
Workpapers - 2022 Financial Year

Hemo Super Fund

Preparer: Rachel Barrett

Reviewer: Rachel Barrett

Printed: 27 October 2022

Lead Schedule

2022 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
24200	Contributions	(\$8,909.40)	(\$7,897.14)	12.82%	Completed
24700	Changes in Market Values of Investments	\$155,344.70	(\$145,000.00)	(207.13)%	Completed
25000	Interest Received	(\$5.55)	(\$27.98)	(80.16)%	Completed
28000	Property Income	(\$26,599.55)	(\$14,758.52)	80.23%	Completed
30100	Accountancy Fees		\$1,980.00	100%	Completed
30400	ATO Supervisory Levy		\$259.00	100%	Completed
30700	Auditor's Remuneration		\$550.00	100%	Completed
30800	ASIC Fees	\$276.00	\$273.00	1.1%	Completed
31500	Bank Charges	\$170.00	\$120.00	41.67%	Completed
39000	Life Insurance Premiums	\$11,719.74	\$9,838.92	19.12%	Completed
41930	Property Expenses - Agents Management Fees	\$634.34	\$816.11	(22.27)%	Completed
41960	Property Expenses - Council Rates	\$1,253.85	\$1,192.83	5.12%	Completed
41980	Property Expenses - Insurance Premium	\$1,392.72	\$1,848.13	(24.64)%	Completed
42010	Property Expenses - Interest on Loans	\$7,593.40	\$7,710.43	(1.52)%	Completed
42030	Property Expenses - Legal Fees	\$112.21		100%	Completed

Code	Workpaper	CY Balance	LY Balance	Change	Status
42060	Property Expenses - Repairs Maintenance	\$936.00	\$99.00	845.45%	Completed
42150	Property Expenses - Water Rates	\$1,290.28	\$1,504.81	(14.26)%	Completed
48500	Income Tax Expense	(\$14,073.92)	\$13,973.80	(200.72)%	Completed
49000	Profit/Loss Allocation Account	(\$131,134.82)	\$127,517.61	(202.84)%	Completed
50000	Members	(\$108,637.68)	(\$239,772.50)	(54.69)%	Completed
60400	Bank Accounts	\$38,218.01	\$9,199.25	315.45%	Completed
68000	Sundry Debtors			0%	Completed
77200	Real Estate Properties (Australian - Residential)	\$200,000.00	\$375,000.00	(46.67)%	Completed
85000	Income Tax Payable /Refundable			0%	Completed
85500	Limited Recourse Borrowing Arrangements	(\$127,674.95)	(\$128,723.45)	(0.81)%	Completed
88000	Sundry Creditors	(\$276.00)		100%	Completed
89000	Deferred Tax Liability/Asset	(\$1,629.38)	(\$15,703.30)	(89.62)%	Completed
A	Financial Statements				Completed
B	Permanent Documents				Completed
C	Other Documents				Completed
D	Pension Documentation				N/A - Not Applicable
E	Estate Planning				N/A - Not Applicable

24200 - Contributions

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulation)	(\$2,998.50)	(\$2,600.00)	15.33%
HEMJUL00001A	(Contributions) Hemaridis, Julieann - Accumulation (Accumulation)	(\$5,910.90)	(\$5,297.14)	11.59%
TOTAL		CY Balance	LY Balance	
		(\$8,909.40)	(\$7,897.14)	

Supporting Documents

- Contributions Breakdown Report [Report](#)
- 2022 s290-170 Notice of Intent Package - unsigned.pdf [HEMCHR00001A](#)
- 2022 ATO LISC - \$398.50.pdf [HEMCHR00001A](#)
- 2022 Contribution Cap Report from CLASS - SuperStream Data.pdf [HEMJUL00001A](#)

Standard Checklist

- Attach copies of S290-170 notices (if necessary)
- Attach copy of Contributions Breakdown Report
- Attach SuperStream Contribution Data Report
- Check Fund is registered for SuperStream (if necessary)
- Ensure all Contributions have been allocated from Bank Accounts
- Ensure Work Test is satisfied if members are over 65

Hemo Super Fund

Contributions Breakdown Report

For The Period 01 July 2021 - 30 June 2022



Summary

Member	D.O.B	Age (at 30/06/2021)	Total Super Balance (at 30/06/2021) *1	Concessional	Non-Concessional	Other	Reserves	Total
Hemaridis, Christopher	Provided	51	59,281.59	2,600.00	0.00	398.50	0.00	2,998.50
Hemaridis, Julieann	Provided	45	180,490.91	5,910.90	0.00	0.00	0.00	5,910.90
All Members				8,510.90	0.00	398.50	0.00	8,909.40

*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Hemaridis, Christopher	Concessional (5 year carry forward cap available)	2,600.00	92,000.00	89,400.00 Below Cap
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap
Hemaridis, Julieann	Concessional (5 year carry forward cap available)	5,910.90	82,521.69	76,610.79 Below Cap
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2017	2018	2019	2020	2021	2022	Current Position
Hemaridis, Christopher							
Concessional Contribution Cap	30,000.00	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	
Concessional Contribution	0.00	2,600.00	2,600.00	5,300.00	2,600.00	2,600.00	
Unused Concessional Contribution	0.00	0.00	22,400.00	19,700.00	22,400.00	24,900.00	
Cumulative Carry Forward Unused	N/A	N/A	0.00	22,400.00	42,100.00	64,500.00	
Maximum Cap Available	30,000.00	25,000.00	25,000.00	47,400.00	67,100.00	92,000.00	89,400.00 Below Cap
Total Super Balance	0.00	0.00	0.00	0.00	31,800.90	59,281.59	

16/08/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00	
23/08/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00	
26/08/2021	Direct Entry Credit Item Ref: ATO0050000152102 21/ ATO	Any Other		398.50
30/08/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00	
06/09/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00	
13/09/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00	
20/09/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00	
27/09/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00	
05/10/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00	
11/10/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00	
18/10/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00	
25/10/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00	
01/11/2021	Direct Entry Credit	Personal - Concessional	50.00	

08/11/2021	Super GRASS & FIRE PRO Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00
15/11/2021	Super GRASS & FIRE PRO Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00
22/11/2021	Super GRASS & FIRE PRO Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00
29/11/2021	Super GRASS & FIRE PRO Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00
06/12/2021	Super GRASS & FIRE PRO Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00
13/12/2021	Super GRASS & FIRE PRO Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00
20/12/2021	Super GRASS & FIRE PRO Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00
29/12/2021	Super GRASS & FIRE PRO Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00
04/01/2022	Super GRASS & FIRE PRO Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00
10/01/2022	Super GRASS & FIRE PRO Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00
17/01/2022	Super GRASS & FIRE PRO Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00
24/01/2022	Super GRASS & FIRE PRO Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00

31/01/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00
07/02/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00
14/02/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00
21/02/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00
28/02/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00
07/03/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00
14/03/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00
21/03/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00
28/03/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00
04/04/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00
11/04/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00
19/04/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00
26/04/2022	Direct Entry Credit	Personal - Concessional	50.00

02/05/2022	Super GRASS & FIRE PRO Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00								
09/05/2022	Super GRASS & FIRE PRO Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00								
16/05/2022	Super GRASS & FIRE PRO Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00								
23/05/2022	Super GRASS & FIRE PRO Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00								
30/05/2022	Super GRASS & FIRE PRO Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00								
06/06/2022	Super GRASS & FIRE PRO Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00								
14/06/2022	Super GRASS & FIRE PRO Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00								
20/06/2022	Super GRASS & FIRE PRO Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00								
27/06/2022	Super GRASS & FIRE PRO Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO	Personal - Concessional	50.00								
Total - Hemaridis, Christopher			2,600.00	0.00	398.50	0.00			0.00	0.00	0.00

Hemaridis, Julieann

Date	Transaction Description	Ledger Data					SuperStream Data				
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other

09/07/2021	Direct Entry Credit Item Ref: PC060721- 146951203 SuperChoice P/L	Employer	1,538.09				
12/10/2021	Direct Entry Credit Item Ref: PC061021- 108082913 SuperChoice P/L	Employer	1,543.77				
19/01/2022	Direct Entry Credit Item Ref: PC130122- 186921623 SuperChoice P/L	Employer	1,289.00				
13/04/2022	Direct Entry Credit Item Ref: PC070422- 106333094 SuperChoice P/L	Employer	1,540.04				
Total - Hemaridis, Julieann			5,910.90	0.00	0.00	0.00	0.00 0.00 0.00
Total for All Members			8,510.90	0.00	398.50	0.00	

Notice of intent to claim or vary a deduction for personal super contributions

Section A: Your details

1 Tax file number (TFN)

PROVIDED

! The ATO does not collect this information provided on this form. This form is to assist you in providing details to your super fund. Your super fund is authorised to request your personal details, including your TFN, under the *Superannuation Industry (Supervision) Act 1993*, the *Income Tax Assessment Act 1997* and the *Taxation Administration Act 1953*. It is not an offence not to provide your TFN. However, if you do not provide your TFN, and your super fund doesn't already hold your TFN, they will not be permitted to accept the contribution(s) covered by this notice. For more information about your privacy please contact the entity you are providing this form to.

2 Name

Title: MR

Family name

HEMARIDIS

First given name

CHRISTOPHER

Other given names

WILLIAM

3 Date of birth PROVIDED

4 Current postal address

29 STURT STREET

Suburb/town/locality

SWANSEA

State/territory

NSW

(Australia only)

Postcode

2281

(Australia only)

Country if outside of Australia

5 Daytime phone number (include area code) 0404899073

Section B: Super fund's details

6 Fund name

HEMO SUPER FUND

7 Fund Australian business number (ABN) 73738040040

8 Member account number HEMCHR00001A

9 Unique Superannuation Identifier (USI) (if known)

Section C: Contribution details

10 Personal contribution details

Is this notice varying an earlier notice? No Yes

If you answered 'No' complete the **Original Notice to Claim a Tax Deduction** section below.
If you answered 'Yes' complete the **Variation of previous valid notice of intent** section below.

ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

11 Financial year ended 30 June 20

12 My personal contributions to this fund in the above financial year \$

13 The amount of these personal contributions I will be claiming as a tax deduction \$

Section D: Declaration

This form has a declaration where you say the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

INTENTION TO CLAIM A TAX DEDUCTION

! Complete this declaration if you have **not** previously lodged a valid notice with your super fund for these contributions.

I declare that at the time of lodging this notice:

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
- I have not included any of the contributions in an earlier valid notice.

I declare that I am lodging this notice at the earlier of either:

- before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, **or**
- before the end of the income year following the year in which the contribution was made.

I declare that the information given on this notice is correct and complete.

Name (Print in BLOCK LETTERS)

Signature

Date

> Send your completed notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

VARIATION OF PREVIOUS VALID NOTICE OF INTENT

14 Financial year ended 30 June 20

15 My personal contributions to this fund in the above financial year \$

16 The amount of these personal contributions claimed in my original notice of intent \$

17 The amount of these personal contributions I will now be claiming as a tax deduction \$

Declaration

This form has a declaration where you sign to indicate that the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

! Complete this declaration if you have already lodged a valid notice with your fund for these contributions and you wish to **reduce** the amount stated in that notice.

VARIATION OF PREVIOUS VALID NOTICE OF INTENT

I declare that at the time of lodging this notice:

- *I intend to claim the personal contributions stated as a tax deduction*
- *I am a current member of the identified super fund*
- *the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions.*

*I declare that I wish to vary my previous valid notice for these contributions by **reducing** the amount I advised in my previous notice and I confirm that either:*

- *I have lodged my income tax return for the year in which the contribution was made, prior to the end of the following income year, and this variation notice is being lodged before the end of the day on which the return was lodged, or*

- *I have not yet lodged my income tax return for the relevant year and this variation notice is being lodged on or before 30 June in the financial year following the year in which the personal contributions were made, or*
- *the ATO has disallowed my claim for a deduction for the relevant year and this notice reduces the amount stated in my previous valid notice by the amount that has been disallowed.*

I declare that the information given on this notice is correct and complete.

Name (Print in BLOCK LETTERS)

Signature

Date

➤ Send your completed variation notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

Hemo Super Fund Deductions Notice Letter



Christopher Hemaridis and Julieann Hemaridis as trustee for Hemo Super Fund acknowledges that

Christopher Hemaridis

has advised in writing in accordance with Section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$2,600.00

for contributions paid in the year ended 30 June 2022. The Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

Christopher Hemaridis

Date: 30/06/2022

**** IMPORTANT INFORMATION - PLEASE READ THE FOLLOWING CAREFULLY ****

If your records confirm the above amount claimed no action on your behalf is required. Retain this acknowledgement with your taxation records as it may be requested by the Australian Taxation Office to substantiate your tax deduction for Superannuation Contributions.

Otherwise: Complete the details below and return this form to the Trustee if:

1. The amount shown above is not the amount that will be claimed, or
2. The Australian Taxation Office disallows/reduces the amount you claim.

In terms of Section 290-170 of the Income Tax Assessment Act 1997 I advise that the amount I intend to claim as a tax deduction for the period 01 July 2021 to 30 June 2022 is: \$ _____

Christopher Hemaridis

Date: 30/06/2022



THE TRUSTEE FOR HEMO SUPER FUND
PO BOX 41
BUDGEWOI NSW 2262

Our reference: 7123962281256
Phone: 13 10 20
ABN: 73 738 040 040

26 August 2021

Superannuation remittance advice

To whom it may concern

An amount of \$398.50 has been forwarded to you from the low income super amount account for THE TRUSTEE FOR HEMO SUPER FUND as per the enclosed remittance advice.

More information about the remittance process is provided on the back of this page, but if you have any questions please phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

Yours faithfully

Grant Brodie
Deputy Commissioner of Taxation

Reading your remittance advice

This remittance advice provides details of low income super amounts credited to you for one or more of your members.

Payment for and account details

These details are provided so you can reconcile each payment with the correct member account.

Where you have made a claim for payment, the member and account details will match those you reported to us as part of your claim.

Remittance reference number

This is a unique identifier we assign to the remittance of a member's low income super amount payment.

It is important to note this number as it needs to be quoted if you are not accepting a particular payment on this remittance.

Payment

This is the total amount of low income super amounts being credited for a member.

Tax file numbers

From 1 July 2007, funds cannot accept any member contributions, including low income super amount paid by the Australian Taxation Office unless the fund holds a tax file number for that member.

What should you do if you will not be accepting one or more payments on the remittance?

You will need to complete a *Superannuation payment variation advice* (NAT 8451) statement and lodge it and your repayment with us on or before **1 October 2021**.

The *Completing the Superannuation payment variation advice* (NAT 8450) statement instructions will help you fill out this form.

Your repayment can be sent electronically to us by BPAY® or direct credit, or by cheque enclosed with the completed form.

If you are paying by cheque, please refer to the 'How to pay' information on the *Superannuation payment variation advice* (NAT 8451) statement. This will help you to complete the repayment details.

HOW TO PAY

Your payment reference number (PRN) is:

BPAY®



Billers code: 75556

Ref:

Telephone & Internet Banking – BPAY®

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

More info: www.bpay.com.au

CREDIT OR DEBIT CARD

Pay online with your credit or debit card at www.governmenteasypay.gov.au/PayATO

To pay by phone, call the Government EasyPay service on **1300 898 089**.

A card payment fee applies.

OTHER PAYMENT OPTIONS

For other payment options, visit www.ato.gov.au/paymentoptions

Superannuation remittance advice

Provider: THE TRUSTEE FOR HEMO SUPER FUND
Tax file number: 943 073 230
Remittance type: Low income super amount

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
Christopher Hemaridis	SMSF11351162148 2	152 667 489	9/11/1969	7026951408631	2020	\$398.50

	Description	Processed date	Credit
Payment details	Low income super amount remittance	25 August 2021	\$398.50 CR
		Total payment amount	\$398.50 CR

**Hemo Super Fund
Contribution Caps
For the Period From 1 July 2021 to 30 June 2022**

Mrs Julieann Hemaridis

Date of Birth: 2 Dec 1975
Age: 46 (at 30/06/2022)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

		Non-Concessional	
Prior Year Contributions			
Contributions for the previous 2 years are not confirmed			
3-year cap in effect from previous years		Unknown	
Total non-concessional contributions in previous 2 years		Unknown	
Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	59,980.81	0.00
Contributions made (to this fund)	3	5,910.90	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		5,910.90	0.00
Amount above caps	4	0.00	0.00
Available		81,569.91	110,000.00

Notes

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

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	5,910.90
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Contributions as allocated	5,910.90
NonConcessional	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Contributions as allocated	0.00
Other	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	Total Other contributions	0.00

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
09/07/2021	Employer Mandated	1,538.09			smsfdataflow
12/10/2021	Employer Mandated	1,543.77			smsfdataflow
19/01/2022	Employer Mandated	1,289.00			smsfdataflow
13/04/2022	Employer Mandated	1,540.04			smsfdataflow
Totals:		5,910.90			

24700 - Changes in Market Values of Investments

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	\$155,344.70	(\$145,000.00)	(207.13)%
TOTAL		CY Balance	LY Balance	
		\$155,344.70	(\$145,000.00)	

Supporting Documents

- Net Capital Gains Reconciliation [Report](#)
- Market Movement [Report](#)

Standard Checklist

- Attach copies of Source Documentation (Contract Notes, Broker Statements, Chess Statements, Contracts of Sale, Managed Fund Statements etc)
- Attach copy of Market Movement report
- Attach copy of Net Capital Gains Reconciliation
- Attach copy of Realised Capital Gain Report
- Ensure all Asset Disposals have been entered
- Ensure all Market Values have been entered for June 30
- Ensure all Tax Deferred Distributions have been entered

Hemo Super Fund

Market Movement Report

As at 30 June 2022



Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
HEMOPROP1 - 251 Swan Street, North Albury NSW, Australia										
	01/07/2021	Opening Balance	1.00	0.00	0.00	0.00	375,000.00	0.00	0.00	0.00
	02/02/2022	Instalment	0.00	495.00	0.00	0.00	375,495.00	0.00	0.00	0.00
	28/06/2022	Return Of Capital	0.00	(20,150.30)	0.00	0.00	355,344.70			
	30/06/2022	Revaluation	0.00	0.00	20,150.30	0.00	375,495.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(175,000.00)	0.00	200,495.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(495.00)	0.00	200,000.00	0.00	0.00	0.00
	30/06/2022		1.00	(19,655.30)	(155,344.70)	0.00	200,000.00	0.00	0.00	0.00
Total Market Movement					(155,344.70)				0.00	(155,344.70)

Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022



	Total	Discounted	Indexed	Other	Notional
Losses available to offset					
Carried forward from prior losses	0.00				
Carried forward from prior losses - Collectables	0.00				
Current year capital losses	0.00				
Current year capital losses - Collectables	0.00				
Total Losses Available	0.00				
Total Losses Available - Collectables	0.00				
Capital Gains					
Capital gains from disposal of assets	0.00	0.00	0.00	0.00	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	0.00	0.00	0.00	0.00	0.00
Capital Gains Before Losses applied	0.00	0.00	0.00	0.00	0.00
Losses and discount applied					
Losses applied	0.00	0.00	0.00	0.00	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	0.00				
CGT Discount applied - Collectables	0.00				

Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022



	Total	Discounted	Indexed	Other	Notional
Net Capital Gain					
Net capital gain	0.00				
Net capital gain - Collectables	0.00				
Total Net Capital Gain (11A)	0.00				
Net Capital Losses Carried Forward to later income					
Net Capital Losses Carried Forward to later income years	0.00				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
Total Net Capital Losses Carried Forward to later income years (14V)	0.00				

Note

Refer to Realised Gains Report for details of Disposals at a Security level

Refer to Distribution Reconciliation Report for Trust Distribution details at a Security level

25000 - Interest Received

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
AMP2522	AMP Cash Manager #2522	(\$5.55)	(\$27.98)	(80.16)%
TOTAL		CY Balance	LY Balance	
		(\$5.55)	(\$27.98)	

Supporting Documents

- Interest Reconciliation Report [Report](#)
- 2022 Interest Income - AMP Cash Manager 928202522.pdf [AMP2522](#)

Standard Checklist

- Attach Interest Reconciliation Report
- Ensure all interest has been recorded from Bank Statements
- Review Statements to ensure all TFN withheld has been input

Hemo Super Fund
Interest Reconciliation Report



For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
AMP2522 AMP Cash Manager #2522					
01/07/2021	0.73	0.73			
01/08/2021	0.78	0.78			
01/09/2021	0.69	0.69			
01/10/2021	0.55	0.55			
01/11/2021	0.59	0.59			
01/12/2021	0.49	0.49			
01/01/2022	0.36	0.36			
01/02/2022	0.33	0.33			
01/03/2022	0.31	0.31			
01/04/2022	0.22	0.22			
01/05/2022	0.26	0.26			
01/06/2022	0.24	0.24			
	5.55	5.55			
	5.55	5.55			
TOTAL	5.55	5.55			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	5.55	11C



1 August 2021



Christopher William Hemaridis & Julieann Hemaridis ATF
Hemo Super Fund
29 Sturt Street
SWANSEA NSW 2281

Your contacts

E info@ampbanking.com.au
W amp.com.au
T 13 30 30 F 1300 555 503
AMP Bank
Reply Paid 79702 Parramatta NSW 2124

Account details

BSB	ACCOUNT NUMBER
939 200	928202522

AMP Cash Manager

Account summary

Account name	Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund
Statement period	1 July 2021 - 31 July 2021
Statement number	101

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			9,199.25 cr
01/07/2021	Credit Interest to 30/06/2021		0.73	9,199.98 cr
01/07/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP	838.52		8,361.46 cr
05/07/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	8,411.46 cr

Account number: 928202522
1451027361|112350279400830.3682

Issued by AMP Bank Limited ABN 15 081 596 009
Australian credit license 234517, AFSL No. 234517

Page 1 of 3



Deposit slip



*873 928202522

Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund

BSB Account number	939 200 928202522
Date	<input type="text"/>
Number of cheques	<input type="text"/>
Amount enclosed \$	<input type="text"/>

Mail this deposit slip with your cheque to:
AMP Bank
Customer Transaction Services
Reply Paid 79702
Parramatta NSW 2124

(complete cheque details over)

939 200 928 20 252 2 50



1 September 2021



Christopher William Hemaridis & Julieann Hemaridis ATF
Hemo Super Fund
29 Sturt Street
SWANSEA NSW 2281

Your contacts

E info@ampbanking.com.au
W amp.com.au
T 13 30 30 F 1300 555 503
AMP Bank
Reply Paid 79702 Parramatta NSW 2124

Account details

BSB	ACCOUNT NUMBER
939 200	928202522

AMP Cash Manager

Account summary

Account name	Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund
Statement period	1 August 2021 - 31 August 2021
Statement number	102

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			9,242.97 cr
01/08/2021	Credit Interest to 31/07/2021		0.78	9,243.75 cr
03/08/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO (For value on 2/08/2021)		50.00	9,293.75 cr

Account number: 928202522
1451027361|112368485200700.3669

Issued by AMP Bank Limited ABN 15 081 596 009
Australian credit license 234517, AFSL No. 234517

Page 1 of 3



Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund

Mail this deposit slip with your cheque to:
AMP Bank
Customer Transaction Services
Reply Paid 79702
Parramatta NSW 2124

Deposit slip



*873 928202522

BSB Account number	939 200 928202522
Date	
Number of cheques	
Amount enclosed \$	

(complete cheque details over)

939 200 928 20 252 2 50



1 October 2021



Christopher William Hemaridis & Julieann Hemaridis ATF
Hemo Super Fund
29 Sturt Street
SWANSEA NSW 2281

Your contacts

E info@ampbanking.com.au
W amp.com.au
T 13 30 30 F 1300 555 503
AMP Bank
Reply Paid 79702 Parramatta NSW 2124

Account details

BSB	ACCOUNT NUMBER
939 200	928202522

AMP Cash Manager

Account summary

Account name	Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund
Statement period	1 September 2021 - 30 September 2021
Statement number	103

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			7,972.67 cr
01/09/2021	Credit Interest to 31/08/2021		0.69	7,973.36 cr
01/09/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP	838.52		7,134.84 cr
06/09/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	7,184.84 cr

Account number: 928202522
1451027361|112384731500130.6912

Issued by AMP Bank Limited ABN 15 081 596 009
Australian credit license 234517, AFSL No. 234517

Page 1 of 3



Deposit slip



*873 928202522

Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund

BSB Account number	939 200 928202522
Date	<input type="text"/>
Number of cheques	<input type="text"/>
Amount enclosed \$	<input type="text"/>

Mail this deposit slip with your cheque to:
AMP Bank
Customer Transaction Services
Reply Paid 79702
Parramatta NSW 2124

(complete cheque details over)

939 200 928 20 252 2 50



1 November 2021



Christopher William Hemaridis & Julieann Hemaridis ATF
Hemo Super Fund
29 Sturt Street
SWANSEA NSW 2281

Your contacts

E info@ampbanking.com.au
W amp.com.au
T 13 30 30 F 1300 555 503
AMP Bank
Reply Paid 79702 Parramatta NSW 2124

Account details

BSB	ACCOUNT NUMBER
939 200	928202522

AMP Cash Manager

Account summary

Account name	Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund
Statement period	1 October 2021 - 31 October 2021
Statement number	104

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			7,141.71 cr
01/10/2021	Credit Interest to 30/09/2021		0.55	7,142.26 cr
01/10/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP	838.52		6,303.74 cr
05/10/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	6,353.74 cr
07/10/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP	82.29		6,271.45 cr
11/10/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	6,321.45 cr
12/10/2021	Direct Entry Credit Item Ref: PC061021-108082913 SuperChoice P/L		1,543.77	7,865.22 cr
18/10/2021	Direct Entry Debit Item Ref: HOM573548677211018 NRMA INSURANCE	117.58		7,747.64 cr
18/10/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	7,797.64 cr
19/10/2021	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P	881.19		6,916.45 cr
25/10/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	6,966.45 cr
28/10/2021	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		186.98	7,153.43 cr



1 December 2021



Christopher William Hemaridis & Julieann Hemaridis ATF
Hemo Super Fund
29 Sturt Street
SWANSEA NSW 2281

Your contacts

E info@ampbanking.com.au
W amp.com.au
T 13 30 30 F 1300 555 503
AMP Bank
Reply Paid 79702 Parramatta NSW 2124

Account details

BSB	ACCOUNT NUMBER
939 200	928202522

AMP Cash Manager

Account summary

Account name	Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund
Statement period	1 November 2021 - 30 November 2021
Statement number	105

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			7,153.43 cr
01/11/2021	Credit Interest to 31/10/2021		0.59	7,154.02 cr
01/11/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	7,204.02 cr
01/11/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP	838.52		6,365.50 cr
08/11/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	6,415.50 cr
08/11/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP	82.29		6,333.21 cr
15/11/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	6,383.21 cr
18/11/2021	Direct Entry Debit Item Ref: HOM573548677211118 NRMA INSURANCE	117.58		6,265.63 cr
19/11/2021	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P	881.19		5,384.44 cr
22/11/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	5,434.44 cr
29/11/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	5,484.44 cr



2 January 2022



Christopher William Hemaridis & Julieann Hemaridis ATF
Hemo Super Fund
29 Sturt Street
SWANSEA NSW 2281

Your contacts

E info@ampbanking.com.au
W amp.com.au
T 13 30 30 **F** 1300 555 503
AMP Bank
Reply Paid 79702 Parramatta NSW 2124

Account details

BSB	ACCOUNT NUMBER
939 200	928202522

AMP Cash Manager

Account summary

Account name	Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund
Statement period	1 December 2021 - 31 December 2021
Statement number	106

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			5,484.44 cr
01/12/2021	Credit Interest to 30/11/2021		0.49	5,484.93 cr
01/12/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP	838.52		4,646.41 cr
06/12/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	4,696.41 cr
07/12/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP	82.29		4,614.12 cr
13/12/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	4,664.12 cr
17/12/2021	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P	881.19		3,782.93 cr
20/12/2021	Direct Entry Debit Item Ref: HOM573548677211218 NRMA INSURANCE	117.58		3,665.35 cr
20/12/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,715.35 cr
29/12/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,765.35 cr
	Closing balance			3,765.35 cr
Total		\$1,919.58	\$200.49	\$3,765.35 cr



1 February 2022



Christopher William Hemaridis & Julieann Hemaridis ATF
Hemo Super Fund
29 Sturt Street
SWANSEA NSW 2281

Your contacts

E info@ampbanking.com.au
W amp.com.au
T 13 30 30 F 1300 555 503
AMP Bank
Reply Paid 79702 Parramatta NSW 2124

Account details

BSB ACCOUNT NUMBER
939 200 928202522

AMP Cash Manager

Account summary

Account name	Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund
Statement period	1 January 2022 - 31 January 2022
Statement number	107

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			3,765.35 cr
01/01/2022	Credit Interest to 31/12/2021		0.36	3,765.71 cr
04/01/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,815.71 cr
04/01/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP	838.52		2,977.19 cr
07/01/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP	82.29		2,894.90 cr
10/01/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	2,944.90 cr
17/01/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	2,994.90 cr
17/01/2022	Direct Entry Credit Item Ref: SWAN STREET 251 NSW CHUCKEL HOLD		945.53	3,940.43 cr
18/01/2022	Direct Entry Debit Item Ref: HOM573548677220118 NRMA INSURANCE	117.58		3,822.85 cr
19/01/2022	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P	881.19		2,941.66 cr
19/01/2022	Direct Entry Credit Item Ref: PC130122-186921623 SuperChoice P/L		1,289.00	4,230.66 cr
24/01/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	4,280.66 cr



1 March 2022



Christopher William Hemaridis & Julieann Hemaridis ATF
Hemo Super Fund
29 Sturt Street
SWANSEA NSW 2281

Your contacts

E info@ampbanking.com.au
W amp.com.au
T 13 30 30 F 1300 555 503
AMP Bank
Reply Paid 79702 Parramatta NSW 2124

Account details

BSB	ACCOUNT NUMBER
939 200	928202522

AMP Cash Manager

Account summary

Account name	Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund
Statement period	1 February 2022 - 28 February 2022
Statement number	108

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			5,697.79 cr
01/02/2022	Credit Interest to 31/01/2022		0.33	5,698.12 cr
01/02/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP	838.52		4,859.60 cr
02/02/2022	Internet banking scheduled external transfer 062820 10241690 - Swan St Contract	495.00		4,364.60 cr
07/02/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	4,414.60 cr
07/02/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP	82.29		4,332.31 cr
14/02/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	4,382.31 cr
18/02/2022	Direct Entry Debit Item Ref: HOM573548677220218 NRMA INSURANCE	113.95		4,268.36 cr
18/02/2022	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P	881.19		3,387.17 cr
21/02/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,437.17 cr
24/02/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		388.09	3,825.26 cr



1 April 2022



Christopher William Hemaridis & Julieann Hemaridis ATF
Hemo Super Fund
29 Sturt Street
SWANSEA NSW 2281

Your contacts

E info@ampbanking.com.au
W amp.com.au
T 13 30 30 F 1300 555 503
AMP Bank
Reply Paid 79702 Parramatta NSW 2124

Account details

BSB	ACCOUNT NUMBER
939 200	928202522

AMP Cash Manager

Account summary

Account name	Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund
Statement period	1 March 2022 - 31 March 2022
Statement number	109

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			3,875.26 cr
01/03/2022	Credit Interest to 28/02/2022		0.31	3,875.57 cr
01/03/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP	838.52		3,037.05 cr
07/03/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,087.05 cr
07/03/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP	109.18		2,977.87 cr
14/03/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,027.87 cr
18/03/2022	Direct Entry Debit Item Ref: HOM573548677220318 NRMA INSURANCE	113.96		2,913.91 cr
18/03/2022	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P	881.19		2,032.72 cr
21/03/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	2,082.72 cr
28/03/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	2,132.72 cr
31/03/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		1,242.76	3,375.48 cr



1 May 2022



Christopher William Hemaridis & Julieann Hemaridis ATF
Hemo Super Fund
29 Sturt Street
SWANSEA NSW 2281

Your contacts

E info@ampbanking.com.au
W amp.com.au
T 13 30 30 F 1300 555 503
AMP Bank
Reply Paid 79702 Parramatta NSW 2124

Account details

BSB	ACCOUNT NUMBER
939 200	928202522

AMP Cash Manager

Account summary

Account name	Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund
Statement period	1 April 2022 - 30 April 2022
Statement number	110

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			3,375.48 cr
01/04/2022	Credit Interest to 31/03/2022		0.22	3,375.70 cr
01/04/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP	838.52		2,537.18 cr
04/04/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	2,587.18 cr
07/04/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP	109.18		2,478.00 cr
11/04/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	2,528.00 cr
13/04/2022	Direct Entry Credit Item Ref: PC070422-106333094 SuperChoice P/L		1,540.04	4,068.04 cr
19/04/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	4,118.04 cr
19/04/2022	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P	881.19		3,236.85 cr
19/04/2022	Direct Entry Debit Item Ref: HOM573548677220418 NRMA INSURANCE	113.96		3,122.89 cr
26/04/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,172.89 cr
28/04/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		635.51	3,808.40 cr



1 June 2022



Christopher William Hemaridis & Julieann Hemaridis ATF
Hemo Super Fund
29 Sturt Street
SWANSEA NSW 2281

Your contacts

E info@ampbanking.com.au
W amp.com.au
T 13 30 30 F 1300 555 503
AMP Bank
Reply Paid 79702 Parramatta NSW 2124

Account details

BSB	ACCOUNT NUMBER
939 200	928202522

AMP Cash Manager

Account summary

Account name	Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund
Statement period	1 May 2022 - 31 May 2022
Statement number	111

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			3,808.40 cr
01/05/2022	Credit Interest to 30/04/2022		0.26	3,808.66 cr
02/05/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,858.66 cr
02/05/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP	1,119.75		2,738.91 cr
09/05/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	2,788.91 cr
09/05/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP	109.18		2,679.73 cr
16/05/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	2,729.73 cr
18/05/2022	Direct Entry Debit Item Ref: HOM573548677220518 NRMA INSURANCE	113.96		2,615.77 cr
23/05/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	2,665.77 cr
26/05/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		282.14	2,947.91 cr
30/05/2022	Direct Entry Credit Item Ref: 02218367330522 Insurance Austra		1,151.42	4,099.33 cr
30/05/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	4,149.33 cr



2 July 2022



Christopher William Hemaridis & Julieann Hemaridis ATF
Hemo Super Fund
29 Sturt Street
SWANSEA NSW 2281

Your contacts

E info@ampbanking.com.au
W amp.com.au
T 13 30 30 F 1300 555 503
AMP Bank
Reply Paid 79702 Parramatta NSW 2124

Account details

BSB	ACCOUNT NUMBER
939 200	928202522

AMP Cash Manager

Account summary

Account name	Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund
Statement period	1 June 2022 - 30 June 2022
Statement number	112

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			4,149.33 cr
01/06/2022	Credit Interest to 31/05/2022		0.24	4,149.57 cr
01/06/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP	1,119.75		3,029.82 cr
06/06/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,079.82 cr
07/06/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP	109.18		2,970.64 cr
14/06/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,020.64 cr
16/06/2022	Direct Entry Credit Item Ref: ClaimTSC146711 Terri Scheer		1,560.00	4,580.64 cr
20/06/2022	Direct Entry Debit Item Ref: HOM573548677220618 NRMA INSURANCE	113.83		4,466.81 cr
20/06/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	4,516.81 cr
24/06/2022	Direct Entry Credit Item Ref: 02219350090522 Insurance Austr		12,368.57	16,885.38 cr
27/06/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	16,935.38 cr
28/06/2022	Direct Entry Credit Item Ref: ClaimTSC146711 Terri Scheer		20,150.30	37,085.68 cr

28000 - Property Income

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
HEMOPROP1	251 Swan Street, North Albury NSW, Australia	(\$26,599.55)	(\$14,758.52)	80.23%
TOTAL		CY Balance	LY Balance	
		(\$26,599.55)	(\$14,758.52)	

Supporting Documents

- General Ledger [Report](#)
- 2022 Swan Street - Monthly Rental Statements.pdf [HEMOPROP1](#)
- 2022 Swan Street - Terri Scheer Payout for Loss of Rent.pdf [HEMOPROP1](#)
- 2022 Swan Street - NRMA Payout for Loss of Rent.pdf [HEMOPROP1](#)

Standard Checklist

- Attach all source documentation e.g. Rental Statements, Lease Statements
- Attach Rental Property Statement Report

Hemo Super Fund General Ledger

As at 30 June 2022



Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Income (28000)					
<u>251 Swan Street, North Albury NSW, Australia (HEMOPROP1)</u>					
29/07/2021	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold			1,295.05	1,295.05 CR
26/08/2021	Stone Rental Statement			541.24	1,836.29 CR
30/09/2021	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold			1,135.05	2,971.34 CR
28/10/2021	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold			199.01	3,170.35 CR
25/11/2021	Stone Rental Statement			18.02	3,188.37 CR
30/12/2021	Stone Rental Statement			527.03	3,715.40 CR
17/01/2022	Direct Entry Credit Item Ref: SWAN STREET 251 NSW CHUCKELHOLD			1,219.01	4,934.41 CR
27/01/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold			1,519.01	6,453.42 CR
24/02/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold			1,116.04	7,569.46 CR
31/03/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold			1,395.05	8,964.51 CR
28/04/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold			1,116.04	10,080.55 CR
26/05/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold			299.01	10,379.56 CR
30/05/2022	Direct Entry Credit Item Ref: 02218367330522 Insurance Austra - Loss of Rent			1,151.42	11,530.98 CR
16/06/2022	Direct Entry Credit Item Ref: ClaimTSC146711 Terri Scheer - Loss of Rent			1,560.00	13,090.98 CR
24/06/2022	Direct Entry Credit Item Ref: 02219350090522 Insurance Austra - Loss of Rent			12,368.57	25,459.55 CR
30/06/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold			1,140.00	26,599.55 CR
				26,599.55	26,599.55 CR

Total Debits: 0.00

Total Credits: 26,599.55



5 149 High St
Wodonga VICTORIA 3690
(w) 02 6056 8888
<https://www.stonerealestate.com.au/stone-albury-wodonga/>
kellyhuckel@stonerealestate.com.au
ABN: 78 800 310 842
Licence: 20037345

Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice
Account OWN00286
Statement #30
29 Jul 2021

Money In	\$1,295.05
Money Out	\$1,070.57
You Received	\$224.48

Details for Account OWN00286

Balance brought forward Money Out Money In \$0.00

251 Swan Street, North Albury NSW 2640

Rented for \$260.00 per week
Kylie Keillor paid to 3/08/2021

Rent paid to 6/07/2021 (previously paid to 29/06/2021) , includes \$0.99 credit		\$259.01
Rent paid to 13/07/2021 (previously paid to 6/07/2021) , includes \$0.99 credit		\$259.01
Rent paid to 20/07/2021 (previously paid to 13/07/2021) , includes \$0.99 credit		\$259.01
Rent paid to 27/07/2021 (previously paid to 20/07/2021) , includes \$0.99 credit		\$259.01
Rent paid to 3/08/2021 (previously paid to 27/07/2021) , includes \$0.99 credit		\$259.01
Blocked Toilet - Border Plumbing Service *	\$150.00	
Water Rates - Albury City Council WATER	\$527.14	
1st Installment Council Rates - Albury City Council RATES	\$315.03	
Management fee *	\$78.40	
Total	\$1,070.57	\$1,295.05

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis \$224.48
[EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]

Balance remaining \$0.00

GST Summary

Total Tax on attached expenses \$13.64
Total Tax on agency fees \$7.10

(* includes Tax)



5 149 High St
Wodonga VICTORIA 3690
(w) 02 6056 8888

<https://www.stonerealestate.com.au/stone-albury-wodonga/>
kellyhuckel@stonerealestate.com.au
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HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice

Account OWN00286
Statement #31
26 Aug 2021

Money In	\$541.24
Money Out	\$219.73
You Received	\$0.00

Details for Account OWN00286

Balance brought forward Money Out Money In \$0.00

251 Swan Street, North Albury NSW 2640

Rented for \$260.00 per week
Kylie Keillor paid to 18/08/2021

Rent paid to 10/08/2021 (previously paid to 3/08/2021) , includes \$0.99 credit		\$259.01
Rent paid to 10/08/2021 with part payment of \$12.60 (previously paid to 10/08/2021) , includes \$0.99 credit		\$11.61
Rent paid to 10/08/2021 with part payment of \$25.20 (previously paid to 10/08/2021 + \$12.60) , includes \$0.99 credit		\$11.61
Rent paid to 17/08/2021 with part payment of \$25.20 (previously paid to 10/08/2021 + \$25.20) , includes \$0.99 credit		\$259.01
Replace PowerPoint & RCD - Simon Wright Electrical *	\$187.00	
Management fee *	\$32.73	
Total	\$219.73	\$541.24

Account Transactions

Payment of \$321.51 was withheld

Outstanding expenses, including:

Toilet Leak/Blockage for \$500.00 (251 Swan Street) - Border Plumbing Service

Balance remaining \$321.51

GST Summary

Total Tax on attached expenses \$17.00
Total Tax on agency fees \$2.96

(* includes Tax)



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Wodonga VICTORIA 3690
(w) 02 6056 8888
<https://www.stonerealestate.com.au/stone-albury-wodonga/>
kellyhuckel@stonerealestate.com.au
ABN: 78 800 310 842
Licence: 20037345

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HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice
Account OWN00286
Statement #32
30 Sep 2021

