice, adjournment and appointment of a Chairman as they think appropriate; and
  - 98.4. a resolution of the Trustee shall be valid and binding if all of the Trustee present at that meeting and entitled to vote have voted in favour of it.
99. If there is more than one Trustee, a meeting of Trustee may be held, and the Trustee shall be deemed to be present (including for the purpose of determining a Quorum), where all of the Trustee participating, even though not physically present, are able communicate with each other, and without limitation this includes participating by telephone or video (with audio facilities) or a meeting which occurs by instant messaging.



100. The Trustee shall keep minutes of the resolutions and proceedings of the Trustee in a book provided for that purpose and, if there is more than one Trustee, the Chairman, or in the absence of a Chairman all Trustee present, shall sign the minute of every resolution passed at a duly convened meeting.
101. A Trustee and any firm or body in which a Trustee has a direct or indirect interest may:
  - 101.1. enter into any contract or arrangement with the Trustee; and
  - 101.2. act in a professional capacity in relation to the Trustee or the Fund (other than as auditor)  
  
and may receive and retain any remuneration, profit or benefit in doing so as if he or she were not a Trustee or connected with that Trustee.
102. Any Trustee who has a direct or indirect interest in any business to be considered by the Trustee or in any transaction contemplated by the Trustee:
  - 102.1. must disclose his or her interest to the Trustee (provided that failure to do so does not render a contract or contract in which the Trustee has an interest void or voidable);
  - 102.2. shall be counted in any Quorum to consider that business or proposed transaction;
  - 102.3. may vote on that business or proposed transaction; and
  - 102.4. may execute any document relating thereto.

### **Resolutions**

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

### **Signing of Documents by the Trustee**

105. If there are more than two Trustee any two Trustee are hereby authorised on behalf of the Trustee to execute, sign, enter into and acknowledge all cheques, negotiable instruments, agreements, contracts, writings, proposals for insurance, transfers of shares,



policies of insurance or units in a unit trust and all other documents and all acts matters and things as validly and effectually as all the Trustee could do.

## **Remuneration**

106. The Trustee and any director of a corporate Trustee shall not be entitled to receive, obtain or be paid any remuneration from the Fund or from any Person for any duties or services as Trustee or as director of a corporate trustee in relation to the Fund.

107. Any Person being:

107.1. an accountant, actuary, solicitor, barrister, auditor or other professional Person; and

107.2. called upon or whose firm is called upon to perform any service in relation to the Fund (not being services as Trustee)

shall be entitled to make the same professional charges for any services as that Person would make had that Person not been a Trustee or a director of a company acting as Trustee of the Fund.

## **Trustee as Member's Attorney**

108. Each Member hereby irrevocably appoints the Trustee to be that Member's attorney for the purpose of executing and signing all deeds and instruments and doing all things the Trustee considers necessary or desirable in administering the Fund and in accordance with the Superannuation Law but such appointment shall not be for purposes in relation to the implementation or revocation of death benefit nominations.

## **Variation of Fund Deed**

109. The Trustee may at any time and from time to time by deed executed by the Trustee vary, add to or rescind all or any of the provisions from time to time of this Deed and the Rules (if any) in relation thereto and the new provisions so made shall have the same validity and effect as if they had been originally contained herein and shall be subject to being varied, added to or rescinded in like manner but no variation, addition or rescission shall have the effect of:

109.1. reducing the amount of a Benefit except where permitted under the Superannuation Law;

109.2. allowing a person to be appointed as a trustee or the trustee of the Fund which is not a Constitutional Corporation – unless the Fund Deed has and will continue to provide that the Fund has as its sole or primary purpose the provision of old age pensions; and

109.3. providing that the sole or primary purpose of the Fund is other than the provision of old age pensions – unless the Fund Deed has and will continue to provide that the Trustee must be a Constitutional Corporation.



### Complying Self Managed Superannuation Fund

110. In accordance with the intent of this Deed that the Fund continue to:
- 110.1. be a Self Managed Superannuation Fund subject to Sub-clause 9.6 of this deed;
  - 110.2. be a Complying Superannuation Fund; and
  - 110.3. not be a Non-complying Fund
  - 110.4. any variation by the Trustee for any or all of those purposes is not to be taken to be the creation of a new trust or a resettlement of the trust constituted by the Fund and by this Deed.

### APPENDICES

111. The following Appendices are attached hereto and form part of this Deed:
- 111.1. Appendix A, Application for Membership;
  - 111.2. Appendix B, Binding Death Nomination Form; and
  - 111.3. Appendix C, Rules.

**Signed** and delivered as a Deed on \_\_\_\_\_ day of \_\_\_\_\_ 2018

EXECUTED by MJF SMSF Pty Ltd (ACN 626 564 949) in accordance with section 127(1) of the *Corporations Act 2001* (Cth):

.....  
Sole Director and Sole Secretary

*Malcolm John Francis*

.....  
Print name of Sole Director and Sole Secretary



**Appendix A** (Clause 10)

APPLICATION FOR MEMBERSHIP OF  
THE MJF SELF MANAGED SUPER FUND

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

**Schedule:**

FULL NAME	
FORMER GIVEN AND FAMILY NAMES (IF ANY)	
ADDRESS	
DATE OF BIRTH	
PLACE OF BIRTH	
TAX FILE NUMBER	

Signature ..... Date .....2018





SUPERANNUATION INDIVIDUAL TAX FILE NUMBER NOTIFICATION

Name:			
Address:			
Date of Birth:			
Sex:	Male	Female	(delete inapplicable)

I agree to provide my Tax File Number:

Tax File Number:

--	--	--	--	--	--	--	--	--

Signature ..... Date .....2018

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

The purposes currently authorised include:

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

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

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



**Appendix B** (Clauses 1 and 43)

**BINDING DEATH BENEFIT NOMINATION FORM**

THE MJF SELF MANAGED SUPER FUND [Fund]

Name: .....

Address: .....

Date of Birth: .....

