

# Gale Family Superannuation Fund

## Operating Statement

For the year ended 30 June 2019

|   | Note | 2019<br>\$         | 2018<br>\$        |
|---|------|--------------------|-------------------|
| <b>Income</b>   |      |                    |                   |
| <b>Investment Income</b>  |      |                    |                   |
| Trust Distributions   | 9    | 20,247.69          | 0.00              |
| Dividends Received  | 8    | 21,210.42          | 12,250.71         |
| Interest Received   |      | 2,921.22           | 5,245.04          |
| <b>Investment Gains</b>   |      |                    |                   |
| Changes in Market Values  | 10   | 12,801.16          | 25,669.54         |
| <b>Contribution Income</b>  |      |                    |                   |
| Personal Non Concessional   |      | 200,000.00         | 200,000.00        |
| Other Contributions   |      | 500.00             | 0.00              |
| <b>Total Income</b>   |      | <u>257,680.49</u>  | <u>243,165.29</u> |
| <b>Expenses</b>   |      |                    |                   |
| Accountancy Fees  |      | 0.00               | 5,390.00          |
| Administration Costs  |      | 819.50             | 1,012.61          |
| ATO Supervisory Levy  |      | 259.00             | 259.00            |
| Auditor's Remuneration  |      | 0.00               | 781.00            |
| Advisor Fees  |      | 24.16              | 0.00              |
| Insurance   |      | 320.00             | 0.00              |
| <b>Member Payments</b>  |      |                    |                   |
| Pensions Paid   |      | 269,700.00         | 231,200.00        |
| <b>Total Expenses</b>   |      | <u>271,122.66</u>  | <u>238,642.61</u> |
| <b>Benefits accrued as a result of operations before income tax</b> |      |                    |                   |
|   |      | <u>(13,442.17)</u> | <u>4,522.68</u>   |
| Income Tax Expense  | 11   | (8,395.95)         | (3,849.22)        |
| <b>Benefits accrued as a result of operations</b>                   |      | <u>(5,046.22)</u>  | <u>8,371.90</u>   |

The accompanying notes form part of these financial statements.

Refer to compilation report

# Gale Family Superannuation Fund

## Statement of Financial Position

As at 30 June 2019

|  | Note | 2019<br>\$        | 2018<br>\$        |
|--|------|-------------------|-------------------|
| <b>Assets</b>  |      |                   |                   |
| <b>Investments</b>   |      |                   |                   |
| Derivatives (Options, Hybrids, Future Contracts)                           | 2    | 7.75              | 3,937.75          |
| Shares in Listed Companies (Australian)                                    | 3    | 287,353.66        | 550,773.36        |
| <b>Total Investments</b>   |      | <u>287,361.41</u> | <u>554,711.11</u> |
| <b>Other Assets</b>  |      |                   |                   |
| Sundry Debtors   |      | 51,476.63         | 0.00              |
| Macquarie A/c 962279501  |      | 322,454.72        | 170,984.27        |
| Commonwealth A/c 10901915  |      | 100.00            | 100.00            |
| Westpac Acc: 34-8634   |      | 39,627.10         | 39,268.66         |
| Westpac Acc:34-8642  |      | 71.87             | 71.75             |
| CMC Markets 16482290   |      | 8,287.07          | 10,000.00         |
| Income Tax Refundable  |      | 12,245.17         | 8,673.44          |
| <b>Total Other Assets</b>  |      | <u>434,262.56</u> | <u>229,098.12</u> |
| <b>Total Assets</b>  |      | <u>721,623.97</u> | <u>783,809.23</u> |
| Less:  |      |                   |                   |
| <b>Liabilities</b>   |      |                   |                   |
| Sundry Creditors   |      | 0.00              | 57,139.04         |
| <b>Total Liabilities</b>   |      | <u>0.00</u>       | <u>57,139.04</u>  |
| <b>Net assets available to pay benefits</b>                                |      | <u>721,623.97</u> | <u>726,670.19</u> |
| Represented by:  |      |                   |                   |
| <b>Liability for accrued benefits allocated to members' accounts</b>       | 5, 6 |                   |                   |
| Gale, Wayne - Pension (Account Based Pension 4)                            |      | 300,892.71        | 425,935.17        |
| Gale, Wayne - Pension (Account Based Pension 2)                            |      | 103,175.56        | 99,288.61         |
| Gale, Wayne - Pension (Account Based Pension 5)                            |      | 101,254.66        | 0.00              |
| Gale, Margaret Ann - Pension (Pension)                                     |      | 10,835.72         | 102,157.27        |
| Gale, Margaret Ann - Pension (Account Based Pension 4)                     |      | 104,211.81        | 99,289.14         |
| Gale, Margaret Ann - Pension (Account Based Pension 6)                     |      | 101,253.51        | 0.00              |
| <b>Total Liability for accrued benefits allocated to members' accounts</b> |      | <u>721,623.97</u> | <u>726,670.19</u> |

The accompanying notes form part of these financial statements.

Refer to compilation report

# Notes to the Financial Statements

For the year ended 30 June 2019

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## Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and accompanying Regulations, the trust deed of the fund and the needs of members.

The financial statements have also been prepared on a cash basis and are based on historical costs, except for investments, which have been measured at market values.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue by the Trustee(s).

### a. Measurement of Investments

The fund initially recognises:

- (i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the fund have been measured at their market values, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

- that the buyer and the seller deal with each other at arm's length in relation to the sale;
- that the sale occurred after proper marketing of the asset; and
- that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

Market values have been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross values of the fund's financial liabilities are equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

### b. Cash and Cash Equivalents

Cash and cash equivalents include cash on hand and at call, deposits with banks and short-term, highly liquid investments that are readily convertible to cash and subject to an insignificant risk of change in value.

### c. Revenue

Revenue is recognised at the fair value of the consideration received or receivable.

#### Interest revenue

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

## Notes to the Financial Statements

For the year ended 30 June 2019

### Dividend revenue

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

### Rental revenue

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

### Distribution revenue

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

### Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and are determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if the investment was acquired during the period).

### d. Liability for Accrued Benefits

The liability for accrued benefits represents the fund's present obligation to pay benefits to members and beneficiaries and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

### e. Critical Accounting Estimates and Judgements

The preparation of financial statements requires the trustees to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

### Note 2: Derivatives (Options, Hybrids, Future Contracts)

|                       | 2019<br>\$ | 2018<br>\$ |
|-----------------------|------------|------------|
| ANZ JUL-18 CALL 29    | 0.00       | (410.00)   |
| AZJ JUL-18 CALL 4.5   | 0.00       | (312.00)   |
| CCL JUL-18 CALL 9     | 0.00       | (1,039.50) |
| CPU JUL-18 CALL 19    | 0.00       | (290.00)   |
| CWN JUL-18 CALL 13.75 | 0.00       | (192.00)   |
| ETO Margin Account    | 7.75       | 17,151.75  |
| NCM JUL-18 CALL 22.5  | 0.00       | (150.00)   |
| ORG JUL-18 CALL 10    | 0.00       | (513.00)   |
| QBE JUL-18 CALL 10.75 | 0.00       | (27.00)    |
| SHL JUL-18 CALL 24.5  | 0.00       | (516.00)   |

**Gale Family Superannuation Fund**

**Notes to the Financial Statements**

For the year ended 30 June 2019

|                       |      |            |
|-----------------------|------|------------|
| STO JUL-18 CALL 6     | 0.00 | (1,292.00) |
| TLS JUL-18 CALL 2.97  | 0.00 | (56.00)    |
| WBC JUL-18 CALL 29.5  | 0.00 | (810.00)   |
| WES JUL-18 CALL 45.5  | 0.00 | (4,794.00) |
| WOW JUL-18 CALL 29.5  | 0.00 | (1,830.00) |
| WPL JUL-18 CALL 35.83 | 0.00 | (982.50)   |
|                       | 7.75 | 3,937.75   |

**Note 3: Shares in Listed Companies (Australian)**

|   | <b>2019</b> | <b>2018</b> |
|---|-------------|-------------|
|   | <b>\$</b>   | <b>\$</b>   |
| Australia And New Zealand Banking Group Limited | 56,420.00   | 56,480.00   |
| Aurizon Holdings Limited                        | 0.00        | 33,774.00   |
| Coca-cola Amatil Limited                        | 0.00        | 30,360.00   |
| Coles Group Limited.                            | 16,020.00   | 0.00        |
| Computershare Limited.                          | 0.00        | 36,860.00   |
| Crown Resorts Limited                           | 1,245.00    | 16,200.00   |
| Newcrest Mining Limited                         | 0.00        | 13,080.00   |
| Navigator Global Investments Limited            | 0.00        | 24,030.00   |
| Origin Energy Limited                           | 13,786.66   | 18,916.58   |
| QBE Insurance Group Limited                     | 35,490.00   | 29,220.00   |
| Sonic Healthcare Limited                        | 0.00        | 29,436.00   |
| Santos Limited                                  | 0.00        | 21,907.38   |
| Telstra Corporation Limited.                    | 0.00        | 18,340.00   |
| Westpac Banking Corporation                     | 0.00        | 58,600.00   |
| Wesfarmers Limited                              | 43,392.00   | 61,700.00   |
| Woolworths Group Limited                        | 66,460.00   | 48,679.40   |
| Woodside Petroleum Ltd                          | 54,540.00   | 53,190.00   |
|   | 287,353.66  | 550,773.36  |

**Note 5: Liability for Accrued Benefits**

## Gale Family Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2019

|   | 2019<br>\$ | 2018<br>\$ |
|---|------------|------------|
| Liability for accrued benefits at beginning of year | 726,670.19 | 718,298.29 |
| Benefits accrued as a result of operations          | (5,046.22) | 8,371.90   |
| Current year member movements                       | 0.00       | 0.00       |
| Liability for accrued benefits at end of year       | 721,623.97 | 726,670.19 |

### Note 6: Vested Benefits

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

|                 | 2019<br>\$ | 2018<br>\$ |
|-----------------|------------|------------|
| Vested Benefits | 721,623.97 | 726,670.19 |

### Note 7: Guaranteed Benefits

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

### Note 8: Dividends

|   | 2019<br>\$ | 2018<br>\$ |
|---|------------|------------|
| Aurizon Holdings Limited                        | 1,021.80   | 1,786.20   |
| Australia And New Zealand Banking Group Limited | 1,600.00   | 0.00       |
| Coca-cola Amatil Limited                        | 0.00       | 1,551.00   |
| Commonwealth Bank Of Australia.                 | 2,310.00   | 0.00       |
| Computershare Limited.                          | 840.00     | 0.00       |
| Crown Resorts Limited                           | 60.00      | 720.00     |
| Fairfax Media Limited                           | 0.00       | 160.00     |
| Hfa Holdings Limited - Ordinary Fully Paid      | 0.00       | 453.51     |
| Navigator Global Investments Limited            | 557.08     | 403.54     |
| Newcrest Mining Limited                         | 195.02     | 114.61     |
| Origin Energy Limited                           | 188.60     | 0.00       |
| QBE Insurance Group Limited                     | 840.00     | 0.00       |
| Sonic Healthcare Limited                        | 0.00       | 936.00     |

## Gale Family Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2019

|                              |           |           |
|------------------------------|-----------|-----------|
| Telstra Corporation Limited. | 2,660.00  | 1,855.00  |
| Wesfarmers Limited           | 3,840.00  | 2,787.50  |
| Westpac Banking Corporation  | 1,880.00  | 0.00      |
| Woodside Petroleum Ltd       | 2,997.92  | 0.00      |
| Woolworths Group Limited     | 2,220.00  | 1,483.35  |
|                              | 21,210.42 | 12,250.71 |

### Note 9: Trust Distributions

|                 | 2019<br>\$ | 2018<br>\$ |
|-----------------|------------|------------|
| Options Account | 20,247.69  | 0.00       |
|                 | 20,247.69  | 0.00       |

### Note 10: Unrealised Movements in Market Value

|   | 2019<br>\$ | 2018<br>\$ |
|---|------------|------------|
| <b>Derivatives (Options, Hybrids, Future Contracts)</b> |            |            |
| ANZ JUL-18 CALL 29                                      | (150.74)   | 150.74     |
| AZJ JUL-18 CALL 4.5                                     | (391.45)   | 391.45     |
| CCL JUL-18 CALL 9                                       | 691.12     | (691.12)   |
| CPU JUL-18 CALL 19                                      | (240.74)   | 240.74     |
| CWN JUL-18 CALL 13.75                                   | (139.88)   | 139.88     |
| NCM JUL-18 CALL 22.5                                    | (194.74)   | 194.74     |
| ORG JUL-18 CALL 10                                      | 91.97      | (91.97)    |
| QBE JUL-18 CALL 10.75                                   | (542.31)   | 542.31     |
| SHL JUL-18 CALL 24.5                                    | 136.12     | (136.12)   |
| STO JUL-18 CALL 6                                       | 643.26     | (643.26)   |
| TLS JUL-18 CALL 2.97                                    | (327.59)   | 327.59     |
| WBC JUL-18 CALL 29.5                                    | 279.26     | (279.26)   |
| WES JUL-18 CALL 45.5                                    | 4,054.12   | (4,054.12) |
| WOW JUL-18 CALL 29.5                                    | 1,476.05   | (1,476.05) |
| WPL JUL-18 CALL 35.83                                   | 111.05     | (111.05)   |
|   | 5,495.50   | (5,495.50) |

## Gale Family Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2019

### Shares in Listed Companies (Australian)

|   |             |             |
|---|-------------|-------------|
| Aurizon Holdings Limited                        | 4,591.86    | (8,034.00)  |
| Australia And New Zealand Banking Group Limited | (2,121.85)  | 89.29       |
| Coca-cola Amatil Limited                        | 15,242.50   | (99.00)     |
| Coles Group Limited.                            | (1,061.17)  | 0.00        |
| Computershare Limited.                          | 53.19       | (53.19)     |
| Crown Resorts Limited                           | 265.70      | 1,464.00    |
| Fairfax Media Limited                           | 0.00        | 1,254.50    |
| Hfa Holdings Limited - Ordinary Fully Paid      | 0.00        | (1,107.58)  |
| Navigator Global Investments Limited            | (14,337.58) | 14,337.58   |
| Newcrest Mining Limited                         | (2,784.06)  | 984.00      |
| Origin Energy Limited                           | (5,129.92)  | 5,978.62    |
| QBE Insurance Group Limited                     | 4,891.75    | (2,248.29)  |
| Santos Limited                                  | 4,647.02    | 11,320.56   |
| Sonic Healthcare Limited                        | (8,625.96)  | 372.00      |
| Telstra Corporation Limited.                    | 21,543.05   | (11,760.00) |
| Wesfarmers Limited                              | (7,093.15)  | 11,550.00   |
| Westpac Banking Corporation                     | (187.47)    | 187.47      |
| Woodside Petroleum Ltd                          | 1,350.00    | 1,453.48    |
| Woolworths Group Limited                        | 17,342.68   | 7,943.10    |
|   | 28,586.59   | 33,632.54   |
| <b>Total Unrealised Movement</b>                | 34,082.09   | 28,137.04   |