Money In	\$1,135.05
Money Out	\$568.63
You Received	\$887.93

Details for Account OWN00286

Balance brought forward Money Out Money In \$321.51

251 Swan Street, North Albury NSW 2640

Rented for \$260.00 per week
Kylie Keillor paid to 18/09/2021

Rent paid to 17/08/2021 with part payment of \$185.20 (previously paid to 17/08/2021 + \$25.20) , includes \$0.99 credit		\$159.01
Rent paid to 24/08/2021 with part payment of \$185.20 (previously paid to 17/08/2021 + \$185.20) , includes \$0.99 credit		\$259.01
Rent paid to 31/08/2021 with part payment of \$185.20 (previously paid to 24/08/2021 + \$185.20) , includes \$0.99 credit		\$259.01
Rent paid to 7/09/2021 with part payment of \$125.20 (previously paid to 31/08/2021 + \$185.20) , includes \$0.99 credit		\$199.01
Rent paid to 14/09/2021 with part payment of \$125.20 (previously paid to 7/09/2021 + \$125.20) , includes \$0.99 credit		\$259.01
Toilet Leak/Blockage - Border Plumbing Service *	\$500.00	
Management fee *	\$68.63	
Total	\$568.63	\$1,135.05

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis [EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]	\$887.93	
Balance remaining		\$0.00

GST Summary

Total Tax on attached expenses	\$45.45
Total Tax on agency fees	\$6.22
(* includes Tax)	



5 149 High St
Wodonga VICTORIA 3690
(w) 02 6056 8888
<https://www.risere.com.au>
kelly@risere.com.au
ABN: 78 800 310 842
Licence: 20037345

Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice

Account OWN00286
Statement #33
28 Oct 2021

Money In	\$199.01
Money Out	\$12.03
You Received	\$186.98

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$0.00
251 Swan Street, North Albury NSW 2640		
Rented for \$260.00 per week		
Kylie Keillor paid to 23/09/2021		
Rent paid to 21/09/2021 with part payment of \$65.20 (previously paid to 14/09/2021 + \$125.20) , includes \$0.99 credit		\$199.01
Management fee *	\$12.03	
Total	\$12.03	\$199.01

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis [EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]	\$186.98	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees \$1.09
(* includes Tax)



5 149 High St
Wodonga VICTORIA 3690
(w) 02 6056 8888
<https://www.risere.com.au>
kelly@risere.com.au
ABN: 78 800 310 842
Licence: 20037345

Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice

Account OWN00286
Statement #34
25 Nov 2021

Money In	\$18.02
Money Out	\$1.08
You Received	\$0.00

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$0.00
251 Swan Street, North Albury NSW 2640		
Rented for \$260.00 per week		
Kylie Keillor paid to 24/09/2021		
Rent paid to 21/09/2021 with part payment of \$74.21 (previously paid to 21/09/2021 + \$65.20)		\$9.01
Rent paid to 21/09/2021 with part payment of \$84.21 (previously paid to 21/09/2021 + \$74.21) , includes \$0.99 credit		\$9.01
Management fee *	\$1.08	
Total	\$1.08	\$18.02

Account Transactions

Payment of \$16.94 was withheld

Outstanding expenses, including:

Council Rates - 2nd Installment for \$312.00 (251 Swan Street) - Albury City Council RATES

Balance remaining		\$16.94
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GST Summary

Total Tax on agency fees \$0.10

(* includes Tax)



5 149 High St
Wodonga VICTORIA 3690
(w) 02 6056 8888
<https://www.risere.com.au>
kelly@risere.com.au
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Licence: 20037345

Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice

Account OWN00286
Statement #35
30 Dec 2021

Money In	\$527.03
Money Out	\$396.12
You Received	\$0.00

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$16.94
251 Swan Street, North Albury NSW 2640		
Rented for \$260.00 per week		
Kylie Keillor paid to 8/10/2021		
Rent paid to 21/09/2021 with part payment of \$94.21 (previously paid to 21/09/2021 + \$84.21) , includes \$0.99 credit		\$9.01
Rent paid to 28/09/2021 with part payment of \$94.21 (previously paid to 21/09/2021 + \$94.21) , includes \$0.99 credit		\$259.01
Rent paid to 5/10/2021 with part payment of \$94.21 (previously paid to 28/09/2021 + \$94.21) , includes \$0.99 credit		\$259.01
Council Rates - 2nd Installment - Albury City Council RATES	\$312.00	
Management fee *	\$31.91	
NCAT Application Fee *	\$52.21	
Total	\$396.12	\$527.03

Account Transactions

Payment of \$147.85 was withheld
Uncleared amount \$147.85 (balance brought forward)
Outstanding expenses, including:
Water Rates for \$347.60 (251 Swan Street) - Albury City Council WATER

Balance remaining \$147.85

GST Summary

Total Tax on agency fees \$7.64
(* includes Tax)



5 149 High St
Wodonga VICTORIA 3690
(w) 02 6056 8888
<https://www.risere.com.au>
kelly@risere.com.au
ABN: 78 800 310 842
Licence: 20037345

Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice

Account OWN00286
Statement #36
17 Jan 2022

Money In	\$1,219.01
Money Out	\$421.33
You Received	\$945.53

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$147.85
251 Swan Street, North Albury NSW 2640		
Rented for \$260.00 per week		
Kylie Keillor paid to 10/11/2021		
Rent paid to 12/10/2021 with part payment of \$94.21 (previously paid to 5/10/2021 + \$94.21) , includes \$0.99 credit		\$259.01
Rent paid to 9/11/2021 with part payment of \$14.21 (previously paid to 12/10/2021 + \$94.21)		\$960.00
Water Rates - Albury City Council WATER	\$347.60	
Management fee *	\$73.73	
Total	\$421.33	\$1,219.01

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis [EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]	\$945.53	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees \$6.70
(* includes Tax)



5 149 High St
Wodonga VICTORIA 3690
(w) 02 6056 8888
<https://www.risere.com.au>
kelly@risere.com.au
ABN: 78 800 310 842
Licence: 20037345

Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice

Account OWN00286
Statement #37
27 Jan 2022

Money In	\$1,519.01
Money Out	\$151.88
You Received	\$1,367.13

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$0.00

251 Swan Street, North Albury NSW 2640

Rented for \$260.00 per week
Kylie Keillor paid to 21/12/2021

Rent paid to 9/11/2021 with part payment of \$194.21 (previously paid to 9/11/2021 + \$14.21)		\$180.00
Rent paid to 7/12/2021 with part payment of \$194.21 (previously paid to 9/11/2021 + \$194.21)		\$1,040.00
Rent paid to 14/12/2021 with part payment of \$234.21 (previously paid to 7/12/2021 + \$194.21) , includes \$0.99 credit		\$299.01
Management fee *	\$91.88	
NCAT Application Fee *	\$60.00	
Total	\$151.88	\$1,519.01

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis [EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]	\$1,367.13	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees \$13.80
(* includes Tax)



5 149 High St
Wodonga VICTORIA 3690
(w) 02 6056 8888
<https://www.risere.com.au>
kelly@risere.com.au
ABN: 78 800 310 842
Licence: 20037345

Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice

Account OWN00286
Statement #38
24 Feb 2022

Money In	\$1,116.04
Money Out	\$727.95
You Received	\$388.09

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$0.00

251 Swan Street, North Albury NSW 2640

Rented for \$260.00 per week
Kylie Keillor paid to 20/01/2022

Rent paid to 21/12/2021 with part payment of \$254.21 (previously paid to 14/12/2021 + \$234.21) , includes \$0.99 credit		\$279.01
Rent paid to 4/01/2022 with part payment of \$14.21 (previously paid to 21/12/2021 + \$254.21) , includes \$0.99 credit		\$279.01
Rent paid to 11/01/2022 with part payment of \$34.21 (previously paid to 4/01/2022 + \$14.21) , includes \$0.99 credit		\$279.01
Rent paid to 18/01/2022 with part payment of \$54.21 (previously paid to 11/01/2022 + \$34.21) , includes \$0.99 credit		\$279.01
Council Rates - 3rd Installment - Albury City Council RATES	\$312.82	
Water Rates - Albury City Council WATER	\$347.60	
Management fee *	\$67.53	
Total	\$727.95	\$1,116.04

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis [EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]	\$388.09	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees \$6.12
(* includes Tax)



5 149 High St
Wodonga VICTORIA 3690
(w) 02 6056 8888
<https://www.risere.com.au>
kelly@risere.com.au
ABN: 78 800 310 842
Licence: 20037345

Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice

Account OWN00286
Statement #39
31 Mar 2022

Money In	\$1,395.05
Money Out	\$152.29
You Received	\$1,242.76

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$0.00

251 Swan Street, North Albury NSW 2640

Rented for \$260.00 per week
Kylie Keillor paid to 27/02/2022

Rent paid to 25/01/2022 with part payment of \$74.21 (previously paid to 18/01/2022 + \$54.21) , includes \$0.99 credit		\$279.01
Rent paid to 1/02/2022 with part payment of \$94.21 (previously paid to 25/01/2022 + \$74.21) , includes \$0.99 credit		\$279.01
Rent paid to 8/02/2022 with part payment of \$114.21 (previously paid to 1/02/2022 + \$94.21) , includes \$0.99 credit		\$279.01
Rent paid to 15/02/2022 with part payment of \$134.21 (previously paid to 8/02/2022 + \$114.21) , includes \$0.99 credit		\$279.01
Rent paid to 22/02/2022 with part payment of \$154.21 (previously paid to 15/02/2022 + \$134.21) , includes \$0.99 credit		\$279.01
Water Account - Nov 21 to Feb 22 - Albury City Council WATER	\$67.94	
Management fee *	\$84.35	
Total	\$152.29	\$1,395.05

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis [EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]	\$1,242.76	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees \$7.65
(* includes Tax)



5 149 High St
Wodonga VICTORIA 3690
(w) 02 6056 8888
<https://www.risere.com.au>
kelly@risere.com.au
ABN: 78 800 310 842
Licence: 20037345

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HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice

Account OWN00286
Statement #40
28 Apr 2022

Money In	\$1,116.04
Money Out	\$480.53
You Received	\$635.51

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$0.00

251 Swan Street, North Albury NSW 2640

Rented for \$260.00 per week
Kylie Keillor paid to 29/03/2022

Rent paid to 1/03/2022 with part payment of \$174.21 (previously paid to 22/02/2022 + \$154.21) , includes \$0.99 credit		\$279.01
Rent paid to 8/03/2022 with part payment of \$194.21 (previously paid to 1/03/2022 + \$174.21) , includes \$0.99 credit		\$279.01
Rent paid to 15/03/2022 with part payment of \$214.21 (previously paid to 8/03/2022 + \$194.21) , includes \$0.99 credit		\$279.01
Rent paid to 22/03/2022 with part payment of \$234.21 (previously paid to 15/03/2022 + \$214.21) , includes \$0.99 credit		\$279.01
Council Rates - 4th Installment - Albury City Council RATES	\$314.00	
Smoke Alarm - Detector Inspector *	\$99.00	
Management fee *	\$67.53	
Total	\$480.53	\$1,116.04

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis [EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]	\$635.51	
Balance remaining		\$0.00

GST Summary

Total Tax on attached expenses	\$9.00
Total Tax on agency fees	\$6.12
(* includes Tax)	



8/525 David St
Albury NSW 2640
(w) 02 6056 8888
<https://www.risere.com.au>
kelly@risere.com.au
ABN: 78 800 310 842
Licence: 20037345

Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice
Account OWN00286
Statement #41
26 May 2022

Money In	\$299.01
Money Out	\$16.87
You Received	\$282.14

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$0.00
251 Swan Street, North Albury NSW 2640		
Rented for \$260.00 per week		
Kylie Keillor paid to 5/04/2022		
Rent paid to 29/03/2022 with part payment of \$254.21 (previously paid to 22/03/2022 + \$234.21) , includes \$0.99 credit		\$279.01
Water Rates March 2020-June 2020		\$20.00
Management fee *	\$16.87	
Total	\$16.87	\$299.01

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis [EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]	\$282.14	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees \$1.53
(* includes Tax)



8/525 David St
 Albury NSW 2640
 (w) 02 6056 8888
<https://www.risere.com.au>
kelly@risere.com.au
 ABN: 78 800 310 842
 Licence: 20037345

Julieann Hemaridis, Christopher Hemaridis
 HEMO Property Trust Pty Ltd
 29 Sturt Street
 Swansea NSW 2281

Tax Invoice
 Account OWN00286
 Statement #42
 30 Jun 2022

Money In	\$1,140.00
Money Out	\$7.67
You Received	\$1,132.33

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$0.00
251 Swan Street, North Albury NSW 2640		
Rented for \$260.00 per week		
Kylie Keillor paid to 9/04/2022		
Rent paid to 5/04/2022 with part payment of \$81.42 (previously paid to 29/03/2022 + \$254.21) , paid from deposit		\$87.21
Rent paid to 5/04/2022 with part payment of \$91.42 (previously paid to 5/04/2022 + \$81.42)		\$10.00
Rent paid to 5/04/2022 with part payment of \$101.42 (previously paid to 5/04/2022 + \$91.42)		\$10.00
Rent paid to 5/04/2022 with part payment of \$111.42 (previously paid to 5/04/2022 + \$101.42)		\$10.00
Rent paid to 5/04/2022 with part payment of \$121.42 (previously paid to 5/04/2022 + \$111.42)		\$10.00
Water Rates March 2020-June 2020		\$20.00
Invoice: Water Rates March 2020-June 2020, paid from deposit		\$285.39
Invoice: Water Consumption Charge, paid from deposit		\$121.26
Invoice: Water Charges, paid from deposit		\$176.25
Invoice: Water Usage to 7th June, paid from deposit		\$242.99
Invoice: Water Usage, paid from deposit		\$63.45
Invoice: Water usage, paid from deposit		\$63.45
Water Account - Nov 21 to Feb 22		\$10.00
Water Account - Nov 21 to Feb 22		\$10.00
Water Account - Nov 21 to Feb 22		\$10.00
Water Account - Nov 21 to Feb 22		\$10.00
Management fee *	\$7.67	
Total	\$7.67	\$1,140.00

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis [EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]	\$1,132.33	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees \$0.68

(* includes Tax)

Claim Confirmation

Claim number TSC146711

Insured property address 251 Swan Street
NORTH ALBURY NSW 2640

Policy number(s) TS1401850LPP
Landlord Preferred Policy

Insured Hemo Property Trust Pty Ltd

Real Estate Agent Rise Real Estate

Payment Summary

Insured events	Total payable	Previously paid	This payment(s)
Loss Of Rent (untenantable)	\$1,560.00	\$0.00	\$1,560.00
Totals	\$1,560.00	\$0.00	\$1,560.00

This Payment(s)

Payee	Amount
Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund	\$1,560.00
Totals	\$1,560.00

Please refer below for further details.

Loss of Rent (untenantable time)

Type	Description	Days	Loss of Rent	Amount payable (after policy limits)	Previously Paid	This payment(s)	Payment details
Assessment time	From: Documents received (02/05/2022 - 12/06/2022)	42	\$1,560.00	\$1,560.00	\$0.00	\$1,560.00	Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund - REQUESTED
Totals		42	\$1,560.00	\$1,560.00	\$0.00	\$1,560.00	

Schedule of Loss

#	Room	Item	Event	Description	Estimate	Amount payable (after policy limits)	Previously Paid	This payment(s)	Payment details	
1	Multiple Rooms	Other (Contents)	Fire or Explosion	Fire damage to contents	\$10,000.00	\$0.00	\$0.00	\$0.00		
Totals					Estimate	Less Bond Credit, ITCE	Excess/es	Amount payable (after policy limits)	Previously Paid	This payment(s)
					\$10,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Subject: Our ref: NRA224123276 | HEMO SMFS PROPERTY PTY LTD
Date: Wednesday, 13 July 2022 at 9:23:32 am Australian Eastern Standard Time
From: homeclaims@nrma.com.au
To: HEMO SMFS PROPERTY PTY LTD
Attachments: 1-168758820.JPEG, 1-1984956784.JPEG



Claims Finalisation Statement

Our Reference NRA224123276
Insured Name HEMO SMFS PROPERTY PTY LTD
Policy Number HOM573548677
Risk Address 251 SWAN ST NORTH ALBURY NSW 2640
Date of Incident 1 May 2022
Event Fire

Dear Sir/Madam,

We wish to inform you that we have settled the above claim.

Here are the details of any payment issued to you or paid by you in settlement of your claim:

Date	Description	Amount
31/05/2022	Loss of Rent	\$1,151.42
24/06/2022	Loss of Rent	\$12,368.57
07/07/2022	Non Vehicle Cash Settlement (ITC Free)	\$459,355.66
04/07/2022	Excess paid	\$500.00

The settlement amount is inclusive of all statutory taxes and transfer costs (where applicable).

Please note your records accordingly.

Please be aware that should this claim relate to unrepaired damages, this may affect future claims and renewal of your policy. We request you arrange for the damage to be repaired and provide NRMA with written evidence of the completed repairs. Before we offer to renew your policy we may contact you to establish if repairs have been completed.

Kind regards,

Kylie D
Consultant, Property Claims
Telephone: 1300230617
Email: homeclaims@nrma.com.au
Address: PO Box 803 Winston Hills NSW 2153

Any personal information you provide to us will be collected, stored, used and disclosed in accordance with NRMA Insurance's Privacy Policy located at www.nrma.com.au/privacy. Alternatively, contact us at

eCustomerteam@iag.com.au or 132132 and we will send you a copy.

Please note that Claims calls may be recorded for training, verification and quality assurance purposes. If you do not wish for this to occur, please advise us when we contact you.

Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as NRMA Insurance nrma.com.au



30100 - Accountancy Fees

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees		\$1,980.00	100%
TOTAL		CY Balance	LY Balance	
			\$1,980.00	

Supporting Documents

◦ General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Notes

Rachel Barrett

Note | 30100

27/10/2022 13:05

2021 Financial Statements and SMSF Annual Return were completed during the 2023FY and thus no accounting fees in 2022.

Hemo Super Fund
General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
------------------	-------------	-------	-------	--------	------------

0.00 DR

Total Debits: 0.00

Total Credits: 0.00

30400 - ATO Supervisory Levy

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30400	ATO Supervisory Levy		\$259.00	100%
TOTAL		CY Balance	LY Balance	
			\$259.00	

Supporting Documents

◦ General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Notes

Rachel Barrett

Note | 30400

27/10/2022 13:06

2021 ATO Supervisory Levy to be expensed in the 2023FY when the return was lodged.

Hemo Super Fund
General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
------------------	-------------	-------	-------	--------	------------

0.00 DR

Total Debits: 0.00

Total Credits: 0.00

30700 - Auditor's Remuneration

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration		\$550.00	100%
TOTAL		CY Balance	LY Balance	
			\$550.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Notes

Rachel Barrett

Note | 30700

27/10/2022 13:05

2021 audit was completed during the 2023FY and thus no audit fees in 2022.

Hemo Super Fund
General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
------------------	-------------	-------	-------	--------	------------

0.00 DR

Total Debits: 0.00

Total Credits: 0.00

30800 - ASIC Fees

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30800	ASIC Fees	\$276.00	\$273.00	1.1%
TOTAL		CY Balance	LY Balance	
		\$276.00	\$273.00	

Supporting Documents

- General Ledger [Report](#)
- 2022 ASIC Fees.pdf [30800](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Hemo Super Fund General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
ASIC Fees (30800)					
ASIC Fees (30800)					
11/11/2021	ASIC Fees not paid by SMSF - reimbursed		276.00		276.00 DR
	23/09/2022				
			276.00		276.00 DR

Total Debits: 276.00

Total Credits: 0.00



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

Inquiries
www.asic.gov.au/invoices
1300 300 630

HEMO SMSF PROPERTY PTY LTD
29 STURT ST SWANSEA NSW 2281

INVOICE STATEMENT

Issue date 11 Nov 21

HEMO SMSF PROPERTY PTY LTD

ACN 609 241 689
Account No. 22 609241689

Summary

Opening Balance	\$0.00
New items	\$276.00
Payments & credits	\$0.00
TOTAL DUE	\$276.00

Please pay

Immediately	\$0.00
By 11 Jan 22	\$276.00

If you have already paid please ignore this invoice statement.

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP

HEMO SMSF PROPERTY PTY LTD

*Receipt # 8797178
out of mortgage
account
Newcastle firm.*

TOTAL DUE	\$276.00
Immediately	\$0.00
By 11 Jan 22	\$276.00

Payment options are listed on the back of this payment slip



Bill Code: 17301
Ref: 2296092416892

ACN 609 241 689 Account No: 22 609241689



22 609241689



*814 129 0002296092416892 20

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amo
2021-11-11	Annual Review - Pty Co	3X8517999480B A	\$27
	Outstanding transactions		
2021-11-11	Annual Review - Pty Co	3X8517999480B A	\$276

PAYMENT OPTIONS

00 03

00 03



Billpay Code: 8929
Ref: 2296 0924 1689 220

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841

Bill Code: 17301
Ref: 2296092416892

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

Inquires 1300 300 630

Issue date 11 Nov 21

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 17647017

Check this statement carefully

You are legally obligated to ensure that all your company details listed on this company statement are complete and correct. This is required under s346C (1) and/or s346B and s346C (2) of the Corporations Act 2001.

You must check this statement carefully and inform ASIC of any changes or corrections immediately. **Do not return this statement.** You must notify ASIC within 28 days after the date of change, and within 28 days after the date of issue of your annual company statement. Late lodgement of changes will result in late fees. These requirements do not apply to the **Additional company information.**

ACN 609 241 689
FOR HEMO SMSF PROPERTY PTY LTD

REVIEW DATE: 11 November 21

You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to www.asic.gov.au/changes
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.
Ph: 1300 300 630



Use your agent.

Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

1 **Registered office**
29 STURT STREET SWANSEA NSW 2281

2 **Principal place of business**
29 STURT STREET SWANSEA NSW 2281

3 Officeholders

Name: CHRISTOPHER WILLIAM HEMARIDIS
Born: LIVERPOOL NSW
Date of birth: 09/11/1969
Address: 29 STURT STREET SWANSEA NSW 2281
Office(s) held: DIRECTOR, APPOINTED 11/11/2015

Name: JULIEANN HEMARIDIS
Born: MANLY NSW
Date of birth: 02/12/1975
Address: 29 STURT STREET SWANSEA NSW 2281
Office(s) held: DIRECTOR, APPOINTED 11/11/2015; SECRETARY, APPOINTED 11/11/2015

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY	2	\$2.00	\$0.00

5 Members

These details continue on the next page

HEMO SMSF PROPERTY PTY LTD ACN 609 241 689

Page 1 of 2

Company statement continued

Name: CHRISTOPHER WILLIAM HEMARIDIS

Address: 29 STURT STREET SWANSEA NSW 2281

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

Name: JULIEANN HEMARIDIS

Address: 29 STURT STREET SWANSEA NSW 2281

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

End of company statement

This concludes the information to which the company must respond (if incorrect) under s346C of the Corporations Act 2001.

Julieann Hemaridis
Company Pty Ltd
Account changed to
to allow us
payments due to Amp
people books for payments

31500 - Bank Charges

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
31500	Bank Charges	\$170.00	\$120.00	41.67%
TOTAL		CY Balance	LY Balance	
		\$170.00	\$120.00	

Supporting Documents

- General Ledger [Report](#)
- 2022 Bank Charges - Liberty Loan Account 2378697.pdf [31500](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Hemo Super Fund General Ledger

As at 30 June 2022



Transaction Date	Description	Units	Debit	Credit	Balance \$
Bank Charges (31500)					
<u>Bank Charges (31500)</u>					
19/07/2021	Service Fee		10.00		10.00 DR
19/08/2021	Service Fee		10.00		20.00 DR
19/09/2021	Service Fee		10.00		30.00 DR
19/10/2021	Service Fee		10.00		40.00 DR
19/11/2021	Service Fee		10.00		50.00 DR
19/12/2021	Service Fee		10.00		60.00 DR
19/01/2022	Service Fee		10.00		70.00 DR
19/02/2022	Service Fee		10.00		80.00 DR
19/02/2022	Expired Insurance Fee		50.00		130.00 DR
19/03/2022	Service Fee		10.00		140.00 DR
19/04/2022	Service Fee		10.00		150.00 DR
19/05/2022	Service Fee		10.00		160.00 DR
19/06/2022	Service Fee		10.00		170.00 DR
			170.00		170.00 DR

Total Debits: 170.00

Total Credits: 0.00



Julieann Hemaridis
29 Sturt Street
SWANSEA NSW 2281

Borrowers

Christopher William Hemaridis
Hemo Property Trust
Hemo SMSF Property Pty Ltd
Hemo Super Fund
Julieann Hemaridis

Loan Account:

2378697

Start Date:	1 July 2021	End Date:	30 June 2022
Opening Balance:	\$128,723.45	Closing Balance:	\$127,674.95
Interest Rate:	6.68%	Default Rate (if applicable):	8.68%
Total Interest For Period:	\$7,593.40	Account Status:	Arrears

Date	Transaction	Debit	Credit	Balance
19/06/22	Service Fee	\$10.00		\$127,674.95
19/06/22	Interest Charged	\$671.78		\$127,664.95
19/05/22	Service Fee	\$10.00		\$126,993.17
19/05/22	Interest Charged	\$616.77		\$126,983.17
19/04/22	Direct Debit Repayment		-\$881.19	\$126,366.40
19/04/22	Service Fee	\$10.00		\$127,247.59
19/04/22	Interest Charged	\$637.61		\$127,237.59
19/03/22	Service Fee	\$10.00		\$126,599.98
19/03/22	Interest Charged	\$577.09		\$126,589.98
18/03/22	Direct Debit Repayment		-\$881.19	\$126,012.89
19/02/22	Expired Insurance Fee	\$50.00		\$126,894.08
19/02/22	Service Fee	\$10.00		\$126,844.08
19/02/22	Interest Charged	\$639.86		\$126,834.08
18/02/22	Direct Debit Repayment		-\$881.19	\$126,194.22
19/01/22	Direct Debit Repayment		-\$881.19	\$127,075.41
19/01/22	Service Fee	\$10.00		\$127,956.60
19/01/22	Interest Charged	\$641.17		\$127,946.60
19/12/21	Service Fee	\$10.00		\$127,305.43
19/12/21	Interest Charged	\$621.41		\$127,295.43
17/12/21	Direct Debit Repayment		-\$881.19	\$126,674.02
19/11/21	Direct Debit Repayment		-\$881.19	\$127,555.21
19/11/21	Service Fee	\$10.00		\$128,436.40
19/11/21	Interest Charged	\$643.57		\$128,426.40
19/10/21	Direct Debit Repayment		-\$881.19	\$127,782.83
19/10/21	Service Fee	\$10.00		\$128,664.02

Date	Transaction	Debit	Credit	Balance
19/10/21	Interest Charged	\$624.01		\$128,654.02
19/09/21	Service Fee	\$10.00		\$128,030.01
19/09/21	Interest Charged	\$645.66		\$128,020.01
17/09/21	Direct Debit Repayment		-\$881.19	\$127,374.35
19/08/21	Direct Debit Repayment		-\$881.19	\$128,255.54
19/08/21	Service Fee	\$10.00		\$129,136.73
19/08/21	Interest Charged	\$647.08		\$129,126.73
19/07/21	Direct Debit Repayment		-\$881.19	\$128,479.65
19/07/21	Service Fee	\$10.00		\$129,360.84
19/07/21	Interest Charged	\$627.39		\$129,350.84
01/07/21	Opening balance			\$128,723.45
	Totals	\$7,763.40	-\$8,811.90	

For all Customer Service enquiries and to access your account online, please phone 13 11 33.

If you have a complaint, please contact our Internal Dispute Resolution (IDR) team on 13 11 33. If your complaint is not resolved to your satisfaction by the IDR team, you can contact either our External Dispute Resolution (EDR) scheme or seek legal advice. EDR is a free service established to provide an independent mechanism to resolve specific complaints. Our EDR provider is the Australian Financial Complaints Authority (AFCA) and can be contacted at 1800 931 678, www.afca.org.au, info@afca.org.au or GPO Box 3, Melbourne VIC 3001.

39000 - Life Insurance Premiums

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
HEMCHR00001A	(Life Insurance Premiums) Hemaridis, Christopher - Accumulation (Accumulation)	\$10,624.70	\$8,929.04	18.99%
HEMJUL00001A	(Life Insurance Premiums) Hemaridis, Julieann - Accumulation (Accumulation)	\$1,095.04	\$909.88	20.35%
TOTAL		CY Balance	LY Balance	
		\$11,719.74	\$9,838.92	

Supporting Documents

- General Ledger [Report](#)
- 2022 Resolution Life & TPD Insurance for Christopher - \$1,119.75.pdf [HEMCHR00001A](#)
- 2021 AMP Life & TPD Insurance for Christopher - \$838.52.pdf [HEMCHR00001A](#)
- 2022 Resolution Life & TPD Insurance for Julieann - \$109.18.pdf [HEMJUL00001A](#)
- 2021 AMP Life & TPD Insurance for Julieann - \$82.29.pdf [HEMJUL00001A](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Hemo Super Fund General Ledger

As at 30 June 2022



Transaction Date	Description	Units	Debit	Credit	Balance \$
Life Insurance Premiums (39000)					
<u>(Life Insurance Premiums) Hemaridis, Christopher - Accumulation (HEMCHR00001A)</u>					
01/07/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP		838.52		838.52 DR
03/08/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP		838.52		1,677.04 DR
01/09/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP		838.52		2,515.56 DR
01/10/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP		838.52		3,354.08 DR
01/11/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP		838.52		4,192.60 DR
01/12/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP		838.52		5,031.12 DR
04/01/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP		838.52		5,869.64 DR
01/02/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP		838.52		6,708.16 DR
01/03/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP		838.52		7,546.68 DR
01/04/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP		838.52		8,385.20 DR
02/05/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP		1,119.75		9,504.95 DR
01/06/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP		1,119.75		10,624.70 DR
			10,624.70		10,624.70 DR
<u>(Life Insurance Premiums) Hemaridis, Julieann - Accumulation (HEMJUL00001A)</u>					
07/07/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP		82.29		82.29 DR
09/08/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP		82.29		164.58 DR
07/09/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP		82.29		246.87 DR
07/10/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP		82.29		329.16 DR
08/11/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP		82.29		411.45 DR
07/12/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP		82.29		493.74 DR
07/01/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP		82.29		576.03 DR
07/02/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP		82.29		658.32 DR
07/03/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP		109.18		767.50 DR
07/04/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP		109.18		876.68 DR
09/05/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP		109.18		985.86 DR
07/06/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP		109.18		1,095.04 DR
			1,095.04		1,095.04 DR
Total Debits:	11,719.74				
Total Credits:	0.00				

2 March 2022



Trustees Hemo Super Fund
29 Sturt St
SWANSEA NSW 2281

R02

Your contacts

BRETT BROOKFIELD
(02) 4944 8820
ADMIN@SUPERREFUNDS.COM.AU

E askus@resolutionlife.com.au

W resolutionlife.com.au

T 133 731

Customer Service
GPO Box 5441 Sydney NSW 2001

PLAN NUMBER

P201065679

Dear Sir/Madam,

Your new insurance premium—keeping you protected

Choosing to protect your future should the unthinkable happen is an important decision. Resolution Life is now the insurer of your plan and is proudly owned and managed by Resolution Life Group. In 2020 we paid **\$1.142 billion** in claims to **9,180 customers**, that's about **\$3.1 million paid every day**. So, you can rest assured we'll be there for you when you need us.

Your premium has been changed

Like all insurance providers, we review our premiums regularly. Any increase in premium is in accordance with the policy documents.

Your new monthly premium will be \$1,119.75 and applies from 1 May 2022. We'll deduct this premium on your next billing date which is 1 May 2022.

For full details of your current premium, and other payment options, visit resolutionlife.com.au, login to our portal and go to **statements & correspondence**.

Why your premium has changed

- **Your premium rate** – Each year we review our premiums and this year have increased them to ensure we can support future claims. This increase is in addition to changes that will result from increases relating to age or inflation (if applicable). This increase will be applied to your Life Insurance Plan premium. It's important to note that Resolution Life is increasing premiums in accordance with your policy.
- **Your age** – Your cover has a stepped premium structure, meaning your premiums generally increase each year as you get older.
- **Inflation** – So your insurance benefit keeps up with the rising cost of living, we automatically increase it for you without you needing to provide medical or other details. Each year we increase your sum insured by either a fixed percentage or the increase to the consumer price index (CPI). We'll apply whichever of these is higher, which means you'll get more cover. As your cover increases so does your premium.

If you don't want the inflation increase

If you want to decline the inflation increase, **call us before 1 May 2022**. Your insurance premium without inflation will be \$1,088.83.

Your insurance and premium details

Here's a brief summary of your insurance after the change takes effect. Please see your **insurance schedule** for full details of your cover and any exclusions.

Insured person	Benefit description	Inflation applied %	Sum insured \$	
			With inflation increase	No inflation increase
Christopher William Hemaridis	Life Insurance Plan	5.00	465,398.46	443,236.63
	Total and Permanent Disability Insurance Option (Any)	n/a	300,000.00	300,000.00
New monthly premium			\$1,119.75	\$1,088.83

- Each year we increase your sum insured by either the increase to the consumer price index (CPI) or a fixed percentage (whichever is higher). Different amounts and rules apply to inflation increases, depending on your plan. For more details see your **product disclosure statement (PDS)** or **policy document**.

You are in control of your cover

Is the cost and amount of cover you have still right for you? It's important to regularly review your insurance to make sure your cover meets your current needs and is appropriate to your financial objectives. Also, there may be ways to save on your insurance like reducing the amount of cover you have. To find out more on how you can control your policy visit resolutionlife.com.au/insurance-affordability.

If your needs, objectives or financial situation have changed, for example you have other insurance or are having difficulty paying your premiums, please contact us or talk to your financial adviser to discuss your options.

Thinking of reviewing your cover?

If you're thinking of changing or cancelling your insurance cover and replacing it with other cover, it's important to know about the risks involved. For example:

- You'll probably need to provide current medical and financial information for the new application and, if the insured person's health has changed, this may affect the terms of the new cover, or even whether you'll be offered any cover.
- If you don't disclose all information, the new cover may be affected.
- If you cancel your current insurance before any new cover starts, there will be a period when you won't be protected.

If you want more details, please contact us or talk to your financial adviser.

If you need to make a claim

As life happens we're here for you especially at claim time. You can make a claim in the following ways:

- Visit resolutionlife.com.au/claims and lodge your claim using our online claims notification service.
- Call us on 133 731 (option 2) Monday to Friday, 8.30am – 5pm (Sydney time).
- Write to: Resolution Life Claims
GPO Box 5441
Sydney NSW 2001

Please note that qualifying or waiting periods may apply in some cases before we pay any benefits. For more details, please see your **product disclosure statement** or **policy document**.

We're here for you

If you have any questions or would like to review your insurance, please talk with your financial adviser or call us on 133 731 from 8.30am to 7pm (Sydney time) Monday to Friday.

Yours sincerely,



Megan Beer
CEO, Resolution Life

What you need to know

This document does not take into account your financial situation, objectives and needs. It is important you consider these matters before making any investment decision based on the information contained in this document. Any advice in this document is provided by Resolution Life Australasia Limited (Resolution Life), ABN 84 079 300 379, AFSL No. 233671.

The product issuer, Resolution Life Australasia Limited ABN 84 079 300 379 (Resolution Life), is part of the Resolution Life Group

Our privacy policy covers how we handle your personal information and is available at resolutionlife.com.au/privacy or by calling 133 731. "AMP" and any other AMP trademarks are used by Resolution Life under licence from AMP Limited.



AMP Life

Part of the Resolution Life Group

1 May 2021



Trustees Hemo Super Fund
29 Sturt St
SWANSEA NSW 2281

R02

Your contacts

BRETT BROOKFIELD
(02) 4944 8820
ADMIN@SUPERREFUNDS.COM.AU

E askamplife@amplife.com.au

W amplife.com.au

T 133 731

F 03 8688 5799

AMP Customer Service
PO Box 14330 Melbourne VIC 8001

Policy details

INSURED PERSON

Christopher William Hemaridis

POLICY NUMBER

P201065679

Dear Sir/Madam,

Your annual statement—keeping you informed

Thank you for choosing us. Your AMP Life insurance policy helps protect your future should the unthinkable happen.

Your new insurance schedule

To keep you informed, we send you a new **insurance schedule** every year on your policy anniversary date. The schedule shows any updates to your policy features and benefits.

This new schedule replaces the previous one.

Please check your new schedule carefully to make sure all of your information is correct. This schedule forms part of your policy—be sure to keep it in a safe place for future reference.

Have your needs changed?

Life insurance is one of the important ways you've helped secure your family's future should the unthinkable happen. However as your life changes, your insurance needs can change too. It's important to regularly review your insurance to make sure your cover continues to meet your current needs. Also, there may be ways that you can save on your insurance like reducing the amount of cover you have.

So if your needs have changed or you're having difficulty paying premiums for your insurance cover, we suggest you contact us or talk to your financial adviser to discuss your options.

We're here to help

If you have any questions, please contact us or talk to your financial adviser.

Premium details

Your insurance premium is the cost you pay for your insurance cover and depends on many factors. You need to pay your insurance premium from when your cover starts until it stops.

Plan/Option	Sum insured \$	Monthly instalment \$
Life Insurance Plan	443,236.63	544.08
Total and Permanent Disability Insurance Option (Any)	300,000.00	330.78
(Less Large sum insured discount)	—	- 42.57
Life Insurance Plan Total	\$443,236.63	\$832.29
Plan fee		\$6.23
Total monthly instalment		\$838.52
Total annual premium		\$10,062.24

- If you pay your instalments yearly you don't have to pay an instalment loading charge. If you pay more often than yearly, you'll have to pay this charge. See your **policy document** for more details.

Important information

We must give you the information you need to understand your plan and benefit entitlements. The additional information below supports and explains the details shown in this document. You can also see your **policy document** or visit **amplife.com.au** for more details.

If you have any more questions about your plan including insurance benefits, fees and charges that apply or how to make payments, please contact us or talk to your financial adviser.

Please note that some of the information below may not apply to your plan.

Statement notes

The following may be referred to in your **insurance schedule**.

Statutory Fund

Your plan is backed by our Australian Statutory Fund No. 1.

Changes to premiums

We may review and change our premium rates from time to time. If we change our premium rates, we'll apply the change to all plans that we consider to be similar to your plan. For more details, please see your **policy document**.

Automatic inflation increases

You may have chosen automatic inflation increases to protect your insurance benefits against inflation. This will be shown in the section **insurance details**. Each year we'll increase your sum insured by either the increase to the consumer price index (CPI) or a fixed percentage (whichever is higher). If you don't want us to increase your sum insured, please contact us.

Your premium may also change in line with your new sum insured. This change would apply in addition to any other premium increases that are set out in this section.

Stamp Duty

Stamp duty is a State/Territory Government levy payable on certain types of insurance cover and may be included with your insurance premium or be an additional amount payable. If the stamp duty amount is an additional amount, it will be shown separately on this statement.

The charge for stamp duty may vary from time to time due to changes imposed by the State/Territory Revenue Office. As stamp duty charges are based on our recorded address of the insured person on this plan, changes or corrections to the insured person's address may affect the amount of stamp duty payable with your next premium after that change is notified.

Please note it is your responsibility to inform us of any corrections or changes to the insured person's address.

Smoker status

If the insured person is a non-smoker and you haven't told us, your premium may reduce in the future if you complete a **non-smoker declaration**. Please contact us for a form or visit our website.

Risks of cancelling and replacing your insurance

If you're thinking of cancelling your current insurance cover and replacing it with other cover, you need to know about certain risks that are involved.

For example, you'll probably need to provide current medical and financial information for the new application and, if the insured person's health has changed, this may affect the terms of the new cover. Also, if you cancel your current insurance while you're applying or before the new cover starts, there may be a period when you won't be protected.

If you want more details, please contact us or talk to your financial adviser.

Personal details

If any of your details in this statement are incorrect or missing, please contact us.

If you need to make a claim

As life happens we're here for you especially at claim time. You can make a claim in the following ways.

Visit **amplife.com.au/claims** and lodge your claim using our online claims notification service.

Call us on 133 731 Monday to Friday, 8.30am – 5pm (AEST).

Write to: AMP Claims
PO Box 181
PARRAMATTA NSW 2124

Please note that qualifying or waiting periods may apply in some cases before we pay any benefits. For more details, please see your **policy document**.

We want to hear from you

If you have feedback on our product or service or you want to make a complaint, we want to hear from you so please contact us.

We hope to resolve any issues straight away. If we can't, we'll aim to give you a response within 10 working days.

If you're not satisfied with our response, you can get an independent resolution by referring your complaint to the Australian Financial Complaints Authority. You can call them on 1800 931 678.

Resolution Life

7 January 2022



Trustees Hemo Super Fund
29 Sturt St
SWANSEA NSW 2281

R02

Your contacts

BRETT BROOKFIELD
(02) 4944 8820
ADMIN@SUPERREFUNDS.COM.AU
E askus@resolutionlife.com.au
W resolutionlife.com.au
T 133 731
Customer Service
GPO Box 5441 Sydney NSW 2001

PLAN NUMBER
P201065686

Dear Sir/Madam,

Your new insurance premium—keeping you protected

Choosing to protect your future should the unthinkable happen is an important decision. Resolution Life is now the insurer of your plan and is proudly owned and managed by Resolution Life Group. In 2020 we paid **\$1.142 billion** in claims to **9,180 customers**, that's about **\$3.1 million paid every day**. So, you can rest assured we'll be there for you when you need us.