I, \_\_\_\_\_ make a non-lapsing binding nomination that in the event of my death the benefits to which I am entitled from the Fund be paid to the following person(s):

<i>Name</i>	<i>Address</i>	<i>Relationship</i>	<i>Percentage or Amount</i>

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

<i>Name</i>	<i>Address</i>	<i>Relationship</i>	<i>Percentage or Amount</i>

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

<i>Name</i>	<i>Address</i>	<i>Relationship</i>	<i>Percentage or Amount</i>



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

Signature: ..... Date: \_\_\_\_/\_\_\_\_\_/2018

I \_\_\_\_\_ declare that I have witnessed \_\_\_\_\_  
(Name of Witness) (Name of Member)

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

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of \_\_\_\_\_.  
(Name of Member)

Signature of Witness \_\_\_\_\_

I \_\_\_\_\_ declare that I have witnessed \_\_\_\_\_  
(Name of Witness) (Name of Member)

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

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of \_\_\_\_\_.  
(Name of Member)

Signature of Witness \_\_\_\_\_

**Instruction for completing Binding Death Benefit Nomination**

- The Binding Death Benefit Nomination if properly executed enables the Member to nominate certain people to receive their superannuation benefits on their death and the nomination is binding on the Trustee once received by the Trustee.
- The member may only nominate one or more dependants (a spouse, child or other dependant) and/ or their legal personal representative(s).
- The nomination must clearly state either the percentage of the member’s benefits the nominated person is to receive or a specific amount.
- The nomination must be signed by the member in the presence of at least one independent witness who must be at least 18 years old and cannot be the member’s Legal Personal Representative or Dependant or an associate thereof.



## **Appendix C** (Clauses 1.2 and 5.1)

### RULES

#### Rules relating to Income Stream Arrangements

- A. The Trustee may pay an Income Stream to a Member in accordance with an agreement entered into between that Member and the Trustee provided that:
  - a. any such agreement is compliant with the Superannuation Law at the time;
  - b. no agreement relating to an income stream which is not a Retirement Phase Income Stream may be entered into with a Member who has previously met a condition of release; and
  - c. the Trustee shall keep a record detailing the Transfer Balance Cap of the Member on the commencement of the Income Stream and all transactions undertaken by that Member in connection with the Fund which affect his or her Transfer Balance Account.





## **Superannuation Fund Deed**

### **MJF Self Managed Super Fund**

**MJF SMSF Pty Ltd**

(ACN 626 564 949)

(Trustee)

VdV Legal  
37 Angas Street  
Adelaide SA 5000  
Tel 7009 4855  
[Vdvlegal.com.au](http://Vdvlegal.com.au)



## MJF SELF MANAGED SUPER FUND

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## THE MJF SELF MANAGED SUPER FUND DEED

This Deed is made the day of 2018

By:-

MJF SMSF Pty Ltd (ACN 626 564 949) of 322 Glen Osmond Road, Myrtle Bank in the State of South Australia [**Trustee**]

### Recitals:

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

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



## **Name of Fund**

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

## **Definitions**

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

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

**Actuary** means a person who is:

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

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

**Appendix** means an appendix to this Deed;

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

**Assessment Acts** means:

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

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

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

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

- (a) in the case of money – by payment; and
- (b) in the case of Property other than money – by transfer of that Property

(and not being a Roll-Over or Transfer) in the form provided for in Clause 40;

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

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

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

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

**Constitutional Corporation** has the meaning given in the SIS Act;



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

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

**Dependant** at any time in relation to a Member means:

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

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

**Division** means a Division of the SIS Regulations;

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

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

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

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

**Employer Sponsor** means an Employer who:

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

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



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

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

**Income Stream Arrangement** includes:

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

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

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

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

**Legal Personal Representative** means:

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

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

**Member** means, except as excluded by the Regulations:

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

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

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



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

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

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

**Minimum Benefits** has the meaning that expression has Division 5.2;

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

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

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

subject to Sub-clause 9.6 of this deed;

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



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

**Payment Split** means a payment split under Part VIII B of the Family Law Act 1975;

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

**Permitted Reversionary Beneficiary** means:

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

**Person** includes:

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

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

**Property includes:**

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

**Quorum** in relation to a meeting:

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

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

**Regulation** means a regulation of the SIS Regulations;

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

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



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

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

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

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

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

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

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

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

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

**Rules** means the rules or provisions:

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

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

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

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

**SIS Regulations** means:

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

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



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

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

**State** means South Australia;

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

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

**Superannuation Law** means:

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

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

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

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

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

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

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





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

**Trustee** means the individual or individuals or company initially a party to this Deed and described as the Trustee at the commencement of this Deed and any individual or company appointed as an additional Trustee or replacement Trustee pursuant to Clauses 87 or 88 and the expression extends to and includes their respective successors and permitted assigns in respect of the Fund;

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

## Interpretation

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



- 3.7.2. extends to any replacement or successor legislation or Statutory Rule;
- 3.8. specific section and Regulation numbers are referred to assist the Trustee in the administration of the Fund but a reference to a provision of a statutory enactment (including the SIS Act) or Statutory Rule (including the SIS Regulations) includes any equivalent replacement provision in that or any replacement or successor enactment or Statutory Rule;
- 3.9. headings and sub-headings are for convenience and reference part of this Deed, but in the event of any inconsistency do not limit or affect the interpretation of any other provision of this Deed;
- 3.10. unless the context otherwise requires, the words denoting one gender include other genders and words in the singular number include the plural number and words in the plural number include the singular;
- 3.11. provisions of any clause or sub-clause that contains any subordinate sub-clause shall be read distributively to that subordinate sub-clause and that subordinate sub-clause shall be construed accordingly;
- 3.12. a reference to an act matter or thing being:
- 3.12.1. subject to or subject to compliance with; or
- 3.12.2. in accordance with
- a section of the SIS Act or a Regulation or Division of shall be read as if that Regulation Division or section imposed an obligation in relation to that act matter or thing on the Person to whom the reference relates; and
- 3.13. where a section of the SIS Act or a Regulation or Division provides for, or permits or authorises, (including subject to an express or implied qualification that the constituent instrument of a superannuation fund allows or authorises or does not prohibit) an act matter or thing to be done then subject to Clause 9 and any express provision herein to the contrary, that act matter or thing may be done by the Trustee.

## **Law of Deed**

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

## **Declaration of Trust**

5. The Trustee hereby declares that on and from the date first appearing in this Deed the Fund is held for the benefit of the Members on and subject to the terms and conditions of



and applying to this Deed for one or more of the purposes in Sub-section 62(1)(a) of the SIS Act.

## **Intention of Deed**

6. It is intended (subject to Sub-clause 9.6) that the Fund remain a Self Managed Superannuation Fund that is a Complying Superannuation Fund and a Regulated Superannuation Fund and the Trustee will (except where expressly excused by all of the Members):
  - 6.1. exercise its powers and discretions in accordance with that intention; and
  - 6.2. ensure that the prescribed standards applicable to the operation of the Fund shall be complied with at all times (as provided for in Section 34 of the SIS Act).

