

**Compliance Workpapers**  
**Harrison Superannuation Fund**  
**Financial Year - 2023**



**Fund Details**

<b>Fund Name</b>	Harrison Superannuation Fund
<b>Contact no</b>	
<b>Financial Year</b>	2023
<b>Established Date</b>	28/01/2000
<b>ABN</b>	86 004 715 421
<b>TFN</b>	33090043
<b>Trustee Type</b>	Corporate
<b>Trustees</b>	Consultecon Pty Ltd
<b>ACN</b>	091299848

## Review Points

## Statement of Financial Position

Assets	Qty	2023	2022	Change (\$)	Change (%)	
<b>Investments</b>	0.00	1,635,946.43	1,390,684.20	245,262.23	17.64	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Cash and Cash Equivalents</b>	0.00	65,083.64	5,074.43	60,009.21	1,182.58	
Westpac Term Deposit	0.00	0.00	5,074.43	-5,074.43	100.00	
Westpac Term Deposit maturing on 2Sep23 @3.35% p.a.	65,083.64	65,083.64	0.00	65,083.64	100.00	<a href="#">WP-1</a>
<b>Managed Investments</b>	0.00	1,560,224.47	1,376,233.73	183,990.74	13.37	
Vanguard Investor Funds	0.00	1,560,224.47	1,376,233.73	183,990.74	13.37	<a href="#">WP-1</a>
<b>Shares in Listed Companies</b>	0.00	10,638.32	9,376.04	1,262.28	13.46	
Coles Group Limited	157.00	2,891.94	2,796.17	95.77	3.43	<a href="#">WP-1</a>
Wesfarmers Limited	157.00	7,746.38	6,579.87	1,166.51	17.73	<a href="#">WP-1</a>
<b>Other Assets</b>	0.00	459,499.24	161,987.94	297,511.30	183.66	
<b>Cash At Bank</b>	0.00	410,223.85	76,551.58	333,672.27	435.88	
Rabo High Interest	0.00	250,720.71	0.00	250,720.71	100.00	<a href="#">WP-1</a>
Rabo PremiumSaver Account	0.00	33,098.66	0.00	33,098.66	100.00	<a href="#">WP-1</a>
Westpac Business One	0.00	63.93	476.19	-412.26	86.57	<a href="#">WP-1</a>
Westpac Self Super Online	0.00	126,340.55	76,075.39	50,265.16	66.07	<a href="#">WP-1</a>
<b>Current Tax Assets</b>	0.00	10,718.94	10,701.95	16.99	0.16	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a> <a href="#">WP-4</a> <a href="#">WP-5</a>



Assets	Qty	2023	2022	Change (\$)	Change (%)	
Excessive Foreign Tax Credit Writeoff	0.00	-1,104.17	0.00	-1,104.17	100.00	
<b>Foreign Tax Credits</b>	0.00	1,117.69	0.00	1,117.69	100.00	
<b>Managed Investments</b>	0.00	1,117.69	0.00	1,117.69	100.00	
Vanguard Investor Funds	0.00	1,117.69	0.00	1,117.69	100.00	
<b>Franking Credits</b>	0.00	12,955.87	0.00	12,955.87	100.00	
<b>Managed Investments</b>	0.00	12,784.96	0.00	12,784.96	100.00	
Vanguard Investor Funds	0.00	12,784.96	0.00	12,784.96	100.00	
<b>Shares in Listed Companies</b>	0.00	170.91	0.00	170.91	100.00	
Coles Group Limited	0.00	44.41	0.00	44.41	100.00	
Wesfarmers Limited	0.00	126.50	0.00	126.50	100.00	
Income Tax Payable	0.00	0.00	10,701.95	-10,701.95	100.00	
Provision for Income Tax	0.00	-2,250.45	0.00	-2,250.45	100.00	
<b>Receivables</b>	0.00	38,556.45	74,734.41	-36,177.96	48.41	
<b>Investment Income Receivable</b>	0.00	38,556.45	0.00	38,556.45	100.00	
<b>Distributions</b>	0.00	38,556.45	0.00	38,556.45	100.00	<a href="#">WP-1</a>
<b>Managed Investments</b>	0.00	38,556.45	0.00	38,556.45	100.00	
Vanguard Investor Funds	0.00	38,556.45	0.00	38,556.45	100.00	
<b>Sundry Debtors</b>	0.00	0.00	74,734.41	-74,734.41	100.00	
Sundry	0.00	0.00	74,734.41	-74,734.41	100.00	
<b>Total Assets</b>	0.00	2,095,445.67	1,552,672.14	542,773.53	34.96	

Liabilities	Qty	2023	2022	Change (\$)	Change (%)	
Total Liabilities	0.00	0.00	0.00	0.00	0.00	

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
<b>Member Entitlement Accounts</b>	0.00	2,095,445.67	1,552,672.14	542,773.53	34.96	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Mr Mark Harrison</b>	0.00	1,679,201.96	1,321,979.03	357,222.93	27.02	
Account Based Pension 1 (35.03% Tax Free)	0.00	960,331.82	1,007,540.59	-47,208.77	4.69	
Account Based Pension 2 (100.00% Tax Free)	0.00	122,922.01	112,297.08	10,624.93	9.46	
Account Based Pension 3 (100.00% Tax Free)	0.00	100,508.71	91,831.66	8,677.05	9.45	
Account Based Pension 4 (100.00% Tax Free)	0.00	120,746.83	0.00	120,746.83	100.00	<a href="#">WP-1</a>
Account Based Pension 5 (100.00% Tax Free)	0.00	374,692.59	0.00	374,692.59	100.00	<a href="#">WP-1</a>
Accumulation	0.00	0.00	110,309.70	-110,309.70	100.00	
<b>Mrs Leanne Harrison</b>	0.00	416,243.71	230,693.11	185,550.60	80.43	
Account Based Pension (1.41% Tax Free)	0.00	275,436.44	0.00	275,436.44	100.00	<a href="#">WP-1</a>
Account Based Pension (100.00% Tax Free)	0.00	125,855.17	0.00	125,855.17	100.00	<a href="#">WP-1</a>
Accumulation	0.00	14,952.10	230,693.11	-215,741.01	93.52	
Total Member Entitlements	0.00	2,095,445.67	1,552,672.14	542,773.53	34.96	

## Operating Statement

Income	2023	2022	Change (\$)	Change (%)	
<b>Investment Gains</b>	147,253.02	-228,256.15	375,509.17	164.51	
<b>Increase in Market Value</b>	147,253.02	-228,256.15	375,509.17	164.51	<a href="#">WP-1</a>
<b>Managed Investments</b>	145,990.74	0.00	145,990.74	100.00	
Vanguard Investor Funds	145,990.74	0.00	145,990.74	100.00	<a href="#">WP-1</a>
<b>Shares in Listed Companies</b>	1,262.28	0.00	1,262.28	100.00	
Coles Group Limited	95.77	0.00	95.77	100.00	
Wesfarmers Limited	1,166.51	0.00	1,166.51	100.00	
<b>Investment Income</b>	83,935.82	100,710.40	-16,774.58	16.66	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Distributions</b>	79,178.77	100,238.01	-21,059.24	21.01	<a href="#">WP-1</a>
<b>Managed Investments</b>	79,178.77	0.00	79,178.77	100.00	
Vanguard Investor Funds	79,178.77	0.00	79,178.77	100.00	<a href="#">WP-1</a>
<b>Dividends</b>	569.69	362.67	207.02	57.08	
<b>Shares in Listed Companies</b>	569.69	0.00	569.69	100.00	
Coles Group Limited	148.03	0.00	148.03	100.00	
Wesfarmers Limited	421.66	0.00	421.66	100.00	
<b>Interest</b>	4,187.36	109.72	4,077.64	3,716.41	
<b>Cash and Cash Equivalents</b>	9.21	0.00	9.21	100.00	
Westpac Term Deposit	9.21	0.00	9.21	100.00	<a href="#">WP-1</a>
<b>Cash At Bank</b>	4,178.15	0.00	4,178.15	100.00	

Income	2023	2022	Change (\$)	Change (%)	
Rabo High Interest	3,396.00	0.00	3,396.00	100.00	
Rabo PremiumSaver Account	373.37	0.00	373.37	100.00	
Westpac Self Super Online	408.78	0.00	408.78	100.00	<a href="#">WP-1</a>
<b>Member Receipts</b>	456,000.00	132,500.00	323,500.00	244.15	
<b>Contributions</b>	456,000.00	132,500.00	323,500.00	244.15	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Member</b>	456,000.00	132,000.00	324,000.00	245.45	
<b>Personal Concessional</b>	16,000.00	22,000.00	-6,000.00	27.27	
Mrs Leanne Harrison	16,000.00	0.00	16,000.00	100.00	<a href="#">WP-1</a>
<b>Personal Non-Concessional</b>	440,000.00	110,000.00	330,000.00	300.00	
Mr Mark Harrison	330,000.00	0.00	330,000.00	100.00	
Mrs Leanne Harrison	110,000.00	0.00	110,000.00	100.00	
Other	0.00	500.00	-500.00	100.00	
<b>Other Income</b>	15.35	0.00	15.35	100.00	
Fee Refund	15.35	0.00	15.35	100.00	
<b>Total Income</b>	687,204.19	4,954.25	682,249.94	13,771.00	
Expenses	2023	2022	Change (\$)	Change (%)	
<b>Member Payments</b>	138,810.00	190,070.00	-51,260.00	26.97	
<b>Lump Sums Paid</b>	100,000.00	0.00	100,000.00	100.00	<a href="#">WP-1</a>
<b>Mr Mark Harrison</b>	100,000.00	0.00	100,000.00	100.00	
Account Based Pension 1 (35.03% Tax Free)	100,000.00	0.00	100,000.00	100.00	

Expenses	2023	2022	Change (\$)	Change (%)	
<b>Pensions Paid</b>	38,810.00	30,070.00	8,740.00	29.07	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Mr Mark Harrison</b>	34,310.00	0.00	34,310.00	100.00	
Account Based Pension 1 (35.03% Tax Free)	25,000.00	0.00	25,000.00	100.00	
Account Based Pension 2 (100.00% Tax Free)	2,250.00	0.00	2,250.00	100.00	
Account Based Pension 3 (100.00% Tax Free)	1,850.00	0.00	1,850.00	100.00	
Account Based Pension 4 (100.00% Tax Free)	2,210.00	0.00	2,210.00	100.00	
Account Based Pension 5 (100.00% Tax Free)	3,000.00	0.00	3,000.00	100.00	
<b>Mrs Leanne Harrison</b>	4,500.00	0.00	4,500.00	100.00	
Account Based Pension (1.41% Tax Free)	4,500.00	0.00	4,500.00	100.00	
Rollovers Out	0.00	160,000.00	-160,000.00	100.00	
<b>Other Expenses</b>	2,266.04	1,883.00	383.04	20.34	
Accountancy Fee	1,943.54	1,231.00	712.54	57.88	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a>
ASIC Fee	59.00	0.00	59.00	100.00	
<b>Bank Fees</b>	4.50	7.00	-2.50	35.71	
<b>Cash At Bank</b>	4.50	0.00	4.50	100.00	
Westpac Business One	4.50	0.00	4.50	100.00	
Fund Administration Fee	0.00	386.00	-386.00	100.00	
SMSF Supervisory Levy	259.00	259.00	0.00	0.00	
<b>Total Expenses</b>	141,076.04	191,953.00	-50,876.96	26.50	

Income Tax	2023	2022	Change (\$)	Change (%)	
<b>Income Tax Expense</b>	3,354.62	-10,701.95	14,056.57	131.35	<a href="#">WP-1</a> <a href="#">WP-2</a>
Excessive Foreign Tax Credit Writeoff Expense	1,104.17	0.00	1,104.17	100.00	
Income Tax Expense	2,250.45	-10,701.95	12,952.40	121.03	
<b>Total Income Tax</b>	3,354.62	-10,701.95	14,056.57	131.35	
<b>Net Profit(Loss) Total</b>	542,773.53	-176,296.80			

**Market Value**

					Current Status : Warning Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Security Code	Security Name	Source Price	Units	Market Price	Market Value	
<b>FUND</b>							
	VANGUARD	Vanguard Investor Funds		1.00	1,560,224.47	1,560,224.47	
<b>SECURITY</b>							
	COL	Coles Group Limited	18.42	157.00	18.42	2,891.94	
	WES	Wesfarmers Limited	49.34	157.00	49.34	7,746.38	

**Tax Effective Allocation of Pension Payment (Member Level)**



		Current Status : Warning Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Account Name	Drawdown To Date	Minimum	Tax Free %
<b>Mr Mark Harrison (Age: 62 at 30/06/2023)</b>				
	Account Based Pension 1 (35.03% Tax Free)	25,000.00	20,150.00	35.03
	Account Based Pension 2 (100.00% Tax Free)	2,250.00	2,250.00	100.00
🚩	Account Based Pension 3 (100.00% Tax Free)	1,850.00	1,840.00	100.00
	Account Based Pension 4 (100.00% Tax Free)	2,210.00	2,210.00	100.00
🚩	Account Based Pension 5 (100.00% Tax Free)	3,000.00	2,710.00	100.00
<b>Mrs Leanne Harrison (Age: 59 at 30/06/2023)</b>				
	Account Based Pension (1.41% Tax Free)	4,500.00	4,500.00	1.41
	Account Based Pension (100.00% Tax Free)	0.00	0.00	100.00



Preservation Components

							Current Status : Warning Prior Status : Warning		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="#">Mrs Leanne Harrison (Age: 59 at 30/06/2023)</a>										
Accumulation	Accumulation	230,693.11	0.00	0.00	0.00	0.00	14,952.10			

**Tax Component Verification (Accumulation)**


		Current Status : Warning Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Account Name		Prior Year Tax Free Amount	Current Year Tax Free Amount
Mr Mark Harrison (Age: 62 at 30/06/2023)				
	Accumulation		110,309.70	0.00
Mrs Leanne Harrison (Age: 59 at 30/06/2023)				
	Accumulation		3,442.60	0.00

**Contra Bank Entries**

				Current Status : Warning Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Date	Description	Debits	Credits	Balance	
<b>Rabo PremiumSaver Account</b>						
🚩	17/02/2023	A/c 142201366944635 to a/c 142201366944636	0.00	50.00	50.00	
🚩	17/02/2023	CONSULTECON PTY 032732 125470 From Westpac	0.00	30,000.00	30,050.00	
🚩	01/03/2023	A/c 142201366944635 to a/c 142201366944636	0.00	297.29	30,375.45	
🚩	03/04/2023	A/c 142201366944635 to a/c 142201366944636	0.00	773.00	31,226.22	
🚩	01/05/2023	A/c 142201366944635 to a/c 142201366944636	0.00	770.00	32,076.94	
🚩	01/06/2023	A/c 142201366944635 to a/c 142201366944636	0.00	835.00	33,002.59	
<b>Westpac Self Super Online</b>						
🚩	23/11/2022	Withdrawal Mobile 1364224 Tfr Westpac Bus	1,000.00	0.00	31,043.26	
🚩	16/02/2023	Withdrawal Online 1459202 Tfr Westpac Bus	280,000.00	0.00	4,103.29	
🚩	21/03/2023	Deposit Online 2644916 Tfr Westpac Bus	0.00	3,000.00	7,236.57	
🚩	21/03/2023	Withdrawal Online 1689469 Tfr Westpac Bus	3,500.00	0.00	3,736.57	
🚩	14/04/2023	Withdrawal Online 1788685 Tfr Westpac Bus	500.00	0.00	3,255.38	
<b>Westpac Business One</b>						
🚩	15/07/2022	Deposit Online 2428263 Tfr Westpac Sel	0.00	38,000.00	38,474.69	
🚩	15/07/2022	Withdrawal Online 4905805 Bpay Vanguard I Vanguard high grow	38,000.00	0.00	474.69	
🚩	05/09/2022	Deposit Online 2631433 Tfr Westpac Sel	0.00	60,000.00	60,473.69	
🚩	05/09/2022	Withdrawal Mobile 1608247 Tfr Term Deposi	60,000.00	0.00	473.69	

			Current Status : Warning Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
🚩	23/11/2022	Deposit Online 2364225 Tfr Westpac Sel	0.00	1,000.00	1,675.79
🚩	13/02/2023	Withdrawal Online 1630777 Pymt Harrison S Verify account	100.00	0.00	65.79
🚩	16/02/2023	Deposit Online 2459202 Tfr Westpac Sel	0.00	280,000.00	280,115.79
🚩	16/02/2023	Withdrawal Online 1450271 Pymt Harrison S Rabo high savings	100,000.00	0.00	180,115.79
🚩	17/02/2023	Withdrawal Online 1428438 Pymt Harrison S To Rabobank premiu	30,000.00	0.00	150,115.79
🚩	17/02/2023	Withdrawal Online 1354759 Pymt Harrison S To Rabobank	150,000.00	0.00	115.79
🚩	21/03/2023	Deposit Online 2689470 Tfr Westpac Sel	0.00	3,500.00	3,615.79
🚩	21/03/2023	Withdrawal Online 1644915 Tfr Westpac Sel	3,000.00	0.00	123.25
🚩	14/04/2023	Deposit Online 2788685 Tfr Westpac Sel	0.00	500.00	817.93
<b>Rabo High Interest</b>					
🚩	13/02/2023	HARRISON SUPER 032732 125470 Verify account	0.00	100.00	100.00
🚩	16/02/2023	CONSULTECON PTY 032732 125470 Harrison super	0.00	100,000.00	100,100.00
🚩	17/02/2023	CONSULTECON PTY 032732 125470	0.00	150,000.00	250,050.00
🚩	17/02/2023	A/c 142201366944635 to a/c 142201366944636	50.00	0.00	250,000.00
🚩	01/03/2023	A/c 142201366944635 to a/c 142201366944636	297.29	0.00	250,000.00
🚩	03/04/2023	A/c 142201366944635 to a/c 142201366944636	773.00	0.00	249,999.26
🚩	01/05/2023	A/c 142201366944635 to a/c 142201366944636	770.00	0.00	249,999.89
🚩	01/06/2023	A/c 142201366944635 to a/c 142201366944636	835.00	0.00	249,998.80

**Income Comparison**

					Current Status : Warning Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Date	Income Type	Total Income	Franking Credit	Estimated Income	Estimated Franking Credit	
VANGUARD : Vanguard Investor Funds							
	30/06/2023	Distribution	65,276.12	0.00	0.00	0.00	

**Benefits Paid to Member < 60**

		Current Status : Warning Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Member Name	Date of Birth	Age	Pension Withdrawn Amount
	Mrs Leanne Harrison	31/07/1963	59	4,500.00

**Retirement Condition**

		Current Status : Warning Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	<b>Member Name</b>	<b>Date Of Birth</b>	<b>Age</b>	<b>Lum Sum Payment</b>
	Harrison Mark	18/03/1961	61	100,000.00

**Tax Effective Allocation of Pension Payment (Pension Account Level)**

		Current Status : Warning Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
Account Name	Drawdown To Date	Minimum	Tax Free %	
<b>Mr Mark Harrison (Age: 62 at 30/06/2023)</b>				
Account Based Pension 2 (100.00% Tax Free)	2,250.00	2,250.00	100.00	
Account Based Pension 4 (100.00% Tax Free)	2,210.00	2,210.00	100.00	
<b>Mrs Leanne Harrison (Age: 59 at 30/06/2023)</b>				
Account Based Pension (1.41% Tax Free)	4,500.00	4,500.00	1.41	
Account Based Pension (100.00% Tax Free)	0.00	0.00	100.00	



**Pension Limit**

				Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name	Age	Year To Date	Minimum	Maximum	
<b>Mr Mark Harrison</b>						
	Account Based Pension 1 (35.03% Tax Free)	62	25,000.00	20,150.00		
	Account Based Pension 2 (100.00% Tax Free)	62	2,250.00	2,250.00		
	Account Based Pension 3 (100.00% Tax Free)	62	1,850.00	1,840.00		
	Account Based Pension 4 (100.00% Tax Free)	62	2,210.00	2,210.00		
	Account Based Pension 5 (100.00% Tax Free)	62	3,000.00	2,710.00		
<b>Mrs Leanne Harrison</b>						
	Account Based Pension (1.41% Tax Free)	59	4,500.00	4,500.00		
	Account Based Pension (100.00% Tax Free)	59	0.00	0.00		

### Lump Sum Payment - Good to Go

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

**Tax Component Verification (Pension)**

		Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
Account Name	Calculated tax free %	Current year tax free %	Prior year tax free %	
<b>Mr Mark Harrison (Age: 62 at 30/06/2023)</b>				
Account Based Pension 1 (35.03% Tax Free)	35.03	35.03	35.03	
Account Based Pension 2 (100.00% Tax Free)	100.00	100.00	100.00	
Account Based Pension 3 (100.00% Tax Free)	100.00	100.00	100.00	
Account Based Pension 4 (100.00% Tax Free)		100.00		
Account Based Pension 5 (100.00% Tax Free)		100.00		
<b>Mrs Leanne Harrison (Age: 59 at 30/06/2023)</b>				
Account Based Pension (1.41% Tax Free)		1.41		
Account Based Pension (100.00% Tax Free)		100.00		

## Work Test - Good to Go

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

**Contribution Cap Limit**

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Current Year Contributions		Concessional	Non-Concessional
<p>Mr Mark Harrison Date of Birth: 18/03/1961 (Age: 61 at 30/06/2023)</p>				
	Caps		27,500.00	330,000.00
	Cumulative available unused cap		0.00	0.00
	Maximum cap available		27,500.00	330,000.00
	Contributions made (to this fund)		0.00	330,000.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		0.00	330,000.00
	Amount above caps		0.00	0.00
<p>Mrs Leanne Harrison Date of Birth: 31/07/1963 (Age: 58 at 30/06/2023)</p>				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		102,500.00	0.00
	Maximum cap available		130,000.00	110,000.00
	Contributions made (to this fund)		16,000.00	110,000.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		16,000.00	110,000.00
	Amount above caps		0.00	0.00

### Negative Balance - Good to Go

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

### Preservation Components for Member above 65 - 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 / Mrs Leanne Harrison</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
13/06/2023	Deposit Online 2439958 Tfr Westpac esa Leanne conc cont	0.00	0.00	16,000.00	16,000.00
30/06/2023	Closing Balance	0.00	0.00	0.00	16,000.00
<b>Member Receipts / Contributions / Member / Personal Non-Concessional / Mr Mark Harrison</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/02/2023	Deposit Online 2405948 Tfr Westpac esa Mark non-con cont	0.00	0.00	330,000.00	330,000.00
30/06/2023	Closing Balance	0.00	0.00	0.00	330,000.00
<b>Member Receipts / Contributions / Member / Personal Non-Concessional / Mrs Leanne Harrison</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/06/2023	Deposit Online 2618473 Tfr Westpac esa	0.00	0.00	110,000.00	110,000.00
30/06/2023	Closing Balance	0.00	0.00	0.00	110,000.00
<b>Investment Gains / Increase in Market Value / Managed Investments / Vanguard Investor Funds</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/07/2022	Market Value Adjustment	0.00	38,000.00	0.00	38,000.00
30/06/2023	Market Value Adjustment	0.00	0.00	183,990.74	145,990.74
30/06/2023	Closing Balance	0.00	0.00	0.00	145,990.74
<b>Investment Gains / Increase in Market Value / Shares in Listed Companies / Coles Group Limited</b>					



Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/07/2022	Market Value Adjustment	0.00	0.00	147.58	147.58
31/01/2023	Market Value Adjustment	0.00	155.43	0.00	7.85
05/02/2023	Market Value Adjustment	0.00	0.00	61.23	53.38
04/06/2023	Market Value Adjustment	0.00	51.81	0.00	1.57
12/06/2023	Market Value Adjustment	0.00	15.70	0.00	14.13
30/06/2023	Market Value Adjustment	0.00	0.00	109.90	95.77
30/06/2023	Closing Balance	0.00	0.00	0.00	95.77
<b>Investment Gains / Increase in Market Value / Shares in Listed Companies / Wesfarmers Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/07/2022	Market Value Adjustment	0.00	0.00	741.04	741.04
31/01/2023	Market Value Adjustment	0.00	0.00	474.14	1,215.18
05/02/2023	Market Value Adjustment	0.00	0.00	161.71	1,376.89
04/06/2023	Market Value Adjustment	0.00	452.16	0.00	924.73
12/06/2023	Market Value Adjustment	0.00	34.54	0.00	890.19
30/06/2023	Market Value Adjustment	0.00	0.00	276.32	1,166.51
30/06/2023	Closing Balance	0.00	0.00	0.00	1,166.51
<b>Investment Income / Distributions / Managed Investments / Vanguard Investor Funds</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Deposit Vanguard017590 1479724	0.00	0.00	65,276.12	65,276.12

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Distribution - Tax Statement	0.00	0.00	13,902.65	79,178.77
30/06/2023	Closing Balance	0.00	0.00	0.00	79,178.77
<b>Investment Income / Dividends / Shares in Listed Companies / Coles Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/09/2022	COL AUD 0.3 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	67.29	67.29
30/03/2023	COL AUD 0.36 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	80.74	148.03
30/06/2023	Closing Balance	0.00	0.00	0.00	148.03
<b>Investment Income / Dividends / Shares in Listed Companies / Wesfarmers Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/10/2022	WES AUD 1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	224.29	224.29
28/03/2023	WES AUD 0.88 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	197.37	421.66
30/06/2023	Closing Balance	0.00	0.00	0.00	421.66
<b>Investment Income / Interest / Cash and Cash Equivalents / Westpac Term Deposit</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
02/09/2022	Investment Income	0.00	0.00	9.21	9.21
30/06/2023	Closing Balance	0.00	0.00	0.00	9.21
<b>Investment Income / Interest / Cash At Bank / Rabo High Interest</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
28/02/2023	Credit Interest	0.00	0.00	212.35	212.35
28/02/2023	Introductory Bonus Interest	0.00	0.00	84.94	297.29
31/03/2023	Credit Interest	0.00	0.00	559.93	857.22
31/03/2023	Introductory Bonus Interest	0.00	0.00	212.33	1,069.55
30/04/2023	Credit Interest	0.00	0.00	565.15	1,634.70
30/04/2023	Introductory Bonus Interest	0.00	0.00	205.48	1,840.18
31/05/2023	Credit Interest	0.00	0.00	621.58	2,461.76
31/05/2023	Introductory Bonus Interest	0.00	0.00	212.33	2,674.09
30/06/2023	Credit Interest	0.00	0.00	639.72	3,313.81
30/06/2023	Introductory Bonus Interest	0.00	0.00	82.19	3,396.00
30/06/2023	Closing Balance	0.00	0.00	0.00	3,396.00

**Investment Income / Interest / Cash At Bank / Rabo PremiumSaver Account**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/02/2023	Credit Interest	0.00	0.00	11.36	11.36
28/02/2023	Premium Bonus Interest	0.00	0.00	16.80	28.16
31/03/2023	Credit Interest	0.00	0.00	41.69	69.85
31/03/2023	Premium Bonus Interest	0.00	0.00	36.08	105.93
30/04/2023	Credit Interest	0.00	0.00	51.25	157.18
30/04/2023	Premium Bonus Interest	0.00	0.00	29.47	186.65
31/05/2023	Credit Interest	0.00	0.00	54.49	241.14

Date	Description	Quantity	Debits	Credits	Balance
31/05/2023	Premium Bonus Interest	0.00	0.00	36.16	277.30
30/06/2023	Credit Interest	0.00	0.00	54.25	331.55
30/06/2023	Premium Bonus Interest	0.00	0.00	41.82	373.37
30/06/2023	Closing Balance	0.00	0.00	0.00	373.37
<b>Investment Income / Interest / Cash At Bank / Westpac Self Super Online</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/07/2022	Interest Paid	0.00	0.00	10.83	10.83
31/08/2022	Interest Paid	0.00	0.00	39.53	50.36
30/09/2022	Interest Paid	0.00	0.00	26.47	76.83
31/10/2022	Interest Paid	0.00	0.00	23.68	100.51
30/11/2022	Interest Paid	0.00	0.00	20.77	121.28
30/12/2022	Interest Paid	0.00	0.00	25.53	146.81
31/01/2023	Interest Paid	0.00	0.00	40.06	186.87
28/02/2023	Interest Paid	0.00	0.00	133.28	320.15
31/03/2023	Interest Paid	0.00	0.00	3.46	323.61
28/04/2023	Interest Paid	0.00	0.00	1.94	325.55
31/05/2023	Interest Paid	0.00	0.00	0.23	325.78
30/06/2023	Interest Paid	0.00	0.00	83.00	408.78
30/06/2023	Closing Balance	0.00	0.00	0.00	408.78
<b>Other Income / Fee Refund</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/03/2023	Deposit Business Banking Debit fee refund	0.00	0.00	15.35	15.35
30/06/2023	Closing Balance	0.00	0.00	0.00	15.35
<b>Member Payments / Lump Sums Paid / Mr Mark Harrison / Account Based Pension 1 (35.03% Tax Free)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/02/2023	Withdrawal Online 1670557 Tfr Westpac esa Mark lump sum P1	0.00	100,000.00	0.00	100,000.00
30/06/2023	Closing Balance	0.00	0.00	0.00	100,000.00
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/02/2023	Withdrawal Online 1670557 Tfr Westpac esa Mark lump sum P1 - Net of PAYG	0.00	0.00	100,000.00	100,000.00
06/02/2023	Withdrawal Online 1670557 Tfr Westpac esa Mark lump sum P1 - Paid	0.00	100,000.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Member Payments / Pensions Paid / Mr Mark Harrison / Account Based Pension 1 (35.03% Tax Free)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
08/07/2022	Pension Drawdown - Gross	0.00	15,000.00	0.00	15,000.00
06/09/2022	Pension Drawdown - Gross	0.00	10,000.00	0.00	25,000.00
30/06/2023	Closing Balance	0.00	0.00	0.00	25,000.00
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
08/07/2022	Pension Drawdown - Net	0.00	0.00	15,000.00	15,000.00
08/07/2022	Pension Drawdown - Paid	0.00	15,000.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
06/09/2022	Pension Drawdown - Net	0.00	0.00	10,000.00	10,000.00
06/09/2022	Pension Drawdown - Paid	0.00	10,000.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Member Payments / Pensions Paid / Mr Mark Harrison / Account Based Pension 2 (100.00% Tax Free)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/11/2022	Pension Drawdown - Gross	0.00	2,250.00	0.00	2,250.00
30/06/2023	Closing Balance	0.00	0.00	0.00	2,250.00
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/11/2022	Pension Drawdown - Net	0.00	0.00	2,250.00	2,250.00
07/11/2022	Pension Drawdown - Paid	0.00	2,250.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Member Payments / Pensions Paid / Mr Mark Harrison / Account Based Pension 3 (100.00% Tax Free)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/11/2022	Pension Drawdown - Gross	0.00	1,850.00	0.00	1,850.00
30/06/2023	Closing Balance	0.00	0.00	0.00	1,850.00
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/11/2022	Pension Drawdown - Net	0.00	0.00	1,850.00	1,850.00
07/11/2022	Pension Drawdown - Paid	0.00	1,850.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Member Payments / Pensions Paid / Mr Mark Harrison / Account Based Pension 4 (100.00% Tax Free)</b>					



Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/11/2022	Pension Drawdown - Gross	0.00	2,210.00	0.00	2,210.00
30/06/2023	Closing Balance	0.00	0.00	0.00	2,210.00
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/11/2022	Pension Drawdown - Net	0.00	0.00	2,210.00	2,210.00
07/11/2022	Pension Drawdown - Paid	0.00	2,210.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Member Payments / Pensions Paid / Mr Mark Harrison / Account Based Pension 5 (100.00% Tax Free)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
19/04/2023	Pension Drawdown - Gross	0.00	3,000.00	0.00	3,000.00
30/06/2023	Closing Balance	0.00	0.00	0.00	3,000.00
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
19/04/2023	Pension Drawdown - Net	0.00	0.00	3,000.00	3,000.00
19/04/2023	Pension Drawdown - Paid	0.00	3,000.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Member Payments / Pensions Paid / Mrs Leanne Harrison / Account Based Pension (1.41% Tax Free)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/01/2023	Pension Drawdown - Gross	0.00	4,500.00	0.00	4,500.00
30/06/2023	Closing Balance	0.00	0.00	0.00	4,500.00
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
06/01/2023	Pension Drawdown - Net	0.00	0.00	3,746.00	3,746.00
06/01/2023	Pension Drawdown - Paid	0.00	3,746.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Expenses / Accountancy Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/11/2022	Withdrawal-Osko Payment 1402153 Just Superfund Just superfund Inv-11976	0.00	1,231.00	0.00	1,231.00
03/01/2023	Withdrawal-Osko Payment 1399734 Just Superfund	0.00	220.00	0.00	1,451.00
21/03/2023	Withdrawal Online 3014364 Bpay ecollect.c ecollect Justsuper	0.00	492.54	0.00	1,943.54
30/06/2023	Closing Balance	0.00	0.00	0.00	1,943.54
<b>Other Expenses / ASIC Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
09/02/2023	Withdrawal Online 0648075 Bpay Asic Asic fee	0.00	59.00	0.00	59.00
30/06/2023	Closing Balance	0.00	0.00	0.00	59.00
<b>Other Expenses / Bank Fees / Cash At Bank / Westpac Business One</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Transaction Fee	0.00	1.50	0.00	1.50
01/08/2022	Transaction Fee	0.00	1.00	0.00	2.50
03/10/2022	Transaction Fee	0.00	1.50	0.00	4.00



Date	Description	Quantity	Debits	Credits	Balance
01/11/2022	Transaction Fee	0.00	0.50	0.00	4.50
30/06/2023	Closing Balance	0.00	0.00	0.00	4.50
<b>Other Expenses / SMSF Supervisory Levy</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/11/2022	Deposit Ato Ato007000017203328	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
30/07/2022	Fund Income Tax	0.00	1.35	0.00	1.35
31/01/2023	Fund Income Tax	0.00	0.00	1.35	0.00
30/06/2023	Fund Income Tax	0.00	2,250.45	0.00	2,250.45
30/06/2023	Closing Balance	0.00	0.00	0.00	2,250.45
<b>Income Tax Expense / Excessive Foreign Tax Credit Writeoff Expense</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Excessive foreign tax credit written off	0.00	1,104.17	0.00	1,104.17
30/06/2023	Closing Balance	0.00	0.00	0.00	1,104.17
<b>Investments - Westpac Term Deposit</b>					
01/07/2022	Opening Balance	5,074.43	0.00	0.00	5,074.43
02/09/2022	Term Deposit Redemption	-5,074.43	0.00	5,074.43	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Investments - Westpac Term Deposit maturing on 2Sep23 @3.35% p.a.</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
02/09/2022	Term Deposit Acquisition	65,083.64	65,083.64	0.00	65,083.64
30/06/2023	Closing Balance	65,083.64	0.00	0.00	65,083.64
<b>Investments - Vanguard Investor Funds</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	1,376,233.73
18/07/2022	Buy	0.00	38,000.00	0.00	1,414,233.73
30/07/2022	Market Value Adjustment	0.00	0.00	38,000.00	1,376,233.73
30/06/2023	Market Value Adjustment	0.00	183,990.74	0.00	1,560,224.47
30/06/2023	Closing Balance	0.00	0.00	0.00	1,560,224.47
<b>Investments - Coles Group Limited</b>					
01/07/2022	Opening Balance	157.00	0.00	0.00	2,796.17
30/07/2022	Market Value Adjustment	0.00	147.58	0.00	2,943.75
31/01/2023	Market Value Adjustment	0.00	0.00	155.43	2,788.32
05/02/2023	Market Value Adjustment	0.00	61.23	0.00	2,849.55
04/06/2023	Market Value Adjustment	0.00	0.00	51.81	2,797.74
12/06/2023	Market Value Adjustment	0.00	0.00	15.70	2,782.04
30/06/2023	Market Value Adjustment	0.00	109.90	0.00	2,891.94
30/06/2023	Closing Balance	157.00	0.00	0.00	2,891.94
<b>Investments - Wesfarmers Limited</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	157.00	0.00	0.00	6,579.87
30/07/2022	Market Value Adjustment	0.00	741.04	0.00	7,320.91
31/01/2023	Market Value Adjustment	0.00	474.14	0.00	7,795.05
05/02/2023	Market Value Adjustment	0.00	161.71	0.00	7,956.76
04/06/2023	Market Value Adjustment	0.00	0.00	452.16	7,504.60
12/06/2023	Market Value Adjustment	0.00	0.00	34.54	7,470.06
30/06/2023	Market Value Adjustment	0.00	276.32	0.00	7,746.38
30/06/2023	Closing Balance	157.00	0.00	0.00	7,746.38
<b>Cash At Bank - Rabo High Interest</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
13/02/2023	HARRISON SUPER 032732 125470 Verify account	0.00	100.00	0.00	100.00
16/02/2023	CONSULTECON PTY 032732 125470 Harrison super	0.00	100,000.00	0.00	100,100.00
16/02/2023	Harrison Superannuation Fund BSB 032732 A/C 125470	0.00	0.00	50.00	100,050.00
17/02/2023	A/c 142201366944635 to a/c 142201366944636	0.00	0.00	50.00	100,000.00
17/02/2023	CONSULTECON PTY 032732 125470	0.00	150,000.00	0.00	250,000.00
28/02/2023	Credit Interest	0.00	212.35	0.00	250,212.35
28/02/2023	Introductory Bonus Interest	0.00	84.94	0.00	250,297.29
01/03/2023	A/c 142201366944635 to a/c 142201366944636	0.00	0.00	297.29	250,000.00

Date	Description	Quantity	Debits	Credits	Balance
31/03/2023	Credit Interest	0.00	559.93	0.00	250,559.93
31/03/2023	Introductory Bonus Interest	0.00	212.33	0.00	250,772.26
03/04/2023	A/c 142201366944635 to a/c 142201366944636	0.00	0.00	773.00	249,999.26
30/04/2023	Credit Interest	0.00	565.15	0.00	250,564.41
30/04/2023	Introductory Bonus Interest	0.00	205.48	0.00	250,769.89
01/05/2023	A/c 142201366944635 to a/c 142201366944636	0.00	0.00	770.00	249,999.89
31/05/2023	Credit Interest	0.00	621.58	0.00	250,621.47
31/05/2023	Introductory Bonus Interest	0.00	212.33	0.00	250,833.80
01/06/2023	A/c 142201366944635 to a/c 142201366944636	0.00	0.00	835.00	249,998.80
30/06/2023	Credit Interest	0.00	639.72	0.00	250,638.52
30/06/2023	Introductory Bonus Interest	0.00	82.19	0.00	250,720.71
30/06/2023	Closing Balance	0.00	0.00	0.00	250,720.71
<b>Cash At Bank - Rabo PremiumSaver Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
17/02/2023	A/c 142201366944635 to a/c 142201366944636	0.00	50.00	0.00	50.00
17/02/2023	CONSULTECON PTY 032732 125470 From Westpac	0.00	30,000.00	0.00	30,050.00
28/02/2023	Credit Interest	0.00	11.36	0.00	30,061.36
28/02/2023	Premium Bonus Interest	0.00	16.80	0.00	30,078.16

Date	Description	Quantity	Debits	Credits	Balance
01/03/2023	A/c 142201366944635 to a/c 142201366944636	0.00	297.29	0.00	30,375.45
31/03/2023	Credit Interest	0.00	41.69	0.00	30,417.14
31/03/2023	Premium Bonus Interest	0.00	36.08	0.00	30,453.22
03/04/2023	A/c 142201366944635 to a/c 142201366944636	0.00	773.00	0.00	31,226.22
30/04/2023	Credit Interest	0.00	51.25	0.00	31,277.47
30/04/2023	Premium Bonus Interest	0.00	29.47	0.00	31,306.94
01/05/2023	A/c 142201366944635 to a/c 142201366944636	0.00	770.00	0.00	32,076.94
31/05/2023	Credit Interest	0.00	54.49	0.00	32,131.43
31/05/2023	Premium Bonus Interest	0.00	36.16	0.00	32,167.59
01/06/2023	A/c 142201366944635 to a/c 142201366944636	0.00	835.00	0.00	33,002.59
30/06/2023	Credit Interest	0.00	54.25	0.00	33,056.84
30/06/2023	Premium Bonus Interest	0.00	41.82	0.00	33,098.66
30/06/2023	Closing Balance	0.00	0.00	0.00	33,098.66
<b>Cash At Bank - Westpac Business One</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	476.19
01/07/2022	Transaction Fee	0.00	0.00	1.50	474.69
15/07/2022	Deposit Online 2428263 Tfr Westpac Sel	0.00	38,000.00	0.00	38,474.69
15/07/2022	Withdrawal Online 4905805 Bpay Vanguard I Vanguard high grow	0.00	0.00	38,000.00	474.69

Date	Description	Quantity	Debits	Credits	Balance
01/08/2022	Transaction Fee	0.00	0.00	1.00	473.69
05/09/2022	Deposit Online 2631433 Tfr Westpac Sel	0.00	60,000.00	0.00	60,473.69
05/09/2022	Withdrawal Mobile 1608247 Tfr Term Deposi	0.00	0.00	60,000.00	473.69
28/09/2022	Deposit Dividend Coles Group Ltd Fin22/01010806	0.00	47.10	0.00	520.79
03/10/2022	Transaction Fee	0.00	0.00	1.50	519.29
06/10/2022	Deposit Dividend Wesfarmers Ltd Fin22/00942778	0.00	157.00	0.00	676.29
01/11/2022	Transaction Fee	0.00	0.00	0.50	675.79
23/11/2022	Deposit Online 2364225 Tfr Westpac Sel	0.00	1,000.00	0.00	1,675.79
23/11/2022	Withdrawal-Osko Payment 1402153 Just Superfund Just superfund Inv-11976	0.00	0.00	1,231.00	444.79
03/01/2023	Withdrawal-Osko Payment 1399734 Just Superfund	0.00	0.00	220.00	224.79
09/02/2023	Withdrawal Online 0648075 Bpay Asic Asic fee	0.00	0.00	59.00	165.79
13/02/2023	Withdrawal Online 1630777 Pymt Harrison S Verify account	0.00	0.00	100.00	65.79
16/02/2023	Deposit Harrison Superan Ft23047Zkbtz	0.00	50.00	0.00	115.79
16/02/2023	Deposit Online 2459202 Tfr Westpac Sel	0.00	280,000.00	0.00	280,115.79
16/02/2023	Withdrawal Online 1450271 Pymt Harrison S Rabo high savings	0.00	0.00	100,000.00	180,115.79
17/02/2023	Withdrawal Online 1354759 Pymt Harrison S To Rabobank	0.00	0.00	150,000.00	30,115.79



Date	Description	Quantity	Debits	Credits	Balance
17/02/2023	Withdrawal Online 1428438 Pymt Harrison S To Rabobank premiu	0.00	0.00	30,000.00	115.79
21/03/2023	Deposit Online 2689470 Tfr Westpac Sel	0.00	3,500.00	0.00	3,615.79
21/03/2023	Withdrawal Online 1644915 Tfr Westpac Sel	0.00	0.00	3,000.00	615.79
21/03/2023	Withdrawal Online 3014364 Bpay ecollect.c ecollect Justsuper	0.00	0.00	492.54	123.25
28/03/2023	Deposit Dividend Wesfarmers Ltd Int23/00941538	0.00	138.16	0.00	261.41
30/03/2023	Deposit Dividend Coles Group Ltd Int23/01007043	0.00	56.52	0.00	317.93
14/04/2023	Deposit Online 2788685 Tfr Westpac Sel	0.00	500.00	0.00	817.93
14/04/2023	Withdrawal Online 9439322 Bpay Tax Office Payg 3rd Q Leanne	0.00	0.00	754.00	63.93
30/06/2023	Closing Balance	0.00	0.00	0.00	63.93
<b>Cash At Bank - Westpac Self Super Online</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	76,075.39
08/07/2022	Deposit Vanguard017590 1095252	0.00	915.00	0.00	76,990.39
08/07/2022	Deposit Vanguard017590 1098330	0.00	6,852.74	0.00	83,843.13
08/07/2022	Deposit Vanguard017590 1101275	0.00	20,323.03	0.00	104,166.16
08/07/2022	Deposit Vanguard017590 1101275	0.00	37,134.19	0.00	141,300.35
08/07/2022	Deposit Vanguard017590 1101306	0.00	9,509.45	0.00	150,809.80
08/07/2022	Withdrawal Online 1650597 Tfr Westpac esa Pension 1 Mark	0.00	0.00	15,000.00	135,809.80

Date	Description	Quantity	Debits	Credits	Balance
15/07/2022	Withdrawal Online 1428262 Tfr Westpac Bus	0.00	0.00	38,000.00	97,809.80
29/07/2022	Interest Paid	0.00	10.83	0.00	97,820.63
31/08/2022	Interest Paid	0.00	39.53	0.00	97,860.16
05/09/2022	Withdrawal Mobile 1631432 Tfr Westpac Bus	0.00	0.00	60,000.00	37,860.16
06/09/2022	Withdrawal Online 1548437 Tfr Westpac esa Pension 1 payment	0.00	0.00	10,000.00	27,860.16
30/09/2022	Interest Paid	0.00	26.47	0.00	27,886.63
31/10/2022	Interest Paid	0.00	23.68	0.00	27,910.31
07/11/2022	Withdrawal Online 1429981 Tfr Westpac esa Pension 2 Mark	0.00	0.00	2,250.00	25,660.31
07/11/2022	Withdrawal Online 1447004 Tfr Westpac esa Pension 3	0.00	0.00	1,850.00	23,810.31
07/11/2022	Withdrawal Online 1467452 Tfr Westpac esa Pension 4 Mark	0.00	0.00	2,210.00	21,600.31
23/11/2022	Deposit Ato Ato007000017203328	0.00	10,442.95	0.00	32,043.26
23/11/2022	Withdrawal Mobile 1364224 Tfr Westpac Bus	0.00	0.00	1,000.00	31,043.26
30/11/2022	Interest Paid	0.00	20.77	0.00	31,064.03
30/12/2022	Interest Paid	0.00	25.53	0.00	31,089.56
06/01/2023	Withdrawal Online 1537119 Tfr Westpac esa Leanne pension 1	0.00	0.00	3,746.00	27,343.56
10/01/2023	Deposit Vanguard017590 1471591	0.00	2,520.41	0.00	29,863.97
10/01/2023	Deposit Vanguard017590 1473090	0.00	6,714.81	0.00	36,578.78
10/01/2023	Deposit Vanguard017590 1473517	0.00	1,317.74	0.00	37,896.52



Date	Description	Quantity	Debits	Credits	Balance
10/01/2023	Deposit Vanguard017590 1474320	0.00	357.81	0.00	38,254.33
10/01/2023	Deposit Vanguard017590 1479724	0.00	15,808.90	0.00	54,063.23
31/01/2023	Interest Paid	0.00	40.06	0.00	54,103.29
01/02/2023	Deposit Online 2405948 Tfr Westpac esa Mark non-con cont	0.00	330,000.00	0.00	384,103.29
06/02/2023	Withdrawal Online 1670557 Tfr Westpac esa Mark lump sum P1	0.00	0.00	100,000.00	284,103.29
16/02/2023	Withdrawal Online 1459202 Tfr Westpac Bus	0.00	0.00	280,000.00	4,103.29
28/02/2023	Interest Paid	0.00	133.28	0.00	4,236.57
21/03/2023	Deposit Online 2644916 Tfr Westpac Bus	0.00	3,000.00	0.00	7,236.57
21/03/2023	Withdrawal Online 1689469 Tfr Westpac Bus	0.00	0.00	3,500.00	3,736.57
30/03/2023	Deposit Business Banking Debit fee refund	0.00	15.35	0.00	3,751.92
31/03/2023	Interest Paid	0.00	3.46	0.00	3,755.38
14/04/2023	Withdrawal Online 1788685 Tfr Westpac Bus	0.00	0.00	500.00	3,255.38
19/04/2023	Withdrawal Mobile 1756004 Tfr Westpac esa Pension 5 payment	0.00	0.00	3,000.00	255.38
28/04/2023	Interest Paid	0.00	1.94	0.00	257.32
31/05/2023	Interest Paid	0.00	0.23	0.00	257.55
05/06/2023	Deposit Online 2618473 Tfr Westpac esa	0.00	110,000.00	0.00	110,257.55
13/06/2023	Deposit Online 2439958 Tfr Westpac esa Leanne conc cont	0.00	16,000.00	0.00	126,257.55
30/06/2023	Interest Paid	0.00	83.00	0.00	126,340.55

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	126,340.55
<b>Other Assets - Unsettled Trades / Acquisitions / Cash and Cash Equivalents / Westpac Term Deposit maturing on 2Sep23 @3.35% p.a.</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
02/09/2022	Term Deposit Acquisition	0.00	0.00	65,083.64	65,083.64
05/09/2022	Paid - Term Deposit Acquisition	0.00	65,083.64	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Managed Investments / Vanguard Investor Funds</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/07/2022	Buy	0.00	0.00	38,000.00	38,000.00
18/07/2022	Buy	0.00	38,000.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Disposals / Cash and Cash Equivalents / Westpac Term Deposit</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
02/09/2022	Term Deposit Redemption	0.00	5,074.43	0.00	5,074.43
05/09/2022	Paid - Term Deposit Redemption	0.00	0.00	5,074.43	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / Vanguard Investor Funds</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
10/01/2023	Deposit Vanguard017590 1479724	0.00	0.00	357.81	357.81
10/01/2023	Deposit Vanguard017590 1479724	0.00	0.00	1,317.74	1,675.55

Date	Description	Quantity	Debits	Credits	Balance
10/01/2023	Deposit Vanguard017590 1479724	0.00	0.00	2,520.41	4,195.96
10/01/2023	Deposit Vanguard017590 1479724	0.00	0.00	6,714.81	10,910.77
10/01/2023	Deposit Vanguard017590 1479724	0.00	0.00	15,808.90	26,719.67
30/06/2023	Deposit Vanguard017590 1479724	0.00	65,276.12	0.00	38,556.45
30/06/2023	Closing Balance	0.00	0.00	0.00	38,556.45
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Coles Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/09/2022	COL AUD 0.3 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	47.10	47.10
28/09/2022	COL AUD 0.3 FRANKED, 30% CTR, DRP NIL DISC	0.00	47.10	0.00	0.00
30/03/2023	COL AUD 0.36 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	56.52	56.52
30/03/2023	COL AUD 0.36 FRANKED, 30% CTR, DRP NIL DISC	0.00	56.52	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 / Wesfarmers Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/10/2022	WES AUD 1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	157.00	157.00
06/10/2022	WES AUD 1 FRANKED, 30% CTR, DRP NIL DISC	0.00	157.00	0.00	0.00
28/03/2023	WES AUD 0.88 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	138.16	138.16

Date	Description	Quantity	Debits	Credits	Balance
28/03/2023	WES AUD 0.88 FRANKED, 30% CTR, DRP NIL DISC	0.00	138.16	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 and Cash Equivalents / Westpac Term Deposit</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
02/09/2022	Investment Income	0.00	9.21	0.00	9.21
05/09/2022	Investment Income	0.00	0.00	9.21	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 / Rabo High Interest</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/02/2023	Credit Interest	0.00	0.00	212.35	212.35
28/02/2023	Credit Interest	0.00	212.35	0.00	0.00
28/02/2023	Introductory Bonus Interest	0.00	0.00	84.94	84.94
28/02/2023	Introductory Bonus Interest	0.00	84.94	0.00	0.00
31/03/2023	Credit Interest	0.00	0.00	559.93	559.93
31/03/2023	Credit Interest	0.00	559.93	0.00	0.00
31/03/2023	Introductory Bonus Interest	0.00	0.00	212.33	212.33
31/03/2023	Introductory Bonus Interest	0.00	212.33	0.00	0.00
30/04/2023	Credit Interest	0.00	0.00	565.15	565.15
30/04/2023	Credit Interest	0.00	565.15	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/04/2023	Introductory Bonus Interest	0.00	0.00	205.48	205.48
30/04/2023	Introductory Bonus Interest	0.00	205.48	0.00	0.00
31/05/2023	Credit Interest	0.00	0.00	621.58	621.58
31/05/2023	Credit Interest	0.00	621.58	0.00	0.00
31/05/2023	Introductory Bonus Interest	0.00	0.00	212.33	212.33
31/05/2023	Introductory Bonus Interest	0.00	212.33	0.00	0.00
30/06/2023	Credit Interest	0.00	0.00	639.72	639.72
30/06/2023	Credit Interest	0.00	639.72	0.00	0.00
30/06/2023	Introductory Bonus Interest	0.00	0.00	82.19	82.19
30/06/2023	Introductory Bonus Interest	0.00	82.19	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 / Rabo PremiumSaver Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/02/2023	Credit Interest	0.00	0.00	11.36	11.36
28/02/2023	Credit Interest	0.00	11.36	0.00	0.00
28/02/2023	Premium Bonus Interest	0.00	0.00	16.80	16.80
28/02/2023	Premium Bonus Interest	0.00	16.80	0.00	0.00
31/03/2023	Credit Interest	0.00	0.00	41.69	41.69
31/03/2023	Credit Interest	0.00	41.69	0.00	0.00
31/03/2023	Premium Bonus Interest	0.00	0.00	36.08	36.08

Date	Description	Quantity	Debits	Credits	Balance
31/03/2023	Premium Bonus Interest	0.00	36.08	0.00	0.00
30/04/2023	Credit Interest	0.00	0.00	51.25	51.25
30/04/2023	Credit Interest	0.00	51.25	0.00	0.00
30/04/2023	Premium Bonus Interest	0.00	0.00	29.47	29.47
30/04/2023	Premium Bonus Interest	0.00	29.47	0.00	0.00
31/05/2023	Credit Interest	0.00	0.00	54.49	54.49
31/05/2023	Credit Interest	0.00	54.49	0.00	0.00
31/05/2023	Premium Bonus Interest	0.00	0.00	36.16	36.16
31/05/2023	Premium Bonus Interest	0.00	36.16	0.00	0.00
30/06/2023	Credit Interest	0.00	0.00	54.25	54.25
30/06/2023	Credit Interest	0.00	54.25	0.00	0.00
30/06/2023	Premium Bonus Interest	0.00	0.00	41.82	41.82
30/06/2023	Premium Bonus Interest	0.00	41.82	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 / Westpac Self Super Online</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/07/2022	Interest Paid	0.00	0.00	10.83	10.83
29/07/2022	Interest Paid	0.00	10.83	0.00	0.00
31/08/2022	Interest Paid	0.00	0.00	39.53	39.53
31/08/2022	Interest Paid	0.00	39.53	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
30/09/2022	Interest Paid	0.00	0.00	26.47	26.47
30/09/2022	Interest Paid	0.00	26.47	0.00	0.00
31/10/2022	Interest Paid	0.00	0.00	23.68	23.68
31/10/2022	Interest Paid	0.00	23.68	0.00	0.00
30/11/2022	Interest Paid	0.00	0.00	20.77	20.77
30/11/2022	Interest Paid	0.00	20.77	0.00	0.00
30/12/2022	Interest Paid	0.00	0.00	25.53	25.53
30/12/2022	Interest Paid	0.00	25.53	0.00	0.00
31/01/2023	Interest Paid	0.00	0.00	40.06	40.06
31/01/2023	Interest Paid	0.00	40.06	0.00	0.00
28/02/2023	Interest Paid	0.00	0.00	133.28	133.28
28/02/2023	Interest Paid	0.00	133.28	0.00	0.00
31/03/2023	Interest Paid	0.00	0.00	3.46	3.46
31/03/2023	Interest Paid	0.00	3.46	0.00	0.00
28/04/2023	Interest Paid	0.00	0.00	1.94	1.94
28/04/2023	Interest Paid	0.00	1.94	0.00	0.00
31/05/2023	Interest Paid	0.00	0.00	0.23	0.23
31/05/2023	Interest Paid	0.00	0.23	0.00	0.00
30/06/2023	Interest Paid	0.00	0.00	83.00	83.00
30/06/2023	Interest Paid	0.00	83.00	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 - Receivables / Member Income Receivable / Contributions / Mr Mark Harrison</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/02/2023	Contribution Received	0.00	0.00	330,000.00	330,000.00
01/02/2023	Deposit Online 2405948 Tfr Westpac esa Mark non-con cont	0.00	330,000.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Contributions / Mrs Leanne Harrison</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/06/2023	Contribution Received	0.00	0.00	110,000.00	110,000.00
05/06/2023	Deposit Online 2618473 Tfr Westpac esa	0.00	110,000.00	0.00	0.00
13/06/2023	Contribution Received	0.00	0.00	16,000.00	16,000.00
13/06/2023	Deposit Online 2439958 Tfr Westpac esa Leanne conc cont	0.00	16,000.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Sundry Debtors / Fee Refund</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/03/2023	Deposit Business Banking Debit fee refund	0.00	0.00	15.35	15.35
30/03/2023	Deposit Business Banking Debit fee refund	0.00	15.35	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Sundry Debtors / Sundry</b>					



Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	74,734.41
08/07/2022	Distributions Receivable	0.00	0.00	915.00	73,819.41
08/07/2022	Distributions Receivable	0.00	0.00	6,852.74	66,966.67
08/07/2022	Distributions Receivable	0.00	0.00	9,509.45	57,457.22
08/07/2022	Distributions Receivable	0.00	0.00	20,323.03	37,134.19
08/07/2022	Distributions Receivable	0.00	0.00	37,134.19	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Current Tax Assets / Income Tax Payable</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	10,701.95
23/11/2022	Deposit Ato Ato007000017203328	0.00	0.00	10,701.95	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Current Tax Assets / Provision for Income Tax</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/07/2022	Tax Effect Of Income	0.00	0.00	1.35	1.35
31/01/2023	Tax Effect Of Income	0.00	1.35	0.00	0.00
30/06/2023	Tax Effect Of Income	0.00	0.00	2,250.45	2,250.45
30/06/2023	Closing Balance	0.00	0.00	0.00	2,250.45
<b>Other Assets - Current Tax Assets / Franking Credits / Managed Investments / Vanguard Investor Funds</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Distribution - Tax Statement	0.00	12,784.96	0.00	12,784.96

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	12,784.96
<b>Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Coles Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/09/2022	COL AUD 0.3 FRANKED, 30% CTR, DRP NIL DISC	0.00	20.19	0.00	20.19
30/03/2023	COL AUD 0.36 FRANKED, 30% CTR, DRP NIL DISC	0.00	24.22	0.00	44.41
30/06/2023	Closing Balance	0.00	0.00	0.00	44.41
<b>Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Wesfarmers Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/10/2022	WES AUD 1 FRANKED, 30% CTR, DRP NIL DISC	0.00	67.29	0.00	67.29
28/03/2023	WES AUD 0.88 FRANKED, 30% CTR, DRP NIL DISC	0.00	59.21	0.00	126.50
30/06/2023	Closing Balance	0.00	0.00	0.00	126.50
<b>Other Assets - Current Tax Assets / Foreign Tax Credits / Managed Investments / Vanguard Investor Funds</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Distribution - Tax Statement	0.00	1,117.69	0.00	1,117.69
30/06/2023	Closing Balance	0.00	0.00	0.00	1,117.69
<b>Other Assets - Current Tax Assets / Excessive Foreign Tax Credit Writeoff</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Excessive foreign tax credit written off	0.00	0.00	1,104.17	1,104.17

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	1,104.17
<b>Other Creditors and Accruals / Accountancy Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/11/2022	Withdrawal-Osko Payment 1402153 Just Superfund Just superfund Inv-11976	0.00	0.00	1,231.00	1,231.00
23/11/2022	Withdrawal-Osko Payment 1402153 Just Superfund Just superfund Inv-11976	0.00	1,231.00	0.00	0.00
03/01/2023	Withdrawal-Osko Payment 1399734 Just Superfund	0.00	0.00	220.00	220.00
03/01/2023	Withdrawal-Osko Payment 1399734 Just Superfund	0.00	220.00	0.00	0.00
21/03/2023	Withdrawal Online 3014364 Bpay ecollect.c ecollect Justsuper	0.00	0.00	492.54	492.54
21/03/2023	Withdrawal Online 3014364 Bpay ecollect.c ecollect Justsuper	0.00	492.54	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / ASIC Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
09/02/2023	Withdrawal Online 0648075 Bpay Asic Asic fee	0.00	0.00	59.00	59.00
09/02/2023	Withdrawal Online 0648075 Bpay Asic Asic fee	0.00	59.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Bank Fees / Cash At Bank / Westpac Business One</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Transaction Fee	0.00	0.00	1.50	1.50
01/07/2022	Transaction Fee	0.00	1.50	0.00	0.00
01/08/2022	Transaction Fee	0.00	0.00	1.00	1.00
01/08/2022	Transaction Fee	0.00	1.00	0.00	0.00
03/10/2022	Transaction Fee	0.00	0.00	1.50	1.50
03/10/2022	Transaction Fee	0.00	1.50	0.00	0.00
01/11/2022	Transaction Fee	0.00	0.00	0.50	0.50
01/11/2022	Transaction Fee	0.00	0.50	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
23/11/2022	Deposit Ato Ato007000017203328	0.00	0.00	10,442.95	10,442.95
23/11/2022	Deposit Ato Ato007000017203328	0.00	10,442.95	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Taxes Payable / Activity Statement Payable/Refundable</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/03/2023	Withdrawal Online 9439322 Bpay Tax Office Payg 3rd Q Leanne	0.00	0.00	754.00	754.00
14/04/2023	Withdrawal Online 9439322 Bpay Tax Office Payg 3rd Q Leanne	0.00	754.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Other Taxes Payable / PAYG Withholding Payable/Refundable</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/01/2023	Pension Drawdown - PAYG	0.00	0.00	754.00	754.00
31/03/2023	Withdrawal Online 9439322 Bpay Tax Office Payg 3rd Q Leanne	0.00	754.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / Rabo High Interest</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
13/02/2023	HARRISON SUPER 032732 125470 Verify account	0.00	0.00	100.00	100.00
13/02/2023	HARRISON SUPER 032732 125470 Verify account	0.00	100.00	0.00	0.00
16/02/2023	CONSULTECON PTY 032732 125470 Harrison super	0.00	0.00	100,000.00	100,000.00
16/02/2023	CONSULTECON PTY 032732 125470 Harrison super	0.00	100,000.00	0.00	0.00
16/02/2023	Harrison Superannuation Fund BSB 032732 A/C 125470	0.00	0.00	50.00	50.00
16/02/2023	Harrison Superannuation Fund BSB 032732 A/C 125470	0.00	50.00	0.00	0.00
17/02/2023	A/c 142201366944635 to a/c 142201366944636	0.00	0.00	50.00	50.00
17/02/2023	A/c 142201366944635 to a/c 142201366944636	0.00	50.00	0.00	0.00
17/02/2023	CONSULTECON PTY 032732 125470	0.00	0.00	150,000.00	150,000.00

Date	Description	Quantity	Debits	Credits	Balance
17/02/2023	CONSULTECON PTY 032732 125470	0.00	150,000.00	0.00	0.00
28/02/2023	Credit Interest	0.00	0.00	212.35	212.35
28/02/2023	Credit Interest	0.00	212.35	0.00	0.00
28/02/2023	Introductory Bonus Interest	0.00	0.00	84.94	84.94
28/02/2023	Introductory Bonus Interest	0.00	84.94	0.00	0.00
01/03/2023	A/c 142201366944635 to a/c 142201366944636	0.00	0.00	297.29	297.29
01/03/2023	A/c 142201366944635 to a/c 142201366944636	0.00	297.29	0.00	0.00
31/03/2023	Credit Interest	0.00	0.00	559.93	559.93
31/03/2023	Credit Interest	0.00	559.93	0.00	0.00
31/03/2023	Introductory Bonus Interest	0.00	0.00	212.33	212.33
31/03/2023	Introductory Bonus Interest	0.00	212.33	0.00	0.00
03/04/2023	A/c 142201366944635 to a/c 142201366944636	0.00	0.00	773.00	773.00
03/04/2023	A/c 142201366944635 to a/c 142201366944636	0.00	773.00	0.00	0.00
30/04/2023	Credit Interest	0.00	0.00	565.15	565.15
30/04/2023	Credit Interest	0.00	565.15	0.00	0.00
30/04/2023	Introductory Bonus Interest	0.00	0.00	205.48	205.48
30/04/2023	Introductory Bonus Interest	0.00	205.48	0.00	0.00
01/05/2023	A/c 142201366944635 to a/c 142201366944636	0.00	0.00	770.00	770.00



Date	Description	Quantity	Debits	Credits	Balance
01/05/2023	A/c 142201366944635 to a/c 142201366944636	0.00	770.00	0.00	0.00
31/05/2023	Credit Interest	0.00	0.00	621.58	621.58
31/05/2023	Credit Interest	0.00	621.58	0.00	0.00
31/05/2023	Introductory Bonus Interest	0.00	0.00	212.33	212.33
31/05/2023	Introductory Bonus Interest	0.00	212.33	0.00	0.00
01/06/2023	A/c 142201366944635 to a/c 142201366944636	0.00	0.00	835.00	835.00
01/06/2023	A/c 142201366944635 to a/c 142201366944636	0.00	835.00	0.00	0.00
30/06/2023	Credit Interest	0.00	0.00	639.72	639.72
30/06/2023	Credit Interest	0.00	639.72	0.00	0.00
30/06/2023	Introductory Bonus Interest	0.00	0.00	82.19	82.19
30/06/2023	Introductory Bonus Interest	0.00	82.19	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / Rabo PremiumSaver Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
17/02/2023	A/c 142201366944635 to a/c 142201366944636	0.00	0.00	50.00	50.00
17/02/2023	A/c 142201366944635 to a/c 142201366944636	0.00	50.00	0.00	0.00
17/02/2023	CONSULTECON PTY 032732 125470 From Westpac	0.00	0.00	30,000.00	30,000.00

Date	Description	Quantity	Debits	Credits	Balance
17/02/2023	CONSULTECON PTY 032732 125470 From Westpac	0.00	30,000.00	0.00	0.00
28/02/2023	Credit Interest	0.00	0.00	11.36	11.36
28/02/2023	Credit Interest	0.00	11.36	0.00	0.00
28/02/2023	Premium Bonus Interest	0.00	0.00	16.80	16.80
28/02/2023	Premium Bonus Interest	0.00	16.80	0.00	0.00
01/03/2023	A/c 142201366944635 to a/c 142201366944636	0.00	0.00	297.29	297.29
01/03/2023	A/c 142201366944635 to a/c 142201366944636	0.00	297.29	0.00	0.00
31/03/2023	Credit Interest	0.00	0.00	41.69	41.69
31/03/2023	Credit Interest	0.00	41.69	0.00	0.00
31/03/2023	Premium Bonus Interest	0.00	0.00	36.08	36.08
31/03/2023	Premium Bonus Interest	0.00	36.08	0.00	0.00
03/04/2023	A/c 142201366944635 to a/c 142201366944636	0.00	0.00	773.00	773.00
03/04/2023	A/c 142201366944635 to a/c 142201366944636	0.00	773.00	0.00	0.00
30/04/2023	Credit Interest	0.00	0.00	51.25	51.25
30/04/2023	Credit Interest	0.00	51.25	0.00	0.00
30/04/2023	Premium Bonus Interest	0.00	0.00	29.47	29.47
30/04/2023	Premium Bonus Interest	0.00	29.47	0.00	0.00
01/05/2023	A/c 142201366944635 to a/c 142201366944636	0.00	0.00	770.00	770.00