Your premium has been changed

Like all insurance providers, we review our premiums regularly. Any increase in premium is in accordance with the policy documents.

Your new monthly premium will be \$109.18 and applies from 7 March 2022. We'll deduct this premium on your next billing date which is 7 March 2022.

For full details of your current premium, and other payment options, visit resolutionlife.com.au, login to our portal and go to **statements & correspondence**.

Why your premium has changed

- **Your premium rate** – Each year we review our premiums and this year have increased them to ensure we can support future claims. This increase is in addition to changes that will result from increases relating to age or inflation (if applicable). This increase will be applied to your Life Insurance Plan premium. It's important to note that Resolution Life is increasing premiums in accordance with your policy.
- **Your age** – Your cover has a stepped premium structure, meaning your premiums generally increase each year as you get older.
- **Inflation** – So your insurance benefit keeps up with the rising cost of living, we automatically increase it for you without you needing to provide medical or other details. Each year we increase your sum insured by either a fixed percentage or the increase to the consumer price index (CPI). We'll apply whichever of these is higher, which means you'll get more cover. As your cover increases so does your premium.

If you don't want the inflation increase

If you want to decline the inflation increase, **call us before 7 March 2022**. Your insurance premium without inflation will be \$104.29.

Your insurance and premium details

Here's a brief summary of your insurance after the change takes effect. Please see your **insurance schedule** for full details of your cover and any exclusions.

AMP Insurance

Insured person	Benefit description	Inflation applied %	Sum insured \$	
			With inflation increase	No inflation increase
Julieann Hemaridis	Life Insurance Plan	5.00	465,398.46	443,236.63
	Total and Permanent Disability Insurance Option (Any)	5.00	465,398.46	443,236.63
New monthly premium			\$109.18	\$104.29

- Each year we increase your sum insured by either the increase to the consumer price index (CPI) or a fixed percentage (whichever is higher). Different amounts and rules apply to inflation increases, depending on your plan. For more details see your **product disclosure statement (PDS)** or **policy document**.

You are in control of your cover

Is the cost and amount of cover you have still right for you? It's important to regularly review your insurance to make sure your cover meets your current needs and is appropriate to your financial objectives. Also, there may be ways to save on your insurance like reducing the amount of cover you have. To find out more on how you can control your policy visit resolutionlife.com.au/insurance-affordability.

If your needs, objectives or financial situation have changed, for example you have other insurance or are having difficulty paying your premiums, please contact us or talk to your financial adviser to discuss your options.

Thinking of reviewing your cover?

If you're thinking of changing or cancelling your insurance cover and replacing it with other cover, it's important to know about the risks involved. For example:

- You'll probably need to provide current medical and financial information for the new application and, if the insured person's health has changed, this may affect the terms of the new cover, or even whether you'll be offered any cover.
- If you don't disclose all information, the new cover may be affected.
- If you cancel your current insurance before any new cover starts, there will be a period when you won't be protected.

If you want more details, please contact us or talk to your financial adviser.

If you need to make a claim

As life happens we're here for you especially at claim time. You can make a claim in the following ways:

- Visit resolutionlife.com.au/claims and lodge your claim using our online claims notification service.
- Call us on 133 731 (option 2) Monday to Friday, 8.30am – 5pm (Sydney time).
- Write to: Resolution Life Claims
GPO Box 5441
Sydney NSW 2001

Please note that qualifying or waiting periods may apply in some cases before we pay any benefits. For more details, please see your **product disclosure statement** or **policy document**.

We're here for you

If you have any questions or would like to review your insurance, please talk with your financial adviser or call us on 133 731 from 8.30am to 7pm (Sydney time) Monday to Friday.

Yours sincerely,



Megan Beer
CEO, Resolution Life

What you need to know

This document does not take into account your financial situation, objectives and needs. It is important you consider these matters before making any investment decision based on the information contained in this document. Any advice in this document is provided by Resolution Life Australasia Limited (Resolution Life), ABN 84 079 300 379, AFSL No. 233671.

The product issuer, Resolution Life Australasia Limited ABN 84 079 300 379 (Resolution Life), is part of the Resolution Life Group.

Our privacy policy covers how we handle your personal information and is available at resolutionlife.com.au/privacy or by calling 133 731. "AMP" and any other AMP trademarks are used by Resolution Life under licence from AMP Limited



AMP Life

Part of the Resolution Life Group

6 March 2021



Trustees Hemo Super Fund
29 Sturt St
SWANSEA NSW 2281

R02

Your contacts

BRETT BROOKFIELD
(02) 4944 8820
ADMIN@SUPERREFUNDS.COM.AU

askamplife@amplife.com.au

amplife.com.au

T 133 731

F 03 8688 5799

AMP Customer Service
PO Box 14330 Melbourne VIC 8001

Policy details

INSURED PERSON

Julieann Hemaridis

POLICY NUMBER

P201065686

Dear Sir/Madam,

Your annual statement—keeping you informed

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Yours sincerely,

Megan Beer

Megan Beer
CEO, AMP Life

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AMP Life Limited ABN 84 079 300 379 (AMP Life) has proudly served customers in Australia since 1849. AMP Limited ABN 49 079 354 519 has sold AMP Life to the Resolution Life Group whilst retaining a minority economic interest. AMP Limited has no day-to-day involvement in the management of AMP Life whose products and services are not affiliated with or guaranteed by AMP Limited. "AMP", "AMP Life" and any other AMP trade marks are used by AMP Life under licence from AMP Limited.

Our privacy policy covers how we handle your personal information and is available at amplife.com.au/privacy or by calling 133 731.



Please also refer to the plan documentation for your product or visit amplife.com.au for more information.

Insurance schedule

This schedule was issued on 7 March 2021. It provides information about your policy and is valid unless we give you another schedule to replace it.

Policy & personal details

Policy number	P201065686
Policy commencement date	7 March 2013
Policy owner	Mr C & Mrs J Hemaridis ATF Hemo Super Fund
Insured person	Julieann Hemaridis
Insured person's month and year of birth	December 1975
Annual review date	7 March each year
Payment method	Direct debit

Insurance details

Life Insurance Plan

Sum insured	\$443,236.63
Commencement date	07/03/2013
Expiry date	02/12/2074
Premium structure	Stepped
Automatic inflation	Active

- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.
- For further details about this plan, see your **policy document** and any other updates we've provided to you.

Options

Option name	Sum insured	Commencement date	Expiry date	Premium structure
Total and Permanent Disability Insurance Option (Any)	\$443,236.63	07/03/2013	02/12/2074	Stepped

- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.

Premium details

Your insurance premium is the cost you pay for your insurance cover and depends on many factors. You need to pay your insurance premium from when your cover starts until it stops.

Plan/Option	Sum insured \$	Monthly instalment \$
Life Insurance Plan	443,236.63	41.22
Total and Permanent Disability Insurance Option (Any)	443,236.63	38.47
(Less Large sum insured discount)	—	- 3.63
Life Insurance Plan Total	\$443,236.63	\$76.06
Plan fee		\$6.23
Total monthly instalment		\$82.29
Total annual premium		\$987.48

- If you pay your instalments yearly you don't have to pay an instalment loading charge. If you pay more often than yearly, you'll have to pay this charge. See your **policy document** for more details.

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Call us on 133 731 Monday to Friday, 8.30am – 5pm (AEST).

Write to: AMP Claims

PO Box 181

PARRAMATTA NSW 2124

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41930 - Property Expenses - Agents Management Fees

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
HEMOPROP1	251 Swan Street, North Albury NSW, Australia	\$634.34	\$816.11	(22.27)%
TOTAL		CY Balance	LY Balance	
		\$634.34	\$816.11	

Supporting Documents

- General Ledger [Report](#)
- 2022 Swan Street - Monthly Rental Statements.pdf [HEMOPROP1](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Hemo Super Fund General Ledger

As at 30 June 2022



Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Agents Management Fees (41930)					
<u>251 Swan Street, North Albury NSW, Australia (HEMOPROP1)</u>					
29/07/2021	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		78.40		78.40 DR
26/08/2021	Stone Rental Statement		32.73		111.13 DR
30/09/2021	Stone Rental Statement		68.63		179.76 DR
28/10/2021	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		12.03		191.79 DR
25/11/2021	Stone Rental Statement		1.08		192.87 DR
30/12/2021	Stone Rental Statement		31.91		224.78 DR
17/01/2022	Direct Entry Credit Item Ref: SWAN STREET 251 NSW CHUCKELHOLD		73.73		298.51 DR
27/01/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		91.88		390.39 DR
24/02/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		67.53		457.92 DR
31/03/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		84.35		542.27 DR
28/04/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		67.53		609.80 DR
26/05/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		16.87		626.67 DR
30/06/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		7.67		634.34 DR
			634.34		634.34 DR

Total Debits: 634.34

Total Credits: 0.00



5 149 High St
Wodonga VICTORIA 3690
(w) 02 6056 8888
<https://www.stonerealestate.com.au/stone-albury-wodonga/>
kellyhuckel@stonerealestate.com.au
ABN: 78 800 310 842
Licence: 20037345

Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice
Account OWN00286
Statement #30
29 Jul 2021

Money In	\$1,295.05
Money Out	\$1,070.57
You Received	\$224.48

Details for Account OWN00286

Balance brought forward Money Out Money In
\$0.00

251 Swan Street, North Albury NSW 2640

Rented for \$260.00 per week
Kylie Keillor paid to 3/08/2021

Rent paid to 6/07/2021 (previously paid to 29/06/2021) , includes \$0.99 credit		\$259.01
Rent paid to 13/07/2021 (previously paid to 6/07/2021) , includes \$0.99 credit		\$259.01
Rent paid to 20/07/2021 (previously paid to 13/07/2021) , includes \$0.99 credit		\$259.01
Rent paid to 27/07/2021 (previously paid to 20/07/2021) , includes \$0.99 credit		\$259.01
Rent paid to 3/08/2021 (previously paid to 27/07/2021) , includes \$0.99 credit		\$259.01
Blocked Toilet - Border Plumbing Service *	\$150.00	
Water Rates - Albury City Council WATER	\$527.14	
1st Installment Council Rates - Albury City Council RATES	\$315.03	
Management fee *	\$78.40	
Total	\$1,070.57	\$1,295.05

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis \$224.48
[EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]

Balance remaining \$0.00

GST Summary

Total Tax on attached expenses \$13.64
Total Tax on agency fees \$7.10

(* includes Tax)



5 149 High St
Wodonga VICTORIA 3690
(w) 02 6056 8888

<https://www.stonerealestate.com.au/stone-albury-wodonga/>
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Licence: 20037345

Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice

Account OWN00286
Statement #31
26 Aug 2021

Money In	\$541.24
Money Out	\$219.73
You Received	\$0.00

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$0.00

251 Swan Street, North Albury NSW 2640

Rented for \$260.00 per week
Kylie Keillor paid to 18/08/2021

Rent paid to 10/08/2021 (previously paid to 3/08/2021) , includes \$0.99 credit		\$259.01
Rent paid to 10/08/2021 with part payment of \$12.60 (previously paid to 10/08/2021) , includes \$0.99 credit		\$11.61
Rent paid to 10/08/2021 with part payment of \$25.20 (previously paid to 10/08/2021 + \$12.60) , includes \$0.99 credit		\$11.61
Rent paid to 17/08/2021 with part payment of \$25.20 (previously paid to 10/08/2021 + \$25.20) , includes \$0.99 credit		\$259.01
Replace PowerPoint & RCD - Simon Wright Electrical *	\$187.00	
Management fee *	\$32.73	
Total	\$219.73	\$541.24

Account Transactions

Payment of \$321.51 was withheld

Outstanding expenses, including:

Toilet Leak/Blockage for \$500.00 (251 Swan Street) - Border Plumbing Service

Balance remaining	\$321.51
-------------------	----------

GST Summary

Total Tax on attached expenses	\$17.00
Total Tax on agency fees	\$2.96

(* includes Tax)



5 149 High St
Wodonga VICTORIA 3690
(w) 02 6056 8888

<https://www.stonerealestate.com.au/stone-albury-wodonga/>
kellyhuckel@stonerealestate.com.au

ABN: 78 800 310 842
Licence: 20037345

Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice

Account OWN00286
Statement #32
30 Sep 2021

Money In	\$1,135.05
Money Out	\$568.63
You Received	\$887.93

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$321.51

251 Swan Street, North Albury NSW 2640

Rented for \$260.00 per week
Kylie Keillor paid to 18/09/2021

Rent paid to 17/08/2021 with part payment of \$185.20 (previously paid to 17/08/2021 + \$25.20) , includes \$0.99 credit		\$159.01
Rent paid to 24/08/2021 with part payment of \$185.20 (previously paid to 17/08/2021 + \$185.20) , includes \$0.99 credit		\$259.01
Rent paid to 31/08/2021 with part payment of \$185.20 (previously paid to 24/08/2021 + \$185.20) , includes \$0.99 credit		\$259.01
Rent paid to 7/09/2021 with part payment of \$125.20 (previously paid to 31/08/2021 + \$185.20) , includes \$0.99 credit		\$199.01
Rent paid to 14/09/2021 with part payment of \$125.20 (previously paid to 7/09/2021 + \$125.20) , includes \$0.99 credit		\$259.01
Toilet Leak/Blockage - Border Plumbing Service *	\$500.00	
Management fee *	\$68.63	
Total	\$568.63	\$1,135.05

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis [EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]	\$887.93	
Balance remaining		\$0.00

GST Summary

Total Tax on attached expenses	\$45.45
Total Tax on agency fees	\$6.22
(* includes Tax)	



5 149 High St
Wodonga VICTORIA 3690
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Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice

Account OWN00286
Statement #33
28 Oct 2021

Money In	\$199.01
Money Out	\$12.03
You Received	\$186.98

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$0.00
251 Swan Street, North Albury NSW 2640		
Rented for \$260.00 per week Kylie Keillor paid to 23/09/2021		
Rent paid to 21/09/2021 with part payment of \$65.20 (previously paid to 14/09/2021 + \$125.20) , includes \$0.99 credit		\$199.01
Management fee *	\$12.03	
Total	\$12.03	\$199.01

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis [EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]	\$186.98	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$1.09
(* includes Tax)	



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Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice

Account OWN00286
Statement #34
25 Nov 2021

Money In	\$18.02
Money Out	\$1.08
You Received	\$0.00

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$0.00
251 Swan Street, North Albury NSW 2640		
Rented for \$260.00 per week		
Kylie Keillor paid to 24/09/2021		
Rent paid to 21/09/2021 with part payment of \$74.21 (previously paid to 21/09/2021 + \$65.20)		\$9.01
Rent paid to 21/09/2021 with part payment of \$84.21 (previously paid to 21/09/2021 + \$74.21) , includes \$0.99 credit		\$9.01
Management fee *	\$1.08	
Total	\$1.08	\$18.02

Account Transactions

Payment of \$16.94 was withheld

Outstanding expenses, including:

Council Rates - 2nd Installment for \$312.00 (251 Swan Street) - Albury City Council RATES

Balance remaining	\$16.94
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GST Summary

Total Tax on agency fees \$0.10

(* includes Tax)



5 149 High St
Wodonga VICTORIA 3690
(w) 02 6056 8888
<https://www.risere.com.au>
kelly@risere.com.au
ABN: 78 800 310 842
Licence: 20037345

Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice

Account OWN00286
Statement #35
30 Dec 2021

Money In	\$527.03
Money Out	\$396.12
You Received	\$0.00

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$16.94
251 Swan Street, North Albury NSW 2640		
Rented for \$260.00 per week		
Kylie Keillor paid to 8/10/2021		
Rent paid to 21/09/2021 with part payment of \$94.21 (previously paid to 21/09/2021 + \$84.21) , includes \$0.99 credit		\$9.01
Rent paid to 28/09/2021 with part payment of \$94.21 (previously paid to 21/09/2021 + \$94.21) , includes \$0.99 credit		\$259.01
Rent paid to 5/10/2021 with part payment of \$94.21 (previously paid to 28/09/2021 + \$94.21) , includes \$0.99 credit		\$259.01
Council Rates - 2nd Installment - Albury City Council RATES	\$312.00	
Management fee *	\$31.91	
NCAT Application Fee *	\$52.21	
Total	\$396.12	\$527.03

Account Transactions

Payment of \$147.85 was withheld
Uncleared amount \$147.85 (balance brought forward)
Outstanding expenses, including:
Water Rates for \$347.60 (251 Swan Street) - Albury City Council WATER

Balance remaining \$147.85

GST Summary

Total Tax on agency fees \$7.64
(* includes Tax)



5 149 High St
Wodonga VICTORIA 3690
(w) 02 6056 8888
<https://www.risere.com.au>
kelly@risere.com.au
ABN: 78 800 310 842
Licence: 20037345

Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice

Account OWN00286
Statement #36
17 Jan 2022

Money In	\$1,219.01
Money Out	\$421.33
You Received	\$945.53

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$147.85
251 Swan Street, North Albury NSW 2640		
Rented for \$260.00 per week		
Kylie Keillor paid to 10/11/2021		
Rent paid to 12/10/2021 with part payment of \$94.21 (previously paid to 5/10/2021 + \$94.21) , includes \$0.99 credit		\$259.01
Rent paid to 9/11/2021 with part payment of \$14.21 (previously paid to 12/10/2021 + \$94.21)		\$960.00
Water Rates - Albury City Council WATER	\$347.60	
Management fee *	\$73.73	
Total	\$421.33	\$1,219.01

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis [EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]	\$945.53	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$6.70
(* includes Tax)	



5 149 High St
Wodonga VICTORIA 3690
(w) 02 6056 8888
<https://www.risere.com.au>
kelly@risere.com.au
ABN: 78 800 310 842
Licence: 20037345

Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice
Account OWN00286
Statement #37
27 Jan 2022

Money In	\$1,519.01
Money Out	\$151.88
You Received	\$1,367.13

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$0.00
251 Swan Street, North Albury NSW 2640		
Rented for \$260.00 per week		
Kylie Keillor paid to 21/12/2021		
Rent paid to 9/11/2021 with part payment of \$194.21 (previously paid to 9/11/2021 + \$14.21)		\$180.00
Rent paid to 7/12/2021 with part payment of \$194.21 (previously paid to 9/11/2021 + \$194.21)		\$1,040.00
Rent paid to 14/12/2021 with part payment of \$234.21 (previously paid to 7/12/2021 + \$194.21) , includes \$0.99 credit		\$299.01
Management fee *	\$91.88	
NCAT Application Fee *	\$60.00	
Total	\$151.88	\$1,519.01

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis [EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]	\$1,367.13	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees \$13.80
(* includes Tax)



5 149 High St
Wodonga VICTORIA 3690
(w) 02 6056 8888
<https://www.risere.com.au>
kelly@risere.com.au
ABN: 78 800 310 842
Licence: 20037345

Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice

Account OWN00286
Statement #38
24 Feb 2022

Money In	\$1,116.04
Money Out	\$727.95
You Received	\$388.09

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$0.00

251 Swan Street, North Albury NSW 2640

Rented for \$260.00 per week
Kylie Keillor paid to 20/01/2022

Rent paid to 21/12/2021 with part payment of \$254.21 (previously paid to 14/12/2021 + \$234.21) , includes \$0.99 credit		\$279.01
Rent paid to 4/01/2022 with part payment of \$14.21 (previously paid to 21/12/2021 + \$254.21) , includes \$0.99 credit		\$279.01
Rent paid to 11/01/2022 with part payment of \$34.21 (previously paid to 4/01/2022 + \$14.21) , includes \$0.99 credit		\$279.01
Rent paid to 18/01/2022 with part payment of \$54.21 (previously paid to 11/01/2022 + \$34.21) , includes \$0.99 credit		\$279.01
Council Rates - 3rd Installment - Albury City Council RATES	\$312.82	
Water Rates - Albury City Council WATER	\$347.60	
Management fee *	\$67.53	
Total	\$727.95	\$1,116.04

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis [EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]	\$388.09	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees \$6.12
(* includes Tax)



5 149 High St
Wodonga VICTORIA 3690
(w) 02 6056 8888
<https://www.risere.com.au>
kelly@risere.com.au
ABN: 78 800 310 842
Licence: 20037345

Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice

Account OWN00286
Statement #39
31 Mar 2022

Money In	\$1,395.05
Money Out	\$152.29
You Received	\$1,242.76

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$0.00

251 Swan Street, North Albury NSW 2640

Rented for \$260.00 per week
Kylie Keillor paid to 27/02/2022

Rent paid to 25/01/2022 with part payment of \$74.21 (previously paid to 18/01/2022 + \$54.21) , includes \$0.99 credit		\$279.01
Rent paid to 1/02/2022 with part payment of \$94.21 (previously paid to 25/01/2022 + \$74.21) , includes \$0.99 credit		\$279.01
Rent paid to 8/02/2022 with part payment of \$114.21 (previously paid to 1/02/2022 + \$94.21) , includes \$0.99 credit		\$279.01
Rent paid to 15/02/2022 with part payment of \$134.21 (previously paid to 8/02/2022 + \$114.21) , includes \$0.99 credit		\$279.01
Rent paid to 22/02/2022 with part payment of \$154.21 (previously paid to 15/02/2022 + \$134.21) , includes \$0.99 credit		\$279.01
Water Account - Nov 21 to Feb 22 - Albury City Council WATER	\$67.94	
Management fee *	\$84.35	
Total	\$152.29	\$1,395.05

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis [EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]	\$1,242.76	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees \$7.65
(* includes Tax)



5 149 High St
Wodonga VICTORIA 3690
(w) 02 6056 8888
<https://www.risere.com.au>
kelly@risere.com.au
ABN: 78 800 310 842
Licence: 20037345

Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice

Account OWN00286
Statement #40
28 Apr 2022

Money In	\$1,116.04
Money Out	\$480.53
You Received	\$635.51

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$0.00

251 Swan Street, North Albury NSW 2640

Rented for \$260.00 per week
Kylie Keillor paid to 29/03/2022

Rent paid to 1/03/2022 with part payment of \$174.21 (previously paid to 22/02/2022 + \$154.21) , includes \$0.99 credit		\$279.01
Rent paid to 8/03/2022 with part payment of \$194.21 (previously paid to 1/03/2022 + \$174.21) , includes \$0.99 credit		\$279.01
Rent paid to 15/03/2022 with part payment of \$214.21 (previously paid to 8/03/2022 + \$194.21) , includes \$0.99 credit		\$279.01
Rent paid to 22/03/2022 with part payment of \$234.21 (previously paid to 15/03/2022 + \$214.21) , includes \$0.99 credit		\$279.01
Council Rates - 4th Installment - Albury City Council RATES	\$314.00	
Smoke Alarm - Detector Inspector *	\$99.00	
Management fee *	\$67.53	
Total	\$480.53	\$1,116.04

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis [EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]	\$635.51	
Balance remaining		\$0.00

GST Summary

Total Tax on attached expenses	\$9.00
Total Tax on agency fees	\$6.12
(* includes Tax)	



8/525 David St
Albury NSW 2640
(w) 02 6056 8888
<https://www.risere.com.au>
kelly@risere.com.au
ABN: 78 800 310 842
Licence: 20037345

Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice
Account OWN00286
Statement #41
26 May 2022

Money In	\$299.01
Money Out	\$16.87
You Received	\$282.14

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$0.00
251 Swan Street, North Albury NSW 2640		
Rented for \$260.00 per week		
Kylie Keillor paid to 5/04/2022		
Rent paid to 29/03/2022 with part payment of \$254.21 (previously paid to 22/03/2022 + \$234.21) , includes \$0.99 credit		\$279.01
Water Rates March 2020-June 2020		\$20.00
Management fee *	\$16.87	
Total	\$16.87	\$299.01

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis [EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]	\$282.14	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees \$1.53
(* includes Tax)



8/525 David St
Albury NSW 2640
(w) 02 6056 8888
<https://www.risere.com.au>
kelly@risere.com.au
ABN: 78 800 310 842
Licence: 20037345

Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice
Account OWN00286
Statement #42
30 Jun 2022

Money In	\$1,140.00
Money Out	\$7.67
You Received	\$1,132.33

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$0.00
251 Swan Street, North Albury NSW 2640		
Rented for \$260.00 per week		
Kylie Keillor paid to 9/04/2022		
Rent paid to 5/04/2022 with part payment of \$81.42 (previously paid to 29/03/2022 + \$254.21) , paid from deposit		\$87.21
Rent paid to 5/04/2022 with part payment of \$91.42 (previously paid to 5/04/2022 + \$81.42)		\$10.00
Rent paid to 5/04/2022 with part payment of \$101.42 (previously paid to 5/04/2022 + \$91.42)		\$10.00
Rent paid to 5/04/2022 with part payment of \$111.42 (previously paid to 5/04/2022 + \$101.42)		\$10.00
Rent paid to 5/04/2022 with part payment of \$121.42 (previously paid to 5/04/2022 + \$111.42)		\$10.00
Water Rates March 2020-June 2020		\$20.00
Invoice: Water Rates March 2020-June 2020, paid from deposit		\$285.39
Invoice: Water Consumption Charge, paid from deposit		\$121.26
Invoice: Water Charges, paid from deposit		\$176.25
Invoice: Water Usage to 7th June, paid from deposit		\$242.99
Invoice: Water Usage, paid from deposit		\$63.45
Invoice: Water usage, paid from deposit		\$63.45
Water Account - Nov 21 to Feb 22		\$10.00
Water Account - Nov 21 to Feb 22		\$10.00
Water Account - Nov 21 to Feb 22		\$10.00
Water Account - Nov 21 to Feb 22		\$10.00
Management fee *	\$7.67	
Total	\$7.67	\$1,140.00

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis [EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]	\$1,132.33	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees \$0.68

(* includes Tax)

41960 - Property Expenses - Council Rates

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
HEMOPROP1	251 Swan Street, North Albury NSW, Australia	\$1,253.85	\$1,192.83	5.12%
TOTAL		CY Balance	LY Balance	
		\$1,253.85	\$1,192.83	

Supporting Documents

- General Ledger [Report](#)
- 2022 Swan Street - Monthly Rental Statements.pdf [HEMOPROP1](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Hemo Super Fund General Ledger

As at 30 June 2022



Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Council Rates (41960)					
<u>251 Swan Street, North Albury NSW, Australia (HEMOPROP1)</u>					
29/07/2021	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		315.03		315.03 DR
30/12/2021	Stone Rental Statement		312.00		627.03 DR
24/02/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		312.82		939.85 DR
28/04/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		314.00		1,253.85 DR
			1,253.85		1,253.85 DR

Total Debits: 1,253.85

Total Credits: 0.00



5 149 High St
Wodonga VICTORIA 3690
(w) 02 6056 8888
<https://www.stonerealestate.com.au/stone-albury-wodonga/>
kellyhuckel@stonerealestate.com.au
ABN: 78 800 310 842
Licence: 20037345

Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice
Account OWN00286
Statement #30
29 Jul 2021

Money In	\$1,295.05
Money Out	\$1,070.57
You Received	\$224.48

Details for Account OWN00286

Balance brought forward Money Out Money In
\$0.00

251 Swan Street, North Albury NSW 2640

Rented for \$260.00 per week
Kylie Keillor paid to 3/08/2021

Rent paid to 6/07/2021 (previously paid to 29/06/2021) , includes \$0.99 credit		\$259.01
Rent paid to 13/07/2021 (previously paid to 6/07/2021) , includes \$0.99 credit		\$259.01
Rent paid to 20/07/2021 (previously paid to 13/07/2021) , includes \$0.99 credit		\$259.01
Rent paid to 27/07/2021 (previously paid to 20/07/2021) , includes \$0.99 credit		\$259.01
Rent paid to 3/08/2021 (previously paid to 27/07/2021) , includes \$0.99 credit		\$259.01
Blocked Toilet - Border Plumbing Service *	\$150.00	
Water Rates - Albury City Council WATER	\$527.14	
1st Installment Council Rates - Albury City Council RATES	\$315.03	
Management fee *	\$78.40	
Total	\$1,070.57	\$1,295.05

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis \$224.48
[EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]

Balance remaining \$0.00

GST Summary

Total Tax on attached expenses \$13.64
Total Tax on agency fees \$7.10
(* includes Tax)



5 149 High St
Wodonga VICTORIA 3690
(w) 02 6056 8888
<https://www.risere.com.au>
kelly@risere.com.au
ABN: 78 800 310 842
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29 Sturt Street
Swansea NSW 2281

Tax Invoice

Account OWN00286
Statement #35
30 Dec 2021

Money In	\$527.03
Money Out	\$396.12
You Received	\$0.00

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$16.94

251 Swan Street, North Albury NSW 2640

Rented for \$260.00 per week
Kylie Keillor paid to 8/10/2021

Rent paid to 21/09/2021 with part payment of \$94.21 (previously paid to 21/09/2021 + \$84.21) , includes \$0.99 credit		\$9.01
Rent paid to 28/09/2021 with part payment of \$94.21 (previously paid to 21/09/2021 + \$94.21) , includes \$0.99 credit		\$259.01
Rent paid to 5/10/2021 with part payment of \$94.21 (previously paid to 28/09/2021 + \$94.21) , includes \$0.99 credit		\$259.01
Council Rates - 2nd Installment - Albury City Council RATES	\$312.00	
Management fee *	\$31.91	
NCAT Application Fee *	\$52.21	
Total	\$396.12	\$527.03

Account Transactions

Payment of \$147.85 was withheld
Uncleared amount \$147.85 (balance brought forward)
Outstanding expenses, including:
Water Rates for \$347.60 (251 Swan Street) - Albury City Council WATER

Balance remaining	\$147.85
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GST Summary

Total Tax on agency fees \$7.64
(* includes Tax)



5 149 High St
Wodonga VICTORIA 3690
(w) 02 6056 8888
<https://www.risere.com.au>
kelly@risere.com.au
ABN: 78 800 310 842
Licence: 20037345

Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice

Account OWN00286
Statement #38
24 Feb 2022

Money In	\$1,116.04
Money Out	\$727.95
You Received	\$388.09

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$0.00

251 Swan Street, North Albury NSW 2640

Rented for \$260.00 per week
Kylie Keillor paid to 20/01/2022

Rent paid to 21/12/2021 with part payment of \$254.21 (previously paid to 14/12/2021 + \$234.21) , includes \$0.99 credit		\$279.01
Rent paid to 4/01/2022 with part payment of \$14.21 (previously paid to 21/12/2021 + \$254.21) , includes \$0.99 credit		\$279.01
Rent paid to 11/01/2022 with part payment of \$34.21 (previously paid to 4/01/2022 + \$14.21) , includes \$0.99 credit		\$279.01
Rent paid to 18/01/2022 with part payment of \$54.21 (previously paid to 11/01/2022 + \$34.21) , includes \$0.99 credit		\$279.01
Council Rates - 3rd Installment - Albury City Council RATES	\$312.82	
Water Rates - Albury City Council WATER	\$347.60	
Management fee *	\$67.53	
Total	\$727.95	\$1,116.04

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis [EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]	\$388.09
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Balance remaining	\$0.00
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GST Summary

Total Tax on agency fees	\$6.12
(* includes Tax)	



5 149 High St
Wodonga VICTORIA 3690
(w) 02 6056 8888
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29 Sturt Street
Swansea NSW 2281

Tax Invoice

Account OWN00286
Statement #40
28 Apr 2022

Money In	\$1,116.04
Money Out	\$480.53
You Received	\$635.51

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$0.00

251 Swan Street, North Albury NSW 2640

Rented for \$260.00 per week
Kylie Keillor paid to 29/03/2022

Rent paid to 1/03/2022 with part payment of \$174.21 (previously paid to 22/02/2022 + \$154.21) , includes \$0.99 credit		\$279.01
Rent paid to 8/03/2022 with part payment of \$194.21 (previously paid to 1/03/2022 + \$174.21) , includes \$0.99 credit		\$279.01
Rent paid to 15/03/2022 with part payment of \$214.21 (previously paid to 8/03/2022 + \$194.21) , includes \$0.99 credit		\$279.01
Rent paid to 22/03/2022 with part payment of \$234.21 (previously paid to 15/03/2022 + \$214.21) , includes \$0.99 credit		\$279.01
Council Rates - 4th Installment - Albury City Council RATES	\$314.00	
Smoke Alarm - Detector Inspector *	\$99.00	
Management fee *	\$67.53	
Total	\$480.53	\$1,116.04

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis [EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]	\$635.51	
Balance remaining		\$0.00

GST Summary

Total Tax on attached expenses	\$9.00
Total Tax on agency fees	\$6.12
(* includes Tax)	

41980 - Property Expenses - Insurance Premium

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
HEMOPROP1	251 Swan Street, North Albury NSW, Australia	\$1,392.72	\$1,848.13	(24.64)%
TOTAL		CY Balance	LY Balance	
		\$1,392.72	\$1,848.13	

Supporting Documents

- General Ledger [Report](#)
- 2022 Swan Street - Insurance.pdf [HEMOPROP1](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Hemo Super Fund General Ledger

As at 30 June 2022



Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Insurance Premium (41980)					
251 Swan Street, North Albury NSW, Australia (HEMOPROP1)					
19/07/2021	Direct Entry Debit Item Ref: HOM573548677210718 NRMA INSURANCE		117.58		117.58 DR
18/08/2021	Direct Entry Debit Item Ref: HOM573548677210818 NRMA INSURANCE		117.58		235.16 DR
20/09/2021	Direct Entry Debit Item Ref: HOM573548677210918 NRMA INSURANCE		117.58		352.74 DR
18/10/2021	Direct Entry Debit Item Ref: HOM573548677211018 NRMA INSURANCE		117.58		470.32 DR
18/11/2021	Direct Entry Debit Item Ref: HOM573548677211118 NRMA INSURANCE		117.58		587.90 DR
20/12/2021	Direct Entry Debit Item Ref: HOM573548677211218 NRMA INSURANCE		117.58		705.48 DR
18/01/2022	Direct Entry Debit Item Ref: HOM573548677220118 NRMA INSURANCE		117.58		823.06 DR
18/02/2022	Direct Entry Debit Item Ref: HOM573548677220218 NRMA INSURANCE		113.95		937.01 DR
18/03/2022	Direct Entry Debit Item Ref: HOM573548677220318 NRMA INSURANCE		113.96		1,050.97 DR
19/04/2022	Direct Entry Debit Item Ref: HOM573548677220418 NRMA INSURANCE		113.96		1,164.93 DR
18/05/2022	Direct Entry Debit Item Ref: HOM573548677220518 NRMA INSURANCE		113.96		1,278.89 DR
20/06/2022	Direct Entry Debit Item Ref: HOM573548677220618 NRMA INSURANCE		113.83		1,392.72 DR
			1,392.72		1,392.72 DR

Total Debits: 1,392.72

Total Credits: 0.00



2022-2023 Certificate of Insurance Home Buildings Renewal



017

18252.0018841.02237

Hemo Smfs Property Pty Ltd
C/Julieann Hemaridis
29 Sturt Street
SWANSEA NSW 2281

Dear Policyholder,

Thank you for choosing NRMA Insurance. You will find a summary of your policy opposite, and full details on the following pages.

Next steps:

1. Review the information on the following pages and if you need to make changes call 132 132 or +61 2 8661 7307 CHARLESTOWN NSW 2290 or visit an NRMA Office at 210 Pacific Highway CHARLESTOWN NSW 2290. Please check our website for the latest operating hours.
2. Please be prepared for your first instalment payment to be deducted on 18 February 2022.
3. On payment, this document becomes your Certificate of Insurance. Please keep this document in a safe place.



Do you want to join Australia's biggest network of helpers?

We are helping to build a national volunteer network to ensure communities are better prepared and protected against fires and floods.

As a founding partner we hope you will join us. There is a role for everyone, find out how you can help here:

www.resiliencecorps.org.au

YOUR POLICY SUMMARY

Policy number:	HOM 573 548 677
First instalment:	\$113.96
Instalment due:	18 February 2022
Current policy expires:	11:59pm on 11 February 2022. Continue to pay by direct debit and your new policy will commence automatically.

Home insured:	251 Swan Street, North Albury NSW 2640
The insured:	Hemo Smfs Property Pty Ltd
Sum insured:	Buildings: \$592,320 See over for breakdown.
Basic excess:	\$500 See over for all excesses that apply.

YOUR PREMIUM (Includes 25% No Claim Bonus, your chosen Options, 7.5% Loyalty Discount and government charges - see over for full details)

Pay monthly:	\$113.96
You currently pay this way. Your next instalment is due 18 February 2022. Unless you tell us otherwise, we will continue to deduct these instalments from your account. You pay an extra \$43.99 p.a. to pay this way.	
OR	
Pay annually:	\$1,322.48
To pay this way, please contact us before 11 February 2022 to change your payment option.	

YOUR LOYALTY DISCOUNT

Loyalty Discount 7.5%	-\$81.78
Loyalty Years	6
Number of policies	1

Loyalty discount is based on the policy holder with the highest loyalty discount. You can view all your policies via your online account at nrma.com.au or call us on 132 132.

YOUR OPTIONS

The cost of these options is included in your premium. See over for full list of options.

Enquiries	132 132	Claims	131 123
Payments	131 144	Visit	nrma.com.au

HOM573548677013359

42010 - Property Expenses - Interest on Loans

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
HEMOPROP1	251 Swan Street, North Albury NSW, Australia	\$7,593.40	\$7,710.43	(1.52)%
TOTAL		CY Balance	LY Balance	
		\$7,593.40	\$7,710.43	

Supporting Documents

- General Ledger [Report](#)
- 2022 Interest Paid - Liberty Loan Account 2378697.pdf [HEMOPROP1](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Hemo Super Fund General Ledger

As at 30 June 2022



Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Interest on Loans (42010)					
<u>251 Swan Street, North Albury NSW, Australia (HEMOPROP1)</u>					
19/07/2021	Interest Charged		627.39		627.39 DR
19/08/2021	Interest Charged		647.08		1,274.47 DR
19/09/2021	Interest Charged		645.66		1,920.13 DR
19/10/2021	Interest Charged		624.01		2,544.14 DR
19/11/2021	Interest Charged		643.57		3,187.71 DR
19/12/2021	Interest Charged		621.41		3,809.12 DR
19/01/2022	Interest Charged		641.17		4,450.29 DR
19/02/2022	Interest Charged		639.86		5,090.15 DR
19/03/2022	Interest Charged		577.09		5,667.24 DR
19/04/2022	Interest Charged		637.61		6,304.85 DR
19/05/2022	Interest Charged		616.77		6,921.62 DR
19/06/2022	Interest Charged		671.78		7,593.40 DR
			7,593.40		7,593.40 DR

Total Debits: 7,593.40

Total Credits: 0.00



Julieann Hemaridis
29 Sturt Street
SWANSEA NSW 2281

Borrowers

Christopher William Hemaridis
Hemo Property Trust
Hemo SMSF Property Pty Ltd
Hemo Super Fund
Julieann Hemaridis

Loan Account: 2378697

Start Date:	1 July 2021	End Date:	30 June 2022
Opening Balance:	\$128,723.45	Closing Balance:	\$127,674.95
Interest Rate:	6.68%	Default Rate (if applicable):	8.68%
Total Interest For Period:	\$7,593.40	Account Status:	Arrears

Date	Transaction	Debit	Credit	Balance
19/06/22	Service Fee	\$10.00		\$127,674.95
19/06/22	Interest Charged	\$671.78		\$127,664.95
19/05/22	Service Fee	\$10.00		\$126,993.17
19/05/22	Interest Charged	\$616.77		\$126,983.17
19/04/22	Direct Debit Repayment		-\$881.19	\$126,366.40
19/04/22	Service Fee	\$10.00		\$127,247.59
19/04/22	Interest Charged	\$637.61		\$127,237.59
19/03/22	Service Fee	\$10.00		\$126,599.98
19/03/22	Interest Charged	\$577.09		\$126,589.98
18/03/22	Direct Debit Repayment		-\$881.19	\$126,012.89
19/02/22	Expired Insurance Fee	\$50.00		\$126,894.08
19/02/22	Service Fee	\$10.00		\$126,844.08
19/02/22	Interest Charged	\$639.86		\$126,834.08
18/02/22	Direct Debit Repayment		-\$881.19	\$126,194.22
19/01/22	Direct Debit Repayment		-\$881.19	\$127,075.41
19/01/22	Service Fee	\$10.00		\$127,956.60
19/01/22	Interest Charged	\$641.17		\$127,946.60
19/12/21	Service Fee	\$10.00		\$127,305.43
19/12/21	Interest Charged	\$621.41		\$127,295.43
17/12/21	Direct Debit Repayment		-\$881.19	\$126,674.02
19/11/21	Direct Debit Repayment		-\$881.19	\$127,555.21
19/11/21	Service Fee	\$10.00		\$128,436.40
19/11/21	Interest Charged	\$643.57		\$128,426.40
19/10/21	Direct Debit Repayment		-\$881.19	\$127,782.83
19/10/21	Service Fee	\$10.00		\$128,664.02

Date	Transaction	Debit	Credit	Balance
19/10/21	Interest Charged	\$624.01		\$128,654.02
19/09/21	Service Fee	\$10.00		\$128,030.01
19/09/21	Interest Charged	\$645.66		\$128,020.01
17/09/21	Direct Debit Repayment		-\$881.19	\$127,374.35
19/08/21	Direct Debit Repayment		-\$881.19	\$128,255.54
19/08/21	Service Fee	\$10.00		\$129,136.73
19/08/21	Interest Charged	\$647.08		\$129,126.73
19/07/21	Direct Debit Repayment		-\$881.19	\$128,479.65
19/07/21	Service Fee	\$10.00		\$129,360.84
19/07/21	Interest Charged	\$627.39		\$129,350.84
01/07/21	Opening balance			\$128,723.45
Totals		\$7,763.40	-\$8,811.90	

For all Customer Service enquiries and to access your account online, please phone 13 11 33.