### Realised Movements in Market Value

|   | 2019<br>\$  | 2018<br>\$ |
|---|-------------|------------|
| <b>Shares in Listed Companies (Australian)</b>  |             |            |
| Aurizon Holdings Limited                        | (3,838.30)  | 0.00       |
| Australia And New Zealand Banking Group Limited | 2,117.83    | 0.00       |
| Coca-cola Amatil Limited                        | (15,580.85) | 0.00       |
| Commonwealth Bank Of Australia.                 | (2,637.56)  | 0.00       |

Refer to compilation report

## Gale Family Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2019

|                                      |                    |                   |
|--------------------------------------|--------------------|-------------------|
| Computershare Limited.               | (4,039.80)         | 0.00              |
| Crown Resorts Limited                | 145.02             | 0.00              |
| Domain Holdings Australia Limited.   | 0.00               | 457.50            |
| Fairfax Media Limited                | 0.00               | (2,925.00)        |
| Navigator Global Investments Limited | 13,463.09          | 0.00              |
| Newcrest Mining Limited              | 8,455.24           | 0.00              |
| QBE Insurance Group Limited          | (269.18)           | 0.00              |
| S&P/ASX 200                          | (1,712.93)         | 0.00              |
| Santos Limited                       | (4,249.19)         | 0.00              |
| Sonic Healthcare Limited             | 8,943.38           | 0.00              |
| Telstra Corporation Limited.         | (11,019.79)        | 0.00              |
| Wesfarmers Limited                   | 4,019.68           | 0.00              |
| Westpac Banking Corporation          | (6,764.69)         | 0.00              |
| Woolworths Group Limited             | (8,312.88)         | 0.00              |
|                                      | <u>(21,280.93)</u> | <u>(2,467.50)</u> |
| <b>Total Realised Movement</b>       | <u>(21,280.93)</u> | <u>(2,467.50)</u> |
| <b>Total Market Movement</b>         | <u>12,801.16</u>   | <u>25,669.54</u>  |

### Note 11: Income Tax Expense

|  | <b>2019</b>       | <b>2018</b>       |
|--|-------------------|-------------------|
|  | <b>\$</b>         | <b>\$</b>         |
| The components of tax expense comprise |                   |                   |
| Current Tax                            | (8,395.95)        | (3,849.22)        |
| Income Tax Expense                     | <u>(8,395.95)</u> | <u>(3,849.22)</u> |

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

|  |            |           |
|--|------------|-----------|
| Prima facie tax payable on benefits accrued before income tax at 15% | (2,016.33) | 678.40    |
| Less:  |            |           |
| Tax effect of:   |            |           |
| Non Taxable Contributions  | 30,075.00  | 30,000.00 |
| Increase in MV of Investments  | 5,112.31   | 4,220.56  |

## Gale Family Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2019

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|                                   |                   |                   |
|-----------------------------------|-------------------|-------------------|
| Exempt Pension Income             | 4,878.75          | 3,201.60          |
| Realised Accounting Capital Gains | (3,192.14)        | (370.13)          |
| Accounting Trust Distributions    | 3,037.15          | 0.00              |
| Add:                              |                   |                   |
| Tax effect of:                    |                   |                   |
| Pension non deductible expenses   | 63.15             | 1,116.30          |
| Pension Payments                  | 40,455.00         | 34,680.00         |
| Franking Credits                  | 1,259.39          | 577.38            |
| Tax Losses                        | 150.15            | 0.00              |
| Rounding                          | (0.29)            | (0.05)            |
| Less credits:                     |                   |                   |
| Franking Credits                  | 8,395.95          | 3,849.22          |
| Current Tax or Refund             | <u>(8,395.95)</u> | <u>(3,849.22)</u> |

# Gale Family Superannuation Fund

## Investment Performance

As at 30 June 2019

| Investment  | Opening Value     | Purchases / Additions | Sales / Reductions | Closing Value     | Realised Market Gain | Unrealised Market Gain | Net Income      | Income and Market Gain | Return %      |
|---|-------------------|-----------------------|--------------------|-------------------|----------------------|------------------------|-----------------|------------------------|---------------|
| <b>Bank Accounts</b>                                    |                   |                       |                    |                   |                      |                        |                 |                        |               |
| CMC Markets 16482290                                    | 10,000.00         | 0.00                  | 0.00               | 8,287.07          | 0.00                 | 0.00                   | 0.00            | 0.00                   | 0.00 %        |
| Commonwealth A/c 10901915                               | 100.00            | 0.00                  | 0.00               | 100.00            | 0.00                 | 0.00                   | 0.00            | 0.00                   | 0.00 %        |
| Macquarie A/c 962279501                                 | 170,984.27        | 0.00                  | 0.00               | 322,454.72        | 0.00                 | 0.00                   | 2,552.57        | 2,552.57               | 1.49 %        |
| Westpac Acc: 34-8634                                    | 39,268.66         | 0.00                  | 0.00               | 39,627.10         | 0.00                 | 0.00                   | 358.44          | 358.44                 | 0.91 %        |
| Westpac Acc:34-8642                                     | 71.75             | 0.00                  | 0.00               | 71.87             | 0.00                 | 0.00                   | 0.12            | 0.12                   | 0.17 %        |
|   | <b>220,424.68</b> | <b>0.00</b>           | <b>0.00</b>        | <b>370,540.76</b> | <b>0.00</b>          | <b>0.00</b>            | <b>2,911.13</b> | <b>2,911.13</b>        | <b>1.32 %</b> |
| <b>Derivatives (Options, Hybrids, Future Contracts)</b> |                   |                       |                    |                   |                      |                        |                 |                        |               |
| ANZ JUL-18 CALL 29                                      | (410.00)          | 560.74                | 150.74             | 0.00              | 0.00                 | 0.00                   | 0.00            | 0.00                   | 0.00 %        |
| AZJ JUL-18 CALL 4.5                                     | (312.00)          | 703.45                | 391.45             | 0.00              | 0.00                 | 0.00                   | 0.00            | 0.00                   | 0.00 %        |
| CCL JUL-18 CALL 9                                       | (1,039.50)        | 1,039.50              | 0.00               | 0.00              | 0.00                 | 0.00                   | 0.00            | 0.00                   | 0.00 %        |
| CPU JUL-18 CALL 19                                      | (290.00)          | 530.74                | 0.00               | 240.74            | 0.00                 | 0.00                   | 0.00            | 0.00                   | 0.00 %        |
| CWN JUL-18 CALL 13.75                                   | (192.00)          | 331.88                | 139.88             | 0.00              | 0.00                 | 0.00                   | 0.00            | 0.00                   | 0.00 %        |
| ETO Margin Account                                      | 17,151.75         | 23,710.06             | 40,854.06          | 7.75              | 0.00                 | 0.00                   | 9.57            | 9.57                   | 123.48 %      |
| NCM JUL-18 CALL 22.5                                    | (150.00)          | 344.74                | 194.74             | 0.00              | 0.00                 | 0.00                   | 0.00            | 0.00                   | 0.00 %        |
| ORG JUL-18 CALL 10                                      | (513.00)          | 513.00                | 0.00               | 0.00              | 0.00                 | 0.00                   | 0.00            | 0.00                   | 0.00 %        |
| QBE JUL-18 CALL 10.75                                   | (27.00)           | 569.31                | 542.31             | 0.00              | 0.00                 | 0.00                   | 0.00            | 0.00                   | 0.00 %        |
| SHL JUL-18 CALL 24.5                                    | (516.00)          | 516.00                | 0.00               | 0.00              | 0.00                 | 0.00                   | 0.00            | 0.00                   | 0.00 %        |
| STO JUL-18 CALL 6                                       | (1,292.00)        | 1,292.00              | 0.00               | 0.00              | 0.00                 | 0.00                   | 0.00            | 0.00                   | 0.00 %        |
| TLS JUL-18 CALL 2.97                                    | (56.00)           | 383.59                | 0.00               | 327.59            | 0.00                 | 0.00                   | 0.00            | 0.00                   | 0.00 %        |
| WBC JUL-18 CALL 29.5                                    | (810.00)          | 810.00                | 0.00               | 0.00              | 0.00                 | 0.00                   | 0.00            | 0.00                   | 0.00 %        |
| WES JUL-18 CALL 45.5                                    | (4,794.00)        | 4,794.00              | 0.00               | 0.00              | 0.00                 | 0.00                   | 0.00            | 0.00                   | 0.00 %        |
| WOW JUL-18 CALL 29.5                                    | (1,830.00)        | 1,830.00              | 0.00               | 0.00              | 0.00                 | 0.00                   | 0.00            | 0.00                   | 0.00 %        |
| WPL JUL-18 CALL 35.83                                   | (982.50)          | 982.50                | 0.00               | 0.00              | 0.00                 | 0.00                   | 0.00            | 0.00                   | 0.00 %        |
|   | <b>3,937.75</b>   | <b>38,911.51</b>      | <b>42,273.18</b>   | <b>576.08</b>     | <b>0.00</b>          | <b>0.00</b>            | <b>9.57</b>     | <b>9.57</b>            | <b>1.66 %</b> |
| <b>Other Assets</b>                                     |                   |                       |                    |                   |                      |                        |                 |                        |               |
| ATO Interest  | 0.00              | 0.00                  | 0.00               | 0.00              | 0.00                 | 0.00                   | 0.52            | 0.52                   | 0.00 %        |

# Gale Family Superannuation Fund

## Investment Performance

As at 30 June 2019

| Investment                                     | Opening Value                                   | Purchases / Additions | Sales / Reductions | Closing Value     | Realised Market Gain | Unrealised Market Gain | Net Income       | Income and Market Gain | Return %         |                |
|--|---|-----------------------|--------------------|-------------------|----------------------|------------------------|------------------|------------------------|------------------|----------------|
|  | 0.00  | 0.00                  | 0.00               | 0.00              | 0.00                 | 0.00                   | 0.52             | 0.52                   | 0.00 %           |                |
| <b>Shares in Listed Companies (Australian)</b> |   |                       |                    |                   |                      |                        |                  |                        |                  |                |
| AZJ.AX   | Aurizon Holdings Limited                        | 33,774.00             | 0.00               | 38,365.86         | 0.00                 | (3,838.30)             | 4,591.86         | 2,038.11               | (44.39) %        |                |
| ANZ.AX   | Australia And New Zealand Banking Group Limited | 56,480.00             | 58,452.56          | 56,390.71         | 56,420.00            | 2,117.83               | (2,121.85)       | 2,281.69               | 3.90 %           |                |
| CCL.AX   | Coca-cola Amatil Limited                        | 30,360.00             | 0.00               | 45,602.50         | 0.00                 | (15,580.85)            | 15,242.50        | 0.00                   | (338.35)         | 2.22 %         |
| COL.AX   | Coles Group Limited.                            | 0.00                  | 17,081.17          | 0.00              | 16,020.00            | 0.00                   | (1,061.17)       | 0.00                   | (1,061.17)       | (6.21) %       |
| CBA.AX   | Commonwealth Bank Of Australia.                 | 0.00                  | 74,927.93          | 74,927.93         | 0.00                 | (2,637.56)             | 0.00             | 3,300.00               | 662.44           | 0.00 %         |
| CPU.AX   | Computershare Limited.                          | 36,860.00             | 0.00               | 36,913.19         | 0.00                 | (4,039.80)             | 53.19            | 1,074.00               | (2,912.61)       | 5,475.86 %     |
| CWN.AX   | Crown Resorts Limited                           | 16,200.00             | 0.00               | 15,220.70         | 1,245.00             | 145.02                 | 265.70           | 75.42                  | 486.14           | 49.64 %        |
| NGI.AX   | Navigator Global Investments Limited            | 24,030.00             | 0.00               | 9,692.42          | 0.00                 | 13,463.09              | (14,337.58)      | 557.08                 | (317.41)         | (2.21) %       |
| NCM.AX   | Newcrest Mining Limited                         | 13,080.00             | 77,800.47          | 88,096.41         | 0.00                 | 8,455.24               | (2,784.06)       | 278.60                 | 5,949.78         | 213.71 %       |
|  | Options Account                                 | 0.00                  | 0.00               | 0.00              | 0.00                 | 0.00                   | 0.00             | 20,247.69              | 20,247.69        | 0.00 %         |
| ORG.AX   | Origin Energy Limited                           | 18,916.58             | 0.00               | 0.00              | 13,786.66            | 0.00                   | (5,129.92)       | 269.43                 | (4,860.49)       | (25.69) %      |
| QBE.AX   | QBE Insurance Group Limited                     | 29,220.00             | 32,846.54          | 31,468.29         | 35,490.00            | (269.18)               | 4,891.75         | 1,056.00               | 5,678.57         | 18.56 %        |
| XJO.AX   | S&P/ASX 200                                     | 0.00                  | 113,415.33         | 113,415.33        | 0.00                 | (1,712.93)             | 0.00             | 0.00                   | (1,712.93)       | 0.00 %         |
| STO.AX   | Santos Limited                                  | 21,907.38             | 18,583.84          | 45,138.24         | 0.00                 | (4,249.19)             | 4,647.02         | 0.00                   | 397.83           | (8.56) %       |
| SHL.AX   | Sonic Healthcare Limited                        | 29,436.00             | 0.00               | 20,810.04         | 0.00                 | 8,943.38               | (8,625.96)       | 0.00                   | 317.42           | 3.68 %         |
| TLS.AX   | Telstra Corporation Limited.                    | 18,340.00             | 42,878.56          | 82,761.61         | 0.00                 | (11,019.79)            | 21,543.05        | 3,800.00               | 14,323.26        | (66.49) %      |
| WES.AX   | Wesfarmers Limited                              | 61,700.00             | 57,137.38          | 68,352.23         | 43,392.00            | 4,019.68               | (7,093.15)       | 5,485.71               | 2,412.24         | 4.78 %         |
| WBC.AX   | Westpac Banking Corporation                     | 58,600.00             | 0.00               | 58,412.53         | 0.00                 | (6,764.69)             | (187.47)         | 2,685.71               | (4,266.45)       | (2,275.80) %   |
| WPL.AX   | Woodside Petroleum Ltd                          | 53,190.00             | 0.00               | 0.00              | 54,540.00            | 0.00                   | 1,350.00         | 4,282.74               | 5,632.74         | 10.59 %        |
| WOW.AX   | Woolworths Group Limited                        | 48,679.40             | 120,394.21         | 119,956.29        | 66,460.00            | (8,312.88)             | 17,342.68        | 3,171.42               | 12,201.22        | 24.84 %        |
|  |   | <b>550,773.36</b>     | <b>613,517.99</b>  | <b>905,524.28</b> | <b>287,353.66</b>    | <b>(21,280.93)</b>     | <b>28,586.59</b> | <b>49,854.06</b>       | <b>57,159.72</b> | <b>22.09 %</b> |
|  |   | <b>775,135.79</b>     | <b>652,429.50</b>  | <b>947,797.46</b> | <b>658,470.50</b>    | <b>(21,280.93)</b>     | <b>28,586.59</b> | <b>52,775.28</b>       | <b>60,080.94</b> | <b>12.52 %</b> |