Date	Description	Quantity	Debits	Credits	Balance
01/05/2023	A/c 142201366944635 to a/c 142201366944636	0.00	770.00	0.00	0.00
31/05/2023	Credit Interest	0.00	0.00	54.49	54.49
31/05/2023	Credit Interest	0.00	54.49	0.00	0.00
31/05/2023	Premium Bonus Interest	0.00	0.00	36.16	36.16
31/05/2023	Premium Bonus Interest	0.00	36.16	0.00	0.00
01/06/2023	A/c 142201366944635 to a/c 142201366944636	0.00	0.00	835.00	835.00
01/06/2023	A/c 142201366944635 to a/c 142201366944636	0.00	835.00	0.00	0.00
30/06/2023	Credit Interest	0.00	0.00	54.25	54.25
30/06/2023	Credit Interest	0.00	54.25	0.00	0.00
30/06/2023	Premium Bonus Interest	0.00	0.00	41.82	41.82
30/06/2023	Premium Bonus Interest	0.00	41.82	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / Westpac Business One</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Transaction Fee	0.00	0.00	1.50	1.50
01/07/2022	Transaction Fee	0.00	1.50	0.00	0.00
15/07/2022	Deposit Online 2428263 Tfr Westpac Sel	0.00	0.00	38,000.00	38,000.00
15/07/2022	Deposit Online 2428263 Tfr Westpac Sel	0.00	38,000.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
15/07/2022	Withdrawal Online 4905805 Bpay Vanguard I Vanguard high grow	0.00	38,000.00	0.00	38,000.00
18/07/2022	Withdrawal Online 4905805 Bpay Vanguard I Vanguard high grow	0.00	0.00	38,000.00	0.00
01/08/2022	Transaction Fee	0.00	0.00	1.00	1.00
01/08/2022	Transaction Fee	0.00	1.00	0.00	0.00
05/09/2022	Deposit Online 2631433 Tfr Westpac Sel	0.00	0.00	60,000.00	60,000.00
05/09/2022	Deposit Online 2631433 Tfr Westpac Sel	0.00	60,000.00	0.00	0.00
05/09/2022	Withdrawal Mobile 1608247 Tfr Term Deposi	0.00	0.00	65,083.64	65,083.64
05/09/2022	Withdrawal Mobile 1608247 Tfr Term Deposi	0.00	9.21	0.00	65,074.43
05/09/2022	Withdrawal Mobile 1608247 Tfr Term Deposi	0.00	5,074.43	0.00	60,000.00
05/09/2022	Withdrawal Mobile 1608247 Tfr Term Deposi	0.00	60,000.00	0.00	0.00
28/09/2022	Deposit Dividend Coles Group Ltd Fin22/01010806	0.00	0.00	47.10	47.10
28/09/2022	Deposit Dividend Coles Group Ltd Fin22/01010806	0.00	47.10	0.00	0.00
03/10/2022	Transaction Fee	0.00	0.00	1.50	1.50
03/10/2022	Transaction Fee	0.00	1.50	0.00	0.00
06/10/2022	Deposit Dividend Wesfarmers Ltd Fin22/00942778	0.00	0.00	157.00	157.00
06/10/2022	Deposit Dividend Wesfarmers Ltd Fin22/00942778	0.00	157.00	0.00	0.00
01/11/2022	Transaction Fee	0.00	0.00	0.50	0.50
01/11/2022	Transaction Fee	0.00	0.50	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
23/11/2022	Deposit Online 2364225 Tfr Westpac Sel	0.00	0.00	1,000.00	1,000.00
23/11/2022	Deposit Online 2364225 Tfr Westpac Sel	0.00	1,000.00	0.00	0.00
23/11/2022	Withdrawal-Osko Payment 1402153 Just Superfund Just superfund Inv-11976	0.00	0.00	1,231.00	1,231.00
23/11/2022	Withdrawal-Osko Payment 1402153 Just Superfund Just superfund Inv-11976	0.00	1,231.00	0.00	0.00
03/01/2023	Withdrawal-Osko Payment 1399734 Just Superfund	0.00	0.00	220.00	220.00
03/01/2023	Withdrawal-Osko Payment 1399734 Just Superfund	0.00	220.00	0.00	0.00
09/02/2023	Withdrawal Online 0648075 Bpay Asic Asic fee	0.00	0.00	59.00	59.00
09/02/2023	Withdrawal Online 0648075 Bpay Asic Asic fee	0.00	59.00	0.00	0.00
13/02/2023	Withdrawal Online 1630777 Pymt Harrison S Verify account	0.00	0.00	100.00	100.00
13/02/2023	Withdrawal Online 1630777 Pymt Harrison S Verify account	0.00	100.00	0.00	0.00
16/02/2023	Deposit Harrison Superan Ft23047Zkbtz	0.00	0.00	50.00	50.00
16/02/2023	Deposit Harrison Superan Ft23047Zkbtz	0.00	50.00	0.00	0.00
16/02/2023	Deposit Online 2459202 Tfr Westpac Sel	0.00	0.00	280,000.00	280,000.00
16/02/2023	Deposit Online 2459202 Tfr Westpac Sel	0.00	280,000.00	0.00	0.00
16/02/2023	Withdrawal Online 1450271 Pymt Harrison S Rabo high savings	0.00	0.00	100,000.00	100,000.00
16/02/2023	Withdrawal Online 1450271 Pymt Harrison S Rabo high savings	0.00	100,000.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
17/02/2023	Withdrawal Online 1354759 Pymt Harrison S To Rabobank	0.00	0.00	150,000.00	150,000.00
17/02/2023	Withdrawal Online 1354759 Pymt Harrison S To Rabobank	0.00	150,000.00	0.00	0.00
17/02/2023	Withdrawal Online 1428438 Pymt Harrison S To Rabobank premiu	0.00	0.00	30,000.00	30,000.00
17/02/2023	Withdrawal Online 1428438 Pymt Harrison S To Rabobank premiu	0.00	30,000.00	0.00	0.00
21/03/2023	Deposit Online 2689470 Tfr Westpac Sel	0.00	0.00	3,500.00	3,500.00
21/03/2023	Deposit Online 2689470 Tfr Westpac Sel	0.00	3,500.00	0.00	0.00
21/03/2023	Withdrawal Online 1644915 Tfr Westpac Sel	0.00	0.00	3,000.00	3,000.00
21/03/2023	Withdrawal Online 1644915 Tfr Westpac Sel	0.00	3,000.00	0.00	0.00
21/03/2023	Withdrawal Online 3014364 Bpay ecollect.c ecollect Justsuper	0.00	0.00	492.54	492.54
21/03/2023	Withdrawal Online 3014364 Bpay ecollect.c ecollect Justsuper	0.00	492.54	0.00	0.00
28/03/2023	Deposit Dividend Wesfarmers Ltd Int23/00941538	0.00	0.00	138.16	138.16
28/03/2023	Deposit Dividend Wesfarmers Ltd Int23/00941538	0.00	138.16	0.00	0.00
30/03/2023	Deposit Dividend Coles Group Ltd Int23/01007043	0.00	0.00	56.52	56.52
30/03/2023	Deposit Dividend Coles Group Ltd Int23/01007043	0.00	56.52	0.00	0.00
14/04/2023	Deposit Online 2788685 Tfr Westpac Sel	0.00	0.00	500.00	500.00
14/04/2023	Deposit Online 2788685 Tfr Westpac Sel	0.00	500.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
14/04/2023	Withdrawal Online 9439322 Bpay Tax Office Payg 3rd Q Leanne	0.00	0.00	754.00	754.00
14/04/2023	Withdrawal Online 9439322 Bpay Tax Office Payg 3rd Q Leanne	0.00	754.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / Westpac Self Super Online</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
08/07/2022	Deposit Vanguard017590 1095252	0.00	0.00	915.00	915.00
08/07/2022	Deposit Vanguard017590 1095252	0.00	915.00	0.00	0.00
08/07/2022	Deposit Vanguard017590 1098330	0.00	0.00	6,852.74	6,852.74
08/07/2022	Deposit Vanguard017590 1098330	0.00	6,852.74	0.00	0.00
08/07/2022	Deposit Vanguard017590 1101275	0.00	0.00	20,323.03	20,323.03
08/07/2022	Deposit Vanguard017590 1101275	0.00	0.00	37,134.19	57,457.22
08/07/2022	Deposit Vanguard017590 1101275	0.00	20,323.03	0.00	37,134.19
08/07/2022	Deposit Vanguard017590 1101275	0.00	37,134.19	0.00	0.00
08/07/2022	Deposit Vanguard017590 1101306	0.00	0.00	9,509.45	9,509.45
08/07/2022	Deposit Vanguard017590 1101306	0.00	9,509.45	0.00	0.00
08/07/2022	Withdrawal Online 1650597 Tfr Westpac esa Pension 1 Mark	0.00	0.00	15,000.00	15,000.00
08/07/2022	Withdrawal Online 1650597 Tfr Westpac esa Pension 1 Mark	0.00	15,000.00	0.00	0.00
15/07/2022	Withdrawal Online 1428262 Tfr Westpac Bus	0.00	0.00	38,000.00	38,000.00



Date	Description	Quantity	Debits	Credits	Balance
15/07/2022	Withdrawal Online 1428262 Tfr Westpac Bus	0.00	38,000.00	0.00	0.00
29/07/2022	Interest Paid	0.00	0.00	10.83	10.83
29/07/2022	Interest Paid	0.00	10.83	0.00	0.00
31/08/2022	Interest Paid	0.00	0.00	39.53	39.53
31/08/2022	Interest Paid	0.00	39.53	0.00	0.00
05/09/2022	Withdrawal Mobile 1631432 Tfr Westpac Bus	0.00	0.00	60,000.00	60,000.00
05/09/2022	Withdrawal Mobile 1631432 Tfr Westpac Bus	0.00	60,000.00	0.00	0.00
06/09/2022	Withdrawal Online 1548437 Tfr Westpac esa Pension 1 payment	0.00	0.00	10,000.00	10,000.00
06/09/2022	Withdrawal Online 1548437 Tfr Westpac esa Pension 1 payment	0.00	10,000.00	0.00	0.00
30/09/2022	Interest Paid	0.00	0.00	26.47	26.47
30/09/2022	Interest Paid	0.00	26.47	0.00	0.00
31/10/2022	Interest Paid	0.00	0.00	23.68	23.68
31/10/2022	Interest Paid	0.00	23.68	0.00	0.00
07/11/2022	Withdrawal Online 1429981 Tfr Westpac esa Pension 2 Mark	0.00	0.00	2,250.00	2,250.00
07/11/2022	Withdrawal Online 1429981 Tfr Westpac esa Pension 2 Mark	0.00	2,250.00	0.00	0.00
07/11/2022	Withdrawal Online 1447004 Tfr Westpac esa Pension 3	0.00	0.00	1,850.00	1,850.00
07/11/2022	Withdrawal Online 1447004 Tfr Westpac esa Pension 3	0.00	1,850.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
07/11/2022	Withdrawal Online 1467452 Tfr Westpac esa Pension 4 Mark	0.00	0.00	2,210.00	2,210.00
07/11/2022	Withdrawal Online 1467452 Tfr Westpac esa Pension 4 Mark	0.00	2,210.00	0.00	0.00
23/11/2022	Deposit Ato Ato007000017203328	0.00	0.00	10,442.95	10,442.95
23/11/2022	Deposit Ato Ato007000017203328	0.00	10,442.95	0.00	0.00
23/11/2022	Withdrawal Mobile 1364224 Tfr Westpac Bus	0.00	0.00	1,000.00	1,000.00
23/11/2022	Withdrawal Mobile 1364224 Tfr Westpac Bus	0.00	1,000.00	0.00	0.00
30/11/2022	Interest Paid	0.00	0.00	20.77	20.77
30/11/2022	Interest Paid	0.00	20.77	0.00	0.00
30/12/2022	Interest Paid	0.00	0.00	25.53	25.53
30/12/2022	Interest Paid	0.00	25.53	0.00	0.00
06/01/2023	Withdrawal Online 1537119 Tfr Westpac esa Leanne pension 1	0.00	0.00	3,746.00	3,746.00
06/01/2023	Withdrawal Online 1537119 Tfr Westpac esa Leanne pension 1	0.00	3,746.00	0.00	0.00
10/01/2023	Deposit Vanguard017590 1471591	0.00	0.00	2,520.41	2,520.41
10/01/2023	Deposit Vanguard017590 1471591	0.00	2,520.41	0.00	0.00
10/01/2023	Deposit Vanguard017590 1473090	0.00	0.00	6,714.81	6,714.81
10/01/2023	Deposit Vanguard017590 1473090	0.00	6,714.81	0.00	0.00
10/01/2023	Deposit Vanguard017590 1473517	0.00	0.00	1,317.74	1,317.74
10/01/2023	Deposit Vanguard017590 1473517	0.00	1,317.74	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
10/01/2023	Deposit Vanguard017590 1474320	0.00	0.00	357.81	357.81
10/01/2023	Deposit Vanguard017590 1474320	0.00	357.81	0.00	0.00
10/01/2023	Deposit Vanguard017590 1479724	0.00	0.00	15,808.90	15,808.90
10/01/2023	Deposit Vanguard017590 1479724	0.00	15,808.90	0.00	0.00
31/01/2023	Interest Paid	0.00	0.00	40.06	40.06
31/01/2023	Interest Paid	0.00	40.06	0.00	0.00
01/02/2023	Deposit Online 2405948 Tfr Westpac esa Mark non-con cont	0.00	0.00	330,000.00	330,000.00
01/02/2023	Deposit Online 2405948 Tfr Westpac esa Mark non-con cont	0.00	330,000.00	0.00	0.00
06/02/2023	Withdrawal Online 1670557 Tfr Westpac esa Mark lump sum P1	0.00	0.00	100,000.00	100,000.00
06/02/2023	Withdrawal Online 1670557 Tfr Westpac esa Mark lump sum P1	0.00	100,000.00	0.00	0.00
16/02/2023	Withdrawal Online 1459202 Tfr Westpac Bus	0.00	0.00	280,000.00	280,000.00
16/02/2023	Withdrawal Online 1459202 Tfr Westpac Bus	0.00	280,000.00	0.00	0.00
28/02/2023	Interest Paid	0.00	0.00	133.28	133.28
28/02/2023	Interest Paid	0.00	133.28	0.00	0.00
21/03/2023	Deposit Online 2644916 Tfr Westpac Bus	0.00	0.00	3,000.00	3,000.00
21/03/2023	Deposit Online 2644916 Tfr Westpac Bus	0.00	3,000.00	0.00	0.00
21/03/2023	Withdrawal Online 1689469 Tfr Westpac Bus	0.00	0.00	3,500.00	3,500.00
21/03/2023	Withdrawal Online 1689469 Tfr Westpac Bus	0.00	3,500.00	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
30/03/2023	Deposit Business Banking Debit fee refund	0.00	0.00	15.35	15.35
30/03/2023	Deposit Business Banking Debit fee refund	0.00	15.35	0.00	0.00
31/03/2023	Interest Paid	0.00	0.00	3.46	3.46
31/03/2023	Interest Paid	0.00	3.46	0.00	0.00
14/04/2023	Withdrawal Online 1788685 Tfr Westpac Bus	0.00	0.00	500.00	500.00
14/04/2023	Withdrawal Online 1788685 Tfr Westpac Bus	0.00	500.00	0.00	0.00
19/04/2023	Withdrawal Mobile 1756004 Tfr Westpac esa Pension 5 payment	0.00	0.00	3,000.00	3,000.00
19/04/2023	Withdrawal Mobile 1756004 Tfr Westpac esa Pension 5 payment	0.00	3,000.00	0.00	0.00
28/04/2023	Interest Paid	0.00	0.00	1.94	1.94
28/04/2023	Interest Paid	0.00	1.94	0.00	0.00
31/05/2023	Interest Paid	0.00	0.00	0.23	0.23
31/05/2023	Interest Paid	0.00	0.23	0.00	0.00
05/06/2023	Deposit Online 2618473 Tfr Westpac esa	0.00	0.00	110,000.00	110,000.00
05/06/2023	Deposit Online 2618473 Tfr Westpac esa	0.00	110,000.00	0.00	0.00
13/06/2023	Deposit Online 2439958 Tfr Westpac esa Leanne conc cont	0.00	0.00	16,000.00	16,000.00
13/06/2023	Deposit Online 2439958 Tfr Westpac esa Leanne conc cont	0.00	16,000.00	0.00	0.00
30/06/2023	Interest Paid	0.00	0.00	83.00	83.00
30/06/2023	Interest Paid	0.00	83.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Member Entitlement Accounts / Mr Mark Harrison / Account Based Pension 1 (35.03% Tax Free)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	1,007,540.59
08/07/2022	Pension Drawdown - Gross	0.00	15,000.00	0.00	992,540.59
30/07/2022	Investment Profit or Loss	0.00	19,892.02	0.00	972,648.57
30/07/2022	Investment Profit or Loss	0.00	23,978.60	0.00	948,669.97
06/09/2022	Pension Drawdown - Gross	0.00	10,000.00	0.00	938,669.97
31/01/2023	Income Taxes Allocated	0.00	0.00	0.85	938,670.82
31/01/2023	Investment Profit or Loss	0.00	579.56	0.00	938,091.26
05/02/2023	Investment Profit or Loss	0.00	0.00	115.62	938,206.88
06/02/2023	Withdrawal Online 1670557 Tfr Westpac esa Mark lump sum P1	0.00	100,000.00	0.00	838,206.88
04/06/2023	Investment Profit or Loss	0.00	0.00	1,142.68	839,349.56
12/06/2023	Investment Profit or Loss	0.00	23.19	0.00	839,326.37
30/06/2023	Investment Profit or Loss	0.00	0.00	121,005.45	960,331.82
30/06/2023	Closing Balance	0.00	0.00	0.00	960,331.82
<b>Member Entitlement Accounts / Mr Mark Harrison / Account Based Pension 2 (100.00% Tax Free)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	112,297.08
30/07/2022	Investment Profit or Loss	0.00	2,703.43	0.00	109,593.65
07/11/2022	Pension Drawdown - Gross	0.00	2,250.00	0.00	107,343.65

Date	Description	Quantity	Debits	Credits	Balance
31/01/2023	Income Taxes Allocated	0.00	0.00	0.10	107,343.75
31/01/2023	Investment Profit or Loss	0.00	66.89	0.00	107,276.86
05/02/2023	Investment Profit or Loss	0.00	0.00	13.22	107,290.08
04/06/2023	Investment Profit or Loss	0.00	0.00	146.27	107,436.35
12/06/2023	Investment Profit or Loss	0.00	2.97	0.00	107,433.38
30/06/2023	Investment Profit or Loss	0.00	0.00	15,488.63	122,922.01
30/06/2023	Closing Balance	0.00	0.00	0.00	122,922.01
<b>Member Entitlement Accounts / Mr Mark Harrison / Account Based Pension 3 (100.00% Tax Free)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	91,831.66
30/07/2022	Investment Profit or Loss	0.00	2,210.74	0.00	89,620.92
07/11/2022	Pension Drawdown - Gross	0.00	1,850.00	0.00	87,770.92
31/01/2023	Income Taxes Allocated	0.00	0.00	0.08	87,771.00
31/01/2023	Investment Profit or Loss	0.00	54.71	0.00	87,716.29
05/02/2023	Investment Profit or Loss	0.00	0.00	10.81	87,727.10
04/06/2023	Investment Profit or Loss	0.00	0.00	119.59	87,846.69
12/06/2023	Investment Profit or Loss	0.00	2.43	0.00	87,844.26
30/06/2023	Investment Profit or Loss	0.00	0.00	12,664.45	100,508.71
30/06/2023	Closing Balance	0.00	0.00	0.00	100,508.71
<b>Member Entitlement Accounts / Mr Mark Harrison / Account Based Pension 4 (100.00% Tax Free)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Pension Establishment Post 07	0.00	0.00	110,309.70	110,309.70
30/07/2022	Investment Profit or Loss	0.00	2,655.59	0.00	107,654.11
07/11/2022	Pension Drawdown - Gross	0.00	2,210.00	0.00	105,444.11
31/01/2023	Income Taxes Allocated	0.00	0.00	0.10	105,444.21
31/01/2023	Investment Profit or Loss	0.00	65.70	0.00	105,378.51
05/02/2023	Investment Profit or Loss	0.00	0.00	12.99	105,391.50
04/06/2023	Investment Profit or Loss	0.00	0.00	143.68	105,535.18
12/06/2023	Investment Profit or Loss	0.00	2.91	0.00	105,532.27
30/06/2023	Investment Profit or Loss	0.00	0.00	15,214.56	120,746.83
30/06/2023	Closing Balance	0.00	0.00	0.00	120,746.83

**Member Entitlement Accounts / Mr Mark Harrison / Account Based Pension 5 (100.00% Tax Free)**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/02/2023	Pension Establishment Post 07	0.00	0.00	330,000.00	330,000.00
05/02/2023	Investment Profit or Loss	0.00	0.00	40.67	330,040.67
19/04/2023	Pension Drawdown - Gross	0.00	3,000.00	0.00	327,040.67
04/06/2023	Investment Profit or Loss	0.00	0.00	448.30	327,488.97
12/06/2023	Investment Profit or Loss	0.00	9.05	0.00	327,479.92
30/06/2023	Investment Profit or Loss	0.00	0.00	47,212.67	374,692.59
30/06/2023	Closing Balance	0.00	0.00	0.00	374,692.59

**Member Entitlement Accounts / Mr Mark Harrison / Accumulation**

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	110,309.70
01/07/2022	Pension Establishment Post 07	0.00	110,309.70	0.00	0.00
01/02/2023	Deposit Online 2405948 Tfr Westpac esa Mark non-con cont	0.00	0.00	330,000.00	330,000.00
01/02/2023	Pension Establishment Post 07	0.00	330,000.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Member Entitlement Accounts / Account Based Pension (1.41% Tax Free)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/07/2022	Pension Establishment Post 07	0.00	0.00	245,030.09	245,030.09
06/01/2023	Pension Drawdown - Gross	0.00	4,500.00	0.00	240,530.09
31/01/2023	Income Taxes Allocated	0.00	0.00	0.22	240,530.31
31/01/2023	Investment Profit or Loss	0.00	150.60	0.00	240,379.71
05/02/2023	Investment Profit or Loss	0.00	0.00	29.63	240,409.34
04/06/2023	Investment Profit or Loss	0.00	0.00	327.73	240,737.07
12/06/2023	Investment Profit or Loss	0.00	6.65	0.00	240,730.42
30/06/2023	Investment Profit or Loss	0.00	0.00	34,706.02	275,436.44
30/06/2023	Closing Balance	0.00	0.00	0.00	275,436.44
<b>Member Entitlement Accounts / Account Based Pension (100.00% Tax Free)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/06/2023	Pension Establishment Post 07	0.00	0.00	110,000.00	110,000.00

Date	Description	Quantity	Debits	Credits	Balance
12/06/2023	Investment Profit or Loss	0.00	3.04	0.00	109,996.96
30/06/2023	Investment Profit or Loss	0.00	0.00	15,858.21	125,855.17
30/06/2023	Closing Balance	0.00	0.00	0.00	125,855.17
<b>Member Entitlement Accounts / Accumulation</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	230,693.11
30/07/2022	Income Taxes Allocated	0.00	1.35	0.00	230,691.76
30/07/2022	Investment Profit or Loss	0.00	0.00	19,892.02	250,583.78
30/07/2022	Investment Profit or Loss	0.00	5,553.69	0.00	245,030.09
31/07/2022	Pension Establishment Post 07	0.00	245,030.09	0.00	0.00
05/06/2023	Deposit Online 2618473 Tfr Westpac esa	0.00	0.00	110,000.00	110,000.00
05/06/2023	Pension Establishment Post 07	0.00	110,000.00	0.00	0.00
13/06/2023	Deposit Online 2439958 Tfr Westpac esa Leanne conc cont	0.00	0.00	16,000.00	16,000.00
30/06/2023	Contribution Tax	0.00	2,400.00	0.00	13,600.00
30/06/2023	Income Taxes Allocated	0.00	954.62	0.00	12,645.38
30/06/2023	Investment Profit or Loss	0.00	0.00	2,306.72	14,952.10
30/06/2023	Closing Balance	0.00	0.00	0.00	14,952.10



## Permanent Documents

<a href="#">Trust Deed of Variation 2021 V2.pdf</a>
<a href="#">Trust deed execution.pdf</a>
<a href="#">Consultecon pty Ltd_ASIC Extract.pdf</a>
<a href="#">Trust deed variation.pdf</a>
<a href="#">OCR_2022_signature_pack_2_0_-_harrison-signed-certificate.pdf</a>
<a href="#">2022 Annual Accounts 2.0.pdf</a>
<a href="#">Harrison super fund deed.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)**

Harrison Superannuation Fund

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

**4 Current postal address**

PO Box 230

Suburb/town

Glen Osmond

State/territory

SA

Postcode

5064

**5 Annual return status**

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

**A** No  Yes

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

**B** No  Yes



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

**6 SMSF auditor**

Auditor's name

Title: MR

Family name

Boys

First given name

Anthony

Other given names

SMSF Auditor Number

100014140

Auditor's phone number

04

10702708

Postal address

PO Box 3376

Suburb/town

Rundle Mall

State/territory

SA

Postcode

5000

Date audit was completed

A

Day Month Year

Was Part A of the audit report qualified?

B No  Yes 

Was Part B of the audit report qualified?

C No  Yes 

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

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

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

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

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

Fund BSB number 032727

Fund account number 187482

Fund account name

Consultecon Pty Ltd ATF Harrison Superannuation 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  Day Month Year Have all tax lodgment and payment obligations been met? No  Yes

**10 Exempt current pension income**

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

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

No  Go to Section B: Income.

Yes  Exempt current pension income amount **A** \$ .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="8897"/> -00	Net foreign income	<b>D</b> \$ <input type="text" value="8897"/> -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 **I** \$ -00

\*Unfranked dividend amount **J** \$ -00

\*Franked dividend amount **K** \$ -00

\*Dividend franking credit **L** \$ -00

\*Gross trust distributions **M** \$ -00

**Assessable contributions (R1 plus R2 plus R3 less R6)** **R** \$ -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 **S** \$ -00

\*Assessable income due to changed tax status of fund **T** \$ -00

**Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3)** **U** \$ -00

#This is a mandatory label.

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

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

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

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

Fund's tax file number (TFN)

## Section C: Deductions and non-deductible expenses

### 12 Deductions and non-deductible expenses

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

	DEDUCTIONS	NON-DEDUCTIBLE EXPENSES
Interest expenses within Australia	<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="0"/> -00	<b>H2</b> \$ <input type="text" value="0"/> -00
Investment expenses	<b>I1</b> \$ <input type="text" value="0"/> -00	<b>I2</b> \$ <input type="text" value="4"/> -00
Management and administration expenses	<b>J1</b> \$ <input type="text" value="1657"/> -00	<b>J2</b> \$ <input type="text" value="344"/> -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"/>	Code <input type="text" value=""/>
Tax losses deducted	<b>M1</b> \$ <input type="text" value="0"/> -00	

**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="15003"/>	<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="2250.45"/>	
		<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="13.52"/>	
Rebates and tax offsets	<b>C2 \$</b>	<input type="text"/>	
Non-refundable non-carry forward tax offsets	<b>C \$</b>	<input type="text" value="13.52"/>	
		<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="12955.87"/>	
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="12955.87"/>	
		<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="10718.94"/>
<small>(unused amount from label <b>E</b> – an amount must be included even if it is zero)</small>		

**PAYG instalments raised**

**K \$**

**Supervisory levy**

**L \$**

**Supervisory levy adjustment for wound up funds**

**M \$**

**Supervisory levy adjustment for new funds**

**N \$**

<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="-10459.94"/>
<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="0"/>	<b>-00</b>

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

## Section F: Member information

### MEMBER 1

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

### Contributions

OPENING ACCOUNT BALANCE \$

**!** Refer to instructions for completing these labels.

Employer contributions

**A** \$

ABN of principal employer

**A1**

Personal contributions

**B** \$

CGT small business retirement exemption

**C** \$

CGT small business 15-year exemption amount

**D** \$

Personal injury election

**E** \$

Spouse and child contributions

**F** \$

Other third party contributions

**G** \$

Proceeds from primary residence disposal

**H** \$

Receipt date

**H1**

Assessable foreign superannuation fund amount

**I** \$

Non-assessable foreign superannuation fund amount

**J** \$

Transfer from reserve: assessable amount

**K** \$

Transfer from reserve: non-assessable amount

**L** \$

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

**T** \$

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

**M** \$

**TOTAL CONTRIBUTIONS N** \$

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

### Other transactions

Allocated earnings or losses

**O** \$

Loss

Inward rollovers and transfers

**P** \$

Outward rollovers and transfers

**Q** \$

Lump Sum payments

**R1** \$

Income stream payments

**R2** \$

Code

Code

Accumulation phase account balance

**S1** \$

Retirement phase account balance - Non CDBIS

**S2** \$

Retirement phase account balance - CDBIS

**S3** \$

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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



Fund's tax file number (TFN)

**MEMBER 2**

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Day Month Year

Date of birth

**Contributions**

OPENING ACCOUNT BALANCE \$

**!** Refer to instructions for completing these labels.

Proceeds from primary residence disposal

**H** \$

Receipt date Day Month Year

**H1**

Assessable foreign superannuation fund amount

**I** \$

Non-assessable foreign superannuation fund amount

**J** \$

Transfer from reserve: assessable amount

**K** \$

Transfer from reserve: non-assessable amount

**L** \$

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

**T** \$

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

**M** \$

Employer contributions

**A** \$

ABN of principal employer

**A1**

Personal contributions

**B** \$

CGT small business retirement exemption

**C** \$

CGT small business 15-year exemption amount

**D** \$

Personal injury election

**E** \$

Spouse and child contributions

**F** \$

Other third party contributions

**G** \$

**TOTAL CONTRIBUTIONS N** \$

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

**Other transactions**

Allocated earnings or losses **O** \$

Loss

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

Accumulation phase account balance **S1** \$

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

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

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN)

## Section H: Assets and liabilities

### 15 ASSETS

15a Australian managed investments

Listed trusts	<b>A</b>	\$ <input type="text" value="0"/>	-00
Unlisted trusts	<b>B</b>	\$ <input type="text" value="1560224"/>	-00
Insurance policy	<b>C</b>	\$ <input type="text" value="0"/>	-00
Other managed investments	<b>D</b>	\$ <input type="text" value="0"/>	-00

15b Australian direct investments

Limited recourse borrowing arrangements		Cash and term deposits	<b>E</b>	\$ <input type="text" value="475307"/>	-00
Australian residential real property		Debt securities	<b>F</b>	\$ <input type="text" value="0"/>	-00
<b>J1</b>	\$ <input type="text" value="0"/>	Loans	<b>G</b>	\$ <input type="text" value="0"/>	-00
Australian non-residential real property		Listed shares	<b>H</b>	\$ <input type="text" value="10638"/>	-00
<b>J2</b>	\$ <input type="text" value="0"/>	Unlisted shares	<b>I</b>	\$ <input type="text" value="0"/>	-00
Overseas real property		Limited recourse borrowing arrangements	<b>J</b>	\$ <input type="text" value="0"/>	-00
<b>J3</b>	\$ <input type="text" value="0"/>	Non-residential real property	<b>K</b>	\$ <input type="text" value="0"/>	-00
Australian shares		Residential real property	<b>L</b>	\$ <input type="text" value="0"/>	-00
<b>J4</b>	\$ <input type="text" value="0"/>	Collectables and personal use assets	<b>M</b>	\$ <input type="text" value="0"/>	-00
Overseas shares		Other assets	<b>O</b>	\$ <input type="text" value="49276"/>	-00
<b>J5</b>	\$ <input type="text" value="0"/>				
Other					
<b>J6</b>	\$ <input type="text" value="0"/>				
Property count					
<b>J7</b>	<input type="text" value="0"/>				

15c Other investments

Crypto-Currency	<b>N</b>	\$ <input type="text" value="0"/>	-00
-----------------	----------	-----------------------------------	-----

15d Overseas direct investments

Overseas shares	<b>P</b>	\$ <input type="text" value="0"/>	-00
Overseas non-residential real property	<b>Q</b>	\$ <input type="text" value="0"/>	-00
Overseas residential real property	<b>R</b>	\$ <input type="text" value="0"/>	-00
Overseas managed investments	<b>S</b>	\$ <input type="text" value="0"/>	-00
Other overseas assets	<b>T</b>	\$ <input type="text" value="0"/>	-00

<b>TOTAL AUSTRALIAN AND OVERSEAS ASSETS</b>	<b>U</b>	\$ <input type="text" value="2095445"/>	-00
(Sum of labels <b>A</b> to <b>T</b> )			

15e In-house assets

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

**A** No  Yes  \$  -00

Fund's tax file number (TFN)

**15f Limited recourse borrowing arrangements**

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

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

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements	<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"/>
				-00
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="2095445"/>
				-00
Reserve accounts	<b>X</b> \$	<input type="text" value="0"/>		-00
Other liabilities	<b>Y</b> \$	<input type="text" value="0"/>		-00
<b>TOTAL LIABILITIES</b>			<b>Z</b> \$	<input type="text" value="2095445"/>
				-00

**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

**Harrison Superannuation 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>					
COL Coles Group Limited (ASX:COL)	30 Jun 2023	18.42000	157.00000	2,891.94	95.77
WES Wesfarmers Limited (ASX:WES)	30 Jun 2023	49.34000	157.00000	7,746.38	1,166.51
<b>Listed Securities Market Total</b>				<b>10,638.32</b>	<b>1,262.28</b>
<b>Managed Funds Market</b>					
VANGUARD Vanguard Investor Funds	30 Jun 2023	1,560,224.47000	1.00000	1,560,224.47	145,990.74
<b>Managed Funds Market Total</b>				<b>1,560,224.47</b>	<b>145,990.74</b>
<b>Fund Total</b>				<b>1,570,862.79</b>	<b>147,253.02</b>

**Harrison Superannuation 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 and Cash Equivalents</b>										
<b>WESTPACTD: Westpac Term Deposit</b>										
02/09/2022	Interest	9.21	0.00							
		9.21	0.00							
<b>Total</b>		<b>9.21</b>	<b>0.00</b>							
<b>Cash At Bank</b>										
<b>RABO.BACCT: Rabo High Interest</b>										
28/02/2023	Interest	297.29	0.00							
31/03/2023	Interest	772.26	0.00							
30/04/2023	Interest	770.63	0.00							
31/05/2023	Interest	833.91	0.00							
30/06/2023	Interest	721.91	0.00							
		3,396.00	0.00							
<b>RABO.BACCT2: Rabo PremiumSaver Account</b>										
28/02/2023	Interest	28.16	0.00							
31/03/2023	Interest	77.77	0.00							
30/04/2023	Interest	80.72	0.00							
31/05/2023	Interest	90.65	0.00							
30/06/2023	Interest	96.07	0.00							
		373.37	0.00							
<b>WBC.BACCT2: Westpac Self Super Online</b>										
29/07/2022	Interest	10.83	0.00							
31/08/2022	Interest	39.53	0.00							
30/09/2022	Interest	26.47	0.00							
31/10/2022	Interest	23.68	0.00							
30/11/2022	Interest	20.77	0.00							
30/12/2022	Interest	25.53	0.00							
31/01/2023	Interest	40.06	0.00							
28/02/2023	Interest	133.28	0.00							
31/03/2023	Interest	3.46	0.00							
28/04/2023	Interest	1.94	0.00							
31/05/2023	Interest	0.23	0.00							
30/06/2023	Interest	83.00	0.00							
		408.78	0.00							
<b>Total</b>		<b>4,178.15</b>	<b>0.00</b>							
<b>Managed Investments</b>										
<b>VANGUARD: Vanguard Investor Funds</b>										
30/06/2023	Distribution	65,276.12	0.00	*						
		65,276.12	0.00							
<b>Total</b>		<b>65,276.12</b>	<b>0.00</b>							
<b>Shares in Listed Companies</b>										

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

**Harrison Superannuation Fund**  
**Investment Income Comparison Report**  
**For the period 1 July 2022 to 30 June 2023**

Payment Date	Income Type	Ledger Data			Announcement Data					
		Total Income	Tax Credits+	Diff *	Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
<b>COL: Coles Group Limited (ASX:COL)</b>										
28/09/2022	Dividend	47.10	20.19		157	0	0.3000	47.10	20.19	
30/03/2023	Dividend	56.52	24.22		157	0	0.3600	56.52	24.22	
		103.62	44.41					103.62	44.41	
<b>WES: Wesfarmers Limited (ASX:WES)</b>										
06/10/2022	Dividend	157.00	67.29		157	0	1.0000	157.00	67.29	
28/03/2023	Dividend	138.16	59.21		157	0	0.8800	138.16	59.21	
		295.16	126.50					295.16	126.50	
<b>Total</b>		<b>398.78</b>	<b>170.91</b>					<b>398.78</b>	<b>170.91</b>	

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



## Harrison Superannuation Fund

### Tax Accounting Reconciliation

For the period 1 July 2022 to 30 June 2023

		2023
		\$
<b>Operating Statement Profit vs. Provision for Income Tax</b>		
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		<b>546,128.15</b>
<b>ADD:</b>		
Lump Sums Paid		100,000.00
Non-Taxable Income		4,633.18
Pension Non-deductible Expenses		349.25
Pensions Paid		38,810.00
Taxable Capital Gains		17,805.00
<b>LESS:</b>		
Increase in Market Value		147,253.02
Pension Exempt Income		78,760.00
Distributed Capital Gains		26,707.58
Non-Taxable Contributions		440,000.00
Rounding		1.98
<b>Taxable Income or Loss</b>		<b>15,003.00</b>
	<b>Income Amount</b>	<b>Tax Amount</b>
Gross Tax @ 15% for Concessional Income	15,003.00	2,250.45
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
<b>Provision for Income Tax</b>		<b>2,250.45</b>

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

<b>Provision for Income Tax</b>	<b>2,250.45</b>
<b>ADD:</b>	
Excessive Foreign Tax Credit Writeoff	1,104.17
<b>Income Tax Expense</b>	<b>3,354.62</b>

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

<b>Provision for Income Tax</b>	<b>2,250.45</b>
<b>ADD:</b>	
Excessive Foreign Tax Credit Writeoff	1,104.17
<b>LESS:</b>	
Franking Credits	12,955.87
Foreign Tax Credits	1,117.69
<b>Income Tax Payable (Receivable)</b>	<b>(10,718.94)</b>

**Harrison Superannuation 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>				
Gross Capital Gain - Distributed Capital Gains from Trusts	As Per Investment Disposals CGT Report	30 Jun 2023	A	26,707.00
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	(8,902.00)
<b>Total Net Capital Gain</b>			<b>A</b>	<b>17,805.00</b>
<b>Total Gross Rent and Other Leasing &amp; Hiring Income</b>			<b>B</b>	<b>0.00</b>
<b>Gross Interest</b>				
Credit Interest	RABO.BACCT: Rabo High Interest	28 Feb 2023	C	212.35
Introductory Bonus Interest	RABO.BACCT: Rabo High Interest	28 Feb 2023	C	84.94
Credit Interest	RABO.BACCT: Rabo High Interest	31 Mar 2023	C	559.93
Introductory Bonus Interest	RABO.BACCT: Rabo High Interest	31 Mar 2023	C	212.33
Credit Interest	RABO.BACCT: Rabo High Interest	30 Apr 2023	C	565.15
Introductory Bonus Interest	RABO.BACCT: Rabo High Interest	30 Apr 2023	C	205.48
Credit Interest	RABO.BACCT: Rabo High Interest	31 May 2023	C	621.58
Introductory Bonus Interest	RABO.BACCT: Rabo High Interest	31 May 2023	C	212.33
Credit Interest	RABO.BACCT: Rabo High Interest	30 Jun 2023	C	639.72
Introductory Bonus Interest	RABO.BACCT: Rabo High Interest	30 Jun 2023	C	82.19
Credit Interest	RABO.BACCT2: Rabo PremiumSaver Account	28 Feb 2023	C	11.36
Premium Bonus Interest	RABO.BACCT2: Rabo PremiumSaver Account	28 Feb 2023	C	16.80
Credit Interest	RABO.BACCT2: Rabo PremiumSaver Account	31 Mar 2023	C	41.69
Premium Bonus Interest	RABO.BACCT2: Rabo PremiumSaver Account	31 Mar 2023	C	36.08
Credit Interest	RABO.BACCT2: Rabo PremiumSaver Account	30 Apr 2023	C	51.25
Premium Bonus Interest	RABO.BACCT2: Rabo PremiumSaver Account	30 Apr 2023	C	29.47
Credit Interest	RABO.BACCT2: Rabo PremiumSaver Account	31 May 2023	C	54.49
Premium Bonus Interest	RABO.BACCT2: Rabo PremiumSaver Account	31 May 2023	C	36.16
Credit Interest	RABO.BACCT2: Rabo PremiumSaver Account	30 Jun 2023	C	54.25
Premium Bonus Interest	RABO.BACCT2: Rabo PremiumSaver Account	30 Jun 2023	C	41.82
Interest Paid	WBC.BACCT2: Westpac Self Super Online	29 Jul 2022	C	10.83
Interest Paid	WBC.BACCT2: Westpac Self Super Online	31 Aug 2022	C	39.53
Interest Paid	WBC.BACCT2: Westpac Self Super Online	30 Sep 2022	C	26.47
Interest Paid	WBC.BACCT2: Westpac Self Super Online	31 Oct 2022	C	23.68
Interest Paid	WBC.BACCT2: Westpac Self Super Online	30 Nov 2022	C	20.77
Interest Paid	WBC.BACCT2: Westpac Self Super Online	30 Dec 2022	C	25.53
Interest Paid	WBC.BACCT2: Westpac Self Super Online	31 Jan 2023	C	40.06
Interest Paid	WBC.BACCT2: Westpac Self Super Online	28 Feb 2023	C	133.28
Interest Paid	WBC.BACCT2: Westpac Self Super Online	31 Mar 2023	C	3.46
Interest Paid	WBC.BACCT2: Westpac Self Super Online	28 Apr 2023	C	1.94
Interest Paid	WBC.BACCT2: Westpac Self Super Online	31 May 2023	C	0.23
Interest Paid	WBC.BACCT2: Westpac Self Super Online	30 Jun 2023	C	83.00

**Harrison Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return Ref.	Amount
Investment Income	WESTPACTD: Westpac Term Deposit	02 Sep 2022	C	9.21
<i>Less Rounding</i>			C	(0.36)
<b>Total Gross Interest</b>			<b>C</b>	<b>4,187.00</b>
<b>Total Forestry Managed Investment Scheme Income</b>			<b>X</b>	<b>0.00</b>
<b>Net Foreign Income</b>				
Distribution - Tax Statement	VANGUARD: Vanguard Investor Funds	30 Jun 2023	D	8,897.27
<i>Less Rounding</i>			D	(0.27)
<b>Total Net Foreign Income</b>			<b>D</b>	<b>8,897.00</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>				
COL AUD 0.3 FRANKED, 30% CTR, DRP NIL DISC	COL: Coles Group Limited	28 Sep 2022	K	47.10
COL AUD 0.36 FRANKED, 30% CTR, DRP NIL DISC	COL: Coles Group Limited	30 Mar 2023	K	56.52
WES AUD 1 FRANKED, 30% CTR, DRP NIL DISC	WES: Wesfarmers Limited	06 Oct 2022	K	157.00
WES AUD 0.88 FRANKED, 30% CTR, DRP NIL DISC	WES: Wesfarmers Limited	28 Mar 2023	K	138.16
<i>Less Rounding</i>			K	(0.78)
<b>Total Franked Dividend Amount</b>			<b>K</b>	<b>398.00</b>
<b>Dividend Franking Credit</b>				
COL AUD 0.3 FRANKED, 30% CTR, DRP NIL DISC	COL: Coles Group Limited	28 Sep 2022	L	20.19
COL AUD 0.36 FRANKED, 30% CTR, DRP NIL DISC	COL: Coles Group Limited	30 Mar 2023	L	24.22
WES AUD 1 FRANKED, 30% CTR, DRP NIL DISC	WES: Wesfarmers Limited	06 Oct 2022	L	67.29
WES AUD 0.88 FRANKED, 30% CTR, DRP NIL DISC	WES: Wesfarmers Limited	28 Mar 2023	L	59.21
<i>Less Rounding</i>			L	(0.91)
<b>Total Dividend Franking Credit</b>			<b>L</b>	<b>170.00</b>
<b>Gross Trust Distributions</b>				
Deposit Vanguard017590 1479724	VANGUARD: Vanguard Investor Funds	30 Jun 2023	M	65,276.12
Distribution - Tax Statement	VANGUARD: Vanguard Investor Funds	30 Jun 2023	M	(17,069.02)
<i>Less Rounding</i>			M	(0.10)
<b>Total Gross Trust Distributions</b>			<b>M</b>	<b>48,207.00</b>
<b>Total Assessable Employer Contributions</b>			<b>R1</b>	<b>0.00</b>
<b>Assessable Personal Contributions</b>				
Deposit Online 2439958 Tfr Westpac esa Leanne conc cont	2: Leanne Harrison	13 Jun 2023	R2	16,000.00
<b>Total Assessable Personal Contributions</b>			<b>R2</b>	<b>16,000.00</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>16,000.00</b>
<b>Other Income</b>				
Deposit Business Banking Debit fee refund		30 Mar 2023	S	15.35
<i>Less Rounding</i>			S	(0.35)
<b>Total Other Income</b>			<b>S</b>	<b>15.00</b>

**Harrison Superannuation 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 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>
<b>Exempt Current Pension Income</b>				
Exempt Current Pension Income	Dividend Franking Credit	30 Jun 2023	Y	(170.00)
Exempt Current Pension Income	Franked Dividend Amount	30 Jun 2023	Y	(398.00)
Exempt Current Pension Income	Gross Interest	30 Jun 2023	Y	(4,176.00)
Exempt Current Pension Income	Gross Trust Distributions	30 Jun 2023	Y	(47,623.00)
Exempt Current Pension Income	Net Capital Gain	30 Jun 2023	Y	(17,589.00)
Exempt Current Pension Income	Net Foreign Income	30 Jun 2023	Y	(8,789.00)
Exempt Current Pension Income	Other Income	30 Jun 2023	Y	(15.00)
<b>Total Exempt Current Pension Income</b>			<b>Y</b>	<b>(78,760.00)</b>
<b>Total Assessable Income</b>				<b>16,919.00</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>Total Approved Auditor Fee</b>			<b>H</b>	<b>0.00</b>
<b>Investment Expenses</b>				
Transaction Fee	WBC.BACCT: Westpac Business One	01 Jul 2022	I	1.50
Transaction Fee	WBC.BACCT: Westpac Business One	01 Aug 2022	I	1.00
Transaction Fee	WBC.BACCT: Westpac Business One	03 Oct 2022	I	1.50
Transaction Fee	WBC.BACCT: Westpac Business One	01 Nov 2022	I	0.50
Less Current Pension Deductions		30 Jun 2023	I	(4.48)
Less Rounding			I	(0.02)
<b>Total Investment Expenses</b>			<b>I</b>	<b>0.00</b>
<b>Management and Administration Expenses</b>				
Withdrawal-Osko Payment 1402153 Just Superfund Just superfund Inv-11976		23 Nov 2022	J	1,231.00
Withdrawal-Osko Payment 1399734 Just Superfund		03 Jan 2023	J	220.00
Withdrawal Online 0648075 Bpay Asic Asic fee		09 Feb 2023	J	59.00
Withdrawal Online 3014364 Bpay ecollect.c ecollect Justsuper		21 Mar 2023	J	492.54
Less Current Pension Deductions		30 Jun 2023	J	(344.77)
Less Rounding			J	(0.77)
<b>Total Management and Administration Expenses</b>			<b>J</b>	<b>1,657.00</b>
<b>Total Forestry Managed Investment Scheme Deduction</b>			<b>U</b>	<b>0.00</b>
<b>Other Deductions</b>				
Deposit Ato Ato007000017203328		23 Nov 2022	L	259.00
<b>Total Other Deductions</b>			<b>L</b>	<b>259.00</b>

**Harrison Superannuation 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>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>1,916.00</b>
<b>Taxable Income or Loss</b>		(V - N)	<b>O</b>	<b>15,003.00</b>

**Income Tax Calculation Statement**

**Section D**

**Gross Tax**

Gross Tax @ 15% for Concessional Income		30 Jun 2023	T1	2,250.45
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>2,250.45</b>

**Credit: Foreign Tax Income Offset**

Distribution - Tax Statement	VANGUARD: Vanguard Investor Funds	30 Jun 2023	C1	1,117.69
Excessive Foreign Tax Credit Written Off		30 Jun 2023	C1	(1,104.17)

**Total Credit: Foreign Tax Income Offset**

**C1** **13.52**

**Total Credit: Rebates and Tax Offset**

**C2** **0.00**

**Rebates and Offsets**

**C** **13.52**

**SUBTOTAL**

**2,236.93**

**Credit: Refundable Franking Credits**

COL AUD 0.3 FRANKED, 30% CTR, DRP NIL DISC	COL: Coles Group Limited	28 Sep 2022	E1	20.19
COL AUD 0.36 FRANKED, 30% CTR, DRP NIL DISC	COL: Coles Group Limited	30 Mar 2023	E1	24.22
Distribution - Tax Statement	VANGUARD: Vanguard Investor Funds	30 Jun 2023	E1	12,784.96
WES AUD 1 FRANKED, 30% CTR, DRP NIL DISC	WES: Wesfarmers Limited	06 Oct 2022	E1	67.29
WES AUD 0.88 FRANKED, 30% CTR, DRP NIL DISC	WES: Wesfarmers Limited	28 Mar 2023	E1	59.21

**Total Credit: Refundable Franking Credits**

**E1** **12,955.87**

**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**

**(10,718.94)**

**Total PAYG Instalments Raised**

**K** **0.00**

**Total Supervisory Levy**

**L** **259.00**

**Harrison Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return Ref.	Amount
Total Supervisory Levy Adjustment for Wound Up Funds			M	0.00
Total Supervisory Levy Adjustment for New Funds			N	0.00
<b>Total Amount Due / (Refundable)</b>				<b>(10,459.94)</b>

## Harrison Superannuation Fund

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

Member's Detail	Opening Balance	Increases				Decreases					Closing Balance	
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid		
<b>Mr Mark Harrison</b>												
35 Banambila St Aranda ACT 2614												
Accumulation	Accumulation	110,309.70	330,000.00	0.00	0.00	0.00	0.00	0.00	0.00	(440,309.70)	0.00	0.00
Pension	Account Based Pension 1 (35.03%	1,007,540.59	0.00	0.00	77,790.38	0.00	0.85	0.00	0.00	0.00	(125,000.00)	960,331.82
Pension	Account Based Pension 2 (100.00%	112,297.08	0.00	0.00	12,874.83	0.00	0.10	0.00	0.00	0.00	(2,250.00)	122,922.01
Pension	Account Based Pension 3 (100.00%	91,831.66	0.00	0.00	10,526.97	0.00	0.08	0.00	0.00	0.00	(1,850.00)	100,508.71
Pension	Account Based Pension 4 (100.00%	0.00	0.00	110,309.70	12,647.03	0.00	0.10	0.00	0.00	0.00	(2,210.00)	120,746.83
Pension	Account Based Pension 5 (100.00%	0.00	0.00	330,000.00	47,692.59	0.00	0.00	0.00	0.00	0.00	(3,000.00)	374,692.59
		1,321,979.03	330,000.00	440,309.70	161,531.80	0.00	1.13	0.00	0.00	(440,309.70)	(134,310.00)	1,679,201.96
<b>Mrs Leanne Harrison</b>												
35 Banambila St Aranda ACT 2614												
Accumulation	Accumulation	230,693.11	126,000.00	0.00	16,645.05	0.00	(3,355.97)	0.00	0.00	(355,030.09)	0.00	14,952.10
Pension	Account Based Pension (1.41% Ta	0.00	0.00	245,030.09	34,906.13	0.00	0.22	0.00	0.00	0.00	(4,500.00)	275,436.44
Pension	Account Based Pension (100.00% '	0.00	0.00	110,000.00	15,855.17	0.00	0.00	0.00	0.00	0.00	0.00	125,855.17
		230,693.11	126,000.00	355,030.09	67,406.35	0.00	(3,355.75)	0.00	0.00	(355,030.09)	(4,500.00)	416,243.71
		1,552,672.14	456,000.00	795,339.79	228,938.15	0.00	(3,354.62)	0.00	0.00	(795,339.79)	(138,810.00)	2,095,445.67



## Harrison Superannuation 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>								
Rabo High Interest				250,720.71	250,720.71			12.25%
Rabo PremiumSaver Account				33,098.66	33,098.66			1.62%
Westpac Business One				63.93	63.93			- %
Westpac Self Super Online				126,340.55	126,340.55			6.17%
				<b>410,223.85</b>	<b>410,223.85</b>			<b>20.05%</b>
<b><u>Listed Securities Market</u></b>								
Coles Group Limited (ASX:COL)	157.00000	6.9771	18.4200	1,095.40	2,891.94	1,796.54	164.01%	0.14%
Wesfarmers Limited (ASX:WES)	157.00000	15.1317	49.3400	2,375.67	7,746.38	5,370.71	226.07%	0.38%
				<b>3,471.07</b>	<b>10,638.32</b>	<b>7,167.25</b>	<b>206.49%</b>	<b>0.52%</b>
<b><u>Managed Funds Market</u></b>								
Vanguard Investor Funds		0.0000	0.0000	1,376,108.06	1,560,224.47	184,116.41	13.38%	76.25%
				<b>1,376,108.06</b>	<b>1,560,224.47</b>	<b>184,116.41</b>	<b>13.38%</b>	<b>76.25%</b>
<b><u>Term Deposits</u></b>								
Westpac Term Deposit maturing on 2Sep23 @3.35% p.a.				65,083.64	65,083.64	0.00	0.00%	3.18%
				<b>65,083.64</b>	<b>65,083.64</b>	<b>0.00</b>	<b>0.00%</b>	<b>3.18%</b>
				<b>1,854,886.62</b>	<b>2,046,170.28</b>	<b>191,283.66</b>	<b>10.31%</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.

**Harrison Superannuation 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>														
Rabo High Interest														
3,396.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,396.00	0.00	0.00	0.00	0.00
Rabo PremiumSaver Account														
373.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	373.37	0.00	0.00	0.00	0.00
Westpac Self Super Online														
408.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408.78	0.00	0.00	0.00	0.00
<b>4,178.15</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>4,178.15</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b><u>Listed Securities Market</u></b>														
Coles Group Limited (ASX:COL)														
103.62	44.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148.03	0.00	0.00	0.00	0.00
Wesfarmers Limited (ASX:WES)														
295.16	126.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	421.66	0.00	0.00	0.00	0.00
<b>398.78</b>	<b>170.91</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>569.69</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b><u>Managed Funds Market</u></b>														
Vanguard Investor Funds														
65,276.12	12,784.96	1,117.69	0.00	0.00	(4,633.18)	0.00	26,707.58	0.00	0.00	57,104.37	0.00	13,353.79	0.00	13,353.79
<b>65,276.12</b>	<b>12,784.96</b>	<b>1,117.69</b>	<b>0.00</b>	<b>0.00</b>	<b>(4,633.18)</b>	<b>0.00</b>	<b>26,707.58</b>	<b>0.00</b>	<b>0.00</b>	<b>57,104.37</b>	<b>0.00</b>	<b>13,353.79</b>	<b>0.00</b>	<b>13,353.79</b>
<b><u>Term Deposits</u></b>														
Westpac Term Deposit														
9.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.21	0.00	0.00	0.00	0.00
<b>9.21</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>9.21</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



**Harrison Superannuation Fund  
Distribution Reconciliation Report  
For the period 1 July 2022 to 30 June 2023**

Net Distribution	Australian Income			Other Non-Assessable Amounts			Foreign Income			Capital Gains			AMIT	Gross Distribution		
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Capital Returns	Assesable Amounts	Foreign Tax Credits	Discounted Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Net Cost Base Increase/ (Decrease)	Accounting	Tax
<b><i>Managed Funds Market</i></b>																
Vanguard Investor Funds																
65,276.12	35,422.14	12,784.96	0.00	(4,633.18)	0.00	0.00	0.00	7,779.58	1,117.69	13,353.79	13,353.79	0.00	0.00	4,633.18	79,178.77	48,207.10
<b>65,276.12</b>	<b>35,422.14</b>	<b>12,784.96</b>	<b>0.00</b>	<b>(4,633.18)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>7,779.58</b>	<b>1,117.69</b>	<b>13,353.79</b>	<b>13,353.79</b>	<b>0.00</b>	<b>0.00</b>	<b>4,633.18</b>	<b>79,178.77</b>	<b>48,207.10</b>
65,276.12	35,422.14	12,784.96	0.00	(4,633.18)	0.00	0.00	0.00	7,779.58	1,117.69	13,353.79	13,353.79	0.00	0.00	4,633.18	79,178.77	48,207.10

**Reconciliation**

	Australian Income		Other Non-Assessable Amounts			Foreign Income		Capital Gains			Gross Distribution		
	NPP Income	Franking Credits	Tax Exempt	Tax Free	Tax Deferred	Assesable Amounts	Foreign Tax Credits	Disc. Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Accounting	Tax
Gross Accounting Distribution	35,422.14	12,784.96	(4,633.18)	-	-	7,779.58	1,117.69	13,353.79	13,353.79	-	-	79,178.77	-
Gross Tax Distribution	35,422.14	12,784.96	-	-	-	-	-	-	-	-	-	-	48,207.10
Net Foreign Income	-	-	-	-	-	7,779.58	1,117.69	-	-	-	-	-	8,897.27
Net Distributed Capital Gain	-	-	-	-	-	-	-	26,707.58	N/A	-	-	-	26,707.58

**Harrison Superannuation Fund**  
(ABN: 86 004 715 421)

**Consolidated Member Benefit Totals**

Period		Member Account Details	
1 July 2022 - 30 June 2023		Residential Address:	35 Banambila St Aranda, ACT 2614
Member	Number: 1	Date of Birth:	18 March 1961
Mr Mark Harrison		Date Joined Fund:	2 February 2000
		Eligible Service Date:	2 February 2000
		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 as at 1 Jul 2022</b>	
Accumulation	110,309.70
Account Based Pension 1 (35.03% Tax Free)	1,007,540.59
Account Based Pension 2 (100.00% Tax Free)	112,297.08
Account Based Pension 3 (100.00% Tax Free)	91,831.66
Account Based Pension 4 (100.00% Tax Free)	-
Account Based Pension 5 (100.00% Tax Free)	-
<b>Total as at 1 Jul 2022</b>	<b><u>1,321,979.03</u></b>

<b>Withdrawal Benefit as at 30 Jun 2023</b>	
Accumulation	-
Account Based Pension 1 (35.03% Tax Free)	960,331.82
Account Based Pension 2 (100.00% Tax Free)	122,922.01
Account Based Pension 3 (100.00% Tax Free)	100,508.71
Account Based Pension 4 (100.00% Tax Free)	120,746.83
Account Based Pension 5 (100.00% Tax Free)	374,692.59
<b>Total as at 30 Jun 2023</b>	<b><u>1,679,201.96</u></b>

**Your Tax Components**

Tax Free	1,055,274.38
Taxable - Taxed	623,927.58
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	1,679,201.96

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

No beneficiary details have been recorded

**For Enquiries:**

mail Harrison Superannuation Fund, 35 Banambila Street, Aranda ACT 2614

**Harrison Superannuation Fund**  
 (ABN: 86 004 715 421)

**Member Benefit Statement**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 35 Banambila St Aranda, ACT 2614
Member Number: 1	Date of Birth: 18 March 1961
Mr Mark Harrison	Date Joined Fund: 2 February 2000
Accumulation Account	Eligible Service Date: 2 February 2000
Accumulation	Tax File Number Held: Yes
	Account Start Date: 2 February 2000

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	<b>110,309.70</b>
<i>Increases to your account:</i>	
Member Contributions	330,000.00
<u>Total Increases</u>	<u>330,000.00</u>
<i>Decreases to your account:</i>	
Transfers Out	440,309.70
<u>Total Decreases</u>	<u>440,309.70</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<u><u>-</u></u>

Your Tax Components	
Tax Free	0.0000 %
Taxable - Taxed	-
Taxable - Untaxed	-

Your Preservation Components	
Preserved	-
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 Harrison Superannuation Fund, 35 Banambila Street, Aranda ACT 2614

**Harrison Superannuation Fund**  
(ABN: 86 004 715 421)

**Member Benefit Statement**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 35 Banambila St Aranda, ACT 2614
<b>Member</b> Number: 1	Date of Birth: 18 March 1961
<b>Mr Mark Harrison</b>	Date Joined Fund: 2 February 2000
<b>Pension Account</b>	Eligible Service Date: 2 February 2000
<b>Account Based Pension 1 (35.03% Tax Free)</b>	Tax File Number Held: Yes
	Account Start Date: 4 June 2019

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	<b>1,007,540.59</b>
<i>Increases to your account:</i>	
Share Of Net Fund Income	77,790.38
Tax on Net Fund Income	0.85
<u>Total Increases</u>	<u>77,791.23</u>
<i>Decreases to your account:</i>	
Lump Sum Cash Payments	100,000.00
Pension Payments	25,000.00
<u>Total Decreases</u>	<u>125,000.00</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b><u>960,331.82</u></b>

Your Tax Components		
Tax Free	35.0300 %	336,404.24
Taxable - Taxed		623,927.58
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	960,331.82

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

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

**For Enquiries:**  
mail Harrison Superannuation Fund, 35 Banambila Street, Aranda ACT 2614



**Harrison Superannuation Fund**  
 (ABN: 86 004 715 421)

**Member Benefit Statement**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 35 Banambila St Aranda, ACT 2614
Member Number: 1	Date of Birth: 18 March 1961
Mr Mark Harrison	Date Joined Fund: 2 February 2000
Pension Account	Eligible Service Date: 2 February 2000
Account Based Pension 2 (100.00% Tax Free)	Tax File Number Held: Yes
	Account Start Date: 15 April 2020

Your Account Summary		Your Tax Components	
Withdrawal Benefit as at 1 Jul 2022	112,297.08	Tax Free	100.0000 % 122,922.01
<i>Increases to your account:</i>		Taxable - Taxed	-
Share Of Net Fund Income	12,874.83	Taxable - Untaxed	-
Tax on Net Fund Income	0.10	<b>Your Preservation Components</b>	
<u>Total Increases</u>	12,874.93	Preserved	-
<i>Decreases to your account:</i>		Restricted Non Preserved	-
Pension Payments	2,250.00	Unrestricted Non Preserved	122,922.01
<u>Total Decreases</u>	2,250.00	<b>Your Insurance Benefits</b>	
Withdrawal Benefit as at 30 Jun 2023	<b>122,922.01</b>	No insurance details have been recorded	
		<b>Your Beneficiaries</b>	
		No beneficiary details have been recorded	

**For Enquiries:**

mail Harrison Superannuation Fund, 35 Banambila Street, Aranda ACT 2614

**Harrison Superannuation Fund**  
 (ABN: 86 004 715 421)

**Member Benefit Statement**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 35 Banambila St Aranda, ACT 2614
Member Number: 1	Date of Birth: 18 March 1961
Mr Mark Harrison	Date Joined Fund: 2 February 2000
Pension Account	Eligible Service Date: 2 February 2000
Account Based Pension 3 (100.00% Tax Free)	Tax File Number Held: Yes
	Account Start Date: 21 June 2021

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	<b>91,831.66</b>
<i>Increases to your account:</i>	
Share Of Net Fund Income	10,526.97
Tax on Net Fund Income	0.08
<u>Total Increases</u>	<u>10,527.05</u>
<i>Decreases to your account:</i>	
Pension Payments	1,850.00
<u>Total Decreases</u>	<u>1,850.00</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b><u>100,508.71</u></b>

Your Tax Components		
Tax Free	100.0000 %	100,508.71
Taxable - Taxed		-
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	100,508.71

Your Insurance Benefits	
No insurance details have been recorded	

Your Beneficiaries	
No beneficiary details have been recorded	

**For Enquiries:**

mail Harrison Superannuation Fund, 35 Banambila Street, Aranda ACT 2614

**Harrison Superannuation Fund**  
 (ABN: 86 004 715 421)

**Member Benefit Statement**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 35 Banambila St Aranda, ACT 2614
Member Number: 1	Date of Birth: 18 March 1961
Mr Mark Harrison	Date Joined Fund: 2 February 2000
Pension Account	Eligible Service Date: 2 February 2000
Account Based Pension 4 (100.00% Tax Free)	Tax File Number Held: Yes
	Account Start Date: 1 July 2022

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2022 -	Tax Free 100.0000 % 120,746.83
<u>Increases to your account:</u>	Taxable - Taxed -
Share Of Net Fund Income 12,647.03	Taxable - Untaxed -
Tax on Net Fund Income 0.10	<b>Your Preservation Components</b>
Transfers In 110,309.70	Preserved -
<u>Total Increases</u> 122,956.83	Restricted Non Preserved -
<u>Decreases to your account:</u>	Unrestricted Non Preserved 120,746.83
Pension Payments 2,210.00	<b>Your Insurance Benefits</b>
<u>Total Decreases</u> 2,210.00	No insurance details have been recorded
Withdrawal Benefit as at 30 Jun 2023 <b>120,746.83</b>	<b>Your Beneficiaries</b>
	No beneficiary details have been recorded

**For Enquiries:**

mail Harrison Superannuation Fund, 35 Banambila Street, Aranda ACT 2614

**Harrison Superannuation Fund**  
(ABN: 86 004 715 421)

**Member Benefit Statement**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 35 Banambila St Aranda, ACT 2614
Member Number: 1	Date of Birth: 18 March 1961
<b>Mr Mark Harrison</b>	Date Joined Fund: 2 February 2000
Pension Account	Eligible Service Date: 2 February 2000
<b>Account Based Pension 5 (100.00% Tax Free)</b>	Tax File Number Held: Yes
	Account Start Date: 1 February 2023

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	-
<i>Increases to your account:</i>	
Share Of Net Fund Income	47,692.59
Transfers In	330,000.00
<u>Total Increases</u>	<u>377,692.59</u>
<i>Decreases to your account:</i>	
Pension Payments	3,000.00
<u>Total Decreases</u>	<u>3,000.00</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b><u><u>374,692.59</u></u></b>

Your Tax Components		
Tax Free	100.0000 %	374,692.59
Taxable - Taxed		-
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	374,692.59

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

No beneficiary details have been recorded

**For Enquiries:**  
mail Harrison Superannuation Fund, 35 Banambila Street, Aranda ACT 2614



**Trustee**

The Trustee of the Fund is as follows:

Consultecon Pty Ltd

The directors of the Trustee company are:

Leanne Harrison and  
Mark Harrison

**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

.....  
Leanne Harrison  
Director - Consultecon Pty Ltd

.....  
Mark Harrison  
Director - Consultecon Pty Ltd

Statement Date: 30 June 2023

**For Enquiries:**  
mail Harrison Superannuation Fund, 35 Banambila Street, Aranda ACT 2614

**Harrison Superannuation Fund**  
(ABN: 86 004 715 421)

**Consolidated Member Benefit Totals**

Period	Member Account Details
<b>1 July 2022 - 30 June 2023</b>	Residential Address: 35 Banambila St Aranda, ACT 2614
<b>Member</b>	Date of Birth: 31 July 1963
Number: 2	Date Joined Fund: 2 February 2000
<b>Mrs Leanne Harrison</b>	Eligible Service Date: 2 February 2000
	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*

<b>Your Accounts</b>	
<b>Withdrawal Benefit as at 1 Jul 2022</b>	
Accumulation	230,693.11
Account Based Pension (1.41% Tax Free)	-
Account Based Pension (100.00% Tax Free)	-
<b>Total as at 1 Jul 2022</b>	<b>230,693.11</b>
<b>Withdrawal Benefit as at 30 Jun 2023</b>	
Accumulation	14,952.10
Account Based Pension (1.41% Tax Free)	275,436.44
Account Based Pension (100.00% Tax Free)	125,855.17
<b>Total as at 30 Jun 2023</b>	<b>416,243.71</b>

<b>Your Tax Components</b>	
Tax Free	129,724.97
Taxable - Taxed	286,518.74
Taxable - Untaxed	-
<b>Your Preservation Components</b>	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	416,243.71
<b>Your Insurance Benefits</b>	
No insurance details have been recorded	
<b>Your Beneficiaries</b>	
No beneficiary details have been recorded	

**For Enquiries:**  
mail Harrison Superannuation Fund, 35 Banambila Street, Aranda ACT 2614

**Harrison Superannuation Fund**  
(ABN: 86 004 715 421)

**Member Benefit Statement**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 35 Banambila St Aranda, ACT 2614
Member Number: 2	Date of Birth: 31 July 1963
<b>Mrs Leanne Harrison</b>	Date Joined Fund: 2 February 2000
Accumulation Account	Eligible Service Date: 2 February 2000
<b>Accumulation</b>	Tax File Number Held: Yes
	Account Start Date: 2 February 2000

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	<b>230,693.11</b>
<i>Increases to your account:</i>	
Member Contributions	126,000.00
Share Of Net Fund Income	16,645.05
<u>Total Increases</u>	<u>142,645.05</u>
<i>Decreases to your account:</i>	
Contributions Tax	2,400.00
Tax on Net Fund Income	955.97
Transfers Out	355,030.09
<u>Total Decreases</u>	<u>358,386.06</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b><u>14,952.10</u></b>

Your Tax Components	
Tax Free	0.0000 % -
Taxable - Taxed	14,952.10
Taxable - Untaxed	-
Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	14,952.10
Your Insurance Benefits	
No insurance details have been recorded	
Your Beneficiaries	
No beneficiary details have been recorded	

**For Enquiries:**  
mail Harrison Superannuation Fund, 35 Banambila Street, Aranda ACT 2614



**Harrison Superannuation Fund**  
(ABN: 86 004 715 421)

**Member Benefit Statement**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 35 Banambila St Aranda, ACT 2614
<b>Member</b> <span style="float: right;">Number: 2</span>	Date of Birth: 31 July 1963
<b>Mrs Leanne Harrison</b>	Date Joined Fund: 2 February 2000
<b>Pension Account</b>	Eligible Service Date: 2 February 2000
<b>Account Based Pension (1.41% Tax Free)</b>	Tax File Number Held: Yes
	Account Start Date: 31 July 2022

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	-
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	34,906.13
Tax on Net Fund Income	0.22
Transfers In	245,030.09
<b><u>Total Increases</u></b>	<b>279,936.44</b>
<i><u>Decreases to your account:</u></i>	
Pension Payments	4,500.00
<b><u>Total Decreases</u></b>	<b>4,500.00</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b><u>275,436.44</u></b>

Your Tax Components		
Tax Free	1.4050 %	3,869.80
Taxable - Taxed		271,566.64
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	275,436.44

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

No beneficiary details have been recorded

**For Enquiries:**  
mail Harrison Superannuation Fund, 35 Banambila Street, Aranda ACT 2614

**Harrison Superannuation Fund**  
(ABN: 86 004 715 421)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2022 - 30 June 2023</b>	Residential Address: 35 Banambila St Aranda, ACT 2614
<b>Member</b> Number: 2	Date of Birth: 31 July 1963
<b>Mrs Leanne Harrison</b>	Date Joined Fund: 2 February 2000
<b>Pension Account</b>	Eligible Service Date: 2 February 2000
<b>Account Based Pension (100.00% Tax Free)</b>	Tax File Number Held: Yes
	Account Start Date: 5 June 2023

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	-
<i>Increases to your account:</i>	
Share Of Net Fund Income	15,855.17
Transfers In	110,000.00
<u>Total Increases</u>	<u>125,855.17</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b><u>125,855.17</u></b>

Your Tax Components		
Tax Free	100.0000 %	125,855.17
Taxable - Taxed		-
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	125,855.17

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

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

**For Enquiries:**  
mail Harrison Superannuation Fund, 35 Banambila Street, Aranda ACT 2614



**Trustee**

The Trustee of the Fund is as follows:

Consultecon Pty Ltd

The directors of the Trustee company are:

Leanne Harrison and  
Mark Harrison

**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

.....  
Leanne Harrison  
Director - Consultecon Pty Ltd

.....  
Mark Harrison  
Director - Consultecon Pty Ltd

Statement Date: 30 June 2023

**For Enquiries:**  
mail Harrison Superannuation Fund, 35 Banambila Street, Aranda ACT 2614

**Harrison Superannuation Fund**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

**Mr Mark Harrison**

**Date of Birth:** 18 Mar 1961  
**Age:** 62 (at 30/06/2023)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

**Prior Year Contributions** **Non-Concessional**  
The bring Forward Rule IS being triggered this year  
3-year cap in effect from previous years N/A  
**Total non-concessional contributions in previous 2 years** **N/A**

<b>Current Year Contributions</b>	<b>Note</b>	<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1,2	27,500.00	330,000.00
Cumulative Available Unused Cap	3	0.00	0.00
Contributions made (to this fund)	4	0.00	330,000.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		0.00	330,000.00
Amount above caps	5	0.00	0.00
Available		27,500.00	0.00

**Notes**

- 1 . 'Bring Forward Rule' IS being triggered this year
- 2 . Non-concessional cap shown is the total for current and following 2 years
- 3 . Total Superannuation Balance was \$500,000 or more at 30 June 2022, member not eligible to make catch-up concessional contributions
- 4 . Excludes any unmatched deposits
- 5 . 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	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>0.00</b>
<b>NonConcessional</b>	Personal	330,000.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>330,000.00</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**

---

**Harrison Superannuation Fund**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

---

**Mr Mark Harrison**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>	<b>Source</b>
01/02/2023	Personal		330,000.00		manual
	<b>Totals:</b>		<b>330,000.00</b>		

---

**Harrison Superannuation Fund**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

**Mrs Leanne Harrison**

**Date of Birth:** 31 Jul 1963  
**Age:** 59 (at 30/06/2023)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

<b>Prior Year Contributions</b>		<b>Non-Concessional</b>	
The 'Bring Forward Rule' was NOT triggered in the previous 2 years			N/A
3-year cap in effect from previous years			N/A
Total non-concessional contributions in previous 2 years			N/A
<b>Current Year Contributions</b>	<b>Note</b>	<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1,2	27,500.00	110,000.00
Cumulative Available Unused Cap	3	102,500.00	0.00
Contributions made (to this fund)	4	16,000.00	110,000.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		16,000.00	110,000.00
Amount above caps	5	0.00	0.00
Available		114,000.00	0.00

**Notes**

- 1 . 'Bring Forward Rule' MAY be triggered this year
- 2 . Non-concessional cap shown applies to current year only
- 3 . Member may be eligible to make catch-up concessional contributions
- 4 . Excludes any unmatched deposits
- 5 . 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	16,000.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>16,000.00</b>
<b>NonConcessional</b>	Personal	110,000.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>110,000.00</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**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>	<b>Source</b>
05/06/2023	Personal		110,000.00		manual
13/06/2023	Personal	16,000.00			manual
<b>Totals:</b>		<b>16,000.00</b>	<b>110,000.00</b>		

**Harrison Superannuation Fund  
Pension Withdrawal Limits  
For the Period 1 July 2022 to 30 June 2023**

**Mr Mark Harrison  
YTD Summaries**

	Drawdowns to date	Rqd. for Minimum	Minimum	Rqd for Plan	Plan*	Remaining until Max	Maximum	Tax Free %
Account Based Pension 1 (35.03% Tax Free)	25,000.00	OK!	20,150.00	OK!	20,150.00	-	-	35.03%
Account Based Pension 2 (100.00% Tax Free)	2,250.00	OK!	2,250.00	OK!	2,250.00	-	-	100.00%
Account Based Pension 3 (100.00% Tax Free)	1,850.00	OK!	1,840.00	OK!	1,840.00	-	-	100.00%
Account Based Pension 4 (100.00% Tax Free)	2,210.00	OK!	2,210.00	OK!	2,210.00	-	-	100.00%
Account Based Pension 5 (100.00% Tax Free)	3,000.00	OK!	2,710.00	OK!	2,710.00	-	-	100.00%
<b>Totals</b>								
Gross Drawdowns	34,310.00	0.00	29,160.00	0.00	29,160.00			
PAYG Tax	0.00	0.00	0.00	0.00	0.00			
Net Drawdowns	34,310.00	0.00	29,160.00	0.00	29,160.00			

Footnotes:

\*The plan amount is the annual pension review amount or the minimum amount where no review amount is recorded.