If you have a complaint, please contact our Internal Dispute Resolution (IDR) team on 13 11 33. If your complaint is not resolved to your satisfaction by the IDR team, you can contact either our External Dispute Resolution (EDR) scheme or seek legal advice. EDR is a free service established to provide an independent mechanism to resolve specific complaints. Our EDR provider is the Australian Financial Complaints Authority (AFCA) and can be contacted at 1800 931 678, www.afca.org.au, info@afca.org.au or GPO Box 3, Melbourne VIC 3001.

42030 - Property Expenses - Legal Fees

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
HEMOPROP1	251 Swan Street, North Albury NSW, Australia	\$112.21		100%
TOTAL		CY Balance	LY Balance	
		\$112.21		

Supporting Documents

- General Ledger [Report](#)
- 2022 Swan Street - Monthly Rental Statements.pdf [HEMOPROP1](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Hemo Super Fund General Ledger

As at 30 June 2022



Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Legal Fees (42030)					
<u>251 Swan Street, North Albury NSW, Australia (HEMOPROP1)</u>					
30/12/2021	Stone Rental Statement		52.21		52.21 DR
27/01/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		60.00		112.21 DR
			112.21		112.21 DR

Total Debits: 112.21

Total Credits: 0.00



5 149 High St
Wodonga VICTORIA 3690
(w) 02 6056 8888
<https://www.risere.com.au>
kelly@risere.com.au
ABN: 78 800 310 842
Licence: 20037345

Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice

Account OWN00286
Statement #35
30 Dec 2021

Money In	\$527.03
Money Out	\$396.12
You Received	\$0.00

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$16.94
251 Swan Street, North Albury NSW 2640		
Rented for \$260.00 per week		
Kylie Keillor paid to 8/10/2021		
Rent paid to 21/09/2021 with part payment of \$94.21 (previously paid to 21/09/2021 + \$84.21) , includes \$0.99 credit		\$9.01
Rent paid to 28/09/2021 with part payment of \$94.21 (previously paid to 21/09/2021 + \$94.21) , includes \$0.99 credit		\$259.01
Rent paid to 5/10/2021 with part payment of \$94.21 (previously paid to 28/09/2021 + \$94.21) , includes \$0.99 credit		\$259.01
Council Rates - 2nd Installment - Albury City Council RATES	\$312.00	
Management fee *	\$31.91	
NCAT Application Fee *	\$52.21	
Total	\$396.12	\$527.03

Account Transactions

Payment of \$147.85 was withheld
Uncleared amount \$147.85 (balance brought forward)
Outstanding expenses, including:
Water Rates for \$347.60 (251 Swan Street) - Albury City Council WATER

Balance remaining \$147.85

GST Summary

Total Tax on agency fees \$7.64
(* includes Tax)



5 149 High St
Wodonga VICTORIA 3690
(w) 02 6056 8888
<https://www.risere.com.au>
kelly@risere.com.au
ABN: 78 800 310 842
Licence: 20037345

Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice

Account OWN00286
Statement #37
27 Jan 2022

Money In	\$1,519.01
Money Out	\$151.88
You Received	\$1,367.13

Details for Account OWN00286

Balance brought forward Money Out Money In \$0.00

251 Swan Street, North Albury NSW 2640

Rented for \$260.00 per week
Kylie Keillor paid to 21/12/2021

Rent paid to 9/11/2021 with part payment of \$194.21 (previously paid to 9/11/2021 + \$14.21)		\$180.00
Rent paid to 7/12/2021 with part payment of \$194.21 (previously paid to 9/11/2021 + \$194.21)		\$1,040.00
Rent paid to 14/12/2021 with part payment of \$234.21 (previously paid to 7/12/2021 + \$194.21) , includes \$0.99 credit		\$299.01
Management fee *	\$91.88	
NCAT Application Fee *	\$60.00	
Total	\$151.88	\$1,519.01

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis \$1,367.13
[EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]

Balance remaining \$0.00

GST Summary

Total Tax on agency fees \$13.80
(* includes Tax)

42060 - Property Expenses - Repairs Maintenance

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
HEMOPROP1	251 Swan Street, North Albury NSW, Australia	\$936.00	\$99.00	845.45%
TOTAL		CY Balance	LY Balance	
		\$936.00	\$99.00	

Supporting Documents

- General Ledger [Report](#)
- 2022 Swan Street - Monthly Rental Statements.pdf [HEMOPROP1](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Hemo Super Fund General Ledger

As at 30 June 2022



Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Repairs Maintenance (42060)					
<u>251 Swan Street, North Albury NSW, Australia (HEMOPROP1)</u>					
29/07/2021	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		150.00		150.00 DR
26/08/2021	Stone Rental Statement		187.00		337.00 DR
30/09/2021	Stone Rental Statement		500.00		837.00 DR
28/04/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		99.00		936.00 DR
			936.00		936.00 DR

Total Debits: 936.00

Total Credits: 0.00



5 149 High St
Wodonga VICTORIA 3690
(w) 02 6056 8888
<https://www.stonerealestate.com.au/stone-albury-wodonga/>
kellyhuckel@stonerealestate.com.au
ABN: 78 800 310 842
Licence: 20037345

Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice
Account OWN00286
Statement #30
29 Jul 2021

Money In	\$1,295.05
Money Out	\$1,070.57
You Received	\$224.48

Details for Account OWN00286

Balance brought forward Money Out Money In
\$0.00

251 Swan Street, North Albury NSW 2640

Rented for \$260.00 per week
Kylie Keillor paid to 3/08/2021

Rent paid to 6/07/2021 (previously paid to 29/06/2021) , includes \$0.99 credit		\$259.01
Rent paid to 13/07/2021 (previously paid to 6/07/2021) , includes \$0.99 credit		\$259.01
Rent paid to 20/07/2021 (previously paid to 13/07/2021) , includes \$0.99 credit		\$259.01
Rent paid to 27/07/2021 (previously paid to 20/07/2021) , includes \$0.99 credit		\$259.01
Rent paid to 3/08/2021 (previously paid to 27/07/2021) , includes \$0.99 credit		\$259.01
Blocked Toilet - Border Plumbing Service *	\$150.00	
Water Rates - Albury City Council WATER	\$527.14	
1st Installment Council Rates - Albury City Council RATES	\$315.03	
Management fee *	\$78.40	
Total	\$1,070.57	\$1,295.05

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis \$224.48
[EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]

Balance remaining \$0.00

GST Summary

Total Tax on attached expenses \$13.64
Total Tax on agency fees \$7.10
(* includes Tax)



5 149 High St
Wodonga VICTORIA 3690
(w) 02 6056 8888

<https://www.stonerealestate.com.au/stone-albury-wodonga/>
kellyhuckel@stonerealestate.com.au

ABN: 78 800 310 842
Licence: 20037345

Tax Invoice

Account OWN00286
Statement #31
26 Aug 2021

Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Money In	\$541.24
Money Out	\$219.73
You Received	\$0.00

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$0.00

251 Swan Street, North Albury NSW 2640

Rented for \$260.00 per week
Kylie Keillor paid to 18/08/2021

Rent paid to 10/08/2021 (previously paid to 3/08/2021) , includes \$0.99 credit		\$259.01
Rent paid to 10/08/2021 with part payment of \$12.60 (previously paid to 10/08/2021) , includes \$0.99 credit		\$11.61
Rent paid to 10/08/2021 with part payment of \$25.20 (previously paid to 10/08/2021 + \$12.60) , includes \$0.99 credit		\$11.61
Rent paid to 17/08/2021 with part payment of \$25.20 (previously paid to 10/08/2021 + \$25.20) , includes \$0.99 credit		\$259.01
Replace PowerPoint & RCD - Simon Wright Electrical *	\$187.00	
Management fee *	\$32.73	
Total	\$219.73	\$541.24

Account Transactions

Payment of \$321.51 was withheld

Outstanding expenses, including:

Toilet Leak/Blockage for \$500.00 (251 Swan Street) - Border Plumbing Service

Balance remaining	\$321.51
-------------------	----------

GST Summary

Total Tax on attached expenses	\$17.00
Total Tax on agency fees	\$2.96

(* includes Tax)



5 149 High St
Wodonga VICTORIA 3690
(w) 02 6056 8888
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kellyhuckel@stonerealestate.com.au
ABN: 78 800 310 842
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Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice
Account OWN00286
Statement #32
30 Sep 2021

Money In	\$1,135.05
Money Out	\$568.63
You Received	\$887.93

Details for Account OWN00286

Balance brought forward

Money Out Money In
\$321.51

251 Swan Street, North Albury NSW 2640

Rented for \$260.00 per week
Kylie Keillor paid to 18/09/2021

Rent paid to 17/08/2021 with part payment of \$185.20 (previously paid to 17/08/2021 + \$25.20) , includes \$0.99 credit		\$159.01
Rent paid to 24/08/2021 with part payment of \$185.20 (previously paid to 17/08/2021 + \$185.20) , includes \$0.99 credit		\$259.01
Rent paid to 31/08/2021 with part payment of \$185.20 (previously paid to 24/08/2021 + \$185.20) , includes \$0.99 credit		\$259.01
Rent paid to 7/09/2021 with part payment of \$125.20 (previously paid to 31/08/2021 + \$185.20) , includes \$0.99 credit		\$199.01
Rent paid to 14/09/2021 with part payment of \$125.20 (previously paid to 7/09/2021 + \$125.20) , includes \$0.99 credit		\$259.01
Toilet Leak/Blockage - Border Plumbing Service *	\$500.00	
Management fee *	\$68.63	
Total	\$568.63	\$1,135.05

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis \$887.93
[EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]

Balance remaining \$0.00

GST Summary

Total Tax on attached expenses \$45.45
Total Tax on agency fees \$6.22
(* includes Tax)



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Wodonga VICTORIA 3690
(w) 02 6056 8888
<https://www.risere.com.au>
kelly@risere.com.au
ABN: 78 800 310 842
Licence: 20037345

Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice

Account OWN00286
Statement #40
28 Apr 2022

Money In	\$1,116.04
Money Out	\$480.53
You Received	\$635.51

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$0.00

251 Swan Street, North Albury NSW 2640

Rented for \$260.00 per week
Kylie Keillor paid to 29/03/2022

Rent paid to 1/03/2022 with part payment of \$174.21 (previously paid to 22/02/2022 + \$154.21) , includes \$0.99 credit		\$279.01
Rent paid to 8/03/2022 with part payment of \$194.21 (previously paid to 1/03/2022 + \$174.21) , includes \$0.99 credit		\$279.01
Rent paid to 15/03/2022 with part payment of \$214.21 (previously paid to 8/03/2022 + \$194.21) , includes \$0.99 credit		\$279.01
Rent paid to 22/03/2022 with part payment of \$234.21 (previously paid to 15/03/2022 + \$214.21) , includes \$0.99 credit		\$279.01
Council Rates - 4th Installment - Albury City Council RATES	\$314.00	
Smoke Alarm - Detector Inspector *	\$99.00	
Management fee *	\$67.53	
Total	\$480.53	\$1,116.04

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis [EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]	\$635.51	
Balance remaining		\$0.00

GST Summary

Total Tax on attached expenses	\$9.00
Total Tax on agency fees	\$6.12
(* includes Tax)	

42150 - Property Expenses - Water Rates

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
HEMOPROP1	251 Swan Street, North Albury NSW, Australia	\$1,290.28	\$1,504.81	(14.26)%
TOTAL		CY Balance	LY Balance	
		\$1,290.28	\$1,504.81	

Supporting Documents

- General Ledger [Report](#)
- 2022 Swan Street - Monthly Rental Statements.pdf [HEMOPROP1](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Hemo Super Fund General Ledger

As at 30 June 2022



Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Water Rates (42150)					
<u>251 Swan Street, North Albury NSW, Australia (HEMOPROP1)</u>					
29/07/2021	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		527.14		527.14 DR
17/01/2022	Direct Entry Credit Item Ref: SWAN STREET 251 NSW CHUCKELHOLD		347.60		874.74 DR
24/02/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		347.60		1,222.34 DR
31/03/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		67.94		1,290.28 DR
			1,290.28		1,290.28 DR

Total Debits: 1,290.28

Total Credits: 0.00



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Wodonga VICTORIA 3690
(w) 02 6056 8888
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kellyhuckel@stonerealestate.com.au
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Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice
Account OWN00286
Statement #30
29 Jul 2021

Money In	\$1,295.05
Money Out	\$1,070.57
You Received	\$224.48

Details for Account OWN00286

Balance brought forward Money Out Money In
\$0.00

251 Swan Street, North Albury NSW 2640

Rented for \$260.00 per week
Kylie Keillor paid to 3/08/2021

Rent paid to 6/07/2021 (previously paid to 29/06/2021) , includes \$0.99 credit		\$259.01
Rent paid to 13/07/2021 (previously paid to 6/07/2021) , includes \$0.99 credit		\$259.01
Rent paid to 20/07/2021 (previously paid to 13/07/2021) , includes \$0.99 credit		\$259.01
Rent paid to 27/07/2021 (previously paid to 20/07/2021) , includes \$0.99 credit		\$259.01
Rent paid to 3/08/2021 (previously paid to 27/07/2021) , includes \$0.99 credit		\$259.01
Blocked Toilet - Border Plumbing Service *	\$150.00	
Water Rates - Albury City Council WATER	\$527.14	
1st Installment Council Rates - Albury City Council RATES	\$315.03	
Management fee *	\$78.40	
Total	\$1,070.57	\$1,295.05

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis \$224.48
[EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]

Balance remaining \$0.00

GST Summary

Total Tax on attached expenses \$13.64
Total Tax on agency fees \$7.10

(* includes Tax)



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Wodonga VICTORIA 3690
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Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice

Account OWN00286
Statement #36
17 Jan 2022

Money In	\$1,219.01
Money Out	\$421.33
You Received	\$945.53

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$147.85
251 Swan Street, North Albury NSW 2640		
Rented for \$260.00 per week		
Kylie Keillor paid to 10/11/2021		
Rent paid to 12/10/2021 with part payment of \$94.21 (previously paid to 5/10/2021 + \$94.21) , includes \$0.99 credit		\$259.01
Rent paid to 9/11/2021 with part payment of \$14.21 (previously paid to 12/10/2021 + \$94.21)		\$960.00
Water Rates - Albury City Council WATER	\$347.60	
Management fee *	\$73.73	
Total	\$421.33	\$1,219.01

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis [EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]	\$945.53	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees \$6.70
(* includes Tax)



5 149 High St
Wodonga VICTORIA 3690
(w) 02 6056 8888
<https://www.risere.com.au>
kelly@risere.com.au
ABN: 78 800 310 842
Licence: 20037345

Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice

Account OWN00286
Statement #38
24 Feb 2022

Money In	\$1,116.04
Money Out	\$727.95
You Received	\$388.09

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$0.00

251 Swan Street, North Albury NSW 2640

Rented for \$260.00 per week
Kylie Keillor paid to 20/01/2022

Rent paid to 21/12/2021 with part payment of \$254.21 (previously paid to 14/12/2021 + \$234.21) , includes \$0.99 credit		\$279.01
Rent paid to 4/01/2022 with part payment of \$14.21 (previously paid to 21/12/2021 + \$254.21) , includes \$0.99 credit		\$279.01
Rent paid to 11/01/2022 with part payment of \$34.21 (previously paid to 4/01/2022 + \$14.21) , includes \$0.99 credit		\$279.01
Rent paid to 18/01/2022 with part payment of \$54.21 (previously paid to 11/01/2022 + \$34.21) , includes \$0.99 credit		\$279.01
Council Rates - 3rd Installment - Albury City Council RATES	\$312.82	
Water Rates - Albury City Council WATER	\$347.60	
Management fee *	\$67.53	
Total	\$727.95	\$1,116.04

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis [EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]	\$388.09
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Balance remaining	\$0.00
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GST Summary

Total Tax on agency fees	\$6.12
(* includes Tax)	



5 149 High St
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(w) 02 6056 8888
<https://www.risere.com.au>
kelly@risere.com.au
ABN: 78 800 310 842
Licence: 20037345

Julieann Hemaridis, Christopher Hemaridis
HEMO Property Trust Pty Ltd
29 Sturt Street
Swansea NSW 2281

Tax Invoice

Account OWN00286
Statement #39
31 Mar 2022

Money In	\$1,395.05
Money Out	\$152.29
You Received	\$1,242.76

Details for Account OWN00286

	Money Out	Money In
Balance brought forward		\$0.00

251 Swan Street, North Albury NSW 2640

Rented for \$260.00 per week
Kylie Keillor paid to 27/02/2022

Rent paid to 25/01/2022 with part payment of \$74.21 (previously paid to 18/01/2022 + \$54.21) , includes \$0.99 credit		\$279.01
Rent paid to 1/02/2022 with part payment of \$94.21 (previously paid to 25/01/2022 + \$74.21) , includes \$0.99 credit		\$279.01
Rent paid to 8/02/2022 with part payment of \$114.21 (previously paid to 1/02/2022 + \$94.21) , includes \$0.99 credit		\$279.01
Rent paid to 15/02/2022 with part payment of \$134.21 (previously paid to 8/02/2022 + \$114.21) , includes \$0.99 credit		\$279.01
Rent paid to 22/02/2022 with part payment of \$154.21 (previously paid to 15/02/2022 + \$134.21) , includes \$0.99 credit		\$279.01
Water Account - Nov 21 to Feb 22 - Albury City Council WATER	\$67.94	
Management fee *	\$84.35	
Total	\$152.29	\$1,395.05

Account Transactions

Withdrawal by EFT to owner Christopher William Hemaridis & Julieann Hemaridis [EFT Transfer to: Christopher William Hemaridis & Julieann Hemaridis, (939200) - ***522]	\$1,242.76	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees \$7.65
(* includes Tax)

48500 - Income Tax Expense

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	(\$14,073.92)	\$13,973.80	(200.72)%
TOTAL		CY Balance	LY Balance	
		(\$14,073.92)	\$13,973.80	

Supporting Documents

- 2022 Income Tax Expense.pdf 48500

Notes

Rachel Barrett

Note | 48500

27/10/2022 16:44

\$0.00 current tax + -\$15,534.47 deferred tax current year transactions + \$1,460.55 deferred tax tax loss carried forward recouped = -\$14,073.92

Hemo Super Fund

Statement of Taxable Income

For the year ended 30 June 2022



	2022
	\$
Benefits accrued as a result of operations	(145,208.74)
Less	
Tax Losses Deducted	9,737.00
Non Taxable Contributions	398.50
	<u>10,135.50</u>
Add	
Decrease in MV of investments	155,344.70
	<u>155,344.70</u>
SMSF Annual Return Rounding	(0.46)
	<u>0.00</u>
Taxable Income or Loss	<u>0.00</u>
Income Tax on Taxable Income or Loss	0.00
	<u>0.00</u>
CURRENT TAX OR REFUND	<u>0.00</u>
Supervisory Levy	259.00
AMOUNT DUE OR REFUNDABLE	<u>259.00</u>

Hemo Super Fund

Deferred Tax Reconciliation

For The Period 01 July 2021 - 30 June 2022



Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
Revaluations					
HEMOPROP1	251 Swan Street, North Albury NSW, Australia	(155,344.70)	(51,781.56)	(103,563.14)	(103,563.14)
		(155,344.70)	(51,781.56)	(103,563.14)	(103,563.14)
Total		(155,344.70)	(51,781.56)	(103,563.14)	(103,563.14)
Deferred Tax Liability (Asset) Summary					
Opening Balance		15,703.30			
Current Year Transactions		(15,534.47)			
Total Capital Losses		0.00			
Total Tax Losses		0.00			
Deferred Tax WriteBacks/Adjustment		0.00			
Capital Loss carried forward recouped		0.00			
Tax Loss carried forward recouped		1,460.55			
Closing Balance		1,629.38			

49000 - Profit/Loss Allocation Account

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	(\$131,134.82)	\$127,517.61	(202.84)%
TOTAL		CY Balance	LY Balance	
		(\$131,134.82)	\$127,517.61	

Supporting Documents

No supporting documents

50000 - Members

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
HEMCHR00001A	Hemaridis, Christopher - Accumulation (Accumulation)	(\$59,281.59)	(\$2,998.50)	\$33,022.19	\$10,624.70	(\$4,355.84)	(\$22,989.04)	(61.22)%
HEMJUL00001A	Hemaridis, Julieann - Accumulation (Accumulation)	(\$180,490.91)	(\$5,910.90)	\$109,376.21	\$1,095.04	(\$9,718.08)	(\$85,648.64)	(52.55)%
TOTAL		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$239,772.50)	(\$8,909.40)	\$142,398.40	\$11,719.74	(\$14,073.92)	(\$108,637.68)	

Supporting Documents

- Members Summary [Report](#)
- Members Statements [Report](#)
- 2022 ATO Total Superannuation Balance - Christopher.pdf [HEMCHR00001A](#)
- 2022 ATO Total Superannuation Balance - Julieann.pdf [HEMJUL00001A](#)

Standard Checklist

- Attach copies of Members Statements

Hemo Super Fund

Members Statement



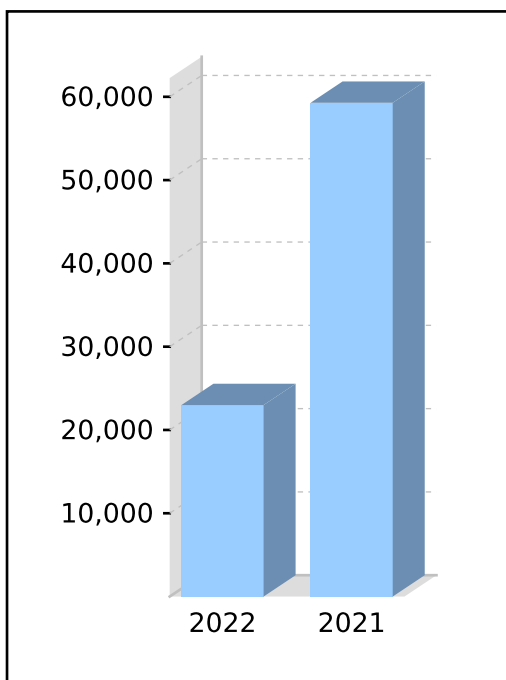
Christopher William Hemaridis
 29 Sturt Street
 Swansea, New South Wales, 2281, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	52	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	22,989.04
Date Joined Fund:	05/12/2012		
Service Period Start Date:	05/12/2012		
Date Left Fund:			
Member Code:	HEMCHR00001A		
Account Start Date:	05/12/2012		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	22,989.04
<u>Preservation Components</u>	
Preserved	22,092.60
Unrestricted Non Preserved	
Restricted Non Preserved	896.44
<u>Tax Components</u>	
Tax Free	398.50
Taxable	22,590.54



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	59,281.59	31,800.90
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)	2,600.00	2,600.00
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions	398.50	
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(33,022.19)	36,489.40
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	390.00	390.00
Income Tax	(4,745.84)	2,289.67
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	10,624.70	8,929.04
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	22,989.04	59,281.59

Hemo Super Fund Members Statement



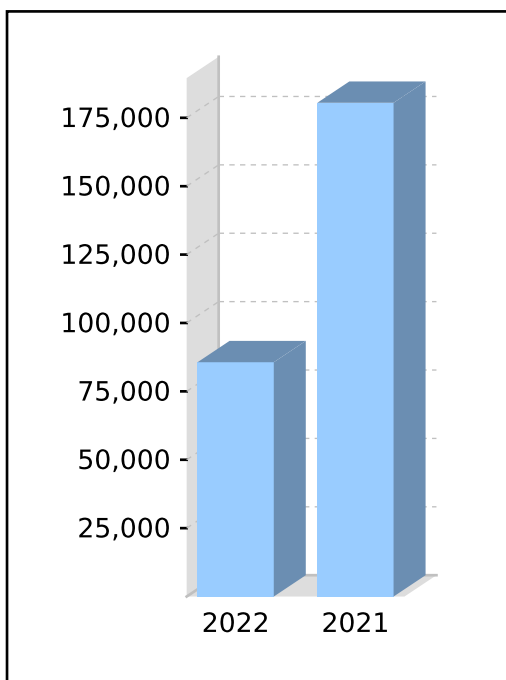
Julieann Hemaridis
29 Sturt Street
Swansea, New South Wales, 2281, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	46	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	85,648.64
Date Joined Fund:	05/12/2012		
Service Period Start Date:	05/12/2012		
Date Left Fund:			
Member Code:	HEMJUL00001A		
Account Start Date:	05/12/2012		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	85,648.64
<u>Preservation Components</u>	
Preserved	85,648.64
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	
Taxable	85,648.64



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	180,490.91	80,453.99
<u>Increases to Member account during the period</u>		
Employer Contributions	5,910.90	5,297.14
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(109,376.21)	106,943.79
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	886.64	794.57
Income Tax	(10,604.72)	10,499.56
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	1,095.04	909.88
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	85,648.64	180,490.91

Hemo Super Fund Members Summary

As at 30 June 2022



Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Christopher William Hemaridis (Age: 52)											
HEMCHR00001A - Accumulation											
59,281.59	2,998.50		(33,022.19)			390.00	(4,745.84)		10,624.70		22,989.04
59,281.59	2,998.50		(33,022.19)			390.00	(4,745.84)		10,624.70		22,989.04
Julieann Hemaridis (Age: 46)											
HEMJUL00001A - Accumulation											
180,490.91	5,910.90		(109,376.21)			886.64	(10,604.72)		1,095.04		85,648.64
180,490.91	5,910.90		(109,376.21)			886.64	(10,604.72)		1,095.04		85,648.64
239,772.50	8,909.40		(142,398.40)			1,276.64	(15,350.56)		11,719.74		108,637.68



Total superannuation balance

Your client's total superannuation balance is used to determine their eligibility to make contributions, receive co-contributions, and their spouse's eligibility to claim a tax offset for spouse contributions they make. For your clients who are members of a self-managed super fund, or small APRA fund, the trustee of the fund will also use their members' total superannuation balance to determine whether the segregated assets method can be used to calculate exempt current pension income.

Date generated 20/09/2022
Total superannuation balance as at 30/06/2020 \$31,800.90

Financial year 2019 - 2020

Accumulation phase **\$31,800.90 CR**

Fund HEMO SUPER FUND
USI 0000000000000000
Account number SMSF113511621482
Amount \$31,800.90 CR

Retirement phase **\$0.00**

Fund HEMO SUPER FUND
USI 0000000000000000
Account number SMSF113511621482
Amount \$0.00

Total superannuation balance as at 30 June 2020 **\$31,800.90 CR**

Financial year 2018 - 2019

Accumulation phase **\$36,552.37 CR**

Fund HEMO SUPER FUND
USI 0000000000000000
Account number SMSF113511621482
Amount \$36,552.37 CR

Retirement phase **\$0.00**

Fund	HEMO SUPER FUND
USI	000000000000000
Account number	SMSF113511621482
Amount	\$0.00

Total superannuation balance as at 30 June 2019 **\$36,552.37 CR**

Financial year 2017 - 2018

Accumulation phase **\$30,476.83 CR**

Fund	THE TRUSTEE FOR HEMO SUPER FUND
Account number	1
Amount	\$30,476.83 CR

Total superannuation balance as at 30 June 2018 **\$30,476.83 CR**

Financial year 2016 - 2017

Accumulation phase **\$34,879.52 CR**

Fund	THE TRUSTEE FOR HEMO SUPER FUND
Account number	1
Amount	\$34,879.52 CR

Fund	THE TRUSTEE FOR IOOF PORTFOLIO SERVICE SUPERANNUATION FUND
USI	SMF0126AU
Account number	16190787
Amount	\$0.00

Total superannuation balance as at 30 June 2017 **\$34,879.52 CR**



Total superannuation balance

Your client's total superannuation balance is used to determine their eligibility to make contributions, receive co-contributions, and their spouse's eligibility to claim a tax offset for spouse contributions they make. For your clients who are members of a self-managed super fund, or small APRA fund, the trustee of the fund will also use their members' total superannuation balance to determine whether the segregated assets method can be used to calculate exempt current pension income.

Date generated 20/09/2022

Total superannuation balance as at 30/06/2020 \$80,453.99

Financial year 2019 - 2020

Accumulation phase **\$80,453.99 CR**

Fund HEMO SUPER FUND
USI 0000000000000000
Account number SMSF113511621502
Amount \$80,453.99 CR

Retirement phase **\$0.00**

Fund HEMO SUPER FUND
USI 0000000000000000
Account number SMSF113511621502
Amount \$0.00

Total superannuation balance as at 30 June 2020 **\$80,453.99 CR**

Financial year 2018 - 2019

Accumulation phase **\$78,393.96 CR**

Fund HEMO SUPER FUND
USI 0000000000000000
Account number SMSF113511621502
Amount \$78,393.96 CR

Retirement phase **\$0.00**

Fund	HEMO SUPER FUND
USI	000000000000000
Account number	SMSF113511621502
Amount	\$0.00

Total superannuation balance as at 30 June 2019 **\$78,393.96 CR**

Financial year 2017 - 2018

Accumulation phase **\$55,908.67 CR**

Fund	THE TRUSTEE FOR HEMO SUPER FUND
Account number	2
Amount	\$55,908.67 CR

Total superannuation balance as at 30 June 2018 **\$55,908.67 CR**

Financial year 2016 - 2017

Accumulation phase **\$55,971.02 CR**

Fund	THE TRUSTEE FOR HEMO SUPER FUND
Account number	2
Amount	\$55,971.02 CR

Total superannuation balance as at 30 June 2017 **\$55,971.02 CR**

60400 - Bank Accounts

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
AMP2522	AMP Cash Manager #2522	\$38,218.01	\$9,199.25	315.45%
TOTAL		CY Balance	LY Balance	
		\$38,218.01	\$9,199.25	

Supporting Documents

- Bank Statement Report [Report](#)
- 2022 Bank Statements - AMP Cash Manager 928202522.pdf [AMP2522](#)

Standard Checklist

- Attach Copies of Bank Statements
- Attach copy of Bank Statement Report
- Ensure all Balances match Statement Balances at June 30
- Ensure all Transactions have been entered

Hemo Super Fund Bank Statement Report



For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / AMP2522
Account Name: AMP Cash Manager #2522
BSB and Account Number: 939200 928202522

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 9,199.25		\$ 22,419.36		\$ 51,438.12		\$ 38,218.01	None - Manually Input or Import

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			9,199.25		
01/07/2021	Credit Interest to 30/06/2021		0.73	9,199.98		
01/07/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP	838.52		8,361.46		
05/07/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	8,411.46		
07/07/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP	82.29		8,329.17		
09/07/2021	Direct Entry Credit Item Ref: PC060721-146951203 SuperChoice P/L		1,538.09	9,867.26		
12/07/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	9,917.26		
19/07/2021	Direct Entry Debit Item Ref: HOM573548677210718 NRMA INSURANCE	117.58		9,799.68		
19/07/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	9,849.68		
19/07/2021	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P [Direct Debit Repayment]	881.19		8,968.49		
26/07/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	9,018.49		
29/07/2021	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		224.48	9,242.97		
01/08/2021	Credit Interest to 31/07/2021		0.78	9,243.75		
03/08/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	9,293.75		
03/08/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP	838.52		8,455.23		
09/08/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	8,505.23		
09/08/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP	82.29		8,422.94		

Hemo Super Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022



Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
16/08/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	8,472.94		
18/08/2021	Direct Entry Debit Item Ref: HOM573548677210818 NRMA INSURANCE	117.58		8,355.36		
19/08/2021	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P [Direct Debit Repayment]	881.19		7,474.17		
23/08/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	7,524.17		
26/08/2021	Direct Entry Credit Item Ref: ATO005000015210221/ ATO		398.50	7,922.67		
30/08/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	7,972.67		
01/09/2021	Credit Interest to 31/08/2021		0.69	7,973.36		
01/09/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP	838.52		7,134.84		
06/09/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	7,184.84		
07/09/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP	82.29		7,102.55		
13/09/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	7,152.55		
17/09/2021	Direct Debit Repayment [Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P]	881.19		6,271.36		
20/09/2021	Direct Entry Debit Item Ref: HOM573548677210918 NRMA INSURANCE	117.58		6,153.78		
20/09/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	6,203.78		
27/09/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	6,253.78		
30/09/2021	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		887.93	7,141.71		
01/10/2021	Credit Interest to 30/09/2021		0.55	7,142.26		
01/10/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP	838.52		6,303.74		
05/10/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	6,353.74		
07/10/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP	82.29		6,271.45		
11/10/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	6,321.45		

Hemo Super Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022



Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
12/10/2021	Direct Entry Credit Item Ref: PC061021-108082913 SuperChoice P/L		1,543.77	7,865.22		
18/10/2021	Direct Entry Debit Item Ref: HOM573548677211018 NRMA INSURANCE	117.58		7,747.64		
18/10/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	7,797.64		
19/10/2021	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P [Direct Debit Repayment]	881.19		6,916.45		
25/10/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	6,966.45		
28/10/2021	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		186.98	7,153.43		
01/11/2021	Credit Interest to 31/10/2021		0.59	7,154.02		
01/11/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	7,204.02		
01/11/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP	838.52		6,365.50		
08/11/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	6,415.50		
08/11/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP	82.29		6,333.21		
15/11/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	6,383.21		
18/11/2021	Direct Entry Debit Item Ref: HOM573548677211118 NRMA INSURANCE	117.58		6,265.63		
19/11/2021	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P [Direct Debit Repayment]	881.19		5,384.44		
22/11/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	5,434.44		
29/11/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	5,484.44		
01/12/2021	Credit Interest to 30/11/2021		0.49	5,484.93		
01/12/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP	838.52		4,646.41		
06/12/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	4,696.41		
07/12/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP	82.29		4,614.12		
13/12/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	4,664.12		

Hemo Super Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022



Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
17/12/2021	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P [Direct Debit Repayment]	881.19		3,782.93		
20/12/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,832.93		
20/12/2021	Direct Entry Debit Item Ref: HOM573548677211218 NRMA INSURANCE	117.58		3,715.35		
29/12/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,765.35		
01/01/2022	Credit Interest to 31/12/2021		0.36	3,765.71		
04/01/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,815.71		
04/01/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP	838.52		2,977.19		
07/01/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP	82.29		2,894.90		
10/01/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	2,944.90		
17/01/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	2,994.90		
17/01/2022	Direct Entry Credit Item Ref: SWAN STREET 251 NSW CHUCKELHOLD		945.53	3,940.43		
18/01/2022	Direct Entry Debit Item Ref: HOM573548677220118 NRMA INSURANCE	117.58		3,822.85		
19/01/2022	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P	881.19		2,941.66		
19/01/2022	Direct Entry Credit Item Ref: PC130122-186921623 SuperChoice P/L		1,289.00	4,230.66		
24/01/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	4,280.66		
27/01/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		1,367.13	5,647.79		
31/01/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	5,697.79		
01/02/2022	Credit Interest to 31/01/2022		0.33	5,698.12		
01/02/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP	838.52		4,859.60		
02/02/2022	Internet banking scheduled external transfer 062820 10241690 - Swan St Contract	495.00		4,364.60		
07/02/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	4,414.60		

Hemo Super Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022



Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
07/02/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP	82.29		4,332.31		
14/02/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	4,382.31		
18/02/2022	Direct Entry Debit Item Ref: HOM573548677220218 NRMA INSURANCE	113.95		4,268.36		
18/02/2022	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P	881.19		3,387.17		
21/02/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,437.17		
24/02/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		388.09	3,825.26		
28/02/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,875.26		
01/03/2022	Credit Interest to 28/02/2022		0.31	3,875.57		
01/03/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP	838.52		3,037.05		
07/03/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,087.05		
07/03/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP	109.18		2,977.87		
14/03/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,027.87		
18/03/2022	Direct Entry Debit Item Ref: HOM573548677220318 NRMA INSURANCE	113.96		2,913.91		
18/03/2022	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P	881.19		2,032.72		
21/03/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	2,082.72		
28/03/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	2,132.72		
31/03/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		1,242.76	3,375.48		
01/04/2022	Credit Interest to 31/03/2022		0.22	3,375.70		
01/04/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP	838.52		2,537.18		
04/04/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	2,587.18		
07/04/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP	109.18		2,478.00		

Hemo Super Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022



Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
11/04/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	2,528.00		
13/04/2022	Direct Entry Credit Item Ref: PC070422-106333094 SuperChoice P/L		1,540.04	4,068.04		
19/04/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	4,118.04		
19/04/2022	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P	881.19		3,236.85		
19/04/2022	Direct Entry Debit Item Ref: HOM573548677220418 NRMA INSURANCE	113.96		3,122.89		
26/04/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,172.89		
28/04/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		635.51	3,808.40		
01/05/2022	Credit Interest to 30/04/2022		0.26	3,808.66		
02/05/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,858.66		
02/05/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP	1,119.75		2,738.91		
09/05/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	2,788.91		
09/05/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP	109.18		2,679.73		
16/05/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	2,729.73		
18/05/2022	Direct Entry Debit Item Ref: HOM573548677220518 NRMA INSURANCE	113.96		2,615.77		
23/05/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	2,665.77		
26/05/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		282.14	2,947.91		
30/05/2022	Direct Entry Credit Item Ref: 02218367330522 Insurance Austra - Loss of Rent		1,151.42	4,099.33		
30/05/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	4,149.33		
01/06/2022	Credit Interest to 31/05/2022		0.24	4,149.57		
01/06/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP	1,119.75		3,029.82		
06/06/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,079.82		

Hemo Super Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022



Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
07/06/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP	109.18		2,970.64		
14/06/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,020.64		
16/06/2022	Direct Entry Credit Item Ref: ClaimTSC146711 Terri Scheer - Loss of Rent		1,560.00	4,580.64		
20/06/2022	Direct Entry Debit Item Ref: HOM573548677220618 NRMA INSURANCE	113.83		4,466.81		
20/06/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	4,516.81		
24/06/2022	Direct Entry Credit Item Ref: 02219350090522 Insurance Austr - Loss of Rent		12,368.57	16,885.38		
27/06/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	16,935.38		
28/06/2022	Direct Entry Credit Item Ref: ClaimTSC146711 Terri Scheer - Blinds \$8,694.30, Carpets and Vinyl \$9,657.00, Gas Heater \$1,799.00		20,150.30	37,085.68		
30/06/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		1,132.33	38,218.01		
30/06/2022	CLOSING BALANCE			38,218.01		
		<u>22,419.36</u>	<u>51,438.12</u>			



1 August 2021



Christopher William Hemaridis & Julieann Hemaridis ATF
Hemo Super Fund
29 Sturt Street
SWANSEA NSW 2281

Your contacts

E info@ampbanking.com.au
W amp.com.au
T 13 30 30 F 1300 555 503
AMP Bank
Reply Paid 79702 Parramatta NSW 2124

Account details

BSB	ACCOUNT NUMBER
939 200	928202522

AMP Cash Manager

Account summary

Account name	Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund
Statement period	1 July 2021 - 31 July 2021
Statement number	101

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			9,199.25 cr
01/07/2021	Credit Interest to 30/06/2021		0.73	9,199.98 cr
01/07/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP	838.52		8,361.46 cr
05/07/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	8,411.46 cr

Account number: 928202522
1451027361|112350279400830.3682

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Australian credit license 234517, AFSL No. 234517

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Deposit slip



*873 928202522

Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund

BSB Account number	939 200 928202522
Date	<input type="text"/>
Number of cheques	<input type="text"/>
Amount enclosed \$	<input type="text"/>

Mail this deposit slip with your cheque to:
AMP Bank
Customer Transaction Services
Reply Paid 79702
Parramatta NSW 2124

(complete cheque details over)

939 200 928 20 252 2 50

Date	Transaction description	Debits \$	Credits \$	Balance \$
07/07/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP	82.29		8,329.17 cr
09/07/2021	Direct Entry Credit Item Ref: PC060721-146951203 SuperChoice P/L		1,538.09	9,867.26 cr
12/07/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	9,917.26 cr
19/07/2021	Direct Entry Debit Item Ref: HOM573548677210718 NRMA INSURANCE	117.58		9,799.68 cr
19/07/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	9,849.68 cr
19/07/2021	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P	881.19		8,968.49 cr
26/07/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	9,018.49 cr
29/07/2021	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		224.48	9,242.97 cr
	Closing balance			9,242.97 cr
Total		\$1,919.58	\$1,963.30	\$9,242.97 cr

Interest details

Interest period	Interest earned	Interest charged
This financial year	\$0.00	\$0.00
This statement period	\$0.73	\$0.00

If you want to dispute any transactions on your account

You should always check the transactions on your statement to make sure they're correct. If you'd like to dispute a transaction, contact us at info@ampbanking.com.au or on 13 30 30. You can also refer to our **account access and operating terms and conditions**. It outlines our internal dispute resolution process and includes other details about using your account. You can get a copy at amp.com.au/bankterms or by calling us.

Account number: 928202522

Page 2 of 3



AMP Bank Limited ABN 15 081 596 009 AFSL 234517
2-12 Macquarie Street Parramatta NSW 2123

If paying by cheque, please detach and return this slip with your cheque(s) to the reply paid address on the front of this pay slip (no stamp required). Please write your name and account number on the reverse of the cheque(s).