# Gale Family Superannuation Fund

## Investment Summary Report

As at 30 June 2019

| Investment  | Units   | Market Price   | Market Value      | Average Cost | Accounting Cost   | Unrealised Gain/(Loss) | Gain/(Loss)%  | Portfolio Weight% |         |
|---|---|----------------|-------------------|--------------|-------------------|------------------------|---------------|-------------------|---------|
| <b>Cash/Bank Accounts</b>                               |   |                |                   |              |                   |                        |               |                   |         |
| CMC Markets 16482290                                    |   | 8,287.070000   | 8,287.07          | 8,287.07     | 8,287.07          |                        |               | 1.26 %            |         |
| Commonwealth A/c 10901915                               |   | 100.000000     | 100.00            | 100.00       | 100.00            |                        |               | 0.02 %            |         |
| Macquarie A/c 962279501                                 |   | 322,454.720000 | 322,454.72        | 322,454.72   | 322,454.72        |                        |               | 49.01 %           |         |
| Westpac Acc: 34-8634                                    |   | 39,627.100000  | 39,627.10         | 39,627.10    | 39,627.10         |                        |               | 6.02 %            |         |
| Westpac Acc:34-8642                                     |   | 71.870000      | 71.87             | 71.87        | 71.87             |                        |               | 0.01 %            |         |
|   |   |                | <b>370,540.76</b> |              | <b>370,540.76</b> |                        | <b>0.00 %</b> | <b>56.32 %</b>    |         |
| <b>Derivatives (Options, Hybrids, Future Contracts)</b> |   |                |                   |              |                   |                        |               |                   |         |
| ETO Margin Account                                      |   | 7.750000       | 7.75              | 7.75         | 7.75              |                        |               | 0.00 %            |         |
|   |   |                | <b>7.75</b>       |              | <b>7.75</b>       |                        | <b>0.00 %</b> | <b>0.00 %</b>     |         |
| <b>Shares in Listed Companies (Australian)</b>          |   |                |                   |              |                   |                        |               |                   |         |
| ANZ.AX  | Australia And New Zealand Banking Group Limited | 2,000.00       | 28.210000         | 56,420.00    | 29.23             | 58,452.56              | (2,032.56)    | (3.48) %          | 8.58 %  |
| COL.AX  | Coles Group Limited.                            | 1,200.00       | 13.350000         | 16,020.00    | 14.23             | 17,081.17              | (1,061.17)    | (6.21) %          | 2.44 %  |
| CWN.AX  | Crown Resorts Limited                           | 100.00         | 12.450000         | 1,245.00     | 13.84             | 1,383.70               | (138.70)      | (10.02) %         | 0.19 %  |
| ORG.AX  | Origin Energy Limited                           | 1,886.00       | 7.310000          | 13,786.66    | 10.70             | 20,184.68              | (6,398.02)    | (31.70) %         | 2.10 %  |
| QBE.AX  | QBE Insurance Group Limited                     | 3,000.00       | 11.830000         | 35,490.00    | 10.95             | 32,846.54              | 2,643.46      | 8.05 %            | 5.39 %  |
| WES.AX  | Wesfarmers Limited                              | 1,200.00       | 36.160000         | 43,392.00    | 35.00             | 42,002.76              | 1,389.24      | 3.31 %            | 6.60 %  |
| WPL.AX  | Woodside Petroleum Ltd                          | 1,500.00       | 36.360000         | 54,540.00    | 34.49             | 51,736.52              | 2,803.48      | 5.42 %            | 8.29 %  |
| WOW.AX  | Woolworths Group Limited                        | 2,000.00       | 33.230000         | 66,460.00    | 28.59             | 57,188.42              | 9,271.58      | 16.21 %           | 10.10 % |
|   |   |                | <b>287,353.66</b> |              | <b>280,876.35</b> | <b>6,477.31</b>        | <b>2.31 %</b> | <b>43.68 %</b>    |         |
|   |   |                | <b>657,902.17</b> |              | <b>651,424.86</b> | <b>6,477.31</b>        | <b>0.99 %</b> | <b>100.00 %</b>   |         |

# Gale Family Superannuation Fund

## Realised Capital Gains Report

For the period: 1 July 2018 to 30 June 2019

| Investment                                      |                        | Accounting Treatment |                  |                  |                          | Tax Treatment      |                   |                   |               |                          |                 |                    |
|---|------------------------|----------------------|------------------|------------------|--------------------------|--------------------|-------------------|-------------------|---------------|--------------------------|-----------------|--------------------|
| Purchase Contract Date                          | Disposal Contract Date | Units                | Cost             | Proceeds         | Accounting Profit/(Loss) | Adjusted Cost Base | Reduced Cost Base | Indexed Cost Base | Indexed Gains | Discounted Gains (Gross) | Other Gains     | Capital Loss       |
| <b>Shares in Listed Companies (Australian)</b>  |                        |                      |                  |                  |                          |                    |                   |                   |               |                          |                 |                    |
| Aurizon Holdings Limited                        |                        |                      |                  |                  |                          |                    |                   |                   |               |                          |                 |                    |
| 30/12/2013                                      | 29/01/2019             | 7,800.00             | 38,130.41        | 34,292.11        | (3,838.30)               | 38,130.41          | 38,130.41         | 0.00              | 0.00          | 0.00                     | 0.00            | (3,838.30)         |
|   |                        | <b>7,800.00</b>      | <b>38,130.41</b> | <b>34,292.11</b> | <b>(3,838.30)</b>        | <b>38,130.41</b>   | <b>38,130.41</b>  | <b>0.00</b>       | <b>0.00</b>   | <b>0.00</b>              | <b>0.00</b>     | <b>(3,838.30)</b>  |
| Australia And New Zealand Banking Group Limited |                        |                      |                  |                  |                          |                    |                   |                   |               |                          |                 |                    |
| 18/05/2018                                      | 26/07/2018             | 2,000.00             | 55,829.97        | 57,947.80        | 2,117.83                 | 55,829.97          | 55,829.97         | 0.00              | 0.00          | 0.00                     | 2,117.83        | 0.00               |
|   |                        | <b>2,000.00</b>      | <b>55,829.97</b> | <b>57,947.80</b> | <b>2,117.83</b>          | <b>55,829.97</b>   | <b>55,829.97</b>  | <b>0.00</b>       | <b>0.00</b>   | <b>0.00</b>              | <b>2,117.83</b> | <b>0.00</b>        |
| Coca-cola Amatil Limited                        |                        |                      |                  |                  |                          |                    |                   |                   |               |                          |                 |                    |
| 26/04/2013                                      | 30/07/2018             | 700.00               | 10,255.37        | 6,294.33         | (3,961.04)               | 10,255.37          | 10,255.37         | 0.00              | 0.00          | 0.00                     | 0.00            | (3,961.04)         |
| 15/04/2013                                      | 30/07/2018             | 1,000.00             | 14,579.83        | 8,991.90         | (5,587.93)               | 14,579.83          | 14,579.83         | 0.00              | 0.00          | 0.00                     | 0.00            | (5,587.93)         |
| 04/06/2013                                      | 30/07/2018             | 800.00               | 10,468.02        | 7,193.52         | (3,274.50)               | 10,468.02          | 10,468.02         | 0.00              | 0.00          | 0.00                     | 0.00            | (3,274.50)         |
| 11/07/2013                                      | 30/07/2018             | 800.00               | 9,950.90         | 7,193.52         | (2,757.38)               | 9,950.90           | 9,950.90          | 0.00              | 0.00          | 0.00                     | 0.00            | (2,757.38)         |
|   |                        | <b>3,300.00</b>      | <b>45,254.12</b> | <b>29,673.27</b> | <b>(15,580.85)</b>       | <b>45,254.12</b>   | <b>45,254.12</b>  | <b>0.00</b>       | <b>0.00</b>   | <b>0.00</b>              | <b>0.00</b>     | <b>(15,580.85)</b> |
| Commonwealth Bank Of Australia.                 |                        |                      |                  |                  |                          |                    |                   |                   |               |                          |                 |                    |
| 01/08/2018                                      | 03/12/2018             | 1,000.00             | 74,575.76        | 71,938.20        | (2,637.56)               | 74,575.76          | 74,575.76         | 0.00              | 0.00          | 0.00                     | 0.00            | (2,637.56)         |
|   |                        | <b>1,000.00</b>      | <b>74,575.76</b> | <b>71,938.20</b> | <b>(2,637.56)</b>        | <b>74,575.76</b>   | <b>74,575.76</b>  | <b>0.00</b>       | <b>0.00</b>   | <b>0.00</b>              | <b>0.00</b>     | <b>(2,637.56)</b>  |
| Computershare Limited.                          |                        |                      |                  |                  |                          |                    |                   |                   |               |                          |                 |                    |
| 18/05/2018                                      | 23/05/2019             | 2,000.00             | 36,913.19        | 32,873.39        | (4,039.80)               | 36,913.19          | 36,913.19         | 0.00              | 0.00          | 0.00                     | 0.00            | (4,039.80)         |
|   |                        | <b>2,000.00</b>      | <b>36,913.19</b> | <b>32,873.39</b> | <b>(4,039.80)</b>        | <b>36,913.19</b>   | <b>36,913.19</b>  | <b>0.00</b>       | <b>0.00</b>   | <b>0.00</b>              | <b>0.00</b>     | <b>(4,039.80)</b>  |
| Crown Resorts Limited                           |                        |                      |                  |                  |                          |                    |                   |                   |               |                          |                 |                    |

# Gale Family Superannuation Fund

## Realised Capital Gains Report

For the period: 1 July 2018 to 30 June 2019

| Investment                                     |                        | Accounting Treatment |                   |                   |                          | Tax Treatment      |                   |                   |               |                          |                 |                   |
|--|------------------------|----------------------|-------------------|-------------------|--------------------------|--------------------|-------------------|-------------------|---------------|--------------------------|-----------------|-------------------|
| Purchase Contract Date                         | Disposal Contract Date | Units                | Cost              | Proceeds          | Accounting Profit/(Loss) | Adjusted Cost Base | Reduced Cost Base | Indexed Cost Base | Indexed Gains | Discounted Gains (Gross) | Other Gains     | Capital Loss      |
| <b>Shares in Listed Companies (Australian)</b> |                        |                      |                   |                   |                          |                    |                   |                   |               |                          |                 |                   |
| 14/10/2014                                     | 03/09/2018             | 1,100.00             | 14,960.48         | 15,105.50         | 145.02                   | 14,960.48          | 14,960.48         | 0.00              | 0.00          | 145.02                   | 0.00            | 0.00              |
|  |                        | <b>1,100.00</b>      | <b>14,960.48</b>  | <b>15,105.50</b>  | <b>145.02</b>            | <b>14,960.48</b>   | <b>14,960.48</b>  | <b>0.00</b>       | <b>0.00</b>   | <b>145.02</b>            | <b>0.00</b>     | <b>0.00</b>       |
| Navigator Global Investments Limited           |                        |                      |                   |                   |                          |                    |                   |                   |               |                          |                 |                   |
| 10/04/2015                                     | 04/10/2018             | 4,500.00             | 9,692.42          | 23,155.51         | 13,463.09                | 9,692.42           | 9,692.42          | 0.00              | 0.00          | 13,463.09                | 0.00            | 0.00              |
|  |                        | <b>4,500.00</b>      | <b>9,692.42</b>   | <b>23,155.51</b>  | <b>13,463.09</b>         | <b>9,692.42</b>    | <b>9,692.42</b>   | <b>0.00</b>       | <b>0.00</b>   | <b>13,463.09</b>         | <b>0.00</b>     | <b>0.00</b>       |
| Newcrest Mining Limited                        |                        |                      |                   |                   |                          |                    |                   |                   |               |                          |                 |                   |
| 02/05/2013                                     | 29/01/2019             | 600.00               | 10,066.75         | 13,188.94         | 3,122.19                 | 10,066.75          | 10,066.75         | 0.00              | 0.00          | 3,122.19                 | 0.00            | 0.00              |
| 10/10/2018                                     | 29/01/2019             | 1,600.00             | 30,830.61         | 35,170.50         | 4,339.89                 | 30,830.61          | 30,830.61         | 0.00              | 0.00          | 0.00                     | 4,339.89        | 0.00              |
| 30/01/2019                                     | 19/02/2019             | 1,000.00             | 22,983.93         | 23,480.51         | 496.58                   | 22,983.93          | 22,983.93         | 0.00              | 0.00          | 0.00                     | 496.58          | 0.00              |
| 30/01/2019                                     | 25/02/2019             | 1,000.00             | 22,983.93         | 23,480.51         | 496.58                   | 22,983.93          | 22,983.93         | 0.00              | 0.00          | 0.00                     | 496.58          | 0.00              |
|  |                        | <b>4,200.00</b>      | <b>86,865.22</b>  | <b>95,320.46</b>  | <b>8,455.24</b>          | <b>86,865.22</b>   | <b>86,865.22</b>  | <b>0.00</b>       | <b>0.00</b>   | <b>3,122.19</b>          | <b>5,333.05</b> | <b>0.00</b>       |
| QBE Insurance Group Limited                    |                        |                      |                   |                   |                          |                    |                   |                   |               |                          |                 |                   |
| 18/05/2018                                     | 27/08/2018             | 3,000.00             | 30,988.98         | 30,719.80         | (269.18)                 | 30,988.98          | 30,988.98         | 0.00              | 0.00          | 0.00                     | 0.00            | (269.18)          |
|  |                        | <b>3,000.00</b>      | <b>30,988.98</b>  | <b>30,719.80</b>  | <b>(269.18)</b>          | <b>30,988.98</b>   | <b>30,988.98</b>  | <b>0.00</b>       | <b>0.00</b>   | <b>0.00</b>              | <b>0.00</b>     | <b>(269.18)</b>   |
| S&P/ASX 200                                    |                        |                      |                   |                   |                          |                    |                   |                   |               |                          |                 |                   |
| 07/12/2018                                     | 07/12/2018             | 20.00                | 113,375.33        | 111,662.40        | (1,712.93)               | 113,375.33         | 113,375.33        | 0.00              | 0.00          | 0.00                     | 0.00            | (1,712.93)        |
|  |                        | <b>20.00</b>         | <b>113,375.33</b> | <b>111,662.40</b> | <b>(1,712.93)</b>        | <b>113,375.33</b>  | <b>113,375.33</b> | <b>0.00</b>       | <b>0.00</b>   | <b>0.00</b>              | <b>0.00</b>     | <b>(1,712.93)</b> |
| Santos Limited                                 |                        |                      |                   |                   |                          |                    |                   |                   |               |                          |                 |                   |
| 14/10/2014                                     | 30/07/2018             | 1,400.00             | 18,382.00         | 8,394.03          | (9,987.97)               | 18,382.00          | 18,382.00         | 0.00              | 0.00          | 0.00                     | 0.00            | (9,987.97)        |
| 07/02/2017                                     | 30/07/2018             | 1,270.00             | 5,000.00          | 7,614.58          | 2,614.58                 | 5,000.00           | 5,000.00          | 0.00              | 0.00          | 2,614.58                 | 0.00            | 0.00              |