**Pension Payments**

Account Based Pension 1 (35.03% Tax Free)

Date	Gross Amount	PAYG	Net Amount	Description
08/07/2022	15,000.00	0.00	15,000.00	Withdrawal Online 1650597 Tfr Westpac esa Pension 1 Mark
06/09/2022	10,000.00	0.00	10,000.00	Withdrawal Online 1548437 Tfr Westpac esa Pension 1 payment
<b>Totals:</b>	<b>25,000.00</b>	<b>0.00</b>	<b>25,000.00</b>	

Account Based Pension 2 (100.00% Tax Free)

Date	Gross Amount	PAYG	Net Amount	Description
07/11/2022	2,250.00	0.00	2,250.00	Withdrawal Online 1429981 Tfr Westpac esa Pension 2 Mark
<b>Totals:</b>	<b>2,250.00</b>	<b>0.00</b>	<b>2,250.00</b>	

Account Based Pension 3 (100.00% Tax Free)

Date	Gross Amount	PAYG	Net Amount	Description
07/11/2022	1,850.00	0.00	1,850.00	Withdrawal Online 1447004 Tfr Westpac esa Pension 3
<b>Totals:</b>	<b>1,850.00</b>	<b>0.00</b>	<b>1,850.00</b>	

Account Based Pension 4 (100.00% Tax Free)

Date	Gross Amount	PAYG	Net Amount	Description
07/11/2022	2,210.00	0.00	2,210.00	Withdrawal Online 1467452 Tfr Westpac esa Pension 4 Mark
<b>Totals:</b>	<b>2,210.00</b>	<b>0.00</b>	<b>2,210.00</b>	

Account Based Pension 5 (100.00% Tax Free)

Date	Gross Amount	PAYG	Net Amount	Description
19/04/2023	3,000.00	0.00	3,000.00	Withdrawal Mobile 1756004 Tfr Westpac esa Pension 5 payment
<b>Totals:</b>	<b>3,000.00</b>	<b>0.00</b>	<b>3,000.00</b>	

**Harrison Superannuation Fund  
Pension Withdrawal Limits  
For the Period 1 July 2022 to 30 June 2023**

**Mrs Leanne Harrison  
YTD Summaries**

	Drawdowns to date	Rqd. for Minimum	Minimum	Rqd for Plan	Plan*	Remaining until Max	Maximum	Tax Free %
Account Based Pension (1.41% Tax Free)	4,500.00	OK!	4,500.00	OK!	4,500.00	-	-	1.41%
Account Based Pension (100.00% Tax Free)	0.00	OK!	0.00	OK!	0.00	-	-	100.00%
<b>Totals</b>								
Gross Drawdowns	4,500.00	0.00	4,500.00	0.00	4,500.00			
PAYG Tax	754.00	0.00	0.00	0.00	0.00			
Net Drawdowns	3,746.00	0.00	4,500.00	0.00	4,500.00			

Footnotes:

\*The plan amount is the annual pension review amount or the minimum amount where no review amount is recorded.

**Pension Payments**

Account Based Pension (1.41% Tax Free)

Date	Gross Amount	PAYG	Net Amount	Description
06/01/2023	4,500.00	754.00	3,746.00	Withdrawal Online 1537119 Tfr Westpac esa Leanne pension 1
<b>Totals:</b>	<b>4,500.00</b>	<b>754.00</b>	<b>3,746.00</b>	



**Harrison Superannuation 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>										
Rabo High Interest		0.00		253,496.00		2,775.29	0.00		250,720.71	250,720.71
Rabo PremiumSaver Account		0.00		33,098.66		0.00	0.00		33,098.66	33,098.66
Westpac Business One		476.19		383,448.78		383,861.04	0.00		63.93	63.93
Westpac Self Super Online		76,075.39		571,321.16		521,056.00	0.00		126,340.55	126,340.55
		<u>76,551.58</u>		<u>1,241,364.60</u>		<u>907,692.33</u>	<u>0.00</u>		<u>410,223.85</u>	<u>410,223.85</u>
<b><u>Listed Securities Market</u></b>										
Coles Group Limited (ASX:COL)	157.00	1,095.40	0.00	0.00	0.00	0.00	0.00	157.00	1,095.40	2,891.94
Wesfarmers Limited (ASX:WES)	157.00	2,375.67	0.00	0.00	0.00	0.00	0.00	157.00	2,375.67	7,746.38
		<u>3,471.07</u>		<u>0.00</u>		<u>0.00</u>	<u>0.00</u>		<u>3,471.07</u>	<u>10,638.32</u>
<b><u>Managed Funds Market</u></b>										
Vanguard Investor Funds		1,338,108.06		38,000.00		0.00	0.00		1,376,108.06	1,560,224.47
		<u>1,338,108.06</u>		<u>38,000.00</u>		<u>0.00</u>	<u>0.00</u>		<u>1,376,108.06</u>	<u>1,560,224.47</u>
<b><u>Term Deposits</u></b>										
Westpac Term Deposit		5,074.43		0.00		5,074.43	0.00		0.00	0.00
Westpac Term Deposit maturing on 2Sep23 @3.35% p.a.		0.00		65,083.64		0.00	0.00		65,083.64	65,083.64
		<u>5,074.43</u>		<u>65,083.64</u>		<u>5,074.43</u>	<u>0.00</u>		<u>65,083.64</u>	<u>65,083.64</u>
<b>Fund Total</b>		<u><b>1,423,205.14</b></u>		<u><b>1,344,448.24</b></u>		<u><b>912,766.76</b></u>	<u><b>0.00</b></u>		<u><b>1,854,886.62</b></u>	<u><b>2,046,170.28</b></u>

The Trustees  
 HARRISON SUPERANNUATION FUND  
 35 Banambila St  
 ARANDA ACT 2614

**Address** Rabobank Online Savings  
 GPO Box 4715  
 Sydney NSW 2001  
**Telephone** 1800 445 445  
**Fax** 1800 121 615  
**E-mail** [clientservicesAU@rabobank.com](mailto:clientservicesAU@rabobank.com)  
**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-07-2022 to 30-06-2023  
**Statement Date** 11-07-2023  
**Account Name** HARRISON SUPERANNUATION FUND

**Account Type** HISA  
**Account Number** 142-201 366944635

Date	Transaction Details	Debit	Credit	Balance
13-02-2023	Opening balance			0.00
13-02-2023	HARRISON SUPER 032732 125470 Verify account		100.00	100.00
16-02-2023	Harrison Superannuation Fund BSB 032732 A/C 125470	50.00		50.00
16-02-2023	CONSULTECON PTY 032732 125470 Harrison super		100,000.00	100,050.00
17-02-2023	A/c 142201366944635 to a/c 142201366944636	50.00		100,000.00
17-02-2023	CONSULTECON PTY 032732 125470		150,000.00	250,000.00
28-02-2023	Credit Interest		212.35	250,212.35
28-02-2023	Introductory Bonus Interest		84.94	250,297.29
01-03-2023	A/c 142201366944635 to a/c 142201366944636	297.29		250,000.00
31-03-2023	Credit Interest		559.93	250,559.93
31-03-2023	Introductory Bonus Interest		212.33	250,772.26
03-04-2023	A/c 142201366944635 to a/c 142201366944636	773.00		249,999.26

Rabobank Australia Limited ABN 50 001 621 129, AFSL 234 700.

Customers are advised that they should check all entries and report any apparent errors or unauthorised transactions as soon as possible.

At Rabobank we pride ourselves on providing high quality service to our clients, so if we don't measure up to your expectations we genuinely want to know.

For information on how to make a complaint, our complaints management process or if you are unhappy with the resolution of your complaint and require information on how to escalate your complaint to the Australian Financial Complaints Authority (AFCA) please visit our website on

<https://www.rabobank.com.au/compliments-and-complaints/>.

If you have provided a Third-Party Authority (TPA) to allow for another individual to access your account, and you no longer want this, please call us to arrange for the TPA to be removed.

Information about the products you hold with us are available on request by calling us on 1800 445 445 during operating hours.

**Statement Period** 01-07-2022 to 30-06-2023  
**Statement Date** 11-07-2023  
**Account Name** HARRISON SUPERANNUATION FUND

**Account Type** HISA  
**Account Number** 142-201 366944635

Date	Transaction Details	Debit	Credit	Balance
30-04-2023	Credit Interest		565.15	250,564.41
30-04-2023	Introductory Bonus Interest		205.48	250,769.89
01-05-2023	A/c 142201366944635 to a/c 142201366944636	770.00		249,999.89
31-05-2023	Credit Interest		621.58	250,621.47
31-05-2023	Introductory Bonus Interest		212.33	250,833.80
01-06-2023	A/c 142201366944635 to a/c 142201366944636	835.00		249,998.80
30-06-2023	Credit Interest		639.72	250,638.52
30-06-2023	Introductory Bonus Interest		82.19	250,720.71
30-06-2023	Closing balance			250,720.71

Rabobank Australia Limited ABN 50 001 621 129, AFSL 234 700.

Customers are advised that they should check all entries and report any apparent errors or unauthorised transactions as soon as possible.

At Rabobank we pride ourselves on providing high quality service to our clients, so if we don't measure up to your expectations we genuinely want to know.

For information on how to make a complaint, our complaints management process or if you are unhappy with the resolution of your complaint and require

information on how to escalate your complaint to the Australian Financial Complaints Authority (AFCA) please visit our website on

<https://www.rabobank.com.au/compliments-and-complaints/>.

If you have provided a Third-Party Authority (TPA) to allow for another individual to access your account, and you no longer want this, please call us to arrange for the TPA to be removed.

Information about the products you hold with us are available on request by calling us on 1800 445 445 during operating hours.

<b>Statement Period</b>	01-07-2022 to 30-06-2023	<b>Account Type</b>	HISA
<b>Statement Date</b>	11-07-2023	<b>Account Number</b>	142-201 366944635
<b>Account Name</b>	HARRISON SUPERANNUATION FUND		

Date	From To	Tier 1 rate		Tier 2 rate	
		Min	Bonus	Total	
13-02-2023	\$0.00 \$250,000.00	2.25%	0.80%	3.05%	1.55%
15-02-2023		2.50%	1.00%	3.50%	1.80%
15-03-2023		2.75%	1.00%	3.75%	2.05%
10-05-2023		3.00%	1.00%	4.00%	2.30%
13-06-2023		3.00%	0.00%	3.00%	2.30%
14-06-2023		3.20%	0.00%	3.20%	2.50%
30-06-2023		3.20%	0.00%	3.20%	2.50%

Rabobank Australia Limited ABN 50 001 621 129, AFSL 234 700.

Customers are advised that they should check all entries and report any apparent errors or unauthorised transactions as soon as possible.

At Rabobank we pride ourselves on providing high quality service to our clients, so if we don't measure up to your expectations we genuinely want to know.

For information on how to make a complaint, our complaints management process or if you are unhappy with the resolution of your complaint and require

information on how to escalate your complaint to the Australian Financial Complaints Authority (AFCA) please visit our website on

<https://www.rabobank.com.au/compliments-and-complaints/>.

If you have provided a Third-Party Authority (TPA) to allow for another individual to access your account, and you no longer want this, please call us to arrange for the TPA to be removed.

Information about the products you hold with us are available on request by calling us on 1800 445 445 during operating hours.

The Trustees  
HARRISON SUPERANNUATION FUND  
35 Banambila St  
ARANDA ACT 2614

**Address** Rabobank Online Savings  
GPO Box 4715  
Sydney NSW 2001  
**Telephone** 1800 445 445  
**Fax** 1800 121 615  
**E-mail** [clientservicesAU@rabobank.com](mailto:clientservicesAU@rabobank.com)  
**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-07-2022 to 30-06-2023  
**Statement Date** 11-07-2023  
**Account Name** HARRISON SUPERANNUATION FUND

**Account Type** PremiumSaver  
**Account Number** 142-201 366944636

Date	Transaction Details	Debit	Credit	Balance
13-02-2023	Opening balance			0.00
17-02-2023	A/c 142201366944635 to a/c 142201366944636		50.00	50.00
17-02-2023	CONSULTECON PTY 032732 125470 From Westpac		30,000.00	30,050.00
28-02-2023	Premium Bonus Interest		16.80	30,066.80
28-02-2023	Credit Interest		11.36	30,078.16
01-03-2023	A/c 142201366944635 to a/c 142201366944636		297.29	30,375.45
31-03-2023	Credit Interest		41.69	30,417.14
31-03-2023	Premium Bonus Interest		36.08	30,453.22
03-04-2023	A/c 142201366944635 to a/c 142201366944636		773.00	31,226.22
30-04-2023	Credit Interest		51.25	31,277.47
30-04-2023	Premium Bonus Interest		29.47	31,306.94
01-05-2023	A/c 142201366944635 to a/c 142201366944636		770.00	32,076.94

Rabobank Australia Limited ABN 50 001 621 129, AFSL 234 700.

Customers are advised that they should check all entries and report any apparent errors or unauthorised transactions as soon as possible.

At Rabobank we pride ourselves on providing high quality service to our clients, so if we don't measure up to your expectations we genuinely want to know.

For information on how to make a complaint, our complaints management process or if you are unhappy with the resolution of your complaint and require

information on how to escalate your complaint to the Australian Financial Complaints Authority (AFCA) please visit our website on

<https://www.rabobank.com.au/compliments-and-complaints/>.

If you have provided a Third-Party Authority (TPA) to allow for another individual to access your account, and you no longer want this, please call us to arrange for the TPA to be removed.

Information about the products you hold with us are available on request by calling us on 1800 445 445 during operating hours.

**Statement Period** 01-07-2022 to 30-06-2023  
**Statement Date** 11-07-2023  
**Account Name** HARRISON SUPERANNUATION FUND

**Account Type** PremiumSaver  
**Account Number** 142-201 366944636

Date	Transaction Details	Debit	Credit	Balance
31-05-2023	Credit Interest		54.49	32,131.43
31-05-2023	Premium Bonus Interest		36.16	32,167.59
01-06-2023	A/c 142201366944635 to a/c 142201366944636		835.00	33,002.59
30-06-2023	Credit Interest		54.25	33,056.84
30-06-2023	Premium Bonus Interest		41.82	33,098.66
30-06-2023	Closing balance			33,098.66

Rabobank Australia Limited ABN 50 001 621 129, AFSL 234 700.

Customers are advised that they should check all entries and report any apparent errors or unauthorised transactions as soon as possible.

At Rabobank we pride ourselves on providing high quality service to our clients, so if we don't measure up to your expectations we genuinely want to know.

For information on how to make a complaint, our complaints management process or if you are unhappy with the resolution of your complaint and require

information on how to escalate your complaint to the Australian Financial Complaints Authority (AFCA) please visit our website on

<https://www.rabobank.com.au/compliments-and-complaints/>.

If you have provided a Third-Party Authority (TPA) to allow for another individual to access your account, and you no longer want this, please call us to arrange for the TPA to be removed.

Information about the products you hold with us are available on request by calling us on 1800 445 445 during operating hours.

**Statement Period** 01-07-2022 to 30-06-2023  
**Statement Date** 11-07-2023  
**Account Name** HARRISON SUPERANNUATION FUND

**Account Type** PremiumSaver  
**Account Number** 142-201 366944636

Date	From To	Tier 1 rate		
		Min	Bonus	Total
13-02-2023	\$0.00 \$250,000.00	0.65%	1.95%	2.60%
15-02-2023		1.15%	1.70%	2.85%
15-03-2023		2.00%	1.15%	3.15%
10-05-2023		2.00%	1.40%	3.40%
14-06-2023		2.00%	1.65%	3.65%
30-06-2023		2.00%	1.65%	3.65%

Rabobank Australia Limited ABN 50 001 621 129, AFSL 234 700.

Customers are advised that they should check all entries and report any apparent errors or unauthorised transactions as soon as possible.

At Rabobank we pride ourselves on providing high quality service to our clients, so if we don't measure up to your expectations we genuinely want to know.

For information on how to make a complaint, our complaints management process or if you are unhappy with the resolution of your complaint and require

information on how to escalate your complaint to the Australian Financial Complaints Authority (AFCA) please visit our website on

<https://www.rabobank.com.au/compliments-and-complaints/>.

If you have provided a Third-Party Authority (TPA) to allow for another individual to access your account, and you no longer want this, please call us to arrange for the TPA to be removed.

Information about the products you hold with us are available on request by calling us on 1800 445 445 during operating hours.

CONSULTECON PTY LTD A/C HARRISON SUPERANNUATION  
FUND  
35 BANAMBILA STREET  
ARANDA ACT 2614

## Vanguard AMMA Tax Statement

Year ended 30 June 2023

Investor name: CONSULTECON PTY LTD A/C HARRISON SUPERANNUATION FUND  
Account number: 017590  
Tax file number status: Supplied

### Part A - A Summary of 2022/23 Tax Return (Supplementary Section) Items

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

	Tax Attribution Amount	Tax Return Label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$6,617.80	13U
Other deductions relating to non-primary production income	\$0.00	13Y
Franked distributions from trusts	\$41,589.27	13C
Share of franking credits from franked dividends	\$12,784.96	13Q
Share of credit for TFN amounts withheld	\$0.00	13R
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Share of credit for tax paid by trustee	\$0.00	13S
Net capital gain	\$13,353.79	18A
Total current year capital gains	\$26,707.58	18H
Assessable foreign source income	\$8,897.27	20E
Australian franking credits from a New Zealand company	\$0.00	20F
Other net foreign source income	\$8,897.27	20M
Foreign income tax offset	\$1,117.69	200*

\* If your total foreign income tax offsets from all sources for the year is \$1,000 or less then you can claim this amount in full. Otherwise, you will need to refer to the ATO publication '*Guide to foreign income tax offsets*' to calculate your entitlement.

This statement should be read in conjunction with the Vanguard Tax Statement Guide.  
If you have any doubt about your specific tax circumstances, you should seek professional advice.



## Part B - Components of Attribution

Australian Income	Cash Distributions	Tax Paid/Offset	Tax Attribution
Unfranked distributions	\$765.09		\$765.15
Unfranked CFI distributions	\$2,467.53		\$2,469.28
Interest - subject to non-resident WHT	\$592.55		\$714.85
Interest - not subject to non-resident WHT	\$104.60		\$118.82
Other income	\$2,132.62		\$2,370.69
Other income - CBMI	\$22.81		\$22.10
Other income excluding NCMI	\$27.00		\$27.16
Other income - NCMI	\$101.93		\$129.75
<b>Non-Primary Production Income</b>	<b>\$6,214.13</b>		<b>\$6,617.80</b>
<b>Franked Distributions</b>	<b>\$28,825.76</b>	<b>\$12,784.96</b>	<b>\$41,589.27</b>
<b>Capital Gains</b>			
Discount capital gain TAP	\$0.00		\$0.00
Discount capital gain TAP - CBMI	\$0.00		\$0.00
Discount capital gain TAP excluding NCMI	\$0.00		\$0.00
Discount capital gain TAP - NCMI	\$0.00		\$0.00
Discount capital gain NTAP	\$11,332.21		\$13,353.79
Capital gains - other method TAP	\$0.00		\$0.00
Capital gains - other method TAP - CBMI	\$0.00		\$0.00
Capital gains - other method TAP excluding NCMI	\$0.00		\$0.00
Capital gains - other method TAP - NCMI	\$0.00		\$0.00
Capital gains - other method NTAP	\$0.00		\$0.00
<b>Net Capital Gain</b>	<b>\$11,332.21</b>		<b>\$13,353.79</b>
AMIT CGT gross up amount			\$13,353.79
Other capital gains distribution	\$11,332.21		
<b>Total Current Year Capital Gains</b>	<b>\$22,664.42</b>		<b>\$26,707.58</b>

## Foreign Income

<b>Assessable Foreign Source Income</b>	<b>\$7,571.81</b>	<b>\$1,117.69</b>	<b>\$8,897.27</b>
<b>Other non-assessable Amounts</b>	<b>Cash Distributions</b>	<b>Tax Paid/Offset</b>	<b>Tax Attribution</b>
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
<b>Gross Amount</b>	<b>\$65,276.12</b>		<b>\$83,811.92</b>
AMIT cost base net amount			
- Excess (Reduce cost base)			\$0.00
- Shortfall (Increase cost base)			\$4,633.18
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest/dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
- Fund payment CBMI amounts withheld	\$0.00		
- Fund payment excluding NCMI amounts withheld	\$0.00		
- Fund payment NCMI amounts withheld	\$0.00		
Less other expenses	\$0.00		
<b>Net cash distribution</b>	<b>\$65,276.12</b>		

If you are complying Superannuation Fund, your net capital gain is \$17,805.05.

If you are a company or a non-complying Superannuation Fund, your net capital gain is \$26,707.58.

## Part C - Details of Attribution

Investment product name: **Vanguard Index Australian Shares Fund**

Australian Income	Cash Distributions	Tax Paid/Offset	Tax Attribution
Unfranked distributions	\$528.12		\$528.12
Unfranked CFI distributions	\$1,931.87		\$1,932.60
Interest - subject to non-resident WHT	\$170.64		\$242.10
Interest - not subject to non-resident WHT	\$0.00		\$0.00
Other income	\$350.60		\$431.84
Other income - CBMI	\$4.46		\$4.32
Other income excluding NCMI	\$5.86		\$5.84
Other income - NCMI	\$46.66		\$67.68
<b>Non-Primary Production Income</b>	<b>\$3,038.21</b>		<b>\$3,212.50</b>
<b>Franked Distributions</b>	<b>\$22,166.07</b>	<b>\$9,745.79</b>	<b>\$31,889.96</b>

### Capital Gains

Discount capital gain TAP	\$0.00		\$0.00
Discount capital gain TAP - CBMI	\$0.00		\$0.00
Discount capital gain TAP excluding NCMI	\$0.00		\$0.00
Discount capital gain TAP - NCMI	\$0.00		\$0.00
Discount capital gain NTAP	\$629.33		\$651.58
Capital gains - other method TAP	\$0.00		\$0.00
Capital gains - other method TAP - CBMI	\$0.00		\$0.00
Capital gains - other method TAP excluding NCMI	\$0.00		\$0.00
Capital gains - other method TAP - NCMI	\$0.00		\$0.00
Capital gains - other method NTAP	\$0.00		\$0.00
<b>Net Capital Gain</b>	<b>\$629.33</b>		<b>\$651.58</b>
AMIT CGT gross up amount			\$651.58
Other capital gains distribution	\$629.33		
<b>Total Current Year Capital Gains</b>	<b>\$1,258.66</b>		<b>\$1,303.16</b>

## Foreign Income

<b>Assessable Foreign Source Income</b>	<b>\$594.28</b>	<b>\$31.45</b>	<b>\$624.74</b>
<b>Other non-assessable Amounts</b>	<b>Cash Distributions</b>	<b>Tax Paid/Offset</b>	<b>Tax Attribution</b>
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
<b>Gross Amount</b>	<b>\$27,057.22</b>		<b>\$37,030.36</b>
AMIT cost base net amount			
- Excess (Reduce cost base)			\$0.00
- Shortfall (Increase cost base)			\$195.90
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest/dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
- Fund payment CBMI amounts withheld	\$0.00		
- Fund payment excluding NCMI amounts withheld	\$0.00		
- Fund payment NCMI amounts withheld	\$0.00		
Less other expenses	\$0.00		
<b>Net cash distribution</b>	<b>\$27,057.22</b>		

Investment product name: **Vanguard Index International Shares Fund**

Australian Income	Cash Distributions	Tax Paid/Offset	Tax Attribution
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$0.00		\$0.00
Interest - subject to non-resident WHT	\$3.33		\$3.33
Interest - not subject to non-resident WHT	\$0.00		\$0.00
Other income	\$52.86		\$53.66
Other income - CBMI	\$0.00		\$0.00
Other income excluding NCMI	\$0.00		\$0.00
Other income - NCMI	\$0.00		\$0.00
<b>Non-Primary Production Income</b>	<b>\$56.19</b>		<b>\$56.99</b>
<b>Franked Distributions</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

### Capital Gains

Discount capital gain TAP	\$0.00		\$0.00
Discount capital gain TAP - CBMI	\$0.00		\$0.00
Discount capital gain TAP excluding NCMI	\$0.00		\$0.00
Discount capital gain TAP - NCMI	\$0.00		\$0.00
Discount capital gain NTAP	\$4,973.65		\$5,757.64
Capital gains - other method TAP	\$0.00		\$0.00
Capital gains - other method TAP - CBMI	\$0.00		\$0.00
Capital gains - other method TAP excluding NCMI	\$0.00		\$0.00
Capital gains - other method TAP - NCMI	\$0.00		\$0.00
Capital gains - other method NTAP	\$0.00		\$0.00
<b>Net Capital Gain</b>	<b>\$4,973.65</b>		<b>\$5,757.64</b>

AMIT CGT gross up amount \$5,757.64

Other capital gains distribution \$4,973.65

<b>Total Current Year Capital Gains</b>	<b>\$9,947.30</b>		<b>\$11,515.28</b>
---	-------------------	--	--------------------

### Foreign Income

<b>Assessable Foreign Source Income</b>	<b>\$3,434.78</b>	<b>\$545.89</b>	<b>\$4,088.73</b>
---	-------------------	-----------------	-------------------

Account number: 017590

Other non-assessable Amounts	Cash Distributions	Tax Paid/Offset	Tax Attribution
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
<b>Gross Amount</b>	<b>\$13,438.27</b>		<b>\$15,661.00</b>
AMIT cost base net amount			
- Excess (Reduce cost base)			\$0.00
- Shortfall (Increase cost base)			\$1,676.86
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest/dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
- Fund payment CBMI amounts withheld	\$0.00		
- Fund payment excluding NCMI amounts withheld	\$0.00		
- Fund payment NCMI amounts withheld	\$0.00		
Less other expenses	\$0.00		
<b>Net cash distribution</b>	<b>\$13,438.27</b>		

Investment product name: **Vanguard Index Australian Property Securities Fund**

Australian Income	Cash Distributions	Tax Paid/Offset	Tax Attribution
Unfranked distributions	\$90.68		\$90.67
Unfranked CFI distributions	\$0.34		\$0.34
Interest - subject to non-resident WHT	\$364.70		\$394.22
Interest - not subject to non-resident WHT	\$0.00		\$0.00
Other income	\$1,565.64		\$1,700.65
Other income - CBMI	\$17.11		\$16.58
Other income excluding NCMI	\$19.50		\$19.68
Other income - NCMI	\$42.51		\$43.39
<b>Non-Primary Production Income</b>	<b>\$2,100.48</b>		<b>\$2,265.53</b>
<b>Franked Distributions</b>	<b>\$507.64</b>	<b>\$240.29</b>	<b>\$747.92</b>

### Capital Gains

Discount capital gain TAP	\$0.00		\$0.00
Discount capital gain TAP - CBMI	\$0.00		\$0.00
Discount capital gain TAP excluding NCMI	\$0.00		\$0.00
Discount capital gain TAP - NCMI	\$0.00		\$0.00
Discount capital gain NTAP	\$1,531.58		\$1,701.20
Capital gains - other method TAP	\$0.00		\$0.00
Capital gains - other method TAP - CBMI	\$0.00		\$0.00
Capital gains - other method TAP excluding NCMI	\$0.00		\$0.00
Capital gains - other method TAP - NCMI	\$0.00		\$0.00
Capital gains - other method NTAP	\$0.00		\$0.00
<b>Net Capital Gain</b>	<b>\$1,531.58</b>		<b>\$1,701.20</b>

AMIT CGT gross up amount \$1,701.20

Other capital gains distribution \$1,531.58

<b>Total Current Year Capital Gains</b>	<b>\$3,063.16</b>		<b>\$3,402.40</b>
---	-------------------	--	-------------------

### Foreign Income

<b>Assessable Foreign Source Income</b>	<b>\$87.75</b>	<b>\$5.11</b>	<b>\$92.90</b>
---	----------------	---------------	----------------

Account number: 017590

Other non-assessable Amounts	Cash Distributions	Tax Paid/Offset	Tax Attribution
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
<b>Gross Amount</b>	<b>\$5,759.03</b>		<b>\$6,508.75</b>
AMIT cost base net amount			
- Excess (Reduce cost base)			\$0.00
- Shortfall (Increase cost base)			\$504.34
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest/dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
- Fund payment CBMI amounts withheld	\$0.00		
- Fund payment excluding NCMI amounts withheld	\$0.00		
- Fund payment NCMI amounts withheld	\$0.00		
Less other expenses	\$0.00		
<b>Net cash distribution</b>	<b>\$5,759.03</b>		



Investment product name: **Vanguard LifeStrategy High Growth Fund**

Australian Income	Cash Distributions	Tax Paid/Offset	Tax Attribution
Unfranked distributions	\$146.29		\$146.36
Unfranked CFI distributions	\$535.32		\$536.34
Interest - subject to non-resident WHT	\$53.88		\$75.11
Interest - not subject to non-resident WHT	\$104.60		\$118.82
Other income	\$163.52		\$182.16
Other income - CBMI	\$1.24		\$1.20
Other income excluding NCMI	\$1.64		\$1.64
Other income - NCMI	\$12.76		\$18.68
<b>Non-Primary Production Income</b>	<b>\$1,019.25</b>		<b>\$1,080.31</b>
<b>Franked Distributions</b>	<b>\$6,152.05</b>	<b>\$2,798.88</b>	<b>\$8,951.39</b>

### Capital Gains

Discount capital gain TAP	\$0.00		\$0.00
Discount capital gain TAP - CBMI	\$0.00		\$0.00
Discount capital gain TAP excluding NCMI	\$0.00		\$0.00
Discount capital gain TAP - NCMI	\$0.00		\$0.00
Discount capital gain NTAP	\$3,731.13		\$4,770.14
Capital gains - other method TAP	\$0.00		\$0.00
Capital gains - other method TAP - CBMI	\$0.00		\$0.00
Capital gains - other method TAP excluding NCMI	\$0.00		\$0.00
Capital gains - other method TAP - NCMI	\$0.00		\$0.00
Capital gains - other method NTAP	\$0.00		\$0.00
<b>Net Capital Gain</b>	<b>\$3,731.13</b>		<b>\$4,770.14</b>

AMIT CGT gross up amount \$4,770.14

Other capital gains distribution \$3,731.13

<b>Total Current Year Capital Gains</b>	<b>\$7,462.26</b>		<b>\$9,540.28</b>
---	-------------------	--	-------------------

### Foreign Income

<b>Assessable Foreign Source Income</b>	<b>\$3,455.00</b>	<b>\$535.24</b>	<b>\$4,090.90</b>
---	-------------------	-----------------	-------------------

Account number: 017590

Other non-assessable Amounts	Cash Distributions	Tax Paid/Offset	Tax Attribution
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
<b>Gross Amount</b>	<b>\$18,088.56</b>		<b>\$23,662.88</b>
AMIT cost base net amount			
- Excess (Reduce cost base)			\$0.00
- Shortfall (Increase cost base)			\$2,240.20
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest/dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
- Fund payment CBMI amounts withheld	\$0.00		
- Fund payment excluding NCMI amounts withheld	\$0.00		
- Fund payment NCMI amounts withheld	\$0.00		
Less other expenses	\$0.00		
<b>Net cash distribution</b>	<b>\$18,088.56</b>		

Investment product name: **Vanguard Index Hedged International Shares Fund**

Australian Income	Cash Distributions	Tax Paid/Offset	Tax Attribution
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$0.00		\$0.00
Interest - subject to non-resident WHT	\$0.00		\$0.09
Interest - not subject to non-resident WHT	\$0.00		\$0.00
Other income	\$0.00		\$2.38
Other income - CBMI	\$0.00		\$0.00
Other income excluding NCMI	\$0.00		\$0.00
Other income - NCMI	\$0.00		\$0.00
<b>Non-Primary Production Income</b>	<b>\$0.00</b>		<b>\$2.47</b>
<b>Franked Distributions</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

### Capital Gains

Discount capital gain TAP	\$0.00		\$0.00
Discount capital gain TAP - CBMI	\$0.00		\$0.00
Discount capital gain TAP excluding NCMI	\$0.00		\$0.00
Discount capital gain TAP - NCMI	\$0.00		\$0.00
Discount capital gain NTAP	\$466.52		\$473.23
Capital gains - other method TAP	\$0.00		\$0.00
Capital gains - other method TAP - CBMI	\$0.00		\$0.00
Capital gains - other method TAP excluding NCMI	\$0.00		\$0.00
Capital gains - other method TAP - NCMI	\$0.00		\$0.00
Capital gains - other method NTAP	\$0.00		\$0.00
<b>Net Capital Gain</b>	<b>\$466.52</b>		<b>\$473.23</b>

AMIT CGT gross up amount \$473.23

Other capital gains distribution \$466.52

<b>Total Current Year Capital Gains</b>	<b>\$933.04</b>		<b>\$946.46</b>
---	-----------------	--	-----------------

### Foreign Income

<b>Assessable Foreign Source Income</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
---	---------------	---------------	---------------

Account number: 017590

Other non-assessable Amounts	Cash Distributions	Tax Paid/Offset	Tax Attribution
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
<b>Gross Amount</b>	<b>\$933.04</b>		<b>\$948.93</b>
AMIT cost base net amount			
- Excess (Reduce cost base)			\$0.00
- Shortfall (Increase cost base)			\$15.88
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest/dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
- Fund payment CBMI amounts withheld	\$0.00		
- Fund payment excluding NCMI amounts withheld	\$0.00		
- Fund payment NCMI amounts withheld	\$0.00		
Less other expenses	\$0.00		
<b>Net cash distribution</b>	<b>\$933.04</b>		

## Contact us



Log in to Vanguard Online  
[vanguard.com.au](http://vanguard.com.au)



Call us on 1300 655 101  
 Monday to Friday, 8:00am to 6:00pm (AET)

CONSULTECON PTY LTD A/C HARRISON  
SUPERANNUATION FUND  
35 BANAMBILA STREET  
ARANDA ACT 2614

## Vanguard Distribution Statement

Period ending 31 December 2022

Investor name: CONSULTECON PTY LTD A/C HARRISON SUPERANNUATION FUND  
Account number: 017590  
Tax file number status: Supplied

### Distribution summary

Investment product	Distribution method	Net distribution amount
Vanguard Index Hedged International Shares Fund	Direct Credit	\$357.81
Vanguard Index Australian Property Securities Fund	Direct Credit	\$1,317.74
Vanguard Index International Shares Fund	Direct Credit	\$2,520.41
Vanguard LifeStrategy High Growth Fund	Direct Credit	\$6,714.81
Vanguard Index Australian Shares Fund	Direct Credit	\$15,808.90
<b>Total</b>		<b>\$26,719.67</b>

#### Contact us



Log in to Vanguard Online  
[vanguard.com.au](http://vanguard.com.au)



Call us on 1300 655 101  
Monday to Friday, 8:00am to 6:00pm (AET)

Account number: 017590

## Distribution details

Investment product	Dollars per unit	Units held	Tax deducted*	Net distribution amount	Reinvestment unit price	Units reinvested	New unit balance
Vanguard Index Hedged International Shares Fund	0.0058	61,432.34	0.0000	\$357.81	\$0.0000	0.00	61,432.34
Vanguard Index Australian Property Securities Fund	0.0087	151,686.00	0.0000	\$1,317.74	\$0.0000	0.00	151,686.00
Vanguard Index International Shares Fund	0.0221	114,132.80	0.0000	\$2,520.41	\$0.0000	0.00	114,132.80
Vanguard LifeStrategy High Growth Fund	0.0242	277,689.21	0.0000	\$6,714.81	\$0.0000	0.00	277,689.21
Vanguard Index Australian Shares Fund	0.0535	295,496.89	0.0000	\$15,808.90	\$0.0000	0.00	295,496.89
<b>Total</b>				<b>\$26,719.67</b>			

## Information about your Distribution

### Tax

\* Vanguard is obliged to deduct withholding tax from non-residents at the rate applicable to their country of residence and from residents who have not provided a Tax File Number (TFN) or Exemption.

A tax statement, providing you with details of your income for tax purposes, will be issued following the end of financial year.

### Distribution method

The distribution for the Vanguard Investor Index Funds has been paid in accordance with your instructions:

- Direct Credit - Payments have been credited to your nominated financial institution account.

Vanguard has a dispute resolution process for resolving complaints. If you have a complaint, please contact us on 1300 655 101, or send us a secure message via Vanguard Online. We will respond as soon as possible (and always within 30 days for standard complaints). Complex complaints may have a different maximum timeframe for responding. We will notify you if a different maximum timeframe will apply to your complaint.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority.

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

CONSULTECON PTY LTD A/C HARRISON  
SUPERANNUATION FUND  
35 BANAMBILA STREET  
ARANDA ACT 2614

## Vanguard Distribution Statement

Period ending 30 June 2023

Investor name: CONSULTECON PTY LTD A/C HARRISON SUPERANNUATION FUND  
Account number: 017590  
Tax file number status: Supplied

### Distribution summary

Investment product	Distribution method	Net distribution amount
Vanguard Index Hedged International Shares Fund	Direct Credit	\$575.21
Vanguard Index Australian Property Securities Fund	Direct Credit	\$4,441.30
Vanguard Index International Shares Fund	Direct Credit	\$10,917.86
Vanguard Index Australian Shares Fund	Direct Credit	\$11,248.30
Vanguard LifeStrategy High Growth Fund	Direct Credit	\$11,373.78
<b>Total</b>		<b>\$38,556.45</b>

#### Contact us



Log in to Vanguard Online  
[vanguard.com.au](http://vanguard.com.au)



Call us on 1300 655 101  
Monday to Friday, 8:00am to 6:00pm (AET)



Account number: 017590

## Distribution details

Investment product	Dollars per unit	Units held	Tax deducted*	Net distribution amount	Reinvestment unit price	Units reinvested	New unit balance
Vanguard Index Hedged International Shares Fund	0.0094	61,432.34	0.0000	\$575.21	\$0.0000	0.00	61,432.34
Vanguard Index Australian Property Securities Fund	0.0293	151,686.00	0.0000	\$4,441.30	\$0.0000	0.00	151,686.00
Vanguard Index International Shares Fund	0.0957	114,132.80	0.0000	\$10,917.86	\$0.0000	0.00	114,132.80
Vanguard Index Australian Shares Fund	0.0381	295,496.89	0.0000	\$11,248.30	\$0.0000	0.00	295,496.89
Vanguard LifeStrategy High Growth Fund	0.0410	277,689.21	0.0000	\$11,373.78	\$0.0000	0.00	277,689.21
<b>Total</b>				<b>\$38,556.45</b>			

## Information about your Distribution

### Tax

\* Vanguard is obliged to deduct withholding tax from non-residents at the rate applicable to their country of residence and from residents who have not provided a Tax File Number (TFN) or Exemption.

A tax statement, providing you with details of your income for tax purposes, will be issued following the end of financial year.

### Distribution method

The distribution for the Vanguard Investor Index Funds has been paid in accordance with your instructions:

- Direct Credit - Payments have been credited to your nominated financial institution account.

Vanguard has a dispute resolution process for resolving complaints. If you have a complaint, please contact us on 1300 655 101, or send us a secure message via Vanguard Online. We will respond as soon as possible (and always within 30 days for standard complaints). Complex complaints may have a different maximum timeframe for responding. We will notify you if a different maximum timeframe will apply to your complaint.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority.

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

CONSULTECON PTY LTD A/C HARRISON SUPERANNUATION FUND  
 35 BANAMBILA STREET  
 ARANDA ACT 2614

## Vanguard Quarterly Transaction Statement

1 July 2022 to 30 September 2022

Investor name: CONSULTECON PTY LTD A/C HARRISON SUPERANNUATION FUND  
 Account number: 017590  
 Tax file number status: Supplied

### Your investment at a glance

Opening investment valuation as at 01-Jul-2022	Units	Sell price	Value
Vanguard Index Australian Property Securities Fund	151,686.00	\$0.9455	\$143,419.11
Vanguard Index Australian Shares Fund	295,496.89	\$2.0782	\$614,101.64
Vanguard Index Hedged International Shares Fund	61,432.34	\$0.7974	\$48,986.15
Vanguard Index International Shares Fund	114,132.80	\$1.7109	\$195,269.81
Vanguard LifeStrategy High Growth Fund	255,461.79	\$1.7636	\$450,532.41
<b>Total opening investment valuation</b>			<b>\$1,452,309.12</b>

Closing investment valuation as at 30-Sep-2022	Units	Sell price	Value
Vanguard Index Australian Property Securities Fund	151,686.00	\$0.8379	\$127,097.70
Vanguard Index Australian Shares Fund	295,496.89	\$1.9630	\$580,060.40
Vanguard Index Hedged International Shares Fund	61,432.34	\$0.7424	\$45,607.37
Vanguard Index International Shares Fund	114,132.80	\$1.6335	\$186,435.93
Vanguard LifeStrategy High Growth Fund	277,689.21	\$1.6654	\$462,463.61
<b>Total closing investment valuation</b>			<b>\$1,401,665.00</b>

Note:

- Prices listed for managed funds are the "sell" price as at the price date, which is the price that would have been received on sale of the units. This is normally less than the "buy price", as a result of buy/sell spreads charged by managed funds to cover transaction costs.

## Your investment transaction details

### Vanguard LifeStrategy High Growth Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jul-2022	<b>Opening unitholding</b>				<b>255,461.79</b>
08-Jul-2022	Cash Distribution	\$20,323.03	\$0.0000	0.00	255,461.79
18-Jul-2022	Buy	\$38,000.00	\$1.7096	22,227.42	277,689.21
30-Sep-2022	<b>Closing unitholding</b>				<b>277,689.21</b>

Your investment return for period 01-Jul-2022 to 30-Sep-2022 Amount

<b>Your investment return</b> This represents market movement and any distributions you have received for this period.	<b>-\$5,745.77</b>
---	--------------------

### Total fees you paid for the period 01-Jul-2022 to 30-Sep-2022

**Fees and costs summary** **Amount<sup>1</sup>**

<b>Fees deducted directly from your account</b> This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	Nil
--	-----

<b>Fees and costs deducted from your investment<sup>2</sup></b> This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	\$381.42
--	----------

<b>TOTAL FEES AND COSTS YOU PAID</b> This approximate amount includes all the fees and costs which affected your investment during the period.	<b>\$381.42</b>
---	-----------------

### Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

1. The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 017590

## Vanguard Index Australian Property Securities Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jul-2022	<b>Opening unitholding</b>				<b>151,686.00</b>
08-Jul-2022	Cash Distribution	\$6,852.74	\$0.0000	0.00	151,686.00
30-Sep-2022	<b>Closing unitholding</b>				<b>151,686.00</b>

Your investment return for period 01-Jul-2022 to 30-Sep-2022 Amount

<b>Your investment return</b>	<b>\$-9,468.67</b>
This represents market movement and any distributions you have received for this period.	

### Total fees you paid for the period 01-Jul-2022 to 30-Sep-2022

**Fees and costs summary** **Amount<sup>1</sup>**

<b>Fees deducted directly from your account</b>	Nil
This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	

<b>Fees and costs deducted from your investment<sup>2</sup></b>	\$83.63
This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	

<b>TOTAL FEES AND COSTS YOU PAID</b>	<b>\$83.63</b>
This approximate amount includes all the fees and costs which affected your investment during the period.	

### Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

1. The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

## Vanguard Index Australian Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jul-2022	<b>Opening unitholding</b>				<b>295,496.89</b>
08-Jul-2022	Cash Distribution	\$37,134.19	\$0.0000	0.00	295,496.89
30-Sep-2022	<b>Closing unitholding</b>				<b>295,496.89</b>

Your investment return for period 01-Jul-2022 to 30-Sep-2022

Amount

### Your investment return

This represents market movement and any distributions you have received for this period.

**\$3,092.95**

## Total fees you paid for the period 01-Jul-2022 to 30-Sep-2022

### Fees and costs summary

Amount<sup>1</sup>

#### Fees deducted directly from your account

This amount has been deducted directly from your account (reflected in the transactions listed on this statement)

Nil

#### Fees and costs deducted from your investment<sup>2</sup>

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.

\$243.83

### TOTAL FEES AND COSTS YOU PAID

This approximate amount includes all the fees and costs which affected your investment during the period.

**\$243.83**

## Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

1. The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 017590

## Vanguard Index Hedged International Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jul-2022	<b>Opening unitholding</b>				<b>61,432.34</b>
08-Jul-2022	Cash Distribution	\$915.00	\$0.0000	0.00	61,432.34
30-Sep-2022	<b>Closing unitholding</b>				<b>61,432.34</b>

Your investment return for period 01-Jul-2022 to 30-Sep-2022

Amount

### Your investment return

This represents market movement and any distributions you have received for this period.

**\$-2,463.78**

## Total fees you paid for the period 01-Jul-2022 to 30-Sep-2022

### Fees and costs summary

Amount<sup>1</sup>

#### Fees deducted directly from your account

This amount has been deducted directly from your account (reflected in the transactions listed on this statement)

Nil

#### Fees and costs deducted from your investment<sup>2</sup>

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.

\$26.62

### TOTAL FEES AND COSTS YOU PAID

This approximate amount includes all the fees and costs which affected your investment during the period.

**\$26.62**

## Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

1. The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 017590

## Vanguard Index International Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jul-2022	<b>Opening unitholding</b>				<b>114,132.80</b>
08-Jul-2022	Cash Distribution	\$9,509.45	\$0.0000	0.00	114,132.80
30-Sep-2022	<b>Closing unitholding</b>				<b>114,132.80</b>

Your investment return for period 01-Jul-2022 to 30-Sep-2022 Amount

<b>Your investment return</b> This represents market movement and any distributions you have received for this period.	<b>\$675.57</b>
---	-----------------

### Total fees you paid for the period 01-Jul-2022 to 30-Sep-2022

**Fees and costs summary** **Amount<sup>1</sup>**

<b>Fees deducted directly from your account</b> This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	Nil
--	-----

<b>Fees and costs deducted from your investment<sup>2</sup></b> This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	\$88.13
--	---------

<b>TOTAL FEES AND COSTS YOU PAID</b> This approximate amount includes all the fees and costs which affected your investment during the period.	<b>\$88.13</b>
---	----------------

### Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:






1. The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.



Account number: 017590

## Using BPAY® to expand your investment portfolio

You can make progress towards your investment goals by adding additional funds into your existing Vanguard managed fund anytime with the convenience and flexibility of BPAY.

Investment product		BPAY details
Vanguard LifeStrategy High Growth Fund		Biller code: 53009 Ref: 0206 00017590
Vanguard Index Australian Property Securities Fund		Biller code: 53009 Ref: 0203 00017590
Vanguard Index Australian Shares Fund		Biller code: 53009 Ref: 0201 00017590
Vanguard Index Hedged International Shares Fund		Biller code: 53009 Ref: 0209 00017590
Vanguard Index International Shares Fund		Biller code: 53009 Ref: 0202 00017590

Further information about the Vanguard funds is available on request. You can obtain a copy of this information on the Vanguard website at the following location [www.vanguard.com.au](http://www.vanguard.com.au). The latest version of the Product Disclosure Statements and Reference Guide can be found at [www.vanguard.com.au/offerdocuments](http://www.vanguard.com.au/offerdocuments).

Vanguard has a dispute resolution process for resolving complaints. If you have a complaint, please contact us on 1300 655 101, or send us a secure message via Vanguard Online. We will respond as soon as possible (and always within 30 days for standard complaints). Complex complaints may have a different maximum timeframe for responding. We will notify you if a different maximum timeframe will apply to your complaint.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority.

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

### Contact us



Log in to Vanguard Online  
[vanguard.com.au](http://vanguard.com.au)



Call us on 1300 655 101  
Monday to Friday, 8:00am to 6:00pm (AET)

BPAY® registered to BPAY Pty Ltd ACN 079 137 518.

CONSULTECON PTY LTD A/C HARRISON SUPERANNUATION FUND  
 35 BANAMBILA STREET  
 ARANDA ACT 2614

## Vanguard Quarterly Transaction Statement

1 October 2022 to 31 December 2022

Investor name: CONSULTECON PTY LTD A/C HARRISON SUPERANNUATION FUND  
 Account number: 017590  
 Tax file number status: Supplied

### Your investment at a glance

Opening investment valuation as at 01-Oct-2022	Units	Sell price	Value
Vanguard Index Australian Property Securities Fund	151,686.00	\$0.8379	\$127,097.70
Vanguard Index Australian Shares Fund	295,496.89	\$1.9630	\$580,060.40
Vanguard Index Hedged International Shares Fund	61,432.34	\$0.7424	\$45,607.37
Vanguard Index International Shares Fund	114,132.80	\$1.6335	\$186,435.93
Vanguard LifeStrategy High Growth Fund	277,689.21	\$1.6654	\$462,463.61
<b>Total opening investment valuation</b>			<b>\$1,401,665.00</b>

Closing investment valuation as at 31-Dec-2022	Units	Sell price	Value
Vanguard Index Australian Property Securities Fund	151,686.00	\$0.9344	\$141,735.40
Vanguard Index Australian Shares Fund	295,496.89	\$2.1407	\$632,570.19
Vanguard Index Hedged International Shares Fund	61,432.34	\$0.7958	\$48,887.86
Vanguard Index International Shares Fund	114,132.80	\$1.6980	\$193,797.49
Vanguard LifeStrategy High Growth Fund	277,689.21	\$1.7649	\$490,093.69
<b>Total closing investment valuation</b>			<b>\$1,507,084.63</b>

Note:

- Prices listed for managed funds are the "sell" price as at the price date, which is the price that would have been received on sale of the units. This is normally less than the "buy price", as a result of buy/sell spreads charged by managed funds to cover transaction costs.

Account number: 017590

## Your investment transaction details

### Vanguard Index Australian Property Securities Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Oct-2022	<b>Opening unitholding</b>				<b>151,686.00</b>
31-Dec-2022	<b>Closing unitholding</b>				<b>151,686.00</b>

Your investment return for period 01-Oct-2022 to 31-Dec-2022 Amount

<b>Your investment return</b> This represents market movement and any distributions you have received for this period.	<b>\$14,637.70</b>
---	--------------------

### Total fees you paid for the period 01-Oct-2022 to 31-Dec-2022

**Fees and costs summary** **Amount<sup>1</sup>**

<b>Fees deducted directly from your account</b> This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	Nil
--	-----

<b>Fees and costs deducted from your investment<sup>2</sup></b> This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	\$80.69
--	---------

<b>TOTAL FEES AND COSTS YOU PAID</b> This approximate amount includes all the fees and costs which affected your investment during the period.	<b>\$80.69</b>
---	----------------

### Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

1. The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

## Vanguard Index Australian Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Oct-2022	<b>Opening unitholding</b>				<b>295,496.89</b>
31-Dec-2022	<b>Closing unitholding</b>				<b>295,496.89</b>

Your investment return for period 01-Oct-2022 to 31-Dec-2022 Amount

<b>Your investment return</b>	<b>\$52,509.80</b>
This represents market movement and any distributions you have received for this period.	

### Total fees you paid for the period 01-Oct-2022 to 31-Dec-2022

Fees and costs summary	Amount <sup>1</sup>
<b>Fees deducted directly from your account</b>	
This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	
<b>Fees and costs deducted from your investment<sup>2</sup></b>	
This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	
<b>TOTAL FEES AND COSTS YOU PAID</b>	<b>\$253.23</b>
This approximate amount includes all the fees and costs which affected your investment during the period.	

### Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

- The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
- The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 017590

## Vanguard Index Hedged International Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Oct-2022	<b>Opening unitholding</b>				<b>61,432.34</b>
31-Dec-2022	<b>Closing unitholding</b>				<b>61,432.34</b>

Your investment return for period 01-Oct-2022 to 31-Dec-2022 Amount

<b>Your investment return</b> This represents market movement and any distributions you have received for this period.	<b>\$3,280.49</b>
---	-------------------

### Total fees you paid for the period 01-Oct-2022 to 31-Dec-2022

Fees and costs summary	Amount <sup>1</sup>
<b>Fees deducted directly from your account</b> This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	Nil
<b>Fees and costs deducted from your investment<sup>2</sup></b> This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	\$25.91
<b>TOTAL FEES AND COSTS YOU PAID</b> This approximate amount includes all the fees and costs which affected your investment during the period.	<b>\$25.91</b>

### Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

- The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
- The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

## Vanguard Index International Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Oct-2022	<b>Opening unitholding</b>				<b>114,132.80</b>
31-Dec-2022	<b>Closing unitholding</b>				<b>114,132.80</b>

Your investment return for period 01-Oct-2022 to 31-Dec-2022 Amount

<b>Your investment return</b> This represents market movement and any distributions you have received for this period.	<b>\$7,361.57</b>
---	-------------------

### Total fees you paid for the period 01-Oct-2022 to 31-Dec-2022

Fees and costs summary	Amount <sup>1</sup>
<b>Fees deducted directly from your account</b> This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	Nil
<b>Fees and costs deducted from your investment<sup>2</sup></b> This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	\$89.65
<b>TOTAL FEES AND COSTS YOU PAID</b> This approximate amount includes all the fees and costs which affected your investment during the period.	<b>\$89.65</b>

### Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

- The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
- The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 017590

## Vanguard LifeStrategy High Growth Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Oct-2022	<b>Opening unitholding</b>				<b>277,689.21</b>
31-Dec-2022	<b>Closing unitholding</b>				<b>277,689.21</b>

Your investment return for period 01-Oct-2022 to 31-Dec-2022 Amount

<b>Your investment return</b> This represents market movement and any distributions you have received for this period.	<b>\$27,630.08</b>
---	--------------------

### Total fees you paid for the period 01-Oct-2022 to 31-Dec-2022

Fees and costs summary	Amount <sup>1</sup>
<b>Fees deducted directly from your account</b> This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	Nil
<b>Fees and costs deducted from your investment<sup>2</sup></b> This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	\$359.62
<b>TOTAL FEES AND COSTS YOU PAID</b> This approximate amount includes all the fees and costs which affected your investment during the period.	<b>\$359.62</b>

### Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.






Notes:

- The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
- The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 017590

## Using BPAY® to expand your investment portfolio

You can make progress towards your investment goals by adding additional funds into your existing Vanguard managed fund anytime with the convenience and flexibility of BPAY.

Investment product		BPAY details
Vanguard Index Australian Property Securities Fund		Biller code: 53009 Ref: 0203 00017590
Vanguard Index Australian Shares Fund		Biller code: 53009 Ref: 0201 00017590
Vanguard Index Hedged International Shares Fund		Biller code: 53009 Ref: 0209 00017590
Vanguard Index International Shares Fund		Biller code: 53009 Ref: 0202 00017590
Vanguard LifeStrategy High Growth Fund		Biller code: 53009 Ref: 0206 00017590

Further information about the Vanguard funds is available on request. You can obtain a copy of this information on the Vanguard website at the following location [www.vanguard.com.au](http://www.vanguard.com.au). The latest version of the Product Disclosure Statements and Reference Guide can be found at [www.vanguard.com.au/offerdocuments](http://www.vanguard.com.au/offerdocuments).

Vanguard has a dispute resolution process for resolving complaints. If you have a complaint, please contact us on 1300 655 101, or send us a secure message via Vanguard Online. We will respond as soon as possible (and always within 30 days for standard complaints). Complex complaints may have a different maximum timeframe for responding. We will notify you if a different maximum timeframe will apply to your complaint.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority.

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

### Contact us



Log in to Vanguard Online  
[vanguard.com.au](http://vanguard.com.au)



Call us on 1300 655 101  
Monday to Friday, 8:00am to 6:00pm (AET)

BPAY® registered to BPAY Pty Ltd ACN 079 137 518.



CONSULTECON PTY LTD A/C HARRISON SUPERANNUATION FUND  
 35 BANAMBILA STREET  
 ARANDA ACT 2614

## Vanguard Quarterly Transaction Statement

1 January 2023 to 31 March 2023

Investor name: CONSULTECON PTY LTD A/C HARRISON SUPERANNUATION FUND  
 Account number: 017590  
 Tax file number status: Supplied

### Your investment at a glance

Opening investment valuation as at 01-Jan-2023	Units	Sell price	Value
Vanguard Index Australian Property Securities Fund	151,686.00	\$0.9344	\$141,735.40
Vanguard Index Australian Shares Fund	295,496.89	\$2.1407	\$632,570.19
Vanguard Index Hedged International Shares Fund	61,432.34	\$0.7958	\$48,887.86
Vanguard Index International Shares Fund	114,132.80	\$1.6980	\$193,797.49
Vanguard LifeStrategy High Growth Fund	277,689.21	\$1.7649	\$490,093.69
<b>Total opening investment valuation</b>			<b>\$1,507,084.63</b>

Closing investment valuation as at 31-Mar-2023	Units	Sell price	Value
Vanguard Index Australian Property Securities Fund	151,686.00	\$0.9281	\$140,779.78
Vanguard Index Australian Shares Fund	295,496.89	\$2.1556	\$636,973.10
Vanguard Index Hedged International Shares Fund	61,432.34	\$0.8465	\$52,002.48
Vanguard Index International Shares Fund	114,132.80	\$1.8307	\$208,942.92
Vanguard LifeStrategy High Growth Fund	277,689.21	\$1.8419	\$511,475.76
<b>Total closing investment valuation</b>			<b>\$1,550,174.02</b>

Note:

- Prices listed for managed funds are the "sell" price as at the price date, which is the price that would have been received on sale of the units. This is normally less than the "buy price", as a result of buy/sell spreads charged by managed funds to cover transaction costs.

## Your investment transaction details

### Vanguard Index Australian Property Securities Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jan-2023	<b>Opening unitholding</b>				<b>151,686.00</b>
10-Jan-2023	Cash Distribution	\$1,317.74	\$0.0000	0.00	151,686.00
31-Mar-2023	<b>Closing unitholding</b>				<b>151,686.00</b>

Your investment return for period 01-Jan-2023 to 31-Mar-2023 Amount

<b>Your investment return</b> This represents market movement and any distributions you have received for this period.	<b>\$362.12</b>
---	-----------------

### Total fees you paid for the period 01-Jan-2023 to 31-Mar-2023

**Fees and costs summary** **Amount<sup>1</sup>**

<b>Fees deducted directly from your account</b> This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	Nil
--	-----

<b>Fees and costs deducted from your investment<sup>2</sup></b> This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	\$83.78
--	---------

<b>TOTAL FEES AND COSTS YOU PAID</b> This approximate amount includes all the fees and costs which affected your investment during the period.	<b>\$83.78</b>
---	----------------

### Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

1. The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 017590

## Vanguard Index Australian Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jan-2023	<b>Opening unitholding</b>				<b>295,496.89</b>
10-Jan-2023	Cash Distribution	\$15,808.90	\$0.0000	0.00	295,496.89
31-Mar-2023	<b>Closing unitholding</b>				<b>295,496.89</b>

Your investment return for period 01-Jan-2023 to 31-Mar-2023

Amount

### Your investment return

This represents market movement and any distributions you have received for this period.

**\$20,211.80**

## Total fees you paid for the period 01-Jan-2023 to 31-Mar-2023

### Fees and costs summary

Amount<sup>1</sup>

#### Fees deducted directly from your account

This amount has been deducted directly from your account (reflected in the transactions listed on this statement)

Nil

#### Fees and costs deducted from your investment<sup>2</sup>

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.

\$252.46

### TOTAL FEES AND COSTS YOU PAID

This approximate amount includes all the fees and costs which affected your investment during the period.

**\$252.46**

## Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

1. The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 017590

## Vanguard Index Hedged International Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jan-2023	<b>Opening unitholding</b>				<b>61,432.34</b>
10-Jan-2023	Cash Distribution	\$357.81	\$0.0000	0.00	61,432.34
31-Mar-2023	<b>Closing unitholding</b>				<b>61,432.34</b>

Your investment return for period 01-Jan-2023 to 31-Mar-2023 Amount

<b>Your investment return</b> This represents market movement and any distributions you have received for this period.	<b>\$3,472.43</b>
---	-------------------

### Total fees you paid for the period 01-Jan-2023 to 31-Mar-2023

**Fees and costs summary** **Amount<sup>1</sup>**

<b>Fees deducted directly from your account</b> This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	Nil
--	-----

<b>Fees and costs deducted from your investment<sup>2</sup></b> This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	\$26.29
--	---------

<b>TOTAL FEES AND COSTS YOU PAID</b> This approximate amount includes all the fees and costs which affected your investment during the period.	<b>\$26.29</b>
---	----------------

### Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

1. The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 017590

## Vanguard Index International Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jan-2023	<b>Opening unitholding</b>				<b>114,132.80</b>
10-Jan-2023	Cash Distribution	\$2,520.41	\$0.0000	0.00	114,132.80
31-Mar-2023	<b>Closing unitholding</b>				<b>114,132.80</b>

Your investment return for period 01-Jan-2023 to 31-Mar-2023

Amount

### Your investment return

This represents market movement and any distributions you have received for this period.

**\$17,665.83**

## Total fees you paid for the period 01-Jan-2023 to 31-Mar-2023

### Fees and costs summary

Amount<sup>1</sup>

#### Fees deducted directly from your account

This amount has been deducted directly from your account (reflected in the transactions listed on this statement)

Nil

#### Fees and costs deducted from your investment<sup>2</sup>

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.

\$88.45

### TOTAL FEES AND COSTS YOU PAID

This approximate amount includes all the fees and costs which affected your investment during the period.

**\$88.45**

## Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

1. The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 017590

## Vanguard LifeStrategy High Growth Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jan-2023	<b>Opening unitholding</b>				<b>277,689.21</b>
10-Jan-2023	Cash Distribution	\$6,714.81	\$0.0000	0.00	277,689.21
31-Mar-2023	<b>Closing unitholding</b>				<b>277,689.21</b>

Your investment return for period 01-Jan-2023 to 31-Mar-2023 Amount

<b>Your investment return</b>	<b>\$28,096.88</b>
This represents market movement and any distributions you have received for this period.	

### Total fees you paid for the period 01-Jan-2023 to 31-Mar-2023

**Fees and costs summary** **Amount<sup>1</sup>**

<b>Fees deducted directly from your account</b>	Nil
This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	

<b>Fees and costs deducted from your investment<sup>2</sup></b>	\$359.15
This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	

<b>TOTAL FEES AND COSTS YOU PAID</b>	<b>\$359.15</b>
This approximate amount includes all the fees and costs which affected your investment during the period.	

### Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

1. The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 017590

## Using BPAY® to expand your investment portfolio

You can make progress towards your investment goals by adding additional funds into your existing Vanguard managed fund anytime with the convenience and flexibility of BPAY.

Investment product		BPAY details
Vanguard Index Australian Property Securities Fund		Biller code: 53009 Ref: 0203 00017590
Vanguard Index Australian Shares Fund		Biller code: 53009 Ref: 0201 00017590
Vanguard Index Hedged International Shares Fund		Biller code: 53009 Ref: 0209 00017590
Vanguard Index International Shares Fund		Biller code: 53009 Ref: 0202 00017590
Vanguard LifeStrategy High Growth Fund		Biller code: 53009 Ref: 0206 00017590

Further information about the Vanguard funds is available on request. You can obtain a copy of this information on the Vanguard website at the following location [www.vanguard.com.au](http://www.vanguard.com.au). The latest version of the Product Disclosure Statements and Reference Guide can be found at [www.vanguard.com.au/offerdocuments](http://www.vanguard.com.au/offerdocuments).

Vanguard has a dispute resolution process for resolving complaints. If you have a complaint, please contact us on 1300 655 101, or send us a secure message via Vanguard Online. We will respond as soon as possible (and always within 30 days for standard complaints). Complex complaints may have a different maximum timeframe for responding. We will notify you if a different maximum timeframe will apply to your complaint.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority.

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

### Contact us



Log in to Vanguard Online  
[vanguard.com.au](http://vanguard.com.au)



Call us on 1300 655 101  
Monday to Friday, 8:00am to 6:00pm (AET)

BPAY® registered to BPAY Pty Ltd ACN 079 137 518.

CONSULTECON PTY LTD A/C HARRISON SUPERANNUATION FUND  
 35 BANAMBILA STREET  
 ARANDA ACT 2614

## Vanguard Quarterly Transaction Statement

1 April 2023 to 30 June 2023

Investor name: CONSULTECON PTY LTD A/C HARRISON SUPERANNUATION FUND  
 Account number: 017590  
 Tax file number status: Supplied

### Your investment at a glance

Opening investment valuation as at 01-Apr-2023	Units	Sell price	Value
Vanguard Index Australian Property Securities Fund	151,686.00	\$0.9281	\$140,779.78
Vanguard Index Australian Shares Fund	295,496.89	\$2.1556	\$636,973.10
Vanguard Index Hedged International Shares Fund	61,432.34	\$0.8465	\$52,002.48
Vanguard Index International Shares Fund	114,132.80	\$1.8307	\$208,942.92
Vanguard LifeStrategy High Growth Fund	277,689.21	\$1.8419	\$511,475.76
<b>Total opening investment valuation</b>			<b>\$1,550,174.02</b>

Closing investment valuation as at 30-Jun-2023	Units	Sell price	Value
Vanguard Index Australian Property Securities Fund	151,686.00	\$0.9569	\$145,148.33
Vanguard Index Australian Shares Fund	295,496.89	\$2.1764	\$643,119.43
Vanguard Index Hedged International Shares Fund	61,432.34	\$0.9064	\$55,682.27
Vanguard Index International Shares Fund	114,132.80	\$1.9709	\$224,944.34
Vanguard LifeStrategy High Growth Fund	277,689.21	\$1.9082	\$529,886.55
<b>Total closing investment valuation</b>			<b>\$1,598,780.92</b>

Note:

- Prices listed for managed funds are the "sell" price as at the price date, which is the price that would have been received on sale of the units. This is normally less than the "buy price", as a result of buy/sell spreads charged by managed funds to cover transaction costs.



Account number: 017590

## Your investment transaction details

### Vanguard Index Australian Property Securities Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Apr-2023	<b>Opening unitholding</b>				<b>151,686.00</b>
30-Jun-2023	<b>Closing unitholding</b>				<b>151,686.00</b>

Your investment return for period 01-Apr-2023 to 30-Jun-2023 Amount

<b>Your investment return</b>	<b>\$4,368.56</b>
This represents market movement and any distributions you have received for this period.	

### Total fees you paid for the period 01-Apr-2023 to 30-Jun-2023

Fees and costs summary	Amount <sup>1</sup>
<b>Fees deducted directly from your account</b>	
This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	
	Nil
<b>Fees and costs deducted from your investment<sup>2</sup></b>	
This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	
	\$83.48
<b>TOTAL FEES AND COSTS YOU PAID</b>	
This approximate amount includes all the fees and costs which affected your investment during the period.	
	<b>\$83.48</b>

### Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

1. The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 017590

## Vanguard Index Australian Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Apr-2023	<b>Opening unitholding</b>				<b>295,496.89</b>
30-Jun-2023	<b>Closing unitholding</b>				<b>295,496.89</b>

Your investment return for period 01-Apr-2023 to 30-Jun-2023 Amount

<b>Your investment return</b>	<b>\$6,146.34</b>
This represents market movement and any distributions you have received for this period.	

### Total fees you paid for the period 01-Apr-2023 to 30-Jun-2023

Fees and costs summary	Amount <sup>1</sup>
<b>Fees deducted directly from your account</b>	
This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	
	Nil
<b>Fees and costs deducted from your investment<sup>2</sup></b>	
This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	
	\$256.61
<b>TOTAL FEES AND COSTS YOU PAID</b>	
This approximate amount includes all the fees and costs which affected your investment during the period.	
	<b>\$256.61</b>

### Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

1. The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 017590

## Vanguard Index Hedged International Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Apr-2023	<b>Opening unitholding</b>				<b>61,432.34</b>
30-Jun-2023	<b>Closing unitholding</b>				<b>61,432.34</b>

Your investment return for period 01-Apr-2023 to 30-Jun-2023 Amount

<b>Your investment return</b>	<b>\$3,679.80</b>
This represents market movement and any distributions you have received for this period.	

### Total fees you paid for the period 01-Apr-2023 to 30-Jun-2023

Fees and costs summary	Amount <sup>1</sup>
<b>Fees deducted directly from your account</b>	
This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	
<b>Fees and costs deducted from your investment<sup>2</sup></b>	
This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	
<b>TOTAL FEES AND COSTS YOU PAID</b>	<b>\$27.86</b>
This approximate amount includes all the fees and costs which affected your investment during the period.	

### Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

1. The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 017590

## Vanguard Index International Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Apr-2023	<b>Opening unitholding</b>				<b>114,132.80</b>
30-Jun-2023	<b>Closing unitholding</b>				<b>114,132.80</b>

Your investment return for period 01-Apr-2023 to 30-Jun-2023 Amount

<b>Your investment return</b> This represents market movement and any distributions you have received for this period.	<b>\$16,001.42</b>
---	--------------------

### Total fees you paid for the period 01-Apr-2023 to 30-Jun-2023

Fees and costs summary	Amount <sup>1</sup>
<b>Fees deducted directly from your account</b> This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	Nil
<b>Fees and costs deducted from your investment<sup>2</sup></b> This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	\$96.19
<b>TOTAL FEES AND COSTS YOU PAID</b> This approximate amount includes all the fees and costs which affected your investment during the period.	<b>\$96.19</b>

### Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

1. The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 017590

## Vanguard LifeStrategy High Growth Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Apr-2023	<b>Opening unitholding</b>				<b>277,689.21</b>
30-Jun-2023	<b>Closing unitholding</b>				<b>277,689.21</b>

Your investment return for period 01-Apr-2023 to 30-Jun-2023 Amount

<b>Your investment return</b>	<b>\$18,410.79</b>
This represents market movement and any distributions you have received for this period.	

