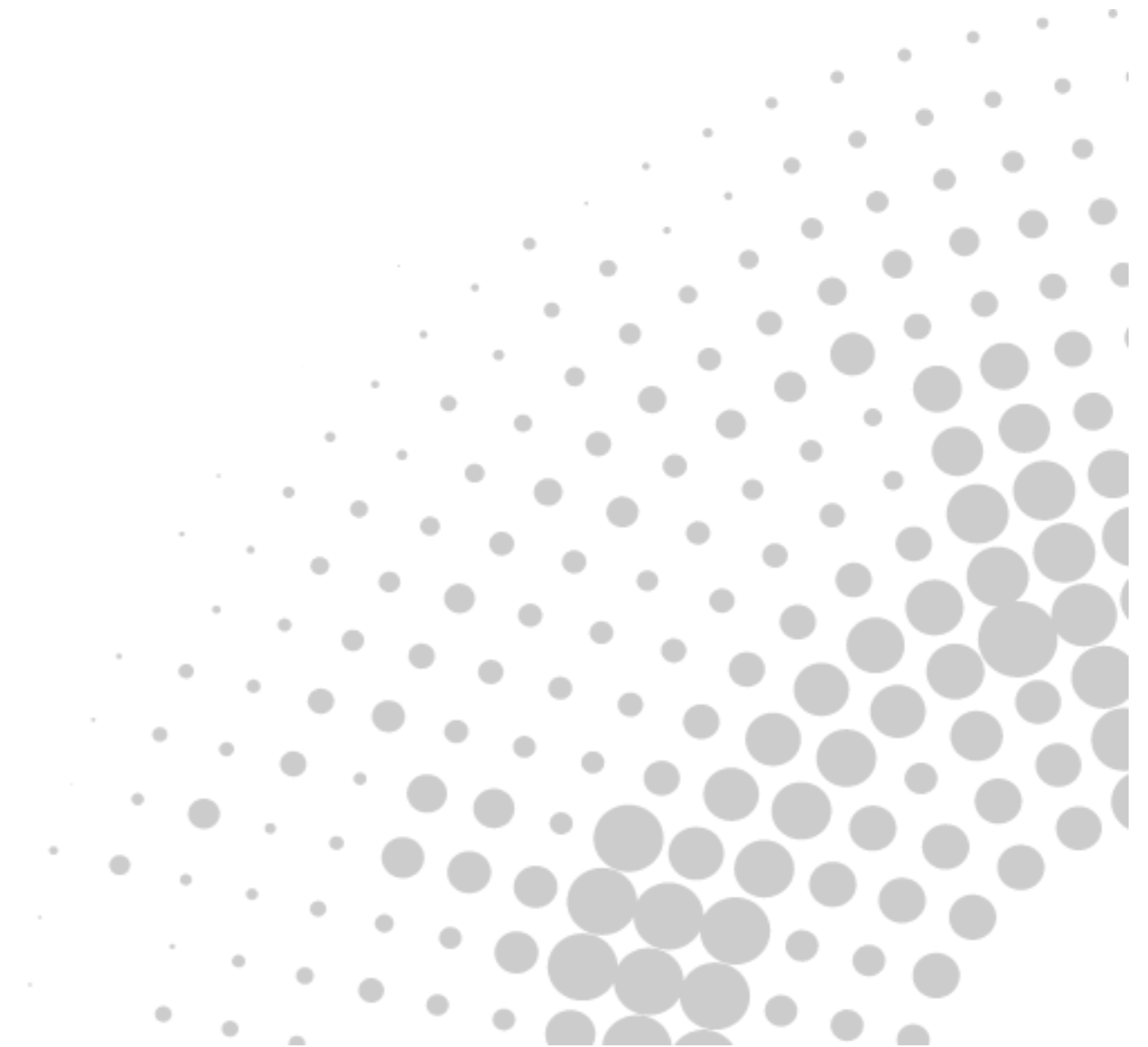


Compliance Workpapers
Purl Family Super Fund
Financial Year - 2023



Fund Details

Fund Name	Purl Family Super Fund
Contact no	
Financial Year	2023
Established Date	12/01/2023
ABN	77 427 561 290
TFN	401783251
Trustee Type	Corporate
Trustees	Purl SMSF Pty Ltd
ACN	664955613

Statement of Financial Position

Assets	Qty	2023	2022	Change (\$)	Change (%)	
Investments	0.00	227,641.00	0.00	227,641.00	100.00	WP-1 WP-2
Direct Property	0.00	173,250.00	0.00	173,250.00	100.00	
Unit 415/147 Pirie Street, Adelaide, SA	1.00	173,250.00	0.00	173,250.00	100.00	WP-1
Units In Listed Unit Trusts	0.00	54,391.00	0.00	54,391.00	100.00	
Betashares Australia 200 ETF	150.00	18,079.50	0.00	18,079.50	100.00	WP-1
Betashares Australian Ex-20 Portfolio Diversifier ETF	550.00	10,873.50	0.00	10,873.50	100.00	WP-1
Ishares Global 100 AUD Hedged ETF	100.00	14,052.00	0.00	14,052.00	100.00	WP-1
Ishares Global 100 ETF	100.00	11,386.00	0.00	11,386.00	100.00	WP-1
Other Assets	0.00	53,006.38	0.00	53,006.38	100.00	
Cash At Bank	0.00	37,198.46	0.00	37,198.46	100.00	
CBA Bank Account	0.00	4,767.23	0.00	4,767.23	100.00	WP-1 WP-2 WP-3
NAB Bank Account	0.00	32,431.23	0.00	32,431.23	100.00	WP-1
Other Taxes Refundable	0.00	15,453.78	0.00	15,453.78	100.00	WP-1 WP-2 WP-3
Activity Statement Payable/Refundable	0.00	15,453.00	0.00	15,453.00	100.00	
GST Payable/Refundable	0.00	0.78	0.00	0.78	100.00	

Assets	Qty	2023	2022	Change (\$)	Change (%)	
Receivables	0.00	354.14	0.00	354.14	100.00	WP-1 WP-2 WP-3
Investment Income Receivable	0.00	354.14	0.00	354.14	100.00	
Distributions	0.00	354.14	0.00	354.14	100.00	
Units In Listed Unit Trusts	0.00	354.14	0.00	354.14	100.00	
Betashares Australia 200 ETF	0.00	63.59	0.00	63.59	100.00	
Betashares Australian Ex-20 Portfolio Diversifier ETF	0.00	100.19	0.00	100.19	100.00	
Ishares Global 100 AUD Hedged ETF	0.00	113.42	0.00	113.42	100.00	
Ishares Global 100 ETF	0.00	76.94	0.00	76.94	100.00	
Total Assets	0.00	280,647.38	0.00	280,647.38	100.00	

Liabilities	Qty	2023	2022	Change (\$)	Change (%)	
Income Tax Payable	0.00	1,889.75	0.00	1,889.75	100.00	WP-1 WP-2 WP-3
Foreign Tax Credits	0.00	-17.64	0.00	-17.64	100.00	
Units In Listed Unit Trusts	0.00	-17.64	0.00	-17.64	100.00	
Betashares Australia 200 ETF	0.00	-0.09	0.00	-0.09	100.00	
Betashares Australian Ex-20 Portfolio Diversifier ETF	0.00	-0.42	0.00	-0.42	100.00	
Ishares Global 100 ETF	0.00	-17.13	0.00	-17.13	100.00	
Franking Credits	0.00	-94.41	0.00	-94.41	100.00	

Liabilities	Qty	2023	2022	Change (\$)	Change (%)	
Units In Listed Unit Trusts	0.00	-94.41	0.00	-94.41	100.00	
Betashares Australia 200 ETF	0.00	-42.20	0.00	-42.20	100.00	
Betashares Australian Ex-20 Portfolio Diversifier ETF	0.00	-52.21	0.00	-52.21	100.00	
Provision for Income Tax	0.00	2,311.80	0.00	2,311.80	100.00	
Withholding Credits	0.00	-310.00	0.00	-310.00	100.00	
Units In Listed Unit Trusts	0.00	-310.00	0.00	-310.00	100.00	
Betashares Australia 200 ETF	0.00	-56.00	0.00	-56.00	100.00	
Betashares Australian Ex-20 Portfolio Diversifier ETF	0.00	-88.00	0.00	-88.00	100.00	
Ishares Global 100 AUD Hedged ETF	0.00	-99.00	0.00	-99.00	100.00	
Ishares Global 100 ETF	0.00	-67.00	0.00	-67.00	100.00	
Total Liabilities	0.00	1,889.75	0.00	1,889.75	100.00	

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
Member Entitlement Accounts	0.00	278,757.63	0.00	278,757.63	100.00	WP-1 WP-2
Mr John Purl	0.00	162,851.89	0.00	162,851.89	100.00	
Accumulation	0.00	162,851.89	0.00	162,851.89	100.00	
Mrs Courtney Purl	0.00	115,905.74	0.00	115,905.74	100.00	
Accumulation	0.00	115,905.74	0.00	115,905.74	100.00	
Total Member Entitlements	0.00	278,757.63	0.00	278,757.63	100.00	

Operating Statement

Income	2023	2022	Change (\$)	Change (%)	
Investment Gains	8,927.79	0.00	8,927.79	100.00	
Increase in Market Value	8,927.79	0.00	8,927.79	100.00	WP-1
Direct Property	8,077.53	0.00	8,077.53	100.00	
Unit 415/147 Pirie Street, Adelaide, SA	8,077.53	0.00	8,077.53	100.00	
Units In Listed Unit Trusts	850.26	0.00	850.26	100.00	
Betashares Australia 200 ETF	-133.40	0.00	-133.40	100.00	
Betashares Australian Ex-20 Portfolio Diversifier ETF	-180.52	0.00	-180.52	100.00	
Ishares Global 100 AUD Hedged ETF	494.09	0.00	494.09	100.00	
Ishares Global 100 ETF	670.09	0.00	670.09	100.00	
Investment Income	10,399.36	0.00	10,399.36	100.00	WP-1 WP-2
Distributions	776.19	0.00	776.19	100.00	WP-1
Units In Listed Unit Trusts	776.19	0.00	776.19	100.00	
Betashares Australia 200 ETF	161.88	0.00	161.88	100.00	
Betashares Australian Ex-20 Portfolio Diversifier ETF	240.82	0.00	240.82	100.00	
Ishares Global 100 AUD Hedged ETF	212.42	0.00	212.42	100.00	
Ishares Global 100 ETF	161.07	0.00	161.07	100.00	
Interest	23.17	0.00	23.17	100.00	
Cash At Bank	23.17	0.00	23.17	100.00	
CBA Bank Account	23.17	0.00	23.17	100.00	

Income	2023	2022	Change (\$)	Change (%)	
Rent	9,600.00	0.00	9,600.00	100.00	
Direct Property	9,600.00	0.00	9,600.00	100.00	WP-1
Unit 415/147 Pirie Street, Adelaide, SA	9,600.00	0.00	9,600.00	100.00	
Member Receipts	265,319.68	0.00	265,319.68	100.00	
Contributions	6,640.00	0.00	6,640.00	100.00	WP-1
Member	6,640.00	0.00	6,640.00	100.00	
Personal Concessional	6,640.00	0.00	6,640.00	100.00	
Mr John Purl	4,440.00	0.00	4,440.00	100.00	WP-1 WP-2
Mrs Courtney Purl	2,200.00	0.00	2,200.00	100.00	WP-1 WP-2
Rollovers In	258,679.68	0.00	258,679.68	100.00	
Mr John Purl	150,679.68	0.00	150,679.68	100.00	WP-1
Mrs Courtney Purl	108,000.00	0.00	108,000.00	100.00	WP-1
Total Income	284,646.83	0.00	284,646.83	100.00	
Expenses	2023	2022	Change (\$)	Change (%)	
Other Expenses	3,577.40	0.00	3,577.40	100.00	
Bank Fees	40.00	0.00	40.00	100.00	
Cash At Bank	40.00	0.00	40.00	100.00	
CBA Bank Account	5.00	0.00	5.00	100.00	
NAB Bank Account	35.00	0.00	35.00	100.00	

Expenses	2023	2022	Change (\$)	Change (%)	
Establishment Fee	2,200.00	0.00	2,200.00	100.00	WP-1
Property Expenses	1,337.40	0.00	1,337.40	100.00	
Council Rates	364.45	0.00	364.45	100.00	WP-1
Direct Property	364.45	0.00	364.45	100.00	
Unit 415/147 Pirie Street, Adelaide, SA	364.45	0.00	364.45	100.00	
Electricity	230.78	0.00	230.78	100.00	WP-1
Direct Property	230.78	0.00	230.78	100.00	
Unit 415/147 Pirie Street, Adelaide, SA	230.78	0.00	230.78	100.00	
Emergency Services Levy	86.68	0.00	86.68	100.00	WP-1
Direct Property	86.68	0.00	86.68	100.00	
Unit 415/147 Pirie Street, Adelaide, SA	86.68	0.00	86.68	100.00	
Strata Levy Fee	179.72	0.00	179.72	100.00	WP-1
Direct Property	179.72	0.00	179.72	100.00	
Unit 415/147 Pirie Street, Adelaide, SA	179.72	0.00	179.72	100.00	
Sundry Expenses	255.00	0.00	255.00	100.00	WP-1
Direct Property	255.00	0.00	255.00	100.00	
Unit 415/147 Pirie Street, Adelaide, SA	255.00	0.00	255.00	100.00	
Water Rates	220.77	0.00	220.77	100.00	WP-1
Direct Property	220.77	0.00	220.77	100.00	
Unit 415/147 Pirie Street, Adelaide, SA	220.77	0.00	220.77	100.00	

Expenses	2023	2022	Change (\$)	Change (%)	
Total Expenses	3,577.40	0.00	3,577.40	100.00	
Income Tax	2023	2022	Change (\$)	Change (%)	
Income Tax Expense	2,311.80	0.00	2,311.80	100.00	WP-1 WP-2
Income Tax Expense	2,311.80	0.00	2,311.80	100.00	
Total Income Tax	2,311.80	0.00	2,311.80	100.00	
Net Profit(Loss) Total	278,757.63	0.00			

Market Value

Current Status : Good to Go Prior Status : Warning					Prepared By : N/A	Reviewed By : N/A
	Security Code	Security Name	Source Price	Units	Market Price	Market Value
SECURITY						
	A200	Betashares Australia 200 ETF	120.53	150.00	120.53	18,079.50
	EX20	Betashares Australian Ex-20 Portfolio Diversifier ETF	19.77	550.00	19.77	10,873.50
	IHOO	Ishares Global 100 AUD Hedged ETF	140.52	100.00	140.52	14,052.00
	IOO	Ishares Global 100 ETF	113.86	100.00	113.86	11,386.00

Lump Sum Payment - Good to Go

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

Work Test - Good to Go

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

Contribution Cap Limit

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Current Year Contributions		Concessional	Non-Concessional
Mr John Purl Date of Birth: 26/07/1981 (Age: 40 at 30/06/2023)				
	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)		4,440.00	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		4,440.00	0.00
	Amount above caps		0.00	0.00
Mrs Courtney Purl Date of Birth: 12/03/1985 (Age: 37 at 30/06/2023)				
	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)		2,200.00	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		2,200.00	0.00
	Amount above caps		0.00	0.00

Negative Balance - Good to Go

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

Contra Bank Entries

				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Date	Description	Debits	Credits	Balance	
CBA Bank Account						
🚩	18/01/2023	ONLINE M8895011939 PREPAYMENT RENT PURL JD	0.00	10,000.00	10,000.00	
🚩	23/01/2023	INTERNET TRANSFER 415/147 PIRIE ST	10,000.00	0.00	0.00	
🚩	01/05/2023	Fast Transfer From PURL SMSF PTY LTD ATF CREDIT TO ACCOUNT test trnsfr	0.00	1,000.00	1,000.00	
🚩	08/05/2023	Fast Transfer From PURL SMSF PTY LTD ATF CREDIT TO ACCOUNT smsf trnsfr	0.00	9,800.00	20,800.00	
🚩	11/05/2023	Fast Transfer From PURL SMSF PTY LTD ATF CREDIT TO ACCOUNT find trnsfr	0.00	9,000.00	39,800.00	
🚩	22/05/2023	Fast Transfer From PURL SMSF PTY LTD ATF fnd trnsfr fnd trnsfr	0.00	10,000.00	20,499.65	
🚩	26/05/2023	Return 26/05/23 Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	7,864.80	11,978.66	
🚩	26/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	7,864.80	0.00	4,108.86	
🚩	30/05/2023	Fast Transfer From PURL SMSF PTY LTD ATF CREDIT TO ACCOUNT funds trnsfr	0.00	8,500.00	12,608.86	
NAB Bank Account						
🚩	01/05/2023	Purl Family Super K0482528593 test trnsfr	1,000.00	0.00	84,731.23	
🚩	04/05/2023	PURL FAMILY SUPER F6744581899 funds transfer	10,000.00	0.00	74,731.23	
🚩	08/05/2023	PURL FAMILY SUPER J4069531061 smsf trnsfr	9,800.00	0.00	64,931.23	
🚩	11/05/2023	PURL FAMILY SUPER X1885528154 find trnsfr	9,000.00	0.00	45,931.23	
🚩	30/05/2023	PURL FAMILY SUPER F8870097898 funds trnsfr	8,500.00	0.00	27,431.23	

Income Comparison

					Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Date	Income Type	Total Income	Franking Credit	Estimated Income	Estimated Franking Credit	
A200 : Betashares Australia 200 ETF (ASX:A200)							
	30/06/2023	Distribution	119.59	0.00	119.59	34.20	
EX20 : Betashares Australian Ex-20 Portfolio Diversifier ETF (ASX:EX20)							
	30/06/2023	Distribution	188.19	0.00	188.19	49.80	

Benefits Paid to Member < 60 - Good to Go

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

Retirement Condition - Good to Go

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

Pension Limit - Not Applicable

The system did not find any data to process.

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

The system did not find any data to process.

Preservation Components for Member above 65 - Not Applicable

The system did not find any data to process.

Preservation Components - Not Applicable

The system did not find any data to process.

Tax Component Verification (Accumulation) - Not Applicable

The system did not find any data to process.

Tax Component Verification (Pension) - Not Applicable

The system did not find any data to process.

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

The system did not find any data to process.

General Ledger

Date	Description	Quantity	Debits	Credits	Balance
Member Receipts / Rollovers In / Mr John Purl					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/02/2023	Rollover In	0.00	0.00	150,679.68	150,679.68
30/06/2023	Closing Balance	0.00	0.00	0.00	150,679.68
Member Receipts / Rollovers In / Mrs Courtney Purl					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/02/2023	Rollover In	0.00	0.00	108,000.00	108,000.00
30/06/2023	Closing Balance	0.00	0.00	0.00	108,000.00
Member Receipts / Member / Personal Concessional / Mr John Purl					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/06/2023	INTERNET TRANSFER ONLINE L3751263327 Contribution J*C PURL	0.00	0.00	4,440.00	4,440.00
30/06/2023	Closing Balance	0.00	0.00	0.00	4,440.00
Member Receipts / Member / Personal Concessional / Mrs Courtney Purl					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Contribution Allocation	0.00	0.00	2,200.00	2,200.00
30/06/2023	Closing Balance	0.00	0.00	0.00	2,200.00
Investment Gains / Increase in Market Value / Direct Property / Unit 415/147 Pirie Street, Adelaide, SA					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Market Value Adjustment	0.00	0.00	8,077.53	8,077.53
30/06/2023	Closing Balance	0.00	0.00	0.00	8,077.53
Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Betashares Australia 200 ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	133.40	0.00	133.40
30/06/2023	Closing Balance	0.00	0.00	0.00	133.40
Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Betashares Australian Ex-20 Portfolio Diversifier ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	180.52	0.00	180.52
30/06/2023	Closing Balance	0.00	0.00	0.00	180.52
Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Ishares Global 100 AUD Hedged ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	494.09	494.09
30/06/2023	Closing Balance	0.00	0.00	0.00	494.09
Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Ishares Global 100 ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	670.09	670.09
30/06/2023	Closing Balance	0.00	0.00	0.00	670.09
Investment Income / Distributions / Units In Listed Unit Trusts / Betashares Australia 200 ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	A200 AUD EST 0.5319 FRANKED, 30% CTR, DRP	0.00	0.00	119.59	119.59
30/06/2023	Distribution - Tax Statement	0.00	0.00	42.29	161.88
30/06/2023	Closing Balance	0.00	0.00	0.00	161.88
Investment Income / Distributions / Units In Listed Unit Trusts / Betashares Australian Ex-20 Portfolio Diversifier ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Distribution - Tax Statement	0.00	0.00	52.63	52.63
30/06/2023	EX20 AUD EST 0.2112 FRANKED, 30% CTR, DRP	0.00	0.00	188.19	240.82
30/06/2023	Closing Balance	0.00	0.00	0.00	240.82
Investment Income / Distributions / Units In Listed Unit Trusts / Ishares Global 100 AUD Hedged ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Distribution - Tax Statement	0.00	0.00	0.00	0.00
30/06/2023	IHO0 AUD DRP	0.00	0.00	212.42	212.42
30/06/2023	Closing Balance	0.00	0.00	0.00	212.42
Investment Income / Distributions / Units In Listed Unit Trusts / Ishares Global 100 ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Distribution - Tax Statement	0.00	0.00	17.13	17.13
30/06/2023	IOO AUD DRP	0.00	0.00	143.94	161.07
30/06/2023	Closing Balance	0.00	0.00	0.00	161.07
Investment Income / Interest / Cash At Bank / CBA Bank Account					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/06/2023	Credit Interest	0.00	0.00	23.17	23.17
30/06/2023	Closing Balance	0.00	0.00	0.00	23.17
Investment Income / Rent / Direct Property / Unit 415/147 Pirie Street, Adelaide, SA					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/01/2023	ONLINE M8895011939 PREPAYMENT RENT PURL JD	0.00	0.00	9,600.00	9,600.00
30/06/2023	Closing Balance	0.00	0.00	0.00	9,600.00
Other Expenses / Bank Fees / Cash At Bank / CBA Bank Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
26/05/2023	Unpaid Payment Fee	0.00	5.00	0.00	5.00
30/06/2023	Closing Balance	0.00	0.00	0.00	5.00
Other Expenses / Bank Fees / Cash At Bank / NAB Bank Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/02/2023	Miscellaneous debits	0.00	35.00	0.00	35.00
30/06/2023	Closing Balance	0.00	0.00	0.00	35.00
Other Expenses / Establishment Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Establishment Fee	0.00	2,200.00	0.00	2,200.00
30/06/2023	Closing Balance	0.00	0.00	0.00	2,200.00

Date	Description	Quantity	Debits	Credits	Balance
Other Expenses / Council Rates / Direct Property / Unit 415/147 Pirie Street, Adelaide, SA					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/02/2023	Council Rates	0.00	364.45	0.00	364.45
30/06/2023	Closing Balance	0.00	0.00	0.00	364.45
Other Expenses / Property Expenses / Electricity / Direct Property / Unit 415/147 Pirie Street, Adelaide, SA					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/05/2023	INTERNET BILL PAYMNT INTERNET BPAY ENERGY-ON 8068279325	0.00	230.78	0.00	230.78
30/06/2023	Closing Balance	0.00	0.00	0.00	230.78
Other Expenses / Property Expenses / Emergency Services Levy / Direct Property / Unit 415/147 Pirie Street, Adelaide, SA					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/02/2023	Emergency Services Levy	0.00	86.68	0.00	86.68
30/06/2023	Closing Balance	0.00	0.00	0.00	86.68
Other Expenses / Property Expenses / Strata Levy Fee / Direct Property / Unit 415/147 Pirie Street, Adelaide, SA					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/02/2023	Strata Levy Fee	0.00	179.72	0.00	179.72
30/06/2023	Closing Balance	0.00	0.00	0.00	179.72
Other Expenses / Property Expenses / Sundry Expenses / Direct Property / Unit 415/147 Pirie Street, Adelaide, SA					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/02/2023	Sundry Expenses	0.00	255.00	0.00	255.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	255.00
Other Expenses / Property Expenses / Water Rates / Direct Property / Unit 415/147 Pirie Street, Adelaide, SA					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/02/2023	Water Rates	0.00	64.28	0.00	64.28
18/04/2023	INTERNET BILL PAYMNT INTERNET BPAY SA WATER 0205201789	0.00	156.49	0.00	220.77
30/06/2023	Closing Balance	0.00	0.00	0.00	220.77
Income Tax Expense / Income Tax Expense					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/06/2023	Fund Income Tax	0.00	666.00	0.00	666.00
30/06/2023	Fund Income Tax	0.00	330.00	0.00	996.00
30/06/2023	Fund Income Tax	0.00	1,315.80	0.00	2,311.80
30/06/2023	Closing Balance	0.00	0.00	0.00	2,311.80
Investments - Unit 415/147 Pirie Street, Adelaide, SA					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/02/2023	Property Purchase	1.00	157,500.00	0.00	157,500.00
15/02/2023	Legal Fees	0.00	700.00	0.00	158,200.00
15/02/2023	Registration Fee	0.00	1,498.50	0.00	159,698.50
15/02/2023	Settlement Agent Fees	0.00	123.97	0.00	159,822.47
07/03/2023	INTERNET TRANSFER INTERNET TRANSFER Purl 173	0.00	5,350.00	0.00	165,172.47