# Gale Family Superannuation Fund

## Realised Capital Gains Report

For the period: 1 July 2018 to 30 June 2019

| Investment                                     |                        | Accounting Treatment |                  |                  |                          | Tax Treatment      |                   |                   |               |                          |                 |                    |
|--|------------------------|----------------------|------------------|------------------|--------------------------|--------------------|-------------------|-------------------|---------------|--------------------------|-----------------|--------------------|
| Purchase Contract Date                         | Disposal Contract Date | Units                | Cost             | Proceeds         | Accounting Profit/(Loss) | Adjusted Cost Base | Reduced Cost Base | Indexed Cost Base | Indexed Gains | Discounted Gains (Gross) | Other Gains     | Capital Loss       |
| <b>Shares in Listed Companies (Australian)</b> |                        |                      |                  |                  |                          |                    |                   |                   |               |                          |                 |                    |
| 10/12/2015                                     | 30/07/2018             | 730.00               | 2,235.77         | 4,376.89         | 2,141.12                 | 2,235.77           | 2,235.77          | 0.00              | 0.00          | 2,141.12                 | 0.00            | 0.00               |
| 01/08/2018                                     | 27/08/2018             | 2,906.00             | 18,221.26        | 18,870.11        | 648.85                   | 18,221.26          | 18,221.26         | 0.00              | 0.00          | 0.00                     | 648.85          | 0.00               |
| 10/12/2015                                     | 27/08/2018             | 94.00                | 276.16           | 610.39           | 334.23                   | 276.16             | 276.16            | 0.00              | 0.00          | 334.23                   | 0.00            | 0.00               |
|  |                        | <b>6,400.00</b>      | <b>44,115.19</b> | <b>39,866.00</b> | <b>(4,249.19)</b>        | <b>44,115.19</b>   | <b>44,115.19</b>  | <b>0.00</b>       | <b>0.00</b>   | <b>5,089.93</b>          | <b>648.85</b>   | <b>(9,987.97)</b>  |
| Sonic Healthcare Limited                       |                        |                      |                  |                  |                          |                    |                   |                   |               |                          |                 |                    |
| 27/06/2014                                     | 30/07/2018             | 1,200.00             | 20,430.16        | 29,373.54        | 8,943.38                 | 20,430.16          | 20,430.16         | 0.00              | 0.00          | 8,943.38                 | 0.00            | 0.00               |
|  |                        | <b>1,200.00</b>      | <b>20,430.16</b> | <b>29,373.54</b> | <b>8,943.38</b>          | <b>20,430.16</b>   | <b>20,430.16</b>  | <b>0.00</b>       | <b>0.00</b>   | <b>8,943.38</b>          | <b>0.00</b>     | <b>0.00</b>        |
| Telstra Corporation Limited.                   |                        |                      |                  |                  |                          |                    |                   |                   |               |                          |                 |                    |
| 17/02/2015                                     | 21/08/2018             | 3,000.00             | 19,357.05        | 8,303.79         | (11,053.26)              | 19,357.05          | 19,357.05         | 0.00              | 0.00          | 0.00                     | 0.00            | (11,053.26)        |
| 17/05/2013                                     | 21/08/2018             | 4,000.00             | 20,142.41        | 11,071.71        | (9,070.70)               | 20,142.41          | 20,142.41         | 0.00              | 0.00          | 0.00                     | 0.00            | (9,070.70)         |
| 21/08/2018                                     | 28/06/2019             | 14,000.00            | 42,372.46        | 51,476.63        | 9,104.17                 | 42,372.46          | 42,372.46         | 0.00              | 0.00          | 0.00                     | 9,104.17        | 0.00               |
|  |                        | <b>21,000.00</b>     | <b>81,871.92</b> | <b>70,852.13</b> | <b>(11,019.79)</b>       | <b>81,871.92</b>   | <b>81,871.92</b>  | <b>0.00</b>       | <b>0.00</b>   | <b>0.00</b>              | <b>9,104.17</b> | <b>(20,123.96)</b> |
| Wesfarmers Limited                             |                        |                      |                  |                  |                          |                    |                   |                   |               |                          |                 |                    |
| 04/06/2013                                     | 30/07/2018             | 240.88               | 9,377.78         | 10,950.20        | 1,572.42                 | 9,377.78           | 9,377.78          | 0.00              | 0.00          | 1,572.42                 | 0.00            | 0.00               |
| 17/05/2013                                     | 30/07/2018             | 485.46               | 20,781.91        | 22,068.37        | 1,286.46                 | 20,781.91          | 20,781.91         | 0.00              | 0.00          | 1,286.46                 | 0.00            | 0.00               |
| 02/05/2013                                     | 30/07/2018             | 473.66               | 20,371.49        | 21,532.29        | 1,160.80                 | 20,371.49          | 20,371.49         | 0.00              | 0.00          | 1,160.80                 | 0.00            | 0.00               |
|  |                        | <b>1,200.00</b>      | <b>50,531.18</b> | <b>54,550.86</b> | <b>4,019.68</b>          | <b>50,531.18</b>   | <b>50,531.18</b>  | <b>0.00</b>       | <b>0.00</b>   | <b>4,019.68</b>          | <b>0.00</b>     | <b>0.00</b>        |
| Westpac Banking Corporation                    |                        |                      |                  |                  |                          |                    |                   |                   |               |                          |                 |                    |
| 28/06/2018                                     | 25/02/2019             | 2,000.00             | 57,721.79        | 50,957.10        | (6,764.69)               | 57,721.79          | 57,721.79         | 0.00              | 0.00          | 0.00                     | 0.00            | (6,764.69)         |
|  |                        | <b>2,000.00</b>      | <b>57,721.79</b> | <b>50,957.10</b> | <b>(6,764.69)</b>        | <b>57,721.79</b>   | <b>57,721.79</b>  | <b>0.00</b>       | <b>0.00</b>   | <b>0.00</b>              | <b>0.00</b>     | <b>(6,764.69)</b>  |

# Gale Family Superannuation Fund

## Realised Capital Gains Report

For the period: 1 July 2018 to 30 June 2019

| Investment                                     |                        | Accounting Treatment |                   |                   |                          | Tax Treatment      |                   |                   |               |                          |                  |                    |
|--|------------------------|----------------------|-------------------|-------------------|--------------------------|--------------------|-------------------|-------------------|---------------|--------------------------|------------------|--------------------|
| Purchase Contract Date                         | Disposal Contract Date | Units                | Cost              | Proceeds          | Accounting Profit/(Loss) | Adjusted Cost Base | Reduced Cost Base | Indexed Cost Base | Indexed Gains | Discounted Gains (Gross) | Other Gains      | Capital Loss       |
| <b>Shares in Listed Companies (Australian)</b> |                        |                      |                   |                   |                          |                    |                   |                   |               |                          |                  |                    |
| Woolworths Group Limited                       |                        |                      |                   |                   |                          |                    |                   |                   |               |                          |                  |                    |
| 01/08/2014                                     | 30/07/2018             | 900.00               | 33,048.18         | 26,526.11         | (6,522.07)               | 33,048.18          | 33,048.18         | 0.00              | 0.00          | 0.00                     | 0.00             | (6,522.07)         |
| 14/10/2014                                     | 30/07/2018             | 600.00               | 20,591.89         | 17,684.07         | (2,907.82)               | 20,591.89          | 20,591.89         | 0.00              | 0.00          | 0.00                     | 0.00             | (2,907.82)         |
| 11/07/2013                                     | 29/01/2019             | 95.00                | 2,744.46          | 2,884.58          | 140.12                   | 2,744.46           | 2,744.46          | 0.00              | 0.00          | 140.12                   | 0.00             | 0.00               |
| 01/08/2018                                     | 29/01/2019             | 2,105.00             | 62,939.36         | 63,916.25         | 976.89                   | 62,939.36          | 62,939.36         | 0.00              | 0.00          | 0.00                     | 976.89           | 0.00               |
|  |                        | <b>3,700.00</b>      | <b>119,323.89</b> | <b>111,011.01</b> | <b>(8,312.88)</b>        | <b>119,323.89</b>  | <b>119,323.89</b> | <b>0.00</b>       | <b>0.00</b>   | <b>140.12</b>            | <b>976.89</b>    | <b>(9,429.89)</b>  |
|  |                        | <b>64,420.00</b>     | <b>880,580.01</b> | <b>859,299.08</b> | <b>(21,280.93)</b>       | <b>880,580.01</b>  | <b>880,580.01</b> | <b>0.00</b>       | <b>0.00</b>   | <b>34,923.41</b>         | <b>18,180.79</b> | <b>(74,385.13)</b> |
|  |                        | <b>64,420.00</b>     | <b>880,580.01</b> | <b>859,299.08</b> | <b>(21,280.93)</b>       | <b>880,580.01</b>  | <b>880,580.01</b> | <b>0.00</b>       | <b>0.00</b>   | <b>34,923.41</b>         | <b>18,180.79</b> | <b>(74,385.13)</b> |

# Gale Family Superannuation Fund

## Investment Income Report

As at 30 June 2019

| Investment  | Total Income                                    | Franked   | Unfranked | Interest/<br>Other | Franking Credits | Foreign Income | Foreign Credits * 1 | Assessable Income         | TFN Credits | Other Deductions | Distributed Capital Gains | Non-Assessable Payments |
|---|---|-----------|-----------|--------------------|------------------|----------------|---------------------|---------------------------|-------------|------------------|---------------------------|-------------------------|
|   |   |           |           |                    |                  |                |                     | (Excl. Capital Gains) * 2 |             |                  |                           |                         |
| <b>Bank Accounts</b>                                    |   |           |           |                    |                  |                |                     |                           |             |                  |                           |                         |
| Macquarie A/c 962279501                                 | 2,552.57  |           |           | 2,552.57           | 0.00             | 0.00           | 0.00                | 2,552.57                  |             |                  | 0.00                      | 0.00                    |
| Westpac Acc: 34-8634                                    | 358.44  |           |           | 358.44             | 0.00             | 0.00           | 0.00                | 358.44                    |             |                  | 0.00                      | 0.00                    |
| Westpac Acc:34-8642                                     | 0.12  |           |           | 0.12               | 0.00             | 0.00           | 0.00                | 0.12                      |             |                  | 0.00                      | 0.00                    |
|   | <b>2,911.13</b>                                 |           |           | <b>2,911.13</b>    | <b>0.00</b>      | <b>0.00</b>    | <b>0.00</b>         | <b>2,911.13</b>           |             |                  | <b>0.00</b>               | <b>0.00</b>             |
| <b>Derivatives (Options, Hybrids, Future Contracts)</b> |   |           |           |                    |                  |                |                     |                           |             |                  |                           |                         |
| ETO Margin Account                                      | 9.57  |           |           | 9.57               | 0.00             | 0.00           | 0.00                | 9.57                      |             |                  | 0.00                      | 0.00                    |
|   | <b>9.57</b>                                     |           |           | <b>9.57</b>        | <b>0.00</b>      | <b>0.00</b>    | <b>0.00</b>         | <b>9.57</b>               |             |                  | <b>0.00</b>               | <b>0.00</b>             |
| <b>Other Assets</b>                                     |   |           |           |                    |                  |                |                     |                           |             |                  |                           |                         |
| ATO Interest  | 0.52  |           |           | 0.52               | 0.00             | 0.00           | 0.00                | 0.52                      |             |                  | 0.00                      | 0.00                    |
|   | <b>0.52</b>                                     |           |           | <b>0.52</b>        | <b>0.00</b>      | <b>0.00</b>    | <b>0.00</b>         | <b>0.52</b>               |             |                  | <b>0.00</b>               | <b>0.00</b>             |
| <b>Shares in Listed Companies (Australian)</b>          |   |           |           |                    |                  |                |                     |                           |             |                  |                           |                         |
| AZJ.AX  | Aurizon Holdings Limited                        | 1,021.80  | 613.08    | 408.72             |                  | 262.75         |                     | 1,284.55                  |             | 0.00             |                           |                         |
| ANZ.AX  | Australia And New Zealand Banking Group Limited | 1,600.00  | 1,600.00  | 0.00               |                  | 685.71         |                     | 2,285.71                  |             | 0.00             |                           |                         |
| CBA.AX  | Commonwealth Bank Of Australia.                 | 2,310.00  | 2,310.00  | 0.00               |                  | 990.00         |                     | 3,300.00                  |             | 0.00             |                           |                         |
| CPU.AX  | Computershare Limited.                          | 840.00    | 546.00    | 294.00             |                  | 234.00         |                     | 1,074.00                  |             | 0.00             |                           |                         |
| CWN.AX  | Crown Resorts Limited                           | 60.00     | 36.00     | 24.00              |                  | 15.42          |                     | 75.42                     |             | 0.00             |                           |                         |
| NGI.AX  | Navigator Global Investments Limited            | 557.08    | 0.00      | 557.08             |                  | 0.00           |                     | 557.08                    |             | 0.00             |                           |                         |
| NCM.AX  | Newcrest Mining Limited                         | 195.02    | 195.02    | 0.00               |                  | 83.58          |                     | 278.60                    |             | 0.00             |                           |                         |
|   | Options Account                                 | 20,247.69 |           |                    |                  | 0.00           | 0.00                | 0.00                      |             | 0.00             | 22,997.80                 | 0.00                    |
| ORG.AX  | Origin Energy Limited                           | 188.60    | 188.60    | 0.00               |                  | 80.83          |                     | 269.43                    |             | 0.00             |                           |                         |
| QBE.AX  | QBE Insurance Group Limited                     | 840.00    | 504.00    | 336.00             |                  | 216.00         |                     | 1,056.00                  |             | 0.00             |                           |                         |
| TLS.AX  | Telstra Corporation Limited.                    | 2,660.00  | 2,660.00  | 0.00               |                  | 1,140.00       |                     | 3,800.00                  |             | 0.00             |                           |                         |
| WES.AX  | Wesfarmers Limited                              | 3,840.00  | 3,840.00  | 0.00               |                  | 1,645.71       |                     | 5,485.71                  |             | 0.00             |                           |                         |
| WBC.AX  | Westpac Banking Corporation                     | 1,880.00  | 1,880.00  | 0.00               |                  | 805.71         |                     | 2,685.71                  |             | 0.00             |                           |                         |
| WPL.AX  | Woodside Petroleum Ltd                          | 2,997.92  | 2,997.92  | 0.00               |                  | 1,284.82       |                     | 4,282.74                  |             | 0.00             |                           |                         |
| WOW.AX  | Woolworths Group Limited                        | 2,220.00  | 2,220.00  | 0.00               |                  | 951.42         |                     | 3,171.42                  |             | 0.00             |                           |                         |

**Gale Family Superannuation Fund**  
**Investment Income Report**

As at 30 June 2019

| Investment | Total Income | Franked   | Unfranked | Interest/<br>Other | Franking Credits | Foreign Income | Foreign Credits * 1 | Assessable Income         | TFN Credits | Other Deductions | Distributed Capital Gains | Non-Assessable Payments |
|------------|--------------|-----------|-----------|--------------------|------------------|----------------|---------------------|---------------------------|-------------|------------------|---------------------------|-------------------------|
|            |              |           |           |                    |                  |                |                     | (Excl. Capital Gains) * 2 |             |                  |                           |                         |
|            | 41,458.11    | 19,590.62 | 1,619.80  |                    | 8,395.95         | 0.00           | 0.00                | 29,606.37                 |             | 0.00             | 22,997.80                 | 0.00                    |
|            | 44,379.33    | 19,590.62 | 1,619.80  | 2,921.22           | 8,395.95         | 0.00           | 0.00                | 32,527.59                 |             | 0.00             | 22,997.80                 | 0.00                    |

Assessable Income (Excl. Capital Gains) **32,527.59**

Net Capital Gain **22,997.80**

**Total Assessable Income 55,525.39**

\* 1 Includes foreign credits from foreign capital gains.

\* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

## Gale Family Superannuation Fund

# Trustees Declaration

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

In the opinion of the trustees:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2019 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2019 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2019.

Signed in accordance with a resolution of the trustees by:

.....  
Wayne Gale

Trustee

.....  
Margaret Ann Gale

Trustee

Dated this ..... day of .....

## Gale Family Superannuation Fund

# Compilation Report

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We have compiled the accompanying special purpose financial statements of the Gale Family Superannuation Fund which comprise the statement of financial position as at 30/06/2019 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

### **The Responsibility of the Trustee**

The Trustee of Gale Family Superannuation Fund are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

### **Our Responsibility**

On the basis of information provided by the Trustee, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework as described in Note 1 to the financial statements and APES 315: Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110: Code of Ethics for Professional Accountants.

### **Assurance Disclaimer**

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

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

Sam Greco & Co Chartered Accountants

of

Level 1 Mitcham House 1355 Gympie Road, Aspley, Queensland 4034

Signed:

Dated:

Gale Family Superannuation Fund

**Minutes of a Meeting of the Trustee(s)**

held on \_\_\_\_\_ at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION COMMENCEMENT:** Margaret Ann Gale wishes to commence a new Account Based Pension with a commencement date of 09/08/2018.

The Pension Account Balance used to support this pension will be \$500.00, consisting of:

- Taxable amount of \$0.00; and
  - Tax Free amount of \$500.00
- Tax Free proportion: 100.00%.

**CONDITION OF RELEASE:** It was resolved that the member has satisfied a Condition of Release and was entitled to access their benefits on their Account Based Pension.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.

**REVERSIONARY:** It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

**PAYMENT:** It was resolved that the trustees have agreed to pay the pension payment for the current year of \$20.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

.....  
Wayne Gale  
Chairperson

Gale Family Superannuation Fund

**Minutes of a Meeting of the Trustee(s)**

held on \_\_\_\_\_ at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION COMMENCEMENT:** Wayne Gale wishes to commence a new Account Based Pension with a commencement date of 31/05/2019.

The Pension Account Balance used to support this pension will be \$100,000.00, consisting of:

- Taxable amount of \$0.00; and
  - Tax Free amount of \$100,000.00
- Tax Free proportion: 100.00%.

**CONDITION OF RELEASE:** It was resolved that the member has satisfied a Condition of Release and was entitled to access their benefits on their Account Based Pension.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.

**REVERSIONARY:** It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

**PAYMENT:** It was resolved that the trustees have agreed to pay the pension payment for the current year of \$340.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

.....  
Wayne Gale  
Chairperson

Gale Family Superannuation Fund

**Minutes of a Meeting of the Trustee(s)**

held on \_\_\_\_\_ at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION COMMENCEMENT:** Margaret Ann Gale wishes to commence a new Account Based Pension with a commencement date of 31/05/2019.

The Pension Account Balance used to support this pension will be \$100,000.00, consisting of:

- Taxable amount of \$0.00; and
  - Tax Free amount of \$100,000.00
- Tax Free proportion: 100.00%.

**CONDITION OF RELEASE:** It was resolved that the member has satisfied a Condition of Release and was entitled to access their benefits on their Account Based Pension.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.

**REVERSIONARY:** It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

**PAYMENT:** It was resolved that the trustees have agreed to pay the pension payment for the current year of \$340.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

.....  
Wayne Gale  
Chairperson



Gale Family Superannuation Fund  
Margaret Ann Gale  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Commencement of Account Based Pension**

Wayne Gale and Margaret Ann Gale as trustee for Gale Family Superannuation Fund acknowledges that Margaret Ann Gale has advised their intention to commence a new Account Based Pension on 09/08/2018. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

The Trustee(s) has agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- You have reached your preservation age and satisfied a condition of release under the SIS Act.
- Establish that the fund's trust deed provides for payment of this pension to the member.

The trustee(s) have agreed to pay your pension payment for the current year of \$20.00 in the frequency of at least an annual payment.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

.....  
Wayne Gale

.....  
Margaret Ann Gale

Gale Family Superannuation Fund  
Wayne Gale  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Commencement of Account Based Pension**

Wayne Gale and Margaret Ann Gale as trustee for Gale Family Superannuation Fund acknowledges that Wayne Gale has advised their intention to commence a new Account Based Pension on 31/05/2019. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

The Trustee(s) has agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- You have reached your preservation age and satisfied a condition of release under the SIS Act.
- Establish that the fund's trust deed provides for payment of this pension to the member.

The trustee(s) have agreed to pay your pension payment for the current year of \$340.00 in the frequency of at least an annual payment.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

.....  
Wayne Gale

.....  
Margaret Ann Gale

Gale Family Superannuation Fund  
Margaret Ann Gale  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Commencement of Account Based Pension**

Wayne Gale and Margaret Ann Gale as trustee for Gale Family Superannuation Fund acknowledges that Margaret Ann Gale has advised their intention to commence a new Account Based Pension on 31/05/2019. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

The Trustee(s) has agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- You have reached your preservation age and satisfied a condition of release under the SIS Act.
- Establish that the fund's trust deed provides for payment of this pension to the member.

The trustee(s) have agreed to pay your pension payment for the current year of \$340.00 in the frequency of at least an annual payment.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

.....  
Wayne Gale

.....  
Margaret Ann Gale

Gale Family Superannuation Fund  
Margaret Ann Gale  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Commencement of Account Based Pension**

I hereby request the trustee to commence a Account Based Pension with a commencement date of 09/08/2018 with \$500.00 of the superannuation benefits standing to my member's account in the fund. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

This balance contains:  
a Taxable Balance of: \$0.00; and  
a Tax Free Balance of: \$500.00.  
Tax Free proportion: 100.00%.

I have reached my preservation age and have currently satisfied a condition of release under the SIS Act.

I agree to withdraw my minimum pension of \$20.00 but will not exceed my maximum allowable threshold for the current period.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

.....  
Margaret Ann Gale  
27 Yaldara Street, Carseldine, Queensland 4034

Gale Family Superannuation Fund  
Wayne Gale  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Commencement of Account Based Pension**

I hereby request the trustee to commence a Account Based Pension with a commencement date of 31/05/2019 with \$100,000.00 of the superannuation benefits standing to my member's account in the fund. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

This balance contains:

a Taxable Balance of: \$0.00; and

a Tax Free Balance of: \$100,000.00.

Tax Free proportion: 100.00%.

I have reached my preservation age and have currently satisfied a condition of release under the SIS Act.

I agree to withdraw my minimum pension of \$340.00 but will not exceed my maximum allowable threshold for the current period.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

.....  
Wayne Gale  
27 Yaldara Street, Carseldine, Queensland 4034

Gale Family Superannuation Fund  
Margaret Ann Gale  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Commencement of Account Based Pension**

I hereby request the trustee to commence a Account Based Pension with a commencement date of 31/05/2019 with \$100,000.00 of the superannuation benefits standing to my member's account in the fund. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

This balance contains:

a Taxable Balance of: \$0.00; and

a Tax Free Balance of: \$100,000.00.

Tax Free proportion: 100.00%.

I have reached my preservation age and have currently satisfied a condition of release under the SIS Act.

I agree to withdraw my minimum pension of \$340.00 but will not exceed my maximum allowable threshold for the current period.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

.....  
Margaret Ann Gale  
27 Yaldara Street, Carseldine, Queensland 4034



Gale Family Superannuation Fund  
Wayne Gale  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2018. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2019.

Your balance contains:

- a Taxable Balance of: \$256,872.33; and
- a Tax Free Balance of: \$169,062.84

Tax Free proportion: 39.69%.

Your Minimum income stream applicable is \$17,040.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

.....  
Wayne Gale  
27 Yaldara Street, Carseldine, Queensland 4034

Gale Family Superannuation Fund  
Margaret Ann Gale  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2018. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2019.

Your balance contains:

- a Taxable Balance of: \$69,375.00; and
- a Tax Free Balance of: \$32,782.27

Tax Free proportion: 32.09%.

Your Minimum income stream applicable is \$4,090.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

.....  
Margaret Ann Gale  
27 Yaldara Street, Carseldine, Queensland 4034

Gale Family Superannuation Fund  
Wayne Gale  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2018. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2019.

Your balance contains:

- a Taxable Balance of: \$(1.18); and
- a Tax Free Balance of: \$1.18

Tax Free proportion: 31.68%.

Your Minimum income stream applicable is \$0.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

.....  
Wayne Gale  
27 Yaldara Street, Carseldine, Queensland 4034

Gale Family Superannuation Fund  
Margaret Ann Gale  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2018. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2019.

Your balance contains:

- a Taxable Balance of: \$0.00; and
- a Tax Free Balance of: \$0.00

Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$0.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

.....  
Margaret Ann Gale  
27 Yaldara Street, Carseldine, Queensland 4034

Gale Family Superannuation Fund  
Wayne Gale  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2018. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2019.

Your balance contains:

- a Taxable Balance of: \$0.34; and
- a Tax Free Balance of: \$(0.34)

Tax Free proportion: 17.22%.

Your Minimum income stream applicable is \$0.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

.....  
Wayne Gale  
27 Yaldara Street, Carseldine, Queensland 4034

Gale Family Superannuation Fund  
Wayne Gale  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2018. The pension does not have a reversionary beneficiary.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2019.

Your balance contains:

- a Taxable Balance of: \$0.00; and
- a Tax Free Balance of: \$99,288.61

Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$3,970.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

.....  
Wayne Gale  
27 Yaldara Street, Carseldine, Queensland 4034

Gale Family Superannuation Fund  
Margaret Ann Gale  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2018. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2019.

Your balance contains:

- a Taxable Balance of: \$0.39; and
- a Tax Free Balance of: \$(0.39)

Tax Free proportion: 96.87%.

Your Minimum income stream applicable is \$0.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

.....  
Margaret Ann Gale  
27 Yaldara Street, Carseldine, Queensland 4034

Gale Family Superannuation Fund  
Margaret Ann Gale  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2018. The pension does not have a reversionary beneficiary.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2019.

Your balance contains:

- a Taxable Balance of: \$0.00; and
- a Tax Free Balance of: \$99,289.14

Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$3,970.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

.....  
Margaret Ann Gale  
27 Yaldara Street, Carseldine, Queensland 4034



Gale Family Superannuation Fund

**Minutes of a Meeting of the Trustee(s)**

held on \_\_\_\_\_ at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION CONTINUATION:** Wayne Gale wishes to continue existing Account Based Pension with a commencement date of 29/08/2014. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

The Pension Account Balance as at 01/07/2018 \$425,935.17, consisting of:

- Taxable amount of \$256,872.33; and
  - Tax Free amount of \$169,062.84
- Tax Free proportion: 39.69%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member.
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$17,040.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

.....  
Wayne Gale  
Chairperson

Gale Family Superannuation Fund

**Minutes of a Meeting of the Trustee(s)**

held on \_\_\_\_\_ at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION CONTINUATION:** Margaret Ann Gale wishes to continue existing Account Based Pension with a commencement date of 07/11/2014. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

The Pension Account Balance as at 01/07/2018 \$102,157.27, consisting of:

- Taxable amount of \$69,375.00; and
  - Tax Free amount of \$32,782.27
- Tax Free proportion: 32.09%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member.
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$4,090.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

.....  
Wayne Gale  
Chairperson

**Gale Family Superannuation Fund**

**Minutes of a Meeting of the Trustee(s)**

held on \_\_\_\_\_ at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION CONTINUATION:** Wayne Gale wishes to continue existing Account Based Pension with a commencement date of 01/07/2015. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

The Pension Account Balance as at 01/07/2018 \$0.00, consisting of:

- Taxable amount of \$(1.18); and
  - Tax Free amount of \$1.18
- Tax Free proportion: 31.68%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member.
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$0.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

.....  
Wayne Gale  
Chairperson

**Gale Family Superannuation Fund**

**Minutes of a Meeting of the Trustee(s)**

held on \_\_\_\_\_ at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION CONTINUATION:** Margaret Ann Gale wishes to continue existing Account Based Pension with a commencement date of 01/07/2015. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

The Pension Account Balance as at 01/07/2018 \$0.00, consisting of:

- Taxable amount of \$0.00; and
  - Tax Free amount of \$0.00
- Tax Free proportion: 100.00%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member.
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$0.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

.....  
Wayne Gale  
Chairperson

**Gale Family Superannuation Fund**

**Minutes of a Meeting of the Trustee(s)**

held on \_\_\_\_\_ at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION CONTINUATION:** Wayne Gale wishes to continue existing Account Based Pension with a commencement date of 01/07/2017. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

The Pension Account Balance as at 01/07/2018 \$0.00, consisting of:

- Taxable amount of \$0.34; and
  - Tax Free amount of \$(0.34)
- Tax Free proportion: 17.22%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member.
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$0.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

.....  
Wayne Gale  
Chairperson

**Gale Family Superannuation Fund**

**Minutes of a Meeting of the Trustee(s)**

held on \_\_\_\_\_ at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION CONTINUATION:** Wayne Gale wishes to continue existing Account Based Pension with a commencement date of 25/06/2018. The pension does not have a reversionary beneficiary.