### Total fees you paid for the period 01-Apr-2023 to 30-Jun-2023

Fees and costs summary	Amount <sup>1</sup>
<b>Fees deducted directly from your account</b>	
This amount has been deducted directly from your account (reflected in the transactions listed on this statement)	
	Nil
<b>Fees and costs deducted from your investment<sup>2</sup></b>	
This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	
	\$374.73
<b>TOTAL FEES AND COSTS YOU PAID</b>	
This approximate amount includes all the fees and costs which affected your investment during the period.	
	<b>\$374.73</b>

### Additional explanation of fees and costs

There are no additional fees and costs deducted from your account.

Notes:

1. The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.
2. The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the PDS.

Account number: 017590

## Using BPAY® to expand your investment portfolio

You can make progress towards your investment goals by adding additional funds into your existing Vanguard managed fund anytime with the convenience and flexibility of BPAY.

Investment product		BPAY details
Vanguard Index Australian Property Securities Fund		Biller code: 53009 Ref: 0203 00017590
Vanguard Index Australian Shares Fund		Biller code: 53009 Ref: 0201 00017590
Vanguard Index Hedged International Shares Fund		Biller code: 53009 Ref: 0209 00017590
Vanguard Index International Shares Fund		Biller code: 53009 Ref: 0202 00017590
Vanguard LifeStrategy High Growth Fund		Biller code: 53009 Ref: 0206 00017590

Further information about the Vanguard funds is available on request. You can obtain a copy of this information on the Vanguard website at the following location [www.vanguard.com.au](http://www.vanguard.com.au). The latest version of the Product Disclosure Statements and Reference Guide can be found at [www.vanguard.com.au/offerdocuments](http://www.vanguard.com.au/offerdocuments).

Vanguard has a dispute resolution process for resolving complaints. If you have a complaint, please contact us on 1300 655 101, or send us a secure message via Vanguard Online. We will respond as soon as possible (and always within 30 days for standard complaints). Complex complaints may have a different maximum timeframe for responding. We will notify you if a different maximum timeframe will apply to your complaint.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority.

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

### Contact us



Log in to Vanguard Online  
[vanguard.com.au](http://vanguard.com.au)



Call us on 1300 655 101  
Monday to Friday, 8:00am to 6:00pm (AET)

BPAY® registered to BPAY Pty Ltd ACN 079 137 518.





## TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
08/07/22	Deposit Vanguard017590 1101275		20,323.03	113,675.61
08/07/22	Deposit Vanguard017590 1096797		37,134.19	150,809.80
08/07/22	Withdrawal Online 1650597 Tfr Westpac esa Pension 1 Mark	15,000.00		135,809.80
15/07/22	Withdrawal Online 1428262 Tfr Westpac Bus	38,000.00		97,809.80
<b>25/07/22</b>	<b>CLOSING BALANCE</b>			<b>97,809.80</b>

## CONVENIENCE AT YOUR FINGERTIPS

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

## TRANSACTION FEE SUMMARY

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

Fee(s) charged to account 032-727 18-7482

Transaction fee(s) period 01 APR 2022 to 30 APR 2022

Total \$0.00
-----------------

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 MAY 2022 to 31 MAY 2022

Total \$0.00
-----------------

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 JUN 2022 to 30 JUN 2022

Total \$0.00
-----------------

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.





## ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2021 TO 30 JUNE 2022

**For account: 2727/187482**

Total interest credited

\$35.29

These details are provided for your records and taxation purposes

### MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9155 7700 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/dispute](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

**Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).**

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au).



**Complaints**

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

Online: [www.afca.org.au](http://www.afca.org.au)

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

Phone 1800 931 678

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

**Westpac Live**



**Manage your banking  
anytime, anywhere with  
Online Banking**

**Telephone Banking**



**Call us on 132 032  
+61 2 9155 7700 if overseas**

**Local Branch**



**Find branches and ATMs at  
[westpac.com.au/locateus](http://westpac.com.au/locateus)**

**THANK YOU FOR BANKING WITH WESTPAC**





## TRANSACTION FEE SUMMARY

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

Fee(s) charged to account 032-727 18-7482

Transaction fee(s) period 01 JUL 2022 to 31 JUL 2022

Total \$0.00
-----------------

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 AUG 2022 to 31 AUG 2022

Total \$0.00
-----------------

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 SEP 2022 to 30 SEP 2022

Total \$0.00
-----------------

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

## MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9155 7700 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.



Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/dispute](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

**Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).**

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au).

**Understanding comprehensive credit reporting**

It's more important than ever to pay on time as this is shown on your consumer credit report as part of comprehensive credit reporting (CCR).

CCR provides you with a more complete picture of your credit history including your on time and late repayments. You can also see your consumer credit account open and closed dates, type of credit, credit limit and it now includes whether you are in a financial hardship arrangement.

For more information please see our website, our Privacy Statement or visit [CreditSmart.org.au](http://CreditSmart.org.au).

**Complaints**

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

Online: [www.afca.org.au](http://www.afca.org.au)

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

Phone 1800 931 678

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



**Westpac Live**



**Manage your banking  
anytime, anywhere with  
Online Banking**

**Telephone Banking**



**Call us on 132 032  
+61 2 9155 7700 if overseas**

**Local Branch**



**Find branches and ATMs at  
[westpac.com.au/locateus](http://westpac.com.au/locateus)**

**THANK YOU FOR BANKING WITH WESTPAC**





## TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
10/01/23	Deposit Vanguard017590 1479724		15,808.90	54,063.23
<b>25/01/23</b>	<b>CLOSING BALANCE</b>			<b>54,063.23</b>

## CONVENIENCE AT YOUR FINGERTIPS

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

## TRANSACTION FEE SUMMARY

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

Fee(s) charged to account 032-727 18-7482

Transaction fee(s) period 01 OCT 2022 to 31 OCT 2022

Total \$0.00
-----------------

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 NOV 2022 to 30 NOV 2022

Total \$0.00
-----------------

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 DEC 2022 to 31 DEC 2022

Total \$0.00
-----------------

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.





## MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9155 7700 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/dispute](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

### **Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).**

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au).

### **Understanding comprehensive credit reporting**

It's more important than ever to pay on time as this is shown on your consumer credit report as part of comprehensive credit reporting (CCR).

CCR provides you with a more complete picture of your credit history including your on time and late repayments. You can also see your consumer credit account open and closed dates, type of credit, credit limit and it now includes whether you are in a financial hardship arrangement.

For more information please see our website, our Privacy Statement or visit [CreditSmart.org.au](http://CreditSmart.org.au).



**Complaints**

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

Online: [www.afca.org.au](http://www.afca.org.au)

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

Phone 1800 931 678

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

**Westpac Live**



**Manage your banking  
anytime, anywhere with  
Online Banking**

**Telephone Banking**



**Call us on 132 032  
+61 2 9155 7700 if overseas**

**Local Branch**



**Find branches and ATMs at  
[westpac.com.au/locateus](http://westpac.com.au/locateus)**

**THANK YOU FOR BANKING WITH WESTPAC**





## CONVENIENCE AT YOUR FINGERTIPS

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

## TRANSACTION FEE SUMMARY

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

Fee(s) charged to account 032-727 18-7482

Transaction fee(s) period 01 JAN 2023 to 31 JAN 2023

Total \$0.00
-----------------

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 FEB 2023 to 28 FEB 2023

Total \$0.00
-----------------

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 MAR 2023 to 31 MAR 2023

Total \$0.00
-----------------

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

## MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9155 7700 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.



Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/dispute](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

**Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).**

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au).

**Understanding comprehensive credit reporting**

It's more important than ever to pay on time as this is shown on your consumer credit report as part of comprehensive credit reporting (CCR).

CCR provides you with a more complete picture of your credit history including your on time and late repayments. You can also see your consumer credit account open and closed dates, type of credit, credit limit and it now includes whether you are in a financial hardship arrangement.

For more information please see our website, our Privacy Statement or visit [CreditSmart.org.au](http://CreditSmart.org.au).

**We've updated our Privacy Statement and Notices**

Our Privacy Statement combines important details about how we handle your personal and credit-related information. We've also introduced new supplementary privacy notices that provide more specific information when collecting your personal information for certain purposes e.g., if you choose to provide your identity information online.

We're making it clearer for you to understand what information we collect, how and why we collect, hold, and use your information. This may mean you could receive offers for products and services provided by us or our third-party partners that we think may be of interest and value to you.

If you'd like to learn more, our frequently asked questions, the full Privacy Statement, and supplementary privacy notices can be found at: [www.westpac.com.au/privacy/privacy-statement](http://www.westpac.com.au/privacy/privacy-statement)

This statement applies to our Australian financial products and services.



**Complaints**

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

Online: [www.afca.org.au](http://www.afca.org.au)

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

Phone 1800 931 678

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

**Westpac Live**



**Manage your banking  
anytime, anywhere with  
Online Banking**

**Telephone Banking**



**Call us on 132 032  
+61 2 9155 7700 if overseas**

**Local Branch**



**Find branches and ATMs at  
[westpac.com.au/locateus](http://westpac.com.au/locateus)**

**THANK YOU FOR BANKING WITH WESTPAC**





## TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
10/07/23	Withdrawal Online 1224667 Tfr Westpac Bus	24,000.00		7,340.55
10/07/23	Withdrawal Online 1275397 Tfr Westpac esa Mark pension 3	3,000.00		4,340.55
10/07/23	Withdrawal Online 1292244 Tfr Westpac esa Mark pension 4	4,000.00		340.55
11/07/23	Deposit Vanguard017590 1965352		575.21	915.76
11/07/23	Deposit Vanguard017590 1969206		4,441.30	5,357.06
11/07/23	Deposit Vanguard017590 1972066		10,917.86	16,274.92
11/07/23	Deposit Vanguard017590 1971966		11,373.78	27,648.70
12/07/23	Withdrawal Mobile 1908520 Tfr Westpac Bus	27,000.00		648.70
14/07/23	Deposit Vanguard017590 1989111		11,248.30	11,897.00
18/07/23	Withdrawal Mobile 1463397 Tfr Westpac Bus	11,500.00		397.00
<b>25/07/23</b>	<b>CLOSING BALANCE</b>			<b>397.00</b>

## CONVENIENCE AT YOUR FINGERTIPS

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

## TRANSACTION FEE SUMMARY

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

Fee(s) charged to account 032-727 18-7482

Transaction fee(s) period 01 APR 2023 to 30 APR 2023

Total \$0.00
-----------------

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 MAY 2023 to 31 MAY 2023

Total \$0.00
-----------------

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.





Transaction fee(s) period 01 JUN 2023 to 30 JUN 2023

Total \$0.00
-----------------

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

## ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2022 TO 30 JUNE 2023

**For account: 2727/187482**

Total interest credited

\$408.78

These details are provided for your records and taxation purposes

## MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9155 7700 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/dispute](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

### **Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).**

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at



westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au).

### Understanding comprehensive credit reporting

It's more important than ever to pay on time as this is shown on your consumer credit report as part of comprehensive credit reporting (CCR).

CCR provides you with a more complete picture of your credit history including your on time and late repayments. You can also see your consumer credit account open and closed dates, type of credit, credit limit and it now includes whether you are in a financial hardship arrangement.

For more information please see our website, our Privacy Statement or visit [CreditSmart.org.au](http://CreditSmart.org.au).

### We've updated our Privacy Statement and Notices

Our Privacy Statement combines important details about how we handle your personal and credit-related information. We've also introduced new supplementary privacy notices that provide more specific information when collecting your personal information for certain purposes e.g., if you choose to provide your identity information online.

We're making it clearer for you to understand what information we collect, how and why we collect, hold, and use your information. This may mean you could receive offers for products and services provided by us or our third-party partners that we think may be of interest and value to you.

If you'd like to learn more, our frequently asked questions, the full Privacy Statement, and supplementary privacy notices can be found at: [www.westpac.com.au/privacy/privacy-statement](http://www.westpac.com.au/privacy/privacy-statement)

This statement applies to our Australian financial products and services.

### Complaints

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

Online: [www.afca.org.au](http://www.afca.org.au)

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

Phone 1800 931 678

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

#### Westpac Live



Manage your banking  
anytime, anywhere with  
Online Banking

#### Telephone Banking



Call us on 132 032  
+61 2 9155 7700 if overseas

#### Local Branch



Find branches and ATMs at  
[westpac.com.au/locateus](http://westpac.com.au/locateus)



**THANK YOU FOR BANKING WITH WESTPAC**





## TRANSACTION FEE SUMMARY

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

Fee(s) charged to account 032-732 12-5470

01 AUG 2022

		Volume	Unit Price	Fee
Total	Electronic Credits	1	\$0.50	\$0.50
\$1.00	Electronic Debits	1	\$0.50	\$0.50

01 SEP 2022

Total  
\$0.00

## MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9155 7700 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/dispute](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

### Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession



account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au).

### Understanding comprehensive credit reporting

It's more important than ever to pay on time as this is shown on your consumer credit report as part of comprehensive credit reporting (CCR).

CCR provides you with a more complete picture of your credit history including your on time and late repayments. You can also see your consumer credit account open and closed dates, type of credit, credit limit and it now includes whether you are in a financial hardship arrangement.

For more information please see our website, our Privacy Statement or visit [CreditSmart.org.au](http://CreditSmart.org.au).

### Complaints

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

Online: [www.afca.org.au](http://www.afca.org.au)

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

Phone 1800 931 678

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

### 30 Sep 2022

We're making changes to our Business One Flexi account to align to a digital first solution for your business transactional needs.

As a result, we're updating some of the fees associated with the Business One Flexi account that may impact you.

From 1 November 2022, we'll be making the following changes to the fees for the Business One Flexi account;

Self-service (electronic) Withdrawals is now \$0.00

Self-service (electronic) Deposits is now \$0.00

Periodical Payment fees are now \$0.00

Cheques Written is now \$3.00

Cheques Collected/ Deposited is now \$3.00

Staff-assisted Withdrawal is now \$3.00

Staff-assisted Deposit is now \$3.00

Narrated Credits is now \$3.00

If you have any questions or concerns, please get in touch with our team.

132 142 or (+61 2) 9155 7700 if calling from overseas (toll applies).

8am - 8pm (AEST), Monday - Friday



**Westpac Live**



**Manage your banking  
anytime, anywhere with  
Online Banking**

**Telephone Banking**



**Call us on 132 032  
+61 2 9155 7700 if overseas**

**Local Branch**



**Find branches and ATMs at  
[westpac.com.au/locateus](http://westpac.com.au/locateus)**

**THANK YOU FOR BANKING WITH WESTPAC**







## TRANSACTION FEE SUMMARY

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

Fee(s) charged to account 032-732 12-5470

		Volume	Unit Price	Fee
03 OCT 2022				
Total	Electronic Credits	2	\$0.50	\$1.00
\$1.50	Electronic Debits	1	\$0.50	\$0.50
01 NOV 2022				
Total	Electronic Credits	1	\$0.50	\$0.50
\$0.50				
01 DEC 2022				
Total	Electronic Credits	1	\$0.00	\$0.00
\$0.00				

## MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9155 7700 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/dispute](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

### Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be



eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au).

### Understanding comprehensive credit reporting

It's more important than ever to pay on time as this is shown on your consumer credit report as part of comprehensive credit reporting (CCR).

CCR provides you with a more complete picture of your credit history including your on time and late repayments. You can also see your consumer credit account open and closed dates, type of credit, credit limit and it now includes whether you are in a financial hardship arrangement.

For more information please see our website, our Privacy Statement or visit [CreditSmart.org.au](http://CreditSmart.org.au).

### Complaints

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

Online: [www.afca.org.au](http://www.afca.org.au)

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

Phone 1800 931 678

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

#### Westpac Live



Manage your banking  
anytime, anywhere with  
Online Banking

#### Telephone Banking



Call us on 132 032  
+61 2 9155 7700 if overseas

#### Local Branch



Find branches and ATMs at  
[westpac.com.au/locateus](http://westpac.com.au/locateus)

**THANK YOU FOR BANKING WITH WESTPAC**





## TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
21/03/23	Deposit Online 2689470 Tfr Westpac Sel		3,500.00	3,615.79
21/03/23	Withdrawal Online 1644915 Tfr Westpac Sel	3,000.00		615.79
21/03/23	Withdrawal Online 3014364 Bpay ecollect.c ecollect Justsuper	492.54		123.25
28/03/23	Deposit Dividend Wesfarmers Ltd Int23/00941538		138.16	261.41
30/03/23	Deposit Dividend Coles Group Ltd Int23/01007043		56.52	317.93
<b>31/03/23</b>	<b>CLOSING BALANCE</b>			<b>317.93</b>

## CONVENIENCE AT YOUR FINGERTIPS

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

## TRANSACTION FEE SUMMARY

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

Fee(s) charged to account 032-732 12-5470

03 JAN 2023

Total  
\$0.00

01 FEB 2023

Total  
\$0.00

01 MAR 2023

Total  
\$0.00

Electronic Credits
Electronic Debits

Volume	Unit Price	Fee
2	\$0.00	\$0.00
5	\$0.00	\$0.00



## MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9155 7700 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/dispute](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

### **Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).**

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au).

### **Understanding comprehensive credit reporting**

It's more important than ever to pay on time as this is shown on your consumer credit report as part of comprehensive credit reporting (CCR).

CCR provides you with a more complete picture of your credit history including your on time and late repayments. You can also see your consumer credit account open and closed dates, type of credit, credit limit and it now includes whether you are in a financial hardship arrangement.

For more information please see our website, our Privacy Statement or visit [CreditSmart.org.au](http://CreditSmart.org.au).



### We've updated our Privacy Statement and Notices

Our Privacy Statement combines important details about how we handle your personal and credit-related information. We've also introduced new supplementary privacy notices that provide more specific information when collecting your personal information for certain purposes e.g., if you choose to provide your identity information online.

We're making it clearer for you to understand what information we collect, how and why we collect, hold, and use your information. This may mean you could receive offers for products and services provided by us or our third-party partners that we think may be of interest and value to you.

If you'd like to learn more, our frequently asked questions, the full Privacy Statement, and supplementary privacy notices can be found at: [www.westpac.com.au/privacy/privacy-statement](http://www.westpac.com.au/privacy/privacy-statement)

This statement applies to our Australian financial products and services.

### Complaints

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

Online: [www.afca.org.au](http://www.afca.org.au)

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

Phone 1800 931 678

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

#### Westpac Live



Manage your banking  
anytime, anywhere with  
Online Banking

#### Telephone Banking



Call us on 132 032  
+61 2 9155 7700 if overseas

#### Local Branch



Find branches and ATMs at  
[westpac.com.au/locateus](http://westpac.com.au/locateus)

**THANK YOU FOR BANKING WITH WESTPAC**





## TRANSACTION FEE SUMMARY

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

Fee(s) charged to account 032-732 12-5470

03 APR 2023

		Volume	Unit Price	Fee
Total	Electronic Credits	3	\$0.00	\$0.00
\$0.00	Electronic Debits	2	\$0.00	\$0.00

01 MAY 2023

		Volume	Unit Price	Fee
Total	Electronic Credits	1	\$0.00	\$0.00
\$0.00	Electronic Debits	1	\$0.00	\$0.00

01 JUN 2023

Total  
\$0.00

## MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9155 7700 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/dispute](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

### Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be





eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au).

### **Understanding comprehensive credit reporting**

It's more important than ever to pay on time as this is shown on your consumer credit report as part of comprehensive credit reporting (CCR).

CCR provides you with a more complete picture of your credit history including your on time and late repayments. You can also see your consumer credit account open and closed dates, type of credit, credit limit and it now includes whether you are in a financial hardship arrangement.

For more information please see our website, our Privacy Statement or visit [CreditSmart.org.au](http://CreditSmart.org.au).

### **We've updated our Privacy Statement and Notices**

Our Privacy Statement combines important details about how we handle your personal and credit-related information. We've also introduced new supplementary privacy notices that provide more specific information when collecting your personal information for certain purposes e.g., if you choose to provide your identity information online.

We're making it clearer for you to understand what information we collect, how and why we collect, hold, and use your information. This may mean you could receive offers for products and services provided by us or our third-party partners that we think may be of interest and value to you.

If you'd like to learn more, our frequently asked questions, the full Privacy Statement, and supplementary privacy notices can be found at: [www.westpac.com.au/privacy/privacy-statement](http://www.westpac.com.au/privacy/privacy-statement)

This statement applies to our Australian financial products and services.

### **Complaints**

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

Online: [www.afca.org.au](http://www.afca.org.au)

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

Phone 1800 931 678

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



**Westpac Live**



**Manage your banking  
anytime, anywhere with  
Online Banking**

**Telephone Banking**



**Call us on 132 032  
+61 2 9155 7700 if overseas**

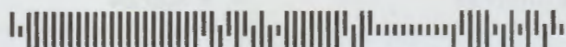
**Local Branch**



**Find branches and ATMs at  
[westpac.com.au/locateus](http://westpac.com.au/locateus)**

**THANK YOU FOR BANKING WITH WESTPAC**

<b>Date</b>	<b>Deposit</b>	<b>Withdrawal</b>	<b>Balance</b>	<b>Comment on item</b>
2/06/2022	\$ 36.24		\$ 35,074.76	Term deposit matures Interest
3/06/2022		\$ 30,000.00	\$ 5,074.76	Transferred into cheque and renewed deposit
5/09/2022	\$ 9.21		\$ 5,083.97	Term deposit matures Interest
5/09/2022	\$ 60,000.00		\$ 65,083.64	Transfer from savings
2/09/2023	\$ 2,180.30		\$ 67,263.94	Term deposit matures Interest



019

THE SECRETARY  
CONSULTECON PTY LTD  
35 BANAMBILA ST  
ARANDA ACT 2614

BELCONNEN  
SHP 169 LVL 3 WESTFIELD SHOP CTR  
BELCONNEN ACT 2617

03 June 2022

# Your account renewal notification.

**Term Deposit account number:** 032-778 64-9456

**Term Deposit name:** CONSULTECON PTY LTD

**Term Deposit name:** TRUSTEE FOR HARRISON SUPERANNUATION

**Customer ID:** 5592 5322 CONSULTECON PTY LTD

Dear THE SECRETARY,

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

## Your current Term Deposit details

<b>Principal amount</b>	\$5,074.43
<b>Renewal date</b>	02 June 2022
<b>Maturity date</b>	02 September 2022
<b>Interest rate</b>	0.72 % p.a.
<b>Interest payment frequency</b>	At Maturity
<b>Term</b>	3 Months

## Other Information.

Part principal of \$5,074.43 from this deposit was reinvested.

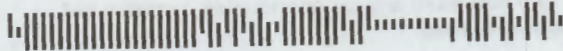
The remainder of the principal of \$29,963.76 and the interest of \$36.24 from this deposit was paid to account 032732 125470 at the WESTPAC BELCONNEN BRANCH.





Term Deposit Account Statement  
Statement Period 01/08/2022 - 31/01/2023

05/02/2023



019

THE SECRETARY  
CONSULTECON PTY LTD  
35 BANAMBILA ST  
ARANDA ACT 2614



**Switch to digital mail in minutes!**

Lower the risk of identity theft and get access to your digital mail on your phone, tablet or computer at home. Just scan the QR code\* with your phone camera or visit [westpac.com.au/digitalmailtd](http://westpac.com.au/digitalmailtd) to switch now.

Deposit Name:  
CONSULTECON PTY LTD

Statement of your Term Deposit(s) with a term of more than 6 months.

<b>Term Deposit Account No.</b> 032-778 649456					
<b>Account designator:</b> TRUSTEE FOR HARRISON SUPERANNUATION					
<b>Deposit date</b>	02/09/2022	<b>Maturity date</b> <sup>1</sup>	02/09/2023	<b>Term</b>	12 Months

<b>Opening balance</b>	<b>Interest frequency</b>	<b>Interest rate</b>	<b>Gross interest</b> <sup>2</sup>	<b>Withholding tax</b> <sup>3</sup>	<b>Closing balance</b> <sup>4</sup>
\$65,083.64	Yearly	3.35 %	\$0.00	\$0.00	\$65,083.64

Things you should know.

1. The date shown is the date the term deposit matures unless it is withdrawn early.
2. Gross interest is the interest paid, excluding any withholding tax deductions, on your term deposit during this statement period. Any adjustments to interest due to an early withdrawal will be reflected in the amount shown. The net interest paid to you is the Gross interest less any withholding tax deductions on your term deposit during the statement period.
3. Withholding tax may be deducted if your Tax File Number (TFN) or Australian Business Number (ABN) has not been supplied or if you are classified as non-resident.
4. The Closing balance is the balance of your account on the last day of this statement period.

S008860 / M008533 / 037 / CN1TY3P1

CSF TY3-4/PRINT1 /05022023/ 388171

\* QR Code is a registered trademark of Denso Wave Incorporated



019

THE SECRETARY  
CONSULTECON PTY LTD  
35 BANAMBILA ST  
ARANDA ACT 2614

BELCONNEN  
SHP 169 LVL 3 WESTFIELD SHOP CTR  
BELCONNEN ACT 2617

05 September 2022



**Switch to digital mail in minutes!**

Lower the risk of identity theft and get access to your digital mail on your phone, tablet or computer at home. Just scan the QR code\* with your phone camera or visit [westpac.com.au/digitalmailtd](http://westpac.com.au/digitalmailtd) to switch now.



# Your account renewal notification.

**Term Deposit account number:** 032-778 64-9456

**Term Deposit name:** CONSULTECON PTY LTD

**Term Deposit name:** TRUSTEE FOR HARRISON SUPERANNUATION

**Customer ID:** 5592 5322 CONSULTECON PTY LTD

Dear THE SECRETARY,

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

Your current Term Deposit details	
Principal amount	\$65,083.64
Renewal date	02 September 2022
Maturity date	02 September 2023
Interest rate	3.35 % p.a.
Interest payment frequency	Yearly
Term	12 Months

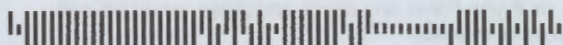




Term Deposit Account Statement  
Statement Period 01/02/2023 - 31/07/2023



06/08/2023



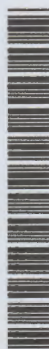
019

THE SECRETARY  
CONSULTECON PTY LTD  
35 BANAMBILA ST  
ARANDA ACT 2614



**Switch to digital mail in minutes!**

Lower the risk of identity theft and get access to your digital mail on your phone, tablet or computer at home. Just scan the QR code\* with your phone camera or visit [westpac.com.au/digitalmailtd](http://westpac.com.au/digitalmailtd) to switch now.



Deposit Name:  
CONSULTECON PTY LTD

Statement of your Term Deposit(s) with a term of more than 6 months.

Term Deposit Account No. 032-778 649456					
Account designator: TRUSTEE FOR HARRISON SUPERANNUATION					
Deposit date	02/09/2022	Maturity date <sup>1</sup>	02/09/2023	Term	12 Months
Opening balance	Interest frequency	Interest rate	Gross interest <sup>2</sup>	Withholding tax <sup>3</sup>	Closing balance <sup>4</sup>
\$65,083.64	Yearly	3.35 %	\$0.00	\$0.00	\$65,083.64

Things you should know.


1. The date shown is the date the term deposit matures unless it is withdrawn early.
2. Gross interest is the interest paid, excluding any withholding tax deductions, on your term deposit during this statement period. Any adjustments to interest due to an early withdrawal will be reflected in the amount shown. The net interest paid to you is the Gross interest less any withholding tax deductions on your term deposit during the statement period.
3. Withholding tax may be deducted if your Tax File Number (TFN) or Australian Business Number (ABN) has not been supplied or if you are classified as non-resident.
4. The Closing balance is the balance of your account on the last day of this statement period.

Date: 27/09/2023

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

**COLES GROUP LIMITED  
COL FULLY PAID ORDINARY SHARES**

<b>Name</b>	<b>Share Type</b>	<b>Register</b>	<b>Quantity</b>
CONSULTECON PTY LTD <HARRISON SUPER FUND> X*****6891	CHESS Sponsored	VIC	157 
<b>Total</b>			<b>157</b>

Sincerely,

Computershare

**Only Computershare managed holdings are listed.**



Date: 27/09/2023


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

**WESFARMERS LIMITED  
PARTIALLY PROTECTED SHARES Zero Balance  
Unlisted**

<b>Name</b>	<b>Share Type</b>	<b>Register</b>	<b>Quantity</b>	
CONSULTECON PTY LTD <HARRISON SUPER FUND> X*****6891	CHESS Sponsored	WA	0	Zero Balance Unlisted
<b>Total</b>			<b>0</b>	

**WESFARMERS LIMITED  
WES ORDINARY FULLY PAID SHARES**

<b>Name</b>	<b>Share Type</b>	<b>Register</b>	<b>Quantity</b>	
CONSULTECON PTY LTD <HARRISON SUPER FUND> X*****6891	CHESS Sponsored	WA	157	
<b>Total</b>			<b>157</b>	

Sincerely,  
Computershare

**Only Computershare managed holdings are listed.**



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

**Agent** SMSF AUSTRALIA PTY LTD  
**Client** HARRISON SUPERANNUATION  
 FUND  
**ABN** 86 004 715 421  
**TFN** 33 090 043

## Activity statement 001

<b>Date generated</b>	27 September 2023
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

3 results found - from **27 September 2021** to **27 September 2023** sorted by **processed date** ordered **newest to oldest**

<b>Processed date</b>	<b>Effective date</b>	<b>Description</b>	<b>Debit (DR)</b>	<b>Credit (CR)</b>	<b>Balance</b>
1 Aug 2023	11 Aug 2023	Original Activity Statement for the period ending 30 Jun 23		\$0.00	\$0.00
18 Apr 2023	17 Apr 2023	Payment received		\$754.00	\$0.00
14 Apr 2023	26 May 2023	Original Activity Statement for the period ending 31 Mar 23 - PAYG Withholding	\$754.00		\$754.00 DR





## Interest and tax summary

CONSULTECON PTY LTD

### Financial year

2022 / 2023

Account	Interest received	Interest paid	Withholding tax	ABN/Tax file number
Westpac Business One 032732 125470	\$0.00	n/a	\$0.00	Provided
Westpac eSaver 032727 186965 <a href="#">3rd party account</a>	\$44.38	n/a	\$0.00	Provided
Westpac Self Super Online 032727 187482	\$408.78	 n/a	\$0.00	Provided
Westpac Business Cash Reserve 032727 198093	\$0.00	n/a	\$0.00	Provided
Westpac Business One 032778 547214	\$0.00	n/a	\$0.00	Provided
Term Deposit 032778 649456	\$9.21	 n/a	\$0.00	Provided
<b>Total</b>	<b>\$462.37</b>	<b>\$0.00</b>	<b>\$0.00</b>	



## Things you should know

- 1 Interest and tax summary is available for eligible accounts accessible to you in Online Banking. This summary may not include all your accounts within the Westpac Group. Third-party accounts are accounts you have been authorised to view by the Account holders. The information displayed relates to the Account holders' account. Amounts are displayed for the financial year indicated from 1 July to 30 June (inclusive).
- 2 Accounts not eligible for this summary include, but are not limited to: credit cards, passbook accounts, closed joint accounts, some loan products and accounts held with other financial institutions. You should refer to statements issued for these or other ineligible products for details.
- 3 Some accounts may display a zero balance if the amounts and totals are not accessible or available in Online Banking.
- 4 If interest has been prepaid on an account, it will not be shown in the heading "Interest paid". For such an account, you should refer to statements issued for the relevant financial year, to calculate your total interest paid.

**Expenses**

Supervisory levy		259
Bank fees	\$	4.50
Accountant fees	\$	1,943.54
ASIC fee	\$	59.00
Total expenses	\$	<u>2,266.04</u>



# RECEIPT

Harrison Superannuation Fund  
Attention: Mark Harrison  
35 Banambila Street  
ARANDA ACT 2614

**Payment Date**  
23 Nov 2022

**Sent Date**  
24 Nov 2022

Just Superfund  
302/32 Warleigh Grove  
BRIGHTON VIC 3186  
AUSTRALIA

---

<b>Total AUD paid</b>	<b>1,231.00</b>
-----------------------	-----------------

---

<b>Invoice Date</b>	<b>Reference</b>	<b>Payment Reference</b>	<b>Invoice Total</b>	<b>Amount Paid</b>	<b>Still Owing</b>
22 Nov 2022	INV-11976	Payment	1,451.00	1,231.00	220.00
			<b>Total AUD</b>	<b>1,231.00</b>	<b>220.00</b>

---

# RECEIPT

Harrison Superannuation Fund  
Attention: Mark Harrison  
35 Banambila Street  
ARANDA ACT 2614

**Payment Date**  
3 Jan 2023

**Sent Date**  
4 Jan 2023

Just Superfund  
302/32 Warleigh Grove  
BRIGHTON VIC 3186  
AUSTRALIA

<b>Total AUD paid</b>	<b>220.00</b>
-----------------------	---------------

Invoice Date	Reference	Payment Reference	Invoice Total	Amount Paid	Still Owing
22 Nov 2022	INV-11976 *	Payment	1,451.00	220.00	0.00
			<b>Total AUD</b>	<b>220.00</b>	<b>0.00</b>

\* Includes additional invoice activity

## Additional invoice activity

Date	Reference	Payment Reference	Invoice Total	Amount Paid
22 Nov 2022	INV-11976	Payment	1,451.00	
3 Jan 2023				220.00
Additional invoice activity				
23 Nov 2022	Payment			1,231.00
			<b>Total Paid</b>	<b>1,451.00</b>
			<b>Invoice amount still owing</b>	<b>0.00</b>



**ecollect.com.au Pty. Ltd.**  
ABN 95 077 128 888 Licensed Commercial Agent  
Level 9, 461 Bourke Street, Melbourne 3000  
Tel: 03 8611 2600 / 1300 666 585 Fax: 03 8611 2699  
Email: info@ecollect.com.au  
Web: www.ecollect.com.au

Harrison Superannuation Fund Pty Ltd  
35 BANAMBILA ST  
ARANDA ACT 2614

### **TRUST ACCOUNT RECEIPT: R1130963**

Our Reference: JJUSF0310  
Client: Just Super Fund T/A Just Super Fund  
302/32 Warleigh Grove  
BRIGHTON VIC 3186  
Receipt Date: 21-03-2023  
By: Harrison Mark  
Description: Paid for the debt outstanding  
Payment Method: BPay

**TOTAL AMOUNT: \$492.54**

Signature of Authorised Officer: \_\_\_\_\_



# STATEMENT - Activity

Harrison Superannuation Fund  
Attention: Mark Harrison  
35 Banambila Street  
ARANDA ACT 2614

**From Date**  
1 Mar 2023  
**To Date**  
12 Apr 2023

Just Superfund  
302/32 Warleigh Grove  
BRIGHTON VIC 3186  
AUSTRALIA

Date	Activity	Reference	Due Date	Invoice Amount	Payments	Balance AUD
1 Mar 2023	Opening Balance					330.00
5 Apr 2023	Payment on Invoice # INV-12221				330.00	0.00
<b>BALANCE DUE AUD</b>						<b>0.00</b>

Thank you for appointing Just Superfund to manage your SMSF annual compliance.

Please make EFT payment to the following account:

Name: JUST SUPERFUND  
BSB: 083-004  
ACC: 47-019-8138  
NAB Bank

\*\*\*\* Please use your invoice number as the payment reference \*\*\*\*

Please note, we do not accept cheques.

ABN 28 794 727 040

# RECEIPT

Harrison Superannuation Fund  
Attention: Mark Harrison  
35 Banambila Street  
ARANDA ACT 2614

**Payment Date**  
5 Apr 2023

**Sent Date**  
12 Apr 2023

**Reference**  
Debt collection

Just Superfund  
302/32 Warleigh Grove  
BRIGHTON VIC 3186  
AUSTRALIA

---

<b>Total AUD paid</b>	<b>162.54</b>
-----------------------	---------------

---

Description	Quantity	Unit Price	GST Amount AUD	
JJUSF001-2023/03 ECOLLECT.COM.AU Just Superfund	1.00	147.76	10%	147.76
			Subtotal	147.76
			TOTAL GST 10%	14.78
			<b>Total AUD</b>	<b>162.54</b>



Australian Government  
Australian Taxation Office

**Agent** SMSF AUSTRALIA PTY LTD  
**Client** HARRISON SUPERANNUATION  
FUND  
**ABN** 86 004 715 421  
**TFN** 33 090 043

## Income tax 551

<b>Date generated</b>	27 September 2023
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

5 results found - from **27 September 2021** to **27 September 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
18 Nov 2022	23 Nov 2022	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$10,442.95		\$0.00
18 Nov 2022	18 Nov 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22		\$10,442.95	\$10,442.95 CR
14 Oct 2022	28 Oct 2019	Correction sundry	\$0.34		\$0.00
2 Mar 2022	7 Mar 2022	EFT refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$5,265.46		\$0.34 CR
2 Mar 2022	2 Mar 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$5,265.46	\$5,265.80 CR

## 2022-23 tax year

Mark pension 4 set up on 1/7/22

Mark pension 5 set up on 1/2/23

Leanne pension 1 set up on 31/7/22

Leanne pension 2 set up on 5/6/23

### Pension payments (all tax free)

#### Mark

Date	Payment	Pension account
8/07/2022	\$ 15,000.00	Pension 1 payment
6/09/2022	\$ 10,000.00	Pension 1 payment
5/11/2022	\$ 2,250.00	Pension 2 payment
5/11/2022	\$ 1,850.00	Pension 3 payment
5/11/2022	\$ 2,210.00	Pension 4 payment
19/04/2023	\$ 3,000.00	Pension 5 payment
	<u>\$ 34,310.00</u>	Total

#### Leanne

Date	Payment	Taxable portion	Tax withheld	Amount paid	Pension account
4/01/2023	\$ 4,500.00	\$ 4,437.00	\$ 754.00	\$ 3,746.00	Leanne Pension account 1
				\$ 63.00	Tax free portion
				\$ 665.55	Tax offset
					Withheld 17% of taxable paymen

### Lump sum payments (all tax free)

#### Mark

Date	Payment	Account from
6/02/2023	\$ 100,000.00	Pension 1



## Contributions

### Mark Non-concessional contributions

#### Date Amount

1/02/2023	\$ 330,000.00	150 days	Min pension	\$	2,712
-----------	---------------	----------	-------------	----	-------

### Leanne Non-concessional contributions

#### Date Amount

5/06/2023	\$ 110,000.00
-----------	---------------

### Leanne Concessional contributions

Date	Amount	Tax	Net
13/06/2023	\$ 16,000.00	\$ 2,400.00	\$ 13,600.00

30 July 2022

The Trustee  
Harrison Superannuation Fund  
35 Banambila Street  
Aranda, Australian Capital Territory 2614

Dear Sir/Madam

**Harrison Superannuation Fund  
Commencement of Account Based Pension**

I hereby request the trustee to commence a Account Based Pension with a commencement date of 31/07/2022 with \$245,030.09 of the superannuation benefits standing to my member's account in the fund. The pension does not have a reversionary beneficiary.

This balance contains:  
a Taxable Balance of: \$241,587.49; and  
a Tax Free Balance of: \$3,442.60.  
Tax Free proportion: 1.40%.

I have reached my preservation age and have currently satisfied the condition of release of retirement under the SIS Act.

I agree to withdraw at least my minimum pension of at least \$4,500.00 and will not exceed my maximum allowable threshold for the current period.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



.....  
Leanne Harrison  
35 Banambila Street, Aranda, Australian Capital Territory 2614

## Minutes of a Meeting of the Director(s)

held on 31 July 2022 at 35 Banambila Street, Aranda, Australian Capital Territory 2614

---

**PRESENT:**

Mark Harrison and Leanne Harrison

**PENSION COMMENCEMENT:**

Leanne Harrison wishes to commence a new Account Based Pension with a commencement date of 31/07/2022.

The Pension Account Balance used to support this pension will be \$245,030.09, consisting of:

- Taxable amount of \$241,587.49; and
- Tax Free amount of \$3,442.60
- Tax Free proportion: 1.40%.

**CONDITION OF RELEASE:**

It was resolved that the member has satisfied the condition of release of retirement and was entitled to access their benefits on their Account Based Pension.

**TRUSTEE  
ACKNOWLEDGEMENT:**

It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**REVERSIONARY:**

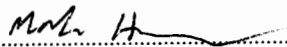
The pension does not have a reversionary beneficiary.

**PAYMENT:**

It was resolved that the trustees have agreed to pay the pension payment for the current year of at least \$4,500.00 in the frequency of at least an annual payment.

**CLOSURE:**

Signed by the trustee(s) pursuant to the Fund Deed.

  
.....  
Mark Harrison  
Chairperson

31 July 2022

Leanne Harrison  
35 Banambila Street  
Aranda, Australian Capital Territory 2614

Dear Sir/Madam

**Harrison Superannuation Fund  
Commencement of Account Based Pension**

Mark Harrison and Leanne Harrison as trustee for Harrison Superannuation Fund acknowledges that Leanne Harrison has advised their intention to commence a new Account Based Pension on 31/07/2022. The pension does not have a reversionary beneficiary.


The Trustee(s) has agreed to this and has taken action to ensure the following:

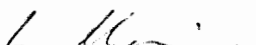
- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- You have reached your preservation age and satisfied the condition of release of retirement under the SIS Act.
- Establish that the fund's trust deed provides for payment of this pension to the member.

The trustee(s) have agreed to pay your pension payment for the current year of at least \$4,500.00. The frequency will be at the trustee's discretion however will be at minimum an annual payment.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

  
.....  
Mark Harrison

  
.....  
Leanne Harrison



**HARRISON SUPERANNUATION FUND  
MINUTES OF A MEETING OF THE TRUSTEE(S) HELD ON  
5 /6/2023 AT 35 BANAMBILA STREET, ARANDA ACT 2614**

---

PRESENT

MARK HARRISON  
LEANNE HARRISON

PENSION COMMENCEMENT

Leanne Harrison

wishes to commence a new Minimum Account-Based pension with a commencement date of 5/06/2023. The pension will be known as Leanne Harrison Pension 2.

The Pension Account Balance used to support this pension will be \$110,000 consisting of:

- a Taxable amount of: \$0.00
- and a Tax Free amount of: \$110,000.00

TRUSTEE ACKNOWLEDGEMENT

It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member.
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.

REVERSIONARY

It was resolved that the pension will be reversionary. Upon the member's death the pension will be paid to

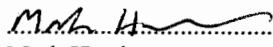
MARK HARRISON


PAYMENT

It was resolved that the trustees have agreed there is no pension payable for the year ended 30 June 2022 as the pension is starting in June.

CLOSURE

Signed by the trustee(s) pursuant to the Fund Deed.

  
..... 5/06/2023  
Mark Harrison

  
..... 5/26/2023

Leanne Harrison

Dear Sir/Madam

RE: Minimum Account-Based pension

I Leanne Harrison am currently a member of Harrison Superannuation Fund.  
I hereby request the trustee(s) to commence a Minimum Account-Based pension with a commencement date of 5/06/2023 with \$110,000.00 of the superannuation benefits standing to my member's accumulation account in the fund.

This balance contains a Taxable Balance of \$0.00 and a Tax Free Balance of \$110,000

I have reached my preservation age and have currently satisfied a condition of release under the SIS Act. Set out below the required amount and the frequency of the payment for the year ended 30 June 2023.

The required minimum pension payment in 2022-23 is \$0.

Pension has a Reversionary Beneficiary of MARK HARRISON

Should you have any queries please do not hesitate to contact me.

Yours Sincerely,



.....  
Leanne Harrison  
DATED: 5/6/23

MRS L HARRISON  
35 BANAMBILA STREET  
ARANDA  
ACT, 2614

Dear Leanne

Conslutecon Pty Ltd as trustee for Harrison Superannuation Fund acknowledges that Leanne Harrison has advised their intention to commence a new Minimum Account-Based pension on 5/06/2023

The Trustee(s) has agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually.
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases.
- The pension can be transferred only on the death of the pensioner to one of their dependants.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations.
- You have reached your preservation age and satisfied a condition of release under the SIS Act.
- Establish that the fund's trust deed provides for payment of this pension to the member.

The Pension has a Reversionary Beneficiary of MARK HARRISON

The trustee(s) have agreed to pay your pension payment for the year ended 30 June 2023 of

Pension Amount: \$0.

Should you have any queries please do not hesitate to contact me.

Yours Sincerely,



Mark Harrison  
Director  
DATED:  
5 /6/2023



Leanne Harrison  
Director  
DATED:  
5 /26/2023



# Notice of intent to claim or vary a deduction for personal super contributions

## COMPLETING THIS STATEMENT

- Print clearly using a black pen only.
- Use BLOCK LETTERS and print one character per box.
- Place  in ALL applicable boxes.

**!** The instructions contain important information about completing this notice. Refer to them for more information about how to complete and lodge this notice.

## Section A: Your details

### 1 Tax file number (TFN)

**!** The ATO does not collect this information provided on this form. This form is to assist you in providing details to your super fund. Your super fund is authorised to request your personal details, including your TFN, under the *Superannuation Industry (Supervision) Act 1993*, the *Income Tax Assessment Act 1997* and the *Taxation Administration Act 1953*. It is not an offence not to provide your TFN. However, if you do not provide your TFN, and your super fund doesn't already hold your TFN, they will not be permitted to accept the contribution(s) covered by this notice. For more information about your privacy please contact the entity you are providing this form to.

### 2 Name

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name  
      Other given names

3 Date of birth Day Month Year  
  /   /

### 4 Current postal address

Suburb/town/locality State/territory Postcode

Country if outside of Australia

5 Daytime phone number (include area code)

## Section B: Super fund's details

### 6 Fund name

7 Fund Australian business number (ABN)

8 Member account number

9 Unique Superannuation Identifier (USI) (if known)



# Harrison Superannuation Fund Deductions Notice Letter

---

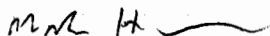
Consultecon Pty Ltd as trustee for Harrison Superannuation Fund acknowledges that

**Leanne Harrison**

has advised in writing in accordance with Section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$16,000.00

for contributions paid in the year ended 30 June 2023. The Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.



---

Mark Harrison

Date: 30/6/2022

**\*\* IMPORTANT INFORMATION - PLEASE READ THE FOLLOWING CAREFULLY \*\***

If your records confirm the above amount claimed no action on your behalf is required. Retain this acknowledgement with your taxation records as it may be requested by the Australian Taxation Office to substantiate your tax deduction for Superannuation Contributions.

Otherwise: Complete the details below and return this form to the Trustee if:

1. The amount shown above is not the amount that will be claimed, or
2. The Australian Taxation Office disallows/reduces the amount you claim.

In terms of Section 290-170 of the Income Tax Assessment Act 1997 I advise that the amount I intend to claim as a tax deduction for the period 01 July 2021 to 30 June 2022 is: \$16,000



---

Leanne Harrison

Date: 30/6/2023

**Harrison Superannuation Fund**  
**Deductions Notice Letter**

---

I, Leanne Harrison as a member of Harrison Superannuation Fund

have requested in writing in accordance with section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$16,000.00

for contributions paid in the year ended 30 June 2023.



---

Leanne Harrison

Date: 30/6/2022

Subject: Request for Lump Sum Payment from Pension 1 of Self-Managed Super Fund (SMSF)

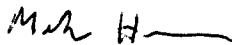
Dear Sir/Madam,

I Mark Harrison am currently a member of Harrison Superannuation Fund.

I hereby request the trustee(s) to make a lump sum payment from Pension 1 of my Self-Managed Super Fund (SMSF). I understand that as a member of the fund who is currently in pension mode, I am entitled to access a portion of my superannuation benefits in accordance with the rules and regulations set by the Australian Taxation Office (ATO).

I would like to request the lump sum payment of \$100,000 to be transferred to my personal bank account.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Mark Harrison', with a horizontal line extending to the right.

Mark Harrison

Dated 5/2/2023



**HARRISON SUPERANNUATION FUND**

**MINUTES OF A MEETING OF THE TRUSTEE(S) HELD ON 5/2/2023 AT 35 BANAMBILA STREET,  
ARANDA ACT 2614**

---

PRESENT            MARK HARRISON

                          LEANNE HARRISON

AGENDA ITEM: APPROVAL OF LUMP SUM PAYMENT REQUEST FROM MEMBER MARK HARRISON

The meeting was called to consider and approve a lump sum payment request from Mark Harrison. The request was made in accordance with the rules and regulations set by the Australian Taxation Office (ATO) for Self-Managed Super Funds (SMSFs).

REVIEW OF REQUEST:

The Trustees reviewed the request for a lump sum payment of \$100,000 from Pension 1 of the SMSF and confirmed the account balance is greater than \$100,000. The Trustees also confirmed that the payment would be processed in accordance with the rules and regulations set by the ATO, including submitting a TBAR report. As the member is over 60, the payment is not taxable.

DECISION:

The Trustees unanimously approved the request for a lump sum payment of \$100,000 from Pension 1 of the SMSF to be transferred to Member Mark Harrison's personal bank account.

ACTION:

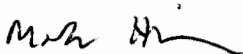
The Trustees instructed the Fund's administrator to process the lump sum payment as soon as possible.

CONCLUSION:

The Trustees adjourned the meeting after considering and approving the lump sum payment request from Member Mark Harrison.

CLOSURE Signed by the trustees pursuant to the Fund Deed

Signed:



Mark Harrison

Director

Dated 5/2/23



Leanne Harrison

Director

Dated 5/2/23

MR M HARRISON  
35 BANAMBILA STREET  
ARANDA  
ACT, 2614

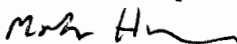
Dear Mark

Consultecon Pty Ltd as trustee for Harrison Superannuation Fund acknowledges that member Mark Harrison has requested a lump sum withdrawal of \$100,000 from his pension account 1.

The Trustee has approved the request and has taken action to ensure the following:

- Your request for a lump sum payment of \$100,000 has been reviewed and confirmed to be in accordance with the rules and regulations set by the Australian Taxation Office (ATO) for Self-Managed Super Funds (SMSFs).
- The payment will be transferred to your personal bank account as soon as possible.
- The trustee will submit a TBAR report on this withdrawal.

Yours sincerely,



Mark Harrison

Director

Dated 5/2/23



Leanne Harrison

Director

Dated 5/2/23



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

**Name** HARRISON SUPERANNUATION  
FUND  
**ABN** 86 004 715 421

## Print activity statement

Account	Period	Document ID
Activity statement – 001 – HARRISON SUPERANNUATION FUND	Jan 2023 – Mar 2023	47782061895

**Receipt ID** 7209838021  
**Date lodged** 14 April 2023  
**Payment due date** 26 May 2023

## Statement summary

Description	Reported Value	Owed to ATO	Owed by ATO
<b><i>PAYG tax withheld</i></b>			
4 Income tax withheld amount		\$754.00	
W1 Total salary, wages and other payments	\$4,500.00		
W2 Amount withheld from total salary, wages and other payments	\$754.00		
W3 Other amounts withheld	\$0.00		
W4 Amount withheld where ABN not quoted	\$0.00		

## Total amount to pay

\$754.00 DR

**You need to pay \$754.00 by 26/05/2023** for this activity statement to minimise possible interest charges.

## Breakdown of this activity statement lodgment

---

<b>PAYGW</b>	\$754.00 DR
<b>Activity statement result</b>	\$754.00 DR

## Your new activity statement account balance

---

<b>Account balance before lodgment</b>	\$0.00
<b>Activity statement result</b>	\$754.00 DR
<b>Account balance after lodgment</b>	\$754.00 DR

as at 12:08 PM AEST 14 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®

---



**Biller code** 75556

**Ref** 860047154214060

**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)

**HARRISON SUPERANNUATION FUND  
MINUTES OF A MEETING OF THE TRUSTEE(S) HELD ON  
1 /7/2022 AT 35 BANAMBILA STREET, ARANDA ACT 2614**

---

PRESENT

MARK HARRISON  
LEANNE HARRISON

PENSION COMMENCEMENT

Mark Harrison

wishes to commence a new Minimum Account-Based pension with a commencement date of 1/07/2022. The pension will be known as Mark Harrison Pension 4.

The Pension Account Balance used to support this pension will be \$110,309.70, consisting of:

- a Taxable amount of: \$0.00
- and a Tax Free amount of: \$110,309.70

TRUSTEE ACKNOWLEDGEMENT

It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member.
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.

REVERSIONARY

It was resolved that the pension will be reversionary. Upon the member's death the pension will be paid to

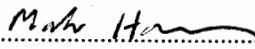
LEANNE HARRISON


PAYMENT

It was resolved that the trustees have agreed to pay the pension payment for the year ended 30 June 2022 of at least \$2,210.00, being the minimum required pension payment.

CLOSURE

Signed by the trustee(s) pursuant to the Fund Deed.

  
..... 1/07/2022  
Mark Harrison

  
..... 1/07/2023

Leanne Harrison

Dear Sir/Madam

RE: Minimum Account-Based pension

I Mark Harrison am currently a member of Harrison Superannuation Fund.  
I hereby request the trustee(s) to commence a Minimum Account-Based pension with a commencement date of 1/07/2022 with \$110,309.70 of the superannuation benefits standing to my member's accumulation account in the fund.

This balance contains a Taxable Balance of \$0.00 and a Tax Free Balance of \$110,500.00

I have reached my preservation age and have currently satisfied a condition of release under the SIS Act. Set out below the required amount and the frequency of the payment for the year ended 30 June 2023.

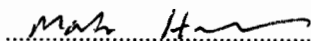
The required minimum pension payment in 2022-23 is \$2,210.

Pension Amount: \$2,210.00 in the frequency of at least an annual payment..

Pension has a Reversionary Beneficiary of LEANNE HARRISON

Should you have any queries please do not hesitate to contact me.

Yours Sincerely,

  
.....

Mark Harrison  
DATED: 1/7/22

MR M HARRISON  
35 BANAMBILA STREET  
ARANDA  
ACT, 2614

Dear Mark

Conslutecon Pty Ltd as trustee for Harrison Superannuation Fund acknowledges that Mark Harrison has advised their intention to commence a new Minimum Account-Based pension on 1/07/2022

The Trustee(s) has agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually.
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases.
- The pension can be transferred only on the death of the pensioner to one of their dependants.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations.
- You have reached your preservation age and satisfied a condition of release under the SIS Act.
- Establish that the fund's trust deed provides for payment of this pension to the member.

The Pension has a Reversionary Beneficiary of LEANNE HARRISON

The trustee(s) have agreed to pay your pension payment for the year ended 30 June 2023 of

Pension Amount: \$2,210.00 in the frequency of at least an annual payment.

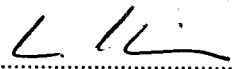
Should you have any queries please do not hesitate to contact me.

Yours Sincerely,



.....

Mark Harrison  
Director  
DATED:  
1 /7/2022



.....

Leanne Harrison  
Director  
DATED:  
1 /7/2022

**HARRISON SUPERANNUATION FUND  
MINUTES OF A MEETING OF THE TRUSTEE(S) HELD ON  
1 /2/2023 AT 35 BANAMBILA STREET, ARANDA ACT 2614**

---

PRESENT

MARK HARRISON  
LEANNE HARRISON

PENSION COMMENCEMENT

Mark Harrison

wishes to commence a new Minimum Account-Based pension with a commencement date of 1/02/2023. The pension will be known as Mark Harrison Pension 5.

The Pension Account Balance used to support this pension will be \$330,000 consisting of:

- a Taxable amount of: \$0.00
- and a Tax Free amount of: \$330,000.00

TRUSTEE ACKNOWLEDGEMENT

It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member.
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.

REVERSIONARY

It was resolved that the pension will be reversionary. Upon the member's death the pension will be paid to

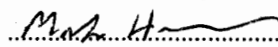
LEANNE HARRISON

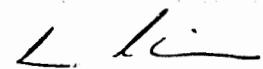
PAYMENT

It was resolved that the trustees have agreed to pay the pension payment for the year ended 30 June 2022 of at least \$2,712.00, being the minimum required pension payment.

CLOSURE

Signed by the trustee(s) pursuant to the Fund Deed.

  
..... 1/02/2023  
Mark Harrison

  
..... 1/02/2023  
Leanne Harrison



Dear Sir/Madam

RE: Minimum Account-Based pension

I Mark Harrison am currently a member of Harrison Superannuation Fund.

I hereby request the trustee(s) to commence a Minimum Account-Based pension with a commencement date of 1/02/2023 with \$330,000.00 of the superannuation benefits standing to my member's accumulation account in the fund.

This balance contains a Taxable Balance of \$0.00 and a Tax Free Balance of \$330,000

I have reached my preservation age and have currently satisfied a condition of release under the SIS Act. Set out below the required amount and the frequency of the payment for the year ended 30 June 2023.

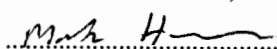
The required minimum pension payment in 2022-23 is \$2,712.

Pension Amount: \$2,712.00 in the frequency of at least an annual payment..

Pension has a Reversionary Beneficiary of LEANNE HARRISON

Should you have any queries please do not hesitate to contact me.

Yours Sincerely,

.....

Mark Harrison  
DATED: 1/2/23

MR M HARRISON  
35 BANAMBILA STREET  
ARANDA  
ACT, 2614

Dear Mark

Consultecon Pty Ltd as trustee for Harrison Superannuation Fund acknowledges that Mark Harrison has advised their intention to commence a new Minimum Account-Based pension on 1/02/2023

The Trustee(s) has agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually.
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases.
- The pension can be transferred only on the death of the pensioner to one of their dependants.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations.
- You have reached your preservation age and satisfied a condition of release under the SIS Act.
- Establish that the fund's trust deed provides for payment of this pension to the member.

The Pension has a Reversionary Beneficiary of LEANNE HARRISON

The trustee(s) have agreed to pay your pension payment for the year ended 30 June 2023 of

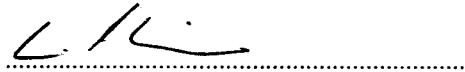
Pension Amount: \$2,712.00 in the frequency of at least an annual payment.

Should you have any queries please do not hesitate to contact me.

Yours Sincerely,



Mark Harrison  
Director  
DATED:  
1 /2/2023



Leanne Harrison  
Director  
DATED:  
1 /2/2023

Subject: Request for Lump Sum Payment from Pension 1 of Self-Managed Super Fund (SMSF)

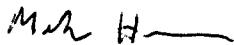
Dear Sir/Madam,

I Mark Harrison am currently a member of Harrison Superannuation Fund.

I hereby request the trustee(s) to make a lump sum payment from Pension 1 of my Self-Managed Super Fund (SMSF). I understand that as a member of the fund who is currently in pension mode, I am entitled to access a portion of my superannuation benefits in accordance with the rules and regulations set by the Australian Taxation Office (ATO).

I would like to request the lump sum payment of \$100,000 to be transferred to my personal bank account.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Mark H.', followed by a horizontal line.

Mark Harrison

Dated 5/2/2023

**HARRISON SUPERANNUATION FUND**

**MINUTES OF A MEETING OF THE TRUSTEE(S) HELD ON 5/2/2023 AT 35 BANAMBILA STREET,  
ARANDA ACT 2614**

---

PRESENT        MARK HARRISON

                  LEANNE HARRISON

AGENDA ITEM: APPROVAL OF LUMP SUM PAYMENT REQUEST FROM MEMBER MARK HARRISON

The meeting was called to consider and approve a lump sum payment request from Mark Harrison. The request was made in accordance with the rules and regulations set by the Australian Taxation Office (ATO) for Self-Managed Super Funds (SMSFs).

REVIEW OF REQUEST:

The Trustees reviewed the request for a lump sum payment of \$100,000 from Pension 1 of the SMSF and confirmed the account balance is greater than \$100,000. The Trustees also confirmed that the payment would be processed in accordance with the rules and regulations set by the ATO, including submitting a TBAR report. As the member is over 60, the payment is not taxable.

DECISION:

The Trustees unanimously approved the request for a lump sum payment of \$100,000 from Pension 1 of the SMSF to be transferred to Member Mark Harrison's personal bank account.

ACTION:

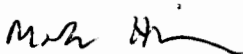
The Trustees instructed the Fund's administrator to process the lump sum payment as soon as possible.

CONCLUSION:

The Trustees adjourned the meeting after considering and approving the lump sum payment request from Member Mark Harrison.

CLOSURE Signed by the trustees pursuant to the Fund Deed

Signed:



Mark Harrison

Director

Dated 5/2/23



Leanne Harrison

Director

Dated 5/2/23

MR M HARRISON  
35 BANAMBILA STREET  
ARANDA  
ACT, 2614

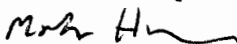
Dear Mark

Consultecon Pty Ltd as trustee for Harrison Superannuation Fund acknowledges that member Mark Harrison has requested a lump sum withdrawal of \$100,000 from his pension account 1.

The Trustee has approved the request and has taken action to ensure the following:

- Your request for a lump sum payment of \$100,000 has been reviewed and confirmed to be in accordance with the rules and regulations set by the Australian Taxation Office (ATO) for Self-Managed Super Funds (SMSFs).
- The payment will be transferred to your personal bank account as soon as possible.
- The trustee will submit a TBAR report on this withdrawal.

Yours sincerely,



Mark Harrison

Director

Dated 5/2/23



Leanne Harrison

Director

Dated 5/2/23



Harrison Superannuation Fund

## **ACTUARIAL CERTIFICATE**

Apricot Actuaries Pty Ltd  
ABN 44 613 006 769

[www.apricotactuaries.com.au](http://www.apricotactuaries.com.au)  
03 6240 1575

16/10/2023

Consultecon Pty Ltd  
as trustee(s) for Harrison Superannuation Fund  
c/o Emily Cooper from BARTLEY PARTNERS PTY LTD

## *ACTUARY'S CERTIFICATE UNDER SECTION 295-390 2022/23*

When a complying superannuation fund has assets in retirement phase, a proportion of the fund's income can be exempt from income tax. This is referred to as exempt current pension income (ECPI).

ECPI can work in two ways:

### **(1) Segregated assets**

The ordinary income and statutory income that an SMSF earns from segregated current pension assets is tax exempt.

We understand that your fund is not eligible to use the segregated method for the purposes of claiming ECPI.

### **(2) Proportionate method (s295-390)**

Where a fund contains assets that are in retirement phase and not treated as segregated for the purpose of ECPI then under section 295-390 of the Income Tax Assessment Act a proportion of the income from those assets is tax exempt. The proportion is equal to:

$$\frac{\text{Average value of unsegregated current pension liabilities}}{\text{Average value of unsegregated superannuation liabilities}}$$

The value of these liabilities must be specified by an Actuary in an Actuary's certificate obtained by the trustee before the date for lodgement of the fund's income tax return. **I**

**am pleased to attach your certificate for 2022/23.**

---

#### **Apricot Actuaries**

42 Sandy Bay Rd, Battery Point,  
Tasmania, 7004, Australia

---

#### **CONTACTS**

**PHONE**

03 6240 1575

**EMAIL**

info@apricotactuaries.com.au

**WEB**

www.apricotactuaries.com.au

Your accountant has ordered this certificate on your behalf. Please review the information in the attached certificate which should be read in its entirety.

Yours sincerely,



**Jim Hennington** BComm, FIAA, DipFP  
**Fellow of the Institute of Actuaries of Australia**

---

### **Apricot Actuaries**

42 Sandy Bay Rd, Battery Point,  
Tasmania, 7004, Australia

### **CONTACTS**

**PHONE**

03 6240 1575

**EMAIL**

info@apricotactuaries.com.au

**WEB**

www.apricotactuaries.com.au





# S295-390 ACTUARIAL CERTIFICATE

<b>Fund name:</b>	Harrison Superannuation Fund
<b>Tax year:</b>	2022/23
<b>Reference:</b>	A63521697089468
<b>Fund type:</b>	Accumulation and account-based income stream benefits (pension) only
<b>Certificate type:</b>	Actuarial certificate for the purposes of section 295-390 of the Income Tax Assessment Act 1997 - Exempt Income
<b>Trustee name:</b>	Consultecon Pty Ltd

## ECPI - PROPORTIONATE METHOD:

I hereby certify that the tax exempt proportion of the Fund's applicable income (from assets that were not segregated or deemed to be segregated) for the 2022/23 financial year is:

**98.79%** ■

This percentage should only be applied to income from unsegregated assets, including the income from unsegregated assets earned over the following periods:

- 01/07/2022 - 30/06/2023

This calculation is based on data supplied by Emily Cooper from BARTLEY PARTNERS PTY LTD on behalf of the trustee(s). A summary of the key data is provided in the following pages.

Please carefully read the following pages which contain details of the information used in this actuarial certificate, including the methodology used and the assumptions I have made. These form part of the certificate and should be read in their entirety.

I confirm that this actuarial certificate has been prepared in accordance with Professional Standard 406 issued by the Actuaries Institute and other relevant professional standards.

Date: 16/10/2023

**Jim Hennington, Fellow of the Institute of Actuaries of Australia**

Find out more about your actuary on [LinkedIn](#)

---

## Apricot Actuarial

42 Sandy Bay Rd, Battery Point,  
Tasmania, 7004, Australia

---

## CONTACTS

### PHONE

03 6240 1575

### EMAIL

[info@apricotactuarial.com.au](mailto:info@apricotactuarial.com.au)

### WEB

[www.apricotactuarial.com.au](http://www.apricotactuarial.com.au)

## What to do with this certificate

Ordinary income and statutory income that a complying superannuation fund earns from assets held to provide pension benefits is exempt from income tax. This is referred to as exempt current pension income (ECPI).

Where the fund has retirement phase assets that are not segregated (or deemed to be segregated) then an exempt proportion is calculated by an Actuary. This proportion is applied to the net ordinary assessable income of those unsegregated assets including net capital gains, but excluding assessable contributions and non-arm's length income. Income derived from segregated assets (or assets that the ATO deems to have been segregated) must be dealt with separately.

The total ECPI for this tax year is therefore calculated as:

- Income from assets that were unsegregated  
**x ECPI proportion**

## Key information used

The following information was provided by your accountant, for the purpose of completing your fund's actuarial certificate for the 2022/23 financial year. Please note that we have relied on this information and have not checked the terms of the Fund's Trust Deed and rules.

Member 1: Mark Harrison

Member 2: Leanne Harrison

<b>Opening balances at 01/07/2022:</b> <sup>Note 1</sup>	
Retirement phase income stream balances (=liabilities)	\$ 1,211,669.33
Non-retirement phase balances	\$ 341,002.81
<b>Total assets (=superannuation liabilities)</b>	<b>\$ 1,552,672.14</b>
Plus	
Non-concessional contributions	\$ 440,000.00
Concessional contributions	\$ 16,000.00
Transfers in	\$ 0.00
Minus	
Lump sum withdrawals	\$ 0.00
Pension payments/withdrawals	\$ 138,810.00
Equals	
<b>Balance before income and expenses</b>	<b>\$ 1,869,862.14</b>
Preliminary net income	\$ 224,799.22
<b>Closing balance at 30/06/2023:</b> <sup>Note 1</sup>	<b>\$ 2,094,661.36</b>

Based on the information provided, this superannuation fund contains only accumulation and account-based type income stream benefits (commonly referred to as pensions). These include allocated pensions, market linked pensions, and account-based income streams (including transition to retirement pensions). It does not contain other types of accumulation or income stream benefits such as defined benefits. I have relied on the assessment of the fund's accountant to check that the pensions valued meet the requirements to be considered a Retirement Phase superannuation income stream under the Act in this tax year.

**Note 1:**

I understand that the information supplied to me was based on draft financial statements. Should this information change materially then this actuarial certificate should be revised accordingly.

My calculation of the average value of unsegregated current pension liabilities of the fund during the tax year was \$ 1,607,710.62. The average value of unsegregated superannuation liabilities of the fund during the tax year was \$ 1,627,342.39.

## **Assumptions made**

There are sometimes instances where our staff need to make assumptions in relation to the information provided to us. If you are concerned these assumptions are inaccurate, please contact our staff directly and we will organise a free amended certificate. The following assumptions were made in relation to this order:

- Mark Harrison commenced a pension on 01/02/2023 using their entire non-retirement phase balance at that date; and
- Leanne Harrison commenced a pension on 31/07/2022 using their entire non-retirement phase balance at that date; and
- Leanne Harrison commenced a pension on 05/06/2023 using their entire non-retirement phase balance at that date.
- All assets which produced non-arm's length income were excluded from the application.
- Leanne Harrison's pension payments have been confirmed as meeting the minimum standards by the accountant.

## **Methodology I have used**

By definition, the liabilities of an accumulation account or account-based income stream, without any guarantees, are equal to the value of the assets backing it. As such, I am satisfied that the amount of the assets at the end of the year, together with the Fund's future earnings and contributions, will provide the amount required to discharge in full the fund's liabilities as they fall due. No recommendation is needed with regard to future contributions or adequacy opinion.

The value of current pension liabilities and superannuation liabilities at any particular time is therefore the account balance of the member or reserve at that date. Accordingly, the average values for this certificate have been determined using a daily weighted average calculation which takes into account details of the fund's relevant transactions over the year (as summarised in the key information above).