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Market Value Adjustment	0.00	8,077.53	0.00	173,250.00
30/06/2023	Closing Balance	1.00	0.00	0.00	173,250.00
Investments - Betashares Australia 200 ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	85.00	10,349.46	0.00	10,349.46
30/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	65.00	7,863.44	0.00	18,212.90
30/06/2023	Market Value Adjustment	0.00	0.00	133.40	18,079.50
30/06/2023	Closing Balance	150.00	0.00	0.00	18,079.50
Investments - Betashares Australian Ex-20 Portfolio Diversifier ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
09/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	250.00	5,021.09	0.00	5,021.09
18/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	300.00	6,032.93	0.00	11,054.02
30/06/2023	Market Value Adjustment	0.00	0.00	180.52	10,873.50
30/06/2023	Closing Balance	550.00	0.00	0.00	10,873.50
Investments - Ishares Global 100 AUD Hedged ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
11/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	100.00	13,557.91	0.00	13,557.91
30/06/2023	Market Value Adjustment	0.00	494.09	0.00	14,052.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	100.00	0.00	0.00	14,052.00
Investments - Ishares Global 100 ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
09/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	100.00	10,715.91	0.00	10,715.91
30/06/2023	Market Value Adjustment	0.00	670.09	0.00	11,386.00
30/06/2023	Closing Balance	100.00	0.00	0.00	11,386.00
Cash At Bank - CBA Bank Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/01/2023	ONLINE M8895011939 PREPAYMENT RENT PURL JD	0.00	10,000.00	0.00	10,000.00
23/01/2023	INTERNET TRANSFER 415/147 PIRIE ST	0.00	0.00	10,000.00	0.00
01/05/2023	Fast Transfer From PURL SMSF PTY LTD ATF CREDIT TO ACCOUNT test trnsfr	0.00	1,000.00	0.00	1,000.00
04/05/2023	Fast Transfer From PURL SMSF PTY LTD ATF CREDIT TO ACCOUNT funds transfer	0.00	10,000.00	0.00	11,000.00
08/05/2023	Fast Transfer From PURL SMSF PTY LTD ATF CREDIT TO ACCOUNT smsf trnsfr	0.00	9,800.00	0.00	20,800.00
09/05/2023	Fast Transfer From PURL SMSF PTY LTD ATF CREDIT TO ACCOUNT smsf trnsfr	0.00	10,000.00	0.00	30,800.00
11/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	15,740.40	15,059.60
11/05/2023	Fast Transfer From PURL SMSF PTY LTD ATF CREDIT TO ACCOUNT find trnsfr	0.00	9,000.00	0.00	24,059.60

Date	Description	Quantity	Debits	Credits	Balance
15/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	13,559.95	10,499.65
22/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	6,034.29	4,465.36
22/05/2023	Fast Transfer From PURL SMSF PTY LTD ATF fnd trnsfr fnd trnsfr	0.00	10,000.00	0.00	14,465.36
24/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	10,351.50	4,113.86
26/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	7,864.80	3,750.94
26/05/2023	Return 26/05/23 Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	7,864.80	0.00	4,113.86
26/05/2023	Unpaid Payment Fee	0.00	0.00	5.00	4,108.86
30/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	4,108.86	0.00
30/05/2023	Fast Transfer From PURL SMSF PTY LTD ATF CREDIT TO ACCOUNT funds trsnfr	0.00	8,500.00	0.00	8,500.00
31/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	3,755.94	4,744.06
01/06/2023	Credit Interest	0.00	23.17	0.00	4,767.23
30/06/2023	Closing Balance	0.00	0.00	0.00	4,767.23
Cash At Bank - NAB Bank Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/02/2023	BENEFITS 21745939 ING DIRECT SUPER 445134	0.00	108,000.00	0.00	108,000.00
07/02/2023	655087991000212483MIML 013402	0.00	150,679.68	0.00	258,679.68

Date	Description	Quantity	Debits	Credits	Balance
15/02/2023	Miscellaneous debits	0.00	0.00	166,653.10	92,026.58
07/03/2023	INTERNET TRANSFER INTERNET TRANSFER Purl 173	0.00	0.00	5,885.00	86,141.58
18/04/2023	INTERNET BILL PAYMNT INTERNET BPAY SA WATER 0205201789	0.00	0.00	156.49	85,985.09
01/05/2023	INTERNET BILL PAYMNT INTERNET BPAY ENERGY-ON 8068279325	0.00	0.00	253.86	85,731.23
01/05/2023	Purl Family Super K0482528593 test trnsfr	0.00	0.00	1,000.00	84,731.23
04/05/2023	PURL FAMILY SUPER F6744581899 funds transfer	0.00	0.00	10,000.00	74,731.23
08/05/2023	PURL FAMILY SUPER J4069531061 smsf trnsfr	0.00	0.00	9,800.00	64,931.23
09/05/2023	PURL FAMILY SUPER Q2389548207 smsf trnsfr	0.00	0.00	10,000.00	54,931.23
11/05/2023	PURL FAMILY SUPER X1885528154 find trnsfr	0.00	0.00	9,000.00	45,931.23
22/05/2023	PURL FAMILY SUPER C5601561941 fnd trnsfr	0.00	0.00	10,000.00	35,931.23
30/05/2023	PURL FAMILY SUPER F8870097898 funds trsnfr	0.00	0.00	8,500.00	27,431.23
06/06/2023	INTERNET TRANSFER ONLINE L3751263327 Contribution J*C PURL	0.00	5,000.00	0.00	32,431.23
30/06/2023	Closing Balance	0.00	0.00	0.00	32,431.23
Other Assets - Unsettled Trades / Acquisitions / Direct Property / Unit 415/147 Pirie Street, Adelaide, SA					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/01/2023	Property Deposit Paid	0.00	10,000.00	0.00	10,000.00

Date	Description	Quantity	Debits	Credits	Balance
06/02/2023	Property Purchase	0.00	0.00	173,250.00	163,250.00
15/02/2023	Legal Fees	0.00	0.00	770.00	164,020.00
15/02/2023	Purchase Settlement Paid	0.00	165,642.47	0.00	1,622.47
15/02/2023	Registration Fee	0.00	0.00	1,498.50	123.97
15/02/2023	Settlement Agent Fees	0.00	0.00	123.97	0.00
07/03/2023	Capital Improvement - Paid	0.00	5,885.00	0.00	5,885.00
07/03/2023	INTERNET TRANSFER INTERNET TRANSFER Purl 173	0.00	0.00	5,885.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Betashares Australia 200 ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	10,351.50	10,351.50
24/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	10,351.50	0.00	0.00
30/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	7,864.80	7,864.80
30/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	4,108.86	0.00	3,755.94
31/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	3,755.94	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Betashares Australian Ex-20 Portfolio Diversifier ETF					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
09/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	5,022.45	5,022.45
11/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	5,022.45	0.00	0.00
18/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	6,034.29	6,034.29
22/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	6,034.29	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Ishares Global 100 AUD Hedged ETF

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
11/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	13,559.95	13,559.95
15/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	13,559.95	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Ishares Global 100 ETF

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
09/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	10,717.95	10,717.95
11/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	10,717.95	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Betashares Australia 200 ETF

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	A200 AUD EST 0.5319 FRANKED, 30% CTR, DRP	0.00	63.59	0.00	63.59
30/06/2023	Closing Balance	0.00	0.00	0.00	63.59
Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Betashares Australian Ex-20 Portfolio Diversifier ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	EX20 AUD EST 0.2112 FRANKED, 30% CTR, DRP	0.00	100.19	0.00	100.19
30/06/2023	Closing Balance	0.00	0.00	0.00	100.19
Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Ishares Global 100 AUD Hedged ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	IHO0 AUD DRP	0.00	113.42	0.00	113.42
30/06/2023	Closing Balance	0.00	0.00	0.00	113.42
Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Ishares Global 100 ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	IOO AUD DRP	0.00	76.94	0.00	76.94
30/06/2023	Closing Balance	0.00	0.00	0.00	76.94
Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / CBA Bank Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/06/2023	Credit Interest	0.00	0.00	23.17	23.17
01/06/2023	Credit Interest	0.00	23.17	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Rent / Direct Property / Unit 415/147 Pirie Street, Adelaide, SA					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/01/2023	ONLINE M8895011939 PREPAYMENT RENT PURL JD	0.00	10,560.00	0.00	10,560.00
18/01/2023	Rental Income/Disbursements Received	0.00	0.00	10,000.00	560.00
06/06/2023	Rental Income/Disbursements Received	0.00	0.00	5,000.00	4,440.00
06/06/2023	Rental Income/Disbursements Received	0.00	4,440.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Member Income Receivable / Rollovers In / Mr John Purl					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/02/2023	Rollover In	0.00	150,679.68	0.00	150,679.68
07/02/2023	RolloverIn Received	0.00	0.00	150,679.68	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Member Income Receivable / Rollovers In / Mrs Courtney Purl					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/02/2023	RolloverIn Received	0.00	0.00	108,000.00	108,000.00
06/02/2023	Rollover In	0.00	108,000.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Member Income Receivable / Mr John Purl					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/06/2023	Contribution Received	0.00	0.00	4,440.00	4,440.00
06/06/2023	INTERNET TRANSFER ONLINE L3751263327 Contribution J*C PURL	0.00	4,440.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Member Income Receivable / Mrs Courtney Purl					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Contribution Allocation	0.00	2,200.00	0.00	2,200.00
30/06/2023	Contribution Received	0.00	0.00	2,200.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Other Taxes Refundable / Activity Statement Payable/Refundable					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/03/2023	Fund Activity Statement	0.00	15,420.00	0.00	15,420.00
30/06/2023	Fund Activity Statement	0.00	33.00	0.00	15,453.00
30/06/2023	Closing Balance	0.00	0.00	0.00	15,453.00
Other Assets - Other Taxes Refundable / GST Payable/Refundable					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/01/2023	ONLINE M8895011939 PREPAYMENT RENT PURL JD	0.00	0.00	960.00	960.00
06/02/2023	GST on Property Purchase	0.00	15,750.00	0.00	14,790.00
15/02/2023	Legal Fees	0.00	70.00	0.00	14,860.00

Date	Description	Quantity	Debits	Credits	Balance
15/02/2023	Sundry Expenses	0.00	25.50	0.00	14,885.50
07/03/2023	INTERNET TRANSFER INTERNET TRANSFER Purl 173	0.00	535.00	0.00	15,420.50
31/03/2023	Fund Activity Statement	0.00	0.00	15,420.00	0.50
01/05/2023	INTERNET BILL PAYMNT INTERNET BPAY ENERGY-ON 8068279325	0.00	23.08	0.00	23.58
09/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	1.36	0.00	24.94
09/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	2.04	0.00	26.98
11/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	2.04	0.00	29.02
18/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	1.36	0.00	30.38
22/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	2.04	0.00	32.42
30/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	1.36	0.00	33.78
30/06/2023	Fund Activity Statement	0.00	0.00	33.00	0.78
30/06/2023	Closing Balance	0.00	0.00	0.00	0.78
Other Creditors and Accruals / Bank Fees / Cash At Bank / CBA Bank Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
26/05/2023	Unpaid Payment Fee	0.00	0.00	5.00	5.00
26/05/2023	Unpaid Payment Fee	0.00	5.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Other Creditors and Accruals / Bank Fees / Cash At Bank / NAB Bank Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/02/2023	Miscellaneous debits	0.00	0.00	35.00	35.00
15/02/2023	Miscellaneous debits	0.00	35.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Establishment Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Establishment Fee	0.00	0.00	2,200.00	2,200.00
30/06/2023	Establishment Fee	0.00	2,200.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Council Rates / Direct Property / Unit 415/147 Pirie Street, Adelaide, SA					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/02/2023	Council Rates	0.00	0.00	364.45	364.45
15/02/2023	Purchase Settlement Paid	0.00	364.45	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Property Expenses / Electricity / Direct Property / Unit 415/147 Pirie Street, Adelaide, SA					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/05/2023	INTERNET BILL PAYMNT INTERNET BPAY ENERGY-ON 8068279325	0.00	0.00	253.86	253.86
01/05/2023	INTERNET BILL PAYMNT INTERNET BPAY ENERGY-ON 8068279325	0.00	253.86	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Property Expenses / Emergency Services Levy / Direct Property / Unit 415/147 Pirie Street, Adelaide, SA					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/02/2023	Emergency Services Levy	0.00	0.00	86.68	86.68
15/02/2023	Purchase Settlement Paid	0.00	86.68	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Property Expenses / Strata Levy Fee / Direct Property / Unit 415/147 Pirie Street, Adelaide, SA					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/02/2023	Purchase Settlement Paid	0.00	179.72	0.00	179.72
15/02/2023	Strata Levy Fee	0.00	0.00	179.72	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Property Expenses / Sundry Expenses / Direct Property / Unit 415/147 Pirie Street, Adelaide, SA					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/02/2023	Purchase Settlement Paid	0.00	280.50	0.00	280.50
15/02/2023	Sundry Expenses	0.00	0.00	280.50	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Property Expenses / Water Rates / Direct Property / Unit 415/147 Pirie Street, Adelaide, SA					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/02/2023	Purchase Settlement Paid	0.00	64.28	0.00	64.28
15/02/2023	Water Rates	0.00	0.00	64.28	0.00

Date	Description	Quantity	Debits	Credits	Balance
18/04/2023	INTERNET BILL PAYMNT INTERNET BPAY SA WATER 0205201789	0.00	0.00	156.49	156.49
18/04/2023	INTERNET BILL PAYMNT INTERNET BPAY SA WATER 0205201789	0.00	156.49	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Income Tax Payable / Provision for Income Tax					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/06/2023	Tax Effect Of Income	0.00	0.00	666.00	666.00
30/06/2023	Tax Effect Of Income	0.00	0.00	330.00	996.00
30/06/2023	Tax Effect Of Income	0.00	0.00	1,315.80	2,311.80
30/06/2023	Closing Balance	0.00	0.00	0.00	2,311.80
Income Tax Payable / Units In Listed Unit Trusts / Betashares Australia 200 ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	A200 AUD EST 0.5319 FRANKED, 30% CTR, DRP	0.00	56.00	0.00	56.00
30/06/2023	Closing Balance	0.00	0.00	0.00	56.00
Income Tax Payable / Units In Listed Unit Trusts / Betashares Australian Ex-20 Portfolio Diversifier ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	EX20 AUD EST 0.2112 FRANKED, 30% CTR, DRP	0.00	88.00	0.00	88.00
30/06/2023	Closing Balance	0.00	0.00	0.00	88.00
Income Tax Payable / Units In Listed Unit Trusts / Ishares Global 100 AUD Hedged ETF					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	IHO0 AUD DRP	0.00	99.00	0.00	99.00
30/06/2023	Closing Balance	0.00	0.00	0.00	99.00
Income Tax Payable / Units In Listed Unit Trusts / Ishares Global 100 ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	IOO AUD DRP	0.00	67.00	0.00	67.00
30/06/2023	Closing Balance	0.00	0.00	0.00	67.00
Income Tax Payable / Franking Credits / Units In Listed Unit Trusts / Betashares Australia 200 ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Distribution - Tax Statement	0.00	42.20	0.00	42.20
30/06/2023	Closing Balance	0.00	0.00	0.00	42.20
Income Tax Payable / Franking Credits / Units In Listed Unit Trusts / Betashares Australian Ex-20 Portfolio Diversifier ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Distribution - Tax Statement	0.00	52.21	0.00	52.21
30/06/2023	Closing Balance	0.00	0.00	0.00	52.21
Income Tax Payable / Foreign Tax Credits / Units In Listed Unit Trusts / Betashares Australia 200 ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Distribution - Tax Statement	0.00	0.09	0.00	0.09
30/06/2023	Closing Balance	0.00	0.00	0.00	0.09
Income Tax Payable / Foreign Tax Credits / Units In Listed Unit Trusts / Betashares Australian Ex-20 Portfolio Diversifier ETF					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Distribution - Tax Statement	0.00	0.42	0.00	0.42
30/06/2023	Closing Balance	0.00	0.00	0.00	0.42
Income Tax Payable / Foreign Tax Credits / Units In Listed Unit Trusts / Ishares Global 100 ETF					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Distribution - Tax Statement	0.00	17.13	0.00	17.13
30/06/2023	Closing Balance	0.00	0.00	0.00	17.13
Fund Suspense / CBA Bank Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/01/2023	ONLINE M8895011939 PREPAYMENT RENT PURL JD	0.00	0.00	10,000.00	10,000.00
18/01/2023	ONLINE M8895011939 PREPAYMENT RENT PURL JD	0.00	10,000.00	0.00	0.00
23/01/2023	INTERNET TRANSFER 415/147 PIRIE ST	0.00	0.00	10,000.00	10,000.00
23/01/2023	INTERNET TRANSFER 415/147 PIRIE ST	0.00	10,000.00	0.00	0.00
01/05/2023	Fast Transfer From PURL SMSF PTY LTD ATF CREDIT TO ACCOUNT test trnsfr	0.00	0.00	1,000.00	1,000.00
01/05/2023	Fast Transfer From PURL SMSF PTY LTD ATF CREDIT TO ACCOUNT test trnsfr	0.00	1,000.00	0.00	0.00
04/05/2023	Fast Transfer From PURL SMSF PTY LTD ATF CREDIT TO ACCOUNT funds transfer	0.00	0.00	10,000.00	10,000.00
04/05/2023	Fast Transfer From PURL SMSF PTY LTD ATF CREDIT TO ACCOUNT funds transfer	0.00	10,000.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
08/05/2023	Fast Transfer From PURL SMSF PTY LTD ATF CREDIT TO ACCOUNT smsf trnsfr	0.00	0.00	9,800.00	9,800.00
08/05/2023	Fast Transfer From PURL SMSF PTY LTD ATF CREDIT TO ACCOUNT smsf trnsfr	0.00	9,800.00	0.00	0.00
09/05/2023	Fast Transfer From PURL SMSF PTY LTD ATF CREDIT TO ACCOUNT smsf trnsfr	0.00	0.00	10,000.00	10,000.00
09/05/2023	Fast Transfer From PURL SMSF PTY LTD ATF CREDIT TO ACCOUNT smsf trnsfr	0.00	10,000.00	0.00	0.00
11/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	5,022.45	5,022.45
11/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	10,717.95	15,740.40
11/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	15,740.40	0.00	0.00
11/05/2023	Fast Transfer From PURL SMSF PTY LTD ATF CREDIT TO ACCOUNT find trnsfr	0.00	0.00	9,000.00	9,000.00
11/05/2023	Fast Transfer From PURL SMSF PTY LTD ATF CREDIT TO ACCOUNT find trnsfr	0.00	9,000.00	0.00	0.00
15/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	13,559.95	13,559.95
15/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	13,559.95	0.00	0.00
22/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	6,034.29	6,034.29
22/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	6,034.29	0.00	0.00
22/05/2023	Fast Transfer From PURL SMSF PTY LTD ATF fnd trnsfr fnd trnsfr	0.00	0.00	10,000.00	10,000.00

Date	Description	Quantity	Debits	Credits	Balance
22/05/2023	Fast Transfer From PURL SMSF PTY LTD ATF fnd trnsfr fnd trnsfr	0.00	10,000.00	0.00	0.00
24/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	10,351.50	10,351.50
24/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	10,351.50	0.00	0.00
26/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	7,864.80	7,864.80
26/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	7,864.80	0.00	0.00
26/05/2023	Return 26/05/23 Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	7,864.80	7,864.80
26/05/2023	Return 26/05/23 Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	7,864.80	0.00	0.00
26/05/2023	Unpaid Payment Fee	0.00	0.00	5.00	5.00
26/05/2023	Unpaid Payment Fee	0.00	5.00	0.00	0.00
30/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	4,108.86	4,108.86
30/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	4,108.86	0.00	0.00
30/05/2023	Fast Transfer From PURL SMSF PTY LTD ATF CREDIT TO ACCOUNT funds trsnfr	0.00	0.00	8,500.00	8,500.00
30/05/2023	Fast Transfer From PURL SMSF PTY LTD ATF CREDIT TO ACCOUNT funds trsnfr	0.00	8,500.00	0.00	0.00
31/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	3,755.94	3,755.94
31/05/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	3,755.94	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/06/2023	Credit Interest	0.00	0.00	23.17	23.17
01/06/2023	Credit Interest	0.00	23.17	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Fund Suspense / NAB Bank Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/02/2023	BENEFITS 21745939 ING DIRECT SUPER 445134	0.00	0.00	108,000.00	108,000.00
03/02/2023	BENEFITS 21745939 ING DIRECT SUPER 445134	0.00	108,000.00	0.00	0.00
07/02/2023	655087991000212483MIML 013402	0.00	0.00	150,679.68	150,679.68
07/02/2023	655087991000212483MIML 013402	0.00	150,679.68	0.00	0.00
15/02/2023	Miscellaneous debits	0.00	0.00	35.00	35.00
15/02/2023	Miscellaneous debits	0.00	0.00	166,618.10	166,653.10
15/02/2023	Miscellaneous debits	0.00	166,653.10	0.00	0.00
07/03/2023	INTERNET TRANSFER INTERNET TRANSFER Purl 173	0.00	0.00	5,885.00	5,885.00
07/03/2023	INTERNET TRANSFER INTERNET TRANSFER Purl 173	0.00	5,885.00	0.00	0.00
18/04/2023	INTERNET BILL PAYMNT INTERNET BPAY SA WATER 0205201789	0.00	0.00	156.49	156.49
18/04/2023	INTERNET BILL PAYMNT INTERNET BPAY SA WATER 0205201789	0.00	156.49	0.00	0.00
01/05/2023	INTERNET BILL PAYMNT INTERNET BPAY ENERGY-ON 8068279325	0.00	0.00	253.86	253.86

Date	Description	Quantity	Debits	Credits	Balance
01/05/2023	INTERNET BILL PAYMNT INTERNET BPAY ENERGY-ON 8068279325	0.00	253.86	0.00	0.00
01/05/2023	Purl Family Super K0482528593 test trnsfr	0.00	0.00	1,000.00	1,000.00
01/05/2023	Purl Family Super K0482528593 test trnsfr	0.00	1,000.00	0.00	0.00
04/05/2023	PURL FAMILY SUPER F6744581899 funds transfer	0.00	0.00	10,000.00	10,000.00
04/05/2023	PURL FAMILY SUPER F6744581899 funds transfer	0.00	10,000.00	0.00	0.00
08/05/2023	PURL FAMILY SUPER J4069531061 smsf trnsfr	0.00	0.00	9,800.00	9,800.00
08/05/2023	PURL FAMILY SUPER J4069531061 smsf trnsfr	0.00	9,800.00	0.00	0.00
09/05/2023	PURL FAMILY SUPER Q2389548207 smsf trnsfr	0.00	0.00	10,000.00	10,000.00
09/05/2023	PURL FAMILY SUPER Q2389548207 smsf trnsfr	0.00	10,000.00	0.00	0.00
11/05/2023	PURL FAMILY SUPER X1885528154 find trnsfr	0.00	0.00	9,000.00	9,000.00
11/05/2023	PURL FAMILY SUPER X1885528154 find trnsfr	0.00	9,000.00	0.00	0.00
22/05/2023	PURL FAMILY SUPER C5601561941 fnd trnsfr	0.00	0.00	10,000.00	10,000.00
22/05/2023	PURL FAMILY SUPER C5601561941 fnd trnsfr	0.00	10,000.00	0.00	0.00
30/05/2023	PURL FAMILY SUPER F8870097898 funds trsnfr	0.00	0.00	8,500.00	8,500.00
30/05/2023	PURL FAMILY SUPER F8870097898 funds trsnfr	0.00	8,500.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
06/06/2023	INTERNET TRANSFER ONLINE L3751263327 Contribution J*C PURL	0.00	0.00	5,000.00	5,000.00
06/06/2023	INTERNET TRANSFER ONLINE L3751263327 Contribution J*C PURL	0.00	5,000.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Member Entitlement Accounts / Mr John Purl / Accumulation

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/02/2023	Rollover In	0.00	0.00	150,679.68	150,679.68
06/06/2023	Contribution Tax Withheld	0.00	666.00	0.00	150,013.68
06/06/2023	INTERNET TRANSFER ONLINE L3751263327 Contribution J*C PURL	0.00	0.00	4,440.00	154,453.68
30/06/2023	Income Taxes Allocated	0.00	765.60	0.00	153,688.08
30/06/2023	Investment Profit or Loss	0.00	0.00	9,163.81	162,851.89
30/06/2023	Closing Balance	0.00	0.00	0.00	162,851.89

Member Entitlement Accounts / Mrs Courtney Purl / Accumulation

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/02/2023	Rollover In	0.00	0.00	108,000.00	108,000.00
30/06/2023	Contribution Allocation	0.00	0.00	2,200.00	110,200.00
30/06/2023	Contribution Tax Withheld	0.00	330.00	0.00	109,870.00
30/06/2023	Income Taxes Allocated	0.00	550.20	0.00	109,319.80
30/06/2023	Investment Profit or Loss	0.00	0.00	6,585.94	115,905.74
30/06/2023	Closing Balance	0.00	0.00	0.00	115,905.74

Permanent Documents

Purl SMSF_CompanyRegistration_664955613.PDF
Purl SF ABN Advice Letter.pdf
Purl Family SF_ASIC extract.pdf
Purl Family_SMSF Investment Strategy 2023_Signed.pdf
Purl Family SMSF_Deed signed.pdf
Signed Lease Agreement.pdf
Purl Family SMSF_Declaration_Signed Courtney.pdf
Purl Family SMSF_Declaration_Signed John.pdf

Purl Family Super Fund
ABN: 77 427 561 290
Activity Statement Preparation Report - Detail
For the period 1 July 2022 to 30 June 2023

GST Detail

Description	Return Item	Gross (Inc GST)	GST
Income (GST Collected)			
<u>Sales Detail</u>			
Credit Interest		23.17	0.00
Rental Statement		10,560.00	960.00
Total Sales	G1	10,583.17	960.00
<u>Export Sales Detail</u>			
Nil			
Export Sales	G2		
<u>Other GST-Free Sales Detail</u>			
Other GST-Free Sales	G3		
Total GST Collect on Sales	1A		960.00

Outgoings (GST Paid)
Capital Purchases Detail

INTERNET TRANSFER INTERNET TRANSFER Purl 173		5,885.00	535.00
Property Purchase Deposit		173,250.00	15,750.00
Capital Purchases	G10	179,135.00	16,285.00

Non-Capital Purchases Detail

Establishment Fee		2,200.00	0.00
INTERNET BILL PAYMNT INTERNET BPAY ENERGY-ON 8068279325		253.86	23.08
Unpaid Payment Fee		5.00	0.00
Direct Debit 062934 COMMSEC SECURITI COMMSEC		19.95	1.36
Direct Debit 062934 COMMSEC SECURITI COMMSEC		29.95	2.04
Direct Debit 062934 COMMSEC SECURITI COMMSEC		19.95	1.36
Direct Debit 062934 COMMSEC SECURITI COMMSEC		29.95	2.04
Direct Debit 062934 COMMSEC SECURITI COMMSEC		19.95	1.36
Direct Debit 062934 COMMSEC SECURITI COMMSEC		29.95	2.04
Miscellaneous debits		35.00	0.00
INTERNET BILL PAYMNT INTERNET BPAY SA WATER 0205201789		156.49	0.00
Property Purchase Settlement		364.45	0.00
Property Purchase Settlement		86.68	0.00
Property Purchase Settlement		64.28	0.00
Property Purchase Settlement		179.72	0.00
Property Purchase Settlement		123.97	0.00
Property Purchase Settlement		1,498.50	0.00
Property Purchase Settlement		770.00	70.00
Property Purchase Settlement		280.50	25.50
Non-Capital Purchases	G11	6,168.15	128.78
Total GST Paid on Purchases	1B		16,413.78

Purl Family Super Fund

ABN: 77 427 561 290

Activity Statement Preparation Report - Detail

For the period 1 July 2022 to 30 June 2023

PAYG Withholding Tax Detail

Description	Return Item	Gross	Tax Withheld
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Benefit Payment Detail

Courtney Purl

John Purl

Total Benefit Payments	W1		
Amounts withheld from benefit payments (W1)	W2		0.00
Total Amounts Withheld	W5		0.00

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 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 and 9.