The Pension Account Balance as at 01/07/2018 \$99,288.61, consisting of:

- Taxable amount of \$0.00; and
  - Tax Free amount of \$99,288.61
- Tax Free proportion: 100.00%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member.
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$3,970.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

.....  
Wayne Gale  
Chairperson

**Gale Family Superannuation Fund**

**Minutes of a Meeting of the Trustee(s)**

held on \_\_\_\_\_ at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION CONTINUATION:** Margaret Ann Gale wishes to continue existing Account Based Pension with a commencement date of 01/07/2017. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

The Pension Account Balance as at 01/07/2018 \$0.00, consisting of:

- Taxable amount of \$0.39; and
  - Tax Free amount of \$(0.39)
- Tax Free proportion: 96.87%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member.
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$0.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

.....  
Wayne Gale  
Chairperson

**Gale Family Superannuation Fund**

**Minutes of a Meeting of the Trustee(s)**

held on \_\_\_\_\_ at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION CONTINUATION:** Margaret Ann Gale wishes to continue existing Account Based Pension with a commencement date of 25/06/2018. The pension does not have a reversionary beneficiary.

The Pension Account Balance as at 01/07/2018 \$99,289.14, consisting of:

- Taxable amount of \$0.00; and
  - Tax Free amount of \$99,289.14
- Tax Free proportion: 100.00%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member.
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$3,970.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

.....  
Wayne Gale  
Chairperson



Gale Family Superannuation Fund

# Pension Summary Report

As at 30/06/2019

**Member Name :** Gale, Wayne

**Member Age :** 64\* (Date of Birth : 28/08/1954)

| Member Code   | Pension Type          | Pension Start Date | Tax Free | Min / PF | Minimum     | Maximum | Gross Pension Payments | PAYG   | Net Pension Payment | Amount to reach Minimum |
|---------------|-----------------------|--------------------|----------|----------|-------------|---------|------------------------|--------|---------------------|-------------------------|
| GALWAY 00001P | Account Based Pension | 29/08/2014         | 39.69%   | 4.00%    | \$17,040.00 | N/A     | \$160,350.00           | \$0.00 | \$160,350.00        | NIL                     |

|               |                       |            |        |       |        |     |        |        |        |     |
|---------------|-----------------------|------------|--------|-------|--------|-----|--------|--------|--------|-----|
| GALWAY 00003P | Account Based Pension | 01/07/2015 | 31.68% | 4.00% | \$0.00 | N/A | \$0.00 | \$0.00 | \$0.00 | NIL |
|---------------|-----------------------|------------|--------|-------|--------|-----|--------|--------|--------|-----|

|               |                       |            |        |       |        |     |        |        |        |     |
|---------------|-----------------------|------------|--------|-------|--------|-----|--------|--------|--------|-----|
| GALWAY 00004P | Account Based Pension | 01/07/2017 | 17.22% | 4.00% | \$0.00 | N/A | \$0.00 | \$0.00 | \$0.00 | NIL |
|---------------|-----------------------|------------|--------|-------|--------|-----|--------|--------|--------|-----|

|               |                       |            |          |       |            |     |            |        |            |     |
|---------------|-----------------------|------------|----------|-------|------------|-----|------------|--------|------------|-----|
| GALWAY 00005P | Account Based Pension | 25/06/2018 | 100.00 % | 4.00% | \$3,970.00 | N/A | \$5,000.00 | \$0.00 | \$5,000.00 | NIL |
|---------------|-----------------------|------------|----------|-------|------------|-----|------------|--------|------------|-----|

|               |                       |            |          |       |          |     |          |        |          |     |
|---------------|-----------------------|------------|----------|-------|----------|-----|----------|--------|----------|-----|
| GALWAY 00034P | Account Based Pension | 31/05/2019 | 100.00 % | 4.00% | \$340.00 | N/A | \$350.00 | \$0.00 | \$350.00 | NIL |
|---------------|-----------------------|------------|----------|-------|----------|-----|----------|--------|----------|-----|

|  |  |  |  |  |             |        |              |        |              |        |
|--|--|--|--|--|-------------|--------|--------------|--------|--------------|--------|
|  |  |  |  |  | \$21,350.00 | \$0.00 | \$165,700.00 | \$0.00 | \$165,700.00 | \$0.00 |
|--|--|--|--|--|-------------|--------|--------------|--------|--------------|--------|

**Member Name :** Gale, Margaret Ann

**Member Age :** 64\* (Date of Birth : 07/11/1954)

| Member | Pension | Pension | Tax | Min / | Minimum | Maximum | Gross | PAYG | Net Pension | Amount to |
|--------|---------|---------|-----|-------|---------|---------|-------|------|-------------|-----------|
|--------|---------|---------|-----|-------|---------|---------|-------|------|-------------|-----------|

Gale Family Superannuation Fund

**Pension Summary Report**

As at 30/06/2019

| Code           | Type                  | Start Date | Free    | PF    |             |        | Pension Payments |        | Payment      | reach Minimum |
|----------------|-----------------------|------------|---------|-------|-------------|--------|------------------|--------|--------------|---------------|
| GALMAR 00001P  | Account Based Pension | 07/11/2014 | 32.09%  | 4.00% | \$4,090.00  | N/A    | \$99,122.44      | \$0.00 | \$99,122.44  | NIL           |
| GALMAR 00003P  | Account Based Pension | 01/07/2015 | 100.00% | 4.00% | \$0.00      | N/A    | \$0.00           | \$0.00 | \$0.00       | NIL           |
| GALMAR 00004P  | Account Based Pension | 01/07/2017 | 96.87%  | 4.00% | \$0.00      | N/A    | \$0.00           | \$0.00 | \$0.00       | NIL           |
| GALMAR 00005P  | Account Based Pension | 25/06/2018 | 100.00% | 4.00% | \$3,970.00  | N/A    | \$4,000.00       | \$0.00 | \$4,000.00   | NIL           |
| GALMAR 00056P  | Account Based Pension | 09/08/2018 | 100.00% | 4.00% | \$20.00     | N/A    | \$527.56         | \$0.00 | \$527.56     | NIL           |
| GALMAR 00057P  | Account Based Pension | 31/05/2019 | 100.00% | 4.00% | \$340.00    | N/A    | \$350.00         | \$0.00 | \$350.00     | NIL           |
|                |                       |            |         |       | \$8,420.00  | \$0.00 | \$104,000.00     | \$0.00 | \$104,000.00 | \$0.00        |
| <b>Total :</b> |                       |            |         |       |             |        |                  |        |              |               |
|                |                       |            |         |       | \$29,770.00 | \$0.00 | \$269,700.00     | \$0.00 | \$269,700.00 | \$0.00        |

\*Age as at 01/07/2018 or pension start date for new pensions.

Gale Family Superannuation Fund

# Minutes of a meeting of the Trustee(s)

held on \_\_\_\_\_ at 27 Yaldara Street, Carseldine, Queensland 4034

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|   |   |
|---|---|
| <b>PRESENT:</b>                                     | Wayne Gale and Margaret Ann Gale  |
| <b>MINUTES:</b>                                     | The Chair reported that the minutes of the previous meeting had been signed as a true record.   |
| <b>FINANCIAL STATEMENTS OF SUPERANNUATION FUND:</b> | <p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the superannuation fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the superannuation fund in respect of the year ended 30 June 2019 and it was resolved that such statements be and are hereby adopted as tabled.</p>                |
| <b>TRUSTEE'S DECLARATION:</b>                       | It was resolved that the trustee's declaration of the superannuation fund be signed.  |
| <b>ANNUAL RETURN:</b>                               | Being satisfied that the fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2019, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.  |
| <b>TRUST DEED:</b>                                  | The Chair tabled advice received from the fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.  |
| <b>INVESTMENT STRATEGY:</b>                         | The allocation of the fund's assets and the fund's investment performance over this financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return and liquidity of the investments and the ability of the fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the fund and its members. Accordingly, no changes in the investment strategy were required. |
| <b>INSURANCE COVER:</b>                             | The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the fund.  |
| <b>ALLOCATION OF INCOME:</b>                        | It was resolved that the income of the fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).  |
| <b>INVESTMENT ACQUISITIONS:</b>                     | It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2019.   |
| <b>INVESTMENT DISPOSALS:</b>                        | It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2019.  |
| <b>AUDITORS:</b>                                    | It was resolved that<br>Thomas Brodie Nasmyth<br>of<br>P O Box 945, Hamilton, Queensland 4007<br>act as auditors of the Fund for the next financial year.   |
| <b>TAX AGENTS:</b>                                  | It was resolved that<br>Sam Greco & Co Chartered Accountants<br>act as tax agents of the Fund for the next financial year.  |
| <b>TRUSTEE STATUS:</b>                              | Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the fund and that they are not disqualified persons as defined by s 120 of the SISA.   |

# Minutes of a meeting of the Trustee(s)

held on \_\_\_\_\_ at 27 Yaldara Street, Carseldine, Queensland 4034

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**CONTRIBUTIONS RECEIVED:**

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

**PAYMENT OF BENEFITS:**

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

**CLOSURE:**

All resolutions for this meeting were made in accordance with the SISA and Regulations.  
There being no further business the meeting then closed.  
Signed as a true record –

.....

Margaret Ann Gale

Chairperson

# Members Statement

Wayne Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

**Your Details**

Date of Birth : 28/08/1954  
 Age: 64  
 Tax File Number: 316773848  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 04/01/1971  
 Date Left Fund:  
 Member Code: GALWAY00001P  
 Account Start Date 01/07/2017  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 4

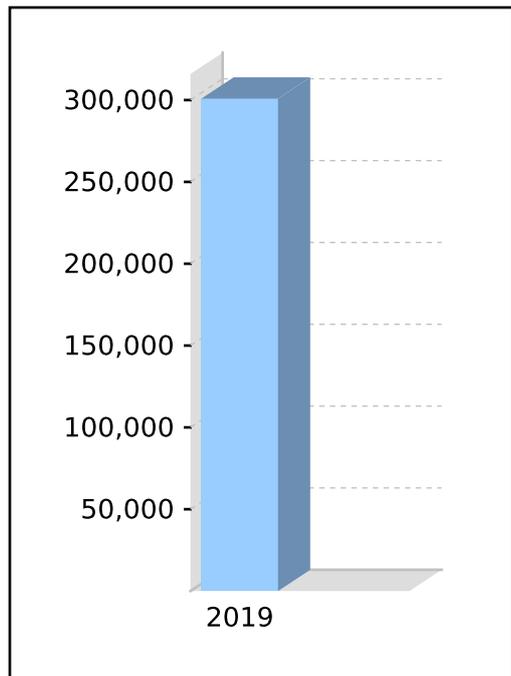
Nominated Beneficiaries Margaret Ann Gale  
 Vested Benefits 300,892.71  
 Total Death Benefit 300,892.71  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

**Your Balance**

Total Benefits 300,892.71

Preservation Components  
 Preserved (145,600.00)  
 Unrestricted Non Preserved 446,492.71  
 Restricted Non Preserved

Tax Components  
 Tax Free (39.69%) 119,433.48  
 Taxable 181,459.23



**Your Detailed Account Summary**

|  | This Year  |
|--|------------|
| Opening balance at 01/07/2018                        | 425,935.17 |
| <u>Increases to Member account during the period</u> |            |
| Employer Contributions                               |            |
| Personal Contributions (Concessional)                |            |
| Personal Contributions (Non Concessional)            |            |
| Government Co-Contributions                          |            |
| Other Contributions                                  |            |
| Proceeds of Insurance Policies                       |            |
| Transfers In   |            |
| Net Earnings   | 36,050.34  |
| Internal Transfer In                                 |            |
| <u>Decreases to Member account during the period</u> |            |
| Pensions Paid  | 160,350.00 |
| Contributions Tax                                    |            |
| Income Tax   | 742.80     |
| No TFN Excess Contributions Tax                      |            |
| Excess Contributions Tax                             |            |
| Refund Excess Contributions                          |            |
| Division 293 Tax                                     |            |
| Insurance Policy Premiums Paid                       |            |
| Management Fees                                      |            |
| Member Expenses                                      |            |
| Benefits Paid/Transfers Out                          |            |
| Superannuation Surcharge Tax                         |            |
| Internal Transfer Out                                |            |
| Closing balance at 30/06/2019                        | 300,892.71 |

# Members Statement

Wayne Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 28/08/1954  
 Age: 64  
 Tax File Number: 316773848  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 04/01/1971  
 Date Left Fund:  
 Member Code: GALWAY00002A  
 Account Start Date 20/11/2008  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

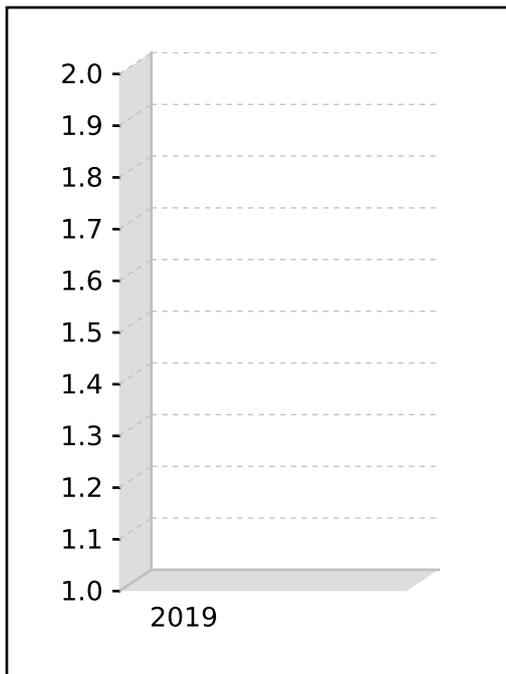
#### Total Benefits

Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free  
 Taxable



### Your Detailed Account Summary

|  | This Year  |
|--|------------|
| Opening balance at 01/07/2018                        |            |
| <u>Increases to Member account during the period</u> |            |
| Employer Contributions                               |            |
| Personal Contributions (Concessional)                |            |
| Personal Contributions (Non Concessional)            | 100,000.00 |
| Government Co-Contributions                          |            |
| Other Contributions                                  |            |
| Proceeds of Insurance Policies                       |            |
| Transfers In   |            |
| Net Earnings   |            |
| Internal Transfer In                                 |            |
| <u>Decreases to Member account during the period</u> |            |
| Pensions Paid  |            |
| Contributions Tax                                    |            |
| Income Tax   |            |
| No TFN Excess Contributions Tax                      |            |
| Excess Contributions Tax                             |            |
| Refund Excess Contributions                          |            |
| Division 293 Tax                                     |            |
| Insurance Policy Premiums Paid                       |            |
| Management Fees                                      |            |
| Member Expenses                                      |            |
| Benefits Paid/Transfers Out                          |            |
| Superannuation Surcharge Tax                         |            |
| Internal Transfer Out                                | 100,000.00 |
| Closing balance at 30/06/2019                        | 0.00       |