## **Purpose of Fund**

7. Subject to this Deed:
  - 7.1. the Trustee must be a Constitutional Corporation or where the Trustee is not a Constitutional Corporation the primary purpose of the Fund shall be to provide old age pensions; and
  - 7.2. (without affecting Sub-clause 7.1) the Trustee must ensure that the Fund is maintained solely for one or more of the core purposes in Sub-section 62(1)(a) of the SIS Act, which include at the date hereof:
    - 7.2.1. the provision of benefits to each Member on or after the Member's retirement from any business, trade, profession, vocation, calling, occupation or employment in which the Member was engaged or upon the Member's attainment of an age specified in the Regulations; or
    - 7.2.2. on the death of the Member the provision of benefits to one or more of the Member's Legal Personal Representatives or Dependents; and
    - 7.2.3. one or more of those core purposes and one or more of the ancillary purposes in Sub-section 62(1)(b) of the SIS Act.

## **Superannuation Law**

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



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

## Rules

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



## Membership

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



the provisions of this Deed (including any Rules) and all other provisions applicable to the Fund.

## **Rights to benefits and statements**

13. Each Member:

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

## **Cessation of Membership**

14. A natural person shall cease to be a Member:

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

## **Contributions to the Fund**

### **Acceptance of Contributions**

15. Subject to Clause 18 the Trustee may accept contributions:



15.1. in respect of a Member where permitted to do so (or not prohibited from doing so) pursuant to the Regulations;

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

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

15.4. in cash or any other form of Property

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

#### **Advice to Trustee**

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

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

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

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

#### **Life Policies Etc.**

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

#### **Restriction on Acceptance of Contributions**

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

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

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

#### **Splittable Contributions**

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

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

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



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

#### **Roll Overs & Transfers to the Fund**

20. The Trustee may at any time and from time to time accept from another Regulated Superannuation Fund or another entity in the Superannuation System as an accretion to the Benefits of a Member cash or other Property by way of Roll Over or Transfer but:

20.1. the Trustee shall not do so where it would result in the Fund being Non-complying;

20.2. (subject to Sub-clause 20.1) the Trustee will not be obligated to, and has an absolute discretion whether to do so; and

20.3. the Trustee may impose conditions on that acceptance.

#### **Benefits to Members**

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

#### **Division**

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

#### **Reserve**

23. The Trustee may establish and maintain one or more reserves:

23.1. to which the Trustee may credit amounts set aside by the Trustee (which would otherwise be credited or debited to a Member's Benefit under Clause 24):

23.2. to pay tax payable in respect of contributions to the Fund and earnings of the Fund (including disposals of Property of the Fund);

23.3. to provide a buffer for the effect of fluctuations in the value of the investments of the Fund on the Benefits of Members; and

23.4. for such other purposes as the Trustee thinks appropriate; and

23.5. to which shall be debited:

23.5.1. tax paid by the Trustee in respect of any contributions and any earnings;

23.5.2. any decrease in the value of investments held by the Trustee which the Trustee thinks appropriate to so debit; and

23.5.3. amounts which the Trustee determines from time to time to transfer to Members' Benefits in accordance with Sub-clauses 8.4 and 8.6.





### **Determination of Investment Return**

24. The Trustee shall in accordance with Clause 26 determine that part of the earnings of the Fund from time to time which are to be credited or debited to a Member's Benefit (or Benefits of a particular kind including without limitation Benefits representing Mandated Employer Contributions and Member Contributions) in the Fund having regard to, inter alia:
- 24.1. the return of the Fund on investments;
  - 24.2. the return of assets or investments allocated or referable to that Member or his or her Benefits; and
  - 24.3. the appropriate level of the Reserves of the Fund.

### **Establishment, Operation and Termination Costs**

25. The Trustee shall in accordance with Clause 26 determine the costs to be charged against a Member's Benefits and for the purposes hereof the Trustee may include:
- 25.1. the direct costs of establishing operating and terminating the Fund; and
  - 25.2. any administrative insurance and taxation costs relating to the establishment operation and termination of the Fund and its investments; and
  - 25.3. if a Member's Benefits are subject to a Payment Split, the costs incurred in administering the Payment Split (other than the costs offset by any fees payable under the Family Law (Superannuation) Regulations 2001 in respect of the Payment Split).

### **Determination to be Fair and Reasonable**

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

### **Valuations and allocation of Profits or Losses**

27. In debiting or crediting any amount to a Member's Benefit or a Reserve pursuant to the preceding sub-clauses:
- 27.1. the Trustee may take into account provision for depreciation, liabilities, losses and taxation as the Trustee in the Trustee's absolute discretion considers appropriate;
  - 27.2. the Trustee may whenever it thinks it appropriate make a valuation of the assets of the Fund (other than policies of life insurance and annuities) in the manner that the Trustee determines and after allowing for the estimated costs of realising the investments and provision for taxation may debit or credit the balance (as the case may be);



- 27.3. the Trustee may allocate to the account of a Member to whom a Benefit is being paid an interim earning rate determined by the Trustee to apply from the date on which an allocation was last made to the date on which the Benefit is being paid; and
- 27.4. an amount credited or debited to a Member's Benefit shall be allocated between such of the categories in Sub-clause 67.5 and in such manner and proportion as the Trustee thinks appropriate (and in the absence of determination in the proportions which those categories represent of the Member's Benefits).

### **Maintenance of Benefit Category**

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

- 28.1. Preserved Benefits in that source entity – shall continue to be Preserved Benefits in the Fund;
- 28.2. Restricted Non-Preserved Benefits in that source entity - shall continue to be Restricted Non-preserved Benefits in the Fund;
- 28.3. Unrestricted Non-Preserved Benefits in that source entity - shall continue to be Unrestricted Non-Preserved Benefits in the Fund; or
- 28.4. not identified as either Restricted Non-preserved Benefits, Preserved Benefits or Unrestricted Non-Preserved Benefits - shall be treated as Preserved Benefits for the purposes of this Deed unless the Trustee is satisfied that they are not Preserved Benefits

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

### **Conversion of Preserved Benefits**

29. The Trustee shall convert a Member's Preserved Benefits to Unrestricted Non-Preserved Benefits if:
  - 29.1. the Member satisfies a Condition of Release; and
  - 29.2. the relevant Cashing Restriction in respect of that Preserved Benefit is "nil";

### **Conversion of Restricted Non-Preserved Benefits**

30. The Trustee shall convert a Member's Restricted Non-Preserved Benefits to Unrestricted Non-Preserved Benefits if:
  - 30.1. the Member satisfies a Condition of Release; and



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

### **Conversion of Benefit Category**

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

## **Payments**

### **Maintenance of Benefits**

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

### **Restrictions on provision of Benefits**

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



### **Voluntary Cashing of Benefits**

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

### **Temporary incapacity**

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

### **Compulsory Cashing of Benefits**

38. Subject to the Superannuation Law the Trustee shall Cash a Member's Benefits which are:
  - 38.1. eligible to be Cashed pursuant to Clause 34; and
  - 38.2. the subject of an application by the Member to the Trustee to be Cashed.