Drawer - Account name on cheque	Bank	Branch BSB	\$	Amount
Drawer - Account name on cheque	Bank	Branch BSB	\$	Amount
Drawer - Account name on cheque	Bank	Branch BSB	\$	Amount
				\$ Total

Note: Proceeds of cheques will not be available until cleared.



1 September 2021



Christopher William Hemaridis & Julieann Hemaridis ATF
Hemo Super Fund
29 Sturt Street
SWANSEA NSW 2281

Your contacts

E info@ampbanking.com.au
W amp.com.au
T 13 30 30 F 1300 555 503
AMP Bank
Reply Paid 79702 Parramatta NSW 2124

Account details

BSB	ACCOUNT NUMBER
939 200	928202522

AMP Cash Manager

Account summary

Account name	Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund
Statement period	1 August 2021 - 31 August 2021
Statement number	102

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			9,242.97 cr
01/08/2021	Credit Interest to 31/07/2021		0.78	9,243.75 cr
03/08/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO (For value on 2/08/2021)		50.00	9,293.75 cr

Account number: 928202522
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Australian credit license 234517, AFSL No. 234517

Page 1 of 3



Deposit slip



*873 928202522

Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund

BSB Account number	939 200 928202522
Date	<input type="text"/>
Number of cheques	<input type="text"/>
Amount enclosed \$	<input type="text"/>

Mail this deposit slip with your cheque to:
AMP Bank
Customer Transaction Services
Reply Paid 79702
Parramatta NSW 2124

(complete cheque details over)

939 200 928 20 252 2 50

Date	Transaction description	Debits \$	Credits \$	Balance \$
03/08/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP (For value on 2/08/2021)	838.52		8,455.23 cr
09/08/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	8,505.23 cr
09/08/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP	82.29		8,422.94 cr
16/08/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	8,472.94 cr
18/08/2021	Direct Entry Debit Item Ref: HOM573548677210818 NRMA INSURANCE	117.58		8,355.36 cr
19/08/2021	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P	881.19		7,474.17 cr
23/08/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	7,524.17 cr
26/08/2021	Direct Entry Credit Item Ref: ATO005000015210221 ATO		398.50	7,922.67 cr
30/08/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	7,972.67 cr
	Closing balance			7,972.67 cr
Total		\$1,919.58	\$649.28	\$7,972.67 cr

Interest details

Interest period		Interest earned	Interest charged
This financial year	interest received in July 2021 not included in this total	\$0.78	\$0.00
This statement period		\$0.78	\$0.00

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Account number: 928202522

Page 2 of 3



AMP Bank Limited ABN 15 081 596 009 AFSL 234517
2-12 Macquarie Street Parramatta NSW 2123

If paying by cheque, please detach and return this slip with your cheque(s) to the reply paid address on the front of this pay slip (no stamp required). Please write your name and account number on the reverse of the cheque(s).

Drawer - Account name on cheque	Bank	Branch BSB	\$	Amount
Drawer - Account name on cheque	Bank	Branch BSB	\$	Amount
Drawer - Account name on cheque	Bank	Branch BSB	\$	Amount
				Total
				\$

Note: Proceeds of cheques will not be available until cleared.



1 October 2021



Christopher William Hemaridis & Julieann Hemaridis ATF
Hemo Super Fund
29 Sturt Street
SWANSEA NSW 2281

Your contacts

E info@ampbanking.com.au
W amp.com.au
T 13 30 30 F 1300 555 503
AMP Bank
Reply Paid 79702 Parramatta NSW 2124

Account details

BSB	ACCOUNT NUMBER
939 200	928202522

AMP Cash Manager

Account summary

Account name	Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund
Statement period	1 September 2021 - 30 September 2021
Statement number	103

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			7,972.67 cr
01/09/2021	Credit Interest to 31/08/2021		0.69	7,973.36 cr
01/09/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP	838.52		7,134.84 cr
06/09/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	7,184.84 cr

Account number: 928202522
1451027361|112384731500130.6912

Issued by AMP Bank Limited ABN 15 081 596 009
Australian credit license 234517, AFSL No. 234517

Page 1 of 3



Deposit slip



*873 928202522

Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund

BSB Account number	939 200 928202522
Date	
Number of cheques	
Amount enclosed \$	

Mail this deposit slip with your cheque to:
AMP Bank
Customer Transaction Services
Reply Paid 79702
Parramatta NSW 2124

(complete cheque details over)

939 200 928 20 252 2 50

Date	Transaction description	Debits \$	Credits \$	Balance \$
07/09/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP	82.29		7,102.55 cr
13/09/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	7,152.55 cr
17/09/2021	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P	881.19		6,271.36 cr
20/09/2021	Direct Entry Debit Item Ref: HOM573548677210918 NRMA INSURANCE	117.58		6,153.78 cr
20/09/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	6,203.78 cr
27/09/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	6,253.78 cr
30/09/2021	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		887.93	7,141.71 cr
	Closing balance			7,141.71 cr
Total		\$1,919.58	\$1,088.62	\$7,141.71 cr

Interest details

Interest period	Interest earned	Interest charged
This financial year	\$1.47	\$0.00
This statement period	\$0.69	\$0.00

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Account number: 928202522

Page 2 of 3



AMP Bank Limited ABN 15 081 596 009 AFSL 234517
2-12 Macquarie Street Parramatta NSW 2123

If paying by cheque, please detach and return this slip with your cheque(s) to the reply paid address on the front of this pay slip (no stamp required). Please write your name and account number on the reverse of the cheque(s).

Drawer - Account name on cheque	Bank	Branch BSB	\$	Amount
Drawer - Account name on cheque	Bank	Branch BSB	\$	Amount
Drawer - Account name on cheque	Bank	Branch BSB	\$	Amount
				\$ Total

Note: Proceeds of cheques will not be available until cleared.



1 November 2021



Christopher William Hemaridis & Julieann Hemaridis ATF
Hemo Super Fund
29 Sturt Street
SWANSEA NSW 2281

Your contacts

E info@ampbanking.com.au
W amp.com.au
T 13 30 30 **F** 1300 555 503
AMP Bank
Reply Paid 79702 Parramatta NSW 2124

Account details

BSB	ACCOUNT NUMBER
939 200	928202522

AMP Cash Manager

Account summary

Account name	Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund
Statement period	1 October 2021 - 31 October 2021
Statement number	104

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			7,141.71 cr
01/10/2021	Credit Interest to 30/09/2021		0.55	7,142.26 cr
01/10/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP	838.52		6,303.74 cr
05/10/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	6,353.74 cr
07/10/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP	82.29		6,271.45 cr
11/10/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	6,321.45 cr
12/10/2021	Direct Entry Credit Item Ref: PC061021-108082913 SuperChoice P/L		1,543.77	7,865.22 cr
18/10/2021	Direct Entry Debit Item Ref: HOM573548677211018 NRMA INSURANCE	117.58		7,747.64 cr
18/10/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	7,797.64 cr
19/10/2021	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P	881.19		6,916.45 cr
25/10/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	6,966.45 cr
28/10/2021	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		186.98	7,153.43 cr

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Closing balance			7,153.43 cr
Total		\$1,919.58	\$1,931.30	\$7,153.43 cr

Interest details

Interest period	Interest earned	Interest charged
This financial year	\$2.02	\$0.00
This statement period	\$0.55	\$0.00

If you want to dispute any transactions on your account

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Helping you keep your account safe and secure

We take the security of your account very seriously. It's important that you keep your Devices (such as your AMP Bank Access Card) and your Security Access Codes (such as your PIN, TelePIN, answers to secret questions, user names and passwords) safe and secure.

- Don't disclose any of your Security Access Codes to anyone.
- Choose Security Access Codes that are unique and difficult to guess. If you need to keep a record, protect it by disguising it, storing it in a safe place and separate from your Devices.
- Avoid using shared computers such as internet cafes and libraries for online banking and change your password regularly.
- Check your accounts regularly for unauthorised transactions.

If you suspect that someone may know your Security Access Codes or you don't recognise a transaction, call us immediately on 13 30 30. Go to amp.com.au/securityguidelines for more information on keeping your account safe and secure.

If you use the 'credit' button, purchase goods online or over the phone or transact using Contactless methods on an AMP Visa Debit Card, you may be eligible for a chargeback. Visit amp.com.au/bankdisputes for more information.

Make a green statement

As we're an online bank, we invite you to join us in going paperless.

If you switch to get your bank statements and other correspondence from us in My AMP, you can keep things private and secure, as well as having everything in one place.

Current interest rates

For details of the current interest rates go to amp.com.au or call us on 13 30 30.

AMP Access Account – basic features available to eligible concession card holders

AMP Access Account – Basic Features, is available to eligible customers who hold one of the following Commonwealth government concession cards: Commonwealth Seniors Health Card, Health Care Card, or Pensioner Concession Card. Please visit amp.com.au or call us on 13 30 30 for more information. Terms and conditions apply. Before making a decision about this product you should consider the terms and conditions, available at amp.com.au/bankterms or on 13 30 30.



1 December 2021



Christopher William Hemaridis & Julieann Hemaridis ATF
Hemo Super Fund
29 Sturt Street
SWANSEA NSW 2281

Your contacts

E info@ampbanking.com.au
W amp.com.au
T 13 30 30 **F** 1300 555 503
AMP Bank
Reply Paid 79702 Parramatta NSW 2124

Account details

BSB	ACCOUNT NUMBER
939 200	928202522

AMP Cash Manager

Account summary

Account name	Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund
Statement period	1 November 2021 - 30 November 2021
Statement number	105

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			7,153.43 cr
01/11/2021	Credit Interest to 31/10/2021		0.59	7,154.02 cr
01/11/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	7,204.02 cr
01/11/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP	838.52		6,365.50 cr
08/11/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	6,415.50 cr
08/11/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP	82.29		6,333.21 cr
15/11/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	6,383.21 cr
18/11/2021	Direct Entry Debit Item Ref: HOM573548677211118 NRMA INSURANCE	117.58		6,265.63 cr
19/11/2021	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P	881.19		5,384.44 cr
22/11/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	5,434.44 cr
29/11/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	5,484.44 cr

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Closing balance			5,484.44 cr
Total		\$1,919.58	\$250.59	\$5,484.44 cr

Interest details

Interest period	Interest earned	Interest charged
This financial year	\$2.61	\$0.00
This statement period	\$0.59	\$0.00

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2 January 2022



Christopher William Hemaridis & Julieann Hemaridis ATF
Hemo Super Fund
29 Sturt Street
SWANSEA NSW 2281

Your contacts

E info@ampbanking.com.au
W amp.com.au
T 13 30 30 **F** 1300 555 503
AMP Bank
Reply Paid 79702 Parramatta NSW 2124

Account details

BSB	ACCOUNT NUMBER
939 200	928202522

AMP Cash Manager

Account summary

Account name	Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund
Statement period	1 December 2021 - 31 December 2021
Statement number	106

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			5,484.44 cr
01/12/2021	Credit Interest to 30/11/2021		0.49	5,484.93 cr
01/12/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP	838.52		4,646.41 cr
06/12/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	4,696.41 cr
07/12/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP	82.29		4,614.12 cr
13/12/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	4,664.12 cr
17/12/2021	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P	881.19		3,782.93 cr
20/12/2021	Direct Entry Debit Item Ref: HOM573548677211218 NRMA INSURANCE	117.58		3,665.35 cr
20/12/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,715.35 cr
29/12/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,765.35 cr
	Closing balance			3,765.35 cr
Total		\$1,919.58	\$200.49	\$3,765.35 cr

Interest details

Interest period	Interest earned	Interest charged
This financial year	\$3.10	\$0.00
This statement period	\$0.49	\$0.00

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1 February 2022



Christopher William Hemaridis & Julieann Hemaridis ATF
Hemo Super Fund
29 Sturt Street
SWANSEA NSW 2281

Your contacts

E info@ampbanking.com.au
W amp.com.au
T 13 30 30 **F** 1300 555 503
AMP Bank
Reply Paid 79702 Parramatta NSW 2124

Account details

BSB	ACCOUNT NUMBER
939 200	928202522

AMP Cash Manager

Account summary

Account name	Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund
Statement period	1 January 2022 - 31 January 2022
Statement number	107

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			3,765.35 cr
01/01/2022	Credit Interest to 31/12/2021		0.36	3,765.71 cr
04/01/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,815.71 cr
04/01/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP	838.52		2,977.19 cr
07/01/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP	82.29		2,894.90 cr
10/01/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	2,944.90 cr
17/01/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	2,994.90 cr
17/01/2022	Direct Entry Credit Item Ref: SWAN STREET 251 NSW CHUCKEL HOLD		945.53	3,940.43 cr
18/01/2022	Direct Entry Debit Item Ref: HOM573548677220118 NRMA INSURANCE	117.58		3,822.85 cr
19/01/2022	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P	881.19		2,941.66 cr
19/01/2022	Direct Entry Credit Item Ref: PC130122-186921623 SuperChoice P/L		1,289.00	4,230.66 cr
24/01/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	4,280.66 cr

Date	Transaction description	Debits \$	Credits \$	Balance \$
27/01/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		1,367.13	5,647.79 cr
31/01/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	5,697.79 cr
	Closing balance			5,697.79 cr
Total		\$1,919.58	\$3,852.02	\$5,697.79 cr

Interest details

Interest period	Interest earned	Interest charged
This financial year	\$3.46	\$0.00
This statement period	\$0.36	\$0.00

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1 March 2022



Christopher William Hemaridis & Julieann Hemaridis ATF
Hemo Super Fund
29 Sturt Street
SWANSEA NSW 2281

Your contacts

E info@ampbanking.com.au
W amp.com.au
T 13 30 30 F 1300 555 503
AMP Bank
Reply Paid 79702 Parramatta NSW 2124

Account details

BSB	ACCOUNT NUMBER
939 200	928202522

AMP Cash Manager

Account summary

Account name	Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund
Statement period	1 February 2022 - 28 February 2022
Statement number	108

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			5,697.79 cr
01/02/2022	Credit Interest to 31/01/2022		0.33	5,698.12 cr
01/02/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP	838.52		4,859.60 cr
02/02/2022	Internet banking scheduled external transfer 062820 10241690 - Swan St Contract	495.00		4,364.60 cr
07/02/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	4,414.60 cr
07/02/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP	82.29		4,332.31 cr
14/02/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	4,382.31 cr
18/02/2022	Direct Entry Debit Item Ref: HOM573548677220218 NRMA INSURANCE	113.95		4,268.36 cr
18/02/2022	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P	881.19		3,387.17 cr
21/02/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,437.17 cr
24/02/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		388.09	3,825.26 cr

Date	Transaction description	Debits \$	Credits \$	Balance \$
28/02/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,875.26 cr
	Closing balance			3,875.26 cr
Total		\$2,410.95	\$588.42	\$3,875.26 cr

Interest details

Interest period	Interest earned	Interest charged
This financial year	\$3.79	\$0.00
This statement period	\$0.33	\$0.00

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1 April 2022



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Hemo Super Fund
29 Sturt Street
SWANSEA NSW 2281

Your contacts

E info@ampbanking.com.au
W amp.com.au
T 13 30 30 **F** 1300 555 503
AMP Bank
Reply Paid 79702 Parramatta NSW 2124

Account details

BSB	ACCOUNT NUMBER
939 200	928202522

AMP Cash Manager

Account summary

Account name	Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund
Statement period	1 March 2022 - 31 March 2022
Statement number	109

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			3,875.26 cr
01/03/2022	Credit Interest to 28/02/2022		0.31	3,875.57 cr
01/03/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP	838.52		3,037.05 cr
07/03/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,087.05 cr
07/03/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP	109.18		2,977.87 cr
14/03/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,027.87 cr
18/03/2022	Direct Entry Debit Item Ref: HOM573548677220318 NRMA INSURANCE	113.96		2,913.91 cr
18/03/2022	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P	881.19		2,032.72 cr
21/03/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	2,082.72 cr
28/03/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	2,132.72 cr
31/03/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		1,242.76	3,375.48 cr

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Closing balance			3,375.48 cr
Total		\$1,942.85	\$1,443.07	\$3,375.48 cr

Interest details

Interest period	Interest earned	Interest charged
This financial year	\$4.10	\$0.00
This statement period	\$0.31	\$0.00

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1 May 2022



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Hemo Super Fund
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Account details

BSB	ACCOUNT NUMBER
939 200	928202522

AMP Cash Manager

Account summary

Account name	Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund
Statement period	1 April 2022 - 30 April 2022
Statement number	110

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			3,375.48 cr
01/04/2022	Credit Interest to 31/03/2022		0.22	3,375.70 cr
01/04/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP	838.52		2,537.18 cr
04/04/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	2,587.18 cr
07/04/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP	109.18		2,478.00 cr
11/04/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	2,528.00 cr
13/04/2022	Direct Entry Credit Item Ref: PC070422-106333094 SuperChoice P/L		1,540.04	4,068.04 cr
19/04/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	4,118.04 cr
19/04/2022	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P	881.19		3,236.85 cr
19/04/2022	Direct Entry Debit Item Ref: HOM573548677220418 NRMA INSURANCE	113.96		3,122.89 cr
26/04/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,172.89 cr
28/04/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		635.51	3,808.40 cr

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Closing balance			3,808.40 cr
Total		\$1,942.85	\$2,375.77	\$3,808.40 cr

Interest details

Interest period	Interest earned	Interest charged
This financial year	\$4.32	\$0.00
This statement period	\$0.22	\$0.00

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1 June 2022



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Hemo Super Fund
29 Sturt Street
SWANSEA NSW 2281

Your contacts

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W amp.com.au
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AMP Bank
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Account details

BSB	ACCOUNT NUMBER
939 200	928202522

AMP Cash Manager

Account summary

Account name	Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund
Statement period	1 May 2022 - 31 May 2022
Statement number	111

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			3,808.40 cr
01/05/2022	Credit Interest to 30/04/2022		0.26	3,808.66 cr
02/05/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,858.66 cr
02/05/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP	1,119.75		2,738.91 cr
09/05/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	2,788.91 cr
09/05/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP	109.18		2,679.73 cr
16/05/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	2,729.73 cr
18/05/2022	Direct Entry Debit Item Ref: HOM573548677220518 NRMA INSURANCE	113.96		2,615.77 cr
23/05/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	2,665.77 cr
26/05/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		282.14	2,947.91 cr
30/05/2022	Direct Entry Credit Item Ref: 02218367330522 Insurance Austra		1,151.42	4,099.33 cr
30/05/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	4,149.33 cr

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Closing balance			4,149.33 cr
Total		\$1,342.89	\$1,683.82	\$4,149.33 cr

Interest details

Interest period	Interest earned	Interest charged
This financial year	\$4.58	\$0.00
This statement period	\$0.26	\$0.00

If you want to dispute any transactions on your account

You should always check the transactions on your statement to make sure they're correct. If you'd like to dispute a transaction free of charge, contact us at info@ampbanking.com.au or on 13 30 30. You can also refer to our **Account access and operating terms and conditions**. It outlines our internal dispute resolution process and includes other details about using your account. You can get a copy at amp.com.au/bankterms or by calling us.

Dispute Resolution

We have a free dispute resolution mechanism that covers complaints you may have. You can access this by lodging a complaint at amp.com.au/support/complaints, by calling us or by writing to us at AMP Bank, Locked Bag 5059, Parramatta NSW 2124. We are also a member of the Australian Financial Complaints Authority, a free dispute resolution service.

Helping you keep your account safe and secure

We take the security of your account very seriously. It's important that you keep your Devices (such as your AMP Bank Access Card) and your Security Access Codes (such as your PIN, TelePIN, answers to secret questions, user names and passwords) safe and secure.

- Don't disclose any of your Security Access Codes to anyone.
- Choose Security Access Codes that are unique and difficult to guess. If you need to keep a record, protect it by disguising it, storing it in a safe place and separate from your Devices.
- Don't select a numeric pass code that represents your birth date, or an alphabetical pass code that is a recognisable part of your name.
- Avoid using shared computers such as internet cafes and libraries for online banking and change your password regularly.
- Check your accounts regularly for unauthorised transactions.

If you suspect that someone may know your Security Access Codes or you don't recognise a transaction, call us immediately on 13 30 30. Go to amp.com.au/securityguidelines for more information on keeping your account safe and secure and liability for an unauthorised transaction.

If you use the 'credit' button, purchase goods online or over the phone or transact using Contactless methods on an AMP Visa Debit Card, you may be eligible for a chargeback. Visit amp.com.au/bankdisputes for more information.

Make a green statement

As we're an online bank, we invite you to join us in going paperless.

If you switch to get your bank statements and other correspondence from us in My AMP, you can keep things private and secure, as well as having everything in one place.

Current interest rates

For details of the current interest rates go to amp.com.au or call us on 13 30 30.



2 July 2022



Christopher William Hemaridis & Julieann Hemaridis ATF
Hemo Super Fund
29 Sturt Street
SWANSEA NSW 2281

Your contacts

E info@ampbanking.com.au
W amp.com.au
T 13 30 30 **F** 1300 555 503
AMP Bank
Reply Paid 79702 Parramatta NSW 2124

Account details

BSB	ACCOUNT NUMBER
939 200	928202522

AMP Cash Manager

Account summary

Account name	Christopher William Hemaridis & Julieann Hemaridis Atf Hemo Super Fund
Statement period	1 June 2022 - 30 June 2022
Statement number	112

Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			4,149.33 cr
01/06/2022	Credit Interest to 31/05/2022		0.24	4,149.57 cr
01/06/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP	1,119.75		3,029.82 cr
06/06/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,079.82 cr
07/06/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP	109.18		2,970.64 cr
14/06/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	3,020.64 cr
16/06/2022	Direct Entry Credit Item Ref: ClaimTSC146711 Terri Scheer		1,560.00	4,580.64 cr
20/06/2022	Direct Entry Debit Item Ref: HOM573548677220618 NRMA INSURANCE	113.83		4,466.81 cr
20/06/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	4,516.81 cr
24/06/2022	Direct Entry Credit Item Ref: 02219350090522 Insurance Austr		12,368.57	16,885.38 cr
27/06/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00	16,935.38 cr
28/06/2022	Direct Entry Credit Item Ref: ClaimTSC146711 Terri Scheer		20,150.30	37,085.68 cr

Date	Transaction description	Debits \$	Credits \$	Balance \$
30/06/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		1,132.33	38,218.01 cr
	Closing balance			38,218.01 cr
Total		\$1,342.76	\$35,411.44	\$38,218.01 cr

Interest details

Interest period	Interest earned	Interest charged
This financial year	\$4.82	\$0.00
This statement period	\$0.24	\$0.00

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- Check your accounts regularly for unauthorised transactions.

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Current interest rates

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68000 - Sundry Debtors

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
68000	Sundry Debtors			0%
TOTAL		CY Balance	LY Balance	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Match to Source Documentation

Hemo Super Fund General Ledger

As at 30 June 2022



Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Debtors (68000)					
<u>Sundry Debtors (68000)</u>					
26/08/2021	Stone Rental Statement		321.51		321.51 DR
30/09/2021	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold			321.51	0.00 DR
25/11/2021	Stone Rental Statement		16.94		16.94 DR
30/12/2021	Stone Rental Statement		130.91		147.85 DR
17/01/2022	Direct Entry Credit Item Ref: SWAN STREET 251 NSW CHUCKELHOLD			147.85	0.00 DR
			469.36	469.36	0.00 DR

Total Debits: 469.36

Total Credits: 469.36

77200 - Real Estate Properties (Australian - Residential)

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
HEMOPROP1	251 Swan Street, North Albury NSW, Australia	1.000000	\$200,000.00	1.000000	\$375,000.00	(46.67)%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		1.000000	\$200,000.00	1.000000	\$375,000.00	

Supporting Documents

- Investment Movement Report [Report](#)
- 2022 Swan Street - NRMA Settlement for Total Loss.pdf [HEMOPROP1](#)
- 2022 Trustee Minute re Property Valuation - unsigned.pdf [HEMOPROP1](#)
- 2022 Swan Street - NRMA Payout for Fire Damage.pdf [HEMOPROP1](#)

Standard Checklist

- Attach copies of Purchase or Sale contracts if property was purchased or disposed of during the year
- Attach copy of current certificate of title.
- Attach current building insurance policy
- Attach Declaration of Trust
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

Hemo Super Fund Investment Movement Report



As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
Bank Accounts										
AMP Cash Manager #2522		9,199.25		51,438.12		(22,419.36)			38,218.01	38,218.01
		9,199.25		51,438.12		(22,419.36)			38,218.01	38,218.01
Real Estate Properties (Australian - Residential)										
HEMOPROP1 - 251 Swan Street, North Albury NSW, Australia	1.00	193,750.39		495.00		(20,150.30)	0.00	1.00	174,095.09	200,000.00
		193,750.39		495.00		(20,150.30)	0.00		174,095.09	200,000.00
		202,949.64		51,933.12		(42,569.66)	0.00		212,313.10	238,218.01

Minutes of a meeting of the Trustee(s)

held on 27 October 2022 at 29 Sturt Street, Swansea, New South Wales 2281



PRESENT: Christopher Hemaridis and Julieann Hemaridis

PROPERTY VALUATION: The trustees reported there was a fire event at 251 Swan Street, North Albury NSW 2640 on 1 May 2022 that left the house uninhabitable.

The trustees lodged an insurance claim for a total loss and received a settlement payout of \$459,355.66 on 4 July 2022.

The trustees are intending to sell the property and have determined the value of the property, based on current market conditions and the state of the block of land, to be \$200,000.00.

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 –

.....

Christopher Hemaridis

Chairperson

Subject: Our ref: NRA224123276 | HEMO SMFS PROPERTY PTY LTD
Date: Wednesday, 13 July 2022 at 9:23:32 am Australian Eastern Standard Time
From: homeclaims@nrma.com.au
To: HEMO SMFS PROPERTY PTY LTD
Attachments: 1-168758820.JPEG, 1-1984956784.JPEG



Claims Finalisation Statement

Our Reference NRA224123276
Insured Name HEMO SMFS PROPERTY PTY LTD
Policy Number HOM573548677
Risk Address 251 SWAN ST NORTH ALBURY NSW 2640
Date of Incident 1 May 2022
Event Fire

Dear Sir/Madam,

We wish to inform you that we have settled the above claim.

Here are the details of any payment issued to you or paid by you in settlement of your claim:

Date	Description	Amount
31/05/2022	Loss of Rent	\$1,151.42
24/06/2022	Loss of Rent	\$12,368.57
07/07/2022	Non Vehicle Cash Settlement (ITC Free)	\$459,355.66
04/07/2022	Excess paid	\$500.00

The settlement amount is inclusive of all statutory taxes and transfer costs (where applicable).

Please note your records accordingly.

Please be aware that should this claim relate to unrepaired damages, this may affect future claims and renewal of your policy. We request you arrange for the damage to be repaired and provide NRMA with written evidence of the completed repairs. Before we offer to renew your policy we may contact you to establish if repairs have been completed.

Kind regards,

Kylie D
Consultant, Property Claims
Telephone: 1300230617
Email: homeclaims@nrma.com.au
Address: PO Box 803 Winston Hills NSW 2153

Any personal information you provide to us will be collected, stored, used and disclosed in accordance with NRMA Insurance's Privacy Policy located at www.nrma.com.au/privacy. Alternatively, contact us at

eCustomerteam@iag.com.au or 132132 and we will send you a copy.

Please note that Claims calls may be recorded for training, verification and quality assurance purposes. If you do not wish for this to occur, please advise us when we contact you.

Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as NRMA Insurance nrma.com.au



85000 - Income Tax Payable/Refundable

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable			0%
TOTAL		CY Balance	LY Balance	

Supporting Documents

- Statement of Taxable Income [Report](#)
- Tax Reconciliation Report [Report](#)
- 2022 ATO ASA.pdf
- 2022 ATO ITA.pdf

Standard Checklist

- Attach Actuarial Certificate (if applicable)
- Attach any other Tax reconciliations
- Attach copy of Exempt Pension Reconciliation (if applicable)
- Attach copy of Non Deductible Expense Reconciliation (if applicable)
- Attach copy of Statement of Taxable Income
- Attach copy of Tax Reconciliation Report
- Confirm Transactions in ATO Portal

Hemo Super Fund

Statement of Taxable Income

For the year ended 30 June 2022



	2022
	\$
Benefits accrued as a result of operations	(145,208.74)
Less	
Tax Losses Deducted	9,737.00
Non Taxable Contributions	398.50
	<u>10,135.50</u>
Add	
Decrease in MV of investments	155,344.70
	<u>155,344.70</u>
SMSF Annual Return Rounding	(0.46)
	<u>0.00</u>
Taxable Income or Loss	<u>0.00</u>
Income Tax on Taxable Income or Loss	0.00
	<u>0.00</u>
CURRENT TAX OR REFUND	<u>0.00</u>
Supervisory Levy	259.00
	<u>259.00</u>
AMOUNT DUE OR REFUNDABLE	<u>259.00</u>

Hemo Super Fund

Tax Reconciliation Report

For the year ended 30 June 2022



Tax Return Label	Date	Account Code	Account Name	Amount \$
B - Income - Gross rent and other leasing and hiring income				
	29/07/2021	28000/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	1,295.05
	26/08/2021	28000/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	541.24
	30/09/2021	28000/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	1,135.05
	28/10/2021	28000/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	199.01
	25/11/2021	28000/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	18.02
	30/12/2021	28000/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	527.03
	17/01/2022	28000/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	1,219.01
	27/01/2022	28000/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	1,519.01
	24/02/2022	28000/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	1,116.04
	31/03/2022	28000/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	1,395.05
	28/04/2022	28000/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	1,116.04
	26/05/2022	28000/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	299.01
	30/05/2022	28000/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	1,151.42
	16/06/2022	28000/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	1,560.00
	24/06/2022	28000/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	12,368.57
	30/06/2022	28000/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	1,140.00
Sub-Total				26,599.55
Ignore Cents				0.55
Total				26,599.00
C - Income - Gross interest				
	01/07/2021	25000/AMP2522	AMP Cash Manager #2522	0.73
	01/08/2021	25000/AMP2522	AMP Cash Manager #2522	0.78
	01/09/2021	25000/AMP2522	AMP Cash Manager #2522	0.69
	01/10/2021	25000/AMP2522	AMP Cash Manager #2522	0.55
	01/11/2021	25000/AMP2522	AMP Cash Manager #2522	0.59
	01/12/2021	25000/AMP2522	AMP Cash Manager #2522	0.49
	01/01/2022	25000/AMP2522	AMP Cash Manager #2522	0.36
	01/02/2022	25000/AMP2522	AMP Cash Manager #2522	0.33
	01/03/2022	25000/AMP2522	AMP Cash Manager #2522	0.31
	01/04/2022	25000/AMP2522	AMP Cash Manager #2522	0.22
	01/05/2022	25000/AMP2522	AMP Cash Manager #2522	0.26
	01/06/2022	25000/AMP2522	AMP Cash Manager #2522	0.24
Sub-Total				5.55
Ignore Cents				0.55
Total				5.00
R1 - Assessable employer contributions				

Hemo Super Fund Tax Reconciliation Report

For the year ended 30 June 2022



Tax Return Label	Date	Account Code	Account Name	Amount \$
R1 - Assessable employer contributions				
	09/07/2021	24200/HEMJUL00001A	(Contributions) Hemaridis, Julieann - Accumulation (Accumulation)	1,538.09
	12/10/2021	24200/HEMJUL00001A	(Contributions) Hemaridis, Julieann - Accumulation (Accumulation)	1,543.77
	19/01/2022	24200/HEMJUL00001A	(Contributions) Hemaridis, Julieann - Accumulation (Accumulation)	1,289.00
	13/04/2022	24200/HEMJUL00001A	(Contributions) Hemaridis, Julieann - Accumulation (Accumulation)	1,540.04
Sub-Total				5,910.90
Ignore Cents				0.90
Total				5,910.00
R2 - Assessable personal contributions				
	05/07/2021	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	12/07/2021	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	19/07/2021	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	26/07/2021	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	03/08/2021	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	09/08/2021	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	16/08/2021	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	23/08/2021	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	30/08/2021	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	06/09/2021	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	13/09/2021	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	20/09/2021	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	27/09/2021	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	05/10/2021	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	11/10/2021	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	18/10/2021	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	25/10/2021	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation	50.00

Hemo Super Fund Tax Reconciliation Report

For the year ended 30 June 2022



Tax Return Label	Date	Account Code	Account Name	Amount \$
R2 - Assessable personal contributions				
			(Accumulati...	
	01/11/2021	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	08/11/2021	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	15/11/2021	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	22/11/2021	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	29/11/2021	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	06/12/2021	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	13/12/2021	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	20/12/2021	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	29/12/2021	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	04/01/2022	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	10/01/2022	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	17/01/2022	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	24/01/2022	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	31/01/2022	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	07/02/2022	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	14/02/2022	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	21/02/2022	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	28/02/2022	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	07/03/2022	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	14/03/2022	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	21/03/2022	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00

Hemo Super Fund Tax Reconciliation Report

For the year ended 30 June 2022



Tax Return Label	Date	Account Code	Account Name	Amount \$
R2 - Assessable personal contributions				
	28/03/2022	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	04/04/2022	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	11/04/2022	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	19/04/2022	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	26/04/2022	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	02/05/2022	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	09/05/2022	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	16/05/2022	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	23/05/2022	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	30/05/2022	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	06/06/2022	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	14/06/2022	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	20/06/2022	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
	27/06/2022	24200/HEMCHR00001A	(Contributions) Hemaridis, Christopher - Accumulation (Accumulati...	50.00
Sub-Total				2,600.00
Ignore Cents				0.00
Total				2,600.00
R - Assessable contributions (R1 plus R2 plus R3 less R6)				
			Assessable employer contributions	5,910.90
			Assessable personal contributions	2,600.00
Sub-Total				8,510.90
Ignore Cents				0.90
Total				8,510.00
W - GROSS INCOME (Sum of labels A to U)				
				35,114.00
Sub-Total				35,114.00
Ignore Cents				0.00
Total				35,114.00

Hemo Super Fund

Tax Reconciliation Report

For the year ended 30 June 2022



Tax Return Label	Date	Account Code	Account Name	Amount \$
V - TOTAL ASSESSABLE INCOME (W less Y)				
				35,114.00
Sub-Total				35,114.00
Ignore Cents				0.00
Total				35,114.00
A1 - Expenses - Interest expenses within Australia				
	19/07/2021	42010/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	627.39
	19/08/2021	42010/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	647.08
	19/09/2021	42010/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	645.66
	19/10/2021	42010/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	624.01
	19/11/2021	42010/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	643.57
	19/12/2021	42010/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	621.41
	19/01/2022	42010/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	641.17
	19/02/2022	42010/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	639.86
	19/03/2022	42010/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	577.09
	19/04/2022	42010/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	637.61
	19/05/2022	42010/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	616.77
	19/06/2022	42010/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	671.78
Sub-Total				7,593.40
Ignore Cents				0.40
Total				7,593.00
F1 - Expenses - Insurance Premiums				
	01/07/2021	39000/HEMCHR00001A	(Life Insurance Premiums) Hemaridis, Christopher - Accumulation (...)	838.52
	03/08/2021	39000/HEMCHR00001A	(Life Insurance Premiums) Hemaridis, Christopher - Accumulation (...)	838.52
	01/09/2021	39000/HEMCHR00001A	(Life Insurance Premiums) Hemaridis, Christopher - Accumulation (...)	838.52
	01/10/2021	39000/HEMCHR00001A	(Life Insurance Premiums) Hemaridis, Christopher - Accumulation (...)	838.52
	01/11/2021	39000/HEMCHR00001A	(Life Insurance Premiums) Hemaridis, Christopher - Accumulation (...)	838.52
	01/12/2021	39000/HEMCHR00001A	(Life Insurance Premiums) Hemaridis, Christopher - Accumulation (...)	838.52
	04/01/2022	39000/HEMCHR00001A	(Life Insurance Premiums) Hemaridis, Christopher - Accumulation (...)	838.52
	01/02/2022	39000/HEMCHR00001A	(Life Insurance Premiums) Hemaridis, Christopher - Accumulation (...)	838.52

Hemo Super Fund Tax Reconciliation Report

For the year ended 30 June 2022



Tax Return Label	Date	Account Code	Account Name	Amount \$
F1 - Expenses - Insurance Premiums				
	01/03/2022	39000/HEMCHR00001A	(Life Insurance Premiums) Hemaridis, Christopher - Accumulation (...)	838.52
	01/04/2022	39000/HEMCHR00001A	(Life Insurance Premiums) Hemaridis, Christopher - Accumulation (...)	838.52
	02/05/2022	39000/HEMCHR00001A	(Life Insurance Premiums) Hemaridis, Christopher - Accumulation (...)	1,119.75
	01/06/2022	39000/HEMCHR00001A	(Life Insurance Premiums) Hemaridis, Christopher - Accumulation (...)	1,119.75
	07/07/2021	39000/HEMJUL00001A	(Life Insurance Premiums) Hemaridis, Julieann - Accumulation (Acc...)	82.29
	09/08/2021	39000/HEMJUL00001A	(Life Insurance Premiums) Hemaridis, Julieann - Accumulation (Acc...)	82.29
	07/09/2021	39000/HEMJUL00001A	(Life Insurance Premiums) Hemaridis, Julieann - Accumulation (Acc...)	82.29
	07/10/2021	39000/HEMJUL00001A	(Life Insurance Premiums) Hemaridis, Julieann - Accumulation (Acc...)	82.29
	08/11/2021	39000/HEMJUL00001A	(Life Insurance Premiums) Hemaridis, Julieann - Accumulation (Acc...)	82.29
	07/12/2021	39000/HEMJUL00001A	(Life Insurance Premiums) Hemaridis, Julieann - Accumulation (Acc...)	82.29
	07/01/2022	39000/HEMJUL00001A	(Life Insurance Premiums) Hemaridis, Julieann - Accumulation (Acc...)	82.29
	07/02/2022	39000/HEMJUL00001A	(Life Insurance Premiums) Hemaridis, Julieann - Accumulation (Acc...)	82.29
	07/03/2022	39000/HEMJUL00001A	(Life Insurance Premiums) Hemaridis, Julieann - Accumulation (Acc...)	109.18
	07/04/2022	39000/HEMJUL00001A	(Life Insurance Premiums) Hemaridis, Julieann - Accumulation (Acc...)	109.18
	09/05/2022	39000/HEMJUL00001A	(Life Insurance Premiums) Hemaridis, Julieann - Accumulation (Acc...)	109.18
	07/06/2022	39000/HEMJUL00001A	(Life Insurance Premiums) Hemaridis, Julieann - Accumulation (Acc...)	109.18
Sub-Total				11,719.74
Ignore Cents				0.74
Total				11,719.00
I1 - Expenses - Investment expenses				
	19/07/2021	41980/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	117.58
	18/08/2021	41980/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	117.58
	18/10/2021	41980/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	117.58
	18/11/2021	41980/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	117.58
	20/12/2021	41980/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	117.58

Hemo Super Fund

Tax Reconciliation Report

For the year ended 30 June 2022



Tax Return Label	Date	Account Code	Account Name	Amount \$
I1 - Expenses - Investment expenses				
	18/01/2022	41980/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	117.58
	18/02/2022	41980/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	113.95
	18/03/2022	41980/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	113.96
	19/04/2022	41980/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	113.96
	18/05/2022	41980/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	113.96
	20/06/2022	41980/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	113.83
	29/07/2021	42060/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	150.00
	29/07/2021	42150/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	527.14
	29/07/2021	41960/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	315.03
	29/07/2021	41930/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	78.40
	26/08/2021	42060/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	187.00
	26/08/2021	41930/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	32.73
	30/09/2021	42060/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	500.00
	30/09/2021	41930/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	68.63
	28/10/2021	41930/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	12.03
	25/11/2021	41930/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	1.08
	30/12/2021	41960/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	312.00
	30/12/2021	41930/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	31.91
	30/12/2021	42030/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	52.21
	17/01/2022	42150/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	347.60
	17/01/2022	41930/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	73.73
	27/01/2022	41930/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	91.88
	27/01/2022	42030/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	60.00
	24/02/2022	41960/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	312.82
	24/02/2022	42150/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	347.60
	24/02/2022	41930/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	67.53
	31/03/2022	42150/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	67.94
	31/03/2022	41930/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	84.35
	28/04/2022	41960/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	314.00
	28/04/2022	42060/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	99.00
	28/04/2022	41930/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	67.53

Hemo Super Fund

Tax Reconciliation Report

For the year ended 30 June 2022



Tax Return Label	Date	Account Code	Account Name	Amount \$
I1 - Expenses - Investment expenses				
	26/05/2022	41930/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	16.87
	30/06/2022	41930/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	7.67
	20/09/2021	41980/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	117.58
Sub-Total				5,619.40
Ignore Cents				0.40
Total				5,619.00
J1 - Expenses - Management and administration expenses				
	11/11/2021	30800	ASIC Fees	276.00
	19/07/2021	31500	Bank Charges	10.00
	19/08/2021	31500	Bank Charges	10.00
	19/09/2021	31500	Bank Charges	10.00
	19/10/2021	31500	Bank Charges	10.00
	19/11/2021	31500	Bank Charges	10.00
	19/12/2021	31500	Bank Charges	10.00
	19/01/2022	31500	Bank Charges	10.00
	19/02/2022	31500	Bank Charges	10.00
	19/02/2022	31500	Bank Charges	50.00
	19/03/2022	31500	Bank Charges	10.00
	19/04/2022	31500	Bank Charges	10.00
	19/05/2022	31500	Bank Charges	10.00
	19/06/2022	31500	Bank Charges	10.00
Sub-Total				446.00
Ignore Cents				0.00
Total				446.00
M1 - Expenses - Tax losses deducted				
				9,737.00
Sub-Total				9,737.00
Ignore Cents				0.00
Total				9,737.00
N - TOTAL DEDUCTIONS				
				35,114.00
Sub-Total				35,114.00
Ignore Cents				0.00
Total				35,114.00
Z - TOTAL SMSF EXPENSES				
				35,114.00
Sub-Total				35,114.00
Ignore Cents				0.00
Total				35,114.00
L - Supervisory levy				