# Members Statement

Wayne Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 28/08/1954  
 Age: 64  
 Tax File Number: 316773848  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 04/01/1971  
 Date Left Fund:  
 Member Code: GALWAY00003P  
 Account Start Date 01/07/2017  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 3

Nominated Beneficiaries Margaret Ann Gale  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

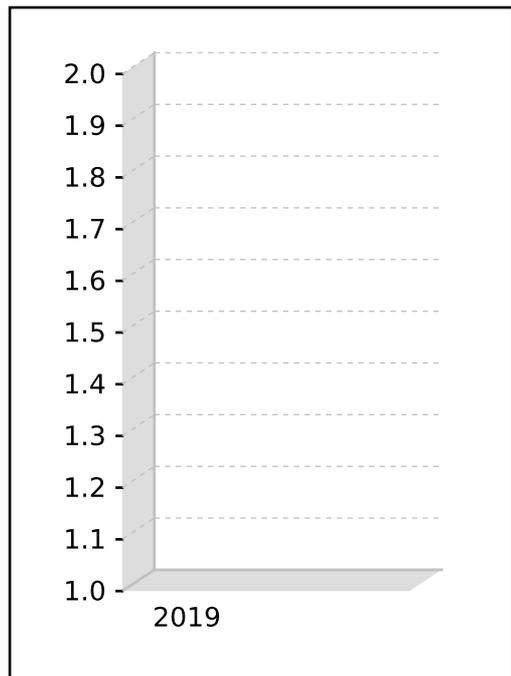
#### Total Benefits

#### Preservation Components

Preserved (1,800.00)  
 Unrestricted Non Preserved 1,800.00  
 Restricted Non Preserved

#### Tax Components

Tax Free (31.68%) 1.18  
 Taxable (1.18)



### Your Detailed Account Summary

This Year

Opening balance at 01/07/2018

Increases to Member account during the period

- Employer Contributions
- Personal Contributions (Concessional)
- Personal Contributions (Non Concessional)
- Government Co-Contributions
- Other Contributions
- Proceeds of Insurance Policies
- Transfers In
- Net Earnings
- Internal Transfer In

Decreases to Member account during the period

- Pensions Paid
- Contributions Tax
- Income Tax
- No TFN Excess Contributions Tax
- Excess Contributions Tax
- Refund Excess Contributions
- Division 293 Tax
- Insurance Policy Premiums Paid
- Management Fees
- Member Expenses
- Benefits Paid/Transfers Out
- Superannuation Surcharge Tax
- Internal Transfer Out

Closing balance at 30/06/2019 0.00

# Members Statement

Wayne Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 28/08/1954  
 Age: 64  
 Tax File Number: 316773848  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 04/01/1971  
 Date Left Fund:  
 Member Code: GALWAY00004P  
 Account Start Date 01/07/2017  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension

Nominated Beneficiaries Margaret Ann Gale  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

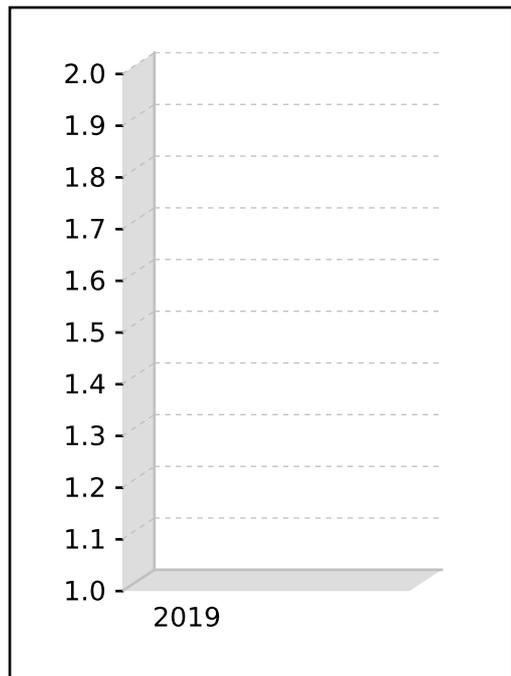
#### Total Benefits

##### Preservation Components

Preserved (31,941.58)  
 Unrestricted Non Preserved 31,941.58  
 Restricted Non Preserved

##### Tax Components

Tax Free (17.22%) (0.34)  
 Taxable 0.34



### Your Detailed Account Summary

This Year

Opening balance at 01/07/2018

Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings  
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2019 0.00

# Members Statement

Wayne Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 28/08/1954  
 Age: 64  
 Tax File Number: 316773848  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 04/01/1971  
 Date Left Fund:  
 Member Code: GALWAY00005P  
 Account Start Date 25/06/2018  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 2

Nominated Beneficiaries N/A  
 Vested Benefits 103,175.56  
 Total Death Benefit 103,175.56  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

Total Benefits 103,175.56

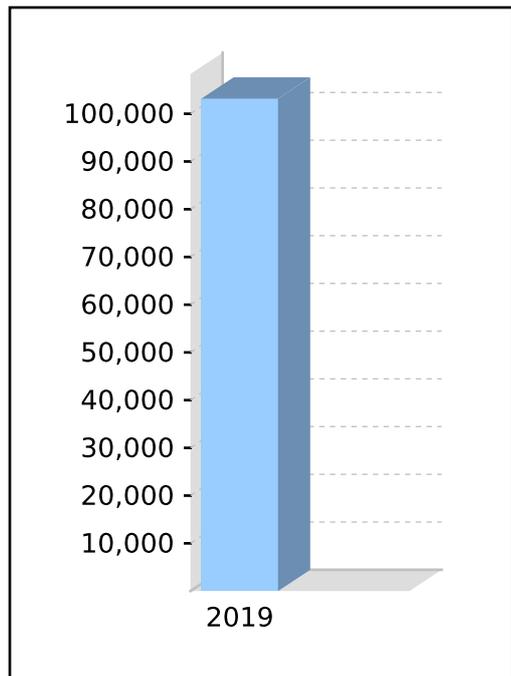
Preservation Components

Preserved

Unrestricted Non Preserved 103,175.56  
 Restricted Non Preserved

Tax Components

Tax Free (100.00%) 103,175.56  
 Taxable



### Your Detailed Account Summary

|  | This Year  |
|--|------------|
| Opening balance at 01/07/2018                        | 99,288.61  |
| <u>Increases to Member account during the period</u> |            |
| Employer Contributions                               |            |
| Personal Contributions (Concessional)                |            |
| Personal Contributions (Non Concessional)            |            |
| Government Co-Contributions                          |            |
| Other Contributions                                  |            |
| Proceeds of Insurance Policies                       |            |
| Transfers In   |            |
| Net Earnings   | 8,863.68   |
| Internal Transfer In                                 |            |
| <u>Decreases to Member account during the period</u> |            |
| Pensions Paid  | 5,000.00   |
| Contributions Tax                                    |            |
| Income Tax   | (23.27)    |
| No TFN Excess Contributions Tax                      |            |
| Excess Contributions Tax                             |            |
| Refund Excess Contributions                          |            |
| Division 293 Tax                                     |            |
| Insurance Policy Premiums Paid                       |            |
| Management Fees                                      |            |
| Member Expenses                                      |            |
| Benefits Paid/Transfers Out                          |            |
| Superannuation Surcharge Tax                         |            |
| Internal Transfer Out                                |            |
| Closing balance at 30/06/2019                        | 103,175.56 |

# Members Statement

Wayne Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 28/08/1954  
 Age: 64  
 Tax File Number: 316773848  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 04/01/1971  
 Date Left Fund:  
 Member Code: GALWAY00034P  
 Account Start Date 31/05/2019  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 5

Nominated Beneficiaries Margaret Ann Gale  
 Vested Benefits 101,254.66  
 Total Death Benefit 101,254.66  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

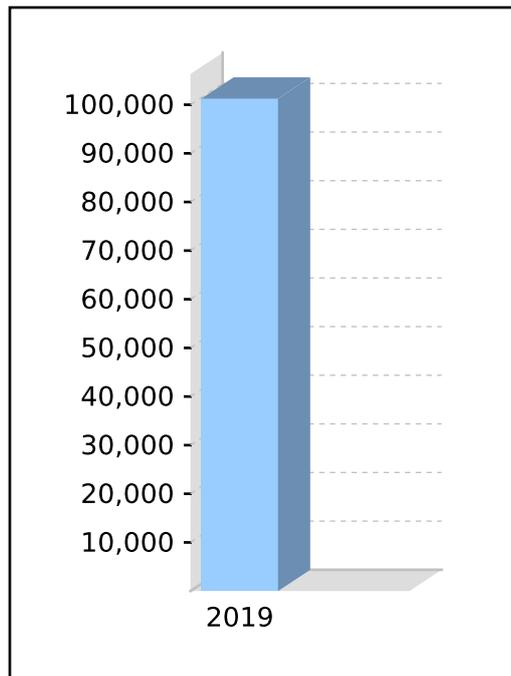
Total Benefits 101,254.66

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 101,254.66  
 Restricted Non Preserved

#### Tax Components

Tax Free (100.00%) 101,254.66  
 Taxable



### Your Detailed Account Summary

|  | This Year  |
|--|------------|
| Opening balance at 01/07/2018                        |            |
| <u>Increases to Member account during the period</u> |            |
| Employer Contributions                               |            |
| Personal Contributions (Concessional)                |            |
| Personal Contributions (Non Concessional)            |            |
| Government Co-Contributions                          |            |
| Other Contributions                                  |            |
| Proceeds of Insurance Policies                       |            |
| Transfers In   |            |
| Net Earnings   | 952.15     |
| Internal Transfer In                                 | 100,000.00 |
| <u>Decreases to Member account during the period</u> |            |
| Pensions Paid  | 350.00     |
| Contributions Tax                                    |            |
| Income Tax   | (652.51)   |
| No TFN Excess Contributions Tax                      |            |
| Excess Contributions Tax                             |            |
| Refund Excess Contributions                          |            |
| Division 293 Tax                                     |            |
| Insurance Policy Premiums Paid                       |            |
| Management Fees                                      |            |
| Member Expenses                                      |            |
| Benefits Paid/Transfers Out                          |            |
| Superannuation Surcharge Tax                         |            |
| Internal Transfer Out                                |            |
| Closing balance at 30/06/2019                        | 101,254.66 |

# Members Statement

Margaret Ann Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 07/11/1954  
 Age: 64  
 Tax File Number: 475560542  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 14/06/1977  
 Date Left Fund:  
 Member Code: GALMAR00001P  
 Account Start Date 07/11/2014  
 Account Phase: Retirement Phase  
 Account Description: Pension

Nominated Beneficiaries Wayne Gale  
 Vested Benefits 10,835.72  
 Total Death Benefit 10,835.72  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

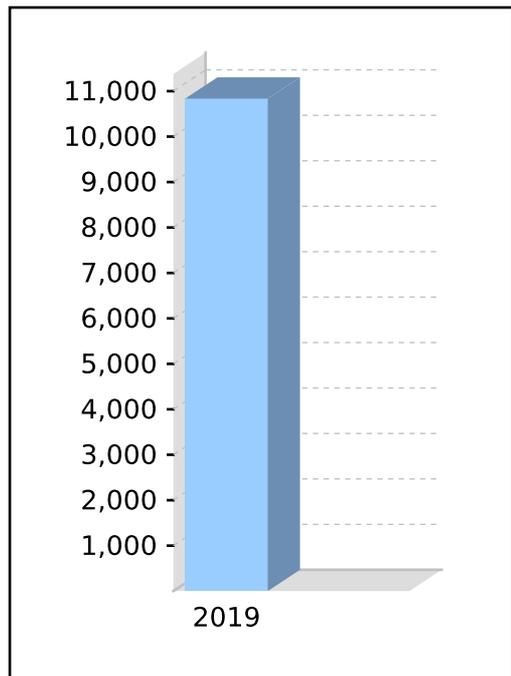
Total Benefits 10,835.72

Preservation Components

Preserved (88,808.87)  
 Unrestricted Non Preserved 99,644.59  
 Restricted Non Preserved

Tax Components

Tax Free (32.09%) 3,477.18  
 Taxable 7,358.54



### Your Detailed Account Summary

|  | This Year  |
|--|------------|
| Opening balance at 01/07/2018                        | 102,157.27 |
| <u>Increases to Member account during the period</u> |            |
| Employer Contributions                               |            |
| Personal Contributions (Concessional)                |            |
| Personal Contributions (Non Concessional)            |            |
| Government Co-Contributions                          |            |
| Other Contributions                                  |            |
| Proceeds of Insurance Policies                       |            |
| Transfers In   |            |
| Net Earnings   | 8,410.11   |
| Internal Transfer In                                 |            |
| <u>Decreases to Member account during the period</u> |            |
| Pensions Paid  | 99,122.44  |
| Contributions Tax                                    |            |
| Income Tax   | 609.22     |
| No TFN Excess Contributions Tax                      |            |
| Excess Contributions Tax                             |            |
| Refund Excess Contributions                          |            |
| Division 293 Tax                                     |            |
| Insurance Policy Premiums Paid                       |            |
| Management Fees                                      |            |
| Member Expenses                                      |            |
| Benefits Paid/Transfers Out                          |            |
| Superannuation Surcharge Tax                         |            |
| Internal Transfer Out                                |            |
| Closing balance at 30/06/2019                        | 10,835.72  |

# Members Statement

Margaret Ann Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 07/11/1954  
 Age: 64  
 Tax File Number: 475560542  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 14/06/1977  
 Date Left Fund:  
 Member Code: GALMAR00002A  
 Account Start Date: 20/11/2008  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