2 Name of self-managed superannuation fund (SMSF)

Purl Family Super 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 085005

Fund account number 938790525

Fund account name

Purl SMSF Pty Ltd ATF Purl Family Super Fund

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

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

BSB number

Account number

Account name

C Electronic service address alias

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

smsfdataflow

Fund's tax file number (TFN)

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

9 Was the fund wound up during the income year?

No Yes If yes, provide the date on which the fund was wound up 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	D1 \$ <input type="text" value="132"/> -00	Net foreign income	D \$ <input type="text" value="132"/> -00	Loss <input type="checkbox"/>
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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 ****No-TFN-quoted contributions** **R3** \$ -00
(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 \$ <input type="text"/> -00	Loss <input type="checkbox"/>
*Unfranked dividend amount J \$ <input type="text" value="0"/> -00	
*Franked dividend amount K \$ <input type="text" value="0"/> -00	
*Dividend franking credit L \$ <input type="text" value="0"/> -00	
*Gross trust distributions M \$ <input type="text" value="358"/> -00	Code <input type="text" value="P"/>
Assessable contributions (R1 plus R2 plus R3 less R6) R \$ <input type="text" value="6640"/> -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 \$ <input type="text" value="0"/> -00	Code <input type="text"/>
*Assessable income due to changed tax status of fund T \$ <input type="text" value="0"/> -00	
Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3) U \$ <input type="text" value="0"/> -00	

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

GROSS INCOME (Sum of labels A to U) W \$ <input type="text" value="16789"/> -00	Loss <input type="checkbox"/>
Exempt current pension income Y \$ <input type="text"/> -00	
TOTAL ASSESSABLE INCOME (W less Y) V \$ <input type="text" value="16789"/> -00	Loss <input type="checkbox"/>

Fund's tax file number (TFN)

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$ <input type="text" value="0"/> -00	A2 \$ <input type="text" value="0"/> -00	
Interest expenses overseas	B1 \$ <input type="text" value="0"/> -00	B2 \$ <input type="text" value="0"/> -00	
Capital works expenditure	D1 \$ <input type="text" value="0"/> -00	D2 \$ <input type="text" value="0"/> -00	
Decline in value of depreciating assets	E1 \$ <input type="text" value="0"/> -00	E2 \$ <input type="text" value="0"/> -00	
Insurance premiums – members	F1 \$ <input type="text" value="0"/> -00	F2 \$ <input type="text" value="0"/> -00	
SMSF auditor fee	H1 \$ <input type="text" value="0"/> -00	H2 \$ <input type="text" value="0"/> -00	
Investment expenses	I1 \$ <input type="text" value="1377"/> -00	I2 \$ <input type="text" value="0"/> -00	
Management and administration expenses	J1 \$ <input type="text" value="0"/> -00	J2 \$ <input type="text" value="2200"/> -00	
Forestry managed investment scheme expense	U1 \$ <input type="text" value="0"/> -00	U2 \$ <input type="text" value="0"/> -00	
Other amounts	L1 \$ <input type="text" value="0"/> -00 <input type="text" value=""/>	L2 \$ <input type="text" value="0"/> -00 <input type="text" value=""/>	
Tax losses deducted	M1 \$ <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 -00 Loss
O \$ -00
 (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	A	\$	<input type="text" value="15412"/>	-00
<i>(an amount must be included even if it is zero)</i>				
#Tax on taxable income	T1	\$	<input type="text" value="2311.80"/>	
<i>(an amount must be included even if it is zero)</i>				
#Tax on no-TFN-quoted contributions	J	\$	<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	C1	\$	<input type="text" value="17.64"/>	
Rebates and tax offsets	C2	\$	<input type="text"/>	
Non-refundable non-carry forward tax offsets	C	\$	<input type="text" value="17.64"/>	
<i>(C1 plus C2)</i>				

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

Early stage venture capital limited partnership tax offset	D1	\$	<input type="text" value="0"/>	
Early stage venture capital limited partnership tax offset carried forward from previous year	D2	\$	<input type="text" value="0"/>	
Early stage investor tax offset	D3	\$	<input type="text" value="0"/>	
Early stage investor tax offset carried forward from previous year	D4	\$	<input type="text" value="0"/>	
Non-refundable carry forward tax offsets	D	\$	<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	E1	\$	<input type="text" value="94.41"/>	
No-TFN tax offset	E2	\$	<input type="text"/>	
National rental affordability scheme tax offset	E3	\$	<input type="text"/>	
Exploration credit tax offset	E4	\$	<input type="text"/>	
Refundable tax offsets	E	\$	<input type="text" value="94.41"/>	
<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)	
H2 \$	<input type="text" value="0"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	
H3 \$	<input type="text" value="310"/>
Credit for TFN amounts withheld from payments from closely held trusts	
H5 \$	<input type="text"/>
Credit for interest on no-TFN tax offset	
H6 \$	<input type="text"/>
Credit for foreign resident capital gains withholding amounts	
H8 \$	<input type="text"/>
Eligible credits	
H \$	<input type="text" value="310"/>
<i>(H2 plus H3 plus H5 plus H6 plus H8)</i>	

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

PAYG instalments raised	
K \$	<input type="text" value="0"/>
Supervisory levy	
L \$	<input type="text" value="259"/>
Supervisory levy adjustment for wound up funds	
M \$	<input type="text"/>
Supervisory levy adjustment for new funds	
N \$	<input type="text" value="259"/>

AMOUNT DUE OR REFUNDABLE <small>A positive amount at S is what you owe, while a negative amount is refundable to you.</small>	S \$	<input type="text" value="2407.75"/>
<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	U \$	<input type="text" value="0"/>	-00
Net capital losses carried forward to later income years	V \$	<input type="text" value="0"/>	-00

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.

Day Month Year

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 Day Month Year

H1

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

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

T \$

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

M \$

TOTAL CONTRIBUTIONS N \$

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

Other transactions

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance **S1** \$

Inward rollovers and transfers **P** \$

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

Outward rollovers and transfers **Q** \$

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

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

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** \$

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.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date

Day Month Year

H1

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

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

T \$

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

M \$

TOTAL CONTRIBUTIONS N \$

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

Other transactions

Allocated earnings or losses

O \$

Loss

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Code

Income stream payments

R2 \$

Code

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

TRIS Count

CLOSING ACCOUNT BALANCE S \$

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN)

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts	A	\$ <input type="text" value="54391"/>	-00
Unlisted trusts	B	\$ <input type="text" value="0"/>	-00
Insurance policy	C	\$ <input type="text" value="0"/>	-00
Other managed investments	D	\$ <input type="text" value="0"/>	-00

15b Australian direct investments

Limited recourse borrowing arrangements Australian residential real property J1 \$ <input type="text" value="0"/> -00 Australian non-residential real property J2 \$ <input type="text" value="0"/> -00 Overseas real property J3 \$ <input type="text" value="0"/> -00 Australian shares J4 \$ <input type="text" value="0"/> -00 Overseas shares J5 \$ <input type="text" value="0"/> -00 Other J6 \$ <input type="text" value="0"/> -00 Property count J7 <input type="text" value="0"/>		Cash and term deposits E \$ <input type="text" value="37198"/> -00 Debt securities F \$ <input type="text" value="0"/> -00 Loans G \$ <input type="text" value="0"/> -00 Listed shares H \$ <input type="text" value="0"/> -00 Unlisted shares I \$ <input type="text" value="0"/> -00 Limited recourse borrowing arrangements J \$ <input type="text" value="0"/> -00 Non-residential real property K \$ <input type="text" value="173250"/> -00 Residential real property L \$ <input type="text" value="0"/> -00 Collectables and personal use assets M \$ <input type="text" value="0"/> -00 Other assets O \$ <input type="text" value="15807"/> -00
---	--	--

15c Other investments

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

15d Overseas direct investments

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

TOTAL AUSTRALIAN AND OVERSEAS ASSETS	U	\$ <input type="text" value="280646"/>	-00
(Sum of labels A to T)			

15e In-house assets

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

A No Yes \$ -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	V1 \$ <input type="text" value=""/>	-00		
Permissible temporary borrowings	V2 \$ <input type="text" value=""/>	-00		
Other borrowings	V3 \$ <input type="text" value=""/>	-00	Borrowings	V \$ <input type="text" value="0"/>
				W \$ <input type="text" value="278757"/>
			Reserve accounts	X \$ <input type="text" value="0"/>
			Other liabilities	Y \$ <input type="text" value="1889"/>
			TOTAL LIABILITIES	Z \$ <input type="text" value="280646"/>

(total of all **CLOSING ACCOUNT BALANCES** from Sections F and G)

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

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

Purl Family Super Fund
Investment Revaluation as at 30 June 2023

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value	
Listed Securities Market						
A200	Betashares Australia 200 ETF (ASX:A200)	30 Jun 2023	120.53000	150.00000	18,079.50	(133.40)
EX20	Betashares Australian Ex-20 Portfolio Diversifier ETF (ASX:EX20)	30 Jun 2023	19.77000	550.00000	10,873.50	(180.52)
IHOO	Ishares Global 100 AUD Hedged ETF (ASX:IHOO)	30 Jun 2023	140.52000	100.00000	14,052.00	494.09
IOO	Ishares Global 100 ETF (ASX:IOO)	30 Jun 2023	113.86000	100.00000	11,386.00	670.09
Listed Securities Market Total				54,391.00	850.26	
Property Direct Market						
PROPERTY	Unit 415/147 Pirie Street, Adelaide, SA	30 Jun 2023	173,250.00000	1.00000	173,250.00	8,077.53
Property Direct Market Total				173,250.00	8,077.53	
Fund Total				227,641.00	8,927.79	

Purl Family Super Fund
Investment Income Comparison Report
For the period 1 July 2022 to 30 June 2023

Payment Date	Income Type	Ledger Data			Diff *	Announcement Data				
		Total Income	Tax Credits+			Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
Cash At Bank										
CBA.BACCT: CBA Bank Account										
01/06/2023	Interest	23.17	0.00							
		23.17	0.00							
Total		23.17	0.00							
Units In Listed Unit Trusts										
A200: Betashares Australia 200 ETF (ASX:A200)										
30/06/2023	Distribution	119.59	0.00	*	150	0	0.7972	119.59	34.20	
		119.59	0.00					119.59	34.20	
EX20: Betashares Australian Ex-20 Portfolio Diversifier ETF (ASX:EX20)										
30/06/2023	Distribution	188.19	0.00	*	550	0	0.3422	188.19	49.80	
		188.19	0.00					188.19	49.80	
IHOO: Ishares Global 100 AUD Hedged ETF (ASX:IHOO)										
30/06/2023	Distribution	212.42	0.00		100	0	2.1242	212.42	0.00	
		212.42	0.00					212.42	0.00	
IOO: Ishares Global 100 ETF (ASX:IOO)										
30/06/2023	Distribution	143.94	0.00		100	0	1.4394	143.94	0.00	
		143.94	0.00					143.94	0.00	
Total		664.14	0.00					664.14	84.00	

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

Purl Family Super Fund
Tax Accounting Reconciliation
For the period 1 July 2022 to 30 June 2023

Operating Statement Profit vs. Provision for Income Tax **2023**
\$

Benefits Accrued as a Result of Operations before Income Tax **281,069.43**

ADD:

Non-Deductible Expenses 2,200.00
Taxable Capital Gains 36.00

LESS:

Increase in Market Value 8,927.79
Distributed Capital Gains 54.96
Non-Taxable Income 229.67
Rollovers In 258,679.68
Rounding 1.33

Taxable Income or Loss **15,412.00**

	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	15,412.00	2,311.80
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
Provision for Income Tax		2,311.80

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax **2,311.80**

Income Tax Expense **2,311.80**

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax **2,311.80**

LESS:

Withholding Credits 310.00
Franking Credits 94.41
Foreign Tax Credits 17.64

Income Tax Payable (Receivable) **1,889.75**

Purl Family Super Fund
Tax Accounting Reconciliation
For the period 1 July 2022 to 30 June 2023

Exempt Current Pension Income Settings

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

Purl Family Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
			Section B	
Income				
Net Capital Gain				
Gross Capital Gain - Distributed Capital Gains from Trusts	As Per Investment Disposals CGT Report	30 Jun 2023	A	54.00
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	(18.00)
Total Net Capital Gain			A	36.00
Gross Rent and Other Leasing & Hiring Income				
Rental Income/Disbursements Received	PROPERTY: Unit 415/147 Pirie Street, Adelaide, SA	18 Jan 2023	B	9,600.00
Total Gross Rent and Other Leasing & Hiring Income			B	9,600.00
Gross Interest				
Credit Interest	CBA.BACCT: CBA Bank Account	01 Jun 2023	C	23.17
Less Rounding			C	(0.17)
Total Gross Interest			C	23.00
Total Forestry Managed Investment Scheme Income			X	0.00
Net Foreign Income				
Distribution - Tax Statement	A200: Betashares Australia 200 ETF	30 Jun 2023	D	2.68
Distribution - Tax Statement	EX20: Betashares Australian Ex-20 Portfolio Diversifier ETF	30 Jun 2023	D	15.43
Distribution - Tax Statement	IOO: Ishares Global 100 ETF	30 Jun 2023	D	114.86
Less Rounding			D	(0.97)
Total Net Foreign Income			D	132.00
Total Australian Franking Credits from a New Zealand Company			E	0.00
Total Transfers from Foreign Funds			F	0.00
Total Gross Payments where ABN not quoted			H	0.00
Total Gross Distribution from Partnerships			I	0.00
Total Unfranked Dividend Amount			J	0.00
Total Franked Dividend Amount			K	0.00
Total Dividend Franking Credit			L	0.00
Gross Trust Distributions				
A200 AUD EST 0.5319 FRANKED, 30% CTR, DRP	A200: Betashares Australia 200 ETF	30 Jun 2023	M	119.59
Distribution - Tax Statement	A200: Betashares Australia 200 ETF	30 Jun 2023	M	33.46
Distribution - Tax Statement	EX20: Betashares Australian Ex-20 Portfolio Diversifier ETF	30 Jun 2023	M	17.34
EX20 AUD EST 0.2112 FRANKED, 30% CTR, DRP	EX20: Betashares Australian Ex-20 Portfolio Diversifier ETF	30 Jun 2023	M	188.19
Distribution - Tax Statement	IHOO: Ishares Global 100 AUD Hedged ETF	30 Jun 2023	M	(212.42)
IHOO AUD DRP	IHOO: Ishares Global 100 AUD Hedged ETF	30 Jun 2023	M	212.42
Distribution - Tax Statement	IOO: Ishares Global 100 ETF	30 Jun 2023	M	(143.93)
IOO AUD DRP	IOO: Ishares Global 100 ETF	30 Jun 2023	M	143.94

Purl Family Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
<i>Less Rounding</i>			M	(0.59)
Total Gross Trust Distributions			M	358.00
Total Assessable Employer Contributions			R1	0.00
Assessable Personal Contributions				
INTERNET TRANSFER ONLINE L3751263327	1: John Purl	06 Jun 2023	R2	4,440.00
Contribution J*C PURL				
Contribution Allocation	2: Courtney Purl	30 Jun 2023	R2	2,200.00
Total Assessable Personal Contributions			R2	6,640.00
Total No-TFN quoted contributions			R3	0.00
Total Transfer of Liability to life insurance company or PST			R6	0.00
Total Assessable Contributions			R	6,640.00
Total Other Income			S	0.00
Total Assessable Income Due to Changed Tax Status of Fund			T	0.00
Total Net Non-arm's Length Income			U	0.00
Total Exempt Current Pension Income			Y	0.00
Total Assessable Income				16,789.00

Deductions

Section C

Total Interest Expenses within Australia			A	0.00
Total Interest Expenses Overseas			B	0.00
Total Capital Works Deductions			D	0.00
Total Deduction for Decline in Value of Depreciating Assets			E	0.00
Total Death or Disability Premiums			F	0.00
Total Death Benefit Increase			G	0.00
Total Approved Auditor Fee			H	0.00

Investment Expenses

Unpaid Payment Fee	CBA.BACCT: CBA Bank Account	26 May 2023	I	5.00
Miscellaneous debits	NAB.BACCT: NAB Bank Account	15 Feb 2023	I	35.00
Council Rates	PROPERTY: Unit 415/147 Pirie Street, Adelaide, SA	15 Feb 2023	I	364.45
Emergency Services Levy	PROPERTY: Unit 415/147 Pirie Street, Adelaide, SA	15 Feb 2023	I	86.68
Strata Levy Fee	PROPERTY: Unit 415/147 Pirie Street, Adelaide, SA	15 Feb 2023	I	179.72
Sundry Expenses	PROPERTY: Unit 415/147 Pirie Street, Adelaide, SA	15 Feb 2023	I	255.00
Water Rates	PROPERTY: Unit 415/147 Pirie Street, Adelaide, SA	15 Feb 2023	I	64.28
INTERNET BILL PAYMNT INTERNET BPAY SA WATER 0205201789	PROPERTY: Unit 415/147 Pirie Street, Adelaide, SA	18 Apr 2023	I	156.49
INTERNET BILL PAYMNT INTERNET BPAY ENERGY-ON 8068279325	PROPERTY: Unit 415/147 Pirie Street, Adelaide, SA	01 May 2023	I	230.78
<i>Less Rounding</i>			I	(0.40)
Total Investment Expenses			I	1,377.00
Total Management and Administration Expenses			J	0.00

Purl Family Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
Total Forestry Managed Investment Scheme Deduction			U	0.00
Total Other Deductions			L	0.00
Tax Losses Deducted				
Tax Losses Brought Forward		30 Jun 2023	M	0.00
Less Net Exempt Income		30 Jun 2023	M	0.00
Total Tax Losses Deducted			M	0.00
Total Deductions				1,377.00
Taxable Income or Loss			(V - N) O	15,412.00

Income Tax Calculation Statement

Section D

Gross Tax

Gross Tax @ 15% for Concessional Income		30 Jun 2023	T1	2,311.80
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
Total Gross Tax				2,311.80

Credit: Foreign Tax Income Offset

Distribution - Tax Statement	A200: Betashares Australia 200 ETF	30 Jun 2023	C1	0.09
Distribution - Tax Statement	EX20: Betashares Australian Ex-20 Portfolio Diversifier ETF	30 Jun 2023	C1	0.42
Distribution - Tax Statement	IOO: Ishares Global 100 ETF	30 Jun 2023	C1	17.13

Total Credit: Foreign Tax Income Offset **C1** **17.64**

Total Credit: Rebates and Tax Offset **C2** **0.00**

Rebates and Offsets **C** **17.64**

SUBTOTAL **2,294.16**

Credit: Refundable Franking Credits

Distribution - Tax Statement	A200: Betashares Australia 200 ETF	30 Jun 2023	E1	42.20
Distribution - Tax Statement	EX20: Betashares Australian Ex-20 Portfolio Diversifier ETF	30 Jun 2023	E1	52.21

Total Credit: Refundable Franking Credits **E1** **94.41**

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**

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

A200 AUD EST 0.5319 FRANKED, 30% CTR, DRP	A200: Betashares Australia 200 ETF	30 Jun 2023	H3	56.00
EX20 AUD EST 0.2112 FRANKED, 30% CTR, DRP	EX20: Betashares Australian Ex-20 Portfolio Diversifier ETF	30 Jun 2023	H3	88.00
IHOO AUD DRP	IHOO: Ishares Global 100 AUD Hedged ETF	30 Jun 2023	H3	99.00
IOO AUD DRP	IOO: Ishares Global 100 ETF	30 Jun 2023	H3	67.00

Total Credit: ABN/TFN Not Quoted (Non-Individual) **H3** **310.00**

Total Credit: Interest on No-TFN Tax Offset **H6** **0.00**

Purl Family Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
Total Eligible Credits				310.00
Net Tax Payable				1,889.75
Total PAYG Instalments Raised			K	0.00
Total Supervisory Levy			L	259.00
Total Supervisory Levy Adjustment for Wound Up Funds			M	0.00
Total Supervisory Levy Adjustment for New Funds			N	259.00
Total Amount Due / (Refundable)				2,407.75



Purl Family Super 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		
Mr John Purl												
37 Adelaide Steet Maylands SA 5069												
Accumulation	Accumulation	0.00	4,440.00	150,679.68	9,163.81	0.00	(1,431.60)	0.00	0.00	0.00	0.00	162,851.89
		0.00	4,440.00	150,679.68	9,163.81	0.00	(1,431.60)	0.00	0.00	0.00	0.00	162,851.89
Mrs Courtney Purl												
37 Adelaide Steet Maylands SA 5069												
Accumulation	Accumulation	0.00	2,200.00	108,000.00	6,585.94	0.00	(880.20)	0.00	0.00	0.00	0.00	115,905.74
		0.00	2,200.00	108,000.00	6,585.94	0.00	(880.20)	0.00	0.00	0.00	0.00	115,905.74
		0.00	6,640.00	258,679.68	15,749.75	0.00	(2,311.80)	0.00	0.00	0.00	0.00	278,757.63

Purl Family Super Fund
Investment Summary as at 30 June 2023

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<u>Bank</u>								
CBA Bank Account				4,767.23	4,767.23			1.80%
NAB Bank Account				32,431.23	32,431.23			12.25%
				37,198.46	37,198.46			14.05%
<u>Listed Securities Market</u>								
Betashares Australia 200 ETF (ASX:A200)	150.00000	121.4193	120.5300	18,212.90	18,079.50	(133.40)	(0.73)%	6.83%
Betashares Australian Ex-20 Portfolio Diversifier ETF (ASX:EX20)	550.00000	20.0982	19.7700	11,054.02	10,873.50	(180.52)	(1.63)%	4.11%
Ishares Global 100 AUD Hedged ETF (ASX:IHOO)	100.00000	135.5791	140.5200	13,557.91	14,052.00	494.09	3.64%	5.31%
Ishares Global 100 ETF (ASX:IOO)	100.00000	107.1591	113.8600	10,715.91	11,386.00	670.09	6.25%	4.30%
				53,540.74	54,391.00	850.26	1.59%	20.54%
<u>Property Direct Market</u>								
Unit 415/147 Pirie Street, Adelaide, SA	1.00000	165,172.4700	173,250.0000	165,172.47	173,250.00	8,077.53	4.89%	65.42%
				165,172.47	173,250.00	8,077.53	4.89%	65.42%
				255,911.67	264,839.46	8,927.79	3.49%	100.00%

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.