Tax Reconciliation Report

For the year ended 30 June 2022



Tax Return Label	Date	Account Code	Account Name	Amount \$
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00



Income tax 551

Date generated	24/09/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

0 results found - from **01 July 2021** to **24 September 2022** sorted by **processed date** ordered **oldest to newest**



Activity statement 001

Date generated	24/09/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

0 results found - from **01 July 2021** to **24 September 2022** sorted by **processed date** ordered **oldest to newest**

85500 - Limited Recourse Borrowing Arrangements

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
HEMOPROP1	251 Swan Street, North Albury NSW, Australia	(\$127,674.95)	(\$128,723.45)	(0.81)%
TOTAL		CY Balance	LY Balance	
		(\$127,674.95)	(\$128,723.45)	

Supporting Documents

- General Ledger [Report](#)
- 2022 Bank Statement - Liberty Loan Account 2378697.pdf [HEMOPROP1](#)

Standard Checklist

- Attach Bank Statements, Loan statements and Loan Agreements
- Attach Security/Holding Trust deed
- Copy of bare trust agreement

Hemo Super Fund General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Limited Recourse Borrowing Arrangements (85500)					
<u>251 Swan Street, North Albury NSW, Australia (HEMOPROP1)</u>					
01/07/2021	Opening Balance				128,723.45 CR
19/07/2021	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P [Direct Debit Repayment]		881.19		127,842.26 CR
19/07/2021	Service Fee			10.00	127,852.26 CR
19/07/2021	Interest Charged			627.39	128,479.65 CR
19/08/2021	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P [Direct Debit Repayment]		881.19		127,598.46 CR
19/08/2021	Service Fee			10.00	127,608.46 CR
19/08/2021	Interest Charged			647.08	128,255.54 CR
17/09/2021	Direct Debit Repayment [Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P]		881.19		127,374.35 CR
19/09/2021	Service Fee			10.00	127,384.35 CR
19/09/2021	Interest Charged			645.66	128,030.01 CR
19/10/2021	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P [Direct Debit Repayment]		881.19		127,148.82 CR
19/10/2021	Service Fee			10.00	127,158.82 CR
19/10/2021	Interest Charged			624.01	127,782.83 CR
19/11/2021	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P [Direct Debit Repayment]		881.19		126,901.64 CR
19/11/2021	Service Fee			10.00	126,911.64 CR
19/11/2021	Interest Charged			643.57	127,555.21 CR
17/12/2021	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P [Direct Debit Repayment]		881.19		126,674.02 CR
19/12/2021	Service Fee			10.00	126,684.02 CR
19/12/2021	Interest Charged			621.41	127,305.43 CR
19/01/2022	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P		881.19		126,424.24 CR
19/01/2022	Service Fee			10.00	126,434.24 CR
19/01/2022	Interest Charged			641.17	127,075.41 CR
18/02/2022	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P		881.19		126,194.22 CR
19/02/2022	Service Fee			10.00	126,204.22 CR
19/02/2022	Interest Charged			639.86	126,844.08 CR
19/02/2022	Expired Insurance Fee			50.00	126,894.08 CR
18/03/2022	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P		881.19		126,012.89 CR
19/03/2022	Service Fee			10.00	126,022.89 CR
19/03/2022	Interest Charged			577.09	126,599.98 CR
19/04/2022	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P		881.19		125,718.79 CR
19/04/2022	Service Fee			10.00	125,728.79 CR
19/04/2022	Interest Charged			637.61	126,366.40 CR
19/05/2022	Interest Charged			616.77	126,983.17 CR
19/05/2022	Service Fee			10.00	126,993.17 CR
19/06/2022	Interest Charged			671.78	127,664.95 CR
19/06/2022	Service Fee			10.00	127,674.95 CR
			8,811.90	7,763.40	127,674.95 CR

Total Debits: 8,811.90

Total Credits: 7,763.40



Julieann Hemaridis
29 Sturt Street
SWANSEA NSW 2281

Borrowers

Christopher William Hemaridis
Hemo Property Trust
Hemo SMSF Property Pty Ltd
Hemo Super Fund
Julieann Hemaridis

Loan Account: 2378697

Start Date:	1 July 2021	End Date:	30 June 2022
Opening Balance:	\$128,723.45	Closing Balance:	\$127,674.95
Interest Rate:	6.68%	Default Rate (if applicable):	8.68%
Total Interest For Period:	\$7,593.40	Account Status:	Arrears

Date	Transaction	Debit	Credit	Balance
19/06/22	Service Fee	\$10.00		\$127,674.95
19/06/22	Interest Charged	\$671.78		\$127,664.95
19/05/22	Service Fee	\$10.00		\$126,993.17
19/05/22	Interest Charged	\$616.77		\$126,983.17
19/04/22	Direct Debit Repayment		-\$881.19	\$126,366.40
19/04/22	Service Fee	\$10.00		\$127,247.59
19/04/22	Interest Charged	\$637.61		\$127,237.59
19/03/22	Service Fee	\$10.00		\$126,599.98
19/03/22	Interest Charged	\$577.09		\$126,589.98
18/03/22	Direct Debit Repayment		-\$881.19	\$126,012.89
19/02/22	Expired Insurance Fee	\$50.00		\$126,894.08
19/02/22	Service Fee	\$10.00		\$126,844.08
19/02/22	Interest Charged	\$639.86		\$126,834.08
18/02/22	Direct Debit Repayment		-\$881.19	\$126,194.22
19/01/22	Direct Debit Repayment		-\$881.19	\$127,075.41
19/01/22	Service Fee	\$10.00		\$127,956.60
19/01/22	Interest Charged	\$641.17		\$127,946.60
19/12/21	Service Fee	\$10.00		\$127,305.43
19/12/21	Interest Charged	\$621.41		\$127,295.43
17/12/21	Direct Debit Repayment		-\$881.19	\$126,674.02
19/11/21	Direct Debit Repayment		-\$881.19	\$127,555.21
19/11/21	Service Fee	\$10.00		\$128,436.40
19/11/21	Interest Charged	\$643.57		\$128,426.40
19/10/21	Direct Debit Repayment		-\$881.19	\$127,782.83
19/10/21	Service Fee	\$10.00		\$128,664.02

Date	Transaction	Debit	Credit	Balance
19/10/21	Interest Charged	\$624.01		\$128,654.02
19/09/21	Service Fee	\$10.00		\$128,030.01
19/09/21	Interest Charged	\$645.66		\$128,020.01
17/09/21	Direct Debit Repayment		-\$881.19	\$127,374.35
19/08/21	Direct Debit Repayment		-\$881.19	\$128,255.54
19/08/21	Service Fee	\$10.00		\$129,136.73
19/08/21	Interest Charged	\$647.08		\$129,126.73
19/07/21	Direct Debit Repayment		-\$881.19	\$128,479.65
19/07/21	Service Fee	\$10.00		\$129,360.84
19/07/21	Interest Charged	\$627.39		\$129,350.84
01/07/21	Opening balance			\$128,723.45
Totals		\$7,763.40	-\$8,811.90	

For all Customer Service enquiries and to access your account online, please phone 13 11 33.

If you have a complaint, please contact our Internal Dispute Resolution (IDR) team on 13 11 33. If your complaint is not resolved to your satisfaction by the IDR team, you can contact either our External Dispute Resolution (EDR) scheme or seek legal advice. EDR is a free service established to provide an independent mechanism to resolve specific complaints. Our EDR provider is the Australian Financial Complaints Authority (AFCA) and can be contacted at 1800 931 678, www.afca.org.au, info@afca.org.au or GPO Box 3, Melbourne VIC 3001.

88000 - Sundry Creditors

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
88000	Sundry Creditors	(\$276.00)		100%
TOTAL		CY Balance	LY Balance	
		(\$276.00)		

Supporting Documents

- General Ledger [Report](#)
- 2022 ASIC Fees.pdf [88000](#)

Standard Checklist

- Attach all source documentation and confirmations of Liability

Hemo Super Fund General Ledger

As at 30 June 2022



Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Creditors (88000)					
Sundry Creditors (88000)					
11/11/2021	ASIC Fees not paid by SMSF - reimbursed			276.00	276.00 CR
	23/09/2022				
				276.00	276.00 CR
Total Debits:	0.00				
Total Credits:	276.00				



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

Inquiries
www.asic.gov.au/invoices
1300 300 630

HEMO SMSF PROPERTY PTY LTD
29 STURT ST SWANSEA NSW 2281

INVOICE STATEMENT

Issue date 11 Nov 21

HEMO SMSF PROPERTY PTY LTD

ACN 609 241 689
Account No. 22 609241689

Summary

Opening Balance	\$0.00
New items	\$276.00
Payments & credits	\$0.00
TOTAL DUE	\$276.00

Please pay

Immediately	\$0.00
By 11 Jan 22	\$276.00

If you have already paid please ignore this invoice statement.

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP

HEMO SMSF PROPERTY PTY LTD

*Receipt # 8797178
out of mortgage
account
Newcastle firm.*

TOTAL DUE	\$276.00
Immediately	\$0.00
By 11 Jan 22	\$276.00

Payment options are listed on the back of this payment slip



Bill Code: 17301
Ref: 2296092416892

ACN 609 241 689 Account No: 22 609241689



22 609241689



*814 129 0002296092416892 20

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amo
2021-11-11	Annual Review - Pty Co	3X8517999480B A	\$27
	Outstanding transactions		
2021-11-11	Annual Review - Pty Co	3X8517999480B A	\$276

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 0924 1689 220

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841



Biller Code: 17301
Ref: 2296092416892

Telephone & Internet Banking – BPAY*

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

89000 - Deferred Tax Liability/Asset

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
89000	Deferred Tax Liability/Asset	(\$1,629.38)	(\$15,703.30)	(89.62)%
TOTAL		CY Balance	LY Balance	
		(\$1,629.38)	(\$15,703.30)	

Supporting Documents

- Deferred Tax Reconciliation Report [Report](#)

Standard Checklist

- Attach all source documentation and confirmations of Liability
- Attach copy of Deferred Tax Reconciliation Report

Hemo Super Fund

Deferred Tax Reconciliation

For The Period 01 July 2021 - 30 June 2022



Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
Revaluations					
HEMOPROP1	251 Swan Street, North Albury NSW, Australia	(155,344.70)	(51,781.56)	(103,563.14)	(103,563.14)
		(155,344.70)	(51,781.56)	(103,563.14)	(103,563.14)
Total		(155,344.70)	(51,781.56)	(103,563.14)	(103,563.14)
Deferred Tax Liability (Asset) Summary					
Opening Balance		15,703.30			
Current Year Transactions		(15,534.47)			
Total Capital Losses		0.00			
Total Tax Losses		0.00			
Deferred Tax WriteBacks/Adjustment		0.00			
Capital Loss carried forward recouped		0.00			
Tax Loss carried forward recouped		1,460.55			
Closing Balance		1,629.38			

A - Financial Statements

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Supporting Documents

- 2022 Financial Statements - unsigned.pdf
- 2022 SMSF Annual Return - unsigned.pdf

Standard Checklist

- Attach copy of Financial Statements
- Attach copy of SMSF Annual Return



Financial statements and reports for the year ended
30 June 2022

Hemo Super Fund



Operating Statement

Statement of Financial Position

Notes to the Financial Statements

Statement of Taxable Income

Compilation Report

Trustees Declaration

Members Summary

Members Statement

Investment Summary

Hemo Super Fund
Operating Statement
For the year ended 30 June 2022



	Note	2022 \$	2021 \$
Income			
Investment Income			
Interest Received		5.55	27.98
Property Income	7	26,599.55	14,758.52
Contribution Income			
Employer Contributions		5,910.90	5,297.14
Personal Concessional		2,600.00	2,600.00
Other Contributions		398.50	0.00
Total Income		<u>35,514.50</u>	<u>22,683.64</u>
Expenses			
Accountancy Fees		0.00	1,980.00
ATO Supervisory Levy		0.00	259.00
Auditor's Remuneration		0.00	550.00
ASIC Fees		276.00	273.00
Bank Charges		170.00	120.00
Property Expenses - Agents Management Fees		634.34	816.11
Property Expenses - Council Rates		1,253.85	1,192.83
Property Expenses - Insurance Premium		1,392.72	1,848.13
Property Expenses - Interest on Loans		7,593.40	7,710.43
Property Expenses - Legal Fees		112.21	0.00
Property Expenses - Repairs Maintenance		936.00	99.00
Property Expenses - Water Rates		1,290.28	1,504.81
		<u>13,658.80</u>	<u>16,353.31</u>
Member Payments			
Life Insurance Premiums		11,719.74	9,838.92
Investment Losses			
Changes in Market Values	8	155,344.70	(145,000.00)
Total Expenses		<u>180,723.24</u>	<u>(118,807.77)</u>
Benefits accrued as a result of operations before income tax		<u>(145,208.74)</u>	<u>141,491.41</u>
Income Tax Expense	9	(14,073.92)	13,973.80
Benefits accrued as a result of operations		<u>(131,134.82)</u>	<u>127,517.61</u>

Hemo Super Fund

Statement of Financial Position

As at 30 June 2022



	Note	2022 \$	2021 \$
Assets			
Investments			
Real Estate Properties (Australian - Residential)	2	200,000.00	375,000.00
Total Investments		<u>200,000.00</u>	<u>375,000.00</u>
Other Assets			
AMP Cash Manager #2522		38,218.01	9,199.25
Total Other Assets		<u>38,218.01</u>	<u>9,199.25</u>
Total Assets		<u>238,218.01</u>	<u>384,199.25</u>
Less:			
Liabilities			
Sundry Creditors		276.00	0.00
Deferred Tax Liability		1,629.38	15,703.30
Limited Recourse Borrowing Arrangements		127,674.95	128,723.45
Total Liabilities		<u>129,580.33</u>	<u>144,426.75</u>
Net assets available to pay benefits		<u>108,637.68</u>	<u>239,772.50</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	4, 5		
Hemaridis, Christopher - Accumulation		22,989.04	59,281.59
Hemaridis, Julieann - Accumulation		85,648.64	180,490.91
Total Liability for accrued benefits allocated to members' accounts		<u>108,637.68</u>	<u>239,772.50</u>



Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

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

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

The financial statements were authorised for issue by the 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 market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire an asset from a willing seller if the following assumptions were made:

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

Market value has been determined as follows:

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

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

b. Cash and Cash Equivalents

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

c. Revenue

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.



Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

Contributions and transfers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

d. Liability for Accrued Benefits

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

e. Income Tax

The income tax expense (income) for the year comprises current income tax expense (income) and deferred tax expense (income).

Current tax expense charged to profit or loss is the tax payable on taxable income. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as unused tax losses.

No deferred income tax is recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled, and their measurement also reflects the manner in which the trustees expect to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

f. 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.

Notes to the Financial Statements

For the year ended 30 June 2022



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: Real Estate Properties (Australian - Residential)

	2022 \$	2021 \$
251 Swan Street, North Albury NSW, Australia	200,000.00	375,000.00
	200,000.00	375,000.00

Note 3: Banks and Term Deposits

	2022 \$	2021 \$
Banks		
AMP Cash Manager #2522	38,218.01	9,199.25
	38,218.01	9,199.25

Note 4: Liability for Accrued Benefits

	2022 \$	2021 \$
Liability for accrued benefits at beginning of year	239,772.50	112,254.89
Benefits accrued as a result of operations	(131,134.82)	127,517.61
Current year member movements	0.00	0.00
	108,637.68	239,772.50

Note 5: Vested Benefits

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

	2022 \$	2021 \$
Vested Benefits	108,637.68	239,772.50

Note 6: Guaranteed Benefits

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

**Note 7: Rental Income**

	2022 \$	2021 \$
251 Swan Street, North Albury NSW, Australia	26,599.55	14,758.52
	26,599.55	14,758.52

Note 8: Changes in Market Values**Unrealised Movements in Market Value**

	2022 \$	2021 \$
Real Estate Properties (Australian - Residential)		
251 Swan Street, North Albury NSW, Australia	(155,344.70)	145,000.00
	(155,344.70)	145,000.00
Total Unrealised Movement	(155,344.70)	145,000.00

Realised Movements in Market Value

	2022 \$	2021 \$
Total Realised Movement	0.00	0.00
Changes in Market Values	(155,344.70)	145,000.00

Note 9: Income Tax Expense

	2022 \$	2021 \$
The components of tax expense comprise		
Deferred Tax Liability/Asset	(14,073.92)	13,973.80
Income Tax Expense	(14,073.92)	13,973.80

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%	(21,781.31)	21,223.71
Less:		
Tax effect of:		
Non Taxable Contributions	59.78	0.00
Increase in MV of Investments	0.00	21,750.00
Tax Losses Deducted	1,460.55	0.00

Notes to the Financial Statements

For the year ended 30 June 2022



Add:

Tax effect of:

Decrease in MV of Investments	23,301.71	0.00
Tax Losses	0.00	526.20
Rounding	(0.07)	0.09

Less credits:

Current Tax or Refund	<u>0.00</u>	<u>0.00</u>
-----------------------	-------------	-------------

Hemo Super Fund

Statement of Taxable Income

For the year ended 30 June 2022



	2022
	\$
Benefits accrued as a result of operations	(145,208.74)
Less	
Tax Losses Deducted	9,737.00
Non Taxable Contributions	398.50
	<u>10,135.50</u>
Add	
Decrease in MV of investments	155,344.70
	<u>155,344.70</u>
SMSF Annual Return Rounding	(0.46)
	<u>0.00</u>
Taxable Income or Loss	<u>0.00</u>
Income Tax on Taxable Income or Loss	0.00
	<u>0.00</u>
CURRENT TAX OR REFUND	<u>0.00</u>
Supervisory Levy	259.00
	<u>259.00</u>
AMOUNT DUE OR REFUNDABLE	<u>259.00</u>

Hemo Super Fund Compilation Report



We have compiled the accompanying special purpose financial statements of the Hemo Super Fund which comprise the statement of financial position as at 30 June 2022, the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. 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(s)

The Trustee(s) of Hemo Super 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(s), 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 trustees 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.

Brendan Curran

of

BPC Accounting Chartered Accountants PO Box 41, Budgewoi, New South Wales 2262

Signed:

Dated: 27/10/2022

Hemo Super Fund Trustees Declaration



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

The trustees declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2022 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2022 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2022.

Specifically, the trustees declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the Fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Regulations 1994; and
- to the knowledge of the trustees, there have been no events or transactions subsequent to the balance date which could have a material impact on the Fund. Where such events have occurred, the effect of such events has been accounted and noted in the Fund's financial statements.

Signed in accordance with a resolution of the trustees by:

.....
Christopher Hemaridis

Trustee

.....
Julieann Hemaridis

Trustee

27 October 2022

Hemo Super Fund Members Summary

As at 30 June 2022



Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Christopher William Hemaridis (Age: 52)											
HEMCHR00001A - Accumulation											
59,281.59	2,998.50		(33,022.19)			390.00	(4,745.84)		10,624.70		22,989.04
59,281.59	2,998.50		(33,022.19)			390.00	(4,745.84)		10,624.70		22,989.04
Julieann Hemaridis (Age: 46)											
HEMJUL00001A - Accumulation											
180,490.91	5,910.90		(109,376.21)			886.64	(10,604.72)		1,095.04		85,648.64
180,490.91	5,910.90		(109,376.21)			886.64	(10,604.72)		1,095.04		85,648.64
239,772.50	8,909.40		(142,398.40)			1,276.64	(15,350.56)		11,719.74		108,637.68

Hemo Super Fund

Members Statement



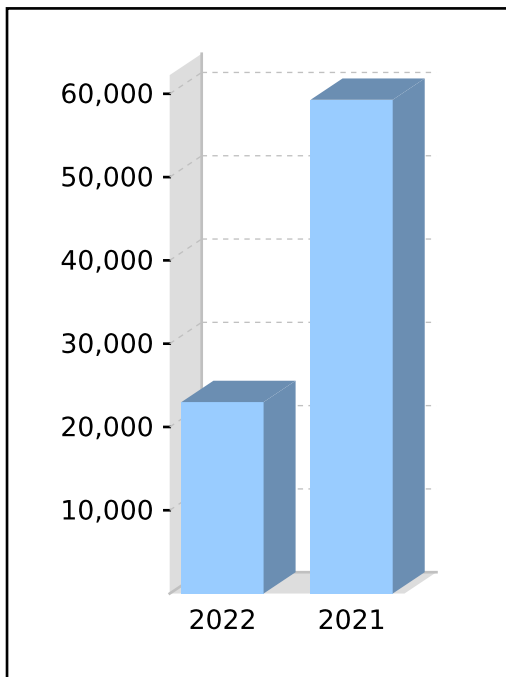
Christopher William Hemaridis
 29 Sturt Street
 Swansea, New South Wales, 2281, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	52	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	22,989.04
Date Joined Fund:	05/12/2012		
Service Period Start Date:	05/12/2012		
Date Left Fund:			
Member Code:	HEMCHR00001A		
Account Start Date:	05/12/2012		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	22,989.04
<u>Preservation Components</u>	
Preserved	22,092.60
Unrestricted Non Preserved	
Restricted Non Preserved	896.44
<u>Tax Components</u>	
Tax Free	398.50
Taxable	22,590.54



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	59,281.59	31,800.90
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)	2,600.00	2,600.00
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions	398.50	
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(33,022.19)	36,489.40
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	390.00	390.00
Income Tax	(4,745.84)	2,289.67
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	10,624.70	8,929.04
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	22,989.04	59,281.59

Hemo Super Fund

Members Statement



Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Christopher William Hemaridis
Trustee

Julieann Hemaridis
Trustee

Hemo Super Fund Members Statement



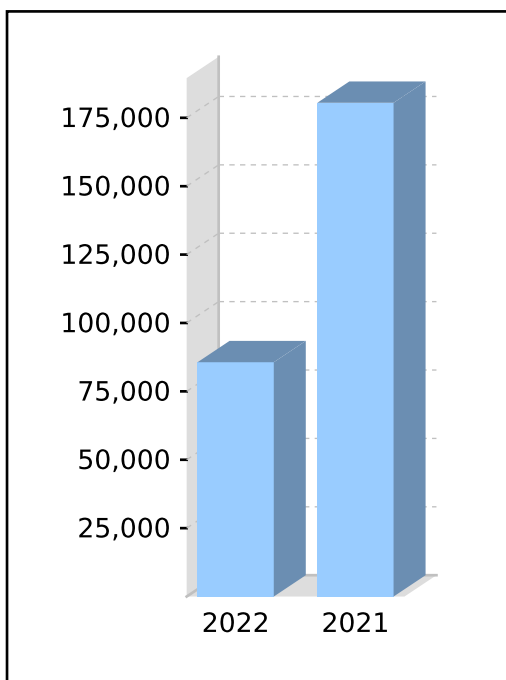
Julieann Hemaridis
29 Sturt Street
Swansea, New South Wales, 2281, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	46	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	85,648.64
Date Joined Fund:	05/12/2012		
Service Period Start Date:	05/12/2012		
Date Left Fund:			
Member Code:	HEMJUL00001A		
Account Start Date:	05/12/2012		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	85,648.64
<u>Preservation Components</u>	
Preserved	85,648.64
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	
Taxable	85,648.64



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	180,490.91	80,453.99
<u>Increases to Member account during the period</u>		
Employer Contributions	5,910.90	5,297.14
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(109,376.21)	106,943.79
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	886.64	794.57
Income Tax	(10,604.72)	10,499.56
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	1,095.04	909.88
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	85,648.64	180,490.91

Hemo Super Fund

Members Statement



Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Christopher William Hemaridis
Trustee

Julieann Hemaridis
Trustee

Hemo Super Fund Investment Summary Report



As at 30 June 2022

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
AMP Cash Manager #2522		38,218.010000	38,218.01	38,218.01	38,218.01			16.04 %
			38,218.01		38,218.01			16.04 %
Real Estate Properties (Australian - Residential)								
HEMOPROP 1 251 Swan Street, North Albury NSW, Australia	1.00	200,000.000000	200,000.00	174,095.09	174,095.09	25,904.91	14.88 %	83.96 %
			200,000.00		174,095.09	25,904.91	14.88 %	83.96 %
			238,218.01		212,313.10	25,904.91	12.20 %	100.00 %

.....**Electronic Lodgment Declaration (SMSF)**

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

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to ato.gov.au/privacy

The Australian Business Register

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

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information - it outlines our commitment to safeguarding your details.

Electronic funds transfer - direct debit

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax File Number	Name of Fund	Year
Provided	Hemo Super Fund	2022

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration:

I declare that:

- ■ All the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct; and
- ■ I authorise the agent to lodge this tax return.

Signature of Partner, Trustee, or Director		Date	/ /
--	--	------	-----

ELECTRONIC FUNDS TRANSFER CONSENT

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

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

5 Wt i bhBUa Y	Christopher William Hemaridis &		
Account Number	939200 928202522	Client Reference	HEMA03

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

Signature		Date	/ /
-----------	--	------	-----

.....Tax Agent's 8 YWUf Ujcb

I declare that:

- I have prepared this tax return in accordance with the information supplied by the partner, trustee, director or public officer
- I have received a declaration made by the entity that the information provided to me for the preparation of this tax return is true and correct; and
- I am authorised by the partner, trustee, director or public officer to lodge this tax return, including any applicable schedules.

Agent's signature.....

Date

Contact name

Client Reference

Agent's Phone Number

HUI '5 [YbhBi a VYf

Self-managed superannuation fund annual return **2022**

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2022* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2022* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ⊖ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

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

S M I T H S T

- Place in ALL applicable boxes.

Postal address for annual returns:

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

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 **Tax file number (TFN)**

➤ To assist processing, write the fund's TFN at the top of pages 3, 5, 7, 9 and 11.

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

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

Hemo Super Fund

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

4 **Current postal address**

BPC Accounting Chartered Accountants

PO Box 41

Suburb/town

Budgewoi

State/territory

NSW

Postcode

2262

5 **Annual return status**

Is this an amendment to the SMSF's 2022 return?

A No Yes

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

B No Yes

Tax File Number

6 SMSF auditor

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A** / /

Was Part A of the audit report qualified? **B** No Yes

Was Part B of the audit report qualified? **C** No Yes

If Part B of the audit report was qualified, have the reported issues been rectified? **D** No Yes

7 Electronic funds transfer (EFT)

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

A Fund's financial institution account details

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

Fund BSB number Fund account number

Fund account name

I would like my tax refunds made to this account. Go to C.

B Financial institution account details for tax refunds

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

BSB number Account number

Account name

C Electronic service address alias

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

Tax File Number

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

9 Was the fund wound up during the income year?

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

10 Exempt current pension income

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

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

No Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

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

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

Section B: Income

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

11 Income

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

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2022*.

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

Code

Net capital gain **A** \$

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

Gross interest **C** \$

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

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

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

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

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

Calculation of assessable contributions

Assessable employer contributions

R1 \$

plus Assessable personal contributions

R2 \$

plus **No-TFN-quoted contributions

R3 \$
(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

R6 \$

Gross distribution from partnerships **I** \$ Loss

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

*Gross trust distributions **M** \$ Code

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

Calculation of non-arm's length income

*Net non-arm's length private company dividends

U1 \$

plus *Net non-arm's length trust distributions

U2 \$

plus *Net other non-arm's length income

U3 \$

*Other income **S** \$ Code

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

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

#This is a mandatory label.

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

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

Exempt current pension income **Y** \$

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

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES
Interest expenses within Australia	A1 \$ <input type="text" value="7,593"/>		A2 \$ <input type="text"/>
Interest expenses overseas	B1 \$ <input type="text"/>		B2 \$ <input type="text"/>
Capital works expenditure	D1 \$ <input type="text"/>		D2 \$ <input type="text"/>
Decline in value of depreciating assets	E1 \$ <input type="text"/>		E2 \$ <input type="text"/>
Insurance premiums – members	F1 \$ <input type="text" value="11,719"/>		F2 \$ <input type="text"/>
SMSF auditor fee	H1 \$ <input type="text"/>		H2 \$ <input type="text"/>
Investment expenses	I1 \$ <input type="text" value="5,619"/>		I2 \$ <input type="text"/>
Management and administration expenses	J1 \$ <input type="text" value="446"/>		J2 \$ <input type="text"/>
Forestry managed investment scheme expense	U1 \$ <input type="text"/>		U2 \$ <input type="text"/>
Other amounts	L1 \$ <input type="text"/>	Code <input type="text"/>	L2 \$ <input type="text"/>
Tax losses deducted	M1 \$ <input type="text" value="9,737"/>		

TOTAL DEDUCTIONS

N \$
(Total **A1** to **M1**)

TOTAL NON-DEDUCTIBLE EXPENSES

Y \$
(Total **A2** to **L2**)

#TAXABLE INCOME OR LOSS

O \$ Loss
(**TOTAL ASSESSABLE INCOME** less **TOTAL DEDUCTIONS**)

TOTAL SMSF EXPENSES

Z \$
(**N** plus **Y**)

#This is a mandatory label.

Section D: Income tax calculation statement

#Important:

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

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2022* on how to complete the calculation statement.

#Taxable income	A	\$	<input style="width: 95%;" type="text" value="0"/>	
<small>(an amount must be included even if it is zero)</small>				
#Tax on taxable income	T1	\$	<input style="width: 95%;" type="text" value="0.00"/>	
<small>(an amount must be included even if it is zero)</small>				
#Tax on no-TFN-quoted contributions	J	\$	<input style="width: 95%;" type="text" value="0.00"/>	
<small>(an amount must be included even if it is zero)</small>				
Gross tax	B	\$	<input style="width: 95%;" type="text" value="0.00"/>	
<small>(T1 plus J)</small>				

Foreign income tax offset	C1	\$	<input style="width: 95%;" type="text"/>	
Rebates and tax offsets	C2	\$	<input style="width: 95%;" type="text"/>	
Non-refundable non-carry forward tax offsets				
C \$ <input style="width: 95%;" type="text"/>				
<small>(C1 plus C2)</small>				

SUBTOTAL 1

T2 \$

(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1	\$	<input style="width: 95%;" type="text" value="0.00"/>	
Early stage venture capital limited partnership tax offset carried forward from previous year	D2	\$	<input style="width: 95%;" type="text" value="0.00"/>	
Early stage investor tax offset	D3	\$	<input style="width: 95%;" type="text" value="0.00"/>	
Early stage investor tax offset carried forward from previous year	D4	\$	<input style="width: 95%;" type="text" value="0.00"/>	
Non-refundable carry forward tax offsets				
D \$ <input style="width: 95%;" type="text" value="0.00"/>				
<small>(D1 plus D2 plus D3 plus D4)</small>				
SUBTOTAL 2				
T3 \$ <input style="width: 95%;" type="text" value="0.00"/>				
<small>(T2 less D – cannot be less than zero)</small>				

Complying fund's franking credits tax offset	E1	\$	<input style="width: 95%;" type="text"/>	
No-TFN tax offset	E2	\$	<input style="width: 95%;" type="text"/>	
National rental affordability scheme tax offset	E3	\$	<input style="width: 95%;" type="text"/>	
Exploration credit tax offset	E4	\$	<input style="width: 95%;" type="text" value="0.00"/>	
Refundable tax offsets				
E \$ <input style="width: 95%;" type="text"/>				
<small>(E1 plus E2 plus E3 plus E4)</small>				

#TAX PAYABLE T5 \$

(T3 less E – cannot be less than zero)

Section 102AAM interest charge

G \$

H1	Credit for interest on early payments – amount of interest	<input style="width: 90%;" type="text"/>		
H2	Credit for tax withheld – foreign resident withholding (excluding capital gains)	<input style="width: 90%;" type="text"/>		
H3	Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<input style="width: 90%;" type="text"/>		
H5	Credit for TFN amounts withheld from payments from closely held trusts	<input style="width: 90%;" type="text" value="0.00"/>		
H6	Credit for interest on no-TFN tax offset	<input style="width: 90%;" type="text"/>		
H8	Credit for foreign resident capital gains withholding amounts	<input style="width: 90%;" type="text" value="0.00"/>		
			Eligible credits	
			H	<input style="width: 90%;" type="text"/>
			<i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>	

#Tax offset refunds <small>(Remainder of refundable tax offsets)</small>	I	<input style="width: 90%;" type="text" value="0.00"/>
<small>(unused amount from label E – an amount must be included even if it is zero)</small>		

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE <small>A positive amount at S is what you owe, while a negative amount is refundable to you.</small>	S	<input style="width: 90%;" type="text" value="259.00"/>
<small>(T5 plus G less H less I less K plus L less M plus N)</small>		

#This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a *Losses schedule 2022*.

Tax losses carried forward to later income years	U	\$	<input style="width: 90%;" type="text" value="6,407"/>
Net capital losses carried forward to later income years	V	\$	<input style="width: 90%;" type="text"/>

Section F: **Member information**

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name **Hemaridis**

First given name **Christopher** Other given names **William**

Member's TFN See the Privacy note in the Declaration. **152667489** Date of birth **09/11/1969**

Contributions OPENING ACCOUNT BALANCE \$ **59,281.59**

! Refer to instructions for completing these labels.

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

H1 Receipt date / /

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J \$

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

Contributions from non-complying funds and previously non-complying funds
T \$

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

TOTAL CONTRIBUTIONS N \$
(Sum of labels **A** to **M**)

Other transactions

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

TRIS Count **CLOSING ACCOUNT BALANCE S \$**
(**S1 plus S2 plus S3**)

Allocated earnings or losses
O \$ **Loss**

Inward rollovers and transfers
P \$

Outward rollovers and transfers
Q \$

Lump Sum payments
R1 \$ **Code**

Income stream payments
R2 \$ **Code**

Accumulation phase value **X1 \$**

Retirement phase value **X2 \$**

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

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name Hemaridis

First given name Julieann Other given names

Member's TFN See the Privacy note in the Declaration. 199750771 Date of birth 02/12/1975

Contributions OPENING ACCOUNT BALANCE \$ 180,490.91

! Refer to instructions for completing these labels.

- Employer contributions
A \$ 5,910.90
- ABN of principal employer
A1
- Personal contributions
B \$
- CGT small business retirement exemption
C \$
- CGT small business 15-year exemption amount
D \$
- Personal injury election
E \$
- Spouse and child contributions
F \$
- Other third party contributions
G \$

- Proceeds from primary residence disposal
H \$
- Receipt date **H1** Day / Month / Year
- Assessable foreign superannuation fund amount
I \$
- Non-assessable foreign superannuation fund amount
J \$
- Transfer from reserve: assessable amount
K \$
- Transfer from reserve: non-assessable amount
L \$
- Contributions from non-complying funds and previously non-complying funds
T \$
- Any other contributions (including Super Co-contributions and Low Income Super Amounts)
M \$

TOTAL CONTRIBUTIONS N \$ 5,910.90
(Sum of labels A to M)

Other transactions

- Accumulation phase account balance
S1 \$ 85,648.64
- Retirement phase account balance - Non CDBIS
S2 \$ 0.00
- Retirement phase account balance - CDBIS
S3 \$ 0.00

- Allocated earnings or losses
O \$ 100,753.17 Loss
L
- Inward rollovers and transfers
P \$
- Outward rollovers and transfers
Q \$
- Lump Sum payments
R1 \$ Code
- Income stream payments
R2 \$ Code

0 TRIS Count **CLOSING ACCOUNT BALANCE S \$** 85,648.64
(S1 plus S2 plus S3)

- Accumulation phase value **X1 \$**
- Retirement phase value **X2 \$**
- Outstanding limited recourse borrowing arrangement amount **Y \$**

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

15b Australian direct investments

Cash and term deposits **E** \$

<p>Limited recourse borrowing arrangements</p> <p>Australian residential real property J1 \$ <input type="text" value="200,000"/></p> <p>Australian non-residential real property J2 \$ <input type="text"/></p> <p>Overseas real property J3 \$ <input type="text"/></p> <p>Australian shares J4 \$ <input type="text"/></p> <p>Overseas shares J5 \$ <input type="text"/></p> <p>Other J6 \$ <input type="text"/></p> <p>Property count J7 <input type="text" value="1"/></p>	<p>Debt securities F \$ <input type="text"/></p> <p>Loans G \$ <input type="text"/></p> <p>Listed shares H \$ <input type="text"/></p> <p>Unlisted shares I \$ <input type="text"/></p> <p>Limited recourse borrowing arrangements J \$ <input type="text" value="200,000"/></p> <p>Non-residential real property K \$ <input type="text"/></p> <p>Residential real property L \$ <input type="text"/></p> <p>Collectables and personal use assets M \$ <input type="text"/></p> <p>Other assets O \$ <input type="text"/></p>
---	---

15c Other investments

Crypto-Currency **N** \$

15d Overseas direct investments

Overseas shares **P** \$

Overseas non-residential real property **Q** \$

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

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

15e In-house assets

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

15f Limited recourse borrowing arrangements

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

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

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements		V1 \$ <input type="text" value="127,674"/>
Permissible temporary borrowings		V2 \$ <input type="text"/>
Other borrowings		V3 \$ <input type="text"/>
Borrowings		V \$ <input type="text" value="127,674"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W \$ <input type="text" value="108,639"/>
Reserve accounts		X \$ <input type="text"/>
Other liabilities		Y \$ <input type="text" value="1,905"/>
TOTAL LIABILITIES		Z \$ <input type="text" value="238,218"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$

Total TOFA losses **I** \$

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2021–22 income year, write **2022**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2022*. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2022* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2022*. **D**

Section K: **Declarations**

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date / /

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

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

Tax agent's signature

Date / /

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

Losses schedule

2022

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2022 tax return. Superannuation funds should complete and attach this schedule to their 2022 tax return.

Print neatly in BLOCK LETTERS with a black or blue ballpoint pen only. Print one letter or number in each box. Do not use correction fluid or tape.

Place in all applicable boxes.

Refer to *Losses schedule instructions 2022*, available on our website ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

Provided

Name of entity

Hemo Super Fund

Australian business number

73738040040

Part A – Losses carried forward to the 2022–23 income year – excludes film losses

1 Tax losses carried forward to later income years

Year of loss		
2021–22	B	
2020–21	C	3,508
2019–20	D	2,899
2018–19	E	
2017–18	F	
2016–17 and earlier income years	G	
Total	U	6,407

Transfer the amount at **U** to the **Tax losses carried forward to later income years** label on your tax return.

2 Net capital losses carried forward to later income years

Year of loss		
2021–22	H	
2020–21	I	
2019–20	J	
2018–19	K	
2017–18	L	
2016–17 and earlier income years	M	
Total	V	

Transfer the amount at **V** to the **Net capital losses carried forward to later income years** label on your tax return.

Tax File Number **Part B – Ownership and business continuity test** – company and listed widely held trust only

Complete item 3 of **Part B** if a loss is being carried forward to later income years and the business continuity test has to be satisfied in relation to that loss.

Do not complete items 1 or 2 of **Part B** if, in the 2021–22 income year, no loss has been claimed as a deduction, applied against a net capital gain or, in the case of companies, losses have not been transferred in or out.

1 Whether continuity of majority ownership test passed

Note: If the entity has deducted, applied, transferred in or transferred out (as applicable) in the 2021–22 income year a loss incurred in any of the listed years, print **X** in the **Yes** or **No** box to indicate whether the entity has satisfied the continuity of majority ownership test in respect of that loss.

Year of loss		Yes	No
2021–22	A	<input type="checkbox"/>	<input type="checkbox"/>
2020–21	B	<input type="checkbox"/>	<input type="checkbox"/>
2019–20	C	<input type="checkbox"/>	<input type="checkbox"/>
2018–19	D	<input type="checkbox"/>	<input type="checkbox"/>
2017–18	E	<input type="checkbox"/>	<input type="checkbox"/>
2016–17 and earlier income years	F	<input type="checkbox"/>	<input type="checkbox"/>

2 Amount of losses deducted/applied for which the continuity of majority ownership test is not passed but the business continuity test is satisfied – excludes film lossesTax losses **G** Net capital losses **H** **3 Losses carried forward for which the business continuity test must be satisfied before they can be deducted/applied in later years** – excludes film lossesTax losses **I** Net capital losses **J** **4 Do current year loss provisions apply?**

Is the company required to calculate its taxable income or tax loss for the year under Subdivision 165-B or its net capital gain or net capital loss for the year under Subdivision 165-CB of the *Income Tax Assessment Act 1997* (ITAA 1997)?

K Yes No **Part C – Unrealised losses** – company only

Note: These questions relate to the operation of Subdivision 165-CC of ITAA 1997.

Has a changeover time occurred in relation to the company after 1.00pm by legal time in the Australian Capital Territory on 11 November 1999?

L Yes No

If you printed **X** in the **No** box at **L**, do not complete **M**, **N** or **O**.

At the changeover time did the company satisfy the maximum net asset value test under section 152-15 of ITAA 1997?

M Yes No

If you printed **X** in the **No** box at **M**, has the company determined it had an unrealised net loss at the changeover time?

N Yes No

If you printed **X** in the **Yes** box at **N**, what was the amount of unrealised net loss calculated under section 165-115E of ITAA 1997?