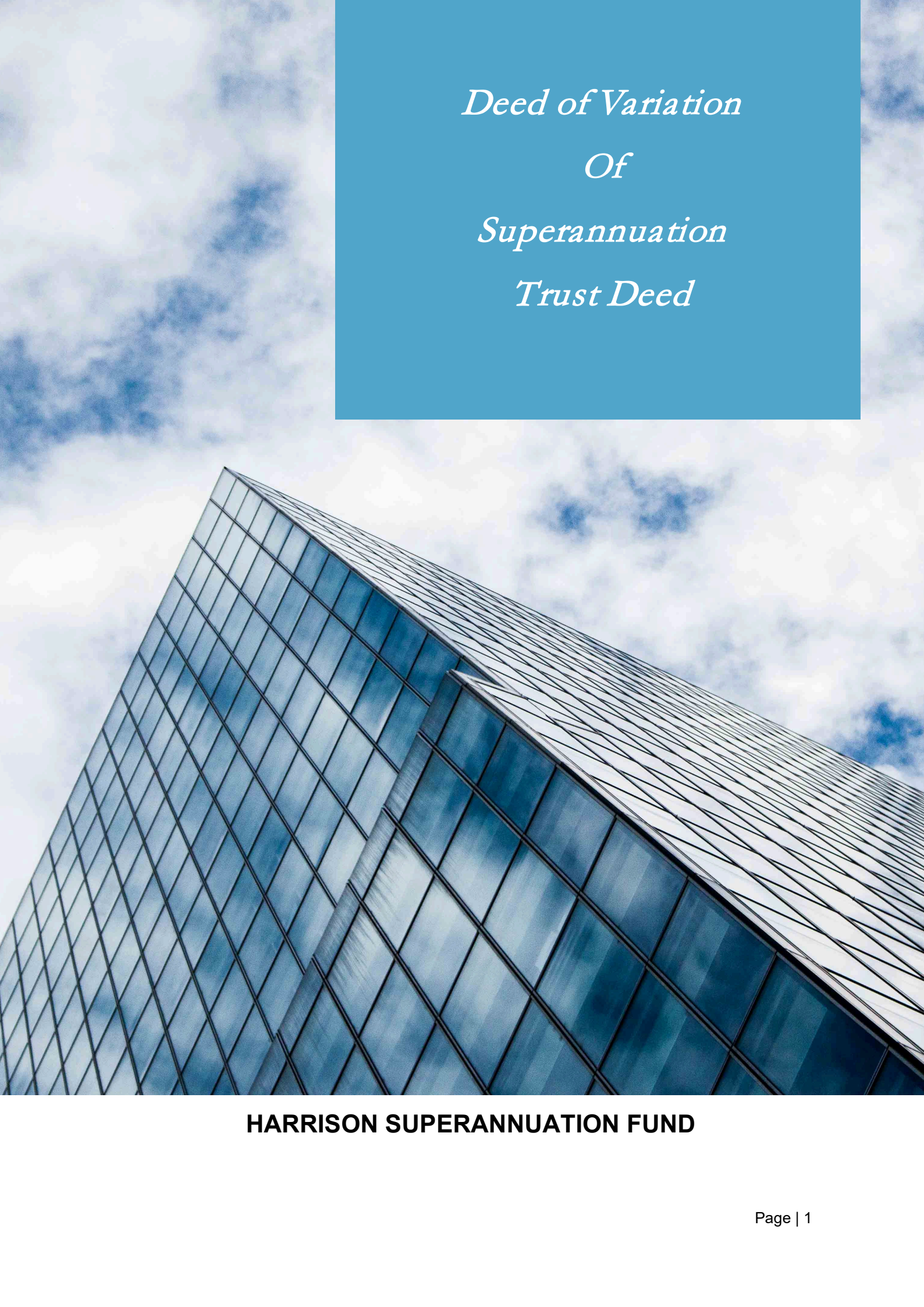
Since the fund design consists only of account-based benefits, no assumption has been made (or is needed) regarding rates of future return on the Fund's assets; pension increases; or a discount rate. We have however assumed that the fund will comply with Superannuation Industry Supervision (SIS) regulation requirements for allocated pensions, market linked pensions and/or account-based income streams.

### **Minimum pension standards**

The standards for account-based income streams include a requirement for a minimum amount to be paid to the member over the year depending on the member's age, opening account balance and date of commencement. Where the minimum pension standards are not met the earnings on the assets supporting that income stream may not be eligible for an exemption from income tax and the tax exempt proportion shown in this certificate may not be correct.

We used the information provided to us to perform a preliminary validation that the pension standards were met. Where actual pension payments were lower than we expected, we have flagged this for your accountant to consider and to confirm to us that the standards were indeed met. We have not made further investigations to certify that the precise minimums were in fact paid.





*Deed of Variation  
Of  
Superannuation  
Trust Deed*

**HARRISON SUPERANNUATION FUND**

## Schedule

***Date of this deed***

Date of execution of this deed.

***Item 1 – SMSF Name***

HARRISON SUPERANNUATION FUND

***Item 2 – Parties***

***Trustee***

CONSULTECON PTY LTD

A.C.N: 091 299 848

Registered Office: 35 BANAMBILA STREET

ARANDA ACT 2614

***Members***

Mark Harrison

Leanne Harrison

***Address of fund***

35 BANAMBILA STREET

ARANDA ACT 2614

**TABLE OF CONTENTS**

Background ..... 4  
Variation of Superfund Deed ..... 4  
Reduction in Benefits of Members ..... 4  
Consent to Variation ..... 4  
Superannuation Law Compliance and Operation ..... 4  
Payments of Expenses ..... 5  
Execution ..... 6

## BACKGROUND

1. The Self-Managed Superannuation Fund set out in Item 1 of the Schedule is currently in existence and is governed by the fund's current deed. The current deed provides provisions to amend any or all of its provisions, subject to the limitation contained in the fund's current deed and superannuation law. This deed supplements the fund's current deed.
2. The parties hereby wish to vary the existing deed by replacing them with the provisions contained in Annexure A to this deed of variation. All parties have unanimously consented to the amendments to the deed. The trustee(s), members and other parties are listed in Item 2 of the Schedule.

### **This deed witnesses:**

## VARIATION OF SUPERFUND DEED

3. The fund's current deed is varied by this deed, with effect from the date of execution of this deed. As such all provisions of the current deed including any clauses, rules, schedules, annexures or appendices, are hereby revoked and are replaced with the rules, schedules and provisions contained in Annexure A to this deed of variation.
4. If an amendment or replacement of any clause of the funds' current deed cannot take place, then that clause shall be read together with the provisions contained in Annexure A to this deed and in the event of any inconsistency between the clauses the clause prevails to the extent of the inconsistency.

## REDUCTION IN BENEFITS OF MEMBERS

5. The parties are satisfied that the requirements of the fund's current deed have been complied with in this deed. The rights or benefits of members that arose before the effective date will not be adversely affected as a result of this deed of variation.

## CONSENT TO VARIATION

6. All parties consent to the variation of the fund's current deed and have passed a resolution to this effect noting that the beneficial interest in the superannuation fund shall remain unchanged by this deed of variation.

## SUPERANNUATION LAW COMPLIANCE AND OPERATION

7. The parties are satisfied that superannuation law has been complied with and will notify the fund's members of the deed variation if the law requires it.
8. This deed of variation only varies the current deed. It does not vary the terms of any nomination relating to a members death benefits or any member's pension agreements.



## PAYMENTS OF EXPENSES

9. All costs related to the preparation and submission of this deed of variation including any stamp duty are to be paid by the superannuation fund.

## EXECUTION

**Executed as a deed.**

Dated: \_\_\_\_\_

**Signed for and on behalf of:**

CONSULTECON PTY LTD

As director of trustee company under Section 127 of the Act

\_\_\_\_\_  
Mark Harrison

**Signed for and on behalf of:**

CONSULTECON PTY LTD

As director of trustee company under Section 127 of the Act

\_\_\_\_\_  
Leanne Harrison



*Annexure A*

*Deed of Variation*

*Superannuation*

*Trust Deed*

**HARRISON SUPERANNUATION FUND**

## TABLE OF CONTENTS

A. Interpretation & Definitions .....	13
Interpretation .....	13
Definitions.....	13
B. Existing Fund .....	20
Purpose of the Fund.....	20
Superannuation Law Compliance .....	20
Trustees of the Fund .....	20
C. Membership .....	21
Adding Members .....	21
Date of Additional Member's Commencement as Trustee .....	21
Minors as Members.....	21
Cessation of Membership .....	22
Exception to Cessation .....	22
Information to be Provided .....	22
Applicant to Provide Information to Trustee.....	22
Information to be Provided by Trustee.....	23
Beneficiaries as Additional Members .....	23
Meetings.....	23
D. Trustee.....	24
Who cannot be a Trustee?.....	24
Who can be a Trustee? .....	24
Other Persons who may Act as a Trustee .....	24
Appointment of a Trustee.....	25
Appointment of Legal Personal Representative (LPR) .....	25
Resignation or Removal of a Trustee .....	26
Documentation Return .....	26
Trustee Covenants, Liability & Indemnity.....	26
E. Investments .....	26
Permitted Investments .....	27
Disallowed Activities.....	27
Power to Deal with Investments.....	27
Investment Strategy .....	28
Asset Segregation .....	28
Offer Choice to Members & Exempt Current Pension Income Deduction .....	28
Valuations.....	28

Interim Fund Earning Rate .....	29
F. Contributions .....	29
Employer Contributions .....	29
Member to Keep Trustee Informed .....	30
Acceptance of Contributions .....	30
Fund Capped Contributions .....	30
Interpretation .....	30
Downsizer Contributions .....	30
Contributions Not Accepted .....	30
Allocation of Contributions .....	31
Tax on Contributions and Shortfall Components .....	31
No Termination on Transfer of Business to Another Employer .....	32
Spouse Splitting Arrangements .....	32
Maximum Amount of Contributions - Concessional .....	32
Maximum Amount of Contributions – Non-Concessional .....	33
Contribution Reporting & Other Matters.....	33
G. Insurance Policies .....	34
Trustee Bound to Exercise Power in Limited Cases.....	34
Inconsistent Conditions in Policy .....	35
H. Transfer and Rollovers .....	35
Transfer to or From Eligible Rollover Fund .....	35
Rollover to Accumulation Account .....	35
Trustee’s Power to Effect Transfer on Written Request .....	35
Form and Effect of Transfer .....	35
Trustee’s Power to Transfer to Successor Fund.....	36
The Trustee’s Power to Receive Transfer .....	36
Time Limit for Rollover .....	36
I. Maintain Records and Accounts .....	36
Documents to be Prepared .....	37
Availability of Deed and Documents .....	37
Annual Return .....	37
Audit of Financial Statements .....	37
Dealing with Money Received.....	38
Trustee May Not Charge Fees.....	38
Member Accounts .....	38
Additions to and Deductions from Member Accumulation Accounts .....	38
Income Account .....	39
Credits and Debits to the Income Account.....	39

Tax on Income .....	40
Allocation of Earnings .....	40
Reserve and Equalisation Accounts .....	41
J. Powers of Trustee's.....	41
Delegation of Power.....	41
Trustee Powers .....	41
Declaration of Trust.....	43
K. Family Law Act Provisions.....	43
Rules for Payment Splits.....	43
Transfer / Payment of Non-Member Spouse Interests .....	44
Refusal to Admit as Member.....	44
Professional Fees .....	44
L. Payments of Benefits to a Member.....	44
Permanent or Temporary Total Disablement Benefit .....	45
Period of Payment: Temporary Total Disablement.....	45
Insurance Claim .....	45
Terminal Medical Condition.....	45
Retirement and Early Retirement Benefit .....	46
Division 293 Tax And First Home Buyer Super Saver Scheme.....	46
Trustee Must Notify That Benefit is Payable.....	46
Method of Notice and Notice Timing.....	47
Claim Out of Time .....	47
Unclaimed Benefit .....	47
Tax on Benefit.....	47
Person Under Legal Disability.....	47
Components of Benefit.....	47
Limit on Payment of Preserved Payment Benefits .....	47
Credits to Accumulation Accounts .....	48
Debits to Accumulation Accounts .....	48
Discharge of Trustee.....	48
M. Pensions .....	48
Types of Pension .....	49
Annuity Funded Pension .....	49
Allocation Between 2 or More Spouses .....	49
Pension Benefits Payable on Disablement.....	49
Credits and Debits to a Pension Account .....	50
Additions to and Deductions from Transfer Balance Account .....	50
Payment of Pension .....	51

Allocated Pension .....	51
Market Linked Pension.....	52
Account Based Pension .....	52
Compulsory Cashing Requirements .....	53
Transition to Retirement Pension.....	53
Payment of Existing Pensions after 1 July 2007.....	54
Reversionary Pensions .....	54
Segregated Accounts of a Member .....	55
Segregation of Assets and Valuation.....	55
Pensions: Residue in Account .....	55
N. Actuary Certificates .....	56
Commutation of a Pension.....	56
Commutations Related to Transfer Balance Caps.....	56
Qualification of Pensions as Asset Test Exempt Income Streams .....	56
O. Borrowing .....	57
Limit on Borrowing .....	57
Trustee may Grant Security Over Asset .....	57
Disclosure of Conflict of Interest .....	58
P. Death of a Member .....	58
Death Benefit .....	58
Death Benefit Agreement.....	58
Non-Binding Death Benefit Nomination .....	58
Binding Death Benefit Nomination .....	59
Revocation of Death Benefit Agreement.....	59
Payment of Death Benefit .....	59
Life Insurance Policy .....	60
Discharge of Trustee.....	60
Non-Dependant Payment.....	60
Payment of Death Benefit When Member is in Accumulation Phase.....	60
Payment of Death Benefit When Member is in Pension Phase.....	60
No Reversionary Pension .....	60
Invalid Agreement When No Reversionary Pension.....	60
Reversionary Pension .....	61
Invalid Agreement When Reversionary Pension .....	61
Winding Up of Fund .....	61
Notice of Winding Up .....	61
Payment of Benefits .....	62
Death of Final Member.....	62

Q. Variation of Deed.....	62
Limits on Effect of Variation and Power .....	62
R. Miscellaneous.....	63
Tax File Number Collection.....	63
Asset Testing .....	63
Member Communication.....	63
Legal Rights of Member not Affected by this Deed .....	63
Dispute Resolution .....	63
<b>Schedule to this deed .....</b>	<b>64</b>



## A. INTERPRETATION & DEFINITIONS

### INTERPRETATION

1. In this deed, unless the contrary is expressly provided, or the context otherwise requires:
  - a reference to the singular includes a reference to the plural and vice versa;
  - a reference to currency is in Australian dollars;
  - a reference to any legislation includes any amendments made to that legislation, as well as any consolidations, re-enactments or replacements;
  - a person includes a firm, partnership, joint venture, association or corporation. Also, a person includes their legal personal representative, assignors, administrators or successors;
  - the headings in the deed are for reference purposes only and do not affect the interpretation of the deed;
  - the word 'includes' in any form is not a word of limitation; and
  - this trust deed includes this document as varied or replaced regardless of any change in the identity of the parties noted in the deed.
  
2. This deed is governed and is to be construed in accordance with the laws of the State or Territory of the Commonwealth of Australia in which the deed is executed. The parties' consent to the exercise of jurisdiction by the courts of that place.

### DEFINITIONS

In this deed, the terms below have the following meaning:

**Account** means an account established by the trustee in accordance with this deed for the administration of the fund.

**Accumulation account** means the account established for a member by the trustee.

**Account-based pension** means a pension provided in accordance with the rules of the fund that:

- (a) follow the terms set out in the SIS Regulations; and
- (b) meet the standards and conditions set out in the SIS Regulations.

**Administration costs** has the same meaning as in the SIS Regulations.

**Annuity** means what it means under SIS Regulations or any other superannuation law.

**Approved benefit arrangement** means an arrangement into which or from assets of the Fund can be transferred without a breach of superannuation law. It includes a rollover fund, a complying superannuation fund, an approved deposit fund and an annuity arrangement.

**Approved deposit fund** means a fund which is a complying approved deposit fund under the Tax Act.

**Amount standing to the credit** in relation to an accumulation account, includes an amount the trustee decides to pay to that account from the equalisation account (if any).

**Assets** means the cash, investments and other property of the Fund held by the trustee on the trusts established by or under this deed.

**Beneficiary** means a person immediately and absolutely entitled to a benefit under this deed in respect of a member. It includes a member, a dependent or a pensioner.

**Benefit** means an amount payable out of the Fund to or in respect of a member or beneficiary.

**Benefit entitlement** means an amount in the Fund which may become payable to a member, dependant or beneficiary.

**Binding death benefit notice** means a notice given by a member or beneficiary to the trustee in accordance with the SIS regulations, relevant superannuation law and this deed.

**Business day** means Monday to Friday excluding public holidays.

**Business hours** means between 9:00 am and 5:00 pm on a business day.

**Cash** has the same meaning as in superannuation law.

**Child** has the same meaning as in the SIS Act.

**Commute** refers to when a right to receive a regular payment, such as a pension or annuity payments, is converted into the right to receive a lump sum payment.

**Complying superannuation fund** means a complying superannuation fund under superannuation law.

**Concessional contributions cap** has the meaning as per the Income Tax Assessment Act.

**Contributions** means gross contributions made to the Fund before tax in accordance with this deed.

**Contributions splitting superannuation benefit** means a payment made in accordance with the SIS Regulations.

**Corporation** means a constitutional corporation under Superannuation law.

**Corporations Act** means the Corporations Act 2001 (Cth) and the regulations and determinations made under the Act.

**Custodian** means any person or other entity appointed by the trustee as custodian of the assets or property of the fund.

**Death benefit agreement** means all, or that part of, an agreement describing the trustee's obligations concerning the payment of benefits on a member's death which:

(a) directs the trustee to pay the benefits to a person to whom those benefits may be paid in accordance with superannuation law;

(b) has been executed by the trustee and

(c) the member; and has not later been

(i) terminated by the member; or

(ii) replaced by a separate death benefit agreement with the agreement of the trustee and the member.

**Death benefit** means such amount of a member's entitlements in the superannuation fund in the account of the member as the superannuation law allows to be paid to the member's dependants or their legal personal representatives, upon the death of the member.

**Deed** means this deed executed by the trustee and the members.

**Dependant** has the same meaning as provided in the SIS Act.

**Disqualified person** in the context of an individual or a company has the same meaning as the SIS Act.

**Doctor** means a registered medical practitioner.

**Downsizer contributions** mean the same as in the Income Tax Administration Act.

**Eligible roll over fund** means what it means in the SIS Act.

**Employment termination payment** means the same as it means in the Tax Act.

**Employee** means a person who is an eligible person under superannuation law.

**Employer** means what it means under Superannuation law.

**Employer contributions** has the same meaning as per the SIS Regulations.

**Employer-sponsor** is the employer named, or the employer that is carrying on business in succession to or together with that employer and has elected to assume the obligations of that employer in accordance with this deed.

**Employment relationship** – an employment relationship exists between 2 persons if any of the following applies:

- (a) one person is an employee of the other within the ordinary meaning of that term, or within the meaning of the SIS Act, or is taken to be an employee under superannuation law;
- (b) one person is the trustee of a trust of which the other person, or a relative of the other person, is a beneficiary;
- (c) one person is a member of a partnership in which the other person, or a relative of the other person, is either a partner or a director of a body corporate that is a partner; or
- (d) one person is a member of a partnership in which the other person, or a relative of the other person, is a beneficiary of a trust, the trustee of which is a partner.

However, an employment relationship does not exist between 2 persons if superannuation law has the contrary effect.

**Excess concessional contributions** means a contribution in excess of the concessional contributions cap set by the regulator or superannuation law;

**Excess non-concessional contributions** means a contribution in excess of the non-concessional contributions cap set by the regulator or superannuation law.

**Excess non-concessional contributions tax** means the tax applicable to any contributions in excess of the non-concessional contributions cap.

**Expenses** of the Fund means the expenses for which the trustee is entitled to be reimbursed under

this deed.

**Family Law Act** means the Family Law Act 1975 (Cth).

**First home super saver scheme** means the scheme set out in the Taxation Administration Act 1953;

**Fund capped contributions** refers to those contributions within the meaning in the SIS Regulations,

**Fund** means the fund established by this deed, the name of which is set out in the Schedule.

**Fund earning rate** means the positive or negative earning rate the trustee determines after taking account of any provision or reserve for future contingencies.

**Fund year end year** means the 12-month period ending on 30 June or a substitute date decided on by the trustee.

**Gainful employment** means what it means under superannuation law. It includes gainful employment on a full-time basis and gainful employment on a part-time basis.

**In-house asset** refers to an asset of an SMSF, after 11 August 1999, as defined in the SIS Act.

**Insurance policy** means an insurance policy effected on the life of the member or a beneficiary of the Member, or in respect of the member's or beneficiary's illness, accident or disablement.

**Legislation** generally refers to superannuation law or such other legislation as governs superannuation funds.

**Levy** means a levy payable by the Fund under superannuation law.

**Market value** refers to the amount that could be expected to be received from the disposal of an asset in an orderly market. It is the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if all the following assumptions are made:

- that the buyer and the seller dealt with each other at arm's length in relation to the sale;
- that the sale occurred after proper marketing of the asset; and
- that the buyer and the seller acted knowledgeably and prudently in relation to the sale.

**Member** means an initial member or a person who has been admitted as a member of the Fund in accordance with the deed, and members has a corresponding meaning.

**Member Application Form** means a form acceptable to the trustee by which a person may apply to become a member of the Fund.

**Member contributions** has the same meaning as in the SIS Regulations.

**Non-binding death benefit nomination form** means a notice given by a member or beneficiary to the trustee, but which does not meet the requirements of the SIS Regulations.

**Non-concessional contributions cap** means the cap imposed under tax law.

**Non-commutable pension** means a pension provided under rules of the superannuation fund that:

- (a) meets the standards of regulation of the SIS Regulations; and

(b) ensures that, if the pension is commuted under certain circumstances the resulting superannuation lump sum cannot be cashed unless:

(i) the purpose of the commutation is to cash an unrestricted non preserved benefit; or

(ii) before commutation, the pensioner has met a condition of release in respect of which the cashing restriction for preserved benefits and restricted non-preserved benefits is 'Nil'.

**Non-Member spouse** means a person who is either a spouse or former spouse of a member, or a Non-Member Spouse within the meaning of the Family Law Act.

**Non-preserved amount** means an amount (including a roll over payment) that is payable to or in respect of a member that is not subject to cashing restrictions under superannuation law at the time of payment.

**Participating employer** means an employer the trustee admits as a participating employer.

**Part time** means that a member works at least forty hours in a thirty-day consecutive period in a year where contributions are made by the member or by the member's employer.

**Payment split** means a payment split the Family Law Act.

**Pension** means a pension, annuity or income stream permitted to be paid under this trust deed and superannuation law and which is taken to be a benefit under the SIS Act. It includes any account-based pension, allocated pension, market linked pension, transition to retirement income pension or stream and any other type of pension or income stream allowed under the superannuation law.

**Pension account** means a pension account established under trust deed.

**Pension dependant** means a dependant of a member to whom a pension may be paid on the member's death, as defined by the SIS Regulations.

**Permanent incapacity**, in relation to a member, means ill-health (whether physical or mental), where the trustee is reasonably satisfied that the member is unlikely, because of the ill health, to engage in gainful employment for which the member is reasonably qualified by education, training or experience.

**Preservation age** has the same meaning as in superannuation law.

**Preserved benefit** means a benefit arising from a preserved payment.

**Preserved payment** means a payment made to the Fund which is required to be preserved under superannuation law if the Fund is to be a complying superannuation fund.

**Preserved payment benefit** means a benefit arising from a preserved payment.

**Proportioning rules** refer to when a superannuation benefit is paid from a superannuation interest, and the benefit is paid in the proportions of tax-free and taxable components, which make up the value of the superannuation interest just before the benefit is paid.

**Purchase price** of pension means the total amount paid as consideration to buy an income stream.

**Qualified independent valuer** refers to an independent valuer who is qualified either through holding formal valuation qualifications or by being considered to have specific knowledge, experience and judgment by their particular professional community. This may be demonstrated by being a current

member of a relevant professional body or trade association holding a practicing certificate and carrying appropriate professional indemnity insurance.

**Regulator** means the particular Commonwealth body responsible for the administration of the relevant aspect of superannuation. It may be the Australian Taxation Office, the Australian Prudential Regulation Authority, the Australian Securities and Investments Commission or some other body.

**Related party** has the same meaning as in superannuation law.

**Relative** has the same meaning as in superannuation law.

**Release Authority** means a written authority or direction given to the trustee to release funds, given by the member or the Commissioner of Taxation, and which the trustee is required to comply with under Superannuation law.

**Relevant legislation** means legislation relating to superannuation law.

**Retirement phase** refers to the phase of a superannuation fund in which the members' superannuation interests support an income stream of a member in retirement. However, a superannuation fund will not be considered to be in retirement phase if it is paying a transition to retirement income stream.

**Reversionary beneficiary** means an eligible dependant for the purpose of superannuation law, including a Pension Dependant, nominated by a pensioner as his or her residuary beneficiary.

**Reversionary income stream** means an income stream that, on the member's death, automatically continues to be paid to the member's nominated beneficiary.

**Roll over payment** includes a transitional employment termination payment, or an employment termination payment made or received by the trustee in accordance with superannuation law and an eligible benefit payment rolled out of or in to a complying superannuation fund.

**Securities** includes fully paid and partly paid shares, fully paid and partly paid stocks, debentures, notes, bonds, mortgages, options, cryptocurrencies and other similar securities. Neither security nor registration is required.

**Self-managed superannuation fund** has the same meaning as the SIS Act.

**SIS Act** means the Superannuation Industry (Supervision) Act 1993 (Cth).

**SIS Regulations** means the Superannuation Industry (Supervision) Regulations 1994 (Cth), as amended from time to time.

**Shortfall component** means what it means in the Superannuation Guarantee (Administration) Act 1992 (Cth) and regulations made under that Act.

**Social Security Act** means Social Security Act 1991 (Cth) and any regulations or determinations made under that Act.

**Spouse** means a person legally married to the member at any time; and a person who is not legally married to the member, but who, in the trustee's opinion, lives or lived with the member on a bona fide domestic basis as the partner of that member including a person of the same sex.

**Superannuation benefit** has the meaning given by tax law.

**Superannuation interest** has the meaning given by tax law.

**Superannuation law** means any law of the Commonwealth of Australia, which deals with any aspect of superannuation or taxation in relation to superannuation, or any lawful requirement in relation to the Fund by the Commissioner of Taxation, the Australian Taxation Office, APRA, ASIC or any other body that has responsibility in connection with the regulation of superannuation.

**Tax** includes any form of taxation, surcharge, levy, duty or other government charge that the trustee is required to pay out of the Fund, or a member, former member or beneficiary is required to pay.

**Tax Act** means the Tax Act 1936 and the Tax Act 1997.

**Tax Administration Act** means the Tax Administration Act 1953 (Cth).

**Taxation** includes any tax, charge duty or levy of any type paid or payable by the trustee, or by a member, former member or beneficiary, in relation to any part of the fund.

**Tax file number** has the same meaning as the Tax Act.

**Temporary total disablement** means disablement that is not total and permanent disablement that makes the relevant member incapable of continuing in the gainful employment that the member was in immediately before the incapacity.

**Total permanent disablement** means such total physical or mental disablement that the trustee is reasonably satisfied that the relevant member is unlikely ever again to be able to engage in gainful employment for which the member is reasonably qualified by education, training or experience.

**Total superannuation balance** refers to the sum of:

- the accumulation phase value of the member's superannuation interests;
- if the member has a transfer balance account, an adjusted balance for that transfer balance account;
- and any rolled over superannuation benefits not reflected in the member's accumulation phase value or balance of their transfer balance account, reduced by the sum of any structured settlement contributions.

**Transfer Balance** has the same meaning as Tax Act.

**Transfer Balance Cap** has the same meaning as the Tax Act.

**Transfer determination** means an excess transfer balance determination issued under the Tax Act.

**Transition to retirement pension** means a pension to be paid by the Fund under superannuation law, paid as a transition to retirement pension under the conditions set out in the SIS Regulations.

**Trustee** means the persons or company who are the trustees or is the trustee of the superannuation fund from time to time and Trustees and corporate Trustee shall have a corresponding meaning.

**Unclaimed benefits** mean benefits described as 'unclaimed money' under Superannuation law.

**Unrestricted non-preserved benefit** means such amounts of a member's benefit which is not classified as a preserved and / or restricted non preserved benefit.

**Valuation of assets** refers to the process undertaken rather than who conducts it and governs the acceptability of a valuation of assets.

**Withdrawal benefit** means the minimum benefit that must be paid to a member on withdrawal from the fund under superannuation law.

## B. EXISTING FUND

3. The fund named in the Schedule to this deed, is a self-managed superannuation fund as defined under the SIS Act. The fund is a regulated complying superannuation fund and is an indefinitely continuing superannuation fund. The persons listed as trustees in the Schedule to this deed, have consented to act as trustees (or corporate trustees if the trustee is a corporation) of the fund.
4. The fund was established by the original deed, constituted and formed from the date of the original deed. The original trust deed and any updates have been made available to all members by the trustee.

## PURPOSE OF THE FUND

5. Providing old age pensions to members on their retirement is the sole or primary purpose of the fund.

## SUPERANNUATION LAW COMPLIANCE

6. This deed is to be interpreted so it complies with superannuation law. If any provisions outlined in this deed are found to be inconsistent with superannuation law, then superannuation law will override these inconsistencies. This includes ensuring that at all times, the fund qualifies for all available concessional tax treatment under the Tax Act and superannuation law.
7. In the event that any part or clause in this deed are found to be ineffective, invalid or illegal, such ineffectiveness, invalidity or illegality shall not affect the validity or operation of the remainder of this deed.

## TRUSTEES OF THE FUND

8. The fund is vested in the trustees. Unless expressly stated in this deed, no other person has any legal or beneficial interest in any asset of the fund. The trustees must manage the fund in accordance with the governing rules contained in this deed.
9. The trustee must not do or fail to do anything as trustee of the Fund that would result in either of the following:
  - (a) A breach of law, including superannuation law; or
  - (b) The Fund ceasing to qualify as a self-managed fund under superannuation law or to qualify for, all available concessional tax treatment under the Tax Act.



## C. MEMBERSHIP

10. The membership of the fund is comprised of the members listed in the original deed, plus any new admitted members, less any persons who have ceased to be members.

## ADDING MEMBERS

11. A person, who wishes to be admitted as member of the superannuation fund, must provide to the trustees a completed and signed "New Member Application Form" as approved by the trustee.
12. Providing the person is qualified to be a member and that the person's admission would not cause the fund to breach superannuation law or become a non-complying superannuation fund, the trustees may admit this person as a member of the superannuation fund.
13. Subject to superannuation law, a person may remain a member of the superannuation fund even if no contributions are made in respect of that member.
14. All new members of the superannuation fund must consent to being appointed as trustees of the fund. If the trustee of the fund is a company, all new members must consent to becoming directors of the trustee company. Once a person becomes a member or Trustee of the fund, the member or Trustee will be bound by this deed in all respects as if the member or Trustee was a party to the original deed.

## DATE OF ADDITIONAL MEMBER'S COMMENCEMENT AS TRUSTEE

15. Unless alternative arrangements allowed under superannuation law have been made, the date of commencement of membership of the superannuation fund for a member will be:
  - the date when the trustee accepts the application of the member; or
  - the date of application of the member.
16. Unless otherwise allowed by superannuation law, upon becoming a member of the superannuation fund the member will also become Trustee of the fund or director of the corporate trustee of the fund at the same time as becoming member of the fund, unless, for instance, a legal personal representative is appointed as trustee under the SIS Act. The trustee must not accept applications from more than the maximum number of persons allowed by superannuation law at any one given time.
17. An additional member becomes bound by this deed on being accepted as an additional member.

## MINORS AS MEMBERS

18. A minor, being someone who is under 18 years of age, may be a member of the fund provided all legislative conditions are met in relation to membership of that minor. The trustee may accept an application for membership of a minor in an acceptable format made by the minor's parent or guardian. Under superannuation law the parent or guardian will make all decisions relating to the minor's membership until the minor turns 18. Upon turning 18 years of age the minor member becomes a trustee of the fund or, if applicable, a director of the corporate Trustee.

## CESSATION OF MEMBERSHIP

19. When a person ceases to be a member of the fund, if applicable, the person also ceases to be a trustee of the fund. Any member who ceases to be a member must also cease being a director of the corporate Trustee of the fund.
  
20. A person ceases to be a member of the fund if:
  - they die; or
  - they cease to be a trustee of the fund; or
  - they become ineligible to be a member under superannuation law; or
  - benefits to or for the member cease to be payable
  
21. A person may also be removed as a member of the superannuation fund, at any time and in any manner that all of the other trustees consider reasonable, including by deed, provided the removal otherwise complies with superannuation law. In such a case, that member's benefits must be rolled over into another complying superannuation fund, upon the person ceasing to be a member.
  
22. When a person ceases to be a member of the fund, the trustee must provide to the person any information required under superannuation law.

## EXCEPTION TO CESSATION

23. A person does not cease to be a member of the fund when they cease to be a trustee of the fund if:
  - The member has appointed a legal personal representative to act as a trustee of the fund on their behalf; and
  - the legal personal representative holds an enduring power of attorney in respect of the member, or the member is under a legal disability.

## INFORMATION TO BE PROVIDED

### APPLICANT TO PROVIDE INFORMATION TO TRUSTEE

24. On written request by the trustee, a beneficiary, a member or applicant for membership of the fund must supply the trustee with information that the trustee thinks necessary for any purpose. This extends to submitting to a medical examination by a doctor who is acceptable to the trustee. Each member with the application to become a member must also provide proof of age to the trustee of the fund.
  
25. If a beneficiary, member or applicant fails to provide requested information, then the trustee may decline to accept member application or refuse to accept any further contributions on behalf of the member.
  
26. A member must notify the trustee as soon as practical if the member is:
  - likely to be disqualified from being a trustee of the fund or a director of a trustee corporation

- or planning to enter into an employment relationship with another member who is not a relative of the member
27. If either of the above eventuates a member and the trustee must ensure that the member ceases to be a member of the fund within six months after either of the following happens:
- The member enters in an employment relationship with a non-relative member; or
  - The member is disqualified from being a trustee.

#### INFORMATION TO BE PROVIDED BY TRUSTEE

28. The trustee must supply to each member the required information to complete a rollover of member benefits and to accept employer contributions. No later than three months after the person becomes a member, trustees must provide each new member of the superannuation fund with a copy of this deed and a product disclosure statement. In addition, an individual who becomes a trustee or a director of the corporate Trustee of the fund must sign a declaration in the approved form, as prescribed by the regulator, stating that they understand their duties and responsibilities as trustees or directors of the corporate trustee of the fund. The declaration must be signed no later than 21 days after the individual becomes a trustee or a director of the corporate Trustee of the fund.

#### BENEFICIARIES AS ADDITIONAL MEMBERS

29. A person who receives a pension from the fund due to a death benefit, becomes a member of the fund when the trustee has accepted that person as an additional member.

#### MEETINGS

30. A meeting may be called by any member or trustee of the fund by giving at least five days' written notice to each of the other trustees unless agreed otherwise. The notice must set out the time of the meeting and the general nature of the business to be discussed.
31. All meetings:
- must be within business hours unless unanimously agreed otherwise;
  - can be attended in person, by phone, via video conference or any other form of communication as agreed by the trustees;
  - a quorum for the meeting will be all the trustees, and if all the trustees are not in attendance the meeting will be adjourned to the same time and day of the following week. At any adjourned meetings the quorum of trustees will be those trustees in attendance;
  - must be held during business hours unless agreed otherwise;
  - require a majority decision. In the event that a majority decision cannot be reached then decisions will be made by poll. In the event of a poll, each trustee will be entitled to votes equal to the value of the benefits of the member whom that trustee represents (rounded down to the nearest whole dollar); In the event of a deadlock, the chairperson of the meeting will have the deciding vote;
  - In the event of a dispute with member balances, the Trustee(s) must arrange for a set of financial statements be prepared and made available;
  - must have a trustee appointed as chairperson;
  - Must maintain a written resolution of all decisions signed by the chairperson;

- Must have minutes maintained as per superannuation law, copies of which must be provided to all Trustees within 21 days of the meeting being held.
32. In the case of a corporate Trustee, the calling of the meeting must be in accordance with the terms of the constitution of the company. The rules as to quorum will be governed by the constitution of the company as will the appointment of the chairperson.

## D. TRUSTEE

### WHO CANNOT BE A TRUSTEE?

33. A trustee cannot be:
- a disqualified person as defined in the SIS Act; or
  - an employer of another member unless they are related and paid remuneration from this fund; or
  - a minor; or
  - a company if the company is removed as trustee, becomes a disqualified trustee under superannuation law or any other event as prescribed in superannuation law occurs.

### WHO CAN BE A TRUSTEE?

34. A trustee can be:
- An individual member only if the member is one of only two related trustees or a Constitutional corporation under the Corporations Act where the member is the sole director or one of only 2 directors where the other director is a relative of the member and the directors are not disqualified persons; or
  - An entity approved under the SIS Act; or
  - All members of the fund or a Constitutional corporation under the Corporation Act where all members are also directors of the corporation and directors are not disqualified persons.

### OTHER PERSONS WHO MAY ACT AS A TRUSTEE

35. Subject to superannuation law, the trustee may appoint the following persons to act as trustee of the fund:
- the legal personal representative of a member, while he or she holds an enduring power of attorney in respect of the member or while the member is under a legal disability;
  - the legal personal representative, parent or guardian of a member who is a minor; or
  - any other person if the superannuation law allows that person to be a trustee and the fund would remain a self-managed superannuation fund.
36. The maximum number of trustees and members is as per superannuation law.
37. Where permitted by superannuation law, a trustee may, charge arm's length professional fees and disbursements for providing professional services to the fund and may be reimbursed for any expenses paid on behalf of the fund.

## APPOINTMENT OF A TRUSTEE

38. The members of this fund may, unanimously, appoint a new or additional trustee. All trustee appointments require a written resolution or a deed confirming the change.
39. If appointed as a trustee, the appointed person must provide a written notice to all members confirming consent.
40. To ensure compliance with superannuation law and availability of tax concessions, any member residing overseas may appoint another person(s), as individual trustee(s) or as director(s) of the trustee corporation and resign as individual trustees or from directorship of trustee corporation in Australia and hand over the control and management of the fund to an Australian resident.
41. The trustees must appoint within the time frame, required by law, an additional individual trustee(s) or replace the fund trustee with a corporate trustee, if for any reason, the fund has only one individual trustee.
42. A single member and director of a corporate trustee may appoint another person to act as trustee and appoint that person as additional director of the trustee corporation.

## APPOINTMENT OF LEGAL PERSONAL REPRESENTATIVE (LPR)

43. Where a Legal Personal Representative (LPR) is appointed by a member or on behalf of a member, the LPR can be appointed as a trustee of the fund.
44. In the case of a corporate trustee, all of the other directors of the corporate trustee will assist the LPR in becoming the director of the corporate trustee and must sign & lodge all necessary documents with the regulator to appoint the LPR as the replacement director of the corporate Trustee.
45. The trustee must appoint within a reasonable time and by giving proper notice to the regulator, a LPR of a member to act as trustee or director of trustee company of the fund on behalf of the member, where that member:
  - is under a legal disability or has lost legal capacity for as long as the member is under such a legal disability;
  - becomes totally and permanently disabled;
  - has been certified by two medical doctors to be of unsound mind;
  - has given to the legal personal representative an enduring power of attorney and the legal personal representative has relied on that enduring power of attorney and advised the trustees of the fund;
  - is deceased and there is no valid binding death nomination in place;
  - is a minor member who does not have a parent or a guardian; or
  - remaining as a trustee of the fund will make the fund a non-complying superannuation fund.

46. All decisions regarding the distribution of a member's benefit or death benefit must be withheld by the trustee and distributed only after a LPR of the member has been lawfully appointed.

#### RESIGNATION OR REMOVAL OF A TRUSTEE

47. The members of this fund may, unanimously, remove a trustee. All trustee resignations or removals require a written resolution or a deed confirming the change. If required by superannuation law, upon resignation of the trustee, the members may appoint a new or additional trustee.
48. Where the trustee is unable or unwilling to determine who will act as trustee then a majority of members, will determine who will act as trustee. If there are no members in the fund, the former members of the fund (or their LPR) will determine who acts as trustee of the fund.
49. If a person resigns or is removed as a trustee, they can no longer be a trustee or a director of the corporate trustee. The same is true if they are legally incapacitated, become disqualified or any other circumstances referred to in superannuation law occurs.
50. A deed or resolution effecting an appointment and/or removal of a trustee, effected under this deed, is not required to be registered with any Government authority unless expressly required by superannuation law.

#### DOCUMENTATION RETURN

51. Whenever a trustee leaves the fund, they or it shall return all records, books and accounts of the fund to the remaining trustees.

#### TRUSTEE COVENANTS, LIABILITY & INDEMNITY

52. All trustees must follow and abide by the terms of this deed as well as all superannuation law. They must act honestly, ethically, with due care and diligence and with a degree of care.

As long as they acted honestly and in good faith, neither a trustee nor an employee of the trustee is personally liable for any negative performance of the fund.

#### E. INVESTMENTS

53. The trustee of the fund may make such investments as are allowed by superannuation law and must do so in accordance with the current investment and risk management strategy of the fund. The trustee may appoint an individual or a corporation to act as manager, or financial planner to hold the investments of the fund as a nominee or as a bare trustee for the benefit of the fund. Under all circumstances however, the trustee will have the ultimate discretion and responsibility of all investment decisions and assets of the fund. The trustee must invest any fund assets that are not required for payment of benefits or other amounts under this deed.

## PERMITTED INVESTMENTS

54. Investments may be made in any of the following asset classes:

- Securities in any company incorporated anywhere, whether carrying on business in Australia or not;
- Shares, stocks, options, hedging or swapping or similar arrangement, debentures, bonds, notes, interests, payable with single or payable in periodical instalments and with or subject to any futures, options, rights, benefits, conditions or provisions whatsoever attached or securities of listed in any authorised stock exchanges consistently with the SIS Act and SIS Regulations;
- Derivatives such as futures, forwards, options, warrants, swaps or any other synthetic investment;
- Real or personal property, including an improvement to that property, wherever situated and whether income producing or not, whether fully or partly paid up and whether involving liabilities or not with or without security;
- Deposits (whether secured or not) with a bank, friendly society, building society, credit co-operative, trustee company, or other registered financial institution;
- Units in a geared widely held unit trust or professionally managed unit trusts owning property or shares or combined or any other allowed investment as prescribed in superannuation law either listed or not listed in any authorised stock exchanges;
- Units in a related unit trust, provided such investments comply with the rules relating to such investments under superannuation law;
- Personal use assets and collectables or such investments that comply with the rules relating to such investments;
- Employee share schemes provided the discount from the market value of shares is appropriately disclosed as a contribution under superannuation law;
- Life insurance and other policies for the liquidity of the fund;
- Life insurance policies (including those offering risk cover) for the benefit of the member and their nominated beneficiaries;
- Crypto currencies or similar type of digital or media assets purchased from authorised exchanges as permitted by superannuation law;
- Any other investment(s) allowed by superannuation law that the trustee thinks appropriate.

## DISALLOWED ACTIVITIES

55. The trustee must not, except to the extent allowed by superannuation law, perform any of the following:

- borrow money from the fund;
- charge the assets of the fund other than by way of limited recourse borrowing arrangement;
- borrow to improve a single acquirable asset;
- acquire an asset intentionally from a related party of the fund;
- invest in or loan to or provide financial assistance to members or enter into a lease arrangement with a related party; or
- invest in a geared related trust;

## POWER TO DEAL WITH INVESTMENTS

56. The trustee may sell, transfer or vary any investment at the trustee's absolute discretion in accordance with this deed. The trustee must do so in the interests of members and beneficiaries.

## INVESTMENT STRATEGY

57. The trustees must prepare at least one investment strategy for the fund in accordance with superannuation law. The investment strategy must be regularly reviewed and monitored to ensure strategies remain appropriate. Other items for consideration when formulating the investment strategy include insurance cover, risks, likely returns, diversification, liquidity and cash flow.
  
58. The personal circumstances of each member must be taken into account and all investments must be in line with the investment strategy of the fund. In the event that a separate investment strategy is implemented for a member, the member may request segregation of non-pension assets. Having regard to the investment strategy the trustees must record each investment decision.

## ASSET SEGREGATION

59. If a separate investment strategy is implemented for any member of the fund, then the trustee may segregate the assets of that member at the request of that member (but not segregate pension assets for exempt current pension income calculation purposes). Any income (loss) from this segregated investment may be credited (debited) to that particular member's account (accumulation or pension account or both) so that it does not affect the investment return of other members of the fund.

## OFFER CHOICE TO MEMBERS & EXEMPT CURRENT PENSION INCOME DEDUCTION

60. The trustees may offer a choice of investments to each individual member and let the member know that this choice of investments is available to them. The trustee, however, has the right to accept or reject the investment choice made by the member. This choice of investment by the member could be for the various pension and accumulation accounts held within the fund as long as this choice does not breach superannuation law.
  
61. If a member adopts a strategy for investment choice, the trustee may do each of the following:
  - Establish a sub-account of the income account in respect of that strategy.
  - Credit and debit that sub-account in relation to any amount attributable to that strategy as if it were the income account itself.
  - Allocate earnings attributable to that strategy to the member's or beneficiary's accumulation account or pension account in a way that the trustee thinks equitable.
  - Determine a fund earning rate for that sub-account.

## VALUATIONS

62. The trustees must undertake all valuations of fund assets in Australian dollars at market value when superannuation law requires it, and when the trustee thinks it appropriate to do so. The trustee may also determine whether there is a surplus or deficiency which it is equitable, in the trustee's opinion, to transfer to the income account. trustees must use a recognised market valuation method for tax purposes and must base it on objective and supportable data as prescribed under superannuation law: it takes into account all relevant factors and considerations likely to affect the value of the asset; it has been undertaken in good faith; it uses a rational and reasoned process; and it is capable of explanation to a third party.



63. Trustees may use a qualified independent valuer where the value of an asset represents a significant proportion of the fund's value, or the nature of the asset indicates that the valuation is likely to be complex. Where the fund's assets are real estate or units in private unit trusts or companies, Trustees may factor the cost of selling these assets and any tax applicable to the sale of such assets, in determining the market value of the assets.
64. Trustees must value real property when an event occurs that may affect the value of the property since it was last valued (e.g., change in market conditions, macro-events, volatility or a natural disaster).
65. Trustees must adopt market valuation concepts where it is:
  - acquiring or disposing assets to related parties including collectables and personal use assets;
  - investments made and maintained on an arm's-length basis;
  - determining the market value of an in-house asset(s) as a percentage of all assets in the fund;
  - determining the value of assets that support a member's pension.

#### INTERIM FUND EARNING RATE

66. If the trustee is required to establish an interim fund earning rate, they must do so on a basis the trustee believes to be equitable in accordance with superannuation law. The trustee must inform members of that basis if the Regulator or superannuation law requires it.

#### F. CONTRIBUTIONS

67. With the trustee's consent, a member may make any contributions (or procure that any contributions are made) to the fund. A contribution to the fund must be made as the trustee directs, in cash or via a transfer of assets, in line with superannuation law.
68. With the member's and the participating employer's consent, contributions can be paid by deduction from wages or salary. In that case, the member's employer must pay them to the fund in the way the trustee directs.

#### EMPLOYER CONTRIBUTIONS

69. An employer of a member may make any contributions to the fund in respect of that member that the trustee and the employer agree to.
70. The trustees of the fund must accept a transfer of employment termination payments or roll-over of members balance from another complying superannuation fund, foreign superannuation fund, approved deposit fund or an eligible roll over fund in the form of cash or in specie, i.e., transfer of assets as prescribed in superannuation law. Trustees must provide an approved benefit arrangement to all members of the fund.
71. The trustee may request an employer of a member, or employer of a person who wishes to become a member, to apply to become a participating employer. The trustee may request an employer of a member, or employer of a person who wishes to become a member, to apply to become a fund employer sponsor employer.

## MEMBER TO KEEP TRUSTEE INFORMED

72. A member must notify the trustee as soon as practicable if they are aged 65 or older and cease gainful employment.

## ACCEPTANCE OF CONTRIBUTIONS

73. Contributions may be accepted from trustees of the fund, as a preserved payment, for a member from any of the following sources:
- the member, another member or a spouse of the member;
  - the member's employer as employer contributions or as salary sacrifice;
  - another trustee of a regulated superannuation fund, including under contribution splitting rules;
  - FHSS scheme re-contribution amount
  - any government body (including under the superannuation co-contribution scheme and low-income super contribution; or low income superannuation offset;
  - any approved clearing houses under the superannuation data and payments standards (super stream); or any other third party or person as prescribed in superannuation law.

## FUND CAPPED CONTRIBUTIONS

74. Trustees must accept fund capped contributions consistently with the terms of the SIS Act and SIS Regulations.

## FIRST HOME SUPER SAVER SCHEME

75. Contributions can be received under the first home super saver scheme. Any contributions received under this scheme must be recorded separately and reported to the regulator in the prescribed form.

## DOWNSIZER CONTRIBUTIONS

76. Contributions can also be received under the downsizer contribution measures. Trustees may accept such contributions from members who meet the age requirements and dwelling requirements as per taxation law. These contributions must be accepted by trustees up to the maximum cap amount as per taxation law as long as they received from the member the request in the prescribed form supplied by the regulator.
77. The trustees of the fund may accept contributions in cash or in-specie (i.e., transfer of assets) as allowed by superannuation law. Trustees may hold cash contributions for all members at the time of the establishment of the fund, so that the fund is able to apply for an Australian Business Number. All transactions with related parties must be at arm's length and trustees must follow the In-house asset rules and exceptions prescribed in superannuation law.

## CONTRIBUTIONS NOT ACCEPTED

78. The trustee may not accept contributions for a member:
- if the acceptance of such contributions would cause the fund to cease to be a complying superannuation fund;

- the contribution is not permitted by superannuation law;
- if the trustee has not received a tax file number for that member;
- an employer contribution or shortfall component which the regulator lawfully directs the trustee not to accept; or
- that are in excess of the amount of contributions that can be made, on the member's behalf by anyone under superannuation law.

79. If after receiving a member contribution, the trustee becomes aware that any of the above factors apply, the trustee must refund the amount as required and permitted by superannuation law. In doing so the trustee may deduct:

- any amount which an insurer may have charged in respect of any extra cover provided on the basis of the contribution or shortfall charge;
- reasonable administration charges; and
- any other amount the trustee considers appropriate, acting reasonably.

80. The trustee may also release funds to the member or the Commissioner of Taxation if the trustee has received a release authority and release funds in any other circumstances, and to such persons, as is permitted under superannuation law.

## ALLOCATION OF CONTRIBUTIONS

81. If the trustee receives a contribution in a month, the trustee must allocate the contribution to the relevant member of the fund:

- within 28 days after the end of the month, or any other period as required by superannuation law (relevant period); or
- if it is not reasonably practicable to allocate the contribution to the relevant member of the fund within the relevant period – within any longer period as is reasonable in the circumstances.

82. The trustee may establish a reserve account known as an unallocated contributions reserve account for all contributions received for all members. The trustee must execute a written resolution when funds are allocated to or from the unallocated contributions reserve account. Any contribution received by the fund on behalf of a member, in one financial year may be allocated to the member in the following financial year provided this allocation is allowed by superannuation law.

83. The trustee may treat certain expenses paid by a member for and on behalf of the fund as concessional or non-concessional contributions of the member for superannuation purposes and credit the account of the relevant member accordingly.

## TAX ON CONTRIBUTIONS AND SHORTFALL COMPONENTS

84. Either the trustee, a member's employer or other appropriate body may (and must if required by superannuation law) deduct any tax that is payable in relation to any contribution or shortfall component before it is credited to the member's accumulation account.

## NO TERMINATION ON TRANSFER OF BUSINESS TO ANOTHER EMPLOYER

85. If an employer amalgamates with another employer or disposes of its business to another employer, members who were employees of the former employer are deemed for the purposes of this deed to have become employees of the latter employer, which may then make contributions in respect of them.

## SPOUSE SPLITTING ARRANGEMENTS

86. The trustee of the fund may accept either a request for the transfer of contributions from the account of one spouse member into the account of another spouse member, or a request for the transfer of contributions into another complying superannuation fund in which the spouse of the member is a member, so long as the contribution is accepted consistently with the terms of the SIS Act and the SIS Regulations. These requests for transfers of contributions splitting superannuation benefits must be made in the prescribed form as required by superannuation law.
87. The trustee may accept requests for contributions to be split (splittable contributions) for any amount defined in the superannuation law as splittable contributions.
88. The trustee may, in a financial year, only accept this application for roll over, transfer or allot an amount of benefits, for the benefit of the member's spouse, that is equal to an amount of the splittable contributions made to the fund by the member or on behalf of the member, in the last financial year, that ended before the application or in the financial year in which the application is made where the member's entire benefit is to be rolled over, transferred or cashed in that financial year.
89. The trustee may only accept an application to split contributions, if it is satisfied that the receiving spouse meets the conditions set out in the SIS Act and the receiving spouse has supplied a statement to the trustee, that they have met the required conditions.
90. The trustee must process any application to split a contribution within 90 days of receiving the application from a member.

## MAXIMUM AMOUNT OF CONTRIBUTIONS - CONCESSIONAL

91. A member of the fund may request the trustee to refuse to accept from a participating employer or another person an amount higher than the basic concessional contribution cap amount applicable to the member. Trustees may follow the request of the member and may refund any concessional contribution which they have received on behalf of a member, or any other concessional capped amount prescribed in superannuation law. Trustees must record any contributions received under the First Home Super Saver Scheme (FHSSS) eligible concessional contribution separately and report to the regulator each year in the prescribed form. To enable employer contributions via an Electronic Service Address (ESA), the trustee must also register the fund under the Super Stream system.
92. The trustee may, if allowed by superannuation law, refund the maximum allowed amount of any excess concessional contributions if the member provides an excess concessional contributions election form to the trustee of the fund. The trustee should debit the account of the member with the amount paid at the time of any payment.

93. If current superannuation law allows, a member may make additional concessional superannuation contributions above the concessional cap amount, by relying on the five year carry forward of unused concessional contribution cap amounts, provided their total superannuation balance just before the start of the financial year was less than the maximum amount stated in tax legislation.

#### MAXIMUM AMOUNT OF CONTRIBUTIONS – NON-CONCESSIONAL

94. A member of the fund may request the trustee to refuse to accept from a member, member's spouse or employer or another person a higher non-concessional contribution than the non-concessional contribution cap made on behalf of a member. The trustees may refund any non-concessional contribution, including the (FHSSS) re-contribution amount which they have received on behalf of a member, in excess of amounts outlined in superannuation law.
95. Any refund of non-concessional contributions by the trustee of the fund will be valid if it is allowed by superannuation law.
96. The trustee must reject non-concessional contributions from a member who has a total superannuation balance at 30 June of the previous financial year of more than the general transfer balance cap in the relevant year as outlined in tax law.
97. A member may, if allowed by superannuation law, nominate the fund to pay any extra tax liability imposed by the regulator as a result of excess non-concessional contributions tax as a result of non-concessional contributions received by the fund in excess of non-concessional contributions caps prescribed in the SIS Act and the SIS Regulations. The trustee should debit the account of the member with this extra tax paid to the regulator.
98. In accordance with superannuation law and the Covid-19 early release scheme, any member may re-contribute an amount up to the withdrawn amount without it effecting the non-concessional cap.
99. Trustees must record any contributions received under the FHSSS eligible non-concessional contribution separately and report to the regulator each year in the prescribed form.
100. The trustees may also accept contributions of up to the indexed cap amount relevant for that financial year from a member as non-concessional contributions, at any time, from the proceeds of the sale of small business assets. This cap or a higher indexed amount relevant for that financial year may include any capital gain tax exemption allowed to the member under the relevant legislation.
101. The trustee may accept contributions to the fund, from an insurance company or employer of the member or any other person, at any time, the proceeds from a settlement for an injury resulting in total permanent disablement as non-concessional contribution on behalf of a member.

#### CONTRIBUTION REPORTING & OTHER MATTERS

102. The trustees of the fund must report to the regulator all contributions received on behalf of all members, each financial year in the form prescribed by superannuation law. A trustee must report to the regulator any movement in the transfer balance account of all pension members at such times and in such format as is required by superannuation law.

103. A participating employer or an employer sponsor may stop making contributions on behalf of a member at any time or by giving written notice to the trustee that they are temporarily or permanently terminating contributions to the fund.
104. The trustees may provide a declaration to the nominated or participating employer, if requested by the employer that the member is over 65 years old, that the member is gainfully employed on a part time basis.

## G. INSURANCE POLICIES

105. The trustee may arrange one or more insurance policies with one or more insurers to secure the benefit of a member by means of any policy allowed by superannuation law. Such a policy might could be a group policy or an individual policy.
106. Trustee must not provide a new insured benefit other than those that are consistent with the conditions of release in superannuation law.
107. Upon written request from a member the trustee may obtain an insurance policy of a specified type in respect of the member. The trustee must obtain that policy, except if it is of the opinion that the policy is not in the best interests of the member or the dependants of the member.
108. Once the trustee has informed a member that a policy of a specified type will be obtained for the member, the trustee must obtain the policy except if the member has requested the trustee in writing not to obtain the policy. Any premiums for a policy obtained must be debited to an insured member's accumulation account, in absence of an accumulation account, they must be debited to the pension account. The trustee must collect any proceeds from the insurer, upon the death of the member and credit to the insured member's account to pay a benefit as set out in this deed, after any tax to the beneficiary of the member.
109. If allowed by superannuation law, the trustee may obtain an insurance policy to manage the liquidity of the fund. Any premium paid by the fund must be debited to the income account. Any proceeds from these policy or policies, upon the death of the insured member, must be credited to the income account and after paying appropriate taxes the trustee may at the trustee absolute discretion use the proceeds from such insurance policy or polices including any investment or retiring of any debt of the fund or set aside in a reserve account or crediting to all or surviving member's various accounts in a fair and reasonable basis.
110. When the trustee at its absolute discretion decides not to obtain a policy or policies for a member, the trustee is not responsible or liable to a member, or to a member's legal personal representative, beneficiary or dependant of the member.

## TRUSTEE BOUND TO EXERCISE POWER IN LIMITED CASES

111. The trustee is not bound to arrange one or more insurance policies, except where the trustee has informed the member or beneficiary that the trustee will arrange a policy of a specified type and amount, and the member or beneficiary has not asked the trustee in writing not to do so, or has withdrawn his or her request for the trustee to arrange that policy.

112. Even so, the trustee is not bound to arrange a policy that the trustee is unable to arrange.

#### INCONSISTENT CONDITIONS IN POLICY

113. If an insurer will only insure a member or beneficiary on conditions that are inconsistent with the conditions in respect of a benefit payable in respect of the member or beneficiary, the trustee may impose the policy conditions on that benefit despite the conditions stated in this deed.

### H. TRANSFER AND ROLLOVERS

#### TRANSFER TO OR FROM ELIGIBLE ROLLOVER FUND

114. At the request of a member, a trustee may rollover a benefit or accept a rollover of a benefit to or from another complying fund. Such a transfer can be paid or received by the trustee in accordance with superannuation law either by cash or in specie. When completing the transfers superannuation law and Super Stream requirements must be followed.

115. The above rules also apply when paying or accepting a death benefit payment as a roll over to or from another fund where the beneficiary of the death benefit is a member of this fund.

#### ROLLOVER TO ACCUMULATION ACCOUNT

116. The trustees may, on the request of a member, rollover or transfer the benefit of the member from a pension account of the member to the accumulation account of the member. This internal commutation or rollover within the fund must be in the manner prescribed by superannuation law. A trustee will automatically commute one or more pension accounts of the member to accumulation account of the member, if the total of all pension accounts breach the transfer balance cap amount (for the financial year) of the member to the extent of the excess amount.

#### TRUSTEE'S POWER TO EFFECT TRANSFER ON WRITTEN REQUEST

117. On written request by a member or beneficiary, the trustee may transfer to the trustee of an approved benefit arrangement any part of the amount in the fund that represents the member's or beneficiary's benefit or benefit entitlement. The trustee may only do so if the following conditions are met:

- The member or beneficiary is eligible to join or has joined the arrangement;
- The trustee is satisfied that the transfer complies with superannuation law;
- The amount the trustee transfers must not exceed the amount in the member's or beneficiary's accumulation account, except to the extent of any amount that the trustee decides to add to that account from the equalisation account (if any).

#### FORM AND EFFECT OF TRANSFER

118. The member or beneficiary must complete and execute any documents required by the Tax Act for the transfer to be completed as a roll over payment. A receipt from the approved benefit arrangement discharges the trustee from all liability in respect of the amount transferred. The trustee is not responsible for seeing to the application of that amount by the approved benefit arrangement. On completion of the transfer, the member or beneficiary (and anyone entitled to claim in any way in respect of that person) ceases to have any rights against the trustee or the fund in respect of the relevant amount.

## TRUSTEE'S POWER TO TRANSFER TO SUCCESSOR FUND

119. The trustee may transfer to the trustee of an approved benefit arrangement that is a successor fund to the fund under superannuation law any part of the amount in the fund that represents a benefit entitlement. The consent of the member or beneficiary is not required. Nor is it necessary that the member already be a member of the successor fund. Instead of paying or transferring cash, in specie transfers are possible when allowed by superannuation law.

## THE TRUSTEE'S POWER TO RECEIVE TRANSFER

120. The trustee may take over or acquire by transfer from an approved benefit arrangement any part of the assets of that arrangement that represent the interest of a participant in that arrangement who has become or is to become a member or beneficiary of the fund. The trustee will hold the amount on trust for that person in the relevant accumulation or pension account. The person will have rights in respect of that amount that are equivalent to the rights he or she had under the approved benefit arrangement. The trustee may decide that the person is to be treated as having been a member of the fund from the time he or she became a member of the approved benefit arrangement.

## TIME LIMIT FOR ROLLOVER

121. If a member requests in writing to roll over their benefit to another complying superannuation fund, and the trustee accepts the request, the trustee must affect this rollover within 30 days. The trustee must ensure that the receiving fund is a complying fund before any rollover request is accepted. Along with the rolled over funds, the trustee must send all the documents required by superannuation law to the receiving fund. Trustees may charge a reasonable fee and deduct this fee from the relevant account, before rolling over the amount to the receiving fund.

## I. MAINTAIN RECORDS AND ACCOUNTS

122. The trustee may appoint (or may remove) professionals such as an accountant, legal professional, registered tax agent, administration manager, investment manager or custodian of the fund to assist them with their responsibilities as trustee of the fund provided the appointment complies with superannuation law. The trustees are not bound to follow any advice of the appointed professionals and continue to be personally responsible to the regulator to comply with this deed and superannuation law, even if the responsibilities have been delegated to professionals. The trustees must follow the direction of the regulator for any rectification or education for contraventions of superannuation law and may be personally liable for any administrative penalties. All records must be signed by at least half the member of individual trustees or directors of the corporate trustee.

123. The trustee must keep proper records and accounts of all monies received and all the monies paid by the fund for a minimum period prescribed by superannuation law.

124. The trustees must record:

- a minute book in which all proceedings and resolutions of meetings of the trustee are recorded;
- changes of all members and trustees;
- all other documents as required by superannuation law; and



- maintain a transfer balance account for each member and report to the regulator for any credit and debit to the account in an approved form.

125. The trustee must ensure that money owing to the fund is collected promptly and dealt with in accordance with this deed.

126. The trustee must make this deed and all records of the fund available for any time period specified in superannuation law, to all members, regulator, auditor, actuary or any other person prescribed in superannuation law. The trustee must make the books, records and accounts of the fund available to the beneficiary or legal personal representative of a member in case of death of a member.

#### DOCUMENTS TO BE PREPARED

127. The trustee must ensure that documentation is prepared for the fund in accordance with superannuation law as follows: a statement of its financial position, an operating statement, member accounts as per proportioning rules and an asset register at market value at the end of each financial year, as well as any other account or statement required. In preparing the accounts of the fund, the trustees must apply applicable accounting standards and proper accounting practices. All reporting should be in Australian dollars.

#### AVAILABILITY OF DEED AND DOCUMENTS

128. The trustee must ensure that this deed and any other documents (or copies of the deed and documents) are made available for inspection by a member, or by a beneficiary on the beneficiary's request, as required by superannuation law. It is sufficient if they are available for inspection at the place of business of a trustee while that business is open.

#### ANNUAL RETURN

129. The trustee must lodge an income tax return with a regulatory return of the fund and any other return or document required by superannuation law with the regulator in the prescribed format and pay taxation within the time required by superannuation law.

#### AUDIT OF FINANCIAL STATEMENTS

130. The trustee must appoint an approved, qualified, independent auditor as required by superannuation law and arrange for the accounts and records of the fund to be audited. The trustee must request the auditor to issue an audit report of the fund in the regulator's prescribed format. The trustee must prepare a trustee representation letter and issue it to the auditor, declaring that they have complied with their legal and ethical obligations regarding the affairs of the fund. The trustee must also provide to the auditor any requested documentation within the required time frame under superannuation law of it being requested.

## DEALING WITH MONEY RECEIVED

131. Monies received by the fund must be dealt with in a timely manner.

## TRUSTEE MAY NOT CHARGE FEES

132. The trustee must not charge any fees in relation to their performance as a trustee, but may be reimbursed from the fund for all costs reasonably incurred.

## MEMBER ACCOUNTS

133. The trustee must establish certain types of accounts in respect of each member or beneficiary.

134. The trustee must establish at the very minimum:

- either an accumulation account or a pension account, or a combination of both; and
- an income account.

135. Once a member has started a pension in this fund and if there are any further contributions or roll-overs for the member, the trustees must establish a new pension account on the same terms and conditions as the existing pension on the day the contribution is made or roll over is received by the fund, unless specifically requested by the member not to commence a pension or choose another day to start a pension. Before converting all new contributions and roll over to new pensions, the trustee must ensure that the member does not breach the transfer balance cap amount of the member.

136. If the member requests the trustee not to commence a new pension, the trustee must add new contributions and roll over amounts to the accumulation account of the member or if part of the contribution or roll over cannot start a pension due to the transfer balance cap amount has been achieved, the trustee must add the remaining part of the contribution and roll over to the accumulation account of the member.

## ADDITIONS TO AND DEDUCTIONS FROM MEMBER ACCUMULATION ACCOUNTS

137. The trustee must credit to the member's accumulation account as per proportioning rules in the fund each of the following amounts, in accordance with superannuation law:

- that member's personal concessional, non-concessional or downsizer contributions;
- concessional and / or non-concessional contributions by an employer for that member or by Government under the co-contribution or low-income superannuation scheme;
- contributions made by or for that member, like spouse contributions, or other contributions made on behalf of the member so long as such contributions are allowed under this deed and superannuation law;
- earnings transferred from the income account or reserve account;
- any amount of transfer or rollover payment for that member;
- any amount that has been transferred from the pension account of that member (in case of internal rollover or transfer from pension phase to accumulation phase);
- any proceeds of an annuity or insurance policy, which has been affected for that member;
- any amount that constitutes financial assistance made under the SIS Act, which the trustee thinks appropriate to credit to that member's account;

- an amount deducted from the spouse accumulation account of the spouse member of any fund in accordance with a contributions-split request made by that other spouse member under this deed and appropriately accepted by the trustee;
- any amount due to the member from the accumulation account of the spouse of the member because of any Family Court Splitting order; and
- any amount that the trustee sees as appropriate, subject to superannuation law.

138. The trustee must debit to the member's accumulation account as per proportioning rules in the fund each of the following amounts, in accordance with superannuation law:

- a proportion of the expenses such as administration or life insurance etc, taxes on income and investment losses segregated for the member;
- losses transferred from the income account;
- any extra taxes the trustee may have to pay on request of the member on concessional and non-concessional contributions received by the fund above the cap limits or above the Employment Termination Payment cap, Division 293 tax or FHSS scheme release authority;
- any payment of financial hardship benefit or any payment on compassionate grounds or any payment on total or partial disability of the member provided the payment is with approval of the regulator;
- an amount rolled out from the fund to another complying fund for that member or payment of non-preserved amount to the member;
- any amount that is transferred to the pension account of the member;
- an amount transferred to the spouse accumulation account of the fund in accordance with a contributions-split request made by the member under this deed and appropriately accepted by the trustee of this fund or another fund where the spouse is a member;
- any amount paid to accumulation account of spouse of the member because of any Family Court Splitting order;
- any superannuation surcharge levied by the regulator; and
- any amount that the trustee considers appropriate to debit.

## INCOME ACCOUNT

139. At the end of fund year or at any other time as trustee decides or when superannuation law requires, the trustee must determine the earnings of the fund in respect of the period since the previous determination period and the fund earnings rate.

140. Where the fund is claiming an exempt pension income deduction when part of the assets of the fund are supporting a pension, the trustee must calculate investment expenses of the fund for income tax deduction purposes in the manner set out in the proportionate expenses rules the Tax Act and administrative expenses of the fund in accordance with the rules in the Tax Act.

141. The trustee must perform a valuation of the fund's assets. The trustee must then transfer the surplus (or a deficiency) of asset value from the previous period to the income account as unrealized income (or loss) of the fund.

## CREDITS AND DEBITS TO THE INCOME ACCOUNT

142. The trustee may, at their discretion, credit or debit each of the following to the income account of the fund:

- Income, profits and expenses of the fund (except those the trustee debits from a member's or beneficiary's accumulation or pension account);

- Adjustment credits and debits made;
- Tax payable or likely to become payable in respect of contributions, shortfall components, or income and profits of the fund, except tax the trustee debits from a member's or beneficiary's accumulation or pension account;
- The amount of a levy, except an amount the trustee debits from a member's or beneficiary's accumulation or pension account;
- Any loss on the disposal of an investment of the fund;
- The costs or proceeds of an insurance policy which has not been credited/debited to a member's or beneficiary's accumulation or pension account;
- A surplus or deficiency resulting from a valuation;
- Financial assistance received by the fund under the SIS Act which has not been credited to a member's or beneficiary's accumulation or pension account;
- Any other amount the trustee deems fit to credit or debit or is required to credit or debit in accordance with superannuation law.

## TAX ON INCOME

143. Provision for the payment of any tax payable must be made. If tax has not already been deducted from the income account or an accumulation or pension account, then the trustee must deduct any tax that is payable.

## ALLOCATION OF EARNINGS

144. At the end of the fund year, trustees must calculate the fund earning rate and determine the amount available for distribution to members. The trustees must allocate the earnings of the fund to each member and member accumulation account or pension account in proportion to the amounts standing to the credit of the account at the beginning of the relevant fund year, having regard to the following: the accumulated benefit account balances of members at the beginning of the fund year:

- any additions or withdrawals during the fund year from the opening balance;
- earnings on the specific investments held for a particular member;
- reserve account balances requirements to be maintained by the trustees or for any reason listed in this deed;
- length of membership of the relevant member;
- actuarial advice, if any, obtained by the trustee; and
- any other reason permitted by superannuation law.

145. The trustee may transfer a portion of the income account, at its own discretion, available for distribution, to any reserve account created in the fund, before crediting any member account, for any purpose or for any reason permitted by superannuation law.

146. The trustee must determine the shared income and shared expenses of the fund to be allocated and credited or debited or timing of allocation to all member accounts in a way that is fair and reasonable as between all the members of the fund and various kinds of benefits of each member of the fund, provided the actions of the trustee are not inconsistent with the SIS Act and the requirements of superannuation law and the allocation of income and expenses are in accordance with the SIS Regulations.

## RESERVE AND EQUALISATION ACCOUNTS

147. The trustee may set up or maintain a reserve account or an equalisation account that is required or permitted by superannuation law. Such an account may be used for any purpose permitted by superannuation law with amounts transferred to or from the account as allowed within superannuation law and with regard to the member's contributions cap limits.

## J. POWERS OF TRUSTEE'S

148. The trustee has all the powers and choice in relation to administration of the fund and its assets, including the powers any individual would have as the legal and beneficial owner of those assets. The trustee also has any powers conferred upon it by law and this deed.

149. The trustee must act as owner of the fund assets as a prudent person would.

150. The trustee is not required to give reasons for any of their decisions or acts done in the exercise of their permitted discretion unless limited by this deed or superannuation law. All decisions of the trustee shall be final and binding on all members of the fund. Without prejudice to the powers vested in the trustee by this deed or otherwise and subject to superannuation law.