Purl Family Super Fund
Investment Income Summary
For the period 1 July 2022 to 30 June 2023

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST					
<u>Bank</u>													
CBA Bank Account													
23.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23.17	0.00	0.00	0.00	0.00
23.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23.17	0.00	0.00	0.00	0.00
<u>Listed Securities Market</u>													
Betashares Australia 200 ETF (ASX:A200)													
63.59	42.20	0.09	56.00	0.12	3.51	0.00	2.52	0.00	155.73	0.00	1.26	0.00	1.26
Betashares Australian Ex-20 Portfolio Diversifier ETF (ASX:EX20)													
100.19	52.21	0.42	88.00	0.77	12.85	0.00	6.24	0.00	220.96	0.00	3.12	0.00	3.12
Ishares Global 100 AUD Hedged ETF (ASX:IHOO)													
113.42	0.00	0.00	99.00	0.00	212.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Ishares Global 100 ETF (ASX:IOO)													
76.94	0.00	17.13	67.00	0.00	0.00	0.00	46.20	0.00	114.87	0.00	23.10	0.00	23.10
354.14	94.41	17.64	310.00	0.89	228.78	0.00	54.96	0.00	491.56	0.00	27.48	0.00	27.48
<u>Property Direct Market</u>													
Unit 415/147 Pirie Street, Adelaide, SA													
10,560.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	960.00	9,600.00	0.00	0.00	0.00	0.00
10,560.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	960.00	9,600.00	0.00	0.00	0.00	0.00
10,937.31	94.41	17.64	310.00	0.89	228.78	0.00	54.96	960.00	10,114.73	0.00	27.48	0.00	27.48

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

Purl Family Super 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
<u>Listed Securities Market</u>																
Betashares Australia 200 ETF (ASX:A200)																
63.59	110.85	42.20	56.00	3.51	0.12	0.00	0.00	2.59	0.09	1.26	1.26	0.00	0.00	(3.51)	161.88	153.05
Betashares Australian Ex-20 Portfolio Diversifier ETF (ASX:EX20)																
100.19	153.32	52.21	88.00	12.85	0.77	0.00	0.00	15.01	0.42	3.12	3.12	0.00	0.00	(12.85)	240.82	205.53
Ishares Global 100 AUD Hedged ETF (ASX:IHOO)																
113.42	0.00	0.00	99.00	212.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(212.42)	212.42	0.00
Ishares Global 100 ETF (ASX:IOO)																
76.94	0.01	0.00	67.00	0.00	0.00	0.00	0.00	97.73	17.13	23.10	23.10	0.00	0.00	0.00	161.07	0.01
354.14	264.18	94.41	310.00	228.78	0.89	0.00	0.00	115.33	17.64	27.48	27.48	0.00	0.00	(228.78)	776.19	358.59
354.14	264.18	94.41	310.00	228.78	0.89	0.00	0.00	115.33	17.64	27.48	27.48	0.00	0.00	(228.78)	776.19	358.59

Purl Family Super 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

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	264.18	94.41		228.78	0.89	-	115.33	17.64	27.48	27.48	-	-	776.19	-
Gross Tax Distribution	264.18	94.41		-	-	-	-	-	-	-	-	-	-	358.59
Net Foreign Income	-	-		-	-	-	115.33	17.64	-	-	-	-	-	132.97
Net Distributed Capital Gain	-	-		-	-	-	-	-	54.96	N/A	-	-	-	54.96

Purl Family Super Fund
 (ABN: 77 427 561 290)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 37 Adelaide Steet Maylands, SA 5069
Member Number: 1	Date of Birth: 26 July 1981
Mr John Daniel Purl	Date Joined Fund: 12 January 2023
	Eligible Service Date: 1 September 1999
	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

Withdrawal Benefit as at 1 Jul 2022	
Accumulation	-
Total as at 1 Jul 2022	-

Withdrawal Benefit as at 30 Jun 2023	
Accumulation	162,851.89
Total as at 30 Jun 2023	162,851.89

Your Tax Components

Tax Free	161.16
Taxable - Taxed	162,690.73
Taxable - Untaxed	-

Your Preservation Components

Preserved	162,712.92
Restricted Non Preserved	-
Unrestricted Non Preserved	138.97

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries
Non Lapsing Binding Death Nomination*

Courtney Purl
Spouse
100%

In the event that Courtney Purl is unable to accept the benefit:
Estate
100%

* Nomination in effect from **16 January 2023**

For Enquiries:

mail Purl Family Super Fund, 37 Adelaide Street, Maylands SA 5069

Purl Family Super Fund
(ABN: 77 427 561 290)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 37 Adelaide Steet Maylands, SA 5069
Member Number: 1	Date of Birth: 26 July 1981
Mr John Daniel Purl	Date Joined Fund: 12 January 2023
Accumulation Account	Eligible Service Date: 1 September 1999
Accumulation	Tax File Number Held: Yes
	Account Start Date: 12 January 2023

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	-
<i>Increases to your account:</i>	
Member Contributions	4,440.00
Rollovers In	150,679.68
Share Of Net Fund Income	9,163.81
Total Increases	164,283.49
<i>Decreases to your account:</i>	
Contributions Tax	666.00
Tax on Net Fund Income	765.60
Total Decreases	1,431.60
Withdrawal Benefit as at 30 Jun 2023	162,851.89

Your Tax Components		
Tax Free	0.0990 %	161.16
Taxable - Taxed		162,690.73
Taxable - Untaxed		-

Your Preservation Components	
Preserved	162,712.92
Restricted Non Preserved	-
Unrestricted Non Preserved	138.97

Your Insurance Benefits	
No insurance details have been recorded	

Your Beneficiaries	
Non Lapsing Binding Death Nomination*	
Courtney Purl	
Spouse	
100%	

In the event that Courtney Purl is unable to accept the benefit:

Estate
100%

* Nomination in effect from **16 January 2023**

For Enquiries:

mail Purl Family Super Fund, 37 Adelaide Street, Maylands SA 5069



Trustee

The Trustee of the Fund is as follows:

Purl SMSF Pty Ltd

The directors of the Trustee company are:

John Purl and
Courtney Purl

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

.....
John Purl
Director - Purl SMSF Pty Ltd

.....
Courtney Purl
Director - Purl SMSF Pty Ltd

Statement Date: 30 June 2023

For Enquiries:
mail Purl Family Super Fund, 37 Adelaide Street, Maylands SA 5069

Purl Family Super Fund
 (ABN: 77 427 561 290)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 37 Adelaide Steet Maylands, SA 5069
Member Number: 2	Date of Birth: 12 March 1985
Mrs Courtney Arron Purl	Date Joined Fund: 12 January 2023
	Eligible Service Date: 17 March 2003
	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	
Withdrawal Benefit as at 1 Jul 2022	
Accumulation	-
Total as at 1 Jul 2022	-
Withdrawal Benefit as at 30 Jun 2023	
Accumulation	115,905.74
Total as at 30 Jun 2023	115,905.74

Your Tax Components	
Tax Free	870.99
Taxable - Taxed	115,034.75
Taxable - Untaxed	-

Your Preservation Components	
Preserved	115,905.74
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits
 No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*

John Daniel Purl
 Spouse
 100%

In the event that John Daniel Purl is unable to accept the benefit:
 Estate
 100%

* Nomination in effect from **16 January 2023**

For Enquiries:
 mail Purl Family Super Fund, 37 Adelaide Street, Maylands SA 5069

Purl Family Super Fund
(ABN: 77 427 561 290)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 37 Adelaide Steet Maylands, SA 5069
Member Number: 2	Date of Birth: 12 March 1985
Mrs Courtney Arron Purl	Date Joined Fund: 12 January 2023
Accumulation Account	Eligible Service Date: 17 March 2003
Accumulation	Tax File Number Held: Yes
	Account Start Date: 12 January 2023

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	-
<i><u>Increases to your account:</u></i>	
Member Contributions	2,200.00
Rollovers In	108,000.00
Share Of Net Fund Income	6,585.94
<u>Total Increases</u>	116,785.94
<i><u>Decreases to your account:</u></i>	
Contributions Tax	330.00
Tax on Net Fund Income	550.20
<u>Total Decreases</u>	880.20
Withdrawal Benefit as at 30 Jun 2023	<u>115,905.74</u>

Your Tax Components		
Tax Free	0.7515 %	870.99
Taxable - Taxed		115,034.75
Taxable - Untaxed		-

Your Preservation Components	
Preserved	115,905.74
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits
No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*
John Daniel Purl
Spouse
100%

In the event that John Daniel Purl is unable to accept the benefit:

Estate
100%

* Nomination in effect from **16 January 2023**

For Enquiries:
mail Purl Family Super Fund, 37 Adelaide Street, Maylands SA 5069



Trustee

The Trustee of the Fund is as follows:

Purl SMSF Pty Ltd

The directors of the Trustee company are:

John Purl and
Courtney Purl

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

.....
John Purl
Director - Purl SMSF Pty Ltd

.....
Courtney Purl
Director - Purl SMSF Pty Ltd

Statement Date: 30 June 2023

For Enquiries:
mail Purl Family Super Fund, 37 Adelaide Street, Maylands SA 5069

Purl Family Super Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mr John Purl

Date of Birth: 26 Jul 1981
Age: 41 (at 30/06/2023)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

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

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	102,500.00	0.00
Contributions made (to this fund)	3	4,440.00	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		4,440.00	0.00
Amount above caps	4	0.00	0.00
Available		125,560.00	110,000.00

Notes

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Member may be eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	0.00
	Personal	4,440.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Contributions as allocated	4,440.00
NonConcessional	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Contributions as allocated	0.00
Other	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
	Total Other contributions	0.00

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
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Purl Family Super Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mr John Purl

06/06/2023	Personal	4,440.00	manual
Totals:		4,440.00	

Purl Family Super Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mrs Courtney Purl

Date of Birth: 12 Mar 1985
Age: 38 (at 30/06/2023)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Prior Year Contributions		Non-Concessional	
Contributions for the previous 2 years are not confirmed			Unknown
3-year cap in effect from previous years			Unknown
Total non-concessional contributions in previous 2 years			Unknown
Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	102,500.00	0.00
Contributions made (to this fund)	3	2,200.00	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		2,200.00	0.00
Amount above caps	4	0.00	0.00
Available		127,800.00	110,000.00

Notes

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Member may be eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	0.00
	Personal	2,200.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Contributions as allocated	2,200.00
NonConcessional	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Contributions as allocated	0.00
Other	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
	Total Other contributions	0.00

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
30/06/2023	Personal	2,200.00			manual
	Totals:	2,200.00			

Purl Family Super Fund
Investment Movement Summary
For the period 1 July 2022 to 30 June 2023

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<i>Bank</i>										
CBA Bank Account		0.00		76,187.97		71,420.74	0.00		4,767.23	4,767.23
NAB Bank Account		0.00		263,679.68		231,248.45	0.00		32,431.23	32,431.23
		<u>0.00</u>		<u>339,867.65</u>		<u>302,669.19</u>	<u>0.00</u>		<u>37,198.46</u>	<u>37,198.46</u>
<i>Listed Securities Market</i>										
Betashares Australia 200 ETF (ASX:A200)	0.00	0.00	150.00	18,212.90	0.00	0.00	0.00	150.00	18,212.90	18,079.50
Betashares Australian Ex-20 Portfolio Diversifier ETF (ASX:EX20)	0.00	0.00	550.00	11,054.02	0.00	0.00	0.00	550.00	11,054.02	10,873.50
Ishares Global 100 AUD Hedged ETF (ASX:IHOO)	0.00	0.00	100.00	13,557.91	0.00	0.00	0.00	100.00	13,557.91	14,052.00
Ishares Global 100 ETF (ASX:IOO)	0.00	0.00	100.00	10,715.91	0.00	0.00	0.00	100.00	10,715.91	11,386.00
		<u>0.00</u>		<u>53,540.74</u>		<u>0.00</u>	<u>0.00</u>		<u>53,540.74</u>	<u>54,391.00</u>
<i>Property Direct Market</i>										
Unit 415/147 Pirie Street, Adelaide, SA	0.00	0.00	1.00	165,172.47	0.00	0.00	0.00	1.00	165,172.47	173,250.00
		<u>0.00</u>		<u>165,172.47</u>		<u>0.00</u>	<u>0.00</u>		<u>165,172.47</u>	<u>173,250.00</u>
Fund Total		<u>0.00</u>		<u>558,580.86</u>		<u>302,669.19</u>	<u>0.00</u>		<u>255,911.67</u>	<u>264,839.46</u>

Due Date: 20 Jan 2023

TAX INVOICE

Trustee for Purl Family Super Fund
37 Adelaide St
MAYLANDS SA 5069
AUSTRALIAInvoice Number
INV-1223Invoice Date
13 Jan 2023

Description	GST	Amount
For Professional Services including:		
- Establishment of Self Managed Superannuation Fund with corporate trustee including all legal, software and accounting disbursements	10%	1,662.00
On charging Australian Securities & Investment Commission (ASIC) setup fees at cost.	No GST	538.00
	Subtotal	2,048.91
	Total GST 10%	151.09
	Invoice Total	2,200.00
	Payments Received	0.00
	Amount Due	\$2,200.00

Account payment terms are STRICTLY 7 days net
accounts@smsfaustralia.com

How to Pay

EFT directly into our bank account:
Account: SMSF Australia Pty Ltd
BSB: 065-004 Account No: 1108 1117
Reference: Name and INV-1223Credit card payment via Stripe
VISA or MasterCard Accepted
3% surcharge oncharged

Ref No. 230022

17 February 2023

Purl SMFS Pty Ltd

37 Adelaide Street, Maylands, SA 5069

BY EMAIL: john@johnpurl.com

PURCHASER SETTLEMENT STATEMENT

Purchase of: Unit 415/147 Pirie Street, Adelaide, South Australia 5000

Settlement Date: 20 February 2023

DESCRIPTION	DEBIT	CREDIT
<u>PURCHASER TO PAY</u>		
Purchase Price	157,500.00	
GST on Purchase Price	15,750.00	
Deposit Paid		10,000.00
<u>Adjustment of Rates & Taxes:</u>		
Rates \$ 1,015.45 p/a Paid to 30 June 2023 Purchaser to pay 131 of 365 days	364.45	
ESL \$ 241.50 p/a Paid to 30 June 2023 Purchaser to pay 131 of 365 days	86.68	
Water \$ 586.60 p/q Paid to 31 March 2023 Purchaser to pay 40 of 92 days	64.28	
Strata \$ 713.00 p/q Paid to 14 March 2023 Purchaser to pay 23 of 92 days	179.72	
<u>Fees Related to Purchase:</u>		
Pexa Electronic Settlement Fee	123.97	
Stamp Duty Payable on Transfer - Exempt Qualifying Land	0.00	
Registration Fee Payable on Transfer	1,498.50	
Precision Legal		
• Legal Fees:	700.00	
GST on Legal Fees	70.00	

DESCRIPTION	DEBIT	CREDIT
• Disbursements:		
Council Search Fee*	37.25	
Copy Certificate of Title*	32.00	
Community Corporatio Search Fee*	25.00	
ASIC Company Search Fee*	27.00	
SA Water - Special Meter Reading*	14.50	
SA Water - Certificate of Charges*	5.95	
Revenue SA - Emergency Services Levy Certificate*	17.50	
Revenue SA - Land Tax Certificate*	37.25	
Verification of Identity*	12.50	
Printing, Photocopying, Postage, Facsimiles & Incidentals*	46.05	
<i>GST on Disbursements (items marked with *)</i>	25.50	
Amount Due by Purchaser		166,618.10
	176,618.10	176,618.10



JP

to me, Courtney ▾

Hi Emily

Happy New Year! 😊

You well?

■ This would have been paid personally. Given we are making a distribution to Courtney this year, can we count it as a concessional in her name?

Thank you

D



Office use only



Business activity statement

Document ID

ABN

Form due on

Payment due on

GST accounting method

Contact phone number

Contact person who completed the form

When completing this form:

- print clearly using a black pen
- show whole dollars only (do not show cents)
- if reporting a zero amount, print '0' (do not use NIL)
- leave boxes blank if not applicable (do not use N/A, NIL)
- do not use symbols such as +, -, /, \$.

Goods and services tax (GST)

Complete Option 1 OR 2 OR 3 (indicate one choice with an X)

Option 1: Calculate GST and report quarterly

Total sales **G1** \$

Does the amount shown at G1 include GST? (indicate with X) Yes No

Export sales **G2** \$

Other GST-free sales **G3** \$

Capital purchases **G10** \$

Non-capital purchases **G11** \$

Report GST on sales at 1A and GST on purchases at 1B in the Summary section over the page

OR

Option 2: Calculate GST quarterly and report annually

Total sales **G1** \$

Does the amount shown at G1 include GST? (indicate with X) Yes No

Report GST on sales at 1A and GST on purchases at 1B in the Summary section over the page

OR

Option 3: Pay GST instalment amount quarterly

G21 \$

Write the G21 amount at 1A in the Summary section over the page (leave 1B blank)

OR if varying this amount, complete G22, G23, G24

Estimated net GST for the year **G22** \$

Varied amount for the quarter **G23** \$

Write the G23 amount at 1A in the Summary section over the page (leave 1B blank)

Reason code for variation **G24**

Methods of payment



BPAY: contact your financial institution to make this payment from your cheque or savings account. Quote biller code **75556** and your EFT code (shown on the front of the payment slip) as the customer reference number.

Direct credit: you can electronically transfer funds to the Tax Office's direct credit bank account using online banking facilities. Use BSB 093 003, Account number 316 385 and your EFT code. Phone **1800 815 886** for assistance if required.

Direct debit: have your payment deducted from your financial institution account (not credit cards). Phone **1800 802 308** for a direct debit request form and/or details.

Mail payments: mail the payment slip together with your cheque or money order using the envelope provided. Please do not use pins or staples. Do **not** send cash. See below for cheque information.

Post office: payments can be made at any post office by cash, cheque or EFTPOS (where available and subject to daily limits). A \$3,000 limit applies to cash payments. Your payment slip must be presented with your payment.

Cheques/money orders should be for amounts in Australian dollars and payable to 'Deputy Commissioner of Taxation'. Cheques should be crossed 'Not Negotiable'. **Payments cannot be made by credit card, or in person at any Tax Office branch or shopfront.**

Summary

Amounts you owe the Tax Office

GST on sales or GST instalment **1A** \$

Amounts the Tax Office owes you

GST on purchases **1B** \$

⚠ Do not complete **1B** if using GST instalment amount (Option 3)

Payment or refund?

Is 1A more than 1B?

(indicate with X)

Yes, then write the result of **1A minus 1B** at 9. This amount is payable to the Tax Office.

No, then write the result of **1B minus 1A** at 9. This amount is refundable to you (or offset against any other tax debt you have).

Your payment or refund amount

9 \$

⚠ Do not use symbols such as +, -, /, \$

Declaration I declare that the information given on this form is true and correct, and that I am authorised to make this declaration. The tax invoice requirements have been met.

Signature _____

Date / /

Return this completed form to _____

HRS

MINS

Estimate the time taken to complete this form. Include the time taken to collect any information.

Activity statement instructions are available from www.ato.gov.au or can be ordered by phoning 13 28 66. The Tax Office is authorised by the tax laws to collect this information to administer those laws and may pass information to other government agencies. More information about privacy and access to your tax information is available from www.ato.gov.au



Australian Government
Australian Taxation Office



Australian Government
Australian Taxation Office

Agent SMSF AUSTRALIA PTY LTD
Client THE TRUSTEE FOR PURL FAMILY
SUPER FUND
ABN 77 427 561 290
TFN 585 566 244

Income tax 002

Date generated		07 August 2023
Overdue		\$0.00
Not yet due		\$0.00
Balance	■	\$0.00

Transactions

0 results found - from **07 August 2021** to **07 August 2023** sorted by **processed date** ordered **newest to oldest**



Australian Government
Australian Taxation Office

Agent SMSF AUSTRALIA PTY LTD
Client THE TRUSTEE FOR PURL FAMILY
 SUPER FUND
ABN 77 427 561 290
TFN 585 566 244

Activity statement 004

Date generated	07 August 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$15,453.00 CR

Transactions

2 results found - from **07 August 2021** to **07 August 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
28 Jul 2023	25 Aug 2023	Original Activity Statement for the period ending 30 Jun 23 - GST		\$33.00	\$15,453.00 CR
28 Jul 2023	26 May 2023	Original Activity Statement for the period ending 31 Mar 23 - GST		\$15,420.00	\$15,420.00 CR

Financial Year Summary

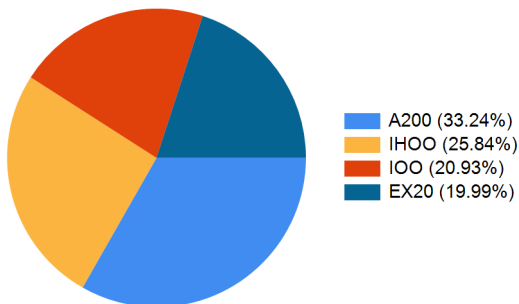
1 JULY 2022 - 30 JUNE 2023



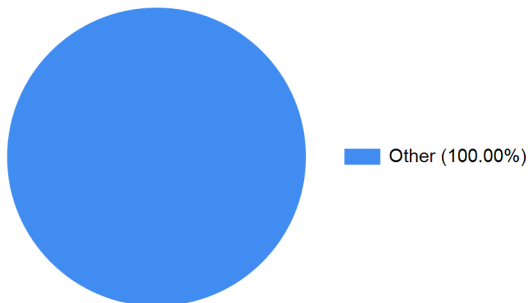
Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2023
Shares	4895136	PURL SMSF PTY LTD <PURL FAMILY SUPER FUND A/C>	\$54,391.00
CDIA	33720674	PURL SMSF PTY LTD <PURL FAMILY SUPER FUND A/C>	\$4,767.23
TOTAL PORTFOLIO VALUE			\$59,158.23

Allocation as at 30 June 2023

Shares in your portfolio



Sectors in your portfolio



Estimated Interest & Dividends 2022-2023 Financial Year

Est. Franked Dividends	\$0.00
Est. Unfranked Dividends	\$0.00
Est. Franking Credits	\$0.00
Est. Interest Received from Interest Rate Securities	\$0.00
Interest Received from Cash Account(s)	\$23.17
TOTAL INCOME	\$23.17

Fees & Charges 2022-2023 Financial Year

Total Brokerage (inc. GST)	\$149.70
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	\$0.00
TOTAL FEES & CHARGES	\$149.70

Financial Year Summary

1 JULY 2022 - 30 JUNE 2023



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

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

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

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

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

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

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. We have established procedures to ensure that all enquiries and complaints are properly dealt with. Please refer to our Financial Services Guide for more information. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority. AFCA provides fair and independent financial services complaint resolution that is free to consumers. Website: www.afca.org.au, Telephone: 1800 931 678 (free call), Email: info@afca.org.au, In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

Financial Year Summary

1 JULY 2022 - 30 JUNE 2023



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

Balance History

Currency Australian Dollar ▼

◀ View: BETA, X*****3814 (PURL SMSF PTY LTD <PURL FAMILY SUPER FUND A/C>)

Balance as at date (dd/mm/yyyy) 

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

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****3814	A200	120.53	150	150	18,079.50
X*****3814	EX20	19.77	550	550	10,873.50

Viewing 1 - 2 of 2

Total Value: \$ 28,953.00

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Ask us now 

Date: 20/07/2023

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

**ISHARES GLOBAL 100 AUD HEDGED ETF
IHOO IHOO_EXCHANGE TRADED FUND**

Name	Share Type	Register	Quantity
PURL SMSF PTY LTD <PURL FAMILY SUPER FUND> X*****3814	CHESS Sponsored	NSW	 100
Total			100

Sincerely,
Computershare


Only Computershare managed holdings are listed.

Date: 20/07/2023

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

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

Name	Share Type	Register		Quantity
PURL SMSF PTY LTD <PURL FAMILY SUPER FUND> X*****3814	CHESS Sponsored	NSW		100
Total				100

Sincerely,
Computershare

Only Computershare managed holdings are listed.