39. The Trustee shall Cash a Member's Benefits in the Fund when required to do so by law or under a Release Authority from the Commissioner of Taxation, including without limitation on death of that Member.

#### **Form in which Benefits may be Cashed**

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

#### **Roll-Over**

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

#### **Death Benefits Notice**

42. Each Member of the Fund may by delivery to the Trustee of a Death Benefits Notice require the Trustee to make payment of the whole or any part of that Member's Benefits, on or after the death of that Member, to the Legal Personal Representative or a Dependant of that Member in such manner or in such proportions as the Member may nominate or direct in that Death Benefits Notice, and in accordance with and subject to the provisions of Clauses 44 to 45.
43. A Death Benefits Notice:
  - 43.1. must be witnessed by at least one person who has legal capacity and is neither a beneficiary of that notice nor an Associate of a beneficiary of that notice;



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

#### **Limitation for Bankruptcy**

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

#### **Timing of Death Benefits Payment**

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



- 45.2.1. the Legal Personal Representative of that Member and/or one or more Dependants of that Member as the Trustee may select and in the amounts amongst those persons (if more than one) as the Trustee may select;
  - 45.2.2. if the Trustee has not after making reasonable enquires found either a Legal Personal Representative or a Dependant of the Member - one or more individuals chosen by the Trustee; or
  - 45.2.3. to the extent the Member's benefits are fully segregated in payment of a Pension or Pensions which revert to a Permitted Reversionary Beneficiary or Permitted Reversionary Beneficiaries Clauses 42 to this Clause 45 shall have no application in respect of that Member.
46. The Trustee must pay a Benefit in respect of a Member who was at the time of his or her death in receipt of a Retirement Phase Income Stream:
- 46.1. if the Income Stream on its terms reverts to a Permitted Reversionary Beneficiary of the Member within one year of the death of the Member; or
  - 46.2. if the income stream does not revert on its terms to a Permitted Reversionary Beneficiary of that Member in accordance with whichever shall apply of clauses 45.1 or 45.2.

#### **Release of Benefits on Compassionate Grounds**

47. The Trustee shall release an amount of a Member's Preserved Benefits or Restricted Non-Preserved Benefits if:
- 47.1. the Regulator has made a determination under Regulation 6.19A allowing the release;
  - 47.2. the Member makes application to the Trustee for release of that amount (which application may be made by delivering notice of the Regulator's determination to the Trustee); and
  - 47.3. the release is in accordance with that determination.

#### **Cashing in favour of Persons other than Members**

48. Member's Benefits can be Cashed in favour of only:
- 48.1. that Member;
  - 48.2. in respect of an interest or Member's Benefits subject to a Payment Split – the person entitled to payment in accordance with the Payment Split;
  - 48.3. (if there is a Legal Personal Representative in respect of that Member) – that legal personal representative;
  - 48.4. if that Member has died – the persons provided for in Clause 45 and 46; and



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

but (subject to the Superannuation Law) the foregoing provisions do not prevent the Trustee, in respect of an amount of a Benefit which is Cashed in favour of a Member, from making payment of that amount to a Person nominated by that Member.

### **Priority of Cashing**

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

### **Roll Over**

50. The Trustee shall Roll Over the amount of an unpaid Benefit of a Member:

50.1. if the amount is permitted under the Superannuation Law to be Rolled Over;

50.2. upon written request by that Member; and

50.3. to the entity within the Superannuation System nominated by the Member if that entity will accept the Roll Over.

### **Transfer to another Fund**

51. The Trustee shall Transfer the amount of a Member's Benefit upon written request by that Member to:

51.1. another Regulated Superannuation Fund;

51.2. an Approved Deposit Fund; or

51.3. a Retirement Savings Account

specified by that Member if that entity will accept the Transfer;

51.4. upon termination of the Membership of that Member pursuant to Clause 14 to:

51.5. an entity within Sub-clauses 51.1, 51.2 or 51.3 if nominated and consented to that Member in writing and if that entity will accept the Transfer; or

51.6. (otherwise) an Eligible Rollover Fund chosen by the Trustee where Section 243 of the SIS Act applies; or

51.7. to a Successor Fund chosen by the Trustee if determined by the Trustee.





### **Commutation of Benefits**

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

### **Source of payment of Benefits**

53. The Trustee may allocate, or make arrangements in relation to, one or more assets (or interests therein) to:
- 53.1. represent or be referable to all or part of a Member's Benefits; or
  - 53.2. meet expected liabilities to pay an Income Stream Arrangement so as to constitute those assets as Segregated Current Pension Assets.

## **PAYMENT SPLITS**

### **Notification**

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

### **Dealing with interests**

55. The Trustee must comply with the requirements of, and is empowered to do the acts matters and things provided for in, Part 7A of the SIS Regulations including in relation to:
- 55.1. the payment to the Non-Member Spouse in respect of his or her interest in or rights in, the interest or Benefits the subject of the Payment Split; and
  - 55.2. the creation of an interest in the Fund for the Non-Member Spouse or a Transfer or Roll-Over for the benefit of the Non-Member Spouse.

### **Fees**

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



## **Investments**

### **Investment Strategy**

57. The Trustee shall formulate, document and give effect to an investment strategy that has regard to the whole of the circumstances of the Fund including, but not limited to, the following:
- 57.1. the risk involved in making, holding and realising, and the likely return from, the Fund's investments having regard to its objectives and its expected cash flow requirements;
  - 57.2. the risk profiles of the members of the Fund;
  - 57.3. the composition of the Fund's investments as a whole including the extent to which the investments are diverse or involve the fund in being exposed to risks from inadequate diversification;
  - 57.4. the liquidity of the Fund's investments having regard to its expected cash flow requirements; and
  - 57.5. the ability of the Fund to discharge its existing and reasonably anticipated prospective liabilities.
58. Notwithstanding Clause 57 the Trustee may have and implement an investment strategy in respect of an interest of a Member or a class of Members that is in accordance with directions of that Member or that class of Members subject to the Superannuation Law.