## DELEGATION OF POWER

151. The trustee may delegate some or all of their powers to another person as the trustee deems fit, including by appointing an attorney under a power of attorney. The trustee may also alter or revoke any such delegations. The trustee may also appoint any person as their representative or attorney as permitted by superannuation law.

## TRUSTEE POWERS

152. The trustee has the power to manage and control the fund. Additional powers include (but are not limited) to the following:

- To underwrite or sub-underwrite risks, contingencies or liabilities under a superannuation arrangement conducted by an employer under an agreement for the transfer of employees to the fund;
- To indemnify a person;
- pay all trust expenses, taxes levied by the regulator and collect all income of the fund including any tax liability as a result of excess concessional or non-concessional contributions to the fund, Div 293 tax or excess transfer balance tax, where the fund has to pay such a liability, as well as withholding tax;
- prepare end of year tax compliance including financial accounts, lodgement of the annual return with the regulator and an independent audit;
- prepare and manage the transfer balance account of all members entering retirement phase;
- transfer or rollover funds of the member to another complying fund if requested by the member or on death by the beneficiary of the deceased member;
- entering into contracts on behalf of the fund;
- To establish, purchase, acquire, promote, sell transfer, dispose of, wind up or carry on a business, profit-making undertaking or scheme if permitted by superannuation law;
- offer life insurance to members of the fund and consider insurance of any risk, contingency or liability of the fund for the fund's assets or for liquidity purposes;
- pay benefits out of the fund to a member or a dependant of the member; decide who are dependants for the purposes of this deed;

- pay or apply benefits of a member including any insurance proceeds consistently with superannuation law to a dependant or guardian or legal personal representative of a member in case of mental or physical ill health (totally and permanently disabled) or any form of incapacity of the member without being responsible for the application of payment;
- disclose to all members of the fund any conflict of interest in any financial transaction of the fund;
- ensure there is no expense, loss or outgoing paid to a related party which is lower than an arm's length amount to be paid by the fund;
- carry on or defend any legal proceedings, including handling of leasing of fund property upon such terms and conditions as the trustee sees fit, provided it does not breach superannuation law;
- open and operate a bank account;
- borrow or raise any financial accommodation and to assign, pledge, mortgage or charge any of the fund assets as security for any such financial accommodation in compliance superannuation legislation under a limited recourse borrowing arrangement;
- To receive any real or personal property by gift or by will as additions to the assets of the fund;
- borrow from any one or more entity(s), to acquire a single acquirable asset and to carry out repairs and maintenance to that asset at the time of acquiring that asset, the borrowing can be from any person including member or trustee or a relative of a member or trustee, any company, trust, government or institution or any other related entity and give a charge over, or in relation to, an asset of the fund on terms satisfactory to the trustee and to the extent that it is not limited by or contrary to superannuation law;
- purchase, take on lease or licence, develop, construct, hold, improve, sell, transfer, convey, surrender, lease, licence or otherwise deal with any real property of any nature including off the plan strata titled property and wherever situated & without limiting the generality of this sub-clause, to develop commercial or retail premises & hold or sell, transfer, convey, surrender, lease or licence such premises consistently with superannuation law;
- grant indemnities to or on behalf of any person that the trustee sees fit and may guarantee the payment of money and the performance of obligations as long as any indemnity or guarantee is consistent with superannuation law;
- grant or take any put or call option for the purchase of any real or personal property of the fund, whether the sale occurring on exercise of such option results in a profit or not;
- elect for the fund to be a regulated fund and keep it regulated under SIS Act;
- purchase pensions or an annuity for members;
- commit the fund upon the winding up of its investments;
- invest in its own name or under its control the benefits in the fund in any one or more of the investments authorised by this deed with power in its absolute discretion either to retain the investment in that form or to sell or convert into money any of those investments for cash or on terms (so as to allow a purchaser any time for payment of the whole or part of the purchase price with or without interest and with or without security) and power in its absolute discretion from time to time to vary or transpose any investments into other investments authorised by this deed;
- raise any money in any lawful manner including by drawing, endorsing, accepting or otherwise dealing in any bill of exchange, promissory note or other negotiable instrument. The trustee may secure the repayment of any moneys so raised with interest at such rate as the trustee thinks fit and upon any terms and conditions in all respects as the trustee thinks fit. Any money raised by the trustee will form part of the fund;
- appoint any person or entity as custodian to hold legal title for any asset acquired or to be acquired by the trustee in such terms as the trustee thinks fit provided that the person or entity is not prohibited from acting as a custodian under superannuation law;
- enter into any agreement or provide any notice or make any election or undertake any other action whether revocable or irrevocable which would or may have the effect of committing the trustee to conduct the Fund at all times as a Complying Superannuation Fund.
- To purchase, acquire, sell, transfer, dispose of or deal in any investments consistent with the fund's investment strategy including (but not limited to): any form of cryptocurrency, blockchain technology, derivatives, shares, stocks, debentures, notes, bonds, mortgages, options, swaps, forwards, futures, warrants, currencies;
- To give receipts for money received;

- To value, or engage a person to value, in whole or in part, the assets or any asset of the fund;
- To do anything the trustee considers necessary or desirable in connection with performing its obligations under this deed.

153. The trustee may engage a qualified professional person to undertake or to advise on any of the above tasks. The trustee may or may not act on this advice. The trustee may pay such specialist or professionals out of the income account of the fund for their assistance. The trustee may do anything which is necessary or required to discharge its obligations under this deed and superannuation law.

## DECLARATION OF TRUST

154. This deed sets up a trust in favour of the trustee of the superannuation fund. The trustee must hold and own assets, property and investments of the fund in the name of all the trustees on behalf of this superannuation fund consistently with superannuation law.

155. In the case of individual trustees, the trustees must register the assets, property and investments of the fund in the name of all individual trustees on behalf of the superannuation fund. In the case of a corporate trustee, the trustee Company must hold assets, property and investments of the superannuation fund, in the name of the corporation on behalf of the superannuation fund. If required by any Act of any State or the Commonwealth of Australia or any act of any other country, an asset belonging to the fund which cannot be held by the trustee in its own name, the trustee may execute a separate “declaration of trust” for each such asset or property provided the declaration does not breach superannuation law.

## K. FAMILY LAW ACT PROVISIONS

156. In the event of a marriage or domestic relationship breakdown, the trustee must follow any order for a payment split under the Family Law Act, provided the agreement or court order has been properly served. The manner of splitting of the superannuation interest, must be in accordance with superannuation law and must be completed within any time limits stated in the court order or agreement.

157. The trustee may credit or debit the member’s share to the member’s account so that a percentage of the assets may be allocated and paid to the spouse.

## RULES FOR PAYMENT SPLITS

158. Subject to superannuation law, the trustee may make rules dealing with the valuation, timing of the calculation, and any other matters relating to the payment split of a non-member spouse’s entitlement.

159. A payment split may be deferred if the trustee is required by superannuation law or considers that it is appropriate to do so. A payment can only be deferred where the splitting agreement has been served properly. In such instances a trustee must record the existence of the agreement or court order and keep a record of the non-member spouse's benefit.

## TRANSFER / PAYMENT OF NON-MEMBER SPOUSE INTERESTS

160. In accordance with superannuation law, if the trustee receives a splitting agreement or court order under the Family Law Act that has been served correctly, and the non-member requests for that payment in writing, then the trustee must make payment. When a roll over fund is nominated, the trustee must transfer the assets to another complying superannuation fund and prepare any required documentation.
161. The receipt by the non-member spouse or the trustee of that other fund will sufficiently discharge the trustee of its liability in respect of that non-member spouse.
162. The trustee may accept assets from a related superannuation fund as a roll over to comply with any Family Law court order.
163. The trustees must keep a record of any splitting court order with which they are required to comply and after split payment, as required by any such order adjust the member's account balance.
164. The trustee may upon request, pay a non-member spouse directly in the form of a lump sum, if the non-member spouse has met a condition of release under superannuation law.

## REFUSAL TO ADMIT AS MEMBER

165. Provided that the trustee acts in accordance with superannuation law, the trustee may refuse to admit a non-member spouse as a member of the fund. The trustee must ensure the interest of the non-member spouse is intact from the day of the court order until it is physically paid out to the non-member spouse or rolled out to a non member superannuation fund. The trustee may transfer this pay out amount to a reserve account until physically paid by the fund.

## PROFESSIONAL FEES

166. If a professional service is required to assist with a splitting agreement or a court order under the Family Law Act, the trustee may deduct the fees. The balance after deducting the cost of the professional may be allocated and paid to the member's spouse complying superannuation fund or paid out as a lump sum.

## L. PAYMENTS OF BENEFITS TO A MEMBER

167. A trustee may pay to a member, or in respect of a member to another person as permitted by superannuation law, a preserved payment benefit in any of the following circumstances:
- The member reaches the relevant preservation age and takes a transition to retirement pension in accordance superannuation law;
  - The member retires from gainful employment on or after reaching the relevant preservation age;
  - The member becomes totally and permanently disabled;
  - The member becomes totally and temporarily disabled;
  - The member reaches age 65;
  - The member dies;
  - The member has obtained a release authority in respect of a first home super saver determination;



- The member has obtained a COVID-19 determination to assist the member to deal with the adverse economic effects of the coronavirus known as COVID-19.
- Any other circumstance allowed by superannuation law.

#### PERMANENT OR TEMPORARY TOTAL DISABLEMENT BENEFIT

168. The trustee must pay any amount up to the balance of the member account as a benefit to a member or their representative / guardian as a disability superannuation if the trustee believes the member to be totally and permanently disabled or temporarily totally disabled unless requested not to.

169. Such a payment must be paid in accordance with superannuation law and ensure that the payment does not change the funds status as a complying superannuation fund under the SIS Act. The payment can be:

- A lump sum equal to the full amount standing to the credit of the accumulation account of the member; or
- One or more pensions or annuities representing that amount.

170. If a member of this fund is temporarily totally disabled and has reached preservation age or any other condition of release under superannuation law, then the member may request the trustee to pay the whole of the disability superannuation benefit as a lump sum to the member or continue to receive any part of the disability superannuation benefit as a pension from the fund.

#### PERIOD OF PAYMENT: TEMPORARY TOTAL DISABLEMENT

171. If a member ceases to be temporarily and totally disabled, the trustee must cease paying a benefit. Payments must also be ceased where the trustee is entitled to a benefit under an insurance policy in relation to the member's temporary total disablement and the trustee ceases to be entitled to that benefit.

#### INSURANCE CLAIM

172. The trustee may claim any insurance policy taken out for the member should the member become permanently and /or temporarily disabled. The benefits resulting from the insurance policy and the member balance may be paid to the member as an income stream or as a lump sum when the member is permanently and totally disabled in accordance with superannuation law. The trustee may transfer the receipt of the insurance policy to a reserve account and may dispense from the reserve account to the member after consultation with the member or their legal personal representative or guardian in accordance with superannuation law. The trustee may deduct the premium from income of the fund in accordance with superannuation law and the Tax Act.

#### TERMINAL MEDICAL CONDITION

173. The trustees may allow a member with a terminal medical condition to access their benefits provided at least two registered medical practitioners (including one specialist in an area related to the illness or injury suffered by the member) have certified jointly or separately, that the member suffers from an illness or has suffered an injury that is likely to result in the death of the member within a period that ends no more than 24 months after the date of certification provided it meets a condition of release under superannuation law. The trustee may not withhold any

amounts from these payments or issue a payment summary to the member and must report such a payment to the regulator.

## RETIREMENT AND EARLY RETIREMENT BENEFIT

174. The trustee may pay a member a benefit at the member's request in each of the following cases:

- the member retires from employment on or after reaching normal retirement age; or
- the member becomes entitled under superannuation law to the payment of a benefit despite still being employed.
- the member ceased to be employed before normal retirement age, but has reached the relevant preservation age;
- the member, having reached an age prescribed by superannuation law, retired from an arrangement under which the member was gainfully employed;
- in any other case as permitted by superannuation law.

175. The trustee must pay the benefit in any form permitted by superannuation law, including in the form of one or more lump sums representing the amount standing to the credit of the member's accumulation account. However, the trustee may also use part, or all, of that amount to purchase one or more pensions or annuities decided on in consultation with the member. The trustee must immediately inform members of the election.

176. If allowed by superannuation law, the trustee may pay the unrestricted non-preserved component of a member's benefits to a member upon that member meeting a condition of release in superannuation law. The trustee may accept to commute at any time a pension when requested by the member to pay unrestricted non-preserved component of the pension. Restricted non-preserved components may only be paid to a member upon that member meeting a condition of release under superannuation law and upon termination of employment.

## DIVISION 293 TAX AND FIRST HOME BUYER SUPER SAVER SCHEME

177. The trustee of the fund must release an amount to the regulator, within the prescribed time limits, on receipt of a release authority from the regulator on behalf of a member as a result of a notice of assessment of an amount of Division 293 tax or a first home super saver determination. The trustee must release the amount to the regulator up to an amount stated in the release authority in accordance with the First Homebuyer Super Saver Scheme maximum release amount stated in the determination issued to the member of this fund provided the member has a sufficient balance in his accumulation account.

## TRUSTEE MUST NOTIFY THAT BENEFIT IS PAYABLE

178. The trustee must give notice that a benefit is payable to the following persons:

- If the benefit is payable to or in respect of a member, to that member;
- If the benefit is payable to, or in respect of a member who is under a legal disability, to the legal personal representative of that member;
- If the benefit is payable on the death of a member, to the nominated beneficiary, the reversionary beneficiary and to the legal personal representatives of the member and known dependants of the member and any other person the trustee reasonably believes may have an entitlement or interest in the benefit.
- In any other case, any persons the trustee reasonably believes may have an entitlement or interest in the benefit.

## METHOD OF NOTICE AND NOTICE TIMING

179. Any notice that a benefit is payable provided by a trustee must be provided within the time that person may claim an entitlement and must provide instructions on how to make that claim.

## CLAIM OUT OF TIME

180. If a trustee provided a notice that a benefit was payable within the prescribed time and a person fails to make a claim for that benefit within the prescribed time, the trustee is not bound to pay the benefit entitlement.

## UNCLAIMED BENEFIT

181. Any unclaimed benefit must be dealt with as required by superannuation law, including notification to any Regulator.

## TAX ON BENEFIT

182. Any tax that is payable in relation to a benefit must be paid prior to any benefit being paid.

## PERSON UNDER LEGAL DISABILITY

183. If a trustee believes it would be in that person's best interests for the trustee not to make the payment to that person, the trustee may make the payment for the maintenance, education, advancement, support or benefit of the person. The trustee may also make the payment to that person's legal guardian or carer.

## COMPONENTS OF BENEFIT

184. The trustee, when paying a benefit as a lump sum or a pension to a member, must pay the benefit to include any tax free and taxable components in relevant proportions as per proportioning rules. These proportions will reflect total superannuation benefits of the member consistently with superannuation law.

185. The trustee must advise a member who is being paid a full or part lump sum benefit or a pension benefit proportion of each tax free and taxable component in accordance with the crystallised segment rules. The tax-free component will be paid to the member without any tax being withheld from the payment.

## LIMIT ON PAYMENT OF PRESERVED PAYMENT BENEFITS

186. If superannuation law does not allow a preserved payment benefit to be paid, the trustee must not pay out such a benefit.

## CREDITS TO ACCUMULATION ACCOUNTS

187. The trustee may credit, as the trustee thinks appropriate, each of the following to the accumulation account of a member:

- Contributions made by or in respect of a member;
- Other contributions allowed under this deed and superannuation law that are made in respect of the member;
- Positive earnings transferred from the income account;
- A shortfall component paid in respect of that member after any tax that is payable in relation to it has been deducted from it;
- An amount paid to the trustee as a transfer or roll over payment in respect of that member which the trustee thinks it appropriate to credit to the account;
- An amount transferred from the pension account of a beneficiary of the member;
- The proceeds of an annuity or insurance policy which relates to the member;
- Any other amount the trustee thinks it appropriate to credit to the account, or is required to credit to the account, in accordance with superannuation law.

## DEBITS TO ACCUMULATION ACCOUNTS

188. The trustee may debit, as the trustee thinks appropriate, each of the following from the accumulation account of a member:

- The expenses of the fund;
- Tax payable in respect of contributions or any shortfall component that are paid to the fund;
- A payment of a benefit to or in respect of the member or a beneficiary of the member except a payment from a pension account;
- An amount paid out of the fund in respect of the member or a beneficiary of the member as a transfer or roll over payment;
- The cost of any annuity or policy of insurance which relates to the member;
- Any negative earnings of the fund determined in accordance with this deed;
- An amount determined in response to a release authority in respect of a first home super saver determination;
- An amount determined under a COVID-19 determination;
- An amount paid to indemnify the trustee in accordance with this deed;
- An amount credited to the pension account of a beneficiary;
- A levy;
- Any other amount the trustee thinks it appropriate to debit or is required to debit in accordance with superannuation law.

## DISCHARGE OF TRUSTEE

189. If a dependant, legal personal representative, relative or other person receives any part of a benefit in accordance with this deed, then that discharges the trustee from liability in relation to the benefit. The trustee is not responsible for seeing how the benefit is applied.

## M. PENSIONS

190. Upon written request from a member, the trustee may start paying a pension to a member from the member's benefit by establishing a pension account in the name of that person. Such payments must be in accordance with this deed or superannuation law.

191. The trustee must ensure that the member is entitled to all their benefits to be paid as a pension from the fund upon attaining preservation age and no cashing restrictions apply to that benefit under superannuation law. They must also ensure that the member does not breach the transfer balance cap (TBC) amount across all superannuation balances. If such a breach does occur with the TBC, the trustee must roll out the excess amount from the retirement phase value to the accumulation phase of the member.

## TYPES OF PENSION

192. The pensions or annuities may be of any type permitted by superannuation law including:

- account-based pensions
- allocated pensions
- market-linked pensions
- transition to retirement pensions

193. A corporate trustee of the fund may pay all the benefits in the member account, to the member, as a lump sum, upon their attaining preservation age and meeting a condition of release. Individual trustees may pay all the benefits in the member account to the member as a lump sum, upon their attaining preservation age and on meeting a condition of release, only if superannuation law permits such a payment. Individual trustees may pay a lump sum to a member only if the lump sum is a result of commutation of any pension.

## ANNUITY FUNDED PENSION

194. A person's pension may be funded by the purchasing of an annuity payable to the trustee.

## ALLOCATION BETWEEN 2 OR MORE SPOUSES

195. Where there is more than 1 spouse, the trustee can determine each spouse benefit entitlement payable under this deed to the member's spouse.

## PENSION BENEFITS PAYABLE ON DISABLEMENT

196. The trustee may pay a benefit, on a written application from a member, an amount determined at its discretion, to the member (or to guardian or to dependants or to their legal personal representative) on total and permanent or temporary total disablement of the member's benefit as a pension, on occurrence of member being totally and permanently incapacitated, the payment should be in accordance with superannuation law.

197. The trustee may seek a medical opinion to determine whether a member is totally and permanently or temporarily disabled before starting to pay any benefit or do all such things as required in superannuation law. Prior to paying this pension, the trustee may collect the proceeds of any relevant disablement insurance policy, consistently with superannuation law.

198. The trustee may transfer the receipt of any insurance policy to a reserve account and may dispense from the reserve account to the member after consultation with the member or their legal personal representative or guardian in accordance with superannuation law.

## CREDITS AND DEBITS TO A PENSION ACCOUNT

199. In accordance with superannuation law, the trustee may credit members' pension accounts:

- The amount necessary to fund the pension;
- The amount paid into the fund in respect of the pensioner as a transfer or roll over payment;
- Earnings of the fund appropriate to credit from the income, reserve or equalisation account of the fund ;
- A shortfall component paid in respect of the pensioner;
- Contributions lawfully paid in respect of the relevant member;
- Adjustment credits made in accordance with this deed;
- Credits from the equalisation account or any other account or reserve of the fund;
- The proceeds of an annuity or insurance policy in respect of a pensioner;
- Any other amount the trustee decides would be appropriate to credit or is required to credit.

200. In accordance with superannuation law, the trustee may debit members' pension accounts:

- any expenses of the fund, supervisory levy or loss on sale of investments;
- any amount which is withdrawn by the member as a pension;
- on the death of the member, any payments made to reversionary beneficiaries or dependants nominated by the member;
- that part or the whole of the cost of an annuity or insurance policy that has been effected by the trustee for that member;
- any amount that is transferred from that pension account to the accumulation account of the member as per request of the member and consistent with superannuation law;
- Amounts transferred from the fund in respect of the pensioner as a transfer of a roll over payment;
- Amounts that are taken as a commutation of a pension or transferred from the fund for that member as a lump sum payment to that member;
- any other amount that the trustee decides, would be appropriate to debit to that pension account.

## ADDITIONS TO AND DEDUCTIONS FROM TRANSFER BALANCE ACCOUNT

201. The trustee must credit a member's transfer balance account of the fund with each of the following amounts in accordance with superannuation law:

- any amount which is in pension phase (superannuation income streams) for the member as at 30 June 2017 or reversionary income streams started between 1 July 2016 and 30 June 2017;
- any amount which starts a pension (superannuation income stream) on or after 1 July 2017 or a reversionary income stream on or after 1 July 2017;
- any amount of excess transfer balance earnings of the fund that accrue on any excess transfer balance amounts;
- any payment in respect of a limited recourse borrowing arrangement from 1 July 2017, that increases the value of a retirement phase income stream; and
- any amount of death benefit income streams paid to the member.

202. The trustee must debit to the member transfer balance account of the fund each of the following amounts in accordance with superannuation law:

- any amount on income stream which is reduced by commuting it into a superannuation lump sum;

- any amount of structured settlement an individual receives and contributes towards their superannuation interests;
- any amounts lost by the fund due to losses due to fraud and void transactions and payments required to comply under the Bankruptcy Act 1966 (Cth);
- any amount of income stream lost due to Family law payment splits under the Family Law Act 1975 under a court order;
- any amount of the income stream which is no longer in retirement phase (from the time and value at which the superannuation income stream stops) and fails to comply with the pension standards (e.g. no minimum amount paid); and
- any amount of write off of any excess transfer balance where excess cannot be reduced or where the regulator issues a determination to crystallise the amount of the members excess amount.

## PAYMENT OF PENSION

203. The trustee must transfer the balance of the accumulation account at the beginning of the year to the pension account of the member, before starting the payment of a pension, if the pension is being purchased by the member on the first day of the fund's financial year. If a member requests the trustee to start a pension from their accumulation account on any other day, the trustee must adjust the opening balance of the accumulation account of the member at the beginning of the funds financial year with contributions for the member and any allocation from income account, including a change in the valuation of investments plus any transfer from a reserve account and equalisation account proportionately to the date when the pension is to start (purchase date). The trustee must use adjusted accumulation account balance as the purchase price of the pension and calculate terms of pension conditions including minimum income stream pro-rata payments for the fund's financial year.

204. The trustee may use a fund earnings rate, to make an adjustment proportionate to the member's financial year's opening balance of the accumulation account to the date which is the pension purchase date. The earning rate may be the rate of income of the fund's last financial year. The trustee must within the prescribed limits of taxation law advise a member, who is less than 60 years old, of any taxable component included in the pension amount paid to the member in the required PAYG summary form.

205. The trustee may on request from a member pay "lump sum" payments in specie, which is in the form of assets of the fund instead of cash payment to the member. The trustee must not pay any pension benefit in specie. The trustee may fund a pension of the member by purchasing an annuity for the member.

## ALLOCATED PENSION

206. An allocated pension must comply with the limitations and requirements in the SIS Regulations and any other provision of the superannuation law. The trustee may pay an existing allocated pension from this fund to a member but cannot start an allocated pension from this fund after 20 September 2007. An allocated pension must:

- be paid at least annually (proportionally to the number of days in the first year), until there is no more amount to be paid to the member;
- comply with the minimum and maximum limits as set out in the SIS Regulations and in superannuation law;
- be paid only to the member and upon death to the member's dependant reversionary beneficiary or in the absence of any dependant to the legal personal representative of the member;

- not be used by the trustee to borrow money, neither its capital account nor the pension stream; and
- comply with all other conditions in the superannuation law including the payment of a withdrawal benefit.

207. A member may elect, in writing to the trustee, to commute the pension in favour of a lump sum payment or another pension paid from the remainder of the balance to the member. A member may elect, in writing to the trustee, to commute the pension and leave the remaining amount in the member account in the accumulation account, and decide not to start a new pension in accordance with the removal of compulsory cashing restrictions in superannuation law. The trustee may accept the election of the member if the election is in accordance with superannuation law and do all those things which are necessary to give effect to the member's election.

## MARKET LINKED PENSION

208. A market linked pension (also known as term allocated pensions or TAP) is a non-commutable pension where the terms of payment of the pension must comply with the limitations and requirements of SIS Regulations and other provisions of the superannuation law. A member cannot start a market linked pension after 20 September 2007. A trustee therefore may only pay a market linked pension from this fund to a member if it was created prior to this date. Market linked pensions must be paid and or commuted in accordance with superannuation law.

## ACCOUNT BASED PENSION

209. An account-based pension is a pension where the terms of payment of the pension must comply with the limitations and requirements of SIS Regulations and other provisions of the superannuation law. The trustee on request from a member may choose to apply the balance of the member's accumulation account to pay a benefit to the member as an account-based pension.

210. The trustee must pay an account-based pension to the member who is in retirement phase and ensure that no more than the transfer balance cap amount of all members' superannuation interests are in retirement phase.

211. The trustee may start an account based pension for a member with the following characteristics:

- payments of a minimum amount are to be made at least annually of withdrawal benefit;
- the member may, in receipt of this pension, withdraw as much as they wish above the minimum amount, including the entire amount;
- the pension may be transferred only on the death of the member to a dependant as prescribed in superannuation law;
- the member must not use the capital value or income of the pension to borrow any funds from a third party;
- before a commutation of the pension in a financial year, the trustee must pay a pension in the financial year in which the commutation takes place, at least the minimum amount prescribed; and
- do not permit the capital supporting the pension to be added to by way of contribution or rollover after the pension has started under the SIS Regulations.



212. A member, who is drawing one or more pensions, may request the trustee to commute one or more pension accounts and merge it with the other pension accounts of the member or commute all pensions and start a new account-based pension along with the balance of accumulation account, in the manner and form set out in superannuation law.

#### COMPULSORY CASHING REQUIREMENTS

213. The trustee must pay a member's benefit as soon as practicable after the member dies or payment has to be made according to the terms of this deed and superannuation law.

#### TRANSITION TO RETIREMENT PENSION

214. The trustee of the fund may pay any pension as noted in this deed as a transition to retirement pension, where the member is gainfully employed and is under the age specified in superannuation law. Trustees must not allow the member to withdraw more than the maximum annual payment limit of the account balance at the start of each year or not more than the maximum annual payment limit of purchase price of the pension, if the pension starts on any date during the fund year. From 1 July 2017, the trustee must not allow any existing or new transition to retirement pensions to be in retirement phase.

215. The trustee, if requested by a member in writing or under a pension agreement can pay either an existing allocated pension, an existing market linked pension or an account based pension as a transition to retirement pension.

216. The trustee must pay transition to retirement pensions consistently and as defined in SIS Regulations. However, such pensions must not be commuted (subject to certain exceptions) and must comply with limits and conditions applicable to each type of pension as prescribed by superannuation law.

217. A member on a transition to retirement pension must notify the trustee of this fund on attaining any other condition of release with nil cashing restrictions, such as retirement or a terminal medical condition or permanent incapacity on attaining the age required by superannuation law. Once the trustee has been notified, the trustee must then remove the restrictions imposed by this deed to the transition to retirement pension and automatically convert the transition to retirement pension to an account based pension, if allowed by superannuation law, and ensure that the pension is in retirement phase.

218. The trustee must before automatically converting the transition to retirement pension to an account based pension must ensure that that transfer balance cap of the member is not breached including any superannuation balance of the member that is not in this fund. Trustee must make appropriate entries in the member's transfer balance account.

219. If for some reason, if the whole or part of the transition of retirement pension that is being converted to an account-based pension is going to breach the transfer balance cap amount, the trustee must automatically commute the excess amount to the accumulation account of the member.

## PAYMENT OF EXISTING PENSIONS AFTER 1 JULY 2007

220. The trustee may convert a current allocated pension and/or transition to retirement allocated pension to an account based pension, in accordance with superannuation law.
221. Trustee may continue to pay all types of pensions from this fund. Including those pensions which can no longer be started from this fund as long as they are being paid in accordance with superannuation law.
222. If the fund is paying an existing complying pension which can no longer be started in a self-managed superannuation fund, along with an allocated pension or market linked pension or with account based pension, the trustee must obtain an actuarial certificate as to the adequacy of the amount of income allocated to the complying pension account to ensure that there is a sufficient amount to meet the requirements of the complying pension, irrespective of whether the assets of the complying pension are segregated from those assets not paying a complying pension.

## REVERSIONARY PENSIONS

223. The trustee must not allow a member or a reversionary beneficiary to nominate a non-dependant of the member or reversionary beneficiary as a nominated beneficiary to receive a pension from this fund. A member or a reversionary beneficiary must nominate a dependant as defined in SIS Act.
224. Upon the death of a member receiving a pension, the trustee must automatically pay a pension to the reversionary beneficiary nominated by the member unless the payment of such reversionary pensions is contrary to superannuation law. If the reversionary beneficiary is not a dependant of the member the trustee must not affect the payment of pensions to a non-dependant reversionary beneficiary. In such a situation the trustee must only pay a lump sum to the non-dependants as per binding death nomination or to other persons at its own discretion in the absence of a binding death nomination.
225. If a member fails to nominate a reversionary beneficiary in the pension documents or agreement at the start of the pension or in a binding death benefit nomination form, the trustee must allow the member to add a reversionary beneficiary at a later time by a notification without the need to commute the existing pension. If a member wishes to nominate another reversionary beneficiary which is not listed in the pension documents or agreement at the start of the pension or remove a reversionary beneficiary listed in the pension documents or agreement, the trustee must allow the member to replace or remove the reversionary beneficiary at a later time via a notification without the need to commute the existing pension.
226. Upon the death of the member, the trustee must automatically pay the pension of the member to the dependant of the member as a reversionary pension, irrespective of whether the dependant was nominated or not in the pension documents or agreement at the start of the pension.
227. Upon the death of a member, without any exercise of any discretion of administrative power of the trustee, all pensions started in this fund are to be automatically paid (revert) to the dependant of the member, if allowed by superannuation law.

228. The only instance when the pension of the deceased member will not revert to the deceased member's dependant is when the dependant beneficiary has decided and notified the trustee, to receive the superannuation pension of the deceased member as a death benefit lump sum.
229. Upon the death of a member receiving a pension who did not nominate any dependant reversionary beneficiary in a non-binding death benefit nomination form, the trustee must (without any trustee discretion) continue to pay the death benefit pension of the deceased member's superannuation interest automatically to any dependant of the member unless the payment of such a reversionary pension is contrary to superannuation law. If there are no dependants living, the trustee must pay a lump sum to the non-dependants of the member as stated in the binding death benefit nomination form or to other persons at its own discretion in the absence of a binding death nomination.
230. If an individual is in receipt of a reversionary pension is a non-member of the fund, then the trustees must ensure that the non-member becomes a member of the fund as permitted by this deed and superannuation law.

#### SEGREGATED ACCOUNTS OF A MEMBER

231. Subject to this deed, the trustee may establish segregated pension accounts for members to pay separate pension benefits to each member or segregate all pension assets from accumulation assets of the same member or another member of this fund. If this fund receives contributions for a member who is on a pension, the trustee may set up an accumulation account for the member for segregating non pension assets of the member including a separate bank account. The trustee must not allow the segregation of accumulation assets with those assets which are current pension assets for the calculation of exempt current pension income.
232. If a member is being paid two or more types of pensions from this fund, the trustee must open separate pension accounts for the member and subject to this deed, may segregate the assets of the pension accounts, representing each pension account for the purpose of enabling the trustee to discharge pension payment liability on each pension account.
233. If the pension assets of the fund are segregated or not segregated from accumulation assets, the trustee must do whatever is required to comply with superannuation law, including obtaining an actuary certificate for the fund to calculate whether or not there are adequate funds to meet the pension payment requirement in superannuation law and to correctly calculate the tax on the accumulation assets proportion of the fund.

#### SEGREGATION OF ASSETS AND VALUATION

234. Assets which are to fund a person's pension may be segregated from other assets. These assets may be valued as required by superannuation law.

#### PENSIONS: RESIDUE IN ACCOUNT

235. Subject to superannuation law, where a person being paid a pension dies, the trustee must act in accordance with the pension payment terms and pay any residue in the pension account as a death benefit payment.

## N. ACTUARY CERTIFICATES

236. If required by superannuation law, the trustee must appoint a qualified actuary and obtain an actuarial certificate. The trustee may reduce or increase the payments for any pension, including complying pensions, by any amount it considers reasonable in consultation with an actuary in accordance with superannuation law.
237. Trustees must not segregate its assets (current pension and accumulation) for an income year at a time during the income year there is at least one superannuation interest in the fund in retirement phase for calculation of exempt current pension deduction. Trustee must obtain an appropriate actuarial certificate to claim a deduction for exempt current pension income in accordance with the Tax Act, for a part of the financial year and for deduction for income during that part of the financial year, where the fund has accumulating superannuation current assets of any members where the fund also has pension current assets and is paying a pension to some members during that part of the financial year or for any reason required by superannuation law.
238. Trustee must consider superannuation law at the time of claiming exempt current pension income deduction when minimum amount is not withdrawn by any member who is on pension (e.g. where 1/12 of the annual minimum amount is not withdrawn). When claiming exempt pension income, the trustee must include the total value of all contributions and rollovers when determining proportionate claim of general administration expenses.

## COMMUTATION OF A PENSION

239. Upon written request from a member who is in receipt of a pension, the trustee must accept to commute a pension and pay a total or partial lump sum to the member, provided the commutation is in accordance with superannuation law and the conditions of release have been met by the member. Any such commutation must be recorded in the transfer balance account of the member and reported to the regulator.
240. Upon written request from a member who is in receipt of a pension, the trustee must commute the whole pension of the member and balance of the pension account from such a commutation must be added to the existing accumulation account of the member or in absence of any accumulation account, the trustee must open a new accumulation account for the member.

## COMMUTATIONS RELATED TO TRANSFER BALANCE CAPS

241. Considering a members transfer balance cap (TBC), a trustee and member will jointly decide whether any, of the member's pensions will be commuted in whole or in part, if:
- a member has or is likely to exceed that member's transfer balance cap;
  - the trustee or member has received a transfer determination in respect of a member;
  - the member is to be paid a new pension.

## QUALIFICATION OF PENSIONS AS ASSET TEST EXEMPT INCOME STREAMS

242. If the trustee believes:
- the superannuation law prevails over the terms of this deed;
  - this deed is deemed to contain any provision that is required by superannuation law; and
  - this deed is deemed not to contain any provision that is required to be excluded by superannuation law,

then the trustee may decide that a pension should qualify as an asset test exempt income stream.

243. If the trustee commutes only a part of the pension to a lump sum, the trustee must then adjust the amount of the pension payable in accordance with superannuation law.

244. A trustee may commute a pension if:

- the pensioner dies to pay a lump sum; Upon request by the reversionary beneficiary, the trustee must revert pension balance of the deceased, on the date of death of the pensioner, to the deceased dependent reversionary beneficiary up to the transfer balance cap amount of the reversionary beneficiary and commute only the remaining pension balance of the deceased member to pay a death benefit as a lump sum; or
- to pay a splitting agreement or court order under the Family Law Act to transfer the benefit to a member or non-member spouse; or
- to pay a superannuation contribution surcharge; or
- the term of the pension is over; or
- as otherwise permitted by superannuation law.

245. The funds of a commuted pension are vested with the trustees in the account of the member until such time the funds are allocated by the trustee for the above named purposes.

246. The trustee may, on request of a member, purchase a pension for the member from an outside source, using the balance in the pension account of the member. Income from this pension and any commuted amount from this pension will be credited to the members pension account.

## O. BORROWING

247. The trustee must not borrow from a related party on terms which are more favourable than market conditions to acquire an asset under a limited recourse borrowing arrangement.

### LIMIT ON BORROWING

248. The trustee must not except as provided by superannuation law, borrow money, or maintain an existing borrowing of money.

### TRUSTEE MAY GRANT SECURITY OVER ASSET

249. In accordance with superannuation law the trustee may mortgage, pledge, charge, assign or otherwise provide as security, any asset of the fund for the purpose of the trustee borrowing or maintaining a borrowing of money. Provided the borrowing complies with the SIS Act, such borrowing may be to fulfil a requirement under the Superannuation Contributions Tax (Assessment and Collection) Act 1997. Borrowing may also be to acquire securities listed in the SIS Act or under a limited recourse borrowing arrangement.

## DISCLOSURE OF CONFLICT OF INTEREST

250. A trustee must disclose any conflict of interest in accordance with superannuation law.
251. A conflict of interest (either directly or indirectly), does not affect the trustee exercising any power under this deed or superannuation law.

## P. DEATH OF A MEMBER

### DEATH BENEFIT

252. Upon the death of a member the trustee may pay a death benefit under:

- A death benefit agreement; or
- A binding death benefit agreement; or
- A non-binding death benefit agreement; or
- Any superannuation law.

### DEATH BENEFIT AGREEMENT

253. Upon the death of a member or beneficiary who has a valid death benefit agreement the binding death benefit agreement prevails over any other form of death benefit agreement, including any previous death benefit agreement. The agreement requires execution by the trustee and the relevant member or beneficiary and upon execution the agreement is to be read together with the deed. In the event of any inconsistencies between the agreement and the deed, the terms of the death benefit agreement will prevail to the extent of the inconsistency.
254. The trustee must pay, or apply, the relevant benefit in accordance with the rules set out in the death benefit agreement. If the dependant beneficiary doesn't want to receive a death benefit pension and notifies the trustee accordingly, the trustee must pay a lump sum of the balance of the member's account, including any insurance benefits to the dependants nominated by the member or to a legal personal representative in accordance with the valid binding death benefit nomination form as a death benefit.
255. If a binding death benefit nomination form is not valid or if the member has executed a valid non-binding death benefit nomination form, the trustees may pay automatically upon the death of the member, a death benefit pension to the dependants nominated by the member. If the dependant beneficiary does not want to receive a death benefit pension and notifies the trustee accordingly, the trustee must pay as a lump sum of the balance of the member's account, including any insurance benefits to the dependants nominated by the member or to a legal personal representative in accordance with the invalid binding death benefit nomination form or a valid non-binding death benefit nomination form.
256. Where the beneficiary is a non-tax dependant as defined under superannuation law, the trustee must only pay the death benefit as a lump sum.

### NON-BINDING DEATH BENEFIT NOMINATION

257. A member may complete a non-binding death nomination form which requests to whom the trustees should pay the member's death benefit, pension or lump sum, upon the death of the

member. In this form the member can either list their dependants and or legal personal representative. A member may use any form that complies with superannuation law.

258. The trustees are not bound to follow the request of the member. The trustee must however take the member's wishes into consideration when making a decision as to whom to pay the death benefit. The trustee does not have to follow the direction of the member if the member has nominated a person who is a non-dependant, or the payment is to a person not eligible according to superannuation and tax law.

#### BINDING DEATH BENEFIT NOMINATION

259. A member may complete a binding death nomination form, which directs the trustee as to who should be paid a death benefit, upon the death of the member. This nomination form can be provided by the member even if the member is drawing a pension from their superannuation interests. The member can either list their dependants and or legal personal representative on any form that complies with superannuation law. The trustees are bound to follow the request of the member. The nomination form can be valid for an indefinite period (non-lapsing) or for a certain period and the member's signature must be witnessed by two unrelated non dependant adults and executed in accordance with superannuation law.

#### REVOCAION OF DEATH BENEFIT AGREEMENT

260. A member may revoke any type of death benefit nomination at any time writing and / or by providing to the trustee a new death benefit nomination or any other type of death benefit nomination allowed by superannuation law.

#### PAYMENT OF DEATH BENEFIT

261. The trustee may pay a lump sum death benefit to a beneficiary in the following ways:

- in specie - by transferring the member's segregated assets or fund's assets if the member assets are not segregated, to the beneficiary; or
- via a lump sum payment in cash.

262. If the member did not execute a non-binding death benefit nomination while he was alive or if the member's binding death benefit nomination is invalid or ineffective due to superannuation law, at the time of death of the member, the trustees may pay the benefit of the deceased member to any dependent of the deceased member or to the legal personal representative or to the person managing the estate of the deceased member. If there is no known legal personal representative or any person managing the estate of the deceased member cannot be found, then the trustee must distribute the benefits of the member in accordance with superannuation law.

263. The trustee may release an amount, by way of an advance, to the dependant of the member or to the legal personal representative of a member for the purposes of the member's funeral and/or other expenses relating to the death of the member. Trustees must pay the member's death benefit to the beneficiaries as soon as practical.

264. If a death benefit has to be paid to a beneficiary who is under a legal disability or a minor, then the trustee may make the payment to the legal personal representative or guardian or parent or person who has custody of the beneficiary.

265. If there are unclaimed monies and no known beneficiaries, the trustee must pay such unclaimed moneys in accordance with the legislation governing the payment of such unclaimed moneys.

#### LIFE INSURANCE POLICY

266. Proceeds of a life insurance policy made out to the trustee may be paid directly to the beneficiary when and if entitled to it.

#### DISCHARGE OF TRUSTEE

267. If a person receives any part of a benefit, then that discharges the trustee from liability in relation to the benefit.

#### NON-DEPENDANT PAYMENT

268. If a death benefit payment is to a non-dependant, the trustee must withhold tax from the payment as required by superannuation law.

#### PAYMENT OF DEATH BENEFIT WHEN MEMBER IS IN ACCUMULATION PHASE

269. If a member is in accumulation phase, upon the death of the member, the trustee must pay the benefit to the beneficiary as a lump sum unless the dependent beneficiary requests for the Trustee to pay the death benefit as a death benefit pension.

#### PAYMENT OF DEATH BENEFIT WHEN MEMBER IS IN PENSION PHASE

#### NO REVERSIONARY PENSION

270. When a member is in pension phase, upon the death of the member, where there is a valid binding death benefit nomination in place and a pension agreement, if there is no reversionary beneficiary nominated in the pension agreement, the trustee must pay the member's death benefit automatically as a pension to the dependant nominated in the valid binding death benefit nomination. However, upon request from this beneficiary, the trustee may pay a lump sum as a death benefit as soon as practical.

#### INVALID AGREEMENT WHEN NO REVERSIONARY PENSION

271. In the event of an invalid binding death benefit nomination the trustee must pay the member's death benefit to any dependant of the deceased member, without its own discretion, automatically as a death benefit pension. However, if this beneficiary is a non-tax dependant under superannuation law, the trustee must only pay a death benefit lump sum.



## REVERSIONARY PENSION

272. When a member is in pension phase, upon the death of the member, where there is a valid binding death benefit nomination in place and a pension agreement, if there is a reversionary beneficiary nominated in the pension agreement, the trustees must pay the member's death benefit in accordance with the reversionary pension agreement. However, on request from this beneficiary, the trustee may pay a lump sum to the beneficiary as a death benefit as soon as practical.
273. If the deceased member has nominated reversionary beneficiaries in the pension agreement and dependants in a valid binding death nomination form and no reversionary beneficiaries or tax dependants are alive which are named, upon the death of the member, the trustees must pay the balance of the deceased member to non-dependants as a lump sum.
274. If a death benefit has to be paid to a non-dependant beneficiary of a deceased member who was withdrawing a pension, upon the death of the member, if the assets of the fund cannot be transferred to the non-dependant beneficiary due to withholding tax requirements or otherwise, the trustee must sell some assets, as soon as practical, to pay the withhold tax. The trustee must ensure that the assets supporting the deceased member's pension remain in retirement phase until such time the benefit of the member is paid out to the non-dependant beneficiary as a lump sum.

## INVALID AGREEMENT WHEN REVERSIONARY PENSION

275. In the event of an invalid binding death benefit nomination the trustee must automatically pay the member's death benefit in accordance with the pension agreement as a reversionary pension. However, on request from this beneficiary, the trustee may pay a lump sum to the beneficiary as a death benefit as soon as practical.

## WINDING UP OF FUND

276. The trustee may elect to wind up the fund if:
- the fund has no members;
  - all the members agree in writing to wind up the fund;
  - superannuation law requires the fund to be wound up.

## NOTICE OF WINDING UP

277. Before winding up the fund, the trustee must:
- provide notice of the wind up to each member and employer of the fund;
  - dispose of all the assets of the fund to pay members benefits;
  - close the income account and reserve account and transfer the balance to the members accounts as prescribed in superannuation law;
  - pay all expenses and taxes of the fund;
  - lodge the last income tax return and regulatory return of the fund and pay whatever expenses are due to creditors and professionals engaged; and
  - pay all benefits to the members or transfer and / or roll over member's entitlements to another complying fund as prescribed in superannuation law;

## PAYMENT OF BENEFITS

278. To the extent that the assets of the fund are sufficient to do so, benefits are to be paid by the trustee in the following order:

1. benefits to which past and present members or their dependants are entitled to but are not yet paid.
2. Additional benefits to past or present member or their dependants as deemed appropriate by the trustee
3. Payment to the employers that have made contributions in respect of past or present members as the trustee thinks appropriate.

## DEATH OF FINAL MEMBER

279. In the case of death of the last member, the trustee must pay any benefit in such a manner as they feel is equitable having regard to that member's indicative death nomination. In the case of a binding death nomination, however, the trustee must follow the instructions of the member. If there are no dependants or known beneficiaries, the trustee is required to follow the superannuation law relating to unclaimed monies.

## Q. VARIATION OF DEED

280. The trustee may, from time to time, vary the terms of this deed prospectively or retrospectively, by a deed of variation executed by the trustee. The deed of variation may add a clause to or delete a clause or all clauses of this trust deed. Any clauses added to this deed will have the same validity and effect as if they had been originally contained in this trust deed.

281. Upon variation of the deed, if required by superannuation law, the trustee must give notice in writing to all members and beneficiaries of the fund, advising them of the nature and purpose of any variation and any detrimental effect of the amendment on members' entitlements or rights. The trustee must communicate, via a notice of variation of the deed to all members in the prescribed format and give all members a copy of the updated trust deed.

282. Once the deed has been varied, if superannuation law requires it, the trustee must, organise stamping of the updated deed, pay stamp duty of the prescribed amount, and provide a copy to the Regulator. All expenses of the variation of deed may be met by funds of the superannuation fund.

## LIMITS ON EFFECT OF VARIATION AND POWER

283. The variation of the deed does not vary any arrangements including any death benefit agreements pension payments, unless that variation expressly states that it does vary any one or more of those things. Instead, those agreements and clauses continue to apply in respect of the fund.

284. The trustee does not have the power to vary this deed so as to reduce the rights of a member to entitlements that arise before the variation is affected unless the reduction is necessary to ensure compliance with superannuation law or the Regulator has consented in writing.

285. The trustee also does not have power to vary this deed in a way that would have either of the following effects:

- unless the trustee is a corporation, altering the purpose of the fund so that it is no longer solely or primarily the provision of old age pensions under superannuation law.
- unless the sole or primary purpose of the fund is to provide old age pensions to members, allowing any person except a corporation to be appointed trustee of the fund.

## R. MISCELLANEOUS

### TAX FILE NUMBER COLLECTION

286. The trustee should collect tax file numbers from all existing and new members. If a trustee is not provided with a tax file number from a member, the trustees must pay tax to the regulator at the highest marginal tax rate that applies to individuals plus the Medicare Levy surcharge, on all contributions which the fund receives on behalf of the member over \$1,000.

### ASSET TESTING

287. The trustee may provide information to certain government bodies to asset test an income stream for any benefits available to a member under the Social Security Act.

### MEMBER COMMUNICATION

288. The trustee must hand over their contact details to all members and establish a system to communicate with members, beneficiaries and their dependants.

### LEGAL RIGHTS OF MEMBER NOT AFFECTED BY THIS DEED

289. Nothing in this deed affects any right a person may have to claim compensation or damages at common law or under statute.

### DISPUTE RESOLUTION

290. If superannuation law requires it, the trustee must establish a system complying with that law for dealing with enquiries and complaints from members, beneficiaries and dependants.

## **Schedule to this deed**

***Date of this deed***

Date of execution of this deed.

***Item 1 – SMSF Name***

HARRISON SUPERANNUATION FUND

***Item 2 – The Trustee***

CONSULTECON PTY LTD

A.C.N: 091 299 848

Registered Office: 35 BANAMBILA STREET

ARANDA ACT 2614

***Item 3 - The Members***

Mark Harrison

Leanne Harrison

***Address of fund***

35 BANAMBILA STREET

ARANDA ACT 2614

# **MINUTES OF MEETING OF TRUSTEES OF HARRISON SUPERANNUATION FUND**

<b>Venue</b>	35 BANAMBILA STREET ARANDA ACT 2614
<b>Present</b>	Mark Harrison Leanne Harrison
<b>Chairperson</b>	Mark Harrison

<b>Tabled:</b>	Draft updated Trust Deed & “Deed of variation of Superannuation Deed”
----------------	---

**Resolved by all persons present that:**

**Amendment of the fund’s trust deed**

To vary the trust deed of HARRISON SUPERANNUATION FUND by executing a deed “**Deed of Variation of Superannuation Trust Deed**” and adopting the tabled updated deed as per Annexure A of the Deed of Variation of Superannuation Fund Deed.

**Notice to members**

Resolved unanimously by all present that the members of the fund be given a notice outlining the various amendments proposed to the existing trust deed of the fund by providing a copy of the Deed of Variation of Superannuation Trust Deed together with Annexure A.

**There being no further matter to discuss, the meeting was closed.**

**Signature of Chairperson**

\_\_\_\_\_

**Mark Harrison**

**Date:**     /     /

**EXECUTION**

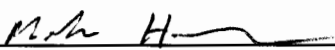
Executed as a deed.

Dated: 17 September, 2021

**Signed for and on behalf of:**

CONSULTECON PTY LTD


As director of trustee company under Section 127 of the Act

  
\_\_\_\_\_  
Mark Harrison

**Signed for and on behalf of:**

CONSULTECON PTY LTD

As director of trustee company under Section 127 of the Act

  
\_\_\_\_\_  
Leanne Harrison

**ASIC**

Australian Securities &amp; Investments Commission

**Forms Manager**

Registered Agents

Company: CONSULTECON PTY LTD ACN 091 299 848

**Company details**

Date company registered 21-01-2000  
 Company next review date 21-01-2024  
 Company type Australian Proprietary Company  
 Company status Registered  
 Home unit company No  
 Superannuation trustee company Yes  
 Non profit company No

**Registered office**

35 BANAMBILA STREET , ARANDA ACT 2614

**Future address**

C/- SMSF AUSTRALIA, UNIT 8 , 435-439 FULLARTON ROAD , HIGHGATE SA 5063 Start date: 27-09-2023

**Principal place of business**

35 BANAMBILA STREET , ARANDA ACT 2614

**Officeholders**

HARRISON, MARK DOUGLAS

Born 18-03-1961 at LONDON UNITED KINGDOM

35 BANAMBILA STREET , ARANDA ACT 2614

Office(s) held: Director, appointed 21-01-2000  
Secretary, appointed 21-01-2000

HARRISON, LEANNE

Born 31-07-1963 at CESSNOCK NSW

35 BANAMBILA STREET , ARANDA ACT 2614

Office(s) held: Director, appointed 21-01-2000

**Company share structure**

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORDINARY SHARES	2	2.00	0.00

**Members**

HARRISON , MARK DOUGLAS 35 BANAMBILA STREET , ARANDA ACT 2614

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

HARRISON , LEANNE 35 BANAMBILA STREET , ARANDA ACT 2614

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

**Document history**

These are the documents most recently received by ASIC from this organisation.

Received	Number	Form	Description	Status
20-09-2023	7ECI90916	484	CHANGE TO COMPANY DETAILS	Processed - awaiting imaging
07-01-2019	7EAH51606	484	CHANGE TO COMPANY DETAILS	Processed and imaged
21-01-2003	09129984M	316	ANNUAL RETURN	Processed and imaged

[ASIC Home](#) | [Privacy Statement](#) | [Conditions of use](#) | [Feedback](#)

Copyright 2003 Australian Securities & Investments Commission.



**MINUTES OF MEETING OF TRUSTEES OF  
HARRISON SUPERANNUATION FUND**

<b>Venue</b>	35 BANAMBILA STREET ARANDA ACT 2614
<b>Present</b>	Mark Harrison Leanne Harrison
<b>Chairperson</b>	Mark Harrison

<b>Tabled:</b>	Draft updated Trust Deed & "Deed of variation of Superannuation Deed"
----------------	---

Resolved by all persons present that:

**Amendment of the fund's trust deed**

To vary the trust deed of HARRISON SUPERANNUATION FUND by executing a deed "Deed of Variation of Superannuation Trust Deed" and adopting the tabled updated deed as per Annexure A of the Deed of Variation of Superannuation Fund Deed.

**Notice to members**

Resolved unanimously by all present that the members of the fund be given a notice outlining the various amendments proposed to the existing trust deed of the fund by providing a copy of the Deed of Variation of Superannuation Trust Deed together with Annexure A.

There being no further matter to discuss, the meeting was closed.

Signature of Chairperson



Mark Harrison

Date: 17 / 9 / 21

**EXECUTION**

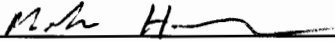
**Executed as a deed.**

Dated: 17 September, 2021

**Signed for and on behalf of:**

CONSULTECON PTY LTD


As director of trustee company under Section 127 of the Act

  
\_\_\_\_\_  
Mark Harrison

**Signed for and on behalf of:**

CONSULTECON PTY LTD

As director of trustee company under Section 127 of the Act

  
\_\_\_\_\_  
Leanne Harrison

# Harrison Superannuation Fund Trustees Declaration

Consultecon Pty Ltd ACN: 091299848

---

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

The directors of the trustee company declare that:

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

Specifically, the directors of the trustee company declare that:

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

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

*Mark Harrison*

.....  
Mark Harrison  
Consultecon Pty Ltd  
Director

*Leanne Harrison*

.....  
Leanne Harrison  
Consultecon Pty Ltd  
Director

30 June 2022

Signature as prescribed in tax return

Tax File Number

Provided

## 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

Mark Harrison

Date  /  /

### Preferred trustee or director contact details:

Title: Mr  Mrs  Miss  Ms  Other

Family name

Harrison

First given name

Mark

Other given names

Phone number

0262513477

Email address

markharrison@ozemail.com.au

Non-individual trustee name (if applicable)

Consultecon Pty Ltd

ABN of non-individual trustee

Time taken to prepare and complete this annual return  Hrs

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

### TAX AGENT'S DECLARATION:

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

Tax agent's signature

Date  /  /

### Tax agent's contact details

Title: Mr  Mrs  Miss  Ms  Other

Family name

Bastin

First given name

Christopher

Other given names

Tax agent's practice

JustSMSF Pty Ltd

Tax agent's phone number

0395967285

Reference number

S3200

Tax agent number

24722284

## Electronic Lodgment Declaration (SMSF)

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

### Privacy

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

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

### The Australian Business Register

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

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

### Electronic funds transfer - direct debit

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

Tax File Number	Name of Fund	Year
33090043	Harrison Superannuation Fund	2022

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

### Important

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

### Declaration:

I declare that:

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

Signature of Partner, Trustee, or Director

Mark Harrison

Date

/ /

## ELECTRONIC FUNDS TRANSFER CONSENT

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

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

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

Account Name Harrison Superannuation Fund

Account Number 032727 187482

Client Reference S3200

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

Signature

Mark Harrison

Date

/ /

Signature as prescribed in tax return

Tax File Number

Provided

**Taxpayer's declaration****!** If the schedule is not lodged with the income tax return you are required to sign and date the schedule.**Important**

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements.

**Privacy**

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

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

Signature

*Mark Harrison*

Date

Day	Month	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

Contact name

Mark Harrison

Daytime contact number (include area code)

0262513477

Tax File Number 

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

**Important**

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements.

**Privacy**

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

**Taxpayer's declaration**

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

Signature

Date  /  / 

Contact person

Daytime contact number (include area code)

# Memorandum of Resolutions of the Director(s) of

Consultecon Pty Ltd ACN: 091299848  
ATF Harrison Superannuation Fund

---

Fund and that they are not disqualified persons as defined by s 120 of the SISA.

**CONTRIBUTIONS RECEIVED:**

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

**CLOSURE:**

Signed as a true record –

*Mark Harrison*

.....  
Mark Harrison

30 June 2022

*Leanne Harrison*

.....  
Leanne Harrison

30 June 2022



**Harrison Superannuation Fund**  
**Members Statement**

---

**Trustee's Disclaimer**

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

Signed by all the trustees of the fund

*Mark Harrison*

---

Mark Harrison  
Director

*Leanne Harrison*

---

Leanne Harrison  
Director

# Harrison Superannuation Fund

## Members Statement

---

### Trustee's Disclaimer

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

Signed by all the trustees of the fund

*Mark Harrison*

---

Mark Harrison  
Director

*Leanne Harrison*

---

Leanne Harrison  
Director

# Harrison Superannuation Fund

## Members Statement

---

### Trustee's Disclaimer

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

Signed by all the trustees of the fund

*Mark Harrison*

---

Mark Harrison  
Director

*Leanne Harrison*

---

Leanne Harrison  
Director

# Harrison Superannuation Fund

## Members Statement

---

### Trustee's Disclaimer

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

Signed by all the trustees of the fund

*Mark Harrison*

---

Mark Harrison  
Director

*Leanne Harrison*

---

Leanne Harrison  
Director

# Harrison Superannuation Fund

## Members Statement

---

### Trustee's Disclaimer

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

Signed by all the trustees of the fund

*Mark Harrison*

---

Mark Harrison  
Director

*Leanne Harrison*

---

Leanne Harrison  
Director

# Harrison Superannuation Fund Deductions Notice Letter

---

Consultecon Pty Ltd as trustee for Harrison Superannuation Fund acknowledges that

**Leanne Harrison**

has advised in writing in accordance with Section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$22000.00

for contributions paid in the year ended 30 June 2022. The Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

*Mark Harrison*

---

Mark Harrison

Date: / /2022

**\*\* IMPORTANT INFORMATION - PLEASE READ THE FOLLOWING CAREFULLY \*\***

If your records confirm the above amount claimed no action on your behalf is required. Retain this acknowledgement with your taxation records as it may be requested by the Australian Taxation Office to substantiate your tax deduction for Superannuation Contributions.

Otherwise: Complete the details below and return this form to the Trustee if:

1. The amount shown above is not the amount that will be claimed, or
2. The Australian Taxation Office disallows/reduces the amount you claim.

In terms of Section 290-170 of the Income Tax Assessment Act 1997 I advise that the amount I intend to claim as a tax deduction for the period 01 July 2021 to 30 June 2022 is: \$22,000

*Leanne Harrison*

---

Leanne Harrison

Date: / /2022

**Harrison Superannuation Fund**  
**Deductions Notice Letter**

---

I, Leanne Harrison as a member of Harrison Superannuation Fund

have requested in writing in accordance with section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$22000.00

for contributions paid in the year ended 30 June 2022.

*Leanne Harrison*

---

Leanne Harrison

Date: / /2022

# Notice of intent to claim or vary a deduction for personal super contributions

## Section A: Your details

### 1 Tax file number (TFN)

138885339

**i** The ATO does not collect this information provided on this form. This form is to assist you in providing details to your super fund. Your super fund is authorised to request your personal details, including your TFN, under the *Superannuation Industry (Supervision) Act 1993*, the *Income Tax Assessment Act 1997* and the *Taxation Administration Act 1953*. It is not an offence not to provide your TFN. However, if *you* do not provide your TFN, and your super fund doesn't already hold your TFN, they will not be permitted to accept the contribution(s) covered by this notice. For more information about your privacy please contact the entity you are providing this form to.

### 2 Name

Title:

MRS

Family name

HARRISON

First given name

LEANNE

Other given names

### 3 Date of birth

31/07/1963

### 4 Current postal address

35 BANAMBILA STREET

Suburb/town/locality

ARANDA

State/territory

ACT

(Australia only)

Postcode

2614

(Australia only)

Country if outside of Australia

### 5 Daytime phone number (include area code)

0262513477

## Section B: Super fund's details

### 6 Fund name

HARRISON SUPERANNUATION FUND

### 7 Fund Australian business number (ABN)

86004715421

### 8 Member account number

HARLEA00001A

### 9 Unique Superannuation Identifier (USI) (if known)



## Section C: Contribution details

### 10 Personal contribution details

Is this notice varying an earlier notice?

No

Yes

If you answered 'No' complete the **Original Notice to Claim a Tax Deduction** section below.

If you answered 'Yes' complete the **Variation of previous valid notice of intent** section below.

### ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

11 Financial year ended 30 June 20

12 My personal contributions to this fund in the above financial year

\$

13 The amount of these personal contributions I will be claiming as a tax deduction

\$

## Section D: Declaration

This form has a declaration where you say the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

### INTENTION TO CLAIM A TAX DEDUCTION

 Complete this declaration if you have **not** previously lodged a valid notice with your super fund for these contributions.

*I declare that at the time of lodging this notice:*

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
- I have not included any of the contributions in an earlier valid notice.

*I declare that I am lodging this notice at the earlier of either:*

- before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, **or**
- before the end of the income year following the year in which the contribution was made.

*I declare that the information given on this notice is correct and complete.*

Name (Print in BLOCK LETTERS)

Signature

Date

 Send your completed notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

### VARIATION OF PREVIOUS VALID NOTICE OF INTENT

14 Financial year ended 30 June 20

15 My personal contributions to this fund in the above financial year

\$

16 The amount of these personal contributions claimed in my original notice of intent

\$

17 The amount of these personal contributions I will now be claiming as a tax deduction

\$

## Declaration

This form has a declaration where you sign to indicate that the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

**!** Complete this declaration if you have already lodged a valid notice with your fund for these contributions and you wish to **reduce** the amount stated in that notice.

## VARIATION OF PREVIOUS VALID NOTICE OF INTENT

*I declare that at the time of lodging this notice:*

- *I intend to claim the personal contributions stated as a tax deduction*
- *I am a current member of the identified super fund*
- *the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions.*

*I declare that I wish to vary my previous valid notice for these contributions by **reducing** the amount I advised in my previous notice and I confirm that either:*

- *I have lodged my income tax return for the year in which the contribution was made, prior to the end of the following income year, and this variation notice is being lodged before the end of the day on which the return was lodged, or*

- *I have not yet lodged my income tax return for the relevant year and this variation notice is being lodged on or before 30 June in the financial year following the year in which the personal contributions were made, or*
- *the ATO has disallowed my claim for a deduction for the relevant year and this notice reduces the amount stated in my previous valid notice by the amount that has been disallowed.*

*I declare that the information given on this notice is correct and complete.*

Name (Print in BLOCK LETTERS)

Signature

Date

**➤** Send your completed variation notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

# Superannuation lump sum pre-payment statement

Warning: This form has been designed to assist you to prepare the Australian Tax Office's Superannuation lump sum pre-payment statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

## PART 1 – SUPERANNUATION PROVIDER TO COMPLETE

### Section A: Superannuation provider details

#### 1 Superannuation fund, ADF, RSA or annuity provider name

HARRISON SUPERANNUATION FUND

#### 2 Postal address

35 BANAMBILA STREET

Suburb/town/locality

ARANDA

State/territory

ACT

Postcode

2614

#### 3 Australian business number (ABN) or withholder payer number

86004715421

#### 4 Authorised contact person

Title: MR

Family name

HARRISON

First given name

Other given names

MARK

#### 5 Daytime phone number (include area code)

0262513477

### Section B: Member's details

#### 6 Your full name

Title: MR

Family name

HARRISON

First given name

Other given names

MARK

#### 7 Current postal address

35 BANAMBILA STREET

Suburb/town/locality

ARANDA

State/territory

ACT

Postcode

2614

#### 8 Date of birth

18 MARCH 1961

---

## Section C: Superannuation lump sum payment details

9 Lump sum payment is calculated to this date

### 10 Superannuation lump sum components

Taxable component

Taxed element \$

Untaxed element \$

Tax-free component \$

Total amount \$

### 11 Preservation amounts of the superannuation lump sum

Preserved amount \$

Restricted non-preserved \$

Unrestricted non-preserved \$

Total amount \$

---

## Section D: Superannuation provider's signature

12 Date the statement is issued to the member

13 Member is to return statement by

14 Superannuation fund's, ADF's, RSA's or annuity provider's signature

*Mark Harrison*

Date

## PART 2 – MEMBER TO COMPLETE

### Section E: Cash amount

1 Pay me a gross cash amount of: \$

I understand that this amount may be subject to tax.

**!** You may wish to speak with a tax professional or your superannuation fund, ADF, RSA or annuity provider to make sure you are aware of your tax obligations and superannuation roll over options.

### Section F: Rollover payment

2 Roll over my payment to: (provide the full name of fund, RSA or annuity provider)

3 Fund ABN

4 Superannuation fund, ADF, RSA or annuity provider postal address:

Suburb/town/locality

State/territory

Postcode

5 Member account number

6 Roll over an amount of: \$

### Section G: Member's declaration

*I authorise my superannuation lump sum to be paid as instructed on this statement.*

Name (print in block letters)

MARK HARRISON

Signature

Mark Harrison

Date

**!** You should keep a copy of the statement for your records for a period of five years.

# Superannuation lump sum pre-payment statement

Warning: This form has been designed to assist you to prepare the Australian Tax Office's Superannuation lump sum pre-payment statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

## PART 1 – SUPERANNUATION PROVIDER TO COMPLETE

### Section A: Superannuation provider details

#### 1 Superannuation fund, ADF, RSA or annuity provider name

HARRISON SUPERANNUATION FUND

#### 2 Postal address

35 BANAMBILA STREET

Suburb/town/locality

ARANDA

State/territory

ACT

Postcode

2614

#### 3 Australian business number (ABN) or withholder payer number

86004715421

#### 4 Authorised contact person

Title: MR

Family name

HARRISON

First given name

Other given names

MARK

#### 5 Daytime phone number (include area code) 0262513477

### Section B: Member's details

#### 6 Your full name

Title: MR

Family name

HARRISON

First given name

Other given names

MARK

#### 7 Current postal address

35 BANAMBILA STREET

Suburb/town/locality

ARANDA

State/territory

ACT

Postcode

2614

#### 8 Date of birth 18 MARCH 1961

---

## Section C: Superannuation lump sum payment details

9 Lump sum payment is calculated to this date

### 10 Superannuation lump sum components

Taxable component

Taxed element \$

Untaxed element \$

Tax-free component \$

Total amount \$

### 11 Preservation amounts of the superannuation lump sum

Preserved amount \$

Restricted non-preserved \$

Unrestricted non-preserved \$

Total amount \$

---

## Section D: Superannuation provider's signature

12 Date the statement is issued to the member

13 Member is to return statement by

14 Superannuation fund's, ADF's, RSA's or annuity provider's signature

*Mark Harrison*

Date

## PART 2 – MEMBER TO COMPLETE

### Section E: Cash amount

1 Pay me a gross cash amount of: \$

I understand that this amount may be subject to tax.

**!** You may wish to speak with a tax professional or your superannuation fund, ADF, RSA or annuity provider to make sure you are aware of your tax obligations and superannuation roll over options.

### Section F: Rollover payment

2 Roll over my payment to: (provide the full name of fund, RSA or annuity provider)

3 Fund ABN

4 Superannuation fund, ADF, RSA or annuity provider postal address:

Suburb/town/locality

State/territory

Postcode

5 Member account number

6 Roll over an amount of: \$

### Section G: Member's declaration

*I authorise my superannuation lump sum to be paid as instructed on this statement.*

Name (print in block letters)

Signature

*Mark Harrison*

Date

**!** You should keep a copy of the statement for your records for a period of five years.





PR Financial Solutions Pty Ltd  
ABN : 72 152 013 502



PO Box 292  
PRAHRAN VIC 3181  
(Ph)(03)95102120

The Trustee  
HARRISON SUPERANNUATION FUND  
c/o Just Super Fund  
302/32 Warleigh Grove  
BRIGHTON VIC 3186

Dear Sir / Madam,

**RE: AUDIT ENGAGEMENT LETTER  
HARRISON SUPERANNUATION FUND**

***The objective and scope of the audit***

You have requested we audit HARRISON SUPERANNUATION FUND (the Fund):

1. Special purpose financial report, which comprises the statement of financial position as at 30 June 2022 and the operating statement for the year/period then ended and the notes to the financial statements; and
2. Compliance during the same period with the requirements of the *Superannuation Industry (Supervision) Act 1993 (SISA)* and *SIS Regulations (SISR)* specified in the approved form auditor's report as issued by the Australian Taxation Office (ATO), which are  
Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67,67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K  
Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14 ,13.18AA

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

***The responsibilities of the auditor***

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

misstatement and you have complied, in all material respects, with the specified requirements of SISA and SISR and the governing rules of the fund.

We will conduct our engagement in accordance with Standard on Assurance Engagements ASAE 3100 *Compliance Engagements* issued by the Auditing and Assurance Standards Board.

In performing our audit procedures, we will obtain audit evidence about the compliance activity of the fund and controls implemented to meet the various SISA and SISR compliance requirements. The procedures selected will depend on our judgement, including the identification and assessment of risks of material non-compliance.

The timing of the audit will be dictated by the provision of relevant documentation to commence the audit. In accordance with section 35C of SISA, we are required to provide to the trustees of the Fund an auditor's report in the approved form within the prescribed time as set out in SISR, being a day before the latest date stipulated by the ATO for lodgement of the fund's Annual Return.

We apply Australian Standard on Quality Control 1 ASQC 1 *Quality Control for Firms that Perform Audits and Reviews of Financial Reports and Other Financial Information, and Other Assurance Engagements* in undertaking this assurance engagement and accordingly, maintain a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal & regulatory requirements.

We comply with the competency standards set by the Australian Securities & Investment Commission (ASIC), the auditor independence requirements prescribed by in accordance with the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants* (the Code) as required by SISR and the ethical requirements relating to assurance engagements which are founded on the fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

Our audit will be conducted on a third party online audit program which offers various audit methodologies and processes including storing of audit evidence and reports on their secured server. We have satisfied ourselves your fund data is secured on their servers and will be protected with highest level of online security possible.

### ***Financial audit***

Our financial audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depends on our judgment, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error.

Our audit objective is to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. These audit procedures may include to identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion.

Our financial audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the trustees, as well as evaluating the overall presentation structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation of the financial report.

Due to the test nature and other inherent limitations of an assurance audit engagement, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk even some material misstatements, due to fraud, error or a non-compliance with SISA and SISR may remain undiscovered. A reasonable assurance engagement does not provide assurance on whether compliance with all SISA and SISR provisions will continue in the future.