Transaction history

Account

 **Purl Family Super Fund**
085-005 938790525

+\$10,000.00 
Available balance

Date range

Last 30 days 
19 Dec 2022 - 18 Jan 2023

Update transactions




1 transaction for Purl Family Super Fund



 [Export](#)

Filters 

19 Dec 2022 - 18 Jan 2023

Date 	<u>Details</u> 	<u>Category</u> 	<u>Debit</u> 	<u>Credit</u> 	Balance
17 Jan 2023	 ONLINE N8895011939 Prepayment rent PURL JD	Internal transfers		+\$10,000.00	+\$10,000.00 



Date Created: Jul 07, 2023 1:31:06 PM

Transaction Listing**Account Balance Summary**

Opening Balance	\$0.00 CR
Total Credits	\$273,679.68
Total Debits	\$241,248.45
Closing Balance	\$32,431.23 CR

Transaction Listing starts 01 July 2022**Transaction Listing ends** 30 June 2023**Account Details**

Account Type	Transaction Account
BSB Number	085-005
Account Number	93-879-0525

Transaction Details

Date	Particulars	Debits	Credits	Balance
18 Jan 23	ONLINE N8895011939 PREPAYMENT RENT PURL JD		\$10,000.00	\$10,000.00 CR
23 Jan 23	INTERNET TRANSFER 415/147 PIRIE ST	\$10,000.00		\$0.00 CR
03 Feb 23	BENEFITS 21745939 ING DIRECT SUPER PURL FAMILY SUPE		\$108,000.00	\$108,000.00 CR
07 Feb 23	655087991000212483 MIML PURL SMSF PTY LT		\$150,679.68	\$258,679.68 CR
15 Feb 23	WITHDRAWAL	\$166,653.10		\$92,026.58 CR
17 Feb 23	PLEASE NOTE FROM TODAY YOUR DR INTEREST RATE IS 9.720%		\$0.00	\$92,026.58 CR
07 Mar 23	INTERNET TRANSFER PURL 173	\$5,885.00		\$86,141.58 CR
17 Mar 23	PLEASE NOTE FROM TODAY YOUR DR INTEREST RATE IS 9.970%		\$0.00	\$86,141.58 CR
18 Apr 23	INTERNET BPAY SA WATER 0205201789	\$156.49		\$85,985.09 CR
01 May 23	INTERNET BPAY ENERGY-ON 8068279325	\$253.86		\$85,731.23 CR
01 May 23	PURL FAMILY SUPER K0482528593 TEST TRNSFR	\$1,000.00		\$84,731.23 CR
04 May 23	PURL FAMILY SUPER F6744581899 FUNDS TRANSFER	\$10,000.00		\$74,731.23 CR
08 May 23	PURL FAMILY SUPER J4069531061 SMSF TRNSFR	\$9,800.00		\$64,931.23 CR
09 May 23	PURL FAMILY SUPER Q2389548207 SMSF TRNSFR	\$10,000.00		\$54,931.23 CR
11 May 23	PURL FAMILY SUPER X1885528154 FIND TRNSFR	\$9,000.00		\$45,931.23 CR
12 May 23	PLEASE NOTE FROM TODAY YOUR DR INTEREST RATE IS 10.220%		\$0.00	\$45,931.23 CR
22 May 23	PURL FAMILY SUPER C5601561941 FND TRNSFR	\$10,000.00		\$35,931.23 CR
30 May 23	PURL FAMILY SUPER F8870097898 FUNDS TRSNFR	\$8,500.00		\$27,431.23 CR
06 Jun 23	ONLINE L3751263327 CONTRIBUTION J*C PURL		\$5,000.00	\$32,431.23 CR

Important

- This provisional list is not a statement of account.
- It may include transactions which may appear on previous statements.
- It may not include all transactions processed since last statement was issued.
- With the exception of cheque serial numbers, the details shown in the particulars column may be an abbreviation.
- Inclusion of a debit does not always indicate payment by the bank.

Transaction Details

Date	Particulars	Debits	Credits	Balance
16 Jun 23	PLEASE NOTE FROM TODAY YOUR DR INTEREST RATE IS 10.470%		\$0.00	\$32,431.23 CR

Important

- This provisional list is not a statement of account.
- It may include transactions which may appear on previous statements.
- It may not include all transactions processed since last statement was issued.
- With the exception of cheque serial numbers, the details shown in the particulars column may be an abbreviation.
- Inclusion of a debit does not always indicate payment by the bank.

 Rollover In completed

SUPER.GEN.RLVR.2 - Rollover Process successful

Rollover In

Status	Complete
Payment Reference Number	655087991000212483
Created Date	19/01/2023 at 7:31 AM
Amount	Full Balance Requested

Class (Receiving) Fund Details

Fund Name	Purl Family Super Fund
ABN	77427561290
Member Name	 John Purl

Transferring Fund Details

Fund Name	Macquarie Superannuation Plan
Fund Type	APRA
Fund ABN	65508799106
Fund USI	65508799106172
Member Id	802324386

 Rollover In completed

SUPER.GEN.RLVR.2 - Rollover Process successful

Rollover In

Status	Complete
Payment Reference Number	133556034480202508
Created Date	24/01/2023 at 10:56 AM
Amount	\$108,000.00

Class (Receiving) Fund Details

Fund Name	Purl Family Super Fund
ABN	77427561290
Member Name	COURTNEY Purl

Transferring Fund Details

Fund Name	ING Superannuation Fund
Fund Type	APRA
Fund ABN	13355603448
Fund USI	13355603448001
Member Id	INGD041897



Emily Cooper <emily@smsfaustralia.com>

Last question :)

4 messages

JP <John@johnpurl.com>
To: Emily Cooper <emily@smsfaustralia.com>

6 June 2023 at 10:28

If I do a CC this week of \$5k, what would you like to see it titled as? Rent prepayment? Or is that getting confusing

John Purl
Lifestyle Coach0402 347 189
john@johnpurl.com
johnpurl.com

Please note that for me to remain efficient and focused on tasks I only check emails between 8:30am - 9:30am and 3:00pm - 4:00pm. If your query is urgent, please call me direct.

Anni Mikilewicz <anni@smsfaustralia.com>
To: JP <John@johnpurl.com>

6 June 2023 at 11:52

Hi John,

Emily is out at the moment so I thought I would jump in to help ●

If just a standard Concessional Contribution then fine to just call it Contribution. Or have you already used up your \$27,500 limit? If so then it would need to be prepaid rent (although keep in mind it needs to be commercial and arms length),

Regards**Anni Mikilewicz****General Manager | SMSF Australia**

1300 392 544

anni@smsfaustralia.com

Efficiency is doing better what is already being done – Peter F Drucker



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[Quoted text hidden]

JP <John@johnpurl.com>
To: Anni Mikilewicz <anni@smsfaustralia.com>

6 June 2023 at 13:55

Hi Anni,

Thank you for the reply.

I have room in my cap. So I will just call it contribution. ■

Next year I will make a lump sum contribution for rent that is exactly the lease contract amount. That will be easier as well.

Thank you

John Purl
Lifestyle Coach

0402 347 189
john@johnpurl.com
johnpurl.com



Please note that for me to remain efficient and focused on tasks I only check emails between 8:30am - 9:30am and 3:00pm - 4:00pm. If your query is urgent, please call me direct.

[Quoted text hidden]

Anni Mikilewicz <anni@smsfaustralia.com>
To: JP <John@johnpurl.com>

6 June 2023 at 14:04

Perfect, thanks John!

[Quoted text hidden]

[Quoted text hidden]

14th March 2023

Urban & Commercial Property Group Pty Ltd

T/A Urban Commercial Property Group

PO Box 755 KENT TOWN SA 5067

Attn: The Directors

Purl SMSF Pty Ltd

ATF Purl Family Super Fund

c/- Unit 415 , 147 Pirie Street Adelaide

ADELAIDE SA 5000

VIA EMAIL: John@johnpurl.com

Dear John,

RE: rental appraisal for SMSF purposes – Unit 415, in community plan 25654 situated at 147 Pirie Street ADELAIDE SA 5000 “Aurora on Pirie”

I refer to our recent communications and note that you wish to ascertain an appraisal for rental purposes.

PROPERTY DESCRIPTION:

- The subject property is located within a community complex at 147 Pirie Street Adelaide
- The single title has an area of approximately 35 square metres
- The corporation provides lobby access, bathroom and kitchenette amenities at each level, a sky deck and pool and gym at level 13.
- There are no car-parks provided as unit subsidiaries to the subject allotment.
- The tenancy is rectangular in nature and has views to the side street and some glass frontage to the common access corridor.

- The premises is well presented, and has fixed floor furnishings (Carpets)
 - The building is professionally managed by whittles body corporate management.
 - On the basis of the 35 square metres, at a blanket rate of \$400 + GST per square metre (Gross) we estimate the gross passing rental to be \$14,000.00 PA (ex GST)
 - Statutory outgoings:
 - Council rates \$1015 PA
 - Sa water & sewer rates - \$583 PA
 - ESL - \$241 PA
 - Land tax - \$0 PA
 - Strata rates: \$2852 PA
 - If the statutory outgoings and strata rates (\$4691) were deducted, this would net back to approximately \$9309 PA – say \$9600 PA + GST (\$800 + GST per month)
- NET (NET meaning the statutory outgoings and strata rates are RECOVERABLE From the tenant)

Thankyou for the opportunity to provide our thoughts and please do not hesitate to contact the writer should you have any queries at all.

Yours Faithfully

URBAN COMMERCIAL PROPERTY GROUP



ANDREW STABOLIDIS

Director

Email: andrew@urbancommercial.com.au



Emily Cooper <emily@smsfaustralia.com>

The confusing Purl financial situation

4 messages

JP <John@johnpurl.com>

6 June 2023 at 14:46

To: Emily Cooper <emily@smsfaustralia.com>, Andy Wang <andyw@clarico.com.au>, Courtney Purl <courtney@courtneypurl.com>

Hi team,

I promise next year will be a little simpler ●

Ok...this financial year I made a pre-payment of \$10,000 for rent and then based on the below...it looks like my rent for the office should be \$10,400 but I pay all outgoings. I think I paid a couple of the smaller office expenses from the fund by accident, so, I have just made an additional contribution of \$5,000 to cover any shortfalls. I figure we can cover any rental shortfalls with this and then, anything surplus from the \$5,000 can be a concessional contribution in my name (or Courtney's if more tax effective).

Thanks team



- The premises is well presented, and has fixed floor furnishings (Carpets)
- The building is professionally managed by whittles body corporate management.
- On the basis of the 35 square metres, at a blanket rate of \$400 + GST per square metre (Gross) we estimate the gross passing rental to be \$14,000.00 PA (ex GST)
- Statutory outgoings:
 - Council rates \$1015 PA
 - Sa water & sewer rates - \$583 PA
 - ESL - \$241 PA
 - Land tax - \$0 PA
- Strata rates: \$2852 PA
- If the statutory outgoings and strata rates (\$4691) were deducted, this would net back to approximately \$9309 PA – say **\$9600 PA + GST (\$800 + GST per month)**
NET (NET meaning the statutory outgoings and strata rates are RECOVERABLE From the tenant)

John Purl
Lifestyle Coach

0402 347 189

john@johnpurl.com

johnpurl.com



Please note that for me to remain efficient and focused on tasks I only check emails between 8:30am - 9:30am and 3:00pm - 4:00pm. If your query is urgent, please call me direct.

Andrew Wang <andyw@clarico.com.au>

6 June 2023 at 14:52

To: JP <John@johnpurl.com>

Cc: Emily Cooper <emily@smsfaustralia.com>, Courtney Purl <courtney@courtneypurl.com>

Thanks for the headsup JP.

@Emily Cooper no issues my end if we process it as a concessional contribution as long as this doesn't cause any issues from the SMSF side. We may just need confirmation on the exact amounts once the accounts are all finalised for the SMSF.

Andy Wang

Founder

 08 8166 3674 andyw@clarico.com.au clarico.com.au

For clarity: if this email was not intended for you, please let us know, and delete this email and any attachments as soon as possible (as such content is confidential). Also, while we try to avoid any mail-borne viruses, we recommend you scan this email and its attachments (as we can't guarantee this email is virus-free).

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[Quoted text hidden]

Emily Cooper <emily@smsfaustralia.com>

7 June 2023 at 08:29

To: Andrew Wang <andyw@clarico.com.au>

Cc: JP <John@johnpurl.com>, Courtney Purl <courtney@courtneypurl.com>

I don't foresee any issues at all - I can let you know the total amounts contributed (other than rent) and then you can confirm what you would like as a tax deduction and what we keep as a non-concessional amount.

As soon as it ticks over to July I should be able to get the figures to you fairly quickly.

Regards

Emily Cooper

SMSF Accountant | SMSF Australia

0481 001 746

emily@smsfaustralia.com

Efficiency is doing better what is already being done – Peter F Drucker



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[Quoted text hidden]

JP <John@johnpurl.com>
To: Emily Cooper <emily@smsfaustralia.com>, Andrew Wang <andyw@clarico.com.au>
Cc: Courtney Purl <courtney@courtneypurl.com>

7 June 2023 at 08:32

LEGENDS!!!!!!!!!!!!!!!!!!!!

John Purl
Lifestyle Coach

0402 347 189
john@johnpurl.com
johnpurl.com



Please note that for me to remain efficient and focused on tasks I only check emails between 8:30am - 9:30am and 3:00pm - 4:00pm. If your query is urgent, please call me direct.

7/20/23, 3:01 PM

SMSF Australia Mail - The confusing Purl financial situation

[Quoted text hidden]

137953 000 100



PURL SMSF PTY LTD
<PURL FAMILY SUPER FUND A/C>
37 ADELAIDE ST
MAYLANDS SA 5069

Manage your holdings



www.investorcentre.com/au



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

Enquiries:



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

Holder Identification Number (HIN)

HIN WITHHELD

Record Date:

4 July 2023

Payment Date:

13 July 2023

iShares Distribution Distribution Payment

ASX	Fund Name	Cash per Security (\$)	Units	Gross Cash Amount (\$)	Tax Withheld Amount (\$)	Net Cash Amount (\$)
IHOO*	iShares Global 100 AUD Hedged ETF	2.12417908	100	212.42	99.00	113.42
IOO*	iShares Global 100 ETF	1.43936450	100	143.94	67.00	76.94
Total				356.36	166.00	190.36

Your Payment Instruction:

COMMONWEALTH BANK OF AUSTRALIA

BSB: 067-167

ACC: XXXXXX74

Amount Deposited:

AUD\$190.36

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

*An asterisk next to the ASX code in the above payment table indicates that we are yet to receive your TFN/ABN or exception notification (as applicable) for this holding and Australian withholding tax has been deducted from your distribution. Please contact Computershare online or by phone to register your details.

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

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

IT'S TIME TO THINK SUSTAINABLY.

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



AIM TO DO GOOD BY THE PLANET AND YOUR BOTTOM LINE

Build a portfolio for the long term.

iShares ESG ETFs can provide access to companies with a more sustainable approach and better positioned to grow.

Not all Sustainable ETFs are created equal.

Find out why at blackrock.com/au/isharesesg



iShares[®]
by BlackRock

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047 492809

PURL SMSF PTY LTD
<PURL FAMILY SUPER FUND A/C>
37 ADELAIDE ST
MAYLANDS SA 5069**Distribution Advice****Payment date:** 18 July 2023
Record date: 4 July 2023
Reference no.: X*****3814
TFN/ABN NOT RECEIVED OR RECORDED

Dear Unitholder,

BETASHARES AUSTRALIA 200 ETF**Distribution statement for the period ended 30 June 2023**

A distribution payment has been made in respect of your units as at the Record date. The final details of the distribution components (including any non-assessable amounts) are advised in the Attribution Managed Investment Trust Member Annual (AMMA) Statement for the year ended 30 June 2023.

Visit our Investor Centre at www.linkmarketservices.com.au where you can view and change your details, including updating your email address to ensure that you receive distribution notifications by email.

Class Description	Rate per Unit	Participating Units	Gross Amount
Ordinary Units	79.724055 cents	150	\$119.59
		*Less: Resident Withholding Tax:	\$56.00
		Net Amount:	\$63.59

IMPORTANT:

***WE DO NOT HAVE YOUR TFN/ABN. Resident Withholding Tax has been deducted** as your TFN or ABN has not been recorded as at the Record date. Please visit www.linkmarketservices.com.au to provide your TFN or ABN.

PAYMENT REMITTED TO:COMMONWEALTH BANK OF AUSTRALIA
1 HARBOUR ST SHOP C4 DARLING W
SYDNEY NSW 2000
Account Name: PURL SMSF PTY LTD <PURL FAMILY S
BSB: 067-167 ACC: ****0674
Direct Credit Reference No.: 001298732509**Subscribe to content that interests you.**

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047 492919

PURL SMSF PTY LTD
<PURL FAMILY SUPER FUND A/C>
37 ADELAIDE ST
MAYLANDS SA 5069**Distribution Advice****Payment date:** 18 July 2023
Record date: 4 July 2023
Reference no.: X*****3814
TFN/ABN NOT RECEIVED OR RECORDED

Dear Unitholder,

BETASHARES AUSTRALIAN EX-20 PORTFOLIO DIVERSIFIER ETF**Distribution statement for the period ended 30 June 2023**

A distribution payment has been made in respect of your units as at the Record date. The final details of the distribution components (including any non-assessable amounts) are advised in the Attribution Managed Investment Trust Member Annual (AMMA) Statement for the year ended 30 June 2023.

Visit our Investor Centre at www.linkmarketservices.com.au where you can view and change your details, including updating your email address to ensure that you receive distribution notifications by email.

Class Description	Rate per Unit	Participating Units	Gross Amount
Ordinary Units	34.217079 cents	550	\$188.19
		*Less: Resident Withholding Tax:	\$88.00
		Net Amount:	\$100.19

IMPORTANT:

***WE DO NOT HAVE YOUR TFN/ABN. Resident Withholding Tax has been deducted** as your TFN or ABN has not been recorded as at the Record date. Please visit www.linkmarketservices.com.au to provide your TFN or ABN.

PAYMENT REMITTED TO:COMMONWEALTH BANK OF AUSTRALIA
1 HARBOUR ST SHOP C4 DARLING W
SYDNEY NSW 2000
Account Name: PURL SMSF PTY LTD <PURL FAMILY S
BSB: 067-167 ACC: ****0674
Direct Credit Reference No.: 001298258735**Subscribe to content that interests you.**

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Tax Invoice:
Issue Date:


806827932/15739
28 Apr 2023


John Purl Coaching
415/147 Pirie Street
ADELAIDE, SA 5000

 **Account Enquiries** 1300 323 263
TheTeam@EnergyOn.com.au
www.EnergyOn.com.au

 **Office Hours**
Monday - Friday 8:30am - 5:30pm (AEST)

 **Moving Out?** 1300 323 263
Visit our [website](#) or call us
5 business days before you
move out

 **Building Assistance & Faults** 0412 864 821
Building Manager

 **Faults & Emergencies (24hrs)** 13 13 66
Call this number to contact
SA Power Networks

Previous Amount - Payments Received = Previous Balance + New Charges =
\$0.00 \$0.00 \$0.00 \$253.86

Consumption and Supply For the Period 21 Feb 2023 - 24 Apr 2023

Electricity charges (please see over for details)	\$182.26
Connection Fee	\$48.52
Total Charges Excluding GST	\$230.78
<i>GST Amount:</i>	\$23.08
New Total Charges Including GST	\$253.86

Invoice Summary

Amount Due	\$253.86
Due Date	18 May 2023
Customer Number	806827932

Contact us if you would like to set up your account on Direct Debit.



100% Australian
Owned and Operated




Scan to pay

Scan the QR code to set up your recurring Direct Debit payments through your mobile phone!
For more information please visit payble.com.au/energyon




Scan or [Click here](#)

How To Pay


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


Billers Code: 778100
Ref: 8068279325

 **Online or Call**
[Click here](#) to make a payment using your Customer Number 806827932 or call 1300 276 468 with your Reference Number and Biller Code to make a payment via your Visa, Mastercard or American Express. 1% surcharge will apply.

Invoice Summary

Amount Due	\$253.86
Due Date	18 May 2023

 **Direct Debit**
Visit our [website](#) or call us on 1300 323 263 to organise Direct Debit from your bank, financial institution or credit card.

 **Cheque**
You can send a cheque or money order with this payment slip to:
PO Box 2624, Mt Waverley VIC 3149

Invoice Details

Service Address: 415/147 Pirie ST, Adelaide SA 5000
 Service Type: Electricity
 Supply Period: 21 Feb 2023 to 24 Apr 2023
 Next Expected Read Date: 23 Jul 2023

Meter Reads

Meter Number	Description	Start Date	Start Read	End Read Date	End Read	Multiplier	Total Usage
214405703	Peak	21/02/2023	9,142.50 kWh (A)	24/04/2023	9,442.20 kWh (A)	1.00	299.70 kWh
214405703	Off Peak	21/02/2023	4,733.60 kWh (A)	24/04/2023	4,782.70 kWh (A)	1.00	49.10 kWh

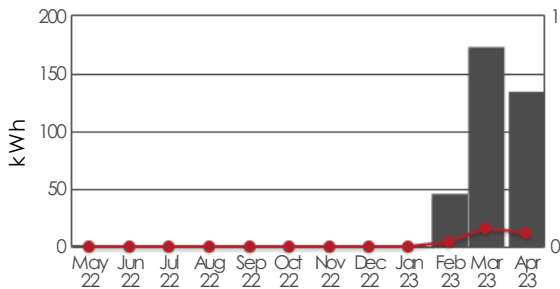
E: Estimated A: Actual

Consumption Charges

Description	Charge Period	Quantity	Unit	Rate	=	Total
Energy Charges						
Flat	21/02/2023 to 24/04/2023	348.80	kWh	x 34.30 c/kWh	=	\$119.64
Supply Charges						
Supply Charge	21/02/2023 to 24/04/2023	63.00	days	x 99.40 c/day	=	\$62.62
Total (Exc. GST)						\$182.26
GST						\$18.23
Total (Incl. GST)						\$200.49

If your invoice is based on an estimated read you may request an adjusted invoice by providing us with your own read. Please contact us on 1300.323.263 for information on how to access and read your meter.

Consumption Summary



Understanding Your Consumption

Visit www.energymadeeasy.gov.au to compare household usage and see where you fit. Visit www.climatechange.gov.au to further understand your greenhouse gas emissions.

Usage Breakdown	
Avg Cost per Day	\$3.18
Avg Daily Usage	5.54 kWh
Sametime Last Year	0.00kWh

Your Indicative Greenhouse Gas Emissions	
Total for this bill	0.15 tonnes
Sametime Last Year	0.00 tonnes

Compare Consumption

Your household monthly consumption (kWh)	348.80 kWh
Household size Without swimming pool	Avg. monthly consumption benchmark (kWh)*
1 person	235
2 people	360
3 people	415
4 people	465
5 people	514

Your Embedded Network Manager is Energy On. For enquiries, please email ENM@EnergyOn.com.au

Concessions

Residential customers may be entitled to an Energy Bill or Water and Sewerage Rates Concession. Visit www.sa.gov.au, email concessions@sa.gov.au, or call the ConcessionsSA Hotline 1800 307 758 for more information.

For further information, please contact us on 1300 323 263.

Need an interpreter?

Call 131 450 for the Translating and Interpreting Service.
 خدمة الترجمة | 口译服务 | Dich vu phiun dich | Servizio di interpretariato | Servicio de intérprete | Service d'interprétation | Dolmetschservice | услуги перевода

Additional Services

If you have a hearing or speech impairment, please call the National Relay Services:
 Voice Relay: 1300 555 727
 SMS Relay: 0423 677 767
 TTY: 133 677

To register for Life Support, please contact us on 1300 323 263.

Go to www.EnergyOn.com.au for How To Read Your Invoice.

Payment Assistance

If you are unable to pay this invoice, you may be eligible for payment assistance:

- Additional time to pay
- Other arrangements, such as differing intervals
- Instalment Payment Plan
- Paying for energy use in advance

Please call us on 1300 323 263 to discuss your options.

PURL SMSF PTY LTD ITF PURL FAMILY SUPER FUND
 37 ADELAIDE ST
 MAYLANDS SA Australia 5069

07 July 2023

Dear PURL SMSF PTY LTD ITF PURL FAMILY SUPER FUND,

Here's your account information and a list of transactions from 01/07/22-30/06/23.