### **Permitted Investments**

59. Subject to Clause 60 the Trustee shall invest the whole or any part of the Property of the Fund not presently required for other purposes and may do so in investments of any kind which the Trustee in exercising its absolute discretion think fit as if the Trustee were the absolute beneficial owner, including without limiting the generality of the foregoing:
- 59.1. investments authorised by the laws of any State or Territory of the Commonwealth of Australia for the investment of trust funds (but the Trustee is not limited to these investments);
  - 59.2. any investments of the kind from time to time approved or permitted by the SIS Act including all Acquired Assets or a Replacement Asset;
  - 59.3. investments permitted by the regulations made pursuant to Section 62A of the SIS Act;
  - 59.4. shares bonds stocks securities or any other investments of the kind described in, or similar to those in, Sub-section 67(3)(a) of the SIS Act;
  - 59.5. instalment warrants including arrangements described in section 67A of the SIS Act;



- 59.6. any real or personal property whether tangible or intangible and whether income producing or not;
  - 59.7. undertaking the construction, creation or development of any real or personal property;
  - 59.8. deposit with or investment in any bank, building society or other financial institution; and
  - 59.9. loans to or investment in any Person, the drawing accepting or endorsing of any bills of exchange, promissory notes or other negotiable instruments, with or without security
- but the proportion of Fund assets invested in any single investment shall be limited to the amount provided for in the SIS Act (if any) in order for the Fund to be and remain a Complying Fund;

#### **Excluded Investments**

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



60.4. being a borrowing of money except as permitted under the SIS Act; or

60.5. notwithstanding the foregoing - that would result in the Fund being Non-complying.

### **Trustee's Powers for Investments**

61. The Trustee shall in investing and applying the Property of the Fund and exercising its powers in relation to the Fund have the following powers (in addition to any required to effect the investments permitted under Clause 57):

61.1. to hold an interest in a part of any investment and undertake or hold an investment with one or more other Persons;

61.2. to vary, transpose or replace those investments or any of them in any manner that the Trustee in its absolute discretion thinks fit;

61.3. to purchase, sell, licence, grant options to acquire or purchase Property or otherwise deal with or dispose any Property;

61.4. to lease, sub-lease, grant, subdivide any real property or interest therein;

61.5. to hire, lease or bail any personal property;

61.6. to engage employees and contractors on such wages and salary and with such benefits and providing such amenities as the Trustee thinks fit;

61.7. to pay all expenses, premiums, rates, taxes, rents and outgoings in relation to Property of the Fund;

61.8. to undertake repairs, maintenance and replacement of any Property of the Fund;

61.9. to pay or not pay calls on shares, permit securities to be forfeited and sold, take up rights and bonus issues, exercise all voting and other ownership rights in respect of securities;

61.10. to take action to enforce or defend the rights of the Trustee as legal owner and of the Fund as beneficial owner of Property of the Fund, or in respect of the rights and interests of Member, or the rights or obligations of the Trustee, including legal proceedings against any Person (including the Commissioner of Taxation), the bankruptcy or liquidation of any Person, any arbitration or mediation;

61.11. to settle or compromise any debts, rights claims, entitlement or obligations or liabilities;

61.12. to apply for or surrender any licences, authorities or rights (including in respect of any intellectual property) with any statutory authority or other Person;

61.13. to take out and maintain policies of insurance on any Property of or relating to the Fund or on any Person relevant to the Fund;



- 61.14. to appoint or act as agent or attorney; and
- 61.15. to do all such other things as may be incidental to the exercise of the powers, rights, discretions and authorities conferred on the Trustee
- 61.16. provided that no provision of this Sub-clause shall limit any other provision of this Sub-clause or of Clause 57.

### **Investments for Members**

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

### **Application of Assets**

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

### **Policies of Insurance and Annuities**

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

### **Term of Policies of Insurance & Annuities**

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



## **Records, Accounts and Auditor**

### **Records**

67. The Trustee shall prepare and maintain all records and statements required by or under the SIS Act and (without limiting the generality thereof) the Trustee shall keep a complete record of all matters essential to the administration of the Fund including:
  - 67.1. a minute book in which proceedings and resolutions of the Trustee are recorded;
  - 67.2. records of the Property of the Fund;
  - 67.3. statements showing the income and returns from the investments of the Property of the Fund and the financial position of the Fund;
  - 67.4. accounts applicable to each Member showing contributions received, benefits paid and amounts debited and credited (including from any Reserve);
  - 67.5. (where appropriate) records showing the amounts of:
    - 67.5.1. Member Contributions;
    - 67.5.2. Mandated Employer Contributions;
    - 67.5.3. Government Co-contributions; and
    - 67.5.4. any Roll Over or Transferin respect of each Member;
  - 67.6. (where a Member has commenced a Retirement Phase Income Stream Arrangement in this Fund) records showing amounts which are credits or debits to that Member's Transfer Balance Account;
  - 67.7. (where appropriate) records showing the investment earnings credited or debited in respect of Sub-clause 67.5 for each Member;
  - 67.8. records enabling:
    - 67.8.1. the Minimum Benefits; and
    - 67.8.2. Minimum Guaranteed Benefitsfor each Member to be determined;
  - 67.9. records enabling components of any payments to a Member which have different tax treatments to be separately identified and quantified;
  - 67.10. statements concerning the Reserve and amounts debited and credited thereto; and



- 67.11. any other books and records to be maintained by the Trustee in order to comply with the standards imposed under, or the provisions of, the SIS Act.

### **Delivery of Records**

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

### **Fund Deed**

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

### **Appointment of Auditor**

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

## **Solvency and Termination**

### **Addition to Minimum Guaranteed Benefits**

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

### **Trustee to Initiate Program or Winding-up**

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

### **Program by Actuary**

73. The Trustee may:



73.1. where the Fund is Technically Insolvent - initiate; or

73.2. otherwise – elect to apply

a program designed by an Actuary engaged by the Trustee to ensure that the Fund is in a solvent position not later than the end of the fifth financial year following the financial year in which the Fund became Technically Insolvent, or where Sub-clause 73.2 applies, the Trustee made the election to apply the Program.

74. During any Period of Technical Insolvency of the Fund the Trustee shall not make any payment from the Fund or add an amount to the Minimum Guaranteed Benefits unless:

74.1. an Actuary gives written approval for that particular payment or addition to be made; or

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

#### **Winding-up**

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

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

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

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

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

#### **Wind up of the Fund**

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

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

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





### **Actuary's Recommendations**

77. If as an alternative to commencing winding-up proceedings:
- 77.1. an Actuary recommends in writing to the Trustee a specified course of action; and
  - 77.2. the Trustee wishes to accept the recommendations of the Actuary
- the Trustee must within 21 days after receiving those recommendations forward to the Regulator a copy of those recommendations together with a request that the Regulator approve them.
78. If the Regulator approves the recommendations of the Actuary and notifies the Trustee in writing of the approval, the Trustee must thereafter follow the specified course of action as recommended.