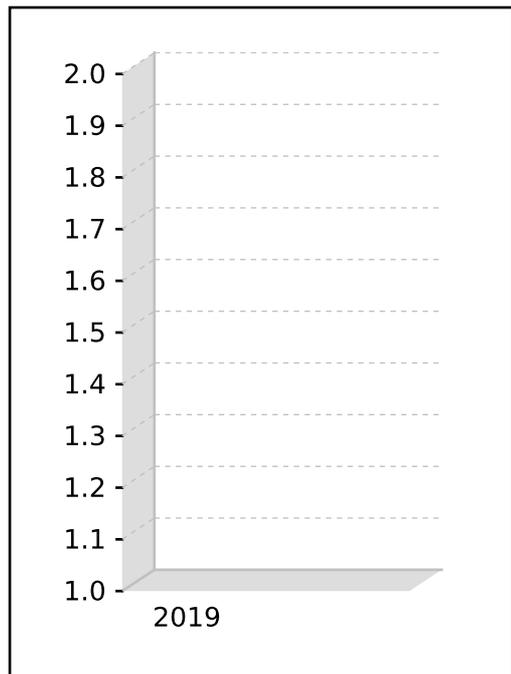
#### Total Benefits

Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free  
 Taxable



### Your Detailed Account Summary

|  | This Year  |
|--|------------|
| Opening balance at 01/07/2018                        |            |
| <u>Increases to Member account during the period</u> |            |
| Employer Contributions                               |            |
| Personal Contributions (Concessional)                |            |
| Personal Contributions (Non Concessional)            | 100,000.00 |
| Government Co-Contributions                          | 500.00     |
| Other Contributions                                  |            |
| Proceeds of Insurance Policies                       |            |
| Transfers In   |            |
| Net Earnings   |            |
| Internal Transfer In                                 |            |
| <u>Decreases to Member account during the period</u> |            |
| Pensions Paid  |            |
| Contributions Tax                                    |            |
| Income Tax   |            |
| No TFN Excess Contributions Tax                      |            |
| Excess Contributions Tax                             |            |
| Refund Excess Contributions                          |            |
| Division 293 Tax                                     |            |
| Insurance Policy Premiums Paid                       |            |
| Management Fees                                      |            |
| Member Expenses                                      |            |
| Benefits Paid/Transfers Out                          |            |
| Superannuation Surcharge Tax                         |            |
| Internal Transfer Out                                | 100,500.00 |
| Closing balance at 30/06/2019                        | 0.00       |

# Members Statement

Margaret Ann Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 07/11/1954  
 Age: 64  
 Tax File Number: 475560542  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 14/06/1977  
 Date Left Fund:  
 Member Code: GALMAR00003P  
 Account Start Date 01/07/2017  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 2

Nominated Beneficiaries Wayne Gale  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

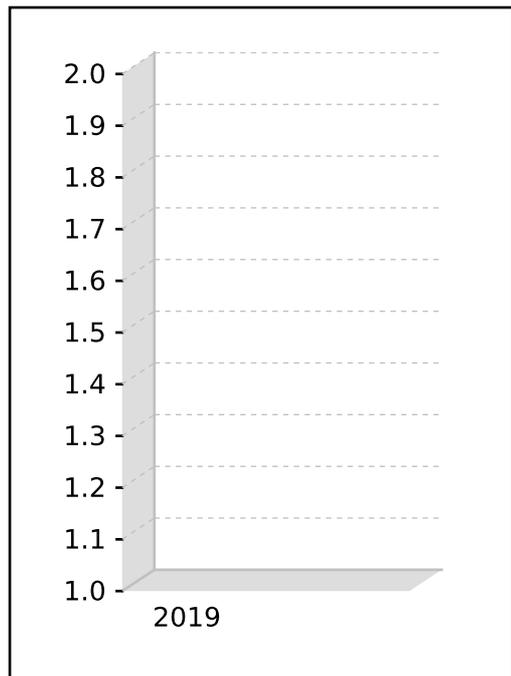
#### Total Benefits

Preservation Components

Preserved (1,800.00)  
 Unrestricted Non Preserved 1,800.00  
 Restricted Non Preserved

Tax Components

Tax Free (100.00%)  
 Taxable



### Your Detailed Account Summary

This Year

Opening balance at 01/07/2018

Increases to Member account during the period

- Employer Contributions
- Personal Contributions (Concessional)
- Personal Contributions (Non Concessional)
- Government Co-Contributions
- Other Contributions
- Proceeds of Insurance Policies
- Transfers In
- Net Earnings
- Internal Transfer In

Decreases to Member account during the period

- Pensions Paid
- Contributions Tax
- Income Tax
- No TFN Excess Contributions Tax
- Excess Contributions Tax
- Refund Excess Contributions
- Division 293 Tax
- Insurance Policy Premiums Paid
- Management Fees
- Member Expenses
- Benefits Paid/Transfers Out
- Superannuation Surcharge Tax
- Internal Transfer Out

Closing balance at 30/06/2019 0.00

# Members Statement

Margaret Ann Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 07/11/1954  
 Age: 64  
 Tax File Number: 475560542  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 14/06/1977  
 Date Left Fund:  
 Member Code: GALMAR00004P  
 Account Start Date 01/07/2017  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 3

Nominated Beneficiaries Wayne Gale  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

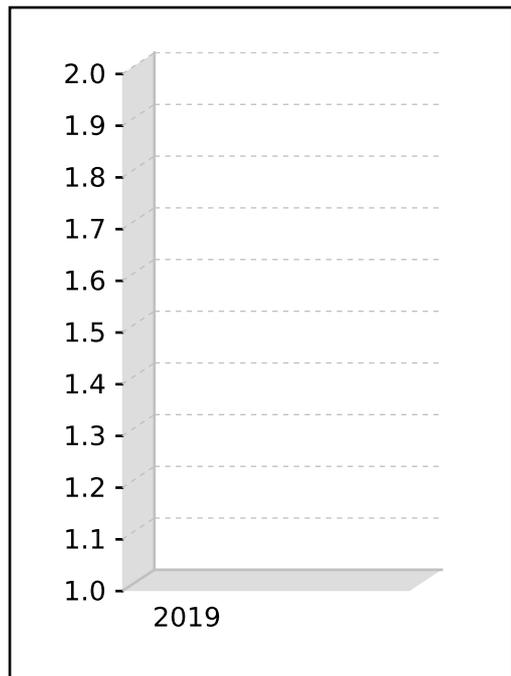
#### Total Benefits

Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free (96.87%) (0.39)  
 Taxable 0.39



### Your Detailed Account Summary

This Year

Opening balance at 01/07/2018

Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings  
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2019 0.00

# Members Statement

Margaret Ann Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 07/11/1954  
 Age: 64  
 Tax File Number: 475560542  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 14/06/1977  
 Date Left Fund:  
 Member Code: GALMAR00005P  
 Account Start Date: 25/06/2018  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 4

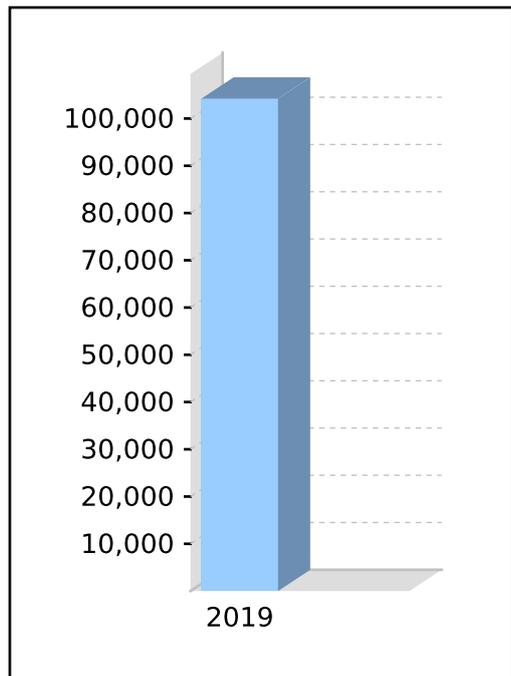
Nominated Beneficiaries N/A  
 Vested Benefits 104,211.81  
 Total Death Benefit 104,211.81  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

Total Benefits 104,211.81

Preservation Components  
 Preserved  
 Unrestricted Non Preserved 104,211.81  
 Restricted Non Preserved

Tax Components  
 Tax Free (100.00%) 104,211.81  
 Taxable



### Your Detailed Account Summary

|  | This Year  |
|--|------------|
| Opening balance at 01/07/2018                        | 99,289.14  |
| <u>Increases to Member account during the period</u> |            |
| Employer Contributions                               |            |
| Personal Contributions (Concessional)                |            |
| Personal Contributions (Non Concessional)            |            |
| Government Co-Contributions                          |            |
| Other Contributions                                  |            |
| Proceeds of Insurance Policies                       |            |
| Transfers In   |            |
| Net Earnings   | 8,895.21   |
| Internal Transfer In                                 |            |
| <u>Decreases to Member account during the period</u> |            |
| Pensions Paid  | 4,000.00   |
| Contributions Tax                                    |            |
| Income Tax   | (27.46)    |
| No TFN Excess Contributions Tax                      |            |
| Excess Contributions Tax                             |            |
| Refund Excess Contributions                          |            |
| Division 293 Tax                                     |            |
| Insurance Policy Premiums Paid                       |            |
| Management Fees                                      |            |
| Member Expenses                                      |            |
| Benefits Paid/Transfers Out                          |            |
| Superannuation Surcharge Tax                         |            |
| Internal Transfer Out                                |            |
| Closing balance at 30/06/2019                        | 104,211.81 |

# Members Statement

Margaret Ann Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 07/11/1954  
 Age: 64  
 Tax File Number: 475560542  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 14/06/1977  
 Date Left Fund:  
 Member Code: GALMAR00056P  
 Account Start Date: 09/08/2018  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 5

Nominated Beneficiaries: Wayne Gale  
 Vested Benefits  
 Total Death Benefit: 0.00  
 Current Salary: 0.00  
 Previous Salary: 0.00  
 Disability Benefit: 0.00

### Your Balance

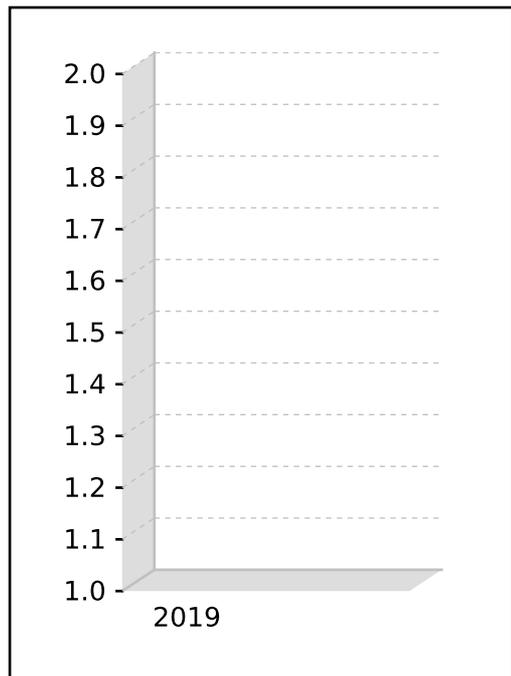
#### Total Benefits

Preservation Components

Preserved (527.56)  
 Unrestricted Non Preserved 527.56  
 Restricted Non Preserved

Tax Components

Tax Free (100.00%)  
 Taxable



### Your Detailed Account Summary

This Year

|  |        |
|--|--------|
| Opening balance at 01/07/2018                        |        |
| <u>Increases to Member account during the period</u> |        |
| Employer Contributions                               |        |
| Personal Contributions (Concessional)                |        |
| Personal Contributions (Non Concessional)            |        |
| Government Co-Contributions                          |        |
| Other Contributions                                  |        |
| Proceeds of Insurance Policies                       |        |
| Transfers In   |        |
| Net Earnings   | 30.82  |
| Internal Transfer In                                 | 500.00 |
| <u>Decreases to Member account during the period</u> |        |
| Pensions Paid  | 527.56 |
| Contributions Tax                                    |        |
| Income Tax   | 3.26   |
| No TFN Excess Contributions Tax                      |        |
| Excess Contributions Tax                             |        |
| Refund Excess Contributions                          |        |
| Division 293 Tax                                     |        |
| Insurance Policy Premiums Paid                       |        |
| Management Fees                                      |        |
| Member Expenses                                      |        |
| Benefits Paid/Transfers Out                          |        |
| Superannuation Surcharge Tax                         |        |
| Internal Transfer Out                                |        |
| Closing balance at 30/06/2019                        | 0.00   |

# Members Statement

Margaret Ann Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 07/11/1954  
 Age: 64  
 Tax File Number: 475560542  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 14/06/1977  
 Date Left Fund:  
 Member Code: GALMAR00057P  
 Account Start Date 31/05/2019  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 6

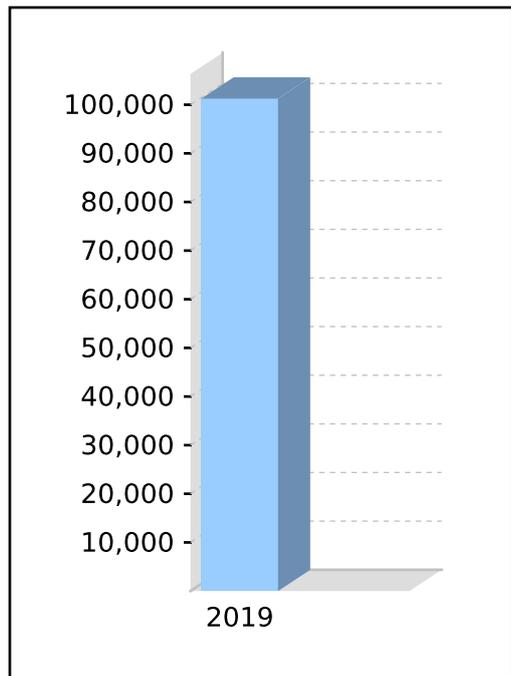
Nominated Beneficiaries Wayne Gale  
 Vested Benefits 101,253.51  
 Total Death Benefit 101,253.51  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

Total Benefits 101,253.51

Preservation Components  
 Preserved  
 Unrestricted Non Preserved 101,253.51  
 Restricted Non Preserved

Tax Components  
 Tax Free (100.00%) 101,253.51  
 Taxable



### Your Detailed Account Summary

|  | This Year  |
|--|------------|
| Opening balance at 01/07/2018                        |            |
| <u>Increases to Member account during the period</u> |            |
| Employer Contributions                               |            |
| Personal Contributions (Concessional)                |            |
| Personal Contributions (Non Concessional)            |            |
| Government Co-Contributions                          |            |
| Other Contributions                                  |            |
| Proceeds of Insurance Policies                       |            |
| Transfers In   |            |
| Net Earnings   | 951.47     |
| Internal Transfer In                                 | 100,000.00 |
| <u>Decreases to Member account during the period</u> |            |
| Pensions Paid  | 350.00     |
| Contributions Tax                                    |            |
| Income Tax   | (652.04)   |
| No TFN Excess Contributions Tax                      |            |
| Excess Contributions Tax                             |            |
| Refund Excess Contributions                          |            |
| Division 293 Tax                                     |            |
| Insurance Policy Premiums Paid                       |            |
| Management Fees                                      |            |
| Member Expenses                                      |            |
| Benefits Paid/Transfers Out                          |            |
| Superannuation Surcharge Tax                         |            |
| Internal Transfer Out                                |            |
| Closing balance at 30/06/2019                        | 101,253.51 |

Cannot generate Depreciation Schedule report. ERROR - There are no depreciation records. Depreciation Schedule Report cannot be displayed.