Account name PURL SMSF PTY LTD ITF PURL FAMILY SUPER FUND
BSB 067167
Account number 33720674
Account type CDIA
Date opened 18/04/2023

Date	Transaction details	Amount	Balance
01 May 2023	Fast Transfer From PURL SMSF PTY LTD ATF CREDIT TO ACCOUNT test trnsfr	\$1,000.00	\$1,000.00
04 May 2023	Fast Transfer From PURL SMSF PTY LTD ATF CREDIT TO ACCOUNT funds transfer	\$10,000.00	\$11,000.00
08 May 2023	Fast Transfer From PURL SMSF PTY LTD ATF CREDIT TO ACCOUNT smsf trnsfr	\$9,800.00	\$20,800.00
09 May 2023	Fast Transfer From PURL SMSF PTY LTD ATF CREDIT TO ACCOUNT smsf trnsfr	\$10,000.00	\$30,800.00
11 May 2023	Fast Transfer From PURL SMSF PTY LTD ATF CREDIT TO ACCOUNT find trnsfr	\$9,000.00	\$39,800.00
11 May 2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	-\$15,740.40	\$24,059.60
15 May 2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	-\$13,559.95	\$10,499.65
22 May 2023	Fast Transfer From PURL SMSF PTY LTD ATF fnd trnsfr fnd trnsfr	\$10,000.00	\$20,499.65
22 May 2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	-\$6,034.29	\$14,465.36
24 May 2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	-\$10,351.50	\$4,113.86
26 May 2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	-\$7,864.80	-\$3,750.94

Date	Transaction details	Amount	Balance
26 May 2023	Return 26/05/23 Direct Debit 062934 COMMSEC SECURITI COMMSEC	\$7,864.80	\$4,113.86
26 May 2023	Unpaid Payment Fee	-\$5.00	\$4,108.86
30 May 2023	Fast Transfer From PURL SMSF PTY LTD ATF CREDIT TO ACCOUNT funds trsnfr	\$8,500.00	\$12,608.86
30 May 2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	-\$4,108.86	\$8,500.00
31 May 2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	-\$3,755.94	\$4,744.06
01 Jun 2023	Credit Interest	\$23.17	\$4,767.23

Any pending transactions haven't been included in this list. Proceeds of cheques aren't available until cleared.

If you have questions or need more information, go to commbank.com.au/support.

Yours sincerely,



Brian Moseley
General Manager, Retail Customer Service

Australian Business Register

13 January 2023

Australian business number (ABN)	77 427 561 290
Entity name	The Trustee for Purl Family Super Fund
ABN status	Active
ABN registration date	12 January 2023
Postal address	PO Box 230 GLEN OSMOND SA 5064
Business address	37 ADELAIDE ST MAYLANDS SA 5069
Email address	John@johnpurl.com
Type of entity	ATO Regulated Self-Managed Superannuation Fund
ANZSIC code	6330 - Superannuation Funds
Associate name	Position held
MR JOHN DANIEL PURL	Director Of A Corporate Trustee Member Of A Self Managed Superannuation Fund
MRS COURTNEY ARRON PURL	Director Of A Corporate Trustee Member Of A Self Managed Superannuation Fund
PURL SMSF PTY LTD	Trustee

**ASIC**

Australian Securities & Investments Commission

Forms Manager

Registered Agents

Company: PURL SMSF PTY LTD ACN 664 955 613

Company details

Date company registered 12-01-2023
 Company next review date 12-01-2024
 Company type Australian Proprietary Company
 Company status Registered
 Home unit company No
 Superannuation trustee company Yes
 Non profit company No

Registered office

UNIT 8 , 435-439 FULLARTON ROAD , HIGHGATE SA 5063

Principal place of business

37 ADELAIDE STREET , MAYLANDS SA 5069

Officeholders

PURL, JOHN DANIEL

Born 26-07-1981 at UNITED KINGDOM

37 ADELAIDE STREET , MAYLANDS SA 5069

Office(s) held: Director, appointed 12-01-2023
 Secretary, appointed 12-01-2023

PURL, COURTNEY ARRON

Born 12-03-1985 at ADELAIDE SA

37 ADELAIDE STREET , MAYLANDS SA 5069

Office(s) held: Director, appointed 12-01-2023

Company share structure

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORDINARY	180	180.00	0.00

Members

PURL , JOHN DANIEL

37 ADELAIDE STREET , MAYLANDS SA 5069

Share class	Total number held	Fully paid	Beneficially held
ORD	90	Yes	Yes

PURL , COURTNEY ARRON

37 ADELAIDE STREET , MAYLANDS SA 5069

Share class	Total number held	Fully paid	Beneficially held
ORD	90	Yes	Yes

Document history

These are the documents most recently received by ASIC from this organisation.

Received	Number	FormDescription	Status
----------	--------	-----------------	--------

12-01-2023 4EAB96269 201 APPLICATION FOR INCORPORATION (DIVN 1) Processed and imaged

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SMSF Investment Strategy

Purl Family Super Fund

Date: 12 January 2023

Objective

This investment strategy of (as reviewed and amended annually or more often depending on changes to the needs of members) is created in compliance with the Superannuation Industry (Supervision) Act 1993.

The Fund:

1. accepts employer and member contribution and contributions from other persons as the laws allow
2. transfers from other Superannuation funds and from a spouse as the laws allow
3. provides benefits to members upon retirement and as the laws allow
4. provides other activities as allowed by the laws and regulations from time to time
5. allows access to any unrestricted non-preserved benefits (as/when allowed by the laws and regulations)
6. provides for the payment of pension benefits at a rate as determined in the future from time to time.

The fund complies with the current laws and regulations and the rules in the trust deed. It has the following investment objectives:

Risk and Return

It is recognised that timing (when you get into the investment) and time in the investment (how long you are in the investment) affects returns. Different investments have different returns and volatility. The Trustee (from time to time) of the fund has a strong emphasis on preserving the fund's capital. However, many sound investments are not capital guaranteed. Security of capital has to be tempered with the need to achieve the desired rate of return. Therefore, assets that show volatility may be of benefit to the fund.

The Trustee is ever vigilant to balance these two objectives:

- protecting the capital and
- growing the value of the fund by obtaining an acceptable rate of return.

Position on Diversification

From time to time fund investments may be diversified across asset classes but at other times maybe concentrated in only a few or one. The trustee will invest according to market conditions and availability of the fund's assets. A funds assets maybe predominantly invested in residential or commercial (or other types) of real estate should the trustee see fit to do so.

Required Rate of Return

The Trustee seeks an overall investment return for the fund in the 7-10 year term (medium term) of 3-5% above the average rate of inflation over that period.

Trustee's Obligations

The Trustee ensures that the fund meets the legislated standard minimums to continue to obtain concessional taxation status on the income. It is also incumbent on the Trustee to consider the tax consequences of all investments. Tax-advantaged products may reduce the fund's taxation burden. Tax is one of the Trustee's relevant concerns. The Trustee acknowledges that members' benefits are a liability of the fund. The Trustee gives thought to the level of benefit required to be paid to the member. However, while no terminations or benefits are expected to be paid out in the short to medium term the Trustee is at liberty to examine investments that are medium term. However, when the member is in pension phase the time horizon may be far shorter.

Paying Debts

The Trustee is obliged to pay tax, expenses and benefits. It will do so within 31 days. The Trustee ensures that it holds sufficient cash to meet such obligations.

Cost of Investing

The Trustee strives to reduce costs of investing. However, at times upfront investment costs are payable in order to obtain the best investment products that fit into this investment strategy. Exit costs and penalties may also be part of the cost of carrying out this investment strategy.

Gearing

Borrowing to invest is permissible by the fund in accordance with the rules and laws at the time.

Investments (all investments maybe held within specific ranges)

Cash (0% - 100%)

Money can be held in kind, in banks, building societies, lending institutions and cash management accounts.

Australian Shares (15% - 70%)

After research and due diligence, these include listed and unlisted securities including shares, warrants, derivatives, derivatives securities and managed funds.

Fixed Interest (0% - 70%)

These include deposits in Australian and overseas banks, building societies, lending institutions, cash management accounts, government and non-government bonds, bank bills, debentures, corporate notes and specialist fixed interest funds.

International Shares (0% - 50%)

After research and due diligence, these include investments directly or indirectly in listed and unlisted shares from around the world including listed and unlisted securities including shares, warrants, derivatives, derivatives securities and managed funds.

Property (0% - 60%)

This includes direct residential and commercial real estate, both direct and indirect investments in listed and unlisted property trusts and property securities funds.

Derivatives (0% - 30%)

Derivatives are financial contracts, or financial instruments, whose prices are derived from the price of something else (known as the underlying). The underlying price on which a derivative is based can be that of an asset (e.g., commodities, equities (stocks), residential mortgages, commercial real estate, loans, bonds), an index (e.g., interest rates, exchange rates, stock market indices, consumer price index (CPI), inflation derivatives, or other items).

Structured Products (0% - 30%)

This includes products that cover a diverse set of investment categories outside traditional bonds and shares and can be considered as having a typically higher risk/ return profile, or other features that provide some complexity to the investment. These products that are derived from and/or based on a single security or securities, a basket of stocks, an index, a commodity, debt issuance and/or a foreign currency, among other things and include index and equity linked notes, term notes and units generally consisting of a contract to purchase equity and/or debt securities at a specific time.

Art (0% - 30%)

This includes Emerging Artists, Mid-Career Artists and Blue-chip Artists. A rising artist generally does not have any auction record though their artworks are exhibited and collected by a number of famous art galleries. Mid-career artists are already established in their careers and have a promising auction history. Blue-chip artists are holding national significance and their art works are collected and auctioned by most all art galleries.

Cryptocurrency (0% - 30%)

This includes established coins listed on recognised exchanges, ICOs and NFTs. The investments may be held on an exchange directly or stored in a secure cold wallets

Insurance

The trustees have reviewed the need to hold a contract insurance for members of the fund and have determined that insurances has been considered and it is not deemed necessary. Each member has personal insurances in their own names and does not require additional insurances to protect themselves or assets. This is in compliance with the directives contained within SIS Act1994 Regulation 4.09 (2)(e)

Review

The Trustees undertake to review this strategy on a continual basis and will regularly revisit the objectives and strategies of the fund consistent with the needs of members and will as a minimum review the fund’s investment strategy annually.

Signed by the Trustee(s)

Name of Trustee: John Daniel Purl

Signed



.....

.....

SUPERANNUATION FUND DEED

Purl Family Super Fund

Purl SMSF Pty Ltd

664 955 613

(Trustee)

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Date

This deed is made on 12/01/2023

Parties

Name	Purl SMSF Pty Ltd ('Trustee')
ACN	664 955 613
Address	UNIT 8, 435-439 FULLARTON ROAD, HIGHGATE SA 5063

Name	John Daniel Purl ('Member')
Address	37 ADELAIDE STREET, MAYLANDS SA 5069

Name	Courtney Arron Purl ('Member')
Address	37 ADELAIDE STREET, MAYLANDS SA 5069

Recitals

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

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

Operative Terms

1 Definitions

Term	Meaning
Account	an account established by the Trustee for the purpose of administering the Fund or calculating the Benefits payable in respect of a Member or for any other purpose under this Deed
Account-Based Pension	has the meaning given in sub-regulation 1.03(1) of the SIS Regulations
Allocated Pension	a Pension that complies with sub-regulation 1.06(4) of the SIS Regulations
Auditor	an approved auditor within the meaning of the Relevant Law being the auditor appointed by the Trustee from time to time to audit the Fund
Beneficiary	a person (including a Member or a former Member) beneficially entitled to a Benefit from the Fund
Benefit	the benefits payable or that may be payable to a Member or his Dependants or any other person under this Deed or the Relevant Law
Commencement Date	the date of this Deed
Deed	this Deed
Dependant	<ul style="list-style-type: none"> a) a Member's spouse and, where there is more than one person who fits that description, the person determined by the Trustee to be the Member's spouse; b) a Member's child including subject to the Relevant Law any person who is, in the Trustee's opinion, maintained as a child by the Member; c) any other person whom the Trustee considers to be substantially financially dependant on the Member at the relevant time; and d) any other person considered to be a dependant under the Relevant Law
Downsizer Contributions	contributions in accordance with section 292-102 of the <i>Income Tax Assessment Act 1997</i> (Cth)

Term	Meaning
Eligible Fund	a regulated superannuation fund, an approved deposit fund, an eligible rollover fund, a rollover annuity, or any other like fund or annuity which the acceptance of monies or assets from, or the payment or transfer of monies or assets to, would not, in the opinion of the Trustee, be in breach of the Relevant Law
Eligible Person	any person who is eligible to become a member of a self managed superannuation fund under the Relevant Law provided only that he or she is not in an employment relationship with a Member unless the person is a relative of that Member
Financial Year	<ul style="list-style-type: none"> a) the period from the Commencement Date to the following 30 June; b) the period from each subsequent 1 July to each following 30 June before the termination of the Fund; c) the period from the last 1 July before the termination of the Fund to the date of termination of the Fund; and d) such other period ending on such other date as the Trustee may from time to time determine
Fund	all of the assets from time to time held by the Trustee in the trusts established by this Deed
Member	a person who has been admitted to membership of the Fund and has not ceased membership of the Fund
Old-Age Pension	has the meaning given in section 10 of the SIS Act
Pension	has the meaning given in section 10 of the SIS Act
Pension Standards	<ul style="list-style-type: none"> a) for an Account-Based Pension, the standards in sub-regulation 1.06(9A) of the SIS Regulations; b) for an Allocated Pension, the standards in sub-regulation 1.06(4) of the SIS Regulations; c) for a Transition to Retirement Income Stream, the standards in the definition of that term in sub-regulation 6.01(2) of the SIS Regulations; and d) for any other Old-Age Pension, the relevant standards contained in the SIS Regulations
Regulator	has the meaning given in section 10 of the SIS Act

Term	Meaning
Relevant Law	<p>that legislation which must be complied with, or that the Trustee considers desirable to comply with, in order for the Fund to be a regulated and complying self managed superannuation fund or such other fund (whether by another name) that is entitled to concessional treatment for Taxation purposes. That legislation may include:</p> <ul style="list-style-type: none"> a) the SIS Act; b) the SIS Regulations not including SIS Regulation 6.17A(7); c) the <i>Superannuation (Financial Assistance Funding) Levy Act 1993</i> (Cth); d) the <i>Superannuation (Resolution of Complaints) Act 1993</i> (Cth); e) the <i>Superannuation (Rollover Benefits) Levy Act 1993</i> (Cth); f) the <i>Superannuation Entities (Taxation) Act 1987</i> (Cth); g) the <i>Superannuation Supervision Levy Act 1991</i> (Cth); h) the <i>Income Tax Assessment Act 1936</i> (Cth); i) the <i>Income Tax Assessment Act 1997</i> (Cth); and j) any other legislation, requirements, standards, guidelines, rulings or announcements
Review Date	the final day of each Financial Year and/or any other date the Trustee determines in its absolute discretion
SIS Act	the <i>Superannuation Industry (Supervision) Act 1993</i> (Cth)
SIS Regulations	the <i>Superannuation Industry (Supervision) Regulations 1994</i> (Cth)
Taxation	includes income tax (including capital gains tax, tax on eligible termination payments and tax on contributions), payroll tax, land tax, goods and services tax, stamp duty and any other taxes or duties
Transition to Retirement Income Stream	has the meaning given by sub-regulation 6.01(2) of the SIS Regulations
Trustee	the trustee(s) for the time being of the Fund

2 Rules of interpretation

- a) Any provision of this Deed must be read down to the extent necessary for this Deed to constitute a complying self managed superannuation fund and so as to comply with the requirements of the Superannuation Law. If that is not possible, it must be severed. All other provisions of this Deed are unaffected. Any obligation or requirement imposed by Superannuation Law in respect of the fund established by this Deed or which would be required to enable this Deed or any Member of the Fund to be eligible for any concessional tax treatment that is not expressed in this this deed is to be regarded as incorporated into this Deed by reference.
- b) A provision of this Deed will not be construed to the disadvantage of a party because that party was responsible for including that provision and/or that provision benefits that party.
- c) In this Deed unless the contrary intention appears:
 - (i) a person includes any other legal entity and vice versa;
 - (ii) the singular includes the plural and vice versa;
 - (iii) a gender includes all other genders;
 - (iv) where an expression is defined, its other grammatical forms have a corresponding meaning;
 - (v) a clause or annexure is a clause of or an annexure to this Deed;
 - (vi) a reference to a document is to that document as amended or varied;
 - (vii) any legislation includes any subordinate legislation and amendments;
 - (viii) conduct includes any act, omission, representation, statement or undertaking whether or not in writing;
 - (ix) 'writing', 'written' and 'in writing' include any mode of representing or reproducing words in a visible form; and
 - (x) 'including', or similar words, does not limit what else might be included.

Headings are for convenience and do not affect the interpretation of this Deed.

3 Relevant Law

3.1 Inconsistency

Any provision of this Deed that is inconsistent or conflicts with the Relevant Law or prevents the Trustee from complying with the Relevant Law must be read down to the extent necessary to avoid that effect. If that is not possible, that provision must be excluded from this Deed but only to the extent necessary to avoid that effect. All other provisions of this Deed continue to be valid and enforceable.

3.2 Power to act in accordance with Relevant Law

The Trustee has the power to do all acts and things, or to omit to do such acts and things, as the Trustee considers necessary, desirable or expedient for the Fund to comply with the Relevant Law.

3.3 Deemed inclusion of Relevant Law

Notwithstanding any provision of this Deed, any clause or provision that must be included in this Deed from time to time in order for the Fund to comply with the Relevant Law is deemed to be included in this Deed as if every such provision was set out in this Deed, but only for so long as that deemed inclusion is necessary for the Fund to comply with the Relevant Law.

4 The Fund

4.1 Establishment

By this Deed the Trustee establishes the Purl Family Super Fund.

4.2 Fund vested in Trustee

- (a) The Fund will be vested in the Trustee.
- (b) The Trustee will at all times hold, control and manage the Fund in accordance with the provisions of this Deed.
- (c) No Member will have any beneficial interest in the Fund or any asset of the Fund.

4.3 Purpose

Trustee must be a Constitutional Corporation or where the Trustee is not a Constitutional Corporation the primary purpose of the Fund shall be to provide old age pension and maintained solely for one or more of the purposes laid out in section 62 of the SIS Act.

5 Trustee

5.1 Number of Trustees

- (a) Where the Trustee consists of a constitutional corporation, there will only be one Trustee.
- (b) Where the Trustee consists of natural persons, there may be any number of Trustees subject to any minimum and maximum number prescribed by the Relevant Law.

5.2 Appointment and removal

- (a) Members may at any time by deed:
 - (i) remove any Trustee who is not a Member or a person acting as Trustee pursuant to **clauses 5.2(c) to 5.2(f)**;
 - (ii) appoint any person in that Trustee's place; and/or
 - (iii) appoint any person as an additional or replacement Trustee.
- (b) A Trustee will continue to hold office until the Trustee:
 - (i) resigns by notice to the Members;
 - (ii) if a natural person, dies;
 - (iii) if a natural person, becomes incapable of performing his duties as Trustee;

- (iv) if a company, becomes an externally administered body corporate (as defined in the *Corporations Act 2001* (Cth)) or has a provisional liquidator appointed;
 - (v) is removed from office by the Members pursuant to the provisions of this Deed or the Relevant Law; or
 - (vi) becomes a disqualified person under the Relevant Law.
- (c) Subject to any restrictions imposed by the Relevant Law, if a Member dies:
- (i) the deceased Member's legal personal representative may act as a Trustee in place of the deceased Member for so long as the Relevant Law allows; and
 - (ii) for the purpose of this **clause 5.2(c)** the 'legal personal representative' of a deceased Member includes the executor named in the Will of the deceased Member whether or not a grant of Probate has been issued or will be sought in relation to the deceased Member's estate.
- (d) If a Member is under a legal disability, that Member's legal personal representative may act as Trustee in his place.
- (e) If a Member is under a legal disability because of age, and the Member does not have a legal personal representative, the Member's parent or guardian may act as Trustee on behalf of the Member.
- (f) A Trustee may, by enduring power of attorney, appoint another person to act as Trustee in his place.
- (g) Where the Trustee consists of a constitutional corporation, the Members will do all things necessary to ensure that the appointment and removal of directors of the Trustee is governed in a manner substantially similar to **clauses 5.2(c) to 5.2(f)**.
- (h) Section 14(2)(c) of the *Trustee Act 1936* (SA) does not apply to this Deed.

5.3 Trustee meetings

- (a) Any Trustee may at any time convene a Trustees' meeting by notice to the other Trustees.
- (b) The Trustee that convenes the Trustees' meeting will be the chairman of the meeting unless all of the Trustees agree otherwise.
- (c) A Trustees' meeting may be held by any technological means by which the Trustees are able simultaneously to hear each other and to participate in discussion.
- (d) Subject to the provisions of this Deed, the Trustees may meet together, adjourn and regulate their meetings as they think fit.
- (e) A quorum for a meeting of Trustees is two Trustees unless there is only one Trustee, when a quorum is that Trustee.

5.4 Decisions of Trustees

- (a) Each Trustee has one vote and questions arising at a Trustees' meeting will be decided by a majority of the Trustees present and voting.
- (b) If there are an equal number of votes for and against a resolution the chairman of the Trustees' meeting will have the casting vote.

5.5 Minutes

- (a) The Trustees must record their decisions in written minutes, signed by the chairman of the Trustees' meeting.
- (b) Signed minutes are sufficient evidence of decisions and proceedings at meetings unless proved incorrect.

5.6 Written resolutions

A resolution in writing signed by all of the Trustees (or if the Trustee is a constitutional corporation, a resolution signed by all of the directors of the Trustee) will:

- (a) have the same effect and validity as a resolution of all the Trustees present and voting at a Trustees' meeting; and
- (b) be deemed to have been passed on the day on which the document was last signed by a Trustee (or if the Trustee is a constitutional corporation, by a director), notwithstanding that the written resolution may have been signed in two or more counterparts and may be in the form of a copy, telex, or facsimile transmission.

5.7 Conflict of interest

- (a) A Trustee and any firm, body or entity in which a Trustee has a direct or indirect interest may subject to the Relevant Law in any capacity:
 - (i) enter into any contracts or arrangement with the Fund;
 - (ii) be appointed to and hold any office or place of profit under the Trustees, other than the office of Auditor; and
 - (iii) act in a professional capacity, other than as the Auditor, for the Fund,

and may receive and retain for his own benefit any remuneration, profits or benefits as if he was not a Trustee.

- (b) Every Trustee must disclose his interest to the other Trustees.
- (c) The failure by a Trustee to make disclosure under this **clause 5.7** does not render void or voidable a contract or arrangement in which the Trustee has a direct or indirect interest.
- (d) A Trustee may vote in respect of a contract or arrangement or any other matter in which the Trustee has a direct or indirect interest.

5.8 Validity of acts of Trustees

The acts of the Trustee will remain valid notwithstanding that it is subsequently discovered that there was a defect in the appointment of a person as a Trustee or a person appointed as a Trustee was a disqualified person for the purposes of the Relevant Law.

5.9 Constitution

The Trustee must, if a constitutional corporation, ensure that its Constitution is consistent with any applicable requirements of the Relevant Law.

6 Trustee's duties

The Trustee (and if the Trustee is a constitutional corporation, the directors of the Trustee) must:

- (a) act honestly in all the Trustee's dealings with the Fund;
- (b) exercise the same degree of care, skill and diligence as an ordinary prudent person would exercise in dealing with property of another person for whom the person felt morally bound to provide;
- (c) ensure that the Trustee's duties and powers in respect of the Fund are performed and exercised in the best interests of Members;
- (d) keep the money and other assets of the Fund separate from any money and assets of the Trustee; and
- (e) not enter into any contract or do anything else that would prevent the Trustee from, or hinder the Trustee in, properly performing or exercising the Trustee's functions and powers in respect of the Fund.
- (f) formulate, review regularly and give effect to an investment strategy as set out in clause 13.1;
- (g) consider and review regularly the insurance needs and preferences of each Member of the Fund;
- (h) if there are any reserves of the fund- formulate, review regularly and give effect to a strategy for their prudential management consistent with the Investment Strategy of the Fund; and
- (i) provide each beneficiary of the fund access to any prescribed information or any prescribed documents.

7 Trustee's powers

7.1 All powers

The Trustee will have power to do everything necessary or desirable to manage, administer and deal with the Fund and all proceedings, matters and things connected with the Fund in an efficient and economical manner and so as to comply with the Relevant Law, including:

- (a) entering into and executing all contracts, deeds and documents and doing all such matters and things as it considers expedient for the purpose of carrying out the trusts, authorities, powers and discretions conferred upon the Trustee by this Deed;
- (b) giving such undertakings and incurring all such obligations relating to the Fund as the Trustee thinks fit;
- (c) instituting, conducting, defending or abandoning, settling, compromising or submitting to arbitration any claim, proceedings, matter or thing relating to the Fund or to the rights of Members or other persons claiming to be entitled to be paid a benefit from the Fund;

- (d) borrowing or lending money and securing the repayment of that money in any manner including by charge or mortgage over real property or personal property and upon any terms, with or without security which the Trustee may consider advisable;
- (e) insuring or re-insuring any risks, contingencies or liabilities of the Fund;
- (f) paying out of the Fund all expenses of and incidental to the management and administration of the Fund, including the fees of any advisers or agents and the remuneration of persons appointed pursuant to this Deed;
- (g) giving receipts and releases or discharges of any other kind in relation to any debts owed to the Fund;
- (h) purchasing and selling real or personal property at the complete discretion of the Trustee subject only to the Investment Strategy; and
- (i) indemnifying or undertaking to indemnify any person in respect of any claim, matter or thing relating to the Fund or to the rights of Members or other persons entitled in respect of the Fund.