### **Consequences of Involvement of Employer Sponsor**

#### **Employer Sponsor**

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

#### **Assumptions of Members**

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



## **Powers of the Trustee**

82. The Trustee shall have complete management and control of the Fund and in addition to the powers otherwise granted or restricted or prohibited herein or under the SIS Act and at law, the Trustee shall have the following powers:
  - 82.1. to pay out of the Fund all costs, charges and taxes incidental to the administration, management and winding up of the Fund;
  - 82.2. to pay out of the Fund all expenses incurred in:
    - 82.2.1. providing for the secretarial work required for proper record keeping and administration to be performed;
    - 82.2.2. having the accounts of the Fund audited;
    - 82.2.3. having taxation returns and returns to Government authorities prepared; and
    - 82.2.4. engaging Persons that the Trustee considers appropriate for the proper administration and maintenance of records of the Fund;
  - 82.3. to enter into contracts and deeds on behalf of the Fund that the Trustee considers appropriate for the administration of the Fund;
  - 82.4. to purchase or otherwise acquire Property and to sell or otherwise dispose of Property of the Fund and to take Property on lease and to lease out Property of the Fund, on such terms and conditions as the Trustee thinks fit;
  - 82.5. to delegate (by power of attorney or otherwise) to any Person or company any of the powers duties and discretions vested in the Trustee on terms and conditions that the Trustee in its absolute discretion thinks fit and the Trustee shall not be responsible for any loss incurred as a result of such delegation;
  - 82.6. to take and act upon the advice of a barrister, solicitor, accountant, actuary auditor or superannuation consultant in relation to the administration of the Fund and to pay out of the Fund the fees payable to those advisers;
  - 82.7. to commence, carry on and defend any legal proceedings that the Trustee in its absolute discretion thinks necessary for the proper administration of the Fund or to protect the rights of Members;
  - 82.8. to open maintain and close accounts with, have cheque facilities with, and put money on deposit with, financial institutions as the Trustee thinks fit;
  - 82.9. to sell the assets of the Fund by private sale or public auction, for cash or on terms and in manner and on any terms that the Trustee think fit;
  - 82.10. to insure or reinsure any risks of liabilities or contingencies relating to the Fund or its Property;



- 82.11. to borrow any sum of money for any purpose permitted by the Superannuation Law, including, without limitation:
- 82.11.1. any limited recourse borrowing arrangement pursuant to Section 67A or Section 67B of the SIS Act; or
  - 82.11.2. for the purposes of obtaining temporary finance (as defined in the SIS Act) upon terms and conditions and at the rate of interest as the Trustee thinks fit,
- 82.12. BUT no lender shall be concerned to inquire as to whether the necessity for any borrowing has arisen or as to the purpose for which it is required or as to the application of money borrowed; and
- 82.13. generally to do all things and perform all acts as the Trustee in its absolute discretion considers appropriate in the administration of the Fund and the performance of its obligations under this Deed and the SIS Act and Regulations.

#### **Custodian**

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

#### **Conflicts of Interest**

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

#### **Specific Exclusions**

85. The Trustee must not:
- 85.1. lend or otherwise give financial assistance using the resources of the Fund to a Member or a relative (within the meaning of section 65 of the SIS Act) of a Member;
  - 85.2. charge or mortgage, grant or create or permit the creation of a lien or other encumbrance all or any of the assets of the Fund except as permitted by the Superannuation Law;
  - 85.3. recognise or in any way encourage or sanction:



- 85.4. an assignment of an interest of a Member; or
- 85.5. a charge, mortgage, lien or other encumbrance over or in relation to a Member's Benefits; and
- 85.6. otherwise do any act prohibited or restricted under the Superannuation Law or this Deed or which would cause the Fund to be Non-complying.

## **Trustee' Covenants**

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



relation to the foregoing to any extension of the powers of the Trustee or relaxation of any restrictions on the Trustee permitted by the Superannuation Law.

## **Trustee: Appointment and Removal**

### **Individual Trustee**

87. Except if the Trustee is a corporation an individual shall become a trustee of the Fund if he or she has consented in writing to be a trustee of the Fund:
- 87.1. upon that individual becoming a Member of the Fund;
  - 87.2. if the individual is a relative (as defined in Section 17A of the SIS Act) of the Member – where Sub-section 17A(2) of the SIS Act applies and the Member of the Fund has approved that person as a trustee of the Fund;
  - 87.3. if the individual is:
    - 87.3.1. a Legal Personal Representative; or
    - 87.3.2. an appointee
      - to whom Sub-section 17A(3) of the SIS Act applies; or
  - 87.4. if that individual is a Non-Member Spouse who receives notice under Regulation 7A.03H or 7A.03I confirming that he or she has an interest in the Fund; and
  - 87.5. that individual shall execute any document required by the Trustee of the Fund to be executed by the individual in relation to his or her becoming a trustee of the Fund.

### **Corporate Trustee**

88. A corporation may be appointed as Trustee of all or part of the Fund where:
- 88.1. each Member of the Fund consents in writing to be a director of that corporation;
  - 88.2. the only directors of the corporation are Members of the Fund or persons provided for in Sub-sections 17A(2) and (3) of the SIS Act; and
  - 88.3. all of the Members are (subject to Sub-sections 17A(2) and (3) of the SIS Act) directors of that corporation
- and that corporation shall execute any document required to be executed by the company in relation to its becoming a Trustee of the Fund and procure the execution by each director of any document in relation to their being directors of the Trustee.



### **Appointment**

89. The Trustee and the Members shall have the power by deed or by written resolution to appoint as a new or additional Trustee or Trustee over all or part of the assets and Property of the Fund either:
- 89.1. a corporation that may be appointed under Clause 88 above; or
  - 89.2. all of the individuals who would be Trustee under Clause 87 above.