In making our risk assessments, we consider internal controls relevant to the fund's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Fund's internal controls. However, we expect to provide you with a separate letter concerning any significant deficiencies in the Fund's system of accounting and internal controls that come to our attention during the audit of the financial report. This will be in the form of a trustee letter.

Our procedures do not include a review of the Fund's self-managed superannuation fund annual return, although we may peruse it to identify areas that require our close attention. Accordingly, no opinion will be given, and no responsibility taken for any issues arising from any inaccuracies in the annual return lodged. We also do not audit the member statements, however we do complete an audit of the movements in the member account during the financial year. Accordingly, we are unable to provide an opinion as to the accuracy of historical components and eligible service date information that relate to transactions that occurred in prior years.

### ***Going Concern Concept***

In our audit report, we will conclude on the appropriateness of trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the fund's ability to continue as a going concern. If we conclude a material uncertainty exists, we are required to draw attention in the auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify our opinion.

Our conclusions are based on the audit evidence obtained up to the date of the auditor's report. However, future events or conditions may cause the fund to cease to continue as a going concern.

### ***Compliance engagement***

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

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

### ***The responsibilities of the trustees***

We take this opportunity to remind you it is the responsibility of the trustees to ensure the Fund, at all times, complies with SISA and SISR as well as any other legislation relevant to the Fund. Each trustee is responsible for the preparation and fair presentation of the financial reporting requirements of the Fund's governing rules, SISA and SISR.

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

- Establishing and maintaining controls relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error. The system of accounting and internal control should be adequate in ensuring all transactions are recorded and the recorded transactions are valid, accurate, authorised, properly classified and promptly recorded, so as to facilitate the preparation of reliable financial information.
- This responsibility to maintain adequate internal controls also extends to the Fund's compliance SISA including any Circulars and Guidelines issued by a relevant regulator to the extent applicable. The internal controls should be sufficient to prevent and/or detect material non-compliance with such legislative requirements.
- Identifying, designing and implementing internal controls as they determine necessary to meet compliance requirements of SISA and SISR and monitor ongoing compliance.
- Assessing the fund's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless the trustees intend to wind-up the fund. The going concern basis of accounting is appropriate when it is reasonably foreseeable the fund will be able to meet its liabilities as they fall due.
- Selecting and applying appropriate accounting policies.
- If the preparation of financial report is outsourced, then each trustee is responsible for overseeing the fund's financial reporting process.
- Making accounting estimates that are reasonable in the circumstances.
- Making available to us all the books of the Fund, including any registers and general documents, minutes and other relevant papers of all Trustee meetings and giving us any information, explanations and assistance we require for the purposes of our audit. Section 35C(2) of SISA requires Trustees must give to the auditor any document the auditor requests in writing within 14 days of the request.

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

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

### ***Independence***

We confirm, to the best of our knowledge and belief, the engagement team meets the current independence requirements of APES 110 Code of Ethics for Professional Accountants (as amended), issued by the Accounting Professional & Ethical Standards Board in relation to the statutory audit engagement (an audit required by legislation) of the Fund. Hence no member of the engagement team can provide any accounting, legal or financial advice. Our engagement as an auditor of the fund is limited to obligations imposed on us by SISA (e.g. section 129).

In conducting our financial audit and compliance engagement, should we become aware we have contravened these independence requirements, we shall notify you on a timely basis. However, please note we are not engaged to provide any financial advice and none will be provided, including an opinion, if a self managed superannuation fund is appropriate for trustees or they have taken

responsibility of where member funds are invested or trustees understand their legal and taxation obligations.

We have complied with the competency standards set by ASIC.

Our engagement does not include us forming an opinion nor advising trustees on the following:

- the members have sufficient funds to establish the Fund or continue to manage the Fund;
- investment restriction on underlying assets;
- rollover to the Fund or transferring assets to the Fund;
- level and type of contributions by each member of the Fund;
- acquiring or disposing any particular financial product or class of financial product;
- initial and ongoing costs of administering the Fund;
- if they are prepared and able to allocate the time and skill needed to administer the Fund;
- if they have adequate insurance cover for all members of the Fund;
- limited government protections in the event of fraud or theft or dispute;
- limited access to superannuation complaints tribunal; or
- advantages and disadvantages of a self-managed superannuation fund (SMSF).

### ***Report on matters identified***

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

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

Each investment has multiple risks, including loss of capital. In conducting our audit, we will not be checking the liquidity of the Fund's assets, the nature or class of investments, nor their suitability to the Fund's investment strategy. If any asset's capital is lost, due to any reason, we will not be responsible for any damages under section 12GF of Australian Securities and Investments Commission Act 2001. You are responsible for investing the Fund's assets and you should take full care of those investments. However, as an auditor, it is our duty of care to inform you, if in our opinion, we notice any investments are not recoverable. Please note many investments are complex in nature and we are not trained as SMSF auditors to analyse each investment, hence you should not entirely rely on our opinion.

In conduct of our audit, we are not required to form an opinion and report to you if the Fund is making or likely to make an economic loss or the Fund's assets are getting damaged or likely to get damaged due to conduct of any other person who you rely for investment decisions or appoint as custodians or investment manager. We are appointed to audit the Fund's financial report and not to audit entities where this Fund invests such as custodian services, unrelated trusts, companies or other entities.

***Compliance program***

The conduct of our engagement in accordance with Australian Auditing Standards and applicable Standards on Assurance Engagements means information acquired by us in the course of our engagement is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your express consent.

Our audit files may, however, be subject to review as part of the compliance program of a professional accounting body, the ATO, or ASIC. We advise you by signing this letter you acknowledge, if requested, our audit files relating to this audit will be made available under these programs. Should this occur, we will advise you. The same strict confidentiality requirements apply under these programs as apply to us as your auditor.

***Limitation of liability***

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

***Fees***

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

Our fee will be billed as work progresses and will be based on the time required to complete the engagement. Any out of pocket expenses will be billed separately.

Further, where a contravention report needs to be lodged with the ATO, an additional fee will be charged for the preparation and lodgement of the contravention report.

**Other**

Please sign and return the attached copy of this letter to indicate it is in accordance with your understanding of the arrangements for our financial audit and compliance engagement of HARRISON SUPERANNUATION FUND.

Yours faithfully,

PR Financial Solutions Pty Ltd



---

Mr Ranbir Baath  
SMSF Auditor

Acknowledged on behalf of the trustees of HARRISON SUPERANNUATION FUND

*Mark Harrison*

*Leanne Harrison*

---

Mark Harrison  
Director of Corporate Trustee

---

Leanne Harrison  
Director of Corporate Trustee

---

[Date]

---

[Date]

# HARRISON SUPERANNUATION FUND

302/32 Warleigh Grove BRIGHTON VIC 3186

Mr Ranbir Baath  
PR Financial Solutions Pty Ltd  
PO Box 292  
PRAHRAN VIC 3181

Dear Sir / Madam,

## Trustee Representation Letter

This representation letter is provided in connection with your audit of the financial report of HARRISON SUPERANNUATION FUND (the Fund) and the Fund's compliance with the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR) and the requirements of the relevant Income Tax Assessment Act, for the year ended 30 June 2022, for the purpose of you expressing an opinion as to whether the financial report is, in all material respects, presented fairly in accordance with the accounting policies adopted by the Fund and the Fund has complied, in all material respects, with the governing rules of the Fund, relevant requirements of SISA and SISR.

The trustees have determined the Fund is not a reporting entity for the year ended 30 June 2022 and the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the Fund. Accordingly, the financial report prepared is a special purpose financial report which is for distribution to members of the Fund and to satisfy the requirements of SISA and SISR.

We acknowledge our responsibility for ensuring the financial report is in accordance with the accounting policies as selected by ourselves and requirements of SISA and SISR, and confirm the financial report is free of material misstatements, including omissions.

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

### 1. Sole purpose test

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

### 2. Trustees are not disqualified

No disqualified person acts as a director of the trustee company or as an individual trustee. Further, no trustee is an undischarged bankrupt or has been convicted of an offence concerning dishonesty.

### 3. Trust deed, trustees' responsibilities and fund conduct

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

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



We understand our duties as a Trustee or Director of the trustee company. We understand by law we must act honestly in all matters concerning the Fund and act in the best interests of all members. Accordingly, the trustees have complied with all aspects of the trustee requirements of SISA and SISR.

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

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

The Fund has complied with investment standards set out in SISA, SISR and the governing rules of the Fund.

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

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

There have been no communications from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.

#### **4. Investment strategy**

The investment strategy has been determined with due regard to risk, return, liquidity and diversity, and the assets of the Fund are in line with this strategy. The investment strategy is reviewed on a regular basis. We have considered whether the Fund should hold insurance cover for members of the Fund. We have also considered whether fund assets are adequately insured from all types of risks.

#### **5. Accounting policies**

All the significant accounting policies of the Fund are adequately described in the financial report and the notes attached thereto. These policies are consistent with the policies adopted last year. We are responsible for the preparation and fair presentation of the financial report in accordance with the financial reporting requirements of the Funds' governing rules, SISA and SISR.

If the preparation of accounting records is outsourced, we are responsible for overseeing the Fund's financial reporting process.

#### **6. Fund books and records**

We acknowledge our responsibility for the fair presentation of the financial report, Statement of financial position, Operating statement and the appropriate disclosures of all information required by statute.

In preparation of the financial report we evaluated the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made. We have evaluated the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit; and minutes of all meetings of the trustees. We confirm all copies of Fund documents provided (either provided in paper or electronically via email or otherwise) to conduct your audit are true representations of the original documents.

We also acknowledge our responsibility for the design and implementation of internal control to prevent and detect error. We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial reports, and adequate financial records have been maintained.

We monitor internal controls over financial reporting by reviewing all reports provided by the information technology systems utilised by the Fund, for accuracy.

We advise the Fund does not have a formal process for identifying, estimating or assessing business risks relevant to the financial reporting objectives. We consider this to be appropriate for the Fund.

We are not aware of any specific risks, arising from the use of information technology by the Fund that should be brought to your attention.

There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.

Where a custodian is used by the Fund, we confirm we have not been advised of any fraud, non-compliance with laws and/or regulations or uncorrected misstatements that would affect the financial report of the Fund.

All accounting records and financial reports have been kept for 5 years, minutes and records of trustees' [or directors of the corporate trustee] meetings [or for sole trustee: decisions] have been kept for 10 years and trustee declarations in the approved form have been signed and kept for each trustee appointed after 30 June 2007.

## **7. Fraud, error and non-compliance**

We consider the risk the financial report is materially misstated due to fraud to be low due to the nature of the Fund. We confirm trustees are signatories on all transactions and no transaction can be executed without the consent of trustees. Additionally, the trustees and/or our administrator conduct regular reconciliation of the Fund's transactions, accounts and investments.

While we have not identified any specific risks, we acknowledge any potential fraudulent risk areas include investment or cash being misappropriated and/or contributions being intercepted prior to being banked into the Fund's bank account.

We believe we have adequate procedures in place to detect, reduce the risk of fraud and rectify any fraudulent activities. We will ensure any fraudulent activities are brought to your attention for your consideration.

We confirm there have been no:

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

We are aware each trustee is also responsible for such internal controls as they determine are necessary to enable the preparation and fair presentation of a financial report that is free from material misstatement, whether due to fraud or error. We are aware each trustee is responsible for complying with the requirements of SISA and SISR and for identifying, designing and implementing internal controls as they determine necessary to meet compliance requirements and monitor ongoing compliance.

We have made investments for the members of the Fund and fully understand all the investment risks for each investment, including loss of capital. In conducting your audit we are aware you will not be checking the liquidity of the Fund assets, the nature or class of investments, nor their suitability to our investment strategy. If any assets of the fund fail and capital is lost, we will not be taking any action for damages against you under section 12GF of Australian Securities and Investments Commission Act 2001. However, as an auditor, we understand it is your duty of care to inform us, if you notice any investments are not recoverable.

In conduct of your audit, it is not expected you form an opinion and report to us if the Fund is making or likely to make an economic loss or the Fund's assets are getting damaged or likely to get damaged due to conduct of any other person who we rely for investment decisions or appoint as custodians or investment manager. We understand your appointment is to audit the Fund's financial report and not to audit entities where this Fund invests, for example custodian services, unrelated trusts, companies or other entities.

## **8. Asset form and valuation**

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

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

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

We have considered the importance of safeguarding the assets of the Fund and we have implemented appropriate procedures that include the regular review of the appropriateness of the authorised signatories on bank and investment accounts and arranging adequate insurance and storage for assets where necessary.

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

## **9. Uncorrected misstatements**

We believe the effects of those uncorrected financial report misstatements aggregated by the auditor during the audit are immaterial, both individually and in aggregate, to the financial report taken as a whole.

## **10. Ownership and pledging of assets**

The Fund has satisfactory title to all assets appearing in the statement of financial position / net assets. All investments are registered in the name of the Fund, where possible, and are in the custody of the respective manager/trustee.

There are no liens or encumbrances on any assets or benefits as at the date of financial report other than those reflected in the financial report and no assets, benefits or interests in the Fund have been pledged or assigned to secure liabilities of others.

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

## **11. Related parties**

Related party transactions and related amounts receivable, where applicable, have been properly recorded or disclosed in the financial report. Acquisitions from, loans to, leasing of assets to and investments in related parties have not exceeded the in-house asset restrictions in SISA at the time of the investment, acquisition or at year end.

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

## **12. Borrowings**

The Fund has not borrowed money or maintained any borrowings during the period, with the exception of borrowings which were allowable under SISA. If any permitted borrowing has occurred, any borrowing is appropriately documented and compliant with SISA and SISR. To the best of the trustee's knowledge, if the Fund has invested in a limited recourse borrowing arrangement, it is compliant with SISA.

## **13. Contributions and Pensions**

Taking into consideration all contributions to other funds, contributions to the Fund are in accordance with any contribution caps applicable to members. Any work test or similar qualifying criteria has been met to facilitate contributions. Likewise, any pension or lump sum payments are within payment restrictions, if any are applicable, and that a condition of release has been met and satisfied to permit payment.

## **14. Subsequent events**

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

## **15. Outstanding legal action**

We confirm there is no outstanding legal action or claims against the Fund.

There have been no communications from the ATO concerning a contravention of SISA or SISR which has occurred, is occurring, or is about to occur.

Any minutes of meetings with the Fund's legal counsel have been provided for your attention.

## **16. Going Concern**

We confirm we are not aware of any matters, whether individually or collectively, that will cast significant doubt over the Fund's ability to continue as a going concern. In preparing the financial report, we are responsible for assessing the fund's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless the trustees intend to wind-up the Fund. We understand the going concern basis of accounting is appropriate when it is reasonably foreseeable the Fund will be able to meet its liabilities as they fall due.

## **17. Additional matters**

We understand your examination will be made in accordance with Australian Auditing Standards and applicable Standards on Assurance Engagements and will therefore be designed primarily for the purpose of expressing an opinion on the financial report of the Fund taken as a whole, and on the compliance of the Fund with specified requirements of SISA and SISR. Further, your tests of the financial and compliance records and other auditing procedures will be limited to those which you consider necessary for that purpose.

We are aware this engagement is in accordance with Standard on Assurance Engagements ASAE 3100 *Compliance Engagements* issued by the Auditing and Assurance Standards Board and your firm applies Australian Standard on Quality Control 1 ASQC 1 *Quality Control for Firms that Perform Audits and Reviews of Financial Reports and Other Financial Information, and Other Assurance Engagements* in undertaking this assurance engagement and accordingly maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

We are also aware you will comply with the competency standards set by ASIC, the auditor independence requirements prescribed by SISR and the ethical requirements relating to assurance engagements which are founded on the fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

Should you find any records or reports deficient, please write to us.

Yours faithfully,

*Mark Harrison*

---

Mark Harrison  
Director of Corporate Trustee

*Leanne Harrison*

---

Leanne Harrison  
Director of Corporate Trustee

---

[Date]

---

[Date]

# HARRISON SUPERANNUATION FUND

## Investment Objectives and Strategy

### **Investment Objectives**

The objective of the Fund is to maximise benefits for the purposes of providing benefits to members in accordance with Trust Deed governing the Fund's operations. The investment objectives which have been considered by the Trustees of the Fund in formulating the investment strategy include:

- The Trustee will at all time act prudently to pursue the maximum rate of return possible, subject to acceptable risk parameters, and maintenance of whatever diversification that can be achieved with the available assets.
- The Trustee will take into account the number of years to retirement of the members when considering investment options.
- The Trustee will establish a tolerance within the fund to short term fluctuations in income and capital values given the profile of the member's ages.
- The Trustee will have proper regard to the risks associated with the investments given the Funds objectives and cash flow requirements.
- The Trustee will invest to ensure sufficient liquidity is retained within the Fund to meet benefit payments and other liabilities as they fall due.
- The Trustee, before investing in a particular asset, will have proper regard to the balance between the risk and return, so as to maximise the rate of return on member's entitlements subject to an appropriate level of risk.

### **Investment Review**

The Investment Objectives of the Fund will be reviewed annually and at such other times as a significant event occurs which affects the Fund.

### **Investment Strategy**

With regard to the investment objectives outlined above the Trustees have adopted to pursue an Investment Strategy aimed at accumulating over the long term some or all of the following asset classes:

- **Property Investment where there is no borrowing made by the SMSF;**
- **Property Investment where there is a borrowing made by the SMSF;**
- ASX Listed Securities;
- ASX Listed and Exchange Traded Options;
- ASX Listed Warrants;
- CFDs;
- Australian and International Managed Funds
- Cash;
- Term Deposits;
- Other Cash Investments including, bonds cash management trusts and appropriate derivative products;
- Physical Metals

- Other Assets that the Trustee considers appropriate to the extent permitted by the Trust Deed and Superannuation Regulations.

**Percentage Investment Range**

The Trustee considers that no specific percentage range for each of the above asset classes should be adopted but that each asset class should be considered on its own investment merits having regard to an appropriate degree of diversification.

**Single Asset Investment Strategy**

A single asset strategy may be adopted by the Fund if the asset proposed to be invested in is considered by the Trustee to satisfy a core purpose of the Fund's investment objectives and provided that the Trustee is satisfied that no other benefit (excepting incidental benefits) is conferred upon members or associated parties.

**Arms Length Basis**

All investments by the Fund shall be on an arms length basis and will be acquired, maintained or disposed of on commercial terms at market rates of returns.

**Maximising Member Returns**

The Trustee considers that this Investment Strategy will fulfill the principal objective of maximising member returns having regard to risk and is consistent with the investment objectives of the Fund.

**Insurance Consideration**

The Trustees note the requirement for the Fund to consider insurance for the benefit of Members. The Trustees also note the insurance policy can be issued from the Fund, another Superannuation Fund or in the Member's personal capacity. The Trustees will consider insurance and implement a suitable insurance strategy as appropriate for their circumstance from time to time.

*Mark Harrison*      *Leanne Harrison*

\_\_\_\_\_  
Mark Harrison

\_\_\_\_\_  
Leanne Harrison

Director of  
Corporate Trustee

Director of Corporate  
Trustee

Dated:

## **ATO Self Managed Super Fund Trustee Declaration**

I understand that as a director of the corporate trustee of HARRISON SUPERANNUATION FUND, I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The commissioner of taxation (the commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

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

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

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

### **SOLE PURPOSE**

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

### **TRUSTEE DUTIES**

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that members only access their super benefits if they have met a legitimate condition of release
- refrain from entering into transactions that circumvent restrictions on the payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)



- refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- allow all members of the fund to have access to information and documents as required, including details about
  - the financial situation of the fund
  - the investments of the fund
  - the members' benefit entitlements.

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

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

### **Accepting contributions and paying benefits**

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

### **Investment restrictions**

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

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)
- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund - including trusts - or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)

- entering into investments that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

## Administration

I understand that the trustees of the fund must:

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

## DECLARATION

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

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

Signature of the Director of Trustee Company <i>Mark Harrison</i> ..... Mark Harrison	Date  /       /
Signature of Witness  ..... Witness' name (witness must be over the age of 18 years)  .....	Date  /       /

## **ATO Self Managed Super Fund Trustee Declaration**

I understand that as a director of the corporate trustee of HARRISON SUPERANNUATION FUND ,I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The commissioner of taxation (the commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

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

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

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

### **SOLE PURPOSE**

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

### **TRUSTEE DUTIES**

I understand that by law I must at all times:

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

- allow all members of the fund to have access to information and documents as required, including details about
  - the financial situation of the fund
  - the investments of the fund
  - the members' benefit entitlements.

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

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

### **Accepting contributions and paying benefits**

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

### **Investment restrictions**

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

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)
- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund - including trusts - or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

## Administration

I understand that the trustees of the fund must:

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

## DECLARATION

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

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

Signature of the Director of Trustee Company <i>Leanne Harrison</i> ..... Leanne Harrison	Date  /       /
Signature of Witness  ..... Witness' name (witness must be over the age of 18 years)  .....	Date  /       /

**SIGNATURE CERTIFICATE**



**REFERENCE NUMBER**

24977CF2-2B18-4E73-AFFE-049C31EC7E12

**TRANSACTION DETAILS**

**Reference Number**  
24977CF2-2B18-4E73-AFFE-049C31EC7E12

**Transaction Type**  
Signature Request

**Sent At**  
11/01/2022 12:17 EDT

**Executed At**  
11/02/2022 00:13 EDT

**Identity Method**  
email

**Distribution Method**  
email

**Signed Checksum**  
d1798a1b93997945589106738ee27ced46134e99c2f58f191fea7286b2f3c9bb

**Signer Sequencing**  
Disabled

**Document Passcode**  
Disabled

**DOCUMENT DETAILS**

**Document Name**  
2022 Signature Pack 2.0 - Harrison Superannuation Fund

**Filename**  
2022\_signature\_pack\_2\_0\_-\_harrison.pdf

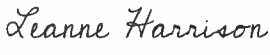
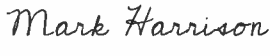
**Pages**  
45 pages

**Content Type**  
application/pdf

**File Size**  
4.77 MB

**Original Checksum**  
6b6b524c3014bd44925c817be0131b7d663c8fd78a8f22d5339c39ff164ded0e

**SIGNERS**

SIGNER	E-SIGNATURE	EVENTS
<p><b>Name</b> Leanne Harrison</p> <p><b>Email</b> markharrison@ozemail.com.au</p> <p><b>Components</b> 14</p>	<p><b>Status</b> signed</p> <p><b>Multi-factor Digital Fingerprint Checksum</b> 1a50f34197e10d4a020579bfc9c12dba2120ae25cb4d655be0006b72811e5fe9</p> <p><b>IP Address</b> 203.206.21.84</p> <p><b>Device</b> Chrome via Windows</p> <p><b>Typed Signature</b> </p> <p><b>Signature Reference ID</b> C2003AF5</p>	<p><b>Viewed At</b> 11/02/2022 00:10 EDT</p> <p><b>Identity Authenticated At</b> 11/02/2022 00:13 EDT</p> <p><b>Signed At</b> 11/02/2022 00:13 EDT</p>
<p><b>Name</b> Mark Harrison</p> <p><b>Email</b> markharrison@ozemail.com.au</p> <p><b>Components</b> 21</p>	<p><b>Status</b> signed</p> <p><b>Multi-factor Digital Fingerprint Checksum</b> b810e567609121080765fcb31eae2fb296c3fcbc4d42ee34287e4275db77058e</p> <p><b>IP Address</b> 203.206.21.84</p> <p><b>Device</b> Chrome via Windows</p> <p><b>Typed Signature</b> </p> <p><b>Signature Reference ID</b> EB8279E8</p>	<p><b>Viewed At</b> 11/02/2022 00:02 EDT</p> <p><b>Identity Authenticated At</b> 11/02/2022 00:08 EDT</p> <p><b>Signed At</b> 11/02/2022 00:08 EDT</p>

**AUDITS**

TIMESTAMP	AUDIT
11/01/2022 12:17 EDT	Wei Team Member (jerry@justsuperfund.com.au) created document '2022_signature_pack_2_0_-'



\_harrison.pdf' on Chrome via Windows from 60.48.185.162.

11/01/2022 12:17 EDT Leanne Harrison (markharrison@ozemail.com.au) was emailed a link to sign.

11/01/2022 12:17 EDT Mark Harrison (markharrison@ozemail.com.au) was emailed a link to sign.

11/02/2022 00:02 EDT Mark Harrison (markharrison@ozemail.com.au) viewed the document on Chrome via Windows from 203.206.21.84.

11/02/2022 00:08 EDT Mark Harrison (markharrison@ozemail.com.au) authenticated via email on Chrome via Windows from 203.206.21.84.

11/02/2022 00:08 EDT Mark Harrison (markharrison@ozemail.com.au) signed the document on Chrome via Windows from 203.206.21.84.

11/02/2022 00:10 EDT Leanne Harrison (markharrison@ozemail.com.au) viewed the document on Chrome via Windows from 203.206.21.84.

11/02/2022 00:13 EDT Leanne Harrison (markharrison@ozemail.com.au) authenticated via email on Chrome via Windows from 203.206.21.84.

11/02/2022 00:13 EDT Leanne Harrison (markharrison@ozemail.com.au) signed the document on Chrome via Windows from 203.206.21.84.

---

Financial statements and reports for the year ended  
30 June 2022

Harrison Superannuation Fund

# Harrison Superannuation Fund

## Statement of Financial Position

As at 30 June 2022

	Note	2022 \$	2021 \$
<b>Assets</b>			
<b>Investments</b>			
Fixed Interest Securities (Australian)		5,074.43	5,000.00
Fixed Interest Securities (Australian) - Unitised		0.00	(402.50)
Managed Investments (Australian)		1,376,233.73	1,565,620.59
Shares in Listed Companies (Australian)		9,376.04	11,961.83
<b>Total Investments</b>		<u>1,390,684.20</u>	<u>1,582,179.92</u>
<b>Other Assets</b>			
Westpac Self Super #7482		76,075.39	59,961.60
Westpac Business #5470		476.19	1,923.52
Distributions Receivable		74,734.41	79,379.44
Income Tax Refundable		10,701.95	5,524.46
<b>Total Other Assets</b>		<u>161,987.94</u>	<u>146,789.02</u>
<b>Total Assets</b>		<u>1,552,672.14</u>	<u>1,728,968.94</u>
<b>Net assets available to pay benefits</b>		<u>1,552,672.14</u>	<u>1,728,968.94</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>			
	2, 3		
Harrison, Mark - Pension (Pension 01)		1,007,540.59	1,275,667.66
Harrison, Mark - Accumulation		110,309.70	0.00
Harrison, Mark - Pension (Pension 02)		112,297.08	123,135.44
Harrison, Mark - Pension (Pension 03)		91,831.66	100,667.76
Harrison, Leanne - Accumulation		230,693.11	229,498.08
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>1,552,672.14</u>	<u>1,728,968.94</u>

## Harrison Superannuation Fund

# Operating Statement

For the year ended 30 June 2022

	Note	2022	2021
		\$	\$
<b>Income</b>			
<b>Investment Income</b>			
Trust Distributions		100,238.01	115,429.67
Dividends Received		362.67	546.14
Interest Received		109.72	51.90
Other Investment Income		0.00	3,395.63
<b>Contribution Income</b>			
Personal Concessional		22,000.00	2,000.00
Personal Non Concessional		110,000.00	100,000.00
Other Contributions		500.00	0.00
<b>Total Income</b>		<u>233,210.40</u>	<u>221,423.34</u>
<b>Expenses</b>			
Accountancy Fees		1,231.00	1,099.00
Administration Costs		386.00	187.00
ATO Supervisory Levy		259.00	259.00
Bank Charges		7.00	12.50
		<u>1,883.00</u>	<u>1,557.50</u>
<b>Member Payments</b>			
Pensions Paid		30,070.00	22,500.00
Benefits Paid/Transfers Out		160,000.00	0.00
<b>Investment Losses</b>			
Changes in Market Values			
Unrealised Movements in Market Value		228,256.15	(208,723.39)
Other Investment Gains/Losses		0.00	(24,840.65)
<b>Total Expenses</b>		<u>420,209.15</u>	<u>(209,506.54)</u>
<b>Benefits accrued as a result of operations before income tax</b>		<u>(186,998.75)</u>	<u>430,929.88</u>
Income Tax Expense		(10,701.95)	2,467.95
<b>Benefits accrued as a result of operations</b>		<u>(176,296.80)</u>	<u>428,461.93</u>

# Harrison Superannuation Fund

## Notes to the Financial Statements

For the year ended 30 June 2022

---

### Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

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

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

The financial statements were authorised for issue by the Director(s).

#### a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

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

#### b. Cash and Cash Equivalents

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

#### c. Revenue

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

# Notes to the Financial Statements

For the year ended 30 June 2022

## Interest revenue

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

## Dividend revenue

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

## Rental revenue

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

## Distribution revenue

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

## Remeasurement changes in market values

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

## Contributions

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

## d. Liability for Accrued Benefits

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

## e. Critical Accounting Estimates and Judgements

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

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

### Note 2: Liability for Accrued Benefits

	2022 \$	2021 \$
Liability for accrued benefits at beginning of year	1,728,968.94	1,300,507.01
Benefits accrued as a result of operations	(176,296.80)	428,461.93
Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	1,552,672.14	1,728,968.94

### Note 3: Vested Benefits

Harrison Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2022

---

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

	<b>2022</b>	<b>2021</b>
	<b>\$</b>	<b>\$</b>
Vested Benefits	<u>1,552,672.14</u>	<u>1,728,968.94</u>

# Harrison Superannuation Fund Trustees Declaration

Consultecon Pty Ltd ACN: 091299848

---

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

The directors of the trustee company declare that:

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

Specifically, the directors of the trustee company declare that:

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

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

.....  
Mark Harrison  
Consultecon Pty Ltd  
Director

.....  
Leanne Harrison  
Consultecon Pty Ltd  
Director

30 June 2022



# Harrison Superannuation Fund

## Statement of Taxable Income

For the year ended 30 June 2022

	<b>2022</b>
	<b>\$</b>
Benefits accrued as a result of operations	(186,998.75)
<b>Less</b>	
Exempt current pension income	88,362.00
Accounting Trust Distributions	100,238.01
Non Taxable Contributions	110,500.00
	<u>299,100.01</u>
<b>Add</b>	
Decrease in MV of investments	228,256.15
SMSF non deductible expenses	610.00
Pension Payments	30,070.00
Franking Credits	15,827.06
Foreign Credits	982.72
Net Capital Gains	36,734.00
Taxable Trust Distributions	42,155.98
Distributed Foreign income	6,548.16
Benefits Paid/Transfers Out	160,000.00
	<u>521,184.07</u>
SMSF Annual Return Rounding	(2.31)
<b>Taxable Income or Loss</b>	<u>35,083.00</u>
Income Tax on Taxable Income or Loss	5,262.45
<b>Less</b>	
Franking Credits	15,827.06
Foreign Credits	137.34
	<u>(10,701.95)</u>
<b>CURRENT TAX OR REFUND</b>	<u>(10,701.95)</u>
Supervisory Levy	259.00
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>(10,442.95)</u>

# Self-managed superannuation fund annual return **2022**

## Who should complete this annual return?

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

- ❗ The *Self-managed superannuation fund annual return instructions 2022* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ➖ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via [ABR.gov.au](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)

- ❗ 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.

➤ To assist processing, write the fund's TFN at the top of pages 3, 5, 7, 9 and 11.

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

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

### 4 Current postal address

Suburb/town

State/territory

Postcode

### 5 Annual return status

Is this an amendment to the SMSF's 2022 return? **A** No **Yes**

Is this the first required return for a newly registered SMSF? **B** No **Yes**

## 6 SMSF auditor

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A**      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

Fund account number

Fund account name

I would like my tax refunds made to this account.      [Go to C.](#)

### B Financial institution account details for tax refunds

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

BSB number

Account number

Account name

### C Electronic service address alias

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

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

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

**10 Exempt current pension income**

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

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

**No** **▶** Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

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

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

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

## 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 2022*.

Have you applied an exemption or rollover?

**M** No Yes

Code

Net capital gain **A \$**

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

Gross interest **C \$**

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

Gross foreign income		Loss
<b>D1 \$</b>	Net foreign income	<b>D \$</b>

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

Number

Transfers from foreign funds **F \$**

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

Gross distribution from partnerships **I \$**

Loss

\*Unfranked dividend amount **J \$**

\*Franked dividend amount **K \$**

\*Dividend franking credit **L \$**

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

Code

<b>Calculation of assessable contributions</b>	
Assessable employer contributions	
<b>R1 \$</b>	
plus	Assessable personal contributions
<b>R2 \$</b>	
plus	**No-TFN-quoted contributions
<b>R3 \$</b>	
	(an amount must be included even if it is zero)
less	Transfer of liability to life insurance company or PST
<b>R6 \$</b>	

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

<b>Calculation of non-arm's length income</b>	
*Net non-arm's length private company dividends	
<b>U1 \$</b>	
plus	*Net non-arm's length trust distributions
<b>U2 \$</b>	
plus	*Net other non-arm's length income
<b>U3 \$</b>	

\*Other income **S \$**

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

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

Code

#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</b> (Sum of labels <b>A</b> to <b>U</b> )	<b>W \$</b>	Loss
--	-------------	------

Exempt current pension income **Y \$**

<b>TOTAL ASSESSABLE INCOME</b> ( <b>W less Y</b> )	<b>V \$</b>	Loss
---	-------------	------

## Section C: Deductions and non-deductible expenses

### 12 Deductions and non-deductible expenses

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

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

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

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

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

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

#This is a mandatory label.

## Section D: Income tax calculation statement

**#Important:**

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

### 13 Calculation statement

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

#Taxable income **A \$** *(an amount must be included even if it is zero)*

#Tax on taxable income **T1 \$** *(an amount must be included even if it is zero)*

#Tax on no-TFN-quoted contributions **J \$** *(an amount must be included even if it is zero)*

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

Foreign income tax offset <b>C1 \$</b>	
Rebates and tax offsets <b>C2 \$</b>	Non-refundable non-carry forward tax offsets <b>C \$</b>
	<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>	
Early stage venture capital limited partnership tax offset carried forward from previous year <b>D2 \$</b>	Non-refundable carry forward tax offsets <b>D \$</b>
Early stage investor tax offset <b>D3 \$</b>	<i>(D1 plus D2 plus D3 plus D4)</i>
Early stage investor tax offset carried forward from previous year <b>D4 \$</b>	

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

Complying fund's franking credits tax offset <b>E1 \$</b>	
No-TFN tax offset <b>E2 \$</b>	
National rental affordability scheme tax offset <b>E3 \$</b>	Refundable tax offsets <b>E \$</b>
Exploration credit tax offset <b>E4 \$</b>	<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 \$**

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

<b>#Tax offset refunds</b> (Remainder of refundable tax offsets)	<b>I \$</b>	<i>(unused amount from label E – an amount must be included even if it is zero)</i>
---	-------------	---

- PAYG instalments raised
- K \$**
- Supervisory levy
- L \$**
- Supervisory levy adjustment for wound up funds
- M \$**
- Supervisory levy adjustment for new funds
- N \$**

<b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S \$</b>	<i>(T5 plus G less H less I less K plus L less M plus N)</i>
---	-------------	--

#This is a mandatory label.

**Section E: Losses**

**14 Losses**

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

- Tax losses carried forward to later income years **U \$**
- Net capital losses carried forward to later income years **V \$**



## Section F: Member information

### MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

### Member's TFN

See the Privacy note in the Declaration.

Day Month Year

Date of birth

### Contributions

OPENING ACCOUNT BALANCE \$

**!** Refer to instructions for completing these labels.

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

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

**TOTAL CONTRIBUTIONS N \$**

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

### Other transactions

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

- O \$** Allocated earnings or losses Loss
- P \$** Inward rollovers and transfers
- Q \$** Outward rollovers and transfers
- R1 \$** Lump Sum payments Code
- R2 \$** Income stream payments Code

TRIS Count

**CLOSING ACCOUNT BALANCE S \$**

(S1 plus S2 plus S3)

Accumulation phase value **X1 \$**

Retirement phase value **X2 \$**

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

**MEMBER 2**

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

**Member's TFN**

See the Privacy note in the Declaration.

**Date of birth**

Day Month Year

**Contributions**

OPENING ACCOUNT BALANCE \$

**!** Refer to instructions for completing these labels.

**A \$** Employer contributions

ABN of principal employer

**A1**

Personal contributions

**B \$**

CGT small business retirement exemption

**C \$**

CGT small business 15-year exemption amount

**D \$**

Personal injury election

**E \$**

Spouse and child contributions

**F \$**

Other third party contributions

**G \$**

**H \$** Proceeds from primary residence disposal

**H1** Receipt date Day / Month / Year

**I \$** Assessable foreign superannuation fund amount

**J \$** Non-assessable foreign superannuation fund amount

**K \$** Transfer from reserve: assessable amount

**L \$** Transfer from reserve: non-assessable amount

**M \$** Contributions from non-complying funds and previously non-complying funds

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

**M \$**

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

**Other transactions**

**S1 \$** Accumulation phase account balance

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

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

TRIS Count

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

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

**P \$** Inward rollovers and transfers

**Q \$** Outward rollovers and transfers

**R1 \$** Lump Sum payments Code

**R2 \$** Income stream payments Code

Accumulation phase value **X1 \$**

Retirement phase value **X2 \$**

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

---

## Section H: **Assets and liabilities**

### 15 ASSETS

15a **Australian managed investments**

Listed trusts **A \$**

Unlisted trusts **B \$**

Insurance policy **C \$**

Other managed investments **D \$**

---

15b **Australian direct investments**

Cash and term deposits **E \$**

<b>Limited recourse borrowing arrangements</b>	Debt securities <b>F \$</b>
Australian residential real property	Loans <b>G \$</b>
<b>J1 \$</b>	Listed shares <b>H \$</b>
Australian non-residential real property	Unlisted shares <b>I \$</b>
<b>J2 \$</b>	
Overseas real property	Limited recourse borrowing arrangements <b>J \$</b>
<b>J3 \$</b>	
Australian shares	Non-residential real property <b>K \$</b>
<b>J4 \$</b>	Residential real property <b>L \$</b>
Overseas shares	Collectables and personal use assets <b>M \$</b>
<b>J5 \$</b>	Other assets <b>O \$</b>
Other	
<b>J6 \$</b>	
Property count	
<b>J7</b>	

---

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 \$**

<b>TOTAL AUSTRALIAN AND OVERSEAS ASSETS U \$</b> (Sum of labels <b>A</b> to <b>T</b> )
---

---

### 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    **B** \$

**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>	
Permissible temporary borrowings <b>V2 \$</b>	
Other borrowings <b>V3 \$</b>	
	Borrowings <b>V \$</b>
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)	<b>W \$</b>
	Reserve accounts <b>X \$</b>
	Other liabilities <b>Y \$</b>
	<b>TOTAL LIABILITIES Z \$</b>

---

**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 2021–22 income year, write **2022**). **A**

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

**Interposed entity election status**

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

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

## 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](https://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: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return **Hrs**

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

### **TAX AGENT'S DECLARATION:**

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

Tax agent's signature

Date Day / Month / Year

### **Tax agent's contact details**

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

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

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

**Privacy**

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

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

**The Australian Business Register**

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

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

**Electronic funds transfer - direct debit**

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

Tax File Number	Name of Fund	Year
-----------------	--------------	------

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

**Important**

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

**Declaration:**

I declare that:

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

Signature of Partner, Trustee, or Director

Date

/ /

**ELECTRONIC FUNDS TRANSFER CONSENT**

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

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

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

**5 Wt i bhBUa Y**.....

.....

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

Signature

Date

/ /

.....Tax Agent's 8 YWUfUjcb

**I declare that:**

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

Agent's signature .....

Date

Contact name

Client Reference

Agent's Phone Number .....

HU '5 [ YbhBi a VYf



# Capital gains tax (CGT) schedule

# 2022

### When completing this form

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

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

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

- Use in conjunction with company, trust, fund income tax return or the self-managed superannuation fund annual return.
- Refer to the *Guide to capital gains tax 2022* available on our website at [ato.gov.au](http://ato.gov.au) for instructions on how to complete this schedule.

### Tax file number (TFN)

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

### Australian business number (ABN)

### Taxpayer's name

## 1 Current year capital gains and capital losses

	Capital gain		Capital loss
Shares in companies listed on an Australian securities exchange	<b>A \$</b>	<b>K \$</b>	
Other shares	<b>B \$</b>	<b>L \$</b>	
Units in unit trusts listed on an Australian securities exchange	<b>C \$</b>	<b>M \$</b>	
Other units	<b>D \$</b>	<b>N \$</b>	
Real estate situated in Australia	<b>E \$</b>	<b>O \$</b>	
Other real estate	<b>F \$</b>	<b>P \$</b>	
Amount of capital gains from a trust (including a managed fund)	<b>G \$</b>		
Collectables	<b>H \$</b>	<b>Q \$</b>	
Other CGT assets and any other CGT events	<b>I \$</b>	<b>R \$</b>	
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	<b>S \$</b>		
<b>Total current year capital gains</b>	<b>J \$</b>		Add the amounts at labels <b>K</b> to <b>R</b> and write the total in item 2 label <b>A</b> – <b>Total current year capital losses</b> .



---

**2 Capital losses**Total current year capital losses **A \$**Total current year capital losses applied **B \$**Total prior year net capital losses applied **C \$**Total capital losses transferred in applied  
(only for transfers involving a foreign bank branch or  
permanent establishment of a foreign financial entity) **D \$**Total capital losses applied **E \$**Add amounts at **B**, **C** and **D**.

---

**3 Unapplied net capital losses carried forward**Net capital losses from collectables carried forward to later income years **A \$**Other net capital losses carried forward to later income years **B \$**Add amounts at **A** and **B** and transfer the total  
to label **V – Net capital losses carried forward  
to later income years** on your tax return.

---

**4 CGT discount**Total CGT discount applied **A \$**

---

**5 CGT concessions for small business**Small business active asset reduction **A \$**Small business retirement exemption **B \$**Small business rollover **C \$**Total small business concessions applied **D \$**

---

**6 Net capital gain**Net capital gain **A \$****1J less 2E less 4A less 5D** (cannot be less than  
zero). Transfer the amount at **A** to label **A – Net  
capital gain** on your tax return.

---

**7 Earnout arrangements**

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

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

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

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

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

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

**!** **Request for amendment**

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

Income year earnout right created **F**

Amended net capital gain or capital losses carried forward **G** \$ / <sup>LOSS</sup>

---

**8 Other CGT information required (if applicable)**

Small business 15 year exemption – exempt capital gains **A** \$ / <sup>CODE</sup>

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

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

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

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

---

## Taxpayer's declaration

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

### Important

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements.

### Privacy

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

---

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

Signature

Date

Day

Month

Year

/ /

Contact name

Daytime contact number (include area code)

## Losses schedule

# 2022

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2022 tax return. Superannuation funds should complete and attach this schedule to their 2022 tax return.

Print neatly in BLOCK LETTERS with a black or blue ballpoint pen only. Print one letter or number in each box. Do not use correction fluid or tape.

Place  in all applicable boxes.

Refer to *Losses schedule instructions 2022*, available on our website [ato.gov.au](http://ato.gov.au) for instructions on how to complete this schedule.

Tax file number (TFN)

Name of entity

Australian business number

---

### Part A – Losses carried forward to the 2022–23 income year – excludes film losses

#### 1 Tax losses carried forward to later income years

Year of loss	
2021–22	<b>B</b>
2020–21	<b>C</b>
2019–20	<b>D</b>
2018–19	<b>E</b>
2017–18	<b>F</b>
2016–17 and earlier income years	<b>G</b>
<b>Total</b>	<b>U</b>

Transfer the amount at **U** to the **Tax losses carried forward to later income years** label on your tax return.

#### 2 Net capital losses carried forward to later income years

Year of loss	
2021–22	<b>H</b>
2020–21	<b>I</b>
2019–20	<b>J</b>
2018–19	<b>K</b>
2017–18	<b>L</b>
2016–17 and earlier income years	<b>M</b>
<b>Total</b>	<b>V</b>

Transfer the amount at **V** to the **Net capital losses carried forward to later income years** label on your tax return.

**Part B – Ownership and business continuity test** – company and listed widely held trust only

Complete item 3 of **Part B** if a loss is being carried forward to later income years and the business continuity test has to be satisfied in relation to that loss.

Do not complete items 1 or 2 of **Part B** if, in the 2021–22 income year, no loss has been claimed as a deduction, applied against a net capital gain or, in the case of companies, losses have not been transferred in or out.

**1 Whether continuity of majority ownership test passed**

**Note:** If the entity has deducted, applied, transferred in or transferred out (as applicable) in the 2021–22 income year a loss incurred in any of the listed years, print **X** in the **Yes** or **No** box to indicate whether the entity has satisfied the continuity of majority ownership test in respect of that loss.

Year of loss			
2021–22	<b>A</b>	Yes	No
2020–21	<b>B</b>	Yes	No
2019–20	<b>C</b>	Yes	No
2018–19	<b>D</b>	Yes	No
2017–18	<b>E</b>	Yes	No
2016–17 and earlier income years	<b>F</b>	Yes	No

**2 Amount of losses deducted/applied for which the continuity of majority ownership test is not passed but the business continuity test is satisfied** – excludes film losses

Tax losses	<b>G</b>
Net capital losses	<b>H</b>

**3 Losses carried forward for which the business continuity test must be satisfied before they can be deducted/applied in later years** – excludes film losses

Tax losses	<b>I</b>
Net capital losses	<b>J</b>

**4 Do current year loss provisions apply?**

Is the company required to calculate its taxable income or tax loss for the year under Subdivision 165-B or its net capital gain or net capital loss for the year under Subdivision 165-CB of the *Income Tax Assessment Act 1997* (ITAA 1997)?

**K** Yes No

**Part C – Unrealised losses** – company only

**Note:** These questions relate to the operation of Subdivision 165-CC of ITAA 1997.

Has a changeover time occurred in relation to the company after 1.00pm by legal time in the Australian Capital Territory on 11 November 1999?

**L** Yes No

If you printed **X** in the **No** box at **L**, do not complete **M**, **N** or **O**.

At the changeover time did the company satisfy the maximum net asset value test under section 152-15 of ITAA 1997?

**M** Yes No

If you printed **X** in the **No** box at **M**, has the company determined it had an unrealised net loss at the changeover time?

**N** Yes No

If you printed **X** in the **Yes** box at **N**, what was the amount of unrealised net loss calculated under section 165-115E of ITAA 1997?

**O**

---

## Part D – Life insurance companies

Complying superannuation class tax losses carried forward to later income years **P**

Complying superannuation net capital losses carried forward to later income years **Q**

---

## Part E – Controlled foreign company losses

Current year CFC losses **M**

CFC losses deducted **N**

CFC losses carried forward **O**

---

## Part F – Tax losses reconciliation statement

Balance of tax losses brought forward from the prior income year **A**

**ADD** Uplift of tax losses of designated infrastructure project entities **B**

**SUBTRACT** Net forgiven amount of debt **C**

**ADD** Tax loss incurred (if any) during current year **D**

**ADD** Tax loss amount from conversion of excess franking offsets **E**

**SUBTRACT** Net exempt income **F**

**SUBTRACT** Tax losses forgone **G**

**SUBTRACT** Tax losses deducted **H**

**SUBTRACT** Tax losses transferred out under Subdivision 170-A  
(only for transfers involving a foreign bank branch or a PE of a foreign financial entity) **I**

Total tax losses carried forward to later income years **J**

Transfer the amount at **J** to the **Tax losses carried forward to later income years** label on your tax return.

---

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

**Important**

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements.

**Privacy**

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

**Taxpayer's declaration**

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

Signature

Date                      Day                      /                      Month                      /                      Year

Contact person

Daytime contact number (include area code)

# Memorandum of Resolutions of the Director(s) of

Consultecon Pty Ltd ACN: 091299848

ATF Harrison Superannuation Fund

---

## **FINANCIAL STATEMENTS OF SUPERANNUATION FUND:**

It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the directors of the Trustee Company, the Superannuation Fund is not a reporting entity and therefore is not required to comply with all Australian Accounting Standards.

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2022 thereon be adopted.

## **TRUSTEE'S DECLARATION:**

It was resolved that the trustee's declaration of the Superannuation Fund be signed.

## **ANNUAL RETURN:**

Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2022, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

## **TRUST DEED:**

It was resolved that the advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.

## **INVESTMENT STRATEGY:**

The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.

## **INSURANCE COVER:**

The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.

## **ALLOCATION OF INCOME:**

It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).

## **INVESTMENT ACQUISITIONS:**

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2022.

## **INVESTMENT DISPOSALS:**

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2022.

## **AUDITORS:**

It was resolved that

RANBIR BAATH

of

PO BOX 292, PRAHRAN, Victoria 3181

act as auditors of the Fund for the next financial year.

## **TAX AGENTS:**

It was resolved that

JustSMSF Pty Ltd

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

## **TRUSTEE STATUS:**

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the



# Memorandum of Resolutions of the Director(s) of

Consultecon Pty Ltd ACN: 091299848

ATF Harrison Superannuation Fund

---

Fund and that they are not disqualified persons as defined by s 120 of the SISA.

**CONTRIBUTIONS RECEIVED:**

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

**CLOSURE:**

Signed as a true record –

.....  
Mark Harrison  
30 June 2022

.....  
Leanne Harrison  
30 June 2022

# Harrison Superannuation Fund

## Members Statement

Mark Harrison  
 35 Banambila Street  
 Aranda, Australian Capital Territory, 2614, Australia

### Your Details

Date of Birth :	18/03/1961	Nominated Beneficiaries:	N/A
Age:	61	Nomination Type:	N/A
Tax File Number:	688395945	Vested Benefits:	1,007,540.59
Date Joined Fund:	02/02/2000	Total Death Benefit:	1,007,540.59
Service Period Start Date:	02/02/2000	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	HARMAR00001P	Disability Benefit:	0.00
Account Start Date:	04/06/2019		
Account Phase:	Retirement Phase		
Account Description:	Pension 01		

### Your Balance

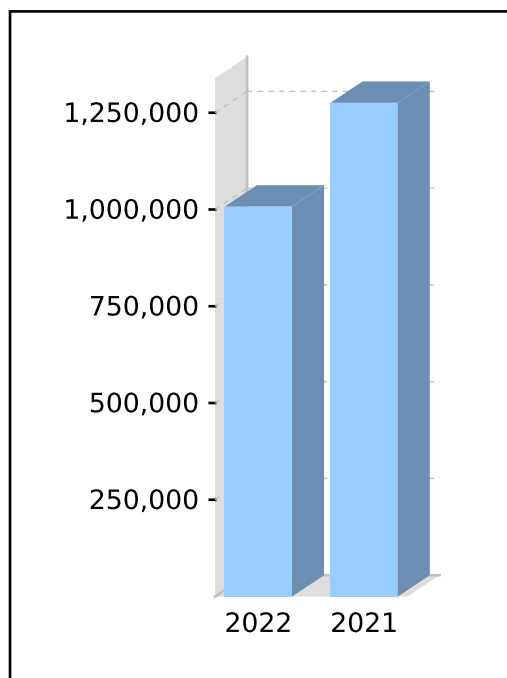
Total Benefits 1,007,540.59

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 1,007,540.59  
 Restricted Non Preserved

#### Tax Components

Tax Free (35.03%) 352,941.46  
 Taxable 654,599.13



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	1,275,667.66	1,020,931.62
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(82,577.07)	275,236.04
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	25,550.00	20,500.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out	160,000.00	
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	1,007,540.59	1,275,667.66

# Harrison Superannuation Fund

## Members Statement

---

### Trustee's Disclaimer

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

Signed by all the trustees of the fund

---

Mark Harrison  
Director

---

Leanne Harrison  
Director

# Harrison Superannuation Fund

## Members Statement

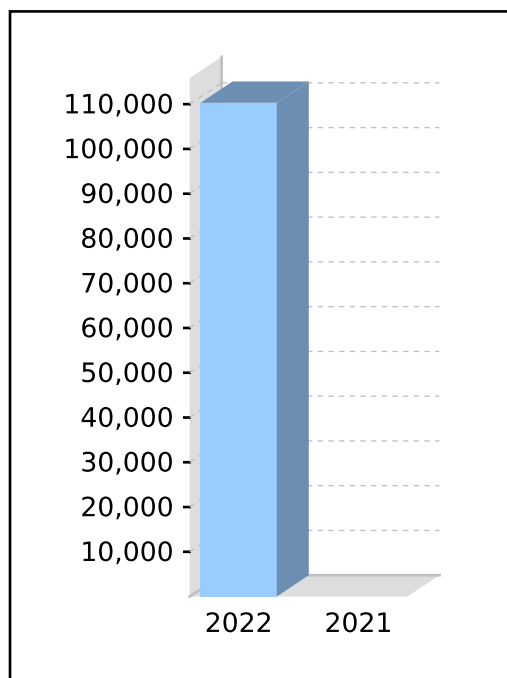
Mark Harrison  
 35 Banambila Street  
 Aranda, Australian Capital Territory, 2614, Australia

### Your Details

Date of Birth :	18/03/1961	Nominated Beneficiaries:	N/A
Age:	61	Nomination Type:	N/A
Tax File Number:	688395945	Vested Benefits:	110,309.70
Date Joined Fund:	02/02/2000	Total Death Benefit:	110,309.70
Service Period Start Date:	02/02/2000	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	HARMAR00002A	Disability Benefit:	0.00
Account Start Date:	02/02/2000		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

### Your Balance

Total Benefits	110,309.70
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	110,309.70
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	110,309.70
Taxable	



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021		
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)	110,000.00	100,000.00
Government Co-Contributions	500.00	
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(168.91)	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax	21.39	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		100,000.00
Closing balance at 30/06/2022	110,309.70	0.00

**Harrison Superannuation Fund**  
**Members Statement**

---

**Trustee's Disclaimer**

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

Signed by all the trustees of the fund

\_\_\_\_\_  
Mark Harrison  
Director

\_\_\_\_\_  
Leanne Harrison  
Director

# Harrison Superannuation Fund

## Members Statement

Mark Harrison  
 35 Banambila Street  
 Aranda, Australian Capital Territory, 2614, Australia

### Your Details

Date of Birth :	18/03/1961	Nominated Beneficiaries:	N/A
Age:	61	Nomination Type:	N/A
Tax File Number:	688395945	Vested Benefits:	112,297.08
Date Joined Fund:	02/02/2000	Total Death Benefit:	112,297.08
Service Period Start Date:	02/02/2000	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	HARMAR00003P	Disability Benefit:	0.00
Account Start Date:	15/04/2020		
Account Phase:	Retirement Phase		
Account Description:	Pension 02		

### Your Balance

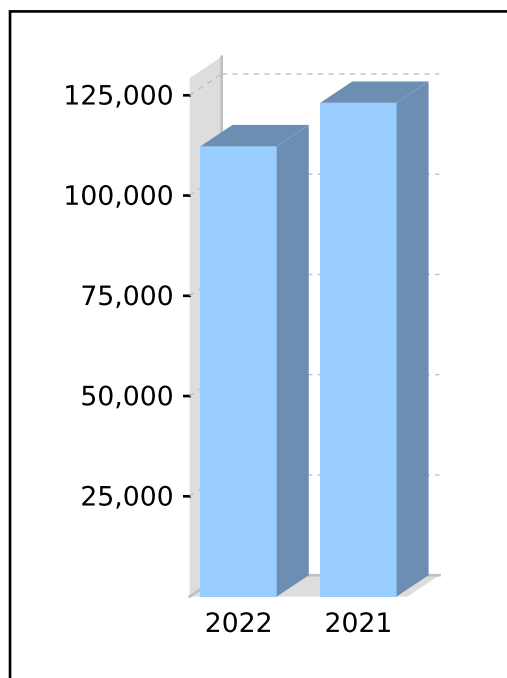
Total Benefits 112,297.08

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 112,297.08  
 Restricted Non Preserved

#### Tax Components

Tax Free (100.00%) 112,297.08  
 Taxable



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	123,135.44	98,642.66
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(8,338.36)	26,492.78
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	2,500.00	2,000.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	112,297.08	123,135.44

# Harrison Superannuation Fund

## Members Statement

---

### Trustee's Disclaimer

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

Signed by all the trustees of the fund

---

Mark Harrison  
Director

---

Leanne Harrison  
Director

# Harrison Superannuation Fund

## Members Statement

Mark Harrison  
 35 Banambila Street  
 Aranda, Australian Capital Territory, 2614, Australia

### Your Details

Date of Birth :	18/03/1961	Nominated Beneficiaries:	N/A
Age:	61	Nomination Type:	N/A
Tax File Number:	688395945	Vested Benefits:	91,831.66
Date Joined Fund:	02/02/2000	Total Death Benefit:	91,831.66
Service Period Start Date:	02/02/2000	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	HARMAR00004P	Disability Benefit:	0.00
Account Start Date:	21/06/2021		
Account Phase:	Retirement Phase		
Account Description:	Pension 03		

### Your Balance

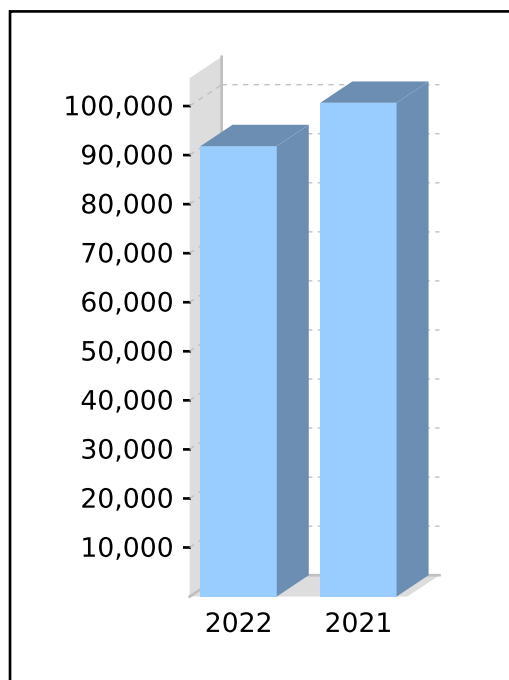
Total Benefits 91,831.66

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 91,831.66  
 Restricted Non Preserved

#### Tax Components

Tax Free (100.00%) 91,831.66  
 Taxable



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	100,667.76	
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(6,816.10)	667.76
Internal Transfer In		100,000.00
<u>Decreases to Member account during the period</u>		
Pensions Paid	2,020.00	
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	91,831.66	100,667.76



# Harrison Superannuation Fund

## Members Statement

---

### Trustee's Disclaimer

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

Signed by all the trustees of the fund

---

Mark Harrison  
Director

---

Leanne Harrison  
Director

# Harrison Superannuation Fund

## Members Statement

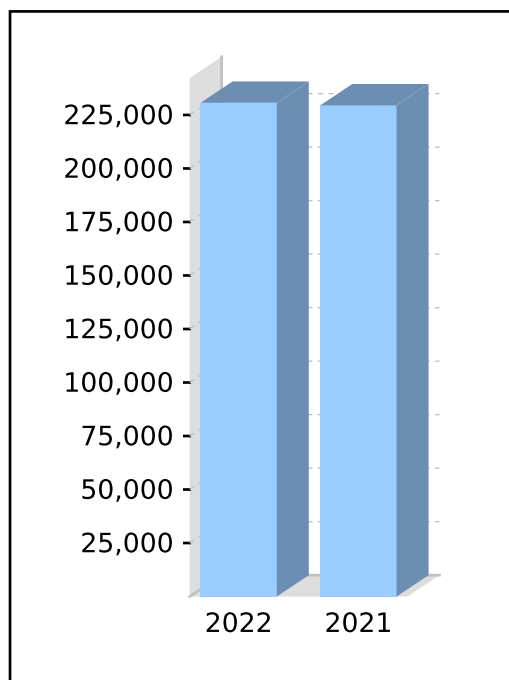
Leanne Harrison  
 35 Banambila Street  
 Aranda, Australian Capital Territory, 2614, Australia

### Your Details

Date of Birth :	31/07/1963	Nominated Beneficiaries:	N/A
Age:	58	Nomination Type:	N/A
Tax File Number:	138885339	Vested Benefits:	230,693.11
Date Joined Fund:	02/02/2000	Total Death Benefit:	230,693.11
Service Period Start Date:	02/02/2000	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	HARLEA00001A	Disability Benefit:	0.00
Account Start Date:	02/02/2000		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

### Your Balance

Total Benefits	230,693.11
<u>Preservation Components</u>	
Preserved	230,693.11
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	3,442.60
Taxable	227,250.51



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	229,498.08	180,932.73
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)	22,000.00	2,000.00
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(15,563.91)	49,033.30
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	3,300.00	300.00
Income Tax	1,941.06	2,167.95
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	230,693.11	229,498.08

# Harrison Superannuation Fund

## Members Statement

---

### Trustee's Disclaimer

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

Signed by all the trustees of the fund

---

Mark Harrison  
Director

---

Leanne Harrison  
Director

Harrison Superannuation Fund

# Pension Summary

As at 30 June 2022

Member Name : Harrison, Mark

Member Age : 60\* (Date of Birth : 18/03/1961)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
HARMAR 00001P	Account Based Pension	04/06/2019	35.03%	2.00%	\$25,510.00*	N/A	\$25,550.00	\$0.00	\$25,550.00	NIL

\*COVID-19 50% reduction has been applied to the minimum pension amount.

HARMAR 00003P	Account Based Pension	15/04/2020	100.00 %	2.00%	\$2,460.00*	N/A	\$2,500.00	\$0.00	\$2,500.00	NIL
---------------	-----------------------	------------	----------	-------	-------------	-----	------------	--------	------------	-----

\*COVID-19 50% reduction has been applied to the minimum pension amount.

HARMAR 00004P	Account Based Pension	21/06/2021	100.00 %	2.00%	\$2,010.00*	N/A	\$2,020.00	\$0.00	\$2,020.00	NIL
---------------	-----------------------	------------	----------	-------	-------------	-----	------------	--------	------------	-----

\*COVID-19 50% reduction has been applied to the minimum pension amount.

					<b>\$29,980.00</b>	<b>\$0.00</b>	<b>\$30,070.00</b>	<b>\$0.00</b>	<b>\$30,070.00</b>	<b>\$0.00</b>
--	--	--	--	--	--------------------	---------------	--------------------	---------------	--------------------	---------------

**Total :**

					<b>\$29,980.00</b>	<b>\$0.00</b>	<b>\$30,070.00</b>	<b>\$0.00</b>	<b>\$30,070.00</b>	<b>\$0.00</b>
--	--	--	--	--	--------------------	---------------	--------------------	---------------	--------------------	---------------

\*Age as at 01/07/2021 or pension start date for new pensions.

# Harrison Superannuation Fund

## Investment Summary Report

As at 30 June 2022

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
<b>Cash/Bank Accounts</b>								
Westpac Business #5470		476.190000	476.19	476.19	476.19			0.03 %
Westpac Self Super #7482		76,075.390000	76,075.39	76,075.39	76,075.39			5.18 %
			<b>76,551.58</b>		<b>76,551.58</b>			<b>5.22 %</b>
<b>Fixed Interest Securities (Australian)</b>								
Westpac TD #649456		5,074.430000	5,074.43	5,074.43	5,074.43			0.35 %
			<b>5,074.43</b>		<b>5,074.43</b>			<b>0.35 %</b>
<b>Managed Investments (Australian)</b>								
HARRISON Vanguard Investor Funds	1.00	1,376,233.730000	1,376,233.73	1,338,108.06	1,338,108.06	38,125.67	2.85 %	93.80 %
			<b>1,376,233.73</b>		<b>1,338,108.06</b>	<b>38,125.67</b>	<b>2.85 %</b>	<b>93.80 %</b>
<b>Shares in Listed Companies (Australian)</b>								
COL.AX Coles Group Limited.	157.00	17.810000	2,796.17	6.98	1,095.40	1,700.77	155.26 %	0.19 %
WES.AX Wesfarmers Limited	157.00	41.910000	6,579.87	15.13	2,375.67	4,204.20	176.97 %	0.45 %
			<b>9,376.04</b>		<b>3,471.07</b>	<b>5,904.97</b>	<b>170.12 %</b>	<b>0.64 %</b>
			<b>1,467,235.78</b>		<b>1,423,205.14</b>	<b>44,030.64</b>	<b>3.09 %</b>	<b>100.00 %</b>

# Harrison Superannuation Fund

## Investment Income Report

As at 30 June 2022

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
<b>Bank Account</b>												
Westpac Self Super #7482	35.29			35.29	0.00	0.00	0.00	35.29			0.00	0.00
	<b>35.29</b>			<b>35.29</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>35.29</b>			<b>0.00</b>	<b>0.00</b>
<b>Fixed Interest Securities (Australian)</b>												
Westpac TD #649456	74.43			74.43	0.00	0.00	0.00	74.43			0.00	0.00
	<b>74.43</b>			<b>74.43</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>74.43</b>			<b>0.00</b>	<b>0.00</b>
<b>Managed Investments (Australian)</b>												
HARRISON Vanguard Investor Funds	100,238.01	35,174.78	2,832.65	4,148.55	15,671.63	6,548.16	982.72	65,358.49		0.00	55,101.30	(3,567.43)
	<b>100,238.01</b>	<b>35,174.78</b>	<b>2,832.65</b>	<b>4,148.55</b>	<b>15,671.63</b>	<b>6,548.16</b>	<b>982.72</b>	<b>65,358.49</b>		<b>0.00</b>	<b>55,101.30</b>	<b>(3,567.43)</b>
<b>Shares in Listed Companies (Australian)</b>												
COL.AX Coles Group Limited.	95.77	95.77	0.00		41.04			136.81		0.00		
WES.AX Wesfarmers Limited	266.90	266.90	0.00		114.39			381.29		0.00		
	<b>362.67</b>	<b>362.67</b>	<b>0.00</b>		<b>155.43</b>			<b>518.10</b>		<b>0.00</b>		
	<b>100,710.40</b>	<b>35,537.45</b>	<b>2,832.65</b>	<b>4,258.27</b>	<b>15,827.06</b>	<b>6,548.16</b>	<b>982.72</b>	<b>65,986.31</b>		<b>0.00</b>	<b>55,101.30</b>	<b>(3,567.43)</b>

Assessable Income (Excl. Capital Gains) **65,986.31**

Net Capital Gain **36,734.20**

**Total Assessable Income 102,720.51**

\* 1 Includes foreign credits from foreign capital gains.

\* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

## HARRISON SUPERANNUATION FUND

### TRUST DEED

**THIS DEED** is made the 28th day of January 2000

### PARTIES:

**MARK DOUGLAS HARRISON** and **LEANNE HARRISON** both of 35 Banambila Street Aranda ACT 2614 ("**the Founding Members**"), and

**CONSULTECON PTY LTD ACN 091 299 848** of 35 Banambila Street, Aranda ACT 2614 ("**the Trustee**").

### RECITAL:

- A. The Founding Members desire to establish and maintain a superannuation fund known as **THE HARRISON SUPERANNUATION FUND** ("**the Fund**").
- B. The Trustee has agreed to act as the initial trustee of the Fund and to accept the trusts of the Fund.

### OPERATIVE PART:

- 1. The rules annexed to this Deed ("**the Rules**") as amended from time to time will govern the Fund.
- 2. The Fund will commence on the date determined by the following paragraphs of this clause ("**the Commencement Date**").
  - (a) Subject to paragraph 2(b), the Commencement Date will be the date of this Deed provided that if this means that the Fund will not be a complying superannuation fund as defined in the SIS Act from the date of this Deed, then the Commencement Date will be the date the Trustee gives to the ISC a written notice under Section 19 of the SIS Act;
  - (b) The Trustee may, in its absolute discretion, choose a date which is either before or after the date determined by paragraph 2(a) as the Commencement Date.
- 3. If contributions are made to the Fund prior to the Commencement Date, then those contributions shall be held on absolute trust for the contributor until the

## WARNING

This deed and the rules annexed to the deed (together referred to as the “**Deed**”) contains a very basic framework of the rights and obligations of the Trustee, the Members of the Fund and associated employers (if any). The Deed must be read, where appropriate, in conjunction with other legislation and laws such as the *Superannuation Industry (Supervision) Act 1993 (Cth)* and its accompanying Regulations (“**SIS Regime**”), the *Income Tax Assessment Act 1936 (Cth)*, the *Corporations Law* and the common (or judge-made) law.

For example, the SIS Regime **sub-Rule** contains:

- (a) important restrictions on how the Trustee may invest the assets of the Fund;
- (b) when and how Members of the Fund may be paid; and
- (c) important covenants which are deemed to be included in the Deed.

Such details are not included in the Deed for practical reasons. Superannuation law is constantly the subject of change and the Deed is drafted to avoid the need for frequent amendment. Also, significant detail would make the Deed more complicated and difficult to read without avoiding the need to refer to other applicable law. The Deed includes notes to assist in its interpretation. The notes do not form part of the Deed.

An Operating Manual is available in relation to the Deed to assist users in understanding some of the main rules and concepts of the SIS Regime. The Operating Manual is, however, also subject to changes in the law after its publication and it does not contain an exhaustive consideration of all relevant rules.

The Trustee should, where appropriate, consult the relevant law or seek advice from appropriately qualified persons.

**Meyer Clapham**



## HARRISON SUPERANNUATION FUND

### TRUST DEED

THIS DEED is made the 28th day of January, 2000

### PARTIES:

MARK DOUGLAS HARRISON and LEANNE HARRISON both of 35 Banambila Street Aranda ACT 2614 ("the Founding Members"), and

CONSULTECON PTY LTD ACN 091 299 848 ~~C/- Richardson Hove Pty Ltd, 42 Davis Street, Weetangera~~ <sup>35 Banambila St</sup> ACT 2614 ("the Trustee"). Aranda.

### RECITAL:

- A. The Founding Members desire to establish and maintain a superannuation fund known as **THE HARRISON SUPERANNUATION FUND** ("the Fund").
- B. The Trustee has agreed to act as the initial trustee of the Fund and to accept the trusts of the Fund.

### OPERATIVE PART:

- 1. The rules annexed to this Deed ("the Rules") as amended from time to time will govern the Fund.
- 2. The Fund will commence on the date determined by the following paragraphs of this clause ("the Commencement Date").
  - (a) Subject to paragraph 2(b), the Commencement Date will be the date of this Deed provided that if this means that the Fund will not be a complying superannuation fund as defined in the SIS Act from the date of this Deed, then the Commencement Date will be the date the Trustee gives to the ISC a written notice under Section 19 of the SIS Act;
  - (b) The Trustee may, in its absolute discretion, choose a date which is either before or after the date determined by paragraph 2(a) as the Commencement Date.
- 3. If contributions are made to the Fund prior to the Commencement Date, then those contributions shall be held on absolute trust for the contributor until the

Commencement Date, from when the contributions will be held on trust under the terms contained in the rules.

4. Each Founding Members covenant with the Trustee, and the Trustee for itself, its successor and assigns, covenants with each Founding Member mutually to perform and observe the agreements, covenants, trusts, stipulations and conditions of the Rules so far as they are, or ought to be, observed by each of them respectively.
5. The Trustee consents to its appointment as trustee of the Fund.