7.2 Absolute discretion

- (a) The Trustee, in the exercise of the authorities, powers and discretions given to it under this Deed, has an absolute and unfettered discretion and may from time to time exercise or enforce all or any of such powers, authorities and discretions, and will have power generally to do all such things as the Trustee in its absolute discretion considers appropriate in the administration of the Fund and the performance of its obligations under this Deed.
- (b) Subject to the Relevant Law the Trustee may also in its absolute discretion waive any requirement of this Deed in respect of any Member.

7.3 Delegation

The Trustee may delegate and vary or remove any delegation to any person, on such terms as the Trustee may think fit, any of the authorities, powers and discretions conferred upon the Trustee by this Deed or the Relevant Law.

7.4 Remuneration

- (a) The Trustee will not receive any salary or remuneration from the Fund in respect of its services as Trustee.
- (b) Subject to the Relevant Law, nothing in this Deed will preclude any firm, corporation or partnership of which the Trustee or any of its directors is a partner, director, shareholder, related body corporate (as defined in the *Corporations Act 2001* (Cth)) or employee from being paid out of the Fund any proper fees or remuneration for professional or other services rendered by such firm, corporation or partnership in connection with the Fund.

7.5 Confidentiality

The Trustee will regard as strictly confidential so far as practicable all information disclosed to or gained by it in the course of administering the Fund or otherwise in connection with this Deed, or anything relating or incidental to it. Subject to the Relevant Law no dependant or other person not a Member shall be entitled to any information concerning the operations or conduct of the Fund or of the Trustee as Trustee unless the Trustee determines it is appropriate to disclose that information to that person.

7.6 Dependants and other beneficiaries

The Trustee may exercise all its powers under this Deed and the Relevant Law in respect of Dependants and any other person entitled to a Benefit. All such persons must comply with the provisions of this Deed and any direction of the Trustee in relation to the payment of any Benefit to them or otherwise.

7.7 Indemnity

The Trustee (and if a constitutional corporation, each of its directors) will be indemnified out of the Fund against all liabilities, losses, costs and expenses incurred in the exercise, purported exercise or attempted exercise of the trusts, powers, authorities and discretions vested in the Trustee or at law, including in respect of any payments made to any person whom the Trustee bona fide believes to be entitled to the payment and it is subsequently found that the person was not in fact so entitled.

7.8 Release

The Trustee (and if a constitutional corporation, each of its directors) is released from all liabilities, losses, costs and expenses incurred in the exercise, purported exercise or attempted exercise of the trusts, powers, authorities and discretions vested in the Trustee or at law, including in respect of any payments made to any person whom the Trustee bona fide believes to be entitled to the payment and it is subsequently found that the person was not in fact so entitled.

7.9 Limited indemnity and release

Nothing in this Deed has the effect of giving the Trustee (and if a constitutional corporation, each of its directors) an indemnity or release in respect of any liability:

- (a) for a breach of trust, where the Trustee fails to act honestly, or intentionally or recklessly fails to exercise, the degree of care and diligence that the Trustee was required to exercise; or
- (b) for a monetary penalty under a civil penalty order.

7.10 Trustee's lien

The Trustee will have, to the extent permitted by law, a lien on and over the assets of the Fund for the purpose of satisfying the indemnities given to the Trustee under this Deed and the Relevant Law.

8 Membership

8.1 Admission

The Trustee may in its absolute discretion admit any Eligible Person who has lodged with the Trustee an application for membership, in such form as the Trustee may require, to membership of the Fund provided only that the number of Members as a result of that admission would not be greater than that permitted for a Self Managed Superannuation Fund and that the number of trustees shall not be greater than the maximum allowed in the Jurisdiction.

8.2 Timing

Membership of the Fund shall commence:

- (a) for the initial Members on the date hereof;
- (b) for future Members on and from the date determined by the Trustee or if non is determined the date on which that person or his or her legal personal representative becomes a Trustee hereof or a director of the Trustee.

8.3 Bound by this Deed

Every person admitted to membership of the Fund becomes a Member and is bound by this Deed.

8.4 Variation of membership terms

The Trustee may, by written agreement with any Member, vary the terms and conditions applicable to that Member's membership of the Fund, including the contributions and benefits payable to or in respect of the Member.

8.5 Information to new Members

The Trustee must, as soon as practicable after the admission of a Member, give to that Member any information required by the Relevant Law.

8.6 Trustee's requirements

A Member must provide such information including a tax file number and documents, submit to such medical examinations, and generally do such things as the Trustee deems necessary in order for the Trustee to satisfy itself that such person is entitled to a Benefit from the Fund.

8.7 Cessation

A Member ceases to be a Member if:

- (a) the Member dies; or
- (b) all Benefits payable to the Member under the Fund have been:
 - (i) transferred to another fund pursuant to **clause 10**; or
 - (ii) paid to the Member pursuant to **clause 14**.

9 Contributions to the Fund

9.1 Employer contributions

Subject to **clause 9.4**, the Trustee will accept such contributions to the Fund from a Member's employer as may be agreed from time to time between the Trustee, the Member and the employer.

9.2 Member contributions

Subject to **clause 9.4**, the Trustee will accept such contributions to the Fund as a Member may wish to make from time to time including Downsizer Contributions.

9.3 Manner and timing of contributions

The Trustee may determine the manner and timing of contributions to be accepted from a Member or a Member's employer.

9.4 Contributions

The Trustee:

- (a) may accept contributions from any person in respect of a Member to the extent permitted by the Relevant Law;

- (b) must not accept any contribution if, in the opinion of the Trustee, the acceptance of the contribution would be in breach of the Relevant Law; and
- (c) must not accept a contribution or shortfall components which the Regulator lawfully directs the Trustee not to accept; and
- (d) may refuse to accept such contributions as the Trustee deems appropriate.

9.5 Form of contributions

- (a) Contributions may be made either in cash or by transfer to the Trustee of an asset in specie or by any other means authorised by the Relevant Law.
- (b) If a contribution is made by the transfer of an asset to the Trustee:
 - (i) the amount of the transfer will be the market value of that asset determined by the Trustee at the time of its transfer; and
 - (ii) the other terms and conditions of the transfer will be as determined by the Trustee.

9.6 Allocation

All contributions accepted by the Trustee must be allocated to a members account within 28 days after the end of the months or receipt or such other period as may be allowed under the Relevant Law.

9.7 Inadvertent Breach

- (a) If the Trustee becomes aware that a Contribution or other amount has been accepted which is not in accordance with the Relevant Law the Trustee must use all reasonable endeavours to refund the amount to any extent required by the Relevant Law; and
- (b) the Trustee shall be entitled to reduce the benefits of the member concerned by the amount of the contribution or shortfall component.

10 Transfers to and from other funds

10.1 Transfers to other funds

- (a) If requested by a Member, the Trustee may pay or transfer all or part of the Member's Benefits to an Eligible Fund, provided that the payment or transfer is not in breach of the Relevant Law.
- (b) If a Member ('Requesting Member') makes a request ('Transfer Request') pursuant to **clause 10.1(a)** of this Deed, the Trustee must resolve within one month whether or not to accept the Transfer Request.
- (c) If the Trustee does not accept the Transfer Request, the Requesting Member may, by one month's notice to each of the other Members, call a meeting of the Members to reconsider the Transfer Request.
- (d) A quorum for a Members' meeting will be two Members unless there is only one Member, when a quorum is that Member.

- (e) The chairman of the meeting will be the Requesting Member unless all of the members agree otherwise.
- (f) Any Member may appoint a proxy to vote on that Member's behalf.
- (g) If there are an equal number of votes in favour of and against accepting the Transfer Request, the chairman will have the casting vote.
- (h) If a majority of votes at the meeting of members are in favour of accepting the Transfer Request, the Requesting Member must notify the Trustee ('Notice') of that decision within one month.
- (i) The Members' decision in relation to a Transfer Request is binding on the Trustee.
- (j) The Trustee must pass all resolutions and do all acts necessary to give effect to the Transfer Request within one month of receiving the Notice unless the Requesting Member agrees otherwise.

10.2 Transfer by Trustee

The Trustee may of its own initiative pay or transfer the whole or part of a Member's Benefits to an Eligible Fund in such circumstances as may be permitted or required by the Relevant Law, whether or not the Member has requested or consented to such payment or transfer.

10.3 Benefits cease

The payment or transfer of a Member's Benefits to an Eligible Fund satisfies the Member's entitlement to those Benefits to the extent of the amount so paid or transferred. The receipt of such an amount by the Trustee of the other Eligible Fund completely discharges the Trustee for any liability in respect of that amount. The Trustee will have no responsibility to see to the application of that amount.

10.4 Transfers from other funds

If a Member requests, the Trustee may accept the transfer of money or assets from an Eligible Fund. The Trustee will credit the Member's Accounts in the manner agreed between the Trustee and the Member with the money or assets so received.

11 Investment portfolios

11.1 Selection of investment portfolios

- (a) Subject to the Relevant Law, the Trustee may allow a Member to select the investments for that Member's investment portfolio and the proportions of those investments.
- (b) The Trustee may restrict or impose conditions on that selection.

11.2 No selection

If a Member does not select an investment portfolio, the Trustee must invest the balance of that Member's Account in accordance with this Deed.

11.3 Variation or redemption

- (a) A Member may request the Trustee to vary or redeem any part of that Member's investment portfolio, as allowed by the Relevant Law.

- (b) The Trustee may (whether or not it is requested to do so) vary or redeem any part of an investment portfolio.

11.4 Delay or refusal

- (a) The Trustee may:
 - (i) delay in establishing, varying or redeeming any part of an investment portfolio; or
 - (ii) refuse to establish, vary or redeem any part of an investment portfolio.
- (b) If the Trustee delays in establishing, or refuses to establish, any part of an investment portfolio the Trustee must invest the balance of the Member's Account in accordance with this Deed.

11.5 Trustee may cease investment portfolio

- (a) The Trustee may cease any Member's investment portfolio. The Trustee must notify that Member that it has ceased its investment portfolio.
- (b) If the Trustee ceases a Member's investment portfolio the Trustee must invest the balance of that Member's Account in accordance with this Deed.

11.6 No liability

The Trustee is not liable to compensate a Member for any loss incurred in exercising or not exercising any of its powers under this **clause 11**.

11.7 No separate trust funds.

Investment portfolios are not separate trust funds.

12 Fund Accounts

12.1 Fund Accounts

The Trustee will keep such Accounts and reserves as the Trustee considers appropriate for the purpose of administering the Fund and calculating the Benefits payable to each Member.

12.2 Member Accounts

The Trustee must keep separate Accounts for each Member and, if desirable, keep in respect of each Member such separate Accounts as the Trustee considers necessary or desirable for any one or more of the following purposes:

- (a) differentiating between contributions made by the Member and contributions made for the benefit of the Member by an employer or any other person;
- (b) differentiating between the Member's preserved and non-preserved benefits;
- (c) calculating the Member's minimum benefits within the meaning of the Relevant Law;
- (d) identifying those monies and assets which are funding the Member's retirement benefits;
- (e) enabling the Member to have more than one pension; and
- (f) such other purpose as the Trustee considers appropriate.

12.3 Crediting Member's Accounts

The Trustee will credit or debit (as the case may be) each Member's Accounts with:

- (a) contributions received from the Member or any other person in respect of the Member;
- (b) any amounts transferred to or from an Eligible Fund;
- (c) if the Relevant Law permits, any amount transferred from or to the Member to or from the account of a spouse (as defined by section 10 of the SIS Act) either in this Fund or an Eligible Fund;
- (d) the income of the Fund at a rate determined by the Trustee pursuant to **clause 13.5**;
- (e) any Taxation, costs, expenses or liabilities in relation to the contributions received in respect of the Member including excess contributions tax;
- (f) any Taxation, costs, expenses or liabilities of the Fund that the Trustee considers appropriate;
- (g) any premiums and other expenses of any insurance policies in respect of the Member;
- (h) such proceeds, bonuses or rebates under any insurance policies as the Trustee determines; and
- (i) any other amounts that the Trustee considers appropriate.

12.4 Investment fluctuation Account

The Trustee may establish such Accounts for the purposes of smoothing any fluctuations in the value and earnings of investments of the Fund and for such other purposes as the Trustee may consider appropriate.

12.5 Reserves

The Trustee may establish reserves for the purposes of making provision for any existing or prospective liability for Taxation or any other liability or for any other purpose the Trustee considers appropriate in the course of administration of the Fund, including reserves for:

- (a) assets set aside to fund the pension of a Member;
- (b) forfeited Benefits;
- (c) contributions made on account of a specific group of Members;
- (d) earnings not allocated to Members' Accounts;
- (e) any proceeds, bonuses or rebates under an insurance policy not allocated to Member's Accounts; and
- (f) any amount left in a Member's Account after all benefits have been paid to the Member.

13 Investments

13.1 Strategy

The Trustee must formulate and give effect to an investment strategy that has regard to:

- (a) the risk involved in making, holding and realising, and the likely return from, the Fund's investments having regard to the Fund's objectives and cash flow requirements;
- (b) the composition of the Fund's investments as a whole, including the extent to which the investments are diverse or involve the Fund being exposed to risks from inadequate diversification;
- (c) the liquidity of the Fund's investments having regard to its expected cash flow requirements;
- (d) the ability of the Fund to discharge its existing and prospective liability; and
- (e) all other circumstances of the Fund and any other factor or matter the Trustee considers appropriate to have regard to.

The Trustee must notify Members of the investment strategy if required by the Relevant Law.

13.2 Authorised investments

The Trustee may invest all or so much of the moneys forming part of the Fund from time to time as is not required immediately for the payment of Benefits or other amounts authorised by this Deed in any investment whatsoever which the Trustee considers appropriate in accordance with the investment strategy and which is authorised by the Relevant Law. The Trustee may invest in instalment warrants including arrangements described in section 67A of the SIS Act and for this purpose may appoint a custodian.

13.3 Power to sell and vary investments

The Trustee will have power as it sees fit to sell any investments and to vary and transpose any investments into other investments authorised by this Deed.

13.4 Investment income

- (a) The Trustee must at the Review Date:
 - (i) value all of the assets of the Fund at market value; and
 - (ii) determine all the net income and net capital gains of the Fund in respect of the period since the last Review Date, whether realised or unrealised, and after deducting any capital losses and such allowance for expenses and Taxation as the Trustee considers appropriate.
- (b) If, within 30 days of a Review Date, the Trustees have not determined the value of an asset, any Trustee or any director of a corporate Trustee may request the Trustee to fix the value of the asset pursuant to **clause 13.4(c) to 13.4(g)**.
- (c) As soon as practicable after receipt of a request pursuant to **clause 13.4(b)**, the Trustee must appoint a valuer ('Valuer') to fix the value of the asset. The Valuer must:
 - (i) be suitably qualified to carry out a valuation of the nature and dimension required;
 - (ii) have evidenced his ability to produce credible work;

- (iii) have at least five years experience in the valuation and analysis of assets similar to the asset;
 - (iv) have an extensive knowledge of discounted cash flow analysis;
 - (v) have the ability to meet time requirements; and
 - (vi) have no pecuniary interest that could reasonably be regarded as being capable of affecting his ability to give an unbiased opinion.
- (d) The Valuer will receive written and verbal submissions from the Trustees or the directors of the Trustee within the time appointed by the Valuer. The Valuer will give reasonable consideration to such submissions before making a determination.
- (e) The asset value will be that sum which in the Valuer's opinion is the fair market value of the asset at the Review Date:
- (i) assuming a willing buyer and a willing seller;
 - (ii) assuming a reasonable period within which to negotiate the sale taking into account the nature of asset and the state of the market;
 - (iii) assuming the asset will be freely exposed to the market with reasonable publicity; and
 - (iv) on the basis that no account is taken of the interest of a special buyer.
- (f) The Valuer will act as an expert and not as an arbitrator. The Valuer's decision as to the value of the asset will be final.
- (g) The Trustee will pay the Valuer's costs of determining the value of the asset from the Fund.

13.5 Fund earning rate

At each Review Date, the Trustee must also determine the rate at which the income of the Fund is to be credited or debited to Member Accounts, any investment fluctuation account and other Accounts and reserves established by the Trustee, having regard to the following considerations:

- (a) whether the Member has established an investment portfolio;
- (b) the amount of income for the Financial Year ending on the relevant Review Date;
- (c) the amount of income expected for the subsequent Financial Year;
- (d) the amount of income credited to the Member's Accounts in previous Financial Years;
- (e) the amount of Taxation, costs and other liabilities of the Fund;
- (f) the investment strategy of the Fund; and
- (g) such other matters as the Trustee considers relevant.

13.6 Interim Fund earning rate

The Trustee may from time to time during a Financial Year determine an interim rate at which the income of the Fund is to be credited or debited to a Member's Accounts for the purpose of calculating the Member's Benefits in accordance with the Relevant Law.

14 Benefits

14.1 When payable

- (a) A Member's Benefit becomes payable if:
 - (i) the Member retires in the circumstances prescribed by the Relevant Law for the release of preserved and non-preserved Benefits;
 - (ii) the Member retires on the ground of permanent incapacity (within the meaning under the Relevant Law);
 - (iii) the Member requests payment and the Relevant Law allows that payment;
 - (iv) the Member dies; or
 - (v) the Member becomes temporarily incapacitated as set out in the Relevant Law; or
 - (vi) such other event occurs that requires the Benefit to be paid pursuant to the Relevant Law.
- (b) If a benefit becomes payable to a Member under **clause 14.1** the Member may request that the Trustee retain all or part of the Member's Benefit in the Fund. The Trustee may accept the Member's request on any terms and conditions it wishes to impose but must commence to pay a Benefit to a Member when required by the Relevant Law.

14.2 Method of payment

Subject to **clause 14.3**, a Benefit may be paid:

- (a) in a lump sum;
- (b) by way of Pension or annuity;
- (c) by transfer of an asset of the Fund;
- (d) in such other manner as permitted by the Relevant Law; or
- (e) any combination of the above.

14.3 Pension

- (a) If the Trustee is not a constitutional corporation any Benefit payable under this Deed must be paid in the form of a Pension or in any other form that complies with the Relevant Law.
- (b) At the written request of a Member receiving a Pension or a Member who will be receiving a Pension in the future, the Trustee may commute all or part of the Pension to a lump sum.
- (c) If a Member has or is likely to exceed his or her transfer balance cap or the Trustee has received a transfer determination in respect of the member then the Trustee, in consultation with the Member, will determine which of the Member's pension accounts is to be commuted in whole or in part.

14.4 Pension rules

- (a) Subject to the SIS Regulations, the Trustee must pay a Pension Benefit to a Beneficiary in the form of:
 - (i) an Allocated Pension;

- (ii) an Account-Based Pension;
 - (iii) a Transition to Retirement Income Stream;
 - (iv) a Pension wholly determined by reference to policies of life assurance purchased or obtained by the Trustee solely to provide Pension Benefits to Members; or
 - (v) such other form of Old-Age Pension as is permitted by the SIS Regulations.
- (b) The Trustee and the Beneficiary may agree which form of Pension is to be paid.
 - (c) A Pension Benefit is subject to, and must be paid in accordance with, the relevant Pension Standards.
 - (d) The Trustee may alter the amount or frequency of a Beneficiary's Pension as permitted by the relevant Pension Standards.

14.5 Death Benefits

14.5.1 General

If a Member dies, the Trustee must pay the Member's Benefit:

- (a) in accordance with the Member's binding death benefit nomination (if any) made under **clause 14.5(a)** unless the Trustee has rejected the binding death nomination pursuant to **clause 14.5(a)(i)**;
- (b) if that Member did not have a binding death benefit nomination, to one or more of that Member's Dependants or legal personal representatives in the manner, at the times, by such instalments and in such proportions determined by the Trustee in its absolute discretion, taking into consideration the Member's non-binding death benefit nomination (if any) made under **clause 14.5.2**; or
- (c) if the Trustee is, after reasonable enquiry, unable to locate any Dependants or legal personal representatives of the Member, in accordance with **clause 15**.

14.5.2 Non-binding death benefit nomination

- (a) A Member may make a non-binding death benefit nomination by notifying the Trustee of a manner in which the Member would prefer his benefit to be distributed upon his death between his Dependants and/or legal personal representative.
- (b) The Trustee may require a Member to complete a new non-binding death benefit nomination at any time.
- (c) A non-binding death benefit nomination is or becomes invalid if:
 - (i) the Relevant Law does not permit the Trustee to follow it;
 - (ii) the Member completes a later non-binding death benefit nomination; or
 - (iii) the Member makes a binding death benefit nomination under **clause 14.5.3**

14.5.3 Binding death benefit nomination

- (a) A Member may make a binding death benefit nomination by notifying the Trustee in a form binding upon the Trustee in accordance with the Relevant Law of the manner in which the Member's benefits are to be distributed upon his or her death between his or her Dependants and/or legal personal representative.

- (i) A binding death benefit nomination can apply for a defined period of time or can apply indefinitely ('Non Lapsing Nomination').
 - (ii) A Non Lapsing Nomination must express to be binding until such time as it has been replaced by a subsequent valid binding death benefit nomination or until such time as the Member shall enter into a reversionary pension arrangement in which case the Nomination is replaced to the extent the benefits held for that Member are subject to the Reversionary Pension.
 - (iii) If a Member is or is deemed to be under a legal disability any binding death benefit nomination they have previously made can be renewed by the duly appointed Attorney of the Member.
 - (iv) Except as provided for in this clause 14.5.3 no binding death benefit nomination can be revoked or altered except by the execution of a subsequent valid binding death benefit nomination by the Member.
- (b) The Trustee may reject a binding death benefit nomination on any grounds provided the Trustee notifies the Member of the rejection within 10 days of the Trustee receiving the binding death benefit nomination. If the Trustee rejects a binding death benefit nomination then:
- (i) the Trustee is not bound to pay a Member's Benefits in accordance with that binding death benefit nomination; and
 - (ii) the Member may make another binding death benefit nomination.

14.5.4 Method of Payment

Subject to the Relevant Law, a Death Benefit payable under this **clause 14.5** may be paid:

- (a) in a lump sum;
- (b) by way of a pension or annuity;
- (c) by transfer of an asset of the Fund;
- (d) in such other manner as permitted by the Relevant Law; or
- (e) by any combination of the above.

The Trustee is discharged from all liability on the payment of a benefit in accordance with this clause 14.5 and is not responsible for seeing how the benefit is applied.

14.6 Conditions

The payment of any Benefit under this Deed is subject to the Trustee receiving such information or documents or evidence as the Trustee considers necessary, and the person to whom the Benefit is to be paid executing such documents and doing such things as the Trustee considers necessary.

14.7 Taxation on Benefits

The Trustee may deduct from any Benefit payable any Taxation that is payable or that the Trustee considers to be payable.

14.8 Suspension of Benefit

The Trustee may suspend, alter or withhold any Benefit in respect of a Member who fails to provide any information (or if any information provided is incorrect, misleading or deliberately withheld) or who otherwise fails to comply with the provisions of this Deed or the requirements of the Relevant Law.

14.9 Transfer of assets

If a Benefit is paid by the transfer of an asset of the Fund, the market value of the asset will be determined by the Trustee in its absolute discretion as at the date of transfer. That amount will be deducted from the Member's Benefit and the Trustee shall not be bound to see to the application of that amount.

14.10 Preserved Benefits

Nothing in this Deed requires or permits the payment of a Benefit to a Member where the Relevant Law requires that Benefit to be preserved.

15 Impact of the Family Law Act

15.1 Payment Splits

In the event that an interest of a Member in the Fund becomes subject to a Payment Split the Trustee must notify the Member and the Non-Member Spouse in relation to that Payment Split in accordance with the Superannuation Law (being at the date hereof Regulations 2.36C and 7A.03).

The Trustee must comply with the requirements of, and is empowered to do the acts matters and things provided for in, Part 7A of the SIS Regulations including in relation to the payment to the Non-Member Spouse in respect of his or her interest in or rights in, the interest or Benefits the subject of the Payment Split and the creation of an interest in the Fund for the Non-Member Spouse or a Transfer or Roll-Over for the benefit of the Non-Member Spouse.

Subject to the Relevant Law the Trustee may refuse to admit a Non-Member Spouse as a member of the Fund.

15.2 Payment Flags

The Trustee must not provide a benefit where prohibited by law, including without limitation:

- (a) where a payment flag (within the meaning given in Part VIII B of the Family Law Act 1975) applies to that Member or that Member's Benefit; and
- (b) where a flagging order (within the meaning given in Part VIII B of the Family Law Act 1975) applies to that Member or that Member's Benefit.

16 Costs and expenses and Taxation

16.1 Costs and expenses

- (a) Except as otherwise expressly provided in this Deed, all costs, charges and expenses incurred in connection with the preparation, establishment, maintenance, administration, operation or winding up of the Fund will be borne by the Fund and paid by the Trustee out of the assets of the Fund.

- (b) The Trustee may debit Member Accounts, reserves and any other Accounts in such manner as it considers appropriate to reflect the payment of, or the making of, any provision for any such costs, charges and expenses.