O

Tax File Number **Part D – Life insurance companies**Complying superannuation class tax losses carried forward to later income years **P** Complying superannuation net capital losses carried forward to later income years **Q** **Part E – Controlled foreign company losses**Current year CFC losses **M** CFC losses deducted **N** CFC losses carried forward **O** **Part F – Tax losses reconciliation statement**Balance of tax losses brought forward from the prior income year **A** **ADD** Uplift of tax losses of designated infrastructure project entities **B** **SUBTRACT** Net forgiven amount of debt **C** **ADD** Tax loss incurred (if any) during current year **D** **ADD** Tax loss amount from conversion of excess franking offsets **E** **SUBTRACT** Net exempt income **F** **SUBTRACT** Tax losses forgone **G** **SUBTRACT** Tax losses deducted **H** **SUBTRACT** Tax losses transferred out under Subdivision 170-A
(only for transfers involving a foreign bank branch or a PE of a foreign financial entity) **I** Total tax losses carried forward to later income years **J**

Tax File Number

If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

Important

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements.

Privacy

Taxation law authorises the ATO to collect information and disclose it to other government agencies. This includes personal information of the person authorised to sign the declaration. For information about your privacy go to ato.gov.au/privacy

Taxpayer's declaration

I declare that the information on this form is true and correct.

Signature

Date / /

Contact person

Daytime contact number (include area code)

B - Permanent Documents

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Supporting Documents

- Fund Summary Report [Report](#)
- 2022 Company Statement for Custodian Trustee.pdf
- Trust Deed 05-12-2012 - signed.pdf
- ABN Lookup.pdf
- Super Fund Lookup.pdf

Standard Checklist

- Attach latest copy of ASIC annual company statement (if corporate trustee)
- Ensure latest copies of ATO Trustee Declarations and ATO confirmation that the fund is a regulated fund is attached
- Ensure latest copies of trustee consents, member consents and registers are attached
- Ensure latest copy of trust deed (including amendments) are attached
- Use [Australian Business Register](#) to ensure details are correct
- Use [Super Fund Lookup](#) to check the eligibility to receive rollovers and contributions

Hemo Super Fund Fund Summary Report

As at 30 June 2022



Fund Details

Date Formed: 30/11/2012

Tax File Number: Provided

ABN: 73738040040

Period: 01/07/2021 - 30/06/2022

Fund Type: SMSF

GST Registered: No

Postal Address:

29 Sturt Street

Swansea, New South Wales 2281

Physical Address:

29 Sturt Street

Swansea, New South Wales 2281

Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Hemaridis, Christopher	52	1	0	Provided	Not Provided
Hemaridis, Julieann	46	1	0	Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Accountant	Curran, Brendan
Auditor	Boys, Tony
Tax Agent	Curran, Brendan
Trustee	Hemaridis, Christopher
Trustee	Hemaridis, Julieann

Inquires 1300 300 630

Issue date 11 Nov 21

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 17647017

Check this statement carefully

You are legally obligated to ensure that all your company details listed on this company statement are complete and correct. This is required under s346C (1) and/or s346B and s346C (2) of the Corporations Act 2001.

You must check this statement carefully and inform ASIC of any changes or corrections immediately. **Do not return this statement.** You must notify ASIC within 28 days after the date of change, and within 28 days after the date of issue of your annual company statement. Late lodgement of changes will result in late fees. These requirements do not apply to the **Additional company information.**

ACN 609 241 689
FOR HEMO SMSF PROPERTY PTY LTD

REVIEW DATE: 11 November 21

You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to www.asic.gov.au/changes
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.
Ph: 1300 300 630



Use your agent.

Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

1 **Registered office**
29 STURT STREET SWANSEA NSW 2281

2 **Principal place of business**
29 STURT STREET SWANSEA NSW 2281

3 **Officeholders**

Name: CHRISTOPHER WILLIAM HEMARIDIS
Born: LIVERPOOL NSW
Date of birth: 09/11/1969
Address: 29 STURT STREET SWANSEA NSW 2281
Office(s) held: DIRECTOR, APPOINTED 11/11/2015

Name: JULIEANN HEMARIDIS
Born: MANLY NSW
Date of birth: 02/12/1975
Address: 29 STURT STREET SWANSEA NSW 2281
Office(s) held: DIRECTOR, APPOINTED 11/11/2015; SECRETARY, APPOINTED 11/11/2015

4 **Company share structure**

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY	2	\$2.00	\$0.00

5 **Members**

These details continue on the next page

HEMO SMSF PROPERTY PTY LTD ACN 609 241 689

Page 1 of 2

Company statement continued

Name: CHRISTOPHER WILLIAM HEMARIDIS

Address: 29 STURT STREET SWANSEA NSW 2281

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

Name: JULIEANN HEMARIDIS

Address: 29 STURT STREET SWANSEA NSW 2281

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

End of company statement

This concludes the information to which the company must respond (if incorrect) under s346C of the Corporations Act 2001.

Julieann Hemaridis
Account changed to
Hemo SMSF Property Pty Ltd
to allow us
payments due to AMP
people books for payments

Current details for ABN 73 738 040 040

ABN details

Entity name: The Trustee for Hemo Super Fund

ABN status: Active from 30 Nov 2012

Entity type: Superannuation Fund

Goods & Services Tax (GST): Not currently registered for GST

Main business location: NSW 2281

Super Fund Lookup

Use Super Fund Lookup [🔗](#) to check the eligibility of **The Trustee for Hemo Super Fund** to receive rollovers and contributions

Deductible gift recipient status

Not entitled to receive tax deductible gifts


ABN last updated: 08 Aug 2018

Record extracted: 20 Sep 2022

Disclaimer

The Registrar makes every reasonable effort to maintain current and accurate information on this site. The Commissioner of Taxation advises that if you use ABN Lookup for information about another entity for taxation purposes and that information turns out to be incorrect, in certain circumstances you will be protected from liability. For more information see [disclaimer](#).

The Trustee for Hemo Super Fund

ABN:	73 738 040 040 View record on ABN Lookup 
ABN Status:	Active from 30 Nov 2012
Fund type:	ATO Regulated Self-Managed Superannuation Fund
Contact details:	PO Box 41 BUDGEWOI NSW 2262 AUSTRALIA
Status:	Complying



ABN last updated: 08 Aug 2018 **Record extracted:** 20 Sep 2022

What does 'Complying' mean?

A 'Complying' SMSF:

- is a regulated fund
- is a resident of Australia, and
- has been issued with a [Notice of compliance](#)

APRA Funds

See the [guidance](#)  issued by APRA for further assistance in managing transfers and rollovers to SMSFs. Use the [ATO Business Portal](#)  to verify a person is a member of the SMSF before completing a transfer or rollover.

Superannuation guarantee payments

Contributions made to complying funds can qualify as Superannuation Guarantee (SG) payments. This record extract can be used to confirm this fund has been issued with a *Notice of Compliance* and is currently entitled to receive employer SG payments.

Tax rates

Complying funds that meet [Superannuation Industry \(Supervision\) Act 1993](#)  (SISA) standards qualify for **concessional tax rates**.

Also refer to [frequently asked questions](#).

Disclaimer

This extract is based on information supplied by superannuation entities to the Commissioner of Taxation.

Important Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.

Superannuation Trust Deed for a Self- Managed Fund

for

Hemo Super Fund

PO Box 7098
Redhead NSW 2290
Tel: 02 4944 8820

admin@ftpi.com.au

Maddocks
Level 6
140 William Street
Melbourne VIC 3000
Tel: 03 9288 0555
Fax: 03 9288 0666
info@maddocks.com.au
www.maddocks.com.au

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Overview

For the convenience of users, this superannuation trust deed is written in plain language. It contains only those clauses that are appropriate for the particular form of self-managed superannuation fund that you have chosen. *It is not suitable for any other form of fund.*

If you decide to change the trustees of the fund, for example, replace individual trustees with a corporate trustee or replace a corporate trustee with individual trustees, you will have to use the Cleardocs system to create a replacement deed that incorporates the necessary clauses for the new form of fund.

You cannot change the form of the fund in any other way.

A Establishment of the fund

The establishment of the fund

- 1 The person named in Schedule 1 as the 'person establishing the fund' establishes the Hemo Super Fund as a self-managed superannuation fund under the SIS Act. It is an indefinitely continuing superannuation fund.

Purpose of the fund

- 2 The sole or primary purpose of the fund is to provide old age pensions to members on their retirement.

Trustees of the fund

- 3 The initial trustee is named in Schedule 1 of this deed. The trustee accepts the appointment. The fund is vested in the trustees. No other person (including a member) has any legal or beneficial interest in any asset of the fund except to the extent expressly stated elsewhere in this deed. The trustees must manage the fund in accordance with this deed.

Method of decision by trustees under this deed

- 4 Subject to clause 5, if there is more than one trustee they must act jointly.

Meetings of trustees

- 5 Any trustee may call a meeting of trustees by providing 7 days' written notice to each of the other trustees at their address listed in Schedule 1 (or to any other address of a trustee if that trustee has informed each of the other trustees of the other address). The following rules apply to any such meeting:
 - unless agreed to by all the trustees, the meeting may only be within business hours;
 - a trustee may attend the meeting by phone;
 - a quorum for the meeting will be all the trustees, and if all the trustees are not in attendance within 15 minutes after the scheduled time the meeting will be adjourned for 5 business days, to be held at the same time of day (**adjourned meeting**);
 - at the adjourned meeting, the quorum of trustees will be those trustees in attendance;
 - at any meeting, if the trustees are unable to reach a decision unanimously or by majority then decisions will be made by poll, with each trustee having the number of votes equal to the nearest dollar figure (rounded up) representing the value of the benefits of the member whom that trustee represents;
 - the requirement for 7 days' written notice of a meeting may be waived if all the

trustees agree.

Deed subject to superannuation law

- 6 This deed is to be interpreted so as to comply with superannuation law. In particular, it is to be construed so that the fund it establishes qualifies as a self managed superannuation fund under superannuation law and so that it qualifies for, and payments from it qualify for, concessional tax treatment under the Tax Act. To the extent that anything in this deed is inconsistent with superannuation law, it is to be severed from the deed. Any obligation imposed by superannuation law in respect of the fund established by this deed that is not expressed in this deed is nonetheless to be regarded as incorporated in it by reference.

Trustee must comply with law

- 7 The trustee must not do or fail to do anything as trustee of the fund that would result in either of the following:
- a breach of law, including superannuation law; or
 - the fund ceasing to qualify as a self managed superannuation fund under superannuation law or to qualify for, or for payments made from the fund to qualify for, concessional tax treatment under the Tax Act.

B Membership

Initial members of the fund

- 8 The initial members of the fund are named in Schedule 1. Each of them has completed and signed the 'Application to become a Member' in a form that is equivalent to the form set out in Schedule 2.

Trustee may appoint additional members

- 9 The trustee may appoint a person as an additional member of the fund if he or she has completed and signed an 'Application to become a Member' in a form that is equivalent to the form for initial members set out in Schedule 2, or on another form approved by the trustee.

The additional member must consent to becoming a trustee of the fund upon appointment unless the additional member is unable to become a trustee under superannuation law.

Beneficiaries as additional members

- 10 Subject to clause 14, a person who is to receive a death benefit from the fund in the form of a pension becomes a member of the fund when:
- the trustee has accepted that person as an additional member; and
 - that person has received a pension payment from the fund.

Applicant to provide information to trustee

- 11 On written request by the trustee, a member or applicant for membership of the fund must supply the trustee with information that the trustee thinks necessary for any purpose. This extends to submitting to a medical examination by a doctor who is acceptable to the trustee.
- 12 If a member fails to do so, the trustee may refuse to accept further contributions in respect of that member.
- 13 If an applicant fails to do so, the trustee may decline to accept the applicant as a member.

Conditions must be met

- 14 Subject to clause 29, a person does not become an additional member of the fund, and the trustee must not accept a person as an additional member of the fund, unless each of the following conditions is met:
- the total number of members would be no more than 4;
 - the person is not disqualified from being a trustee of the fund;
 - the person is not in an employment relationship with another member of the fund except another member who is also a relative of that person;
 - the trustee is satisfied that the person will become a trustee of the fund on being accepted as a member of the fund.

Effect of becoming member

- 15 An additional member becomes bound by this deed on being accepted as an additional member.

Date of commencement of membership of additional member

- 16 An additional member's membership commences on the date the trustee specifies, when accepting the person as a member. If the trustee does not specify a date, then the additional member's membership commences on the date the trustee received his or her application or the date referred to in clause 10 (if applicable).

Date of additional member's commencement as trustee

- 17 An additional member becomes trustee of the fund on the date his or her membership commences.

Back-dating of membership

- 18 With the trustee's consent, the relevant participating employer may back-date the commencement of an additional member's membership for any period the employer thinks fit. Unless the employer decides otherwise with the agreement of the trustee, that additional period will count as a period of membership.

Conditions on membership

- 19 The trustee may impose any conditions the trustee thinks fit on the membership of an additional member and the additional member's rights and duties. The trustee may remove or vary any condition at any time.

Trustee must notify new member

- 20 As soon as practicable after a person becomes a member of the fund (and not later than 3 months after the person becomes a member), the trustee must ensure that the member is given a product disclosure statement (in the form set out in Schedule 6, updated as required) which the superannuation law requires to be given to new members of the fund.

Trustee must disclose and report

- 21 The trustee must ensure that members, former members and beneficiaries are provided with information in writing, or copies of accounts, records and documents of the fund, that the superannuation law requires them to be given.

Trustee must notify exiting member

- 22 As soon as practicable after a person ceases to be a member of the fund, the trustee must ensure that that person (or his or her legal personal representative) is given a written statement of the information the superannuation law requires to be given to persons who cease to be members of the fund.

Limit on disclosure

- 23 A dependant of a member is not entitled to any additional information relating to the operation or conduct of the fund which the trustee thinks it is inappropriate to disclose.

Members must inform trustee of change affecting fund compliance

- 24 A member must immediately inform the trustee if the member becomes aware that either of the following may happen:
- the member may enter into an employment relationship with another member who is not also a relative of the member; or
 - the member may be disqualified from being a trustee of the fund.

Members and trustee must ensure fund compliance

- 25 A member and the trustee must ensure that the member ceases to be a member of the fund within 6 months after either of the following happens:
- the member enters into an employment relationship with another member who is not also a relative of the member; or
 - the member is disqualified from being a trustee of the fund.

Trustee and members must rectify non-compliance

26 If a member of the fund enters into an employment relationship with another member who is not also a relative of the member, or becomes disqualified from being a trustee of the fund, the trustee and the members must do whatever is necessary to ensure that, within 6 months after the member entered into the employment relationship or became disqualified:

- no member of the fund is in an employment relationship with another member who is not also a relative of the member; and
- no member of the fund is disqualified from being a trustee of the fund.

Types of compliance arrangement

27 The types of things that may be done to ensure compliance include each of the following:

- a member may request the member's benefits or entitlement in the fund to be paid in accordance with this deed or to be transferred or rolled over to an approved benefit arrangement under clause 151.
- the trustee may transfer a member's benefits or entitlement in the fund to an eligible roll over fund under clause 152.

Ceasing to be a member

28 A person ceases to be a member of the fund as soon as the first of the following happens:

- the person dies.
- the person ceases to be a trustee of the fund.
- when payment of all the member's benefits is made to the member or to an approved benefit arrangement for the member.
- when benefits payable to or for the member cease to be payable.

When a person ceases to be a member of the fund, the person ceases to be a trustee of the fund, if he or she has not already ceased to act in that role.

Minor as a member

29 A minor, being a person who is under 18 years of age, may be a member of the fund provided the superannuation law is complied with. In relation to a member who is a

- the minor's parent or guardian must make the application for the minor to become a member in the form set out in Schedule 5 or in the form approved by the trustee;
- decisions in relation to the minor's membership must be made by the parent or guardian until:
 - the minor turns 18; or
 - after the minor turns 16, the time at which the parent or guardian notifies the fund that the minor will be notified of the minor's membership; or

it of
a request

Trustee and members must rectify non-compliance

26 If a member of the fund enters into an employment relationship with another member who is not also a relative of the member, or becomes disqualified from being a trustee of the fund, the trustee and the members must do whatever is necessary to ensure that, within 6 months after the member entered into the employment relationship or became disqualified:

- no member of the fund is in an employment relationship with another member who is not also a relative of the member; and
- no member of the fund is disqualified from being a trustee of the fund.

Types of compliance arrangement

27 The types of things that may be done to ensure compliance include each of the following:

- a member may request the member's benefits or entitlement in the fund to be paid in accordance with this deed or to be transferred or rolled over to an approved benefit arrangement under clause 151.
- the trustee may transfer a member's benefits or entitlement in the fund to an eligible roll over fund under clause 152.

Ceasing to be a member

28 A person ceases to be a member of the fund as soon as the first of the following happens:

- the person dies.
- the person ceases to be a trustee of the fund.
- when payment of all the member's benefits is made to the member or to an approved benefit arrangement for the member.
- when benefits payable to or for the member cease to be payable.

When a person ceases to be a member of the fund, the person ceases to be a trustee of the fund, if he or she has not already ceased to act in that role.

Minor as a member

29 A minor, being a person who is under 18 years of age, may be a member of the fund provided the superannuation law is complied with. In relation to a member who is a minor:

- the minor's parent or guardian must make the application for the minor to become a member in the form set out in Schedule 5 or in the form otherwise approved by the trustee;
- decisions in relation to the minor's membership must be made by the minor's parent or guardian until:
 - the minor turns 18; or
 - after the minor turns 16, the time at which the parent or guardian notifies the fund that the minor will be making decisions in relation to the minor's membership;

- when the minor turns 16, any parent or guardian acting as a director of a corporate trustee in place of the member, may continue acting in that role; and
- when the minor turns 18, the minor becomes a trustee of the fund.

C Accounts of the fund

Trustee must establish certain types of account

30 The trustee must establish:

- an accumulation account or a pension account, or a combination of both, in respect of each member or beneficiary for each class; and
- an income account.

Credits to accumulation accounts

31 The trustee may credit (and in the case of clause 31.11, allot and credit) each of the following to the accumulation account of a member according to the class to which they are relevant:

- 31.1 Contributions made by a member.
- 31.2 Contributions made in respect of the member or a beneficiary of that member by an employer.
- 31.3 Other contributions allowed under this deed and superannuation law that are made in respect of the member.
- 31.4 Positive earnings transferred from the income account.
- 31.5 A shortfall component paid in respect of that member after any tax that is payable in relation to it has been deducted from it.
- 31.6 An amount paid to the trustee as a transfer or roll over payment in respect of that member which the trustee thinks it appropriate to credit to the account.
- 31.7 A forfeited amount allocated to the member or beneficiary under clause 126.
- 31.8 An amount transferred from the pension account of a beneficiary of the member.
- 31.9 The proceeds of an annuity or insurance policy effected by the trustee in respect of the member or a beneficiary of the member which the trustee thinks it appropriate to credit to the account.
- 31.10 Financial assistance under part 23 of the SIS Act which the trustee thinks it appropriate to credit to the account.
- 31.11 An amount deducted from the accumulation account of another member pursuant to a contributions-split request made by that other member and accepted by the trustee.
- 31.12 Any other amount the trustee thinks it appropriate to credit to the account.

Debits to accumulation accounts

- 32 The trustee may debit each of the following from the accumulation account of a member according to the class to which they are relevant:
- 32.1 The proportion that the trustee thinks appropriate of the expenses of the fund.
 - 32.2 The proportion that the trustee thinks appropriate of either of the following:
 - tax payable in respect of contributions or any shortfall component that are paid to the fund; or
 - any earnings of the fund credited to the accumulation account or arising as a result of a roll over payment.
 - 32.3 A payment of a benefit to or in respect of the member or a beneficiary of the member except a payment from a pension account.
 - 32.4 An amount paid out of the fund in respect of the member or a beneficiary of the member as a transfer or roll over payment.
 - 32.5 The cost of any annuity or policy of insurance effected by the trustee in respect of the member or a beneficiary of the member; and the proportion that the trustee thinks equitable of any group policy effected by the trustee in respect of the member or beneficiary and another member or beneficiary.
 - 32.6 The amount of a lien in respect of an indemnity exercised by the trustee in accordance with this deed.
 - 32.7 An amount forfeited in accordance with this deed.
 - 32.8 The proportion that the trustee thinks appropriate of any negative earnings of the fund determined in accordance with this deed.
 - 32.9 An amount paid to indemnify the trustee in accordance with this deed.
 - 32.10 An amount credited to the pension account of a beneficiary.
 - 32.11 The proportion that the trustee thinks appropriate of a levy.
 - 32.12 The amount of tax attributable to the member or a beneficiary of the member.
 - 32.13 An amount to be allotted and credited to the accumulation account of another member pursuant to a contributions-split request made by the member whose accumulation account is to be debited and accepted by the trustee.
 - 32.14 Any other amount the trustee thinks it appropriate to debit.

Contributions-split requests

- 33 A member may ask the trustee (in a way that satisfies the requirements of superannuation law) that contributions made to the fund in respect of that member in the previous financial year be:
- 33.1 allotted to the accumulation account of that member's spouse; or
 - 33.2 rolled-over or transferred to the trustee of an approved benefit arrangement of which that member's spouse has joined or is eligible to join.
- 34 The trustee must allot, roll-over or transfer the relevant contributions pursuant to a request received under clause 33 provided:

- The request satisfies the requirements of superannuation law.
- The trustee is satisfied that the allotment, roll-over or transfer complies with superannuation law; and
- The amount of the contributions that the trustee allots, rolls-over or transfers does not exceed the amount in the member's accumulation account, taking into account any amount that the trustee otherwise determines to debit from the member's accumulation account.

Credits to the income account

35 The trustee may credit each of the following to the income account of the fund:

- 35.1 Income and profits of the fund.
- 35.2 Adjustment credits made in accordance with clause 38.
- 35.3 The proceeds of an insurance policy which the trustee decides not to credit to a member's or beneficiary's accumulation or pension account.
- 35.4 A surplus resulting from a valuation under clause 42.
- 35.5 Financial assistance received by the fund under part 23 of the SIS Act which the trustee decides not to credit to a member's or beneficiary's accumulation or pension account.

Debits to the income account

36 The trustee may debit each of the following to the income account of the fund:

- 36.1 The expenses of the fund, except those the trustee debits from a member's or beneficiary's accumulation or pension account.
- 36.2 Tax payable or likely to become payable in respect of contributions, shortfall components, or income and profits of the fund, except tax the trustee debits from a member's or beneficiary's accumulation or pension account.
- 36.3 Adjustment debits made in accordance with clause 38.
- 36.4 The cost of an insurance policy which the trustee decides not to debit from a member's or beneficiary's accumulation or pension account.
- 36.5 A deficiency resulting from a valuation under clause 42.
- 36.6 The amount of a levy, except an amount the trustee debits from a member's or beneficiary's accumulation or pension account.
- 36.7 Any loss on the disposal of an investment of the fund.

Tax on income

37 The trustee must make provision for the payment of any tax payable in relation to the taxable income of the fund and must deduct any tax that is payable and that has not already been deducted from the income account or an accumulation or pension account.

Distribution from income account

- 38 At the end of each fund year, the trustee must determine the fund earning rate. The trustee must allocate amounts from the income account to each accumulation or pension account in proportion to the amount standing to the credit of that account at the beginning of the relevant fund year. The trustee must make an appropriate adjustment for any amount credited or debited to the account since the beginning of that year.

Trustee may establish equalisation account

- 39 The trustee may establish an equalisation account which the trustee may use for any of the following purposes:
- 39.1 To give effect to the reserving strategy the trustee establishes to smooth the investment earnings of the fund.
 - 39.2 To increase the fund earning rate.
 - 39.3 To pay tax payable by the fund.
 - 39.4 To pay the expenses of the fund.
 - 39.5 To provide for any contingencies the trustee decides to provide for.
 - 39.6 To provide an amount to or for a member, former member, pensioner, beneficiary, including adding to an accumulation or pension account, provided there is no breach of superannuation law.
 - 39.7 To do anything else the trustee decides to do, provided there is no breach of trust or superannuation law.

Credits to equalisation account

- 40 The trustee may credit the equalisation account with any of the following:
- the portion the trustee thinks fit of an amount paid into the fund as a transfer or roll over payment.
 - an amount transferred from the forfeiture account under clause 126.
 - an amount transferred from a pension account under clause 89.

Trustee may establish or maintain other accounts or reserves

- 41 The trustee may establish or maintain any other account for or reserve of the fund that the trustee thinks necessary or desirable or that is required or permitted by superannuation law. The trustee may use such accounts or reserves for any purpose permitted by superannuation law and may credit or debit amounts from such accounts or reserves as the trustee sees fit.

Valuation of fund

- 42 The trustee must value the assets of the fund when superannuation law requires it and when the trustee thinks it appropriate to do so. The trustee may also determine whether there is a surplus or deficiency which it is equitable in the trustee's opinion to transfer to the income account.

Interim fund earning rate

- 43 If the trustee is required to establish an interim fund earning rate, the trustee must do so in accordance with superannuation law on a basis the trustee believes to be equitable. If the Regulator or superannuation law requires it, the trustee must inform members of that basis.

D Contributions

Member contributions

- 44 With the trustee's consent, a member may make any contributions to the fund that the member decides to. With the member's and the participating employer's consent, contributions can be paid by deduction from wages or salary. In that case, the member's employer must pay them to the fund in the way the trustee directs.

Employer contributions

- 45 A participating employer of a member may make any contributions to the fund in respect of that member that the trustee and the employer agree to.

Other contributions

- 46 With the consent of the trustee and the member, any other person including:
- a spouse of that member;
 - another member;
 - another trustee of a regulated superannuation fund (including pursuant to a contributions-split requested by the member's spouse);
 - any State, Territory or Federal government (including under the Federal government's co-contribution scheme);
- may make contributions to the fund in respect of that member.

Participating employers

- 47 The trustee may allow an employer to become a participating employer and to make contributions in respect of a member or an eligible person who wishes to become a member. The trustee may require the employer to apply in the form in Schedule 3 'Application to become a Participating Employer'. The employer becomes a participating employer either on the date appointed by the trustee or the date it begins making contributions on behalf of a member, whichever is the earlier.

How contributions to be made

- 48 A contribution to the fund must be made in the way the trustee directs. It must be made within the time specified by superannuation law. It may be made in cash, or by the transfer of assets in accordance with superannuation law. The only assets that may be transferred are those that are authorised investments under clause 62.

Late contributions

- 49 Despite clause 48, if the trustee agrees then an employer may make an employer contribution after the time the superannuation law requires the payment to be made. If the trustee agrees, and the employer makes the payment, this does not relieve the employer's liability to pay any additional charges or penalties arising under superannuation law because of the late payment.

Failure to contribute

- 50 In the absence of an agreement, neither a member nor his or her employer is under an obligation to make a contribution to the fund in respect of that member. A failure to do so does not affect the member's membership of the fund.

Contributions etc not accepted

- 51 The trustee must not accept any of the following:
- a contribution that is not permitted by superannuation law;
 - a contribution or shortfall component the acceptance of which would prevent the fund from qualifying as a complying superannuation fund; and
 - an employer contribution or shortfall component which the regulator lawfully directs the trustee not to accept.

Breach of clause headed 'Contributions etc not accepted'

- 52 If the trustee becomes aware that a contribution or shortfall component has been accepted in breach of clause 51, the trustee must refund the amount within any time specified by, and only as permitted by, superannuation law. However, the trustee may deduct each of the following from that amount:
- any amount which an insurer may have charged in respect of any extra cover provided on the basis of the contribution or shortfall charge;
 - reasonable administration charges; and
 - any other amount the trustee considers appropriate, acting reasonably.

The trustee may reduce the benefits of the member to those which the member would have had if the contribution or shortfall component had not been accepted.

Other contributions not accepted

- 53 The trustee may refuse to accept:
- a contribution that the trustee has determined not to accept because the trustee has not been informed of the relevant member's tax file number;
 - excess contributions.

Permissible actions if excess contributions accepted

54 If excess contributions are made to the fund by or in respect of a member, then the trustee may:

- release funds to the member if the trustee has received a member release authority;
- release funds to the Commissioner of Taxation where the trustee has received an ATO release authority.

Allocation of contributions

55 If the trustee receives a contribution in a month, the trustee must allocate the contribution to the relevant member of the fund:

- within 28 days after the end of the month, or any other period as required by superannuation law (**relevant period**); or
- if it is not reasonably practicable to allocate the contribution to the relevant member of the fund within the relevant period – within any longer period as is reasonable in the circumstances.

Reduction of contributions by employer

56 An employer who is under an obligation to make contributions in respect of a member may, with the trustee's consent, reduce the amount of those contributions to the extent that it becomes required to make contributions in respect of that member to another fund of which the member is also a member.

Tax on contributions and shortfall components

57 Either the trustee or the employer or other appropriate body must deduct any tax that is payable in relation to any contribution or shortfall component before it is credited to the member's accumulation account.

Surcharge

58 The trustee must make provision for any surcharge or other amount that is payable under the *Superannuation Contributions Tax (Assessment and Collection) Act 1997* and related legislation, and must deduct the amount from the relevant contributions.

Termination of employer's contributions

59 A participating employer ceases being a participating employer and may cease making contributions to the fund if any of the following occurs to the employer:

- an administrator, receiver, receiver and manager, controller or similar officer is appointed to the employer (or its property) or a resolution is passed to appoint such an officer;
- an order is made to appoint a liquidator or provisional liquidator of the employer;
- the employer, being a corporation, gives the trustee a written notice that it is, or under applicable legislation the employer is taken to be, unable to pay its debts

as and when they fall due;

- the employer, being an individual, commits an act of bankruptcy or becomes insolvent;
- the employer gives the trustee written notice that it is permanently terminating its contributions to the fund.

Effect of termination on member's contributions

60 A member whose participating employer has ceased to make contributions under this deed under the previous clause may not make any contributions without the trustee's consent.

No termination on transfer of business to another employer

61 If a participating employer amalgamates with another participating employer or disposes of its business to another participating employer, members who were employees of the former participating employer are deemed for the purposes of this deed to have become employees of the latter participating employer, which may then make contributions in respect of them.

E Investment

Authorised investments

62 The trustee must invest any assets of the fund that are not required for payment of benefits or other amounts under this deed. The trustee must do so in accordance with the current investment strategy or strategies. The following are the types of investment in which the assets may be invested:

- 62.1 Investments in which it is permissible to invest trust funds under the law of any jurisdiction in Australia.
- 62.2 Securities in any company incorporated anywhere, whether carrying on business in Australia or not.
- 62.3 Deposit (whether secured or not) with a bank, friendly society, building society, credit co-operative, trustee company, or other registered financial institution.
- 62.4 Real or personal property, including an improvement to that property.
- 62.5 Units (including sub-units) in a unit trust established or situated anywhere in the world by subscription or purchase (including joint subscription or purchase). Whether the units are fully paid or partly paid, and whether their issue involves a contingent or reserve liability is irrelevant.
- 62.6 Futures, options or any other synthetic investment.
- 62.7 Hedging, swapping or any similar arrangement, even though it is not linked to any property of the fund.
- 62.8 Deposit (whether secured or not) with, or loan (whether secured or not) to, any person (including an employer) on any terms the trustee thinks reasonable. The fact that the trustee has a direct or indirect interest in the deposit or borrowing or may benefit directly or indirectly from it is irrelevant.

- 62.9 A policy or annuity with an insurer, whether by proposal or purchase.
- 62.10 Instalment warrants or receipts.
- 62.11 By way of a limited recourse borrowing arrangement in accordance with clause 142.
- 62.12 Any other investment allowed by superannuation law that the trustee thinks appropriate.

Forbidden investments

- 63 The trustee must not invest in any investment that is forbidden by superannuation law. The trustee must not make an investment in the form of a loan or other financial assistance to a member or a relative of a member.

Strategy

- 64 The trustee must formulate one or more investment strategies for the fund. The trustee must inform members and beneficiaries of the strategies adopted by the trustee. The trustee may review and change a strategy at any time. The trustee must continually monitor the strategies to ensure that they remain appropriate.

Power to deal with investments

- 65 The trustee may sell, transfer or vary any investment at the trustee's absolute discretion in accordance with this deed. The trustee must do so in the interests of members and beneficiaries. The trustee must continually monitor the investments to ensure that they remain appropriate.

Investment choice by members

- 66 The trustee may decide to allow one or more members or beneficiaries to choose between investment strategies. If the trustee does this, the trustee must establish a range of possible investment strategies, and may designate particular assets for those strategies. The trustee must provide the members or beneficiaries with information concerning the strategies and the relevant investment objectives to enable the member or beneficiary to choose between them on an informed basis. The trustee must also provide them with information concerning their rights under this deed.

Member or beneficiary may choose strategy

- 67 A member or beneficiary who has been offered investment choice by the trustee may choose one or more of the strategies prepared by the trustee by completing any documents the trustee requires. On having done so, the member or beneficiary may direct the trustee to invest any part of the fund that is held for that person in accordance with those strategies. Any direction must be in accordance with superannuation law.

Member or beneficiary may not choose particular investments within strategy

- 68 A member or beneficiary who has directed the trustee to invest any part of the fund that is held for that person in accordance with those strategies may not direct the trustee to invest

in any particular investment. However, the member or beneficiary may request the trustee to develop an investment specific strategy and to make it available to that member or beneficiary. The trustee may accept or reject the request.

Chosen strategies to be monitored

- 69 The trustee may continually monitor any strategies adopted by members or beneficiaries for investment choice to ensure that they remain appropriate for the members or beneficiaries to whom they are available.

Sub-accounts etc for investment choice

- 70 If a member adopts a strategy for investment choice, the trustee may do each of the following:
- 70.1 Establish a sub-account of the income account in respect of that strategy.
 - 70.2 Credit and debit that sub-account in relation to any amount attributable to that strategy as if it were the income account itself.
 - 70.3 Allocate earnings attributable to that strategy to the member's or beneficiary's accumulation account or pension account in a way that the trustee thinks equitable.
 - 70.4 Determine a fund earning rate for that sub-account.

Power to deal with investment choice investments

- 71 The trustee may sell, transfer or vary any investment made in accordance with a strategy for investment choice, at the trustee's absolute discretion in accordance with this deed. The trustee must do so in the interests of the relevant members or beneficiaries. The trustee must continually monitor the investments to ensure that they remain appropriate.

F Benefits: general

Limit on payment of preserved payment benefits

- 72 The trustee must not pay out to a member or a dependant of a member any preserved payment benefit that superannuation law does not allow the trustee to pay out.

When payment of preserved payment benefits allowed

- 73 The trustee may pay a member or, if applicable, a dependant of a member, a preserved payment benefit in any of the following circumstances:
- 73.1 The member reaches the relevant preservation age and takes a transition to retirement pension in accordance with Part G.
 - 73.2 The member retires from gainful employment on or after reaching the relevant preservation age.
 - 73.3 The member becomes totally and permanently disabled.
 - 73.4 The member becomes totally and temporarily disabled.

- 73.5 The member reaches age 65.
- 73.6 The member dies.
- 73.7 Any other circumstance allowed by superannuation law.

Payment of non-preserved amount

- 74 With the trustee's consent, a member may withdraw any part of the non-preserved amount in the member's accumulation account. The member must apply to the trustee in writing for the withdrawal in a form acceptable to the trustee. The trustee may set a minimum withdrawal amount by notifying the members of the fund.

Vesting and compulsory payment

- 75 A member's benefit entitlement will vest in accordance with superannuation law. The trustee must cash or commence to cash a member's benefit entitlement as soon as practicable after the member dies or the entitlement has vested. If a lump sum is payable, the trustee may pay it in several stages: an initial payment and then subsequent payments.

Possible addition to entitlement when member ceases to be member

- 76 If a member ceases to be a member of the fund, the trustee may pay an amount that the trustee thinks appropriate from the equalisation account (if any) into the member's accumulation account.

Anti-detriment payments (section 295-485 of the *Income Assessment Act 1997*)

- 77 Where the trustee is to make a payment because a member has died (a **death benefit**), the trustee may pass on to the recipient of that payment any benefit that would accrue to the fund if a deduction were allowed under section 295-485 of the *Income Tax Assessment Act 1997*.

Trustee may retain benefit in fund

- 78 If a member or beneficiary requests it, the trustee may retain any part of a benefit in the fund. The trustee may do so until one of the following occurs:
 - 78.1 The member or beneficiary decides otherwise.
 - 78.2 The member or beneficiary dies.
 - 78.3 The amount has to be paid under this deed or superannuation law.
 - 78.4 The trustee decides otherwise.

Subject to Part H, the payment the trustee then makes must be the amount standing to the credit of the member's or beneficiary's accumulation and pension account at that time.

Transfer of insurance policy

- 79 If a member or beneficiary is entitled to a benefit which includes an interest in an insurance policy, the trustee may assign that policy to the member or beneficiary, or to any of the dependants of the member the trustee thinks fit. The trustee must debit the value of the

policy to the relevant accumulation or pension account. Neither the trustee nor an employer is liable for any further payment of premiums in relation to the policy.

Information to be provided to trustee

80 On written request by the trustee, an applicant, member or beneficiary must supply the trustee with information that the trustee thinks necessary for any purpose. This extends to submitting to a medical examination by a doctor who is acceptable to the trustee.

If an applicant, member or beneficiary fails to do so, the trustee may suspend collection of contributions in respect of that person, may withhold benefits from that person, and may impose conditions on the person, as the trustee thinks fit.

Trustee may adjust benefits for wrong information

81 The trustee may adjust any benefit payable to or in respect of a member if an applicant, member or beneficiary has supplied false or misleading information to the trustee, or has deliberately withheld information from the trustee, that affects or is likely to affect benefits payable to or in respect of that member.

G Pensions: general

Trustee's power to pay pension

82 When any part of a benefit becomes payable to a member under this deed or in accordance with superannuation law, the trustee has a discretion to decide whether to pay one or more pensions to the member or to use the benefit payable to acquire one or more annuities in the name of the member. The pensions or annuities may be of any type permitted by superannuation law (including, without limitation, an account-based pension) and will be in substitution for the relevant part of any lump sum benefit that was payable to the member for the amounts credited to the member's pension account as a transfer of a roll over payment under clause 88.2.

Member or beneficiary may choose type of pension

83 The relevant member or beneficiary may choose the type of pension that is to be paid, including a transition to retirement pension. However, the pension must be of a type that is allowed by superannuation law or is acceptable to the Regulator. It may include a pension wholly determined by reference to policies of life assurance purchased or obtained by the trustee of a regulated superannuation fund solely for the purposes of providing benefits to members of that fund. The pension must be paid in accordance with the requirements of the superannuation law.

Actuarial certificate

84 The trustee must obtain an actuarial certificate in accordance with superannuation law in relation to any pension that the trustee decides to pay, unless either section 295-390 (or any other provision) of the *Income Tax Assessment Act 1997* (Cth) provides otherwise in which case the trustee has a discretion as to whether to obtain an actuarial certificate.

Funding pension through annuity

85 The trustee may fund a person's pension by purchasing an annuity payable to the trustee.

Trustee may allocate benefit between 2 or more spouses

86 If there are 2 or more spouses of a member, the trustee may decide in what proportion each is entitled to a benefit payable under this deed to the member's spouse.

Trustee must establish pension account

87 If the trustee decides to pay a pension to a person in accordance with this deed, the trustee must establish a pension account in the name of that person.

Credits to pension account

88 The trustee may credit each of the following amounts to the person's pension account, subject to superannuation law:

- 88.1 The amount the trustee believes necessary to fund the pension.
- 88.2 The amount paid into the fund in respect of the pensioner as a transfer or roll over payment which the trustee thinks it appropriate to credit to that account.
- 88.3 Earnings of the fund which the trustee thinks it appropriate to credit to that account.
- 88.4 A shortfall component paid in respect of the pensioner.
- 88.5 Contributions lawfully paid in respect of the relevant member.
- 88.6 Adjustment credits made in accordance with clause 38.
- 88.7 The proceeds of an annuity or insurance policy effected by the trustee in respect of the pensioner which the trustee thinks it appropriate to credit to the account.
- 88.8 Financial assistance under part 23 of the SIS Act which the trustee thinks it appropriate to credit to the account.
- 88.9 Any other amount the trustee thinks it appropriate to credit to the account.

Debits to pension account

89 The trustee may debit each of the following amounts to the person's pension account, subject to superannuation law:

- 89.1 The proportion that the trustee thinks appropriate of the expenses of the fund.
- 89.2 The proportion that the trustee thinks equitable of any negative earnings of the fund determined in accordance with clauses 38, 70 or 90.
- 89.3 The proportion of the loss on the disposal of investments of the fund that the trustee thinks equitable.
- 89.4 Amounts transferred from the fund in respect of the pensioner as a transfer of a roll over payment which the trustee thinks it appropriate to debit to the account.
- 89.5 Payments made to or in respect of the pensioner or a reversionary beneficiary under this deed.

- 89.6 The cost of an insurance policy or annuity effected by the trustee in respect of the pensioner which are not debited from the member's accumulation account.
- 89.7 The proportion of an amount payable as taxation in respect of the earnings of the fund that are credited to the pensioner's account or arise from a roll over payment that the trustee thinks equitable.
- 89.8 The proportion of an amount paid in respect of an indemnity to the trustee or other person under this deed that the trustee thinks equitable.
- 89.9 The amount of a levy that the trustee thinks equitable.
- 89.10 An amount transferred to the accumulation account of a beneficiary.
- 89.11 Any other amount that the trustee thinks it appropriate to debit from the account.