**SIGNED AS A DEED**

**Founding Members**

SIGNED SEALED AND DELIVERED )  
by **MARK DOUGLAS HARRISON** )  
in the presence of: )

Mark Harrison ←

Y

SIGNED SEALED AND DELIVERED )  
by **LEANNE HARRISON** )  
in the presence of: )

L. Harrison ←

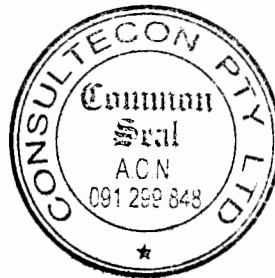
f

**Trustee**

SIGNED SEALED AND DELIVERED )  
for and on behalf of **CONSULTECON PTY LTD** )  
**ACN 091 299 848** )  
by authority of the directors in the presence of: )

L. Harrison ←  
Director

Mark Harrison  
Director/Secretary



# **HARRISON SUPERANNUATION FUND**

---

## **RULES OF HARRISON SUPERANNUATION FUND**

**DATE OF PUBLICATION: 28 January 2000**

---

**Meyer Clapham**  
Lawyers - Canberra  
2nd Level  
1 Farrell Place  
CANBERRA CITY 2601

Telephone: (02) 6279 4444  
Facsimile: (02) 6279 4455

Reference: PG: 215



# CONTENTS

CLAUSE	TITLE	PAGE
1.	<b>DEFINITIONS</b> .....	1
1.1	Accumulated Member Account .....	1
1.2	Annuity .....	1
1.3	Associated Employer.....	2
1.4	Benefit .....	2
1.5	Binding Beneficiary Nomination .....	2
1.6	Commencement Date .....	2
1.7	Category .....	3
1.8	Constitutional Corporation.....	3
1.9	Deed.....	3
1.10	Dependant.....	3
1.11	Employee.....	3
1.12	Employer .....	4
1.13	Employer Financed Benefits .....	4
1.14	Existing Rules.....	4
1.15	Founding Member .....	4
1.16	Fund.....	4
1.17	Guarantee Act.....	4
1.18	ITAA.....	5
1.19	Member .....	5
1.20	Member Financed Benefits .....	5
1.21	Old-Age Pension .....	5
1.22	Pension .....	5
1.23	Principal Employer.....	6
1.24	Public Offer Superannuation Fund .....	7
1.25	Regulator .....	7
1.26	Rollover Fund.....	7
1.27	Rules .....	7
1.28	Self Managed Superannuation Fund.....	8
1.29	SIS Act.....	8
1.30	SIS Regulations .....	8
1.31	Standard Employer-Sponsored Fund .....	8
1.32	Sub-Plan .....	8
1.33	Superannuation Law.....	8
1.34	Superannuation Law Concession.....	9
1.35	Trustee .....	9
2.	<b>INTERPRETATION</b> .....	9
2.1	Plural Terms and Gender .....	9
2.2	Headings .....	9
2.3	Trustee's Interpretation Binding .....	9
2.4	Resolutions of Directors.....	9

2.5	Notes.....	10
2.6	Operating Manual.....	10
2.7	Legislation.....	10
2.8	Superannuation Law.....	10
2.9	Trustee’s Discretion.....	10
2.10	Directions.....	10
2.11	Saving Provision.....	11
2.12	Relevant Law.....	11
2.13	Not a Public Offer Superannuation Fund.....	11
3.	<b>REGULATED SUPERANNUATION FUND</b> .....	12
3.1	Regulated Superannuation Fund.....	12
3.2	Constitutional Corporation.....	12
3.3	Self Managed Superannuation Fund.....	12
3.4	Primary Purpose to Pay Old-Age Pension.....	12
3.5	Change from Corporate to Individual Trustees.....	12
3.6	Change from Individual Trustees to Corporate Trustee.....	13
4.	<b>THE TRUSTEE</b> .....	13
4.1	Resignation.....	13
4.2	Number.....	13
4.3	Powers of New Trustee.....	13
4.4	Removal.....	13
4.5	Power of Appointment and Removal.....	14
4.6	Application of Trustee Legislation.....	14
4.7	Transfer of Assets.....	14
4.8	Trustee’s Discretion.....	14
4.9	Multiple Trustees.....	14
4.10	Meetings of Multiple Trustees.....	15
4.11	Powers.....	15
4.12	Personal Interests.....	16
4.13	Instructions from Employer.....	16
4.14	Indemnity.....	16
4.15	Default.....	17
4.16	Trustee’s Remuneration.....	17
5.	<b>ELIGIBILITY AND MEMBERSHIP</b> .....	17
5.1	Eligibility.....	17
5.2	Application for Membership.....	18
5.3	Commencement of Membership.....	18
5.4	Additional Fund Membership.....	18
5.5	Temporary Withdrawal from Service.....	19
5.6	Cessation of Membership.....	19
5.7	Categories of Members.....	19
5.8	Multiple Founding Members.....	20

6.	<b>TRANSFERS</b> .....	20
6.1	Transfer from Another Plan .....	20
6.2	Transfer to Another Plan .....	21
7.	<b>CONTRIBUTIONS</b> .....	21
7.1	Contributions .....	21
7.2	Standard Employer-Sponsored Fund .....	21
7.3	Not Standard Employer-Sponsored Fund .....	22
7.4	Reduction etc of Contributions .....	23
7.5	Other Contributions.....	23
8.	<b>VESTING</b> .....	23
8.1	Member Financed Benefits .....	23
8.2	Employer Financed Benefits .....	23
9.	<b>ENTITLEMENT AND PAYMENT OF BENEFITS</b> .....	24
9.1	Entitlement to Benefit .....	24
9.2	Postponement of Benefit.....	24
9.3	Primary purpose to Pay old-Age Pension .....	25
9.4	Payments Before old-Age .....	25
9.5	Constitutional Corporation.....	25
9.6	Pensions and Annuities .....	26
9.7	Death of a Member.....	26
9.8	Payment of Death Benefits.....	26
9.9	Alternative Forms of Benefit .....	27
9.10	Entitlement .....	28
9.11	Commutation of Pension Entitlement.....	28
9.12	Amounts Transferred from Funds previously regulated by the ITAA .....	28
9.13	Requests for Payment.....	29
9.14	Payments to Certain Persons.....	29
9.15	Other Amounts Payable .....	29
9.16	Insurance.....	29
9.17	Variation of Pension Payments .....	30
10.	<b>FORFEITURE</b> .....	30
10.1	Forfeiture of Benefits .....	30
10.2	Application of Forfeited Amounts .....	32
11.	<b>ADMINISTRATION</b> .....	33
11.1	Rights of Members .....	33
11.2	Members Bound by the Rules.....	33
11.3	Right to Inspect the Rules .....	33
11.4	Power of Attorney .....	33

11.5	Employer’s Right to Terminate Employment.....	33
11.6	Right to Claim Compensation.....	34
12.	<b>AMENDMENTS</b> .....	34
12.1	Variation of Rules .....	34
12.2	Notification of Amendments.....	35
13.	<b>SUPERANNUATION LAW</b> .....	35
13.1	Compliance with Superannuation Law .....	35
13.2	Superannuation Law Concessions .....	36
14.	<b>TAXATION</b> .....	36
15.	<b>ASSETS, EXPENSES AND INVESTMENTS</b> .....	38
15.1	Assets of the Fund .....	38
15.2	Sub-Plans.....	38
15.3	Assets Vested in Trustee .....	39
15.4	Expenses .....	39
15.5	Liens .....	39
15.6	Division of Assets to Pay Pensions.....	39
15.7	Reserves.....	39
16.	<b>RECORDS, ACCOUNTS AND VALUATION</b> .....	40
16.1	Membership Records .....	40
16.2	Accumulated Member Accounts.....	41
16.3	Other Member Accounts .....	41
16.4	Profits and Losses.....	41
16.5	Annual Valuation .....	41
16.6	Adjustment of Member’s Accounts .....	41
16.7	Allocation of Profits or Losses.....	42
16.8	Actuarial Report .....	42
16.9	Information to Members .....	42
16.10	Debiting of Members’ Accounts.....	42
16.11	Audit.....	44
17.	<b>ASSOCIATED EMPLOYER</b> .....	44
17.1	Admission of Associated Employer.....	44
17.2	Retirement of Associated Employer .....	44
17.3	Consequences of Retirement.....	44
18.	<b>DIRECTIONS BY MEMBERS</b> .....	45

19.	<b>WINDING UP OF THE FUND</b> .....	45
19.1	Termination of the Fund.....	45
19.2	Consequences of Termination.....	46
19.3	Benefits on Winding Up.....	46
19.4	Payment of Benefits on Winding-Up.....	47
19.5	Payment of any Surplus .....	47



# THE RULES

## 1. DEFINITIONS

In the Deed, unless the context indicates otherwise, the following words and expressions have the following meanings.

### 1.1 Accumulated Member Account

- (a) The total of:
- (i) contributions made in respect of the Member to the Fund by the Member or an Employer in respect of a Member;
  - (ii) amounts transferred to the credit of the Member in the Fund from a Rollover Fund;
  - (iii) any insurance proceeds arising from the death, disablement or otherwise of the Member; and
  - (iv) the allocation of any amounts in accordance with the Rules,
- less any Benefits paid from the Fund in respect of the Member (including amounts transferred to Rollover Funds), and taxes, administration charges, insurance premiums or other amounts payable in accordance with the Rules in respect of the Member; and
- (b) other accounts established or maintained by the Trustee pursuant to **16.3**.

[Note: **Sub-Rule 16.3** gives the Trustee the power to open other accounts.]

### 1.2 Annuity

Unless the Trustee decides otherwise:

- (a) as defined in the Superannuation Law, and standards required by the Superannuation Law for a benefit to be taken to be an annuity that are required to be included in a contract are included in the definition; and

- (b) any relevant definition contained in legislation other than the Superannuation Law.
- (c) If any definition is inconsistent with another, the Trustee may decide which definition shall apply from time to time.

### **1.3 Associated Employer**

Any company, partnership, person or other entity, if any, set out in **Schedule 1** or which the Trustee from time to time declares to be an Associated Employer.

### **1.4 Benefit**

Any benefit payable under these Rules in respect of a Member's membership with the Fund including:

- (a) a retirement benefit;
- (b) an early resignation benefit;
- (c) a death benefit; and
- (d) a permanent disability benefit.

### **1.5 Binding Beneficiary Nomination**

The nomination by a Member of one or more beneficiaries of that Member executed in accordance with Schedule 5 which will bind the Trustee on or after the death of the Member.

[Note: s 59(1A) of the SIS ACT and Regulation 6.17A of the SIS Regulations prescribe the preconditions for a binding beneficiary nomination.]

### **1.6 Commencement Date**

The date determined by the Deed.

**1.7 Category**

As defined in **Sub-Rule 5.7**.

**1.8 Constitutional Corporation**

As defined in the SIS Act.

[Note: At the date of publication of the Deed, “constitutional corporation” is defined in s10 of the SIS Act to be an owners corporation that is a trading corporation or a financial corporation formed within the limits of the Commonwealth (within the meaning of paragraph 51(xx) of the Constitution).]

**1.9 Deed**

The deed to which the Rules are annexed and, where the context requires, includes the Rules.

**1.10 Dependant**

- (a) The spouse of the Member, including a person not legally married to the Member but who lives with the Member on a bona fide domestic basis as the Member’s spouse;
- (b) any child of the Member, including a stepchild, adopted child or an ex-nuptial or posthumous child;
- (c) any person who is at the relevant time, in the Trustee’s opinion, dependant in whole or in part upon the Member for maintenance and support; and
- (d) subject to the Trustee deciding otherwise, any other person who is entitled to receive Benefits under the Superannuation Law or the ITAA in a concessionally taxed or untaxed manner.

**1.11 Employee**

Any employee or independent contractor of the Employer.

[Note: The Superannuation Guarantee Act 1992 (Cth) requires superannuation contributions to be made in certain circumstances on behalf of persons who are not “employees” as that term is generally understood.]

**1.12 Employer**

The Principal Employer (if any) and any Associated Employer (if any).

**1.13 Employer Financed Benefits**

Contributions made to the Fund by an Employer together with the net earnings of the Fund allocated to the Member on those contributions in accordance with the Rules, less any Benefits paid from the Fund in respect of the Member (including amounts transferred to Rollover Funds), and taxes, administration charges, insurance premiums or other amounts payable in accordance with the Rules in respect of the Member, that are attributable to such contributions and are permitted by the Superannuation Law to be deducted from such contributions.

**1.14 Existing Rules**

Any of the existing rules or regulations which governed the Fund up to the date the Rules were adopted.

**1.15 Founding Member**

Any person signing the Deed as a Founding Member.

**1.16 Fund**

The entire superannuation fund as constituted by the Deed.

**1.17 Guarantee Act**

Superannuation Guarantee Charge Act 1992 (Cth) and the Superannuation Guarantee (Administration) Act 1992 (Cth) and regulations made pursuant to those Acts.

**1.18 ITAA**

Income Tax Assessment Act 1936 (Cth), Income Tax Assessment Act 1997 (Cth) and includes any legislation amending or replacing these Acts.

**1.19 Member**

Any person who has met all of the requirements of the Fund and been admitted to membership of the Fund in accordance with the Rules, including former Employees who continue to have rights or contingent rights to Benefits under the Fund.

**1.20 Member Financed Benefits**

- (a) Contributions made to the Fund by a Member, including amounts transferred to the Fund from a Rollover Fund in respect of that Member, together with the net earnings of the Fund allotted to the Member on those contributions being the amounts debited or credited to the Accumulated Member Account in accordance with the Rules; and
- (b) the amount of Benefits purchased by contributions made to the Fund by the Member for the purpose of funding an endowment or whole of life insurance policy,

less any Benefits paid from the Fund in respect of the Member (including amounts transferred to Rollover Funds), and taxes, administration charges, insurance premiums or other amounts payable in accordance with the Rules in respect of the Member, that are attributable to the amounts referred to in paragraphs (a) and (b) and are permitted by the Superannuation Law to be deducted from such amounts.

**1.21 Old-Age Pension**

As defined in the SIS Act.

**1.22 Pension**

A benefit is taken to be a pension pursuant to the rules of the Fund if:

- (a) it meets the standards prescribed for a benefit to be a pension under the Superannuation Law and any other relevant definition contained in legislation which is not a part of the Superannuation Law; and
- (b) in relation to any standard that requires the size of the payments of benefit in a year to be fixed, but allows for variations as specified in the rules of a superannuation fund, then the payments may only be varied in accordance with **sub-Rule 9.17**.

Any changes to the definition or requirements of a pension in the Superannuation Law shall be deemed to form part of the definition of Pension from the date they apply in the Superannuation Law.

In relation to paragraph (a) above, if any definition is inconsistent with another, the Trustee may decide which definition shall apply from time to time.

[Note: The purpose of the definition of pension is to include any relevant definitions wherever contained and however defined. It includes, for example, allocated pensions which satisfy **regulation 3F(4)** of the Occupational Superannuation Standards Regulations and which satisfy **regulation 1.06** of the SIS Regulations.

In relation to the exemption from tax on income earned by superannuation funds to pay pensions, **s267** of the ITAA defines “pension” from 1 July 1994 with reference to **s10** of the SIS Act for pensions “where the first day of the period to which the first payment of pension relates is on or after 1 July 1994”. For pensions commencing before this date “pension” has the same meaning as in **s3** of the Occupational Superannuation Standards Act 1987 (Cth). A similar definition applies to **s27A** of the ITAA. Therefore, two different definitions of pension may apply and both are included in this definition.

At the date of drafting, **s10** of the SIS Act defines “pension” to include a benefit provided by a fund if the benefit is taken to be a pension under the SIS Regulations. **Regulation 1.06** applies from 1 July 1994 and defines a benefit to be a pension if it is provided under rules of a superannuation fund that meet certain standards. These standards are deemed to be included in this definition.]

### **1.23 Principal Employer**

The employer set out in **Schedule 1** (if any) or any employer carrying on substantially the same business as that employer in succession to it by acquisition, merger or amalgamation.

#### **1.24 Public Offer Superannuation Fund**

As defined in the Superannuation Law.

#### **1.25 Regulator**

The Australian Prudential Regulation Authority (APRA), the Australian Securities and Investments Commission (ASIC), the Australian Taxation Office (ATO) and:

- (a) any successor regulator, body or authority; and
- (b) any person empowered to issue any written rulings, modifications, guidelines or give any directive, approval or authorisation on behalf of any regulator.

#### **1.26 Rollover Fund**

Another superannuation fund, approved deposit fund, deferred annuity or other fund from which Benefits are to be transferred to the Fund provided that such funds which, in the Trustee's opinion, would cause adverse tax or other consequences for the Fund, are not Rollover Funds.

[Note: At the date of publication the terms "superannuation fund", "approved deposit fund" and "deferred annuity" are defined by the Superannuation Law and/or the ITAA.]

#### **1.27 Rules**

These rules, annexed to the Deed.

#### **1.28 Self Managed Superannuation Fund**

As defined in the SIS ACT.

[Note: Self Managed Superannuation Fund is defined in s17A of the SIS ACT and replaces the former definition of "excluded superannuation fund" in s10 of the SIS ACT by legislative amendment which commenced on 8 October 1999.]

**1.29 SIS Act**

Superannuation Industry (Supervision) Act 1993 (Cth).

**1.30 SIS Regulations**

Any regulations made under the SIS Act.

**1.31 Standard Employer-Sponsored Fund**

As defined in the Superannuation Law.

**1.32 Sub-Plan**

Part of the Fund for the purpose of distinguishing between different groups or classes of Members.

**1.33 Superannuation Law**

- (a) The law in the SIS Act and the SIS Regulations;
- (b) written rulings, modifications or guidelines issued by any Regulator; and
- (c) any written directive, approval or authorisation given to the Trustee from any Regulator.

provided that, where the Trustee considers any provision of the Superannuation Law to be inconsistent or incompatible with any other provision, the Trustee may determine in its absolute discretion which provision will apply from time to time for any purpose. More than one provision may be used by the Trustee at the same time for different purposes.



### **1.34 Superannuation Law Concession**

Any Superannuation Law which the Trustee in its absolute discretion determines is more concessionary than any explicit, implied or deemed provision contained in the Deed.

### **1.35 Trustee**

The trustee of the Fund for the time being appointed by the Rules and, where more than one, the term shall refer to all of them if the context so requires.

## **2. INTERPRETATION**

### **2.1 Plural Terms and Gender**

Unless the context indicates otherwise, words importing the singular shall include the plural and vice versa and words importing the masculine gender shall include the feminine gender and vice versa.

### **2.2 Headings**

With the exception of **Rule 1**, headings inserted in any Rule are for convenience only and shall not affect the interpretation of the Rules.

[Note: **Rule 1** contains the definitions, and the words defined are in the headings.]

### **2.3 Trustee's Interpretation Binding**

Except where otherwise expressly provided, if any question or dispute arises about the interpretation of the Rules or the incidence or application of any rights, benefits, duties or liabilities arising under the Rules, the decision of the Trustee shall be binding upon all Members and the Employer.

### **2.4 Resolutions of Directors**

Any discretion, agreement, determination or approval of any matter, or a decision, opinion, appointment or declaration to be made by any company shall be made by

resolution of the directors of that company or by any person appointed by the directors of that company to act on their behalf.

## **2.5 Notes**

The notes contained in the Rules do not form part of the Deed. They are included to assist the users of the Deed in understanding some of the issues which apply under the Superannuation Law.

## **2.6 Operating Manual**

The Operating Manual that is available in relation to the Deed is not part of the Deed.

## **2.7 Legislation**

References to legislation include legislation replacing or amending that legislation, and references to persons include successors and permitted assigns of those persons.

## **2.8 Superannuation Law**

The Deed is subject to the SIS Act and SIS Regulations.

## **2.9 Trustee's Discretion**

Where any provision in these Rules permits a discretion to be exercised by a person other than the Trustee and the Superannuation Law requires the consent of the Trustee, then the exercise of that discretion shall require the consent of the Trustee.

## **2.10 Directions**

Where any provision in these Rules permits the Trustee to be subject to direction by any other person in contravention of the Superannuation Law then that provision shall be a request which the Trustee may, in its discretion, comply with.

## 2.11 Saving Provision

To the extent any provision of these Rules would be void or invalid, but for this sub-Rule (“**an invalid provision**”):

- (a) where a reading down or limitation of the operation of the invalid provision would remove the voidness or invalidity, that shall be done in construing the Rules;
- (b) where it is not possible to apply paragraph (a), the invalid provision shall be severed from the Rules;
- (c) in any event, an invalid provision does not affect the continued operation of the remainder of the Rules.

## 2.12 Relevant Law

The validity of this Fund or any of the Rules shall be determined under and construed according to the laws in force in the State or Territory of Australia in which the Deed is executed.

## 2.13 Not a Public Offer Superannuation Fund

This Fund is not a Public Offer Superannuation Fund and:

- (a) any provision that needs to be included in the Rules to ensure the Fund is not a Public Offer Superannuation Fund is deemed to be included unless the Trustee, in its absolute discretion, otherwise determines; and
- (b) any provision in the Rules which causes the Fund to be a Public Offer Superannuation Fund will be deemed not to be included unless the Trustee, in its absolute discretion, otherwise determines.

**3. REGULATED SUPERANNUATION FUND/ SELF MANAGED SUPERANNUATION FUND**

**3.1 Regulated Superannuation Fund**

This Fund is established as a Regulated Superannuation Fund and:

- (a) any provision that needs to be included in the Rules to ensure the Fund is a Regulated Superannuation Fund is deemed to be included;
- (b) any provision in the Rules which causes the Fund not to be a Regulated Superannuation Fund is deemed not to be included.

**3.2 Self Managed Superannuation Fund**

This fund is established as a Self Managed Superannuation Fund and:

- (a) any provision that needs to be included in the Rules to ensure the Fund is a Self Managed Superannuation Fund is deemed to be included; and
- (b) any provision in the Rules which causes the Fund not to be a Self Managed Superannuation Fund is deemed not to be included.

**3.3 Constitutional Corporation**

Where the Trustee is a company, the Trustee must be a Constitutional Corporation, and **sub-Rule 3.4** does not apply.

**3.4 Primary Purpose to Pay Old-Age Pension**

Where the Trustee is not a Constitutional Corporation, or consists of a Constitutional Corporation and one or more individuals, the primary purpose of the Fund is the provision of Old-Age Pensions and the Rules must, taking into account **sub-Rule 2.12**, be construed in accordance with this purpose, and **sub-Rule 3.3** does not apply.

**3.5 Change from Corporate to Individual Trustees**

Where the Trustee changes from a company to one or more individuals, **sub-Rule 3.4** applies from the time of the change.

### **3.6 Change from Individual Trustees to Corporate Trustee**

Where the Trustee changes from one or more individuals to a company, **sub-Rule 3.3** applies from the time of the change.

## **4. THE TRUSTEE**

### **4.1 Resignation**

Any Trustee may resign at any time.

### **4.2 Number**

There shall be at least one Trustee. Subject to the Superannuation Law, an Employer may be a Trustee.

### **4.3 Powers of New Trustee**

Any new Trustee shall have all the powers, authorities, discretions and duties conferred or imposed on or undertaken by the retiring Trustee under the Rules or otherwise by law.

[Note: s17A of the SIS Act imposes restrictions on an Employer being the Trustee of a Self Managed Superannuation Fund.]

### **4.4 Removal**

Subject to the Superannuation Law, the office of Trustee shall become vacant if:

- (a) an effective resolution is passed for the winding-up of the Trustee;
- (b) the Trustee is disqualified from office by operation of law; or
- (c) the Trustee is removed from office pursuant to this Rule or otherwise.

#### **4.5 Power of Appointment and Removal**

Subject to the Superannuation Law, the Founding Member may, by written notice delivered to the Trustee, remove any Trustee or appoint any new or additional Trustee at any time and from time to time.

#### **4.6 Application of Trustee Legislation**

If the Founding Member (if any) is unable to exercise the power conferred on it by **Rule 4.5** at any time or from time to time, then the provisions contained in the Superannuation Law, the Trustee Act 1925 (NSW) or any other enactment of any State or Territory in which this Deed is executed which may be applicable regarding the removal of Trustees and the appointment of new or additional Trustees shall apply.

#### **4.7 Transfer of Assets**

Upon a change of Trustee, the retiring Trustee shall execute all transfers, deeds or other documents necessary to transfer investments or moneys into the name of the new Trustee.

#### **4.8 Trustee's Discretion**

The Trustee, in the exercise of the powers, authorities and discretions given to it by the Deed, shall have an absolute and uncontrolled discretion and may exercise, or refrain from exercising, all or any of those powers, authorities and discretions.

#### **4.9 Multiple Trustees**

Where there is more than one Trustee:

- (a) subject to **sub-Rule 4.9(c)**, any decision made by the Trustees when exercising any of their powers, authorities or discretions under this Deed must be made jointly by all the Trustees,
- (b) any two Trustees may sign, seal, deliver and endorse all memoranda, forms, cheques and other documents in connection with the Deed; provided that the Trustees may, by giving written consent, appoint any one

Trustee to sign, seal, deliver and endorse all memoranda, forms, cheques and other documents in connection with the Deed,

- (c) the Trustees may, subject to the Superannuation Law, delegate, by giving written consent, all or any Trustees' powers to one or more Trustees and if so, that Trustee or those Trustees may sign, seal, deliver and endorse all memoranda, forms, cheques and other documents in connection with the Deed.

#### **4.10 Meetings of Multiple Trustees**

Where there is more than one Trustee, the Trustees may regulate their meetings as they think fit. They shall appoint a chairperson each meeting and they may act by a majority of votes provided that where the votes are tied, the chairperson shall have an additional casting vote.

#### **4.11 Powers**

- (a) The Trustee has the power to do whatever the Superannuation Law requires or allows the Trustee to do.

[Note: For example, the Trustee has the power to establish inquiry and complaint procedures where they apply, and pay unclaimed money to the relevant Regulator or to an eligible rollover fund.]

- (b) Subject to the Superannuation Law and any contrary provision in the Deed, the Trustee has all the powers of a natural person, including the powers of investment of a natural person, and including, without limiting the foregoing, the power to receive distributions from trusts (whether unit trusts, discretionary trusts or other types of trusts).

[Note: There are many restrictions in the Superannuation Law which apply to investments. See the Operating Manual for a discussion of these. Also, **Rule 18** allows the Members to give certain directions to the Trustee in relation to investments.]

- (c) The Trustee may pay out of the Fund the premiums on any policy of insurance in relation to any liability of the Trustee or of a director or officer to the fullest extent permitted by the SIS Act and SIS Regulations, and the Corporations Law.

- (d) With the consent of the members and subject to the Superannuation Law, the Trustee may make out of the Fund payments to the Employer as the Trustee thinks fit.

[Note: Great care needs to be taken when making payments to an employer. For example, s117 of the SIS Act deals with some of the rules that apply to payments to employers but does not apply to Self Managed Superannuation Funds.]

#### **4.12 Personal Interests**

Subject to the Superannuation Law, the Trustee and, where the Trustee is a company, any director or officer of the Trustee may exercise, or concur in exercising, all powers and discretions conferred on the Trustee by the Deed or by law, notwithstanding that such Trustee, director or officer respectively may have a direct or other personal interest in the mode or result of exercising any such powers or discretions. Any such Trustee, director or officer may nevertheless abstain from acting except as a merely formal party in any matter in which they may be so personally interested.

[Note: The Trustee may pay a Benefit to Members who are directors of the Trustee or are Trustees.]

#### **4.13 Instructions from Employer**

For the purposes of the Deed, the Trustee can regard a discretion, instruction or other written authorisation signed by, or purported to be signed by, the secretary for the time being of the Employer as a valid discretion, instruction or other written authorisation of the Employer. If the Employer is not an incorporated entity then a partner, principal or senior executive officer of the Employer may exercise any of the powers of the Employer set out in the Rules.

#### **4.14 Indemnity**

Subject to the SIS Act and SIS Regulations, the Trustee and every director and officer of the Trustee shall be indemnified out of the property of the Fund against any liability incurred by the Trustee or any director or officer in his or her capacity as a director or officer, to another person and, without limiting the generality of the foregoing, including liability for legal and other costs in defending proceedings, whether civil or criminal, no matter what the outcome of those proceedings.

[Note: Sections 56 and 57 of the SIS Act contain limitations on the power to indemnify and override this and the following sub-Rule to the extent of any inconsistency.]



#### **4.15 Default**

Subject to the SIS Act and SIS Regulations, the Trustee and each director of the Trustee shall not be liable for:

- (a) any act or default done or omitted to be done in the exercise of their powers, duties and discretions;
- (b) for any loss or expense incurred by the Fund arising from the bankruptcy, insolvency or tortious acts of any person with whom any money or securities shall be deposited; or
- (c) for any loss, damage or misfortune whatever, except where this is due to their own wilful acts or defaults.

#### **4.16 Trustee's Remuneration**

Subject to the Superannuation Law, the Trustee may not receive any remuneration for acting as Trustee of the Fund or for the duties or services performed as Trustee of the Fund.

### **5. ELIGIBILITY AND MEMBERSHIP**

#### **5.1 Eligibility**

- (a) Subject to sub rules 5.1(b) or 5.1(c) the Founding Member and any other person whom the Trustee in its absolute discretion admits to the Fund as a Member shall be eligible to become a Member, provided that the Trustee must not admit any person as a member if the admission of that person would cause the Fund to cease to be a Self Managed Superannuation Fund..

[Note: The Superannuation Law imposes restrictions on who can be members of Self Managed Superannuation Funds, and on whose behalf employers can contribute. See in particular s17A of the SIS Act and Part 7 (**regulations 7.04 and 7.05**) and Part 6 (**regulation 6.21**) of the SIS Regulations.]

- (b) Each Member where there is more than one Member of the Fund must:

- (i) be a Trustee where the Trustee is not a Constitutional Corporation; or
  - (ii) be a director of the Trustee where the Trustee is a Constitutional Corporation; and
  - (iii) not be an employee of another member of the Fund, unless the member concerned is a relative as defined in the SIS Act.
- (c) Where there is only one Member of the Fund
- (i) that Member and one other person may be the Trustee provided that the other person is a relative of the Member or another person who is not the Employer of the Member; or
  - (ii) a Constitutional Corporation of which the Member is the sole director may be the Trustee of the Fund; or
  - (iii) a Constitutional Corporation of which the member is one of two directors and the other director is a relative of the Member or another person who is not the Employer of the Member may be Trustee of the Fund.

## **5.2 Application for Membership**

The Trustee may require a person to apply to the Trustee for membership in the form set out in **Schedule 2** or such other form as the Trustee may from time to time approve.

## **5.3 Commencement of Membership**

Subject to the Superannuation Law, a person shall become a Member from the date when the Trustee accepts a contribution to the Fund in respect of that person (including a transfer from a Rollover Fund), or such other date as the Trustee decides.

## **5.4 Additional Fund Membership**

The Trustee may, in respect of any Member, arrange for the Member's Fund membership to be increased by a number of years and months subject to payment of such special contributions by the Member or the Employer or both, as are determined by the Trustee. The Trustee may arrange for any such additional Fund membership to apply only in respect of some and not all of the Benefits under the Fund.

## **5.5 Temporary Withdrawal from Service**

Where the Trustee is satisfied that a Member withdrawing from service with the Employer is likely to return to that service within a reasonable period, it may make such arrangements in regard to the Member's Fund membership and accrual of Benefits as it considers appropriate, provided that a Member's accrued Benefit shall not thereby be reduced.

## **5.6 Cessation of Membership**

A person ceases to be a Member:

- (a) when the Member dies;
- (b) when the total amount of all amounts payable under the Rules in respect of the membership has been paid; or
- (c) when any Benefits payable to the Member under the Rules, or any person on the Member's account, cease to be payable,

whichever occurs first.

## **5.7 Categories of Members**

- (a) The Trustee may create different classes of membership ("**Category**") on such terms as the Trustee shall determine, and admit members to a Category with the consent of the Member concerned.
- (b) subject to sub Rule 5.1, the Trustee may admit a Member to a Category.
- (c) Where the Rules replace any Existing Rules, if the Existing Rules contain categories of Members, the Members may continue in the categories existing at the time the Rules are adopted, provided that this would not cause the Fund to cease to be a Self Managed Superannuation Fund.

## 5.8 Multiple Founding Members

Where there is more than one Founding Member the following provisions apply:

- (a) one or more Founding Members may delegate all the Founding Member's powers to one or more other Founding Members;
- (b) where after taking into account paragraph (a) of this sub-Rule more than one Founding Member wish to exercise their powers under the Rules then decisions of the Founding Members must, unless they agree otherwise, be unanimous;
- (c) where agreement cannot be reached within a reasonable time the Founding Members shall attempt to resolve their differences by bona fide negotiation;
- (d) where Agreement still cannot be reached the Fund shall terminate in accordance with **Rule 19**, unless the Founding Members with the consent of the Trustee if required by the Superannuation Law unanimously agree on a different course of action.

[Note: **Rule 19** deals with winding-up of the Fund.]

## 6. TRANSFERS

### 6.1 Transfer from Another Plan

The Trustee may make such arrangements as it thinks proper with:

- (a) a Member;
- (b) any previous Employer of the Member;
- (c) any Rollover Fund of which the Member was a member;
- (d) the Trustee itself,

or any of them, for the transfer of any assets or moneys to the Fund, and it may make arrangements about any other matter which, in the opinion of the Trustee, is incidental to or consequent upon the admission of such Employee to membership of the Fund. The Trustee may also accept, from itself, an amount which it has agreed to pay in relation to a Member.

## **6.2 Transfer to Another Plan**

Should a Member become eligible to join a Rollover Fund which the Trustee has reasonable grounds to believe complies with the Superannuation Law, or an amount is payable under **Rule 9**, the Trustee may pay to the trustee of such Rollover Fund an amount equal to the Accumulated Member Account. Upon making any such payment, the Trustee is discharged from the trusts relating to the Member constituted by the Fund. The Trustee may also pay to itself an amount which it has agreed to accept.

[Note: **Rule 9** contains the provisions relating to entitlement and payment of benefits.]

## **7. CONTRIBUTIONS**

### **7.1 Contributions**

Subject to the following and the Superannuation Law, with the Trustee's consent, the Trustee may accept contributions from a Member, an Employer, or any other person.

### **7.2 Standard Employer-Sponsored Fund**

Where the Trustee intends that the Fund is a Standard Employer-Sponsored Fund, this **sub-Rule 7.2** applies. Having regard to any Superannuation Law Concession:

- (a) an Employer may from time to time, but only under an arrangement with the Trustee, make contributions to the Fund in respect of each individual Employee who is a Member;
- (b) the Employer shall not contribute only pursuant to an arrangement between the Employer and the Member;

- (c) the Trustee may refuse contributions if they would cause the Fund not to be a standard employer-sponsored fund; and
- (d) the Trustee may make any other arrangement or do any thing to ensure that the Fund is a standard employer-sponsored fund.

[Note: If the parties act in accordance with this sub-Rule the Fund is a “standard employer-sponsored fund” as defined in s16 of the SIS Act.]

### **7.3 Not Standard Employer-Sponsored Fund**

Where the Trustee intends that the Fund is not a Standard Employer-Sponsored Fund, this **sub-Rule 7.3** applies. Having regard to any Superannuation Law Concession:

- (a) a member may request an Employer to contribute to the Fund on behalf of the member, and if so the Trustee shall (with the consent of the Trustee if required by the Superannuation Law) accept such contributions. For the avoidance of doubt it is declared that such contributions are not made wholly or partly pursuant to an arrangement between the Employer and the Trustee;
- (b) unless approved by both the Trustee and the Founding Member (if any) the Employer shall contribute only pursuant to an arrangement between the Employer and the Member;
- (c) the Trustee may refuse contributions if they would cause the Fund to be a public offer superannuation fund or a standard employer-sponsored fund; and
- (d) the Trustee may make any other arrangement or do any thing to ensure that the Fund is not a public offer superannuation fund or a standard employer-sponsored fund.

[Note: “Public offer superannuation fund” is defined in s18 of the SIS Act. “Standard employer-sponsored fund” is defined in s16 of the SIS Act]

#### **7.4 Reduction etc of Contributions**

Subject to the Superannuation Law and any agreement with the Trustee, the Employer or a Member may at any time reduce, suspend or terminate all or any of their contributions.

#### **7.5 Other Contributions**

The Trustee shall not accept any contributions in respect of a Member by any person or Employer other than contributions authorised by the Superannuation Law.

### **8. VESTING**

#### **8.1 Member Financed Benefits**

Notwithstanding anything to the contrary contained anywhere else in the Deed, Member Financed Benefits accruing in respect of a Member shall vest in the Member as they accrue to that Member.

#### **8.2 Employer Financed Benefits**

Where the Rules replace the Existing Rules, and the vesting rules under the Existing Rules are more generous to the Member, then the vesting rules under the Existing Rules to the extent of any inconsistency will continue to apply. Subject to the foregoing, the following Employer Financed Benefits shall vest in the Member as they accrue to that Member:

- (a) any Employer Financed Benefits which are required to vest in the Member by the Superannuation Law;
- (b) any Employer Financed Benefits which are required to vest in the Member to ensure that contributions made by the Employer are taken into account in calculating whether a superannuation guarantee charge under the Guarantee Act is payable; and
- (c) subject to the Superannuation Law, any Employer Financed Benefits provided in excess of the minimum required by the Superannuation Law to vest in the Member as the Employer shall decide after notification to the

Trustee and, if required by the Superannuation Law, with the Trustee's consent.

Any amounts not fully vested shall vest as determined by the Trustee. The Trustee shall advise the Member how this excess will be vested.

[Note: **Part 5** of the SIS Regulations (in particular, **regulation 5.05**) should be considered if all Employer Benefits do not fully vest immediately. The SIS Regulations override this sub-Rule to the extent of any inconsistency. If vesting scales are desired and consistent with the Superannuation Law then they may be adopted by the Employer with the consent of the Trustee if necessary. The Deed need not be amended but the vesting scales should be in writing and be kept with the Deed.]

## **9. ENTITLEMENT AND PAYMENT OF BENEFITS**

### **9.1 Entitlement to Benefit**

A Member shall be entitled to be paid a Benefit when:

- (a) the Member requests the Benefit to be paid and the Superannuation Law allows a Benefit to be; or
- (b) the Superannuation Law requires a Benefit to be paid.

Subject to the Superannuation Law, notwithstanding any provision to the contrary, if the pay-out of a Benefit (whether as a lump sum, Pension or otherwise) would cause the Member to receive an excess benefit, the Trustee may transfer any amount otherwise payable that would cause the excess benefit into a reserve account. Subject to the Superannuation Law, this power applies to amounts that are vested and amounts that are not vested.

[Note: There are restrictions in the Superannuation Law with respect to forfeiture of benefits. For example, before exercising its power under this clause to forfeit benefits the Trustee must consider the rules with respect to minimum benefits contained in **Part 5** of the SIS Regulations and the sole purpose test.]

### **9.2 Postponement of Benefit**

With the Trustee's consent, a Member may allow any part or all of that Member's Benefit to remain in the Fund until either:



- (a) the Member requests the Benefit to be paid; or
- (b) the Superannuation Law requires the Benefit to be paid.

### **9.3 Primary purpose to Pay old-Age Pension**

If **sub-Rule 3.4** applies then this sub-Rule and **sub-Rule 9.4** apply. Subject to the following sub-Rules:

- (a) the Benefit payable shall be an Old-Age Pension and shall, subject to the Superannuation Law, be paid in such manner as may be agreed from time to time by the Member and the Trustee and, in the absence of such agreement, as the Trustee reasonably determines; and
- (b) a Member or Dependant entitled to receive an Old-Age Pension may, with the consent of the Trustee, and subject to **sub-Rule 3.4**, commute the Old-Age Pension to a Benefit payable in accordance with **sub-Rule 9.5**.

### **9.4 Payments Before old-Age**

Where the Member is entitled to a Benefit before reaching an age that must be reached for an Old-Age Pension to commence, then subject to the Superannuation Law and **sub-Rule 3.4**, the Benefit is payable in accordance with **sub-Rule 9.5**.

### **9.5 Constitutional Corporation**

If **sub-Rule 3.3**, **sub-Rule 9.3(b)** or **sub-Rule 9.4** apply, then this sub-Rule applies. The Benefit payable shall, at the option of the Member but with the Trustee's consent, be any one or a combination of the following:

- (a) a Pension (including an allocated pension) or Annuity that complies with the Superannuation Law on such terms as the Trustee and Member agree calculated in accordance with **sub-Rule 9.6**;
- (b) a lump sum;

- (c) any other form permitted or required by the Superannuation Law,

provided that the total amount payable shall not exceed the vested amount in the Member's Accumulated Member Account or any such additional amounts as the Trustee determines.

## **9.6 Pensions and Annuities**

In relation to Pensions and Annuities payable in respect of a particular Member:

- (a) the calculation of the Pension or Annuity payable must not result in a reduction in any other Member's Accumulated Member Account;
- (b) the Trustee, with the consent of the Member, may purchase a Pension or Annuity or other similar product to provide a Pension or Annuity; and
- (c) the Pension or Annuity shall be paid in such a manner as may be agreed from time to time by the Member and the Trustee and, in the absence of such agreement, as the Trustee reasonably determines.

## **9.7 Death of a Member**

On the death of a Member who has not received all the Benefits which the Member would have received if living, a Benefit consisting of the Member's Accumulated Member Account, including any insurance paid to the Trustee as a result of the Member's death, shall be payable in accordance with the following sub-Rules, provided that the total amount payable shall not exceed the vested amount in the Member's Accumulated Member Account or any such additional amounts as the Trustee determines.

[Note: This sub-Rule would apply if, for example, the Member had not yet retired or had retired and had not taken all the Benefits to which the Member would have been entitled, or if the Member was receiving a Pension or Annuity at the time of death.]

## **9.8 Payment of Death Benefits**

- (a) Where a Benefit is payable on the death of a Member and the Member has not made a Binding Beneficiary Nomination, the Trustee shall consider any election made by the Member in the Member's Application for

Membership and Consent to Trustee Form (**Schedule 4**) and, without being bound by any election, will in its absolute discretion pay the Benefit among one or more of:

- (i) the Dependant or Dependants nominated in that form;
  - (ii) any other Dependant; and
  - (iii) the estate of the deceased Member.
- (b) Where a Benefit is payable on the death of a Member and the Member has executed a valid Binding Beneficiary Nomination the Trustee will, subject to the SIS Law, pay the Benefit to the nominated beneficiary or beneficiaries.

[Note: s59(1A) of the SIS Act and regulation 6.17A of the SIS Regulations set out the requirements for a binding nomination]

- (c) The Benefit may be payable as a lump sum, Pension, Annuity or in any combination of these forms provided that if **sub-Rule 3.4** applies no benefit may be paid which would breach **sub-Rule 3.4**.
- (d) If any part of the Benefit payable under **sub-Rule 9.8** should be an excess benefit, the Trustee may transfer any amount otherwise payable that would cause the excess benefit into a reserve account.

[Note: The Trustee must be careful when making payments on death as several persons may claim to be entitled to the Benefit.

## 9.9 Alternative Forms of Benefit

The Trustee may, with the agreement of the person entitled to receive the Benefit, transfer investments of the Fund of equivalent value to a Rollover fund or to that person or Rollover fund in lieu of paying the whole or part of the Benefit otherwise payable under the Rules. In determining the value of the Benefit payable, the Trustee shall have regard to any taxation liability or other costs, such as brokerage fees incurred in transferring the asset.

## 9.10 Entitlement

- (a) All questions as to whether any person is entitled to a payment from the Fund and, if so, the amount of such payment, shall be determined by the Trustee.
- (b) The payment or application of any moneys under this Rule shall be a complete discharge to the Trustee.
- (c) No Benefit shall be payable until the Trustee has ascertained that it may be paid in accordance with the Rules.
- (d) Where the Superannuation Law requires the Trustee to obtain certain information prior to making a payment, the Trustee shall obtain that information.
- (e) Benefits shall commence to be payable as soon as reasonably practicable after they become payable.
- (f) Where the Superannuation Law requires or allows a Benefit to be payable for a period only, then the Benefit shall be payable only for that period.

[Note: This would apply in cases of temporary incapacity where payments are made under Item 109 of Schedule 1 of the SIS Regulations.]

## 9.11 Commutation of Pension Entitlement

Subject to the Superannuation Law and **sub-Rule 3.4** if **sub-Rule 3.4** applies, a Member or Dependant may, with the consent of the Trustee, commute that Member's or that Dependant's Pension entitlement to a lump sum benefit calculated in accordance with the Superannuation Law.

## 9.12 Amounts Transferred from Funds previously regulated by the ITAA

Any Benefits payable in accordance with this Rule which represent any amount transferred to the Fund from another fund approved for the purposes of any relevant former provision of the ITAA that applied to superannuation funds shall comply with the special rules that apply to such Benefits.

[Note: **Section 23FB** is an example of a relevant former provision of the ITAA for this sub-Rule. The Trustee must ascertain what these special rules are before making a payment (for example, the earliest and latest dates for payment).]

### **9.13 Requests for Payment**

A request by a Member for the payment of a Benefit under this Rule shall be in writing under the hand of the Member, unless the Trustee in its absolute discretion decides otherwise.

### **9.14 Payments to Certain Persons**

Where authorised by the Superannuation Law, the Trustee may pay a Benefit to a person other than the persons permitted to be paid by the above provisions of this Rule.

### **9.15 Other Amounts Payable**

Subject to the Superannuation Law and **Rule 19**, any amounts not payable in accordance with the above provisions of this Rule shall be dealt with as the Trustee considers equitable. Without limiting the generality of the foregoing, the Trustee may credit such amounts to the reserve account, credit individual Accumulated Member Accounts, and make payments to existing Members or former Members in such proportions as the Trustee considers appropriate.

[Note: This sub-Rule would apply to unvested amounts not paid to the Member because the Trustee does not exercise its discretion under **sub-Rule 8.2**, and amounts that are not paid because of reliance on **sub-Rule 9.1**. **Rule 19** relates to the winding up of the Fund.]

### **9.16 Insurance**

- (a) The Trustee will on the written request of a Member effect insurance on the life of the Member for such risks and for such amount of cover as the Member may request with an insurance provider nominated by the Trustee.
- (b) The Member will supply the Trustee with all relevant information required by the insurance provider and submit to any medical examination required by it from time to time.

- (c) The Trustee will pay the premiums and costs of the insurance and record any amount so paid as a debit to:
  - (i) any contribution paid by the Member or the Member's Employer in respect of such premiums and costs; and
  - (ii) the Member's Accumulated Member Account or other account as the Member may direct or failing such direction as the Trustee may determine.
- (d) The Trustee is not bound to pay any premiums or costs unless the Member's Accumulated Member Account, other account or contributions referred to in **sub-Rule 9.16(c)(i)** are sufficient to meet the same.
- (e) The Trustee shall not be under any liability for the failure of the insurance provider to renew any such insurance and shall not be liable to the Member if at any time by omission or oversight the Trustee fails to pay any premiums or costs to the insurance provider.
- (f) In effecting the insurance the Trustee does not act as an agent for the insurance provider and the Member will have no claim on the Trustee or on the Fund if the insurance provider fails to pay on any claim lodged by the Trustee, the Member, the Member's Dependents or the Member's legal personal representative.

## **9.17 Variation of Pension Payments**

The Trustee may vary a pension benefit payable from the Fund after explaining the circumstances that make such variation necessary and obtaining the written consent of the affected beneficiary.

## **10. FORFEITURE**

### **10.1 Forfeiture of Benefits**

Subject to the Superannuation Law and the Bankruptcy Act 1966 (Cth) ("**the Bankruptcy Act**");

- (a) the whole of a Member's Accumulated Member Account shall be forfeited if that Member requires care, treatment or control for the Member's own good or for the public interest owing to the Member's mental illness and, in the opinion of the Trustee, the Member is incapable of managing the Member's own affairs unless the Trustee pays that amount to the Member's legal personal representative;
- (b) the amount of the Member's Accumulated Member Account above the amount excluded from a bankrupt's divisible property under the Bankruptcy Act shall be forfeited if and when:
  - (i) the Member fails to pay any amount payable under a judgment, order or arbitration award within 28 days after it is made and the Trustee, in its absolute discretion, decides to exercise this power; or
  - (ii) a secured creditor of the Member takes any steps to enforce any security and the Trustee, in its absolute discretion, decides to exercise this power.
- (c) Notwithstanding anything to the contrary in the Rules, if either of the events in **sub-Rule 10.1(b)(i)** or **(ii)** occur, any amount above the amount excluded from a bankrupt's divisible property under the Bankruptcy Act will not be payable until the Member requests in writing under the hand of the Member that the payment be made and the Trustee, in its absolute discretion, decides to pay the amount.
- (d) Subject to the Superannuation Law, though notwithstanding any provision to the contrary, if the Trustee considers that the payout of a benefit (whether as a lump sum, Pension or otherwise) may cause the member to receive an excess benefit, the Trustee may in its absolute discretion at any time forfeit the whole or any part of such amounts that are vested in the member under this Deed.

[Note: There are restrictions in the Superannuation Law with respect to forfeiture of benefits. For example, before exercising its power under this clause to forfeit benefits the Trustee must consider the rules with respect to minimum benefits contained in **Part 5** of the SIS Regulations and the sole purpose test.]

- (e) Subject to the Superannuation Law, though notwithstanding any provision to the contrary, if the Trustee considers that the payout of a Benefit

(whether as a lump sum, Pension or otherwise) may cause the member to receive an excess benefit, the Trustee may in its absolute discretion at any time forfeit the whole or any part of such amounts that are not vested in the member under this Deed.

[Note: There are restrictions in the Superannuation Law with respect to forfeiture of benefits. For example, before exercising its power under this clause to forfeit benefits the Trustee must consider the rules with respect to minimum benefits contained in **Part 5** of the SIS Regulations and the sole purpose test.]

This Rule does not apply to any amount which has become payable to a Member and to which the Member has become absolutely entitled before the occurrence of the events referred to above and this Rule applies separately to amounts vested and not vested in the Member.

## **10.2 Application of Forfeited Amounts**

- (a) The whole of the Member's Accumulated Member Account forfeited under paragraph (a) of **sub-Rule 10.1** shall, at the discretion of the Trustee, be applied by it from time to time and in whole or in part to or for the benefit of that Member and the Member's Dependants, or any of them as the case may be, provided that while the Member remains in service with an Employer, the Trustee shall not make any payment to or for the benefit of the Member or the Member's Dependants other than for personal maintenance and support in case of hardship or other purposes permitted by the Superannuation Law.
- (b) The whole of the Member's Accumulated Member Account forfeited under paragraph (b) of **sub-Rule 10.1** shall, at the discretion of the Trustee, be applied by it from time to time for the benefit of such Member and the Member's Dependants, or any of them as the case may be.
- (c) Such part of the Member's Accumulated Member Account forfeited under paragraphs (d) and (e) of **sub-Rule 10.1** shall, at the discretion of the Trustee, be applied by it from time to time to maintain reserves under **sub-Rule 15.7**.
- (d) The Trustee may open forfeited benefits accounts and transfer amounts forfeited to such accounts.



[Note: The Bankruptcy Act contains special provisions which relate to the bankruptcy of members of superannuation funds and which render certain forfeiture clauses invalid. These provisions must be considered closely if the Trustee wishes to rely on this Rule.]

## **11. ADMINISTRATION**

### **11.1 Rights of Members**

No person, whether as a Member or otherwise, shall have any claim, right or interest to or in respect of the Fund or any contributions to it or any claim upon or against the Trustee or the Employer except under and in accordance with the provisions of the Rules.

### **11.2 Members Bound by the Rules**

Every Member shall be bound by the Rules.

### **11.3 Right to Inspect the Rules**

Every Member shall have the right to inspect a current copy of the Rules at the office of the Trustee during the Trustee's usual business hours and may obtain a copy of the Rules for such reasonable fee as the Trustee in its discretion determines.

### **11.4 Power of Attorney**

Each Member, on becoming a member, appoints the Trustee the Member's attorney to sign all such deeds and instruments and do all such things as the Trustee considers necessary or desirable in order to carry out and give effect to the Deed or the powers vested in the Trustee.

### **11.5 Employer's Right to Terminate Employment**

Nothing in the Rules shall:

- (a) restrict the right of the Employer to dismiss an Employee; or

- (b) be used to increase damages in any action brought against the Employer in respect of such dismissal.

## **11.6 Right to Claim Compensation**

Nothing in the Rules shall affect the rights of a Member or the Member's legal personal representative or other persons, to claim damages or compensation at common law or under a Workers' Compensation Act or any other law in force governing compensation to a Member injured or dying as a result of an accident arising out of or in the course of the Member's employment with the Employer.

## **12. AMENDMENTS**

### **12.1 Variation of Rules**

- (a) Subject to the SIS Act and the SIS Regulations, the Trustee may at any time, by oral or written resolution or by instrument in writing, amend all or any of the provisions of the Rules provided that:
  - (i) no amendment shall reduce or prejudice the Benefits secured to a Member prior to the date of any such amendment or impose any further liability on any Member without that Member's consent;
  - (ii) no amendment introduced primarily for the purpose of complying with the Superannuation Law or of securing exemption or relief from liability for income tax, stamp duty, gift duty, death duty, or any other form of taxation imposed or to be imposed or primarily for the purpose of complying with future laws shall be deemed to prejudicially vary or affect the Benefits secured to a Member;
  - (iii) no amendment introduced primarily for the purpose of complying with laws governing or regulating the maintenance or operation of a superannuation, pension or like fund shall be deemed to prejudicially vary or affect the Benefits secured to a Member;

- (iv) the prohibitions, if any, contained in the Superannuation Law on amending the governing rules of superannuation funds shall be complied with; and
  - (v) if prohibited by the Superannuation Law, the Rules may not be amended to allow an individual to be a trustee.
- (b) Nothing in this sub-Rule shall be construed as applying to or restricting any reduction of Benefits made in accordance with **sub-Rule 7.4**.

[Note: **Sub-Rule 7.4** provides that the Employer may stop contributing to the Fund.]

## **12.2 Notification of Amendments**

The Trustee shall notify the Members and the Employer of the effect of any amendment to the Rules if required by the Superannuation Law.

## **13. SUPERANNUATION LAW**

### **13.1 Compliance with Superannuation Law**

- (a) Any law which is required to be included in the Deed by the Superannuation Law and which is applicable to the operation of the Fund is deemed to be included in the Rules while such requirement is law.
- (b) If rules are required to be included in the Deed by the Superannuation Law, or other relevant law, for the Fund to obtain taxation concessions or, in the opinion of the Trustee, any other advantages, then those rules are deemed to be included in the Rules while such requirement is law unless the Trustee, with the consent of the Members, decides otherwise.
- (c) Without limiting any other relief available to the Trustee in the Deed or otherwise, the Trustee shall not be taken to be in contravention of the Deed or to be in breach of trust if:
  - (i) it does or fails to do anything in order that the Fund complies with the Superannuation Law;

- (ii) it does anything which it is required to do by the Superannuation Law;
  - (iii) it does not do something which is prohibited by the Superannuation Law.
- (d) It is in the absolute discretion of the Trustee to act in accordance with or rely upon any matter arising out of paragraphs (b) or (c) of the definition of Superannuation Law.
- (e) Any law which is required to be included in the Deed by the Guarantee Act to ensure that contributions made by an Employer are taken into account in calculation a superannuation guarantee charge is deemed to be included in the Rules while such requirement is law.

## **13.2 Superannuation Law Concessions**

- (a) Superannuation Law Concessions are deemed to be included in the Deed from the time the Trustee determines that they apply. This can be at any time even before the Trustee makes the determination, provided that a Superannuation Law Concession cannot apply before it becomes operative.
- (b) Subject to the Superannuation Law, where a Superannuation Law Concession is inconsistent with an explicit, implied or deemed provision in the Deed, the Superannuation Law Concession shall prevail, unless the Trustee determines otherwise in writing.

[Note: For example, if the Deed and the Superannuation Law provided that Benefits can only be paid when the Member turns 65, and the Superannuation Law is changed to permit payment of Benefits when the Member turns 55, generally the Benefit would still not be payable until the Member turns 65 because of the Deed. However, pursuant to this Rule, if the Trustee determines the ability to pay a Benefit when a Member turns 55 to be a Superannuation Law Concession, then that determination can be made without any amendment to the Deed.]

## **14. TAXATION**

- (a) In recognition of the fact that all or any of the contributions to the Fund, the income of the Fund and the Benefits payable to Members may from time to time be subject to payment of income tax or other tax, the Trustee is empowered generally to take such action as it considers necessary or

appropriate to ensure that such tax is paid according to law and that the burden of paying the tax falls upon the persons ultimately liable to bear payment of it.

- (b) The Trustee may from time to time make or provide, either absolutely or conditionally, for such deductions, provisions, reserve accounts, withholding or allowances as it sees fit to achieve that result.
- (c) In particular, but without limiting the generality of the foregoing, the Trustee may:
  - (i) realise assets of the Fund for the purpose of paying tax;
  - (ii) set aside amounts and make provisions for payment of tax in accordance with assessments, instalments or estimates made by the Trustee, including any tax for which it may become liable with the passage of time or the happening of events (such as tax on any unrealised capital gains);
  - (iii) deal with tax credits or rebates as and when they arise and offset them against provisions for tax whenever the provisions have been made or the credits or rebates are received;
  - (iv) pay tax when it is due out of amounts set aside for that purpose, provided that the Trustee is not obliged to make any retrospective adjustments if the tax becomes payable in relation to an earlier year of income where no amount or no adequate amount has been set aside in respect of that year of income;
  - (v) hold any provisions assessed by self-assessment, estimate or otherwise which are found to be in excess of the amount required to pay the tax actually assessed as provisions for other tax, or allocate the excess to Members' accounts, or use the excess to fund any other deficiency or any other provisions made in respect of the Fund; and
  - (vi) deduct and remit tax at source where such deduction is required by law or the Trustee believes it is appropriate for the efficient management of the Fund.

## **15. ASSETS, EXPENSES AND INVESTMENTS**

### **15.1 Assets of the Fund**

The following property, the investments for the time being representing that property and the income thereof shall constitute the assets of the Fund:

- (a) contributions;
- (b) any assets transferred to the Trustee pursuant to any arrangements made by the Trustee and a Rollover Fund; and
- (c) any other moneys received or receivable by the Trustee for the purpose of the Fund.

### **15.2 Sub-Plans**

- (a) For the purposes of managing, administering and applying the Fund the Trustee may:
  - (i) establish and maintain separate Sub-Plans;
  - (ii) establish and maintain separate accounts or investments or both, in respect of any Sub-Plan; and
  - (iii) transfer assets between Sub-Plans as the Trustee may determine.
- (b) Where a Sub-Plan is created, the Trustee must reasonably allocate income, losses, taxation credits and anything else relevantly associated with particular assets transferred to the relevant Sub-Plan between the Sub-Plan and the remainder of the Fund unless the Trustee considers that there is a good reason to allocate differently.

### 15.3 Assets Vested in Trustee

The assets of the Fund shall be vested in the Trustee upon the terms and conditions and subject to the trusts, powers, authorities and discretions contained in the Rules and shall be managed, administered and applied by the Trustee in accordance with the Rules.

### 15.4 Expenses

All expenses incurred from time to time in operating the Fund which are not paid by the Employer (if any) or the Founding Member (if any) shall be paid out of the Fund.

### 15.5 Liens

The Employer shall not have any right to receive a payment from the Trustee to satisfy any claim which it may have against a Member unless permitted by the Superannuation Law.

### 15.6 Division of Assets to Pay Pensions

Where a Pension is payable and contributions are still being made to the Fund, the Trustee may segregate the assets of the Fund between assets generating income to pay the Pension and assets used for other purposes.

[Note: There may be taxation advantages in doing this. Consider, in particular, s282B of the ITAA.]

### 15.7 Reserves

Notwithstanding anything to the contrary contained in this Deed:

- (a) The Trustee may maintain reserves and in relation to those reserves shall have all the powers available and duties imposed under the Superannuation Law.
- (b) Subject to the Superannuation Law, the Trustee may credit any amounts not vested in a member and any excess amounts transferred under **sub-Rule 9.1**, into a reserve account.

- (c) Subject to the Superannuation Law, the Trustee may pay all or part of the reserves to or for the benefit of the Employer whose contributions created or added to the reserves upon request by the Employer for withdrawal of those amounts. Any such amounts, at the request of the Employer and with the consent of the Trustee if required by the Superannuation Law, may be transferred by the Trustee to an account of a Member.
  
- (d) Subject to the Superannuation Law, the Trustee may transfer amounts held in reserve to the Accumulated Member Accounts in any proportion that the Trustee considers is fair and equitable, or in any other way if the Trustee has good reasons. Without limiting the generality of the foregoing and subject to the Superannuation Law, the Trustee would have good reason for transferring amounts held in reserve otherwise than in accordance with account balances (and to the credit of one or more members at the exclusion of one or more other members) if the crediting to a particular Member's Accumulated Member Account would in the Trustee's opinion be likely to lead to that Member receiving an excess benefit.

[Note: Under certain circumstances transfers from a reserve account to a member's account, at the direction of the employer, count as contributions by the employer for superannuation guarantee purposes (see SGD94/8).]

## **16. RECORDS, ACCOUNTS AND VALUATION**

### **16.1 Membership Records**

Subject to **sub-Rule 16.3**:

- (a) the Trustee shall keep or cause to be kept a complete record of all the Members of the Fund, the income and expenditure of the Fund and all other matters essential for the working of the Fund; and
  
- (b) the Trustee may, if it so decides, arrange for these matters to be attended to by whomever it decides, notwithstanding that such person or organisation does not maintain a separate banking account for the Fund but pays moneys into an account established for the purpose of managing the assets of similar funds.



## **16.2 Accumulated Member Accounts**

Subject to **sub-Rule 16.3**, an Accumulated Member Account shall be maintained in respect of each Member of the Fund.

## **16.3 Other Member Accounts**

- (a) The Trustee may open other accounts in respect of a Member as well as or instead of the Accumulated Member Account and may put whatever amounts it considers appropriate into those accounts (for example, Employer Financed Benefits, unvested Employer Financed Benefits, allocated and other types of Pensions) and the Deed shall apply, where relevant, to those other accounts.
- (b) Where the Rules replace the Existing Rules, the Trustee may continue using the same accounts as were used before the Rules were adopted by the Fund.

## **16.4 Profits and Losses**

After the 30th day of June in each year, or at any other time the Trustee decides, the Trustee may compute the net profit or net loss of the Fund for the year ending on that date. Such net profit or net loss (as the case may be) shall be computed by taking into account the income received by the Trustee from investments, any profit or loss incurred in respect of any investments and all expenses incurred by the Trustee in the administration of the Fund during the year.

## **16.5 Annual Valuation**

After the 30th day of June in any year, or at any other time the Trustee decides, the Trustee may cause the whole or any of the assets of the Fund to be valued as at that date, taking into account, where the Trustee in its absolute discretion determines it is appropriate to do so, any accrued, deferred or potential taxation liability or benefit in relation to the assets comprising the Fund.

## **16.6 Adjustment of Member's Accounts**

After every such valuation the Trustee shall cause an appropriate adjustment to be made to the Members' Accumulated Member Accounts or any other accounts such as

unvested benefits accounts or forfeiture accounts so that the aggregate of all amounts standing to the credit of all such accounts equals the total net value of the assets of the Fund as at the date of the valuation.

## **16.7 Allocation of Profits or Losses**

- (a) Subject to **sub-Rule 16.7(b)** the net profit derived or loss incurred (as the case may be) calculated pursuant to **sub-Rule 16.4** shall be credited or debited (as the case may be) to the Accumulated Member Accounts:
- (i) in the proportion which that net profit or loss bears to the total of the Accumulated Member Accounts immediately before the end of the year; or
  - (ii) in any other proportion that the Trustee considers is fair and equitable; or
  - (iii) in any other way if the Trustee has good reasons (including crediting or debiting to one or more Member's Accumulated Member Accounts to the exclusion of one or more other Member's Accumulated Member Accounts).

Without limiting the generality of the foregoing and subject to the Superannuation Law, the Trustee would have good reason if the crediting of a share of the net profit to a particular Member's Accumulated Member Account would be reasonably likely to lead to that Member receiving an excess benefit.

- (b) All or part of the net profit or loss may, instead of being credited or debited to the Accumulated Member Accounts, be credited or debited to a reserve account on whatever terms the Trustee considers appropriate.

## **16.8 Actuarial Report**

If required by the Superannuation Law or if the Trustee in its discretion so requires, an actuarial investigation shall be made of the Fund and a written report of the investigation provided to the Trustee.

## 16.9 Information to Members

The Trustee shall provide information and documents to such persons as is required by the Superannuation Law.

## 16.10 Debiting of Members' Accounts

An Accumulated Member Account or any other account established in the name of a Member may be debited to the extent required by the Trustee for the following reasons and purposes:

- (a) to pay any Benefit due and payable to the Member or the Member's legal personal representatives, Dependants or other persons entitled to receive any benefit;
- (b) to transfer the whole or part of the Accumulated Member Account to another account in the Fund;
- (c) to transfer the whole or part of the Accumulated Member Account to a Rollover Fund;
- (d) to pay any insurance premium due and payable in respect of any insurance effected in relation to the Member;
- (e) to pay any administrative costs payable in respect of the Fund or a particular Accumulated Member Account;
- (f) to pay any fees or other monies properly payable to or recoverable by the Employer or Trustee;
- (g) to pay any monies due to any third party by the Fund or by the Member including without limiting the generality of this paragraph any tax or impost payable to any government or government authority;
- (h) to pay or provide for any taxation liability in accordance with **Rule 14**;

(i) to pay or refund any other monies properly payable pursuant to the provisions of these Rules or by law.

(ii)

#### **16.11 Audit**

If required by the Superannuation Law or if the Trustee in its discretion so requires, an audit shall be made of the accounts of the Fund.

### **17. ASSOCIATED EMPLOYER**

#### **17.1 Admission of Associated Employer**

The Trustee may with the consent of the Founding Member admit to the Fund any Associated Employer. The Associated Employer shall be bound by the Rules upon making a contribution to the Fund on behalf of an Employee. The Trustee may require an Associated Employer to agree in writing to be bound by the Rules. The Trustee may make such arrangements as it thinks fit with the Associated Employer regarding the terms on which its Employees are to be admitted to Membership of the Fund.

#### **17.2 Retirement of Associated Employer**

The participation in the Fund of an Associated Employer may be terminated:

- (a) by the Associated Employer notifying the Trustee in writing and, if required by the Superannuation Law, with the consent of the Trustee;
- (b) by the Trustee notifying the Associated Employer in writing; or
- (c) by the Principal Employer (if any) or if not the Founding Member (if any) notifying the Associated Employer and the Trustee in writing and, if required by the Superannuation Law, with the consent of the Trustee.

#### **17.3 Consequences of Retirement**

On termination of participation:

- (a) the retiring Associated Employer shall retire on the date agreed upon by the Trustee and the Associated Employer;
- (b) the retiring Associated Employer and its employees who are Members shall forthwith pay all arrears, if any, of contributions up to the date of retirement;
- (c) benefits which have become payable on or before the date of retirement to the employees of the Associated Employer who are Members shall continue to be payable out of the Fund; and
- (d) subject to the Superannuation Law, the Trustee in its discretion may make such arrangements for the provision of Benefits equivalent in value to the Accumulated Member Account in respect of each relevant Member on the date of retirement in lieu of the Benefits which would otherwise be payable out of the Fund.

## **18. DIRECTIONS BY MEMBERS**

Subject to the Superannuation Law and to the Trustee's agreement, a Member may give the Trustee whatever directions relating to the investments of the Fund relevant to that Member which are able to be given under the Superannuation Law, and the Trustee may create appropriate Categories and/or Sub-Plans to cater for such directions.

## **19. WINDING UP OF THE FUND**

### **19.1 Termination of the Fund**

Subject to the Superannuation Law, the Fund shall terminate:

- (a) if it appears to the Trustee that the Fund is insolvent and it resolves to terminate the Fund;
- (b) where required by the Superannuation Law with the consent of the Trustee, if the Principal Employer (if any) decides that it will permanently cease contributing to the Fund provided that if the Principal Employer so decides because there are no Members of the Fund who are Employees of

the Principal Employer, the Fund shall terminate when there are no former Employees of the Principal Employer who are Members and who continue to have rights or contingent rights to Benefits under the Fund, or there are no persons entitled to receive a death Benefit in accordance with the Rules;

- (c) where required by the Superannuation Law with the consent of the Trustee, if the Founding Member (if any) requests to terminate the Fund;  
or
- (d) if there are no Members of the Fund and the Trustee resolves to terminate the Fund.

## **19.2 Consequences of Termination**

Upon the Fund terminating, the Trustee shall give notice in writing to the Employer and the Members that the Fund shall be wound up on a specified date. As from the specified date:

- (a) no further contributions shall be made by the Employer or Members or any other person, other than arrears of contributions due up to the specified date; and
- (b) any arrears of contributions shall be called in immediately.

## **19.3 Benefits on Winding Up**

Upon the Fund terminating, the Trustee shall make such provision out of the Fund, after meeting expenses and current liabilities, as is necessary to provide for the payment of (in descending order of priority):

- (a) payments which on or before the specified date have become payable to retired Members or Dependants; and
- (b) payments in respect of each other Member of such amount of the assets of the Fund then remaining as the Trustee considers equitable taking into account, in particular, the balances in each Member's Accumulated Member Accounts.

#### **19.4 Payment of Benefits on Winding-Up**

Subject to the Superannuation Law, the payments to be provided under **sub-Rule 19.3** shall be made to:

- (a) the Member or other person (including a Rollover Fund) nominated by the Member that is entitled to receive such payments under the Superannuation Law; or
- (b) in the event of the death of the Member, the legal personal representative of the Member, the Dependants of the Member or any other persons permitted to receive such a payment under the Superannuation Law in such proportions as the Trustee shall determine.

#### **19.5 Payment of any Surplus**

Subject to the Superannuation Law:

- (a) if a surplus remains after providing Benefits for Members and their Dependants in accordance with this Rule, such surplus or a part thereof shall be applied, in the Trustee's absolute discretion, for payment of Benefits to Members, prior Members who were employed by the Employer before the Fund is wound up or to their Dependants;
- (b) any balance remaining shall be paid to the Principal Employer (if any) or, if the Principal Employer has been wound up, to an Associated Employer (if any) or, if more than one, in equal shares; and
- (c) any balance remaining shall be paid to the Founding Member (if any).

## **SCHEDULE 1**

(Sub-Rule 1.6)

The Commencement Date shall be the date the Fund was established or as otherwise provided for in the Deed.

## **SCHEDULE 2**

(Sub-Rule 1.20)

Previous Funds shall be whatever other Funds the Trustee under the Trust Deed was entitled to treat as Previous Funds.

## **SCHEDULE 3**

(Sub-Rule 1.3 and Sub-Rule 1.11)

The Associated Employer is **CONSULTECON PTY LTD**