16.2 Taxation

The Trustee will not be liable to account to any Member or any other person for any payments made by the Trustee in good faith to:

- (a) the Commonwealth of Australia or any State or Territory, or any other country or part of a country for Taxation or any other charges upon the Fund; or
- (b) on account of the retention of any moneys or assets in the Fund to meet any prospective liability on the part of the Trustee in relation to the Fund to such fiscal authority, notwithstanding that any such payment or provision need not have been made.

17 Records

17.1 Records and accounts to be kept

The Trustee must:

- (a) keep full and comprehensive minutes of all Trustee meetings and resolutions;
- (b) keep account of all moneys received for, and disbursed from, the Fund and of all dealings in connection with the Fund;
- (c) collect and pay promptly into a bank or other Account of the Fund all moneys from time to time due to the Fund;
- (d) keep appropriate records, books and accounts, having regard to the requirements of the Relevant Law and make suitable arrangements for custody of documents relating to the investments of the Fund; and
- (e) prepare accounts and statements in relation to the Fund as at the end of the Financial Year in accordance with the Relevant Law.

17.2 Audit

The Trustee may appoint and remove an Auditor to audit the accounts and statements of the Fund and to report in writing to the Trustee and the Regulator in respect of such audit within the time specified by the Relevant Law.

17.3 Disclosure

The Trustee must provide to Members such documents and information as the Relevant Law requires the Trustee to provide.

18 Termination of the Fund

18.1 Termination

The Fund will terminate on such date as the Trustee determines in the following circumstances:

- (a) if it appears to the Trustee that the Fund is unable to pay its debts as and when they become due and payable and the Trustee resolves to terminate the Fund;

- (b) if for any reason the Trustee thinks it is appropriate to and does resolve to terminate the Fund;
- (c) if there are no Members in the Fund and the Trustee resolves to terminate the Fund; or
- (d) if the Members, by unanimous resolution, ask the Trustee to terminate the Fund.

18.2 Application of assets

The Trustee must, subject to the Relevant Law, apply the assets of the Fund in the following priority:

- (a) towards the costs of administering and winding up the Fund;
- (b) in paying or transferring Members' Benefits in accordance with this Deed; and
- (c) any balance to Members, Dependants, former Members, deceased Members or legal personal representatives, in such proportions as the Trustee in his discretion determines is appropriate, and the receipt by any such person is in full discharge of any claims in respect of the Fund.

19 Amendments

19.1 By deed

The Trustee may at any time, and from time to time, by deed or resolution add to, amend, alter, modify, vary or delete any provision of this Deed with immediate, prospective or retrospective effect to such extent as the Relevant Law permits.

19.2 Notice to Members

The Trustee must promptly give the Members notice of any such amendment if required pursuant to the Relevant Law to do so.

19.3 Binding Death Nomination

No amendment, variation or alteration shall alter or vary the effect of any binding death benefit nomination previously accepted by the Trustee or any pension arrangement in place at the date of the amendment.

20 Other acts

Each party must, at its expense, promptly do all things reasonably necessary to give full effect to this Deed.

21 Costs

The Trustee must pay the costs (including stamp duty) payable in respect of this Deed.

22 Consents, requests and notices

- (a) A consent, request or notice must be in writing and executed by the person giving it or their agent. It may be given:
 - (i) by pre-paid post to the address notified to all parties;

- (ii) by facsimile transmission to the facsimile number notified to the other parties; or
 - (iii) by any other means allowed by law.
- (b) A consent, notice or request, if validly given, is deemed to have been received:
- (i) on the third business day after posting;
 - (ii) on the next business day after transmission by facsimile; or
 - (iii) at any other time allowed by law.

23 Governing law

The laws in South Australia govern this Deed. The parties submit to the jurisdiction of the Courts of South Australia and the Federal Court of Australia.

24 Dealing with rights and obligations granted by this Deed

The rights and obligations under this Deed:

- (a) are personal and cannot be assigned or charged without the prior consent of all parties;
- (b) cannot be waived except by express notice specifying the waiver;
- (c) are in addition to and do not effect any other rights that party may have; and
- (d) will not merge with any act done to complete or perform this Deed.

25 Parties

- (a) A party includes the party's successors and permitted assigns.
- (b) An agreement, representation, or warranty:
 - (i) (on the part of two or more persons binds them jointly and severally; and
 - (ii) in favour of two or more persons is for the benefit of them jointly and severally.

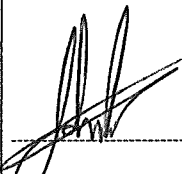

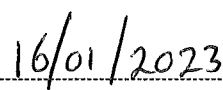
26 Time

- (a) Time means South Australia time.
- (b) A month means a calendar month.
- (c) A business day means any day that is not a Saturday, Sunday or public holiday in South Australia. If an act must be done on a day that is not a business day, it may be done on the next business day.
- (d) Where time is to be calculated from a day or event, that day or the day of that event must be excluded from that calculation.
- (e) Unless stated otherwise, time is of the essence.

27 Execution

- (a) This Deed (and any other document contemplated by this Deed) may be signed in counterparts. Each counterpart is taken to be an original. All counterparts together constitute one Deed. A signed counterpart may be delivered by facsimile.
- (b) A person signing this Deed on behalf of a party warrants that they have authority to bind that party for that purpose.

Executed as a deed.

Executed by Purl SMSF Pty Ltd in accordance with section 127 of the Corporations Act 2001 (Cth)		
		
Signature of Director	Signature of Director	Date of Signing

Resolution

Trustee: **Purl SMSF Pty Ltd**

SMSF: **Purl Family Super Fund**

Proceedings: A superannuation fund deed prepared by Evan Richards & Associates

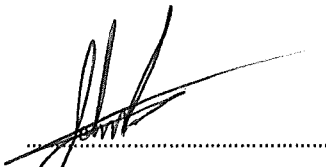
The Deed was considered by the directors.


Resolutions:

It was resolved as follows:-

1. That the Trustee adopt the deed to constitute a self managed superannuation fund to be known as the **Purl Family Super Fund** to provide benefits for the Members on the terms set out in the Deed.
2. That the Trustee act as trustee of the Fund subject to the terms set out in the Deed.

Signed by the Directors in favour of the resolutions:


.....
(Directors Signature)


.....
(Directors Signature)

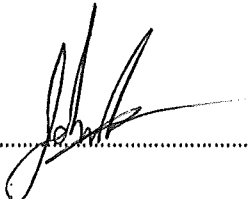
Date of Signing: 16/01/2023

Application For Membership

1. I, the person whose details appear in the Schedule, hereby apply for membership of the above mentioned Fund.
2. In consideration of my admission to membership, I hereby agree to abide by and be bound by the provisions of the Fund Deed and any rules made thereunder.
3. I hereby consent to:
 - (a) (where the Trustee of the Fund is a corporation) – be a director of the trustee corporation and I provide the information in the Schedule in compliance with my obligations under the *Corporations Act 2001* (Cth); and
 - (b) (where the Trustee is or are natural persons) – to be a trustee of the Fund.
4. I declare that I am not a disqualified person within the meaning of Section 120 of the Superannuation Industry (Supervision) Act 1993.
5. Where there is an Employer Sponsor applicable to me I hereby authorise that Employer Sponsor to deduct from my salary and pay to the Fund as contributions the amounts (if any) as are from time to time agreed upon by myself and my Employer as contributions to be made by me to the above mentioned Fund.

Schedule:

FULL NAME	John Daniel Purl
ADDRESS	37 Adelaide Street, Maylands SA 5069
DATE OF BIRTH	26/07/1981
PLACE OF BIRTH	United Kingdom
TAX FILE NUMBER	401783251

Signature 

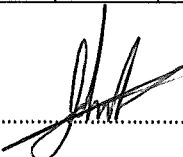
Date 16/01/2023

TFN Notification

Name:	John Daniel Purl
Address:	37 Adelaide Street, Maylands SA 5069
Date of Birth:	26/07/1981
Sex:	Male

I agree to provide my Tax File Number:

4	0	1	7	8	3	2	5	1
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Signature 

Date 16/01/..... 2023

Collection of tax file numbers is authorised by tax laws, the Superannuation Industry (Supervision) Act 1993 and the Privacy Act 1998. Changes to the tax file number law require Trustee to ask you to provide your tax file number to your superannuation fund. By completing this form and providing it to your fund will allow your fund trustee to use your tax file number for the purposes contained in the Superannuation Industry (Supervision) Act 1993 and for the purpose of paying eligible termination payments.

The purposes currently authorised include:

- taxing eligible termination payments at concessional rates;
- finding and amalgamating your superannuation benefits where insufficient information is available;
- passing your tax file number to the Australian Taxation Office whereby you receive a benefit or have unclaimed superannuation money after reaching the aged pension age; and
- allowing the trustee of your superannuation fund to provide your tax file number to a superannuation fund receiving any benefits you may transfer. Your trustee won't pass your tax file number to any other fund if you tell the trustee in writing that you don't want them to pass it on.

You are not required to provide your tax file number. Declining to quote your tax file number is not an offence. However, if you do not give your superannuation fund your tax file number, either now or later, you may pay more tax on your superannuation benefits than you have to.

The lawful purposes for which your tax file number can be used and the consequences of not quoting your tax file number may change in future, as a result of legislative change.

Binding Death Benefit Nomination Form

Name: John Daniel Purl

Address: 37 Adelaide Street, Maylands SA 5069

Date of Birth: 26/07/1981

I, John Daniel Purl make a non-lapsing binding nomination that in the event of my death the benefits to which I am entitled from the Fund be paid to the following person(s):

Name	Address	Relationship	Percentage or Amount
Courtney Purl	37 Adelaide st, Maylands SA 5069	Spouse	100%

However in the event that Courtney Purl does not outlive me by 28 days or is unwilling or unable to accept the benefit of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

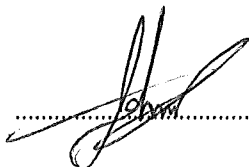
Name	Address	Relationship	Percentage or Amount
Estate			100%

However in the event that _____ does not outlive me by 28 days or is unwilling or unable to accept the benefit of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Name	Address	Relationship	Percentage or Amount

I understand that I may only nominate my Legal Personal Representative(s) or one or more Dependants.

Signature:



Date: 16 / 01 / 2023

I ALEXANDER DICKSON declare that I have witnessed John Daniel Purl
(Name of Witness)

sign this nomination form in my presence and I declare as follows:-

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of John Daniel Purl

Signature of Witness



I DALE LEIGH MARTENS declare that I have witnessed John Daniel Purl
(Name of Witness)

sign this nomination form in my presence and I declare as follows:-

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of John Daniel Purl

Signature of Witness



Instruction for completing Binding Death Benefit Nomination

- The Binding Death Benefit Nomination if properly executed enables the Member to nominate certain people to receive their superannuation benefits on their death and the nomination is binding on the Trustee once received by the Trustee.
- The member may only nominate one or more dependants (a spouse, child or other dependant) and/ or their legal personal representative(s).
- The nomination must clearly state either the percentage of the member's benefits the nominated person is to receive or a specific amount.
- The nomination must be signed by the member in the presence of at least one independent witness who must be at least 18 years old and cannot be the member's Legal Personal Representative or Dependant or an associate thereof

Application For Membership

6. I, the person whose details appear in the Schedule, hereby apply for membership of the above mentioned Fund.
7. In consideration of my admission to membership, I hereby agree to abide by and be bound by the provisions of the Fund Deed and any rules made thereunder.
8. I hereby consent to:
 - (c) (where the Trustee of the Fund is a corporation) – be a director of the trustee corporation and I provide the information in the Schedule in compliance with my obligations under the *Corporations Act 2001* (Cth); and
 - (d) (where the Trustee is or are natural persons) – to be a trustee of the Fund.
9. I declare that I am not a disqualified person within the meaning of Section 120 of the Superannuation Industry (Supervision) Act 1993.
10. Where there is an Employer Sponsor applicable to me I hereby authorise that Employer Sponsor to deduct from my salary and pay to the Fund as contributions the amounts (if any) as are from time to time agreed upon by myself and my Employer as contributions to be made by me to the above mentioned Fund.

Schedule:

FULL NAME	Courtney Arron Purl
ADDRESS	37 Adelaide Street, Maylands SA 5069
DATE OF BIRTH	12/03/1985
PLACE OF BIRTH	South Australia
TAX FILE NUMBER	373818094

Signature 

Date..... 16/1/2023

TFN Notification

Name:	Courtney Arron Purl
Address:	37 Adelaide Street, Maylands SA 5069
Date of Birth:	12/03/1985
Sex:	Female

I agree to provide my Tax File Number:

3	7	3	8	1	8	0	9	4
---	---	---	---	---	---	---	---	---

Signature 

Date 16/1 2023

Collection of tax file numbers is authorised by tax laws, the Superannuation Industry (Supervision) Act 1993 and the Privacy Act 1998. Changes to the tax file number law require Trustee to ask you to provide your tax file number to your superannuation fund. By completing this form and providing it to your fund will allow your fund trustee to use your tax file number for the purposes contained in the Superannuation Industry (Supervision) Act 1993 and for the purpose of paying eligible termination payments.

The purposes currently authorised include:

- taxing eligible termination payments at concessional rates;
- finding and amalgamating your superannuation benefits where insufficient information is available;
- passing your tax file number to the Australian Taxation Office whereby you receive a benefit or have unclaimed superannuation money after reaching the aged pension age; and
- allowing the trustee of your superannuation fund to provide your tax file number to a superannuation fund receiving any benefits you may transfer. Your trustee won't pass your tax file number to any other fund if you tell the trustee in writing that you don't want them to pass it on.

You are not required to provide your tax file number. Declining to quote your tax file number is not an offence. However, if you do not give your superannuation fund your tax file number, either now or later, you may pay more tax on your superannuation benefits than you have to.

The lawful purposes for which your tax file number can be used and the consequences of not quoting your tax file number may change in future, as a result of legislative change.

Binding Death Benefit Nomination Form

Name: Courtney Arron Purl

Address: 37 Adelaide Street, Maylands SA 5069

Date of Birth: 12/03/1985

I, Courtney Arron Purl make a non-lapsing binding nomination that in the event of my death the benefits to which I am entitled from the Fund be paid to the following person(s):

Name	Address	Relationship	Percentage or Amount
John Daniel Purl	37 Adelaide St, Maylands SA 5069	Spouse	100%

However in the event that John Daniel Purl does not outlive me by 28 days or is unwilling or unable to accept the benefit of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Name	Address	Relationship	Percentage or Amount
Estate			100%

However in the event that _____ does not outlive me by 28 days or is unwilling or unable to accept the benefit of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Name	Address	Relationship	Percentage or Amount

I understand that I may only nominate my Legal Personal Representative(s) or one or more Dependants.

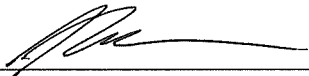
Signature: .....

Date: 16 / 01 / 2023

I ALEXANDER DICKSON declare that I have witnessed Courtney Arron Purl
(Name of Witness)

sign this nomination form in my presence and I declare as follows:-

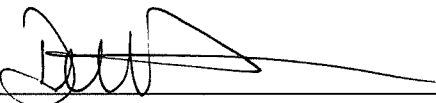
3. I am over 18 years of age; and
4. I am not a dependant or a Legal Personal Representative of Courtney Arron Purl

Signature of Witness 

I DALE LEIGH MARTEUS declare that I have witnessed Courtney Arron Purl
(Name of Witness)

sign this nomination form in my presence and I declare as follows:-

3. I am over 18 years of age; and
4. I am not a dependant or a Legal Personal Representative of Courtney Arron Purl

Signature of Witness 

Instruction for completing Binding Death Benefit Nomination

- The Binding Death Benefit Nomination if properly executed enables the Member to nominate certain people to receive their superannuation benefits on their death and the nomination is binding on the Trustee once received by the Trustee.
- The member may only nominate one or more dependants (a spouse, child or other dependant) and/ or their legal personal representative(s).
- The nomination must clearly state either the percentage of the member's benefits the nominated person is to receive or a specific amount.
- The nomination must be signed by the member in the presence of at least one independent witness who must be at least 18 years old and cannot be the member's Legal Personal Representative or Dependant or an associate thereof.

SHORT FORM LEASE AGREEMENT

between

Purl SMSF Pty Ltd
ATF Purl Family Super Fund

and

John Daniel Purl

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3 Car Parking: Nil 1

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6 Right of Renewal: 1

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AGREEMENT TO LEASE

'LESSOR'

- (a) **NAME:** Purl SMSF Pty Ltd ATF Purl Family Super Fund
(b) **ADDRESS:** Unit 8, 435 – 439 Fullarton Road, Highgate SA 5063

'LESSEE'

- (a) **NAME:** John Daniel Purl
(b) **ADDRESS:** 37 Adelaide Street, Maylands SA 5069

The Lessee **HEREBY OFFERS** to lease the premises hereinafter described on the following terms and conditions:

1 Location:

Unit 415, 147 Pirie Street, Adelaide South Australia 5000

2 Lettable area:

The approximate area of the premises is 35 square metres, however it should be noted that a detailed survey has not been undertaken in this regards.

3 Car Parking: Nil

Public on-street parking available as per council conditions.

4 Rental and Terms of payment:

The initial base rental will be \$9,600 plus GST per annum gross (\$800 PCM) plus GST and is to be paid in equal monthly payments in advance with the first payment to be paid on 18 Jan 2023.

5 Term of Lease:

1 year lease

6 Right of Renewal:

1 years PLUS 1 years

7 Lease Commencement:

18 January 2023

8 Rental Commencement:

18 January 2023

9 Rent Reviews:

To increase by the increase of CPI Annually, unless agreed otherwise.

10 Outgoings: In addition to the rent stated above

10.1 Council rates, water rates, EMS, land tax (land tax is not included and is payable by the landlord);

10.2 Electricity

10.3 Cleaning of Common Areas

11 Permitted Use:

11.1 The permitted use shall be for the running as an office space for professional services.

11.2 It is the Lessee's responsibility to ascertain from the local Council as to whether or not the particular use of the premises is permitted.

11.3 The Lessor does not warrant that the premises are, or will be for the duration of the term of the lease, suitable (structurally or otherwise) for the Lessee's intended use of the premises.

12 Fitout:

The Lessee shall provide details of its proposed tenancy fitout to the Lessor, for approval prior to commencing fitout. Council approval for fitout will be the Lessee's responsibility.

13 Default:

Without limiting the Lessor's rights as against the Lessee at law or in equity or otherwise, in the event of a breach of the obligations of the Lessee pursuant to the terms of this Agreement the Lessee hereby agrees that:

- 13.1 The first month's rental shall be forfeited to the Lessor; and
- 13.2 Any legal costs and disbursements incurred by the Lessor pursuant to this Agreement or arising out of the breach of the same by the Lessee shall be payable by the Lessee; and
- 13.3 All costs of and incidental to procuring another tenant to lease the premises, including all loss of rental, shall be payable by the Lessee.

14 Agreement Legally Binding:

The Lessor and the Lessee agree that:

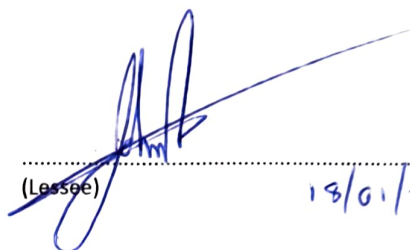
- 14.1 The submission by the Lessee to the Lessor of a copy of this Agreement executed by or on behalf of the Lessee but not the Lessor, shall be deemed to constitute an offer by the Lessee to the Lessor to lease the premises; and
- 14.2 Upon the execution of this Agreement by or on behalf of both parties this Agreement shall constitute a tenancy agreement which shall be binding upon both parties and shall be enforceable by each of them.


15 Registration of Lease, legal Costs and Disbursements:

Except to the extent that the Lessor shall be required by law to bear such costs, the Lessee shall pay to the Lessor the costs incurred by the Lessor in the negotiation, preparation, stamping and registration of this Lease.


IMPORTANT NOTICE

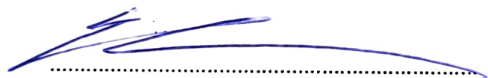
Executed by)
John Daniel Purl)
in the presence of:)


.....
(Lessee) 18/01/2023


.....
Witness Emily Cooper
18/01/2023

Executed by)
Purl SMSF Pty Ltd)
ATF Purl Family Super Fund)
in the presence of:)


.....
(Lessor) 18/01/2023


.....
Witness Emily Cooper
18/01/2023

SCHEDULE 3

IMPORTANT NOTICE EXCLUSION OF WARRANTY OF FITNESS FOR PURPOSE

Retail Shop Leases Act 1995:

Retail Shop Leases Regulations 1995:

Section 18

Regulation 7

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

DISCLOSURE STATEMENT UNDER SECTION 12 OF THE
RETAIL AND COMMERCIAL LEASES ACT 1995

INFORMATION FOR LESSEE

Please read the following information carefully.

What is a Lease?

A lease is a very important document. It is a legally binding contract between the Lessor (landlord) and the Lessee (tenant). It sets out the rights and obligations of the Lessor and the Lessee.

A document that binds the Lessee to enter into a lease or to take a shop on lease for a renewed term should be treated as if it were the lease.

What should I look for in a lease?

The main features to consider are:-

- the term of the lease
- whether there is an option to renew or extend the lease (and the method of exercising such option)
- the rent and the basis for rent reviews
- the amounts that the lessee will have to pay in addition to rent eg fit out costs, maintenance and repair costs and shared operating expenses
- the consequences of breaching a term of the lease

Make sure you read the whole document and understand the obligations it will place on you, especially the extra charges in addition to rent that you will have to pay.

What information is the Lessor required to give me?

The Lessor must give you a copy of the proposed lease and this disclosure statement. The disclosure statement must contain the matters set out in section 12 of the Retail and Commercial Leases Act 1995.

What should I do before signing a Lease or other binding document?

Do not sign until you understand exactly what your obligations under the Lease will be.

Before signing a Lease or other binding document, you should obtain independent legal and financial advice.

- You should discuss the Lease (or any agreement for a lease) and the disclosure statement with your own lawyer or leasing adviser.
- You should seek advice about the financial commitments under the Lease from your own accountant or recognised financial or business adviser.
- You should seek advice from an association representing the interests of Lessees.

Before signing a Lease or other binding document, oral representations made by the lessor on which you have relied should be reduced in writing and signed by or on behalf of the lessor.

Before signing a Lease or other binding document, the Lessee should sign an acknowledgement of receipt of the disclosure statement.

Self-managed super fund trustee declaration

I understand that as an individual trustee or director of the corporate trustee of

Fund name

Purl Family Super Fund

I am responsible for ensuring that the fund is operated in accordance 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 trustees' 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 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 dies. 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 financial interests of all the members of the fund
- keep records of decisions made about the running of the fund, including the appointment of professional advisers and the retirement of members and 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 trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from:

- giving financial assistance using the resources of the fund 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 from the trustee or investment manager of another regulated super fund 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)



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- 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
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- 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
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- 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
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- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers, allowed by special determinations or acquisitions from the trustee or investment manager of another regulated super fund 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)

- ☑ acquiring an in-house asset if the fund's in-house assets exceed 5% of the market value of the fund's total assets, or the in-house assets will exceed 5% of the market value of the fund's total assets by acquiring the asset (in-house assets 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, the retirement of members and payment of benefits)
 - 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
 - documented decisions about storage of collectables and personal use assets
- ☑ 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 including asset market valuation
 - copies of Transfer balance account reports lodged
 - copies of any other statements you are required to lodge with us or provide to other super funds
- ☑ 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
- ☑ review the independent audit report received from the approved SMSF auditor and take action as required
- ☑ 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 21 days if the fund becomes an Australian Prudential Regulation Authority (APRA) regulated fund.

DECLARATION

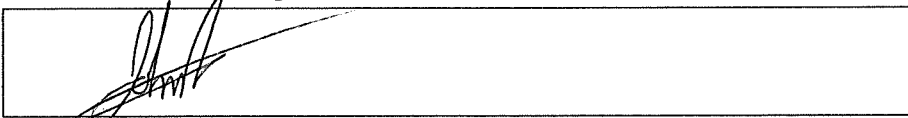
By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- ☑ *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.*
- ☑ *Administrative penalties can be imposed on me for not complying with the legislation*
- ☑ *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 APRA regulated funds in the case of financial loss due to fraudulent conduct or theft.*
- ☑ *I declare that the information provided in the form is true and correct.*

Trustee's or director's name

John Daniel Purl

Trustee's or director's signature



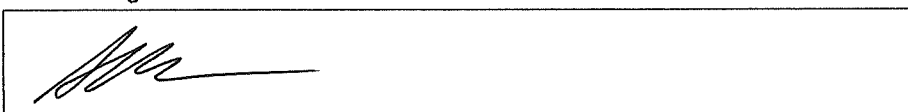
Date

Day Month Year
 16 / 01 / 2023

Witness' name (witness must be 18 years old or over)

ALEXANDER DICKSON

Witness' signature



Date

Day Month Year
 16 / 01 / 2023

Non-Supported Documents

Purl SMSF_CompanyRegistration_664955613.PDF