### **Disqualified Persons**

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

### **Removal**

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

## **Death or Legal Disability of a Member**

### **Legal Personal Representative**

92. In the event that any Member dies or is under a legal disability the Legal Personal Representative of that Member shall become:
- 92.1. where the Trustee is an individual – a Trustee of the Fund; or



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

### **Superannuation Law**

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

## **Trustee – Exercising Discretions and Discrimination**

### **Discretion**

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

### **Discrimination**

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

## **Trustee' and Members' Indemnity**

- 96. The Trustee, and any director of a corporate Trustee, and all Members shall be indemnified by the Fund against all liabilities incurred by them as a result of any action taken or omitted to be taken in administering (including a person acting as director of a corporate Trustee in administering) the Fund and exercising the powers and discretions provided for in this Deed:
  - 96.1. (subject to Sub-clause 96.2) including:



- 96.1.1. any liability in the nature of a claim against the Trustee for any loss suffered by the Fund;
  - 96.1.2. any liability attributable to the neglect or default of an agent or employee employed or engaged in good faith by the Trustee; and
  - 96.1.3. the cost of seeking advice from any person in respect of any matter relating to performance of the duties or the exercise of the powers of a trustee;
- 96.2. excluding:
- 96.2.1. any liability arising out of the Trustee (or any particular director of a corporate Trustee) failing to act honestly in a matter concerning the Fund or intentionally or recklessly failing to exercise, in relation to a matter affecting the Fund, the degree of care and diligence required to be exercised; or
  - 96.2.2. liability for a monetary penalty under a civil penalty order within the meaning of the SIS Act.

### **Indemnity from Members**

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

## **Trustee' Meetings and Resolutions**

### **Meetings**

98. If there is more than one Trustee:
- 98.1. a meeting of the Trustee at which a Quorum is present shall be competent to exercise the trusts, powers, authorities and discretions vested in the Trustee herein but any exercise or purported exercise of the trusts, powers,
  - 98.2. authorities and discretions at a meeting of the Trustee at which a Quorum is not present shall render that exercise or purported exercise to be void and unenforceable;
  - 98.3. the Trustee may determine the conduct of their meetings, including as to notice, adjournment and appointment of a Chairman as they think appropriate; and
  - 98.4. a resolution of the Trustee shall be valid and binding if all of the Trustee present at that meeting and entitled to vote have voted in favour of it.
99. If there is more than one Trustee, a meeting of Trustee may be held, and the Trustee shall be deemed to be present (including for the purpose of determining a Quorum), where all of the Trustee participating, even though not physically present, are able communicate with each other, and without limitation this includes participating by telephone or video (with audio facilities) or a meeting which occurs by instant messaging.





100. The Trustee shall keep minutes of the resolutions and proceedings of the Trustee in a book provided for that purpose and, if there is more than one Trustee, the Chairman, or in the absence of a Chairman all Trustee present, shall sign the minute of every resolution passed at a duly convened meeting.
101. A Trustee and any firm or body in which a Trustee has a direct or indirect interest may:
  - 101.1. enter into any contract or arrangement with the Trustee; and
  - 101.2. act in a professional capacity in relation to the Trustee or the Fund (other than as auditor)  
  
and may receive and retain any remuneration, profit or benefit in doing so as if he or she were not a Trustee or connected with that Trustee.
102. Any Trustee who has a direct or indirect interest in any business to be considered by the Trustee or in any transaction contemplated by the Trustee:
  - 102.1. must disclose his or her interest to the Trustee (provided that failure to do so does not render a contract or contract in which the Trustee has an interest void or voidable);
  - 102.2. shall be counted in any Quorum to consider that business or proposed transaction;
  - 102.3. may vote on that business or proposed transaction; and
  - 102.4. may execute any document relating thereto.

### **Resolutions**

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

### **Signing of Documents by the Trustee**

105. If there are more than two Trustee any two Trustee are hereby authorised on behalf of the Trustee to execute, sign, enter into and acknowledge all cheques, negotiable instruments, agreements, contracts, writings, proposals for insurance, transfers of shares,



policies of insurance or units in a unit trust and all other documents and all acts matters and things as validly and effectually as all the Trustee could do.

## **Remuneration**

106. The Trustee and any director of a corporate Trustee shall not be entitled to receive, obtain or be paid any remuneration from the Fund or from any Person for any duties or services as Trustee or as director of a corporate trustee in relation to the Fund.

107. Any Person being:

107.1. an accountant, actuary, solicitor, barrister, auditor or other professional Person;  
and

107.2. called upon or whose firm is called upon to perform any service in relation to the Fund (not being services as Trustee)

shall be entitled to make the same professional charges for any services as that Person would make had that Person not been a Trustee or a director of a company acting as Trustee of the Fund.

## **Trustee as Member's Attorney**

108. Each Member hereby irrevocably appoints the Trustee to be that Member's attorney for the purpose of executing and signing all deeds and instruments and doing all things the Trustee considers necessary or desirable in administering the Fund and in accordance with the Superannuation Law but such appointment shall not be for purposes in relation to the implementation or revocation of death benefit nominations.

## **Variation of Fund Deed**

109. The Trustee may at any time and from time to time by deed executed by the Trustee vary, add to or rescind all or any of the provisions from time to time of this Deed and the Rules (if any) in relation thereto and the new provisions so made shall have the same validity and effect as if they had been originally contained herein and shall be subject to being varied, added to or rescinded in like manner but no variation, addition or rescission shall have the effect of:

109.1. reducing the amount of a Benefit except where permitted under the Superannuation Law;

109.2. allowing a person to be appointed as a trustee or the trustee of the Fund which is not a Constitutional Corporation – unless the Fund Deed has and will continue to provide that the Fund has as its sole or primary purpose the provision of old age pensions; and

109.3. providing that the sole or primary purpose of the Fund is other than the provision of old age pensions – unless the Fund Deed has and will continue to provide that the Trustee must be a Constitutional Corporation.



### Complying Self Managed Superannuation Fund

110. In accordance with the intent of this Deed that the Fund continue to:

- 110.1. be a Self Managed Superannuation Fund subject to Sub-clause 9.6 of this deed;
- 110.2. be a Complying Superannuation Fund; and
- 110.3. not be a Non-complying Fund
- 110.4. any variation by the Trustee for any or all of those purposes is not to be taken to be the creation of a new trust or a resettlement of the trust constituted by the Fund and by this Deed.

### APPENDICES

111. The following Appendices are attached hereto and form part of this Deed:

- 111.1. Appendix A, Application for Membership;
- 111.2. Appendix B, Binding Death Nomination Form; and
- 111.3. Appendix C, Rules.

**Signed** and delivered as a Deed on 2nd day of June 2018

EXECUTED by MJF SMSF Pty Ltd (ACN 626 564 949) in accordance with section 127(1) of the *Corporations Act 2001* (Cth):

\_\_\_\_\_  
Sole Director and Sole Secretary

Malcolm John Francis

\_\_\_\_\_  
Print name of Sole Director and Sole Secretary



**Appendix A** (Clause 10)

APPLICATION FOR MEMBERSHIP OF  
THE MJF SELF MANAGED SUPER FUND

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

**Schedule:**

FULL NAME	
FORMER GIVEN AND FAMILY NAMES (IF ANY)	
ADDRESS	
DATE OF BIRTH	
PLACE OF BIRTH	
TAX FILE NUMBER	

Signature ..... Date .....2018



SUPERANNUATION INDIVIDUAL TAX FILE NUMBER NOTIFICATION

Name:			
Address:			
Date of Birth:			
Sex:	Male	Female	(delete inapplicable)

I agree to provide my Tax File Number:

Tax File Number:

--	--	--	--	--	--	--	--	--

Signature ..... Date .....2018

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

The purposes currently authorised include:

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

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

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



**Appendix B** (Clauses 1 and 43)

**BINDING DEATH BENEFIT NOMINATION FORM**

THE MJF SELF MANAGED SUPER FUND [Fund]

Name: .....

Address: .....

Date of Birth: .....

I, \_\_\_\_\_ make a non-lapsing binding nomination that in the event of my death the benefits to which I am entitled from the Fund be paid to the following person(s):

<i>Name</i>	<i>Address</i>	<i>Relationship</i>	<i>Percentage or Amount</i>

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

<i>Name</i>	<i>Address</i>	<i>Relationship</i>	<i>Percentage or Amount</i>

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

<i>Name</i>	<i>Address</i>	<i>Relationship</i>	<i>Percentage or Amount</i>



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

Signature: ..... Date: \_\_\_\_/\_\_\_\_/2018

I \_\_\_\_\_ declare that I have witnessed \_\_\_\_\_  
(Name of Witness) (Name of Member)

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

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of \_\_\_\_\_.  
(Name of Member)

Signature of Witness \_\_\_\_\_

I \_\_\_\_\_ declare that I have witnessed \_\_\_\_\_  
(Name of Witness) (Name of Member)

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

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of \_\_\_\_\_.  
(Name of Member)

Signature of Witness \_\_\_\_\_

**Instruction for completing Binding Death Benefit Nomination**

- The Binding Death Benefit Nomination if properly executed enables the Member to nominate certain people to receive their superannuation benefits on their death and the nomination is binding on the Trustee once received by the Trustee.
- The member may only nominate one or more dependants (a spouse, child or other dependant) and/ or their legal personal representative(s).
- The nomination must clearly state either the percentage of the member's benefits the nominated person is to receive or a specific amount.
- The nomination must be signed by the member in the presence of at least one independent witness who must be at least 18 years old and cannot be the member's Legal Personal Representative or Dependant or an associate thereof.



## **Appendix C** (Clauses 1.2 and 5.1)

### RULES

#### Rules relating to Income Stream Arrangements

- A. The Trustee may pay an Income Stream to a Member in accordance with an agreement entered into between that Member and the Trustee provided that:
  - a. any such agreement is compliant with the Superannuation Law at the time;
  - b. no agreement relating to an income stream which is not a Retirement Phase Income Stream may be entered into with a Member who has previously met a condition of release; and
  - c. the Trustee shall keep a record detailing the Transfer Balance Cap of the Member on the commencement of the Income Stream and all transactions undertaken by that Member in connection with the Fund which affect his or her Transfer Balance Account.





# Application confirmation

- Success: Your application for an Australian Business Number (ABN) has been successful.

Your name: The Trustee for MJF Self Managed Super Fund  
Your ABN: 79568631682  
ABN status: Active from 02/06/2018

## Important information

- Your ABN will not be displayed immediately on ABN Lookup.
- The ABR will send you a confirmation letter in the mail within 14 days. You will also receive written notification of your ABN.

## Next steps

Now that you have completed your ABN application, you may be entitled to apply for other registrations that can assist you to run your business and meet your tax obligations. Select 'Continue' to continue further applications.

[Print](#)

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## **SMSF Investment Strategy**

MJF Self Managed Super Fund

Date: 1 July 2018

### **Objective**

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

### **The Fund:**

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

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

### **Risk and Return**

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

The Trustee is ever vigilant to balance these two objectives:

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

### **Position on Diversification**

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

### **Required Rate of Return**

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

### **Trustee's Obligations**

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

### **Paying Debts**

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

### **Cost of Investing**

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

### **Gearing**

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

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

#### ***Cash***

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

### ***Australian Shares***

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

### ***Fixed Interest***

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

### ***International Shares***

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

### ***Property***

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

### ***Derivatives***

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

### ***Structured Products***

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

### ***Art***

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

***Insurance***

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

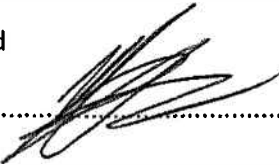
**Review**

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

**Signed by the Trustee(s)**

Name of Director of Trustee: Malcolm Francis

Signed



.....

**ASIC**

Australian Securities &amp; Investments Commission

**Forms Manager**

Registered Agents

Company: MJF SMSF PTY LTD ACN 626 564 949

**Company details**

Date company registered 02-06-2018  
 Company next review date 02-06-2019  
 Company type Australian Proprietary Company  
 Company status Registered  
 Home unit company No  
 Superannuation trustee company Yes  
 Non profit company No

**Registered office**

322 GLEN OSMOND ROAD , MYRTLE BANK SA 5064

**Principal place of business**

33 BARULA ROAD , MARINO SA 5049

**Officeholders**

FRANCIS, MALCOLM JOHN

Born 30-06-1966 at ADELAIDE SA

33 BARULA ROAD , MARINO SA 5049

Office(s) held: Director, appointed 02-06-2018  
 Secretary, appointed 02-06-2018

**Company share structure**

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORD SHARES	180	180.00	0.00

**Members**

FRANCIS , MALCOLM JOHN 33 BARULA ROAD , MARINO SA 5049

Share class	Total number held	Fully paid	Beneficially held
ORD	180	Yes	Yes

**Document history**

These are the documents most recently received by ASIC from this organisation.

Received	Number	FormDescription	Status
02-06-2018	0EAM08334 201	APPLICATION FOR INCORPORATION (DIVN 1)	Processed and imaged

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CLASS C

01

MALCOLM J FRANCIS  
33 BARULA RD  
MARINO 5049

ORGAN  
DONOR

PLEASE CARRY LICENCE WHEN DRIVING





Issued under the authority of the Government of South Australia

CONDITIONS

D0000E6MV

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