Adjustment based on fund earning rate

- 90 In determining the amount standing to the credit of an accumulation account at the time a benefit or pension is calculated or becomes payable, the trustee must make an adjustment to the account that the trustee thinks equitable on the basis of the interim fund earning rate at that date. The adjustment must be made in respect of the period from the beginning of the current fund year to the relevant date. The income account must be credited or debited accordingly.

Segregation of assets and valuation

- 91 The trustee may segregate from other assets those assets which are to fund the pension of a person under this deed. The trustee must value those assets as required by superannuation law. If they are insufficient or more than sufficient to fund the pension, the trustee must do anything that superannuation law requires. The trustee must obtain any certificate of adequacy that the trustee considers necessary in respect of those assets in order to comply with the Tax Act or superannuation law.

Pensions: residue in account

- 92 On the death of a pensioner being paid a pension the trustee must, subject to superannuation law:
- act in accordance with the terms on which the relevant pension is paid, including as to the payment of the pension to a reversionary beneficiary; and
 - then, if there is no reversionary beneficiary, or if there is any residue in the pension account for any other reason, pay that residue as a death benefit in accordance with Part H of this deed.

Trustee's right to commute pensions generally

- 93 On written request by a pensioner, or in accordance with superannuation law or this deed, the trustee may commute all or any part of a pension and apply the proceeds of that commutation in accordance with superannuation law, including by commuting it to a lump sum and paying it to the relevant person or his or her estate. The following general conditions apply in respect of all types of pension:
- The commutation must be allowed by, and be in accordance with,

superannuation law.

- The commutation must not disadvantage the fund, an employer, a member or pensioner.

If the trustee commutes only part of a pension, the trustee must then adjust the amount of the pension payable as required by superannuation law.

Qualification of pensions as asset test exempt income streams

94 The trustee may decide that a pension should qualify as an asset test exempt income stream (as that term is defined by the *Social Security Act 1991*). If the trustee so decides:

- 94.1 the superannuation law prevails over the terms of this deed to the extent of any inconsistency;
- 94.2 this deed is deemed to contain any provision that is required by superannuation law; and
- 94.3 this deed is deemed not to contain any provision that is required to be excluded by superannuation law.

H Death, disability and retirement benefits

Death benefit payments

95 The trustee may pay the death benefit on the death of a current member of the fund. The trustee can do that under:

- 95.1 a death benefit agreement, clause 97;
- 95.2 a binding death benefit notice, clause 99; or
- 95.3 a non-binding death benefit notice, clause 100.

96 In the ways set out in this Part H, the trustee must pay the full amount standing to the credit of the accumulation account, and any pension account residue referred to in clause 92, either as a lump sum, or as one or more pensions or annuities, or both.

Death benefit agreement payment arrangements

97 On the death of a member or beneficiary who has a death benefit agreement:

- 97.1 the death benefit agreement prevails over clause 99 and over any binding death benefit notice or non-binding nomination form;
- 97.2 the trustee must pay, or apply, the relevant benefit in accordance with the rules set out in the death benefit agreement; and
- 97.3 Part I of this deed applies to the payment of the relevant benefit.

98 A death benefit agreement need be executed only by the trustee and the relevant member or beneficiary. On execution, the terms of any death benefit agreement form part of this deed. They are to be read together with this deed and in accordance with the following rules:

- 98.1 a death benefit agreement replaces any previous death benefit agreement;
- 98.2 if there is a death benefit agreement, then any binding death benefit notice is to be treated as not in effect for the purposes of this deed and of regulation 6.17A(4) of the SIS Regulations (but see also clause 98.4 which can overrule this clause);
- 98.3 if there is any inconsistency between the death benefit agreement and the remaining provisions of this deed, then the terms of the death benefit agreement prevail to the extent of that inconsistency — except that clause 6 of this deed prevails over the agreement; and
- 98.4 if part of the death benefit agreement is invalid because it directs the trustee to pay part, or all, of the benefits to a person to whom those benefits may not be paid in accordance with superannuation law (**disallowed benefits**) then:
- clause 98.2 does not apply in respect of the disallowed benefits;
 - clauses 97 and 98.1 to 98.3 apply to any part of the death benefit agreement which remains valid (and to the payment of death benefits other than disallowed benefits); and
 - clauses 98.1 to 98.3 apply for the purpose of determining the disallowed benefits, and the disallowed benefits must be paid in accordance with the remainder of this Part H.

Binding death benefit notice payment arrangements

- 99 After the death of a member or beneficiary who has given the trustee a binding death benefit notice, the trustee must comply with that notice subject to clauses 97 and 98.

Non-binding death benefit notice payment arrangements

- 100 If after the death of a member or beneficiary, not all death benefits have been paid or applied in accordance with a death benefit agreement or binding death benefit notice, then the trustee must pay or apply the relevant benefit in the way the trustee thinks fit in accordance with the following rules:
- 100.1 If the member or beneficiary has left dependants, then the trustee must pay or apply the benefit to or for the benefit of any one or more of the dependants of the member or beneficiary and the legal personal representatives of the member or beneficiary. The trustee may do so in any proportions the trustee thinks fit and may take into account a member's wishes contained in a non-binding nomination form.
- 100.2 If the member or beneficiary has not left any dependants but does have a legal personal representative, then the trustee must pay the benefit to the legal personal representatives of the member or beneficiary.
- 100.3 If the member or beneficiary has not left any dependants and has no legal personal representative, then the trustee may pay or apply the benefit to or for the benefit of any individual at the trustee's discretion. The trustee may do so in any proportions the trustee thinks fit.

- 100.4 If the trustee has not paid or applied the benefit to or for the benefit of any person under the preceding sub-clauses 100.1 to 100.3, then the trustee must treat the benefit as a forfeited benefit entitlement.

Death of member or former member

- 101 If a member or former member who has become entitled to a lump sum benefit dies before the payment is made, then the trustee must pay the amount in accordance with clauses 97 to 100.

Discharge of trustee

- 102 If a dependant, legal personal representative, relative or other person receives any part of a benefit in accordance with clauses 97 to 101, then that discharges the trustee from liability in relation to the benefit. The trustee is not responsible for seeing how the benefit is applied.

Total and permanent disablement benefit

- 103 The trustee must pay a benefit to a member whom the trustee believes to be totally and permanently disabled unless requested otherwise by the member. The benefit may be either of the following:
- A lump sum equal to the full amount standing to the credit of the accumulation account of the member; or
 - One or more pensions or annuities representing that amount.

Temporary total disablement benefit

- 104 The trustee must pay a benefit to a member whom the trustee believes to be temporarily totally disabled unless requested otherwise by the member. The benefit must be in the form of a pension or annuity that represent the following amounts:
- In the case where the trustee is entitled to a benefit under an insurance policy in relation to the member's temporary total disablement, the amount payable to the trustee.
 - In any other case, the amount decided by the trustee, provided it does not reduce the minimum withdrawal benefit of the member under superannuation law.

The member is not entitled to commute any part of this benefit.

Period of payment: temporary total disablement

- 105 The trustee must cease paying the benefit for temporary total disablement:
- In a case where the trustee is entitled to benefit under an insurance policy in relation to the member's temporary total disablement, when the trustee ceases to be entitled to that benefit.
 - In any other case, when the member ceases to be temporarily totally disabled, or reaches normal retirement age, or becomes entitled to another benefit under this deed or requests that the benefit ceases to be paid.

Method of payment: temporary total disablement

106 The trustee must pay the benefit in respect of temporary total disablement in the following way:

- In a case where the trustee is entitled to benefit under an insurance policy in relation to the member's temporary total disablement, in the way the benefit is paid by the insurer.
- In any other case, in the way the trustee decides.

Member contributions may be suspended: temporary total disablement

107 A member may suspend his or her contributions during a period while he or she is receiving a benefit in relation to temporary total disablement.

Membership not affected by temporary total disablement

108 A member does not cease being a member because he or she is receiving a benefit in respect of temporary total disablement.

Retirement benefit

109 The trustee may pay a member the retirement benefit at the member's request if either of the following applies:

- the member retires from employment on or after reaching normal retirement age; or
- the member becomes entitled under superannuation law to the payment of a benefit despite still being employed.

The trustee must pay the benefit in any form permitted by superannuation law, including in the form of one or more lump sums representing the amount standing to the credit of the member's accumulation account. However, the trustee may also use part, or all, of that amount to purchase one or more pensions or annuities decided on in consultation with the member. The trustee must immediately inform members of the election.

Early retirement

110 On request by a member, the trustee must pay a benefit to that member in each of the following cases:

- the member ceased to be employed before normal retirement age, but has reached the relevant preservation age.
- the member retired from an arrangement under which the member was gainfully employed and has reached 60 or another age prescribed by superannuation law.
- in any other case as permitted by superannuation law.

The trustee must pay the benefit in any form permitted by superannuation law, including in the form of one or more lump sums representing the amount standing to the credit of the member's accumulation account. However, the trustee may also use part, or all, of that amount to purchase one or more pensions or annuities decided on in consultation with the member. The trustee must immediately inform members of the election.

I Payment of benefit

Trustee must notify that benefit is payable

- 111 The trustee must give notice that a benefit is payable to the following persons:
- If the benefit is payable to a member, to that member.
 - If the benefit is payable on the death of a member, to the nominated beneficiary, the reversionary beneficiary, the legal representatives of the member, known dependants of the member and any other person the trustee reasonably believes may have an entitlement or interest in the benefit.
 - In any other case, any persons the trustee reasonably believes may have an entitlement or interest in the benefit.

Method of notice

- 112 The trustee must give a person written notice of the time within which that person may claim an entitlement to the benefit and of how to make that claim. If the person satisfies the trustee that he or she is entitled to a benefit, the trustee must notify any persons to whom a notice was required to be sent under clause 111 to enable them to object to a payment to that person. If no objection is received or the specified period for objecting has passed, the trustee must pay the relevant part of the benefit to that person.

Claim out of time

- 113 If a person makes a claim out of time to an entitlement to a benefit, the trustee is not bound to make any payment to that person.

Unclaimed benefit

- 114 The trustee must give the Regulator a statement of any unclaimed benefits and must pay them to the Regulator as required by superannuation law.

Tax on benefit

- 115 Either the trustee or an insurer or other appropriate body must deduct any tax that is payable in relation to a benefit before that benefit is paid.

Where benefit is payable

- 116 A benefit is payable at the trustee's principal office, or at a substitute place the trustee notifies to the member or beneficiary.

Trustee may send benefit to person entitled

- 117 The trustee may send a benefit to the postal address that the person entitled to it has last notified to the trustee, or to the bank account into which that person has asked the benefit to be paid, or to some other place the trustee decides on.

Notification of address etc

- 118 A person to whom a benefit becomes payable must notify the trustee of his or her full residential address, and of any change in that address. He or she must also notify the trustee of a bank account into which he or she asks the benefit to be paid.

Receipt to be given

- 119 On request by the trustee, a person to whom a benefit is paid must give the trustee a receipt and release for the payment in the form required by the trustee.

Person under legal disability

- 120 If a person to whom the trustee is to pay any part of a benefit is under a legal disability, or the trustee believes that it would be in that person's best interests for the trustee not to make the payment to that person, the trustee may make the payment in any of the following ways as the trustee thinks fit:
- To or for the maintenance, education, advancement, support or benefit of the person on any conditions.
 - To, and for the benefit of, another person who appears to the trustee to be any of the following: the trustee, spouse, child, parent or guardian of the person, or a person having custody of that person.

Discharge of trustee

- 121 The receipt by a person of a payment in accordance with clause 120 discharges the trustee from liability in relation to it. The trustee is not responsible for seeing to its application.

Transfer of assets

- 122 With the consent of a member or beneficiary to whom a benefit is payable, the trustee may, instead of paying or transferring cash, transfer investments of equivalent value to the member or beneficiary or to the trustee of the relevant approved benefit arrangement.

J Forfeiture of benefit entitlements

Note: Forfeiture accounts are now generally prohibited. Maddocks recommends that you seek professional advice before establishing such an account.

Forfeiture account

- 123 The trustee may establish or maintain a forfeiture account into which the trustee must pay any amount forfeited under this deed. Money held in that account does not form part of an accumulation account. The trustee must credit any income from that money to the forfeiture account.

Circumstances of forfeiture

- 124 All benefit entitlements of a person are forfeited in each the events in 124.1-124.6 — unless the trustee has determined otherwise within six months after the relevant event.
- ~ The trustee's determination has effect from the date specified by the trustee which may be a date before the date of the event.
- 124.1 The person assigns or charges, or attempts to assign or charge a benefit entitlement, except in accordance with superannuation law.
- 124.2 The person's interest in a benefit entitlement becomes payable to or vested in another person or a government or public authority.
- 124.3 The person is or becomes insolvent or has committed or commits an act of bankruptcy.
- 124.4 The person is unable personally to receive or enjoy any part of the entitlement.
- 124.5 In the trustee's opinion, the person is incapable of managing his or her affairs.
- 124.6 In the trustee's opinion, the person is guilty of fraud or dishonesty.

This clause does not apply to the extent that it would be made ineffective by the *Bankruptcy Act 1966* or superannuation law.

Forfeiture of residue

- 125 A person forfeits the residue in an accumulation account if the trustee is satisfied that the person has been paid all benefits that he or she is entitled to be paid under this deed.

Application of forfeiture account

- 126 The trustee may pay or apply forfeited money held in the forfeiture account in any one or more of the following ways in accordance with superannuation law:
- 126.1 To or for the benefit of the relevant person or the dependants of the relevant member in any proportions the trustee decides on.
- 126.2 To the trustee of the relevant member's estate.
- 126.3 To or for the benefit of other members or their dependants who have rights to receive benefits under this deed.
- 126.4 To provide additional benefits to other members or their dependants in accordance with superannuation law.
- 126.5 To the equalisation account (if any).
- 126.6 To any employees of the member or former member the trustee thinks appropriate.
- 126.7 To any other person or entity the Regulator approves in writing.

Limit in relation to payments to member or dependants

- 127 The trustee must not make a payment under clause 126 to a member who is still being employed by an employer, except for the purpose of relieving the hardship of that member or his or her dependants.

Possible adjustment to entitlements

- 128 If the event that gave rise to forfeiture of an entitlement in respect of a member ceases to affect that member, the trustee may re-establish any rights in the member that the trustee thinks fit. They must not be greater than they were before the forfeiture.

K Provisions relating to the *Family Law Act*

Payment splits

- 129 If the trustee receives a splitting agreement or court order under Part VIII B of the *Family Law Act*, then provided the agreement or court order has been properly served and subject to superannuation law, the trustee may:
- vary the relevant member's benefit or benefit entitlement on such bases (including by commutation of any pension having regard to the advice of an actuary) and at any time the trustee determines from time to time, to the extent permitted by superannuation law; and
 - make a payment to the non-member spouse or a transfer in respect of the non-member spouse in accordance with clause 133.

Rules for payment splits

- 130 The trustee may as it determines from time to time subject to superannuation law, make rules dealing with:
- the valuation of a non-member spouse's benefit or benefit entitlement (including any adjustments);
 - the timing of the calculation of the non-member spouse's benefit or benefit entitlement;
 - other matters relating to the payment split or the non-member spouse's benefit or benefit entitlement.

Deferred payment splits

- 131 If the trustee is required by superannuation law or considers that it is appropriate to defer giving effect to a payment split, then provided the splitting agreement has been served properly, the trustee must:
- record the existence of the agreement or court order; and
 - keep a record of the non-member spouse's benefit or benefit entitlement on such basis (including a notional basis) and in such manner as the trustee determines from time to time subject to superannuation law.

Flagging agreements

- 132 If the trustee receives a flagging agreement or court order under Part VIII B of the *Family Law Act*, then provided the agreement or court order has been properly served, the trustee must:
- record the existence of the agreement or court order; and

- defer payment of the benefit to or in respect of the relevant member until the agreement or court order is lifted.

Transfer of non-member spouse interests

133 If the trustee receives a splitting agreement or court order under Part VIII B of the *Family Law Act*, the agreement or court order has been validly served, then if any amount becomes payable in respect of the non-member spouse under that agreement or order:

- the trustee must pay that amount to the non-member spouse – if the non-member asks for that payment in writing; or
- the trustee must transfer that amount to another fund (including an eligible rollover fund) in respect of that non-member spouse if the non-member asks for that transfer in writing.

Any payment amount under this clause must be in accordance with superannuation law. The receipt by the non-member spouse or the trustee of that other fund will sufficiently discharge the trustee of its liability in respect of that non-member spouse.

Refusal to admit as member

134 Provided that the trustee acts in accordance with superannuation law, the trustee may refuse to admit a non-member spouse as a member of the fund.

L Trustee's powers

All the powers of an individual

135 The trustee has all the powers in relation to the assets of the fund that the trustee would have if the trustee were the legal and beneficial owner of those assets. It also has all the powers that a trustee has at law and the powers specifically conferred on the trustee by this deed.

Trustee's discretion

136 The trustee has an absolute discretion in relation to exercising or not exercising any power under this deed or at law, and in relation to the way in which any power is exercised. The trustee's decision on such a matter is final and binding.

Delegation of power

137 The trustee may delegate to another person, including one or more trustees, any power or duty on any terms the trustee thinks fit, including by appointing an attorney under a power of attorney. The trustee may alter or revoke any delegation including any power of attorney.

Trustee not subject to direction

138 The trustee is not subject to direction in exercising any power under this deed or at law, except to the extent indicated under superannuation law.

Specific powers

- 139 To exclude any possible doubt, the trustee has the power to do any of the following to the extent allowed by superannuation law:
- 139.1 To underwrite or sub-underwrite risks, contingencies or liabilities under a superannuation arrangement conducted by an employer under an agreement for the transfer of employees to the fund.
 - 139.2 To indemnify a person.
 - 139.3 To open and operate bank accounts in the usual way, and to draw, make, accept, endorse, discount, execute, issue or otherwise deal with all forms of negotiable or transferable instruments and to enter into any bill facilities or other form of banking facilities.
 - 139.4 To do anything the trustee considers necessary or desirable in connection with performing its obligations under this deed.

Limit on borrowing

- 140 The trustee must not (except as provided by this deed in clause 142 and superannuation law):
- 140.1 borrow money; or
 - 140.2 maintain an existing borrowing of money.

Trustee may grant security over asset

- 141 The trustee may, to the extent allowed by superannuation law, mortgage, pledge, charge, assign or otherwise provide as security, any asset of the fund for the purpose of the trustee borrowing or maintaining a borrowing of money including (without limitation) for the purpose of a "limited recourse borrowing arrangement" referred to in clause 142.3.

Note: There are strict requirements which must be met for a borrowing, and any associated mortgaging or charging of assets, to be lawful (see Part 7 of the SIS Act). A breach of those requirements is a strict liability offence (see Part 7 of the SIS Act). Maddocks recommends that you seek professional advice before entering into any arrangements under which the fund borrows money or mortgages or charges its assets.

When borrowing is allowed (including "limited recourse borrowing arrangements")

- 142 The trustee may borrow or maintain a borrowing of money in any one or more of the following cases:
- 142.1 to enable the trustee to pay a surcharge or advance instalment which the trustee is required to pay under the *Superannuation Contributions Tax (Assessment and Collection) Act 1997* — as long as the borrowing complies with section 67(2A) of the SIS Act;
 - 142.2 to enable the trustee to settle a transaction to acquire any one or more of the securities listed in section 67(3)(a) of the SIS Act — as long as the borrowing complies with all of the requirements of section 67(3) of the SIS Act;
 - 142.3 under an arrangement (a "limited recourse borrowing arrangement") which the trustee enters, or has entered into, in which the money borrowed is, or has been,

used to acquire an asset that superannuation law allows the trustee to acquire — as long the borrowing complies with Part 7 of the SIS Act.

- 143 Clause 142 does not limit the circumstances in which the trustee may borrow or maintain a borrowing of money.

Note: There are strict requirements which must be met for a borrowing to be lawful (see Part 7 of the SIS Act). A breach of those requirements is a strict liability offence (see Part 7 of the SIS Act). Maddocks recommends that you seek professional advice before entering into any arrangements under which the fund borrows money.

Trustee's power to effect insurance

- 144 The trustee may arrange one or more insurance policies with one or more insurers to secure the benefit of a member. A policy may be a group policy or an individual policy.

Trustee bound to exercise power in limited cases

- 145 The trustee is not bound to arrange one or more insurance policies, except where the trustee has informed the member or beneficiary that the trustee will arrange a policy of a specified type and amount and the member or beneficiary has not asked the trustee in writing not to do so, or has withdrawn his or her request for the trustee to arrange that policy.

Even so, the trustee is not bound to arrange a policy that the trustee is unable to arrange.

Inconsistent conditions in policy

- 146 If an insurer will only insure a member or beneficiary on conditions that are inconsistent with the conditions in respect of a benefit payable in respect of the member or beneficiary, the trustee may impose the policy conditions on that benefit despite the conditions stated in this deed.

Powers not affected by conflict of interests

- 147 The trustee may exercise any power under this deed or at law despite the fact that the trustee has a direct or indirect interest in the exercise of that power, or may benefit directly or indirectly from its exercise. An indirect interest or benefit includes, without limitation, where the trustee obtains or may obtain an interest or benefit as a director, officer, shareholder, partner, unitholder or beneficiary of a third party with whom the trustee enters into a transaction or arrangement.

Disclosure of conflict of interest

- 148 A trustee must disclose conflict of interests of the type described in clause 147 in accordance with superannuation law.

Trustee's power to effect transfer on written request

- 149 On written request by a member or beneficiary, the trustee may transfer to the trustee of an approved benefit arrangement any part of the amount in the fund that represents the

member's or beneficiary's benefit or benefit entitlement. The trustee may only do so if the following conditions are met:

- The member or beneficiary is eligible to join or has joined the arrangement.
- The trustee is satisfied that the transfer complies with superannuation law.
- The amount the trustee transfers must not exceed the amount in the member's or beneficiary's accumulation account, except to the extent of any amount that the trustee decides to add to that account from the equalisation account (if any) under clause 39.

Form and effect of transfer

- 150 The member or beneficiary must complete and execute any documents required by the *Tax Act* for the transfer to be completed as a roll over payment. A receipt from the approved benefit arrangement discharges the trustee from all liability in respect of the amount transferred. The trustee is not responsible for seeing to the application of that amount by the approved benefit arrangement. On completion of the transfer, the member or beneficiary (and anyone entitled to claim in any way in respect of that person) ceases to have any rights against the trustee or the fund in respect of the relevant amount.

Trustee's power to transfer to successor fund

- 151 The trustee may transfer to the trustee of an approved benefit arrangement that is a successor fund to the fund under superannuation law any part of the amount in the fund that represents a benefit entitlement. The consent of the member or beneficiary is not required. Nor is it necessary that the member already be a member of the successor fund.

Trustee's power to transfer to eligible roll over fund

- 152 In accordance with superannuation law, the trustee may transfer to an eligible roll over fund any part of the amount in the fund that represents a member's or beneficiary's benefit entitlement. The trustee must do so if superannuation law requires it.

Transfer of assets

- 153 With the consent of a member or beneficiary to whom or in respect of whom a transfer is to be made under clauses 151 or 152, the trustee may, instead of paying or transferring cash, transfer investments of equivalent value to the member or beneficiary or to the trustee of the relevant approved benefit arrangement.

The trustee's power to receive transfer

- 154 The trustee may take over or acquire by transfer from an approved benefit arrangement any part of the assets of that arrangement that represent the interest of a participant in that arrangement who has become or is to become a member or beneficiary of the fund. The trustee will hold the amount on trust for that person in the relevant accumulation or pension account. The person will have rights in respect of that amount that are equivalent to the rights he or she had under the approved benefit arrangement. The trustee may decide that the person is to be treated as having been a member of the fund from the time he or she became a member of the approved benefit arrangement.

M Administration of fund

Dealing with money received

- 155 The trustee must ensure that any money received by the fund is dealt with as soon as practicable in one of the following ways:
- Deposited to the credit of the fund in an account kept with a bank, friendly society, building society, or other similar body chosen by the trustee.
 - Paid to the credit of an insurer for the payment of premiums in relation to a policy of insurance effected by the trustee for the purposes of the fund.
 - Paid into the trust account of a lawyer, accountant or investment manager appointed in accordance with this deed.

Effect of receipts

- 156 A receipt given by the trustee or the secretary of the fund or another person authorised by the trustee in writing to issue receipts is a sufficient discharge to the person by whom money is paid to the fund.

Employers to provide information to trustee

- 157 On written request by the trustee, an employer must give the trustee any information which it has or can obtain that is, in the trustee's opinion, necessary or desirable for managing and administering the fund. The trustee may act on that information and is not required to verify it.

Compliance

- 158 The trustee must comply with superannuation law and with any directions of the Regulator in relation to the fund.

Trustee may not charge fees

- 159 The trustee must not charge any fees in relation to acting as trustee under this deed or performing any services in respect of the fund.

Trustee entitled to be reimbursed for expenses

- 160 The trustee is entitled to be reimbursed from the fund for all expenses, taxes, levies, charges, fees and other amounts necessarily or reasonably incurred in acting as trustee under this deed.

Trustee to keep records and accounts

- 161 The trustee must keep proper records and accounts of all money received by the fund and paid out by it, including adequate details of all dealings by the fund in connection with that money.

Trustee to collect money owing to the fund

- 162 The trustee must ensure that money owing to the fund is collected promptly and dealt with in accordance with this deed.

Trustee to keep records, accounts, books etc

- 163 The trustee must ensure that all records, books, accounts, minutes, reports and other documents are maintained and kept safe in accordance with superannuation law for the period required by that law.

Documents to be prepared

- 164 The trustee must ensure that each of the following is prepared in respect of the fund in accordance with superannuation law:
- A statement of its financial position.
 - An operating statement.
 - Any other account or statement required by superannuation law.

Annual return

- 165 The trustee must ensure that an annual return and any other documents required under superannuation law are prepared and lodged with the Regulator in accordance with that law.

Audit

- 166 The trustee must arrange for the books, accounts and records of the fund to be audited annually or as required by superannuation law by an auditor qualified in accordance with superannuation law.

Disclosure requirements

- 167 The trustee must ensure that information and documents are provided to each of the following persons if required by, and in accordance with the requirements of, superannuation law:
- employers.
 - the Regulator.
 - the actuary (if one is appointed).
 - the auditor.
 - any other person.

Availability of books and records

- 168 The trustee must ensure that the books of the fund and information relating to it are available for inspection and copying, and that access is provided to premises where the

books and information are available to be inspected and copied, in accordance with superannuation law.

Availability of deed and documents

169 The trustee must ensure that this deed and any other documents (or copies of the deed and documents) are made available for inspection by a member, or by a beneficiary on the beneficiary's request, as required by superannuation law. It is sufficient if they are available for inspection at the place of business of a trustee while that business is open.

Appointment of auditor

170 The trustee may appoint a suitably qualified person as auditor of the fund.

Appointment of actuary

171 The trustee may appoint as actuary of the fund:

- an actuary who is a Fellow of the Institute of Actuaries of Australia;
- a member of a firm or company of which at least one member or director is a Fellow of the Institute of Actuaries of Australia; or
- an auditor who is appropriately qualified and is independent according to criteria specified by superannuation law.

Appointment of administration manager

172 The trustee may appoint one or more suitably qualified persons to act as administration manager of the fund or a specified part of the fund.

Appointment of investment manager

173 The trustee may appoint one or more suitably qualified persons to act as investment manager of the fund or a specified part of the fund in accordance with superannuation law.

Appointment of custodian

174 The trustee may appoint one or more suitably qualified persons to act as custodian of the fund or a specified part of the fund, including (without limitation) as part of a limited recourse borrowing arrangement referred to in clause 142.3.

Superannuation law to be observed

175 Any appointment by the trustee must be in accordance with superannuation law.

Trustee may remove person from office

176 The trustee may remove from office a person the trustee has appointed to an office.

Trustee not bound by advice

- 177 Except to the extent required by superannuation law, the trustee is not bound to follow the advice of a person the trustee has appointed.

Liability of the trustee is limited

- 178 To the extent allowed by superannuation law, neither the trustee nor an employee of the trustee is liable for anything done or not done in connection with acting as trustee, unless at least one of the following applies:

- The trustee failed to act honestly.
- The trustee intentionally or recklessly failed to exercise the degree of care required.
- The trustee incurred a monetary penalty under a civil penalty order made in accordance with superannuation law.

Indemnity

- 179 To the extent allowed by superannuation law, the trustee and each employee of the trustee are entitled to an indemnity from the fund in all cases where the trustee is not liable under the preceding clause. The trustee has a lien on the assets of the fund for this purpose.

Other persons who may act

- 180 Subject to superannuation law, the trustee may appoint the following persons to act as trustee of the fund.
- the legal personal representative of a deceased member, from the date of the member's death until the member's death benefits begin to be paid;
 - the legal personal representative of a member, while he or she holds an enduring power of attorney in respect of the member or while the member is under a legal disability;
 - the legal personal representative, parent or guardian of a member who is a minor; or
 - any other person if the superannuation law allows that person to be a trustee and the fund would remain a self managed superannuation fund.

Appointment of corporation as trustee

- 181 The trustees may appoint a corporation as trustee by executing a deed to that effect. They may only do so if immediately after executing that deed they replace this deed with another deed which provides the mechanisms to enable a corporation to act as trustee.

Continuity of office

- 182 When a person ceases to be a trustee or becomes a trustee, any other person acting as trustee must do everything necessary to vest the fund in the new or remaining trustees and must deliver all records and other books to the new or remaining trustees.

Appointment and resignation of trustee

183 The trustee will determine who acts as trustee in accordance with this deed and superannuation law for the fund to continue as a self managed superannuation fund and will take the necessary steps to appoint or remove the persons or body to or from the office of trustee. The trustee may accept the trustee's resignation in writing for this purpose.

- The appointment or removal of a trustee must be in writing and must immediately be advised to any other trustee.
- Where the trustee is unable or unwilling to determine who will act as trustee then the majority of members of the fund will determine who will act as trustee. If there are no members in the fund, the former members of the fund (or their legal personal representatives) will determine who acts as trustee of the fund.
- To the extent permitted by law, these provisions apply to the exclusion of any statutory provisions relating to the appointment of new trustees, including statutory provisions which may otherwise require registration of the relevant deed or instrument.

N Miscellaneous

Trustee may elect to wind up fund

184 The trustee may elect to wind up the fund on a specified date in either of the following cases:

- 184.1 The trustee decides to wind up the fund.
- 184.2 There are no longer any members of the fund.

The trustee must elect to wind up the fund on a specified date if the Regulator requires the fund to be wound up.

Notice of winding up

185 The trustee must give notice to each participating employer and member that the fund is to be wound up on the specified date.

Payment etc on winding up

186 After deducting from the assets of the fund the costs of administering and winding up the fund, the trustee must pay the benefits in the following order to the extent that the assets of the fund are sufficient to do so:

- Benefits to which members, former members or their dependants are entitled but which they have not been paid on the day before the termination date.
- Additional benefits to members, former members or their dependants as the trustee thinks appropriate.
- Payment to the participating employers that have made contributions in respect of members or former members as the trustee thinks appropriate.

Employment relationship not affected by this deed

- 187 Nothing in this deed affects any powers an employer has in relation to a contract of employment. An actual or prospective right under this deed, or the ending of such a right, is not to be taken into account in relation to any legal action, including one based on termination of employment.

Legal rights of member not affected by this deed

- 188 Nothing in this deed affects any right a person may have to claim compensation or damages at common law or under statute.

Variation

- 189 The trustee may vary this deed either prospectively or retrospectively. The trustee may do so by oral declaration, written resolution or deed. If superannuation law requires it, the trustee must promptly give a certified copy of the resolution or a copy of the deed to the Regulator.

Limits on effect of variation

- 190 If one or more death benefit agreements are in place under this deed, then any variation of the deed does not vary any death benefit agreement or clauses 97 or 98 – unless that variation expressly states that it does vary any one or more of those things. Instead, those agreements and clauses continue to apply in respect of the fund.
- 191 If one or more agreements or arrangements are in place in respect of the fund relating to payment of a pension, then any variation of the deed does not vary those agreements or arrangements – unless that variation expressly states that it does vary one or more of those things. Instead, those agreements and arrangements continue to apply in respect of the fund.

Limits on power to vary

- 192 The trustee does not have power to vary this deed so as to do either of the following:
- Reduce or adversely affect the rights of a member to accrued entitlements that arise before the variation is effected.
 - Reduce the amount of any other entitlement that is or may become payable in relation to a time before the date of the variation.

However, this (the rule in the previous sentence with the 2 dot points) does not apply if the reduction is necessary to enable the fund to comply with superannuation law or if each affected member, or the Regulator, consents in writing to the reduction.

The trustee also does not have power to vary this deed in a way that would have either of the following effects:

- unless the trustee is a corporation, altering the purpose of the fund so that it is no longer solely or primarily the provision of old age pensions under superannuation law.
- unless the sole or primary purpose of the fund is to provide old age pensions to

members, allowing any person except a corporation to be appointed trustee of the fund.

Notice of variation

193 If superannuation law requires it, the trustee must inform members and beneficiaries in writing of the nature and purpose of the variation and its effect on their entitlements or rights. The trustee must do so in accordance with superannuation law.

Dispute resolution

194 If superannuation law requires it, the trustee must establish a system complying with that law for dealing with enquiries and complaints from members, beneficiaries and dependants.

Interpretation

195 A reference in this deed to:

- a statute includes regulations under it and consolidations, amendments, re-enactments or replacements of any of them;
- a person includes a firm, partnership, joint venture, association, corporation or other corporate body;
- a person includes the legal personal representatives, successors and assigns of that person;
- any body which no longer exists or has been reconstituted, renamed, replaced or whose powers and functions have been removed or transferred to another body or agency, whether expressly or impliedly, is a reference to the body which most closely serves the purpose or objects of the first-mentioned body;
- a clause, schedule or appendix is reference to a clause, schedule or appendix in or to this deed;
- this or any other document includes the document as varied or replaced regardless of any change in the identity of the parties;
- the singular includes the plural and vice versa; and
- a gender includes the other gender.

Proper law

196 This deed is governed by the law of New South Wales. The parties consent to the exercise of jurisdiction by the courts of that place.

Hemo Super Fund

Schedule 1 to this deed

Date deed established

30 November 2012

Names and addresses of trustees

Christopher William Hemaridis
29 Sturt St
Swansea, NSW 2281

Julieann Hemaridis
29 Sturt St
Swansea, NSW 2281

Name and address of members

Christopher William Hemaridis
29 Sturt St
Swansea, NSW 2281

Julieann Hemaridis
29 Sturt St
Swansea, NSW 2281

Name of person establishing the fund (Principal)

Brett Brookfield
PO Box 7098
Redhead, NSW 2290

Schedule 2 to this deed

Application to become a Member

This Application Form contains your Death Benefit Nomination and undertakings which must be made by you. It is also accompanied by the Product Disclosure Statement relevant to the fund contained in Annexure A.

Part 1 Application and Undertakings

I apply to become an [*Either* initial *Or* additional] member of this fund under the trust deed.

I make each of the following undertakings:

- [*Either* I am not in an employment relationship with another member. *Or* I am not in an employment relationship with another member who is not a relative of mine.]
- I am not a disqualified person under superannuation law from being a [*Either* trustee *Or* director of the trustee] of the fund.
- I will comply with the trust deed.
- Upon request, I will fully disclose in writing any information required by the trustee in respect of my membership of the fund. This includes disclosing:
 - Any circumstance which may lead to my entering into an employment relationship with any other member of the fund who is not also a relative of mine.
 - That I may become disqualified under superannuation law from being a [*Either* trustee *Or* director of the trustee] of the fund.
 - Any information in relation to my medical condition.
- I will act as a [*Either* trustee *Or* director of the trustee] of the fund.
- I understand the trust deed, particularly its terms concerning the benefits payable under it, and I have read and understood the attached Product Disclosure Statement, annexed and marked 'A'.
- I have read and understand the prescribed information relating to the collection of Tax File Numbers by the trustees of superannuation funds.

I attach a completed ATO Individual Tax File Number Notification form.

Applicant name [Insert applicant's name]
 Applicant address [Insert applicant's address]
 Applicant occupation [Insert applicant's occupation]
 Date of birth [Insert applicant's date of birth]
 Applicant place of birth [Insert applicant's place of birth]

Part 2: Death Benefit: Beneficiary Nomination

If death benefit nomination is to be binding This is a binding death benefit notice. By completing and signing it you are requiring the trustee to provide any benefit payable on or after your death to the person or persons you mentioned in this notice, being one or more dependants or your legal personal representative. *Or If death benefit notice is to be non binding* This is a direction to the trustee as to how to apportion any benefit payable on your death. It is a non binding death benefit notice and the trustee retains the discretion as to how to apply any benefit payable on your death.

I direct [*Either* the trustees *Or* the directors of the trustee] that the person[s] named in the following table [are/is] to receive the proportions specified in that table of the benefit that is payable if I die.

Person	Relationship to member	Proportion of death benefit
[Insert beneficiary's name]	[Insert beneficiary's relationship to member]	[Insert proportion of the death benefit to be paid to this person] %
[Add rows to table as required]		

[If death benefit nomination is to be binding (Please note, that this beneficiary direction is valid for only 3 years.)]

Signed by the
applicant: _____

Date: _____

[Insert member's name]

[If the death benefit is not binding

Witness: _____

Name: _____

Or

If the death benefit is to be binding The following persons declare that:

- they are 18 years of age or older;
- they are not persons otherwise mentioned in this notice; and
- this form was signed by or on behalf of the member in their presence.

Date: _____

Date: _____

Witness: _____

Witness: _____

Witness name: _____

Witness name: _____

First Notice: The types of death benefit arrangements and the order in which they take effect

The Fund's Deed allows three types of death benefit payment arrangements. They, and the order in which they take effect, are as follows:

- **death benefit agreement** — which binds the trustee and which does not expire, see clauses 97 and 98;
- **binding death benefit notices or binding nomination forms** — which bind the trustee but which expire after 3 years or earlier if replaced or revoked; and
- **non-binding nomination forms** — which do not bind the trustee but which do not expire until replaced or revoked.

Death benefit agreements take priority over binding death benefit notices and non-binding nomination forms.

What you need to consider

When you, as a member, are considering signing a binding death benefit notice or a non-binding nomination form it is important to consider that:

- a death benefit agreement *takes priority* over any binding death benefit notice or any non-binding nomination form;
- to the extent permitted by superannuation law, the trustee must pay or apply the relevant benefit in accordance with the death benefit agreement. Therefore if you sign a binding death benefit notice or a non-binding nomination form, then they will have no effect on any earlier or later death benefit agreement that you sign; and
- if any part of a death benefit agreement is invalid, then the trustee (as required by the Fund's deed) will pay or apply the "invalid" part of the death benefit in accordance with any binding death benefit notice, or by reference to any non-binding nomination form, you have signed.

Second Notice: Consistency of death benefit arrangements with pension terms

It is important to consider how any death benefit nomination or death benefit agreement interacts with the arrangements for payment of a pension to a reversionary beneficiary. The terms of the pension, and the terms of the death benefit nomination or death benefit agreement should be considered together.

For instance, if the pension terms require an automatic reversionary pension, then the death benefit nomination or death benefit agreement has no effect in relation to that pension. If the member wants to ensure all these arrangements – under pension terms, a death benefit nomination or death benefit agreement – are consistent, or to deliberately vary from one to the other, then careful drafting is required and the member should seek professional advice.

Annexure A to Application to become a member

[Here you need to attach the Product Disclosure Statement from Schedule 6.]

Schedule 3 to this deed

Application to become Participating Employer

[Insert name and address, and ACN if applicable, of applicant] applies to become a participating employer in the Hemo Super Fund. The applicant agrees to comply with the trust deed.

Signed by the applicant's authorised officer

_____ *[Name of authorised officer]*

Date: _____

Annexure A to Application to become Participating Employer

[Here you need to attach the Product Disclosure Statement from Schedule 6.]

Schedule 4 to this deed

Application to become an Employer-Sponsor

This Application form is accompanied by the Product Disclosure Statement relevant to the fund contained in Annexure A.

[Insert name and address, and ACN if applicable, of applicant] applies to become an employer-sponsor of the *[name of fund]*. The applicant agrees to comply with the trust deed.

Signed by the applicant's authorised officer

_____ Date: _____
[Name of authorised officer]

Annexure A to Application to become an Employer-Sponsor

[Here you need to attach the Product Disclosure Statement from Schedule 6.]

Schedule 5 to this deed

Application to become a member (if member is a minor)

This Application Form contains your Death Benefit Nomination and undertakings which must be made by you. It is also accompanied by the Product Disclosure Statement relevant to the fund contained in Annexure A.

Part 1 Application and undertakings

I apply, as the parent or guardian of, and on behalf of, the person listed below (**Applicant**), that the Applicant become an initial member of this fund under the trust deed.

I make each of the following undertakings:

- *[Either* The Applicant is not in an employment relationship with another member.
Or The Applicant is not in an employment relationship with another member who is not a relative of the Applicant.]
- I am not a disqualified under superannuation law from being a *[Either* trustee *Or* director of the trustee] of the fund.
- I will comply with the trust deed.
- Upon request, I will fully disclose in writing any information required by the trustee in respect of the Applicant's my membership of the fund. This includes disclosing:
 - Any circumstance which may lead to the Applicant entering into an employment relationship with any other member of the fund who is not also a relative of the Applicant.
 - That I may become disqualified under superannuation law from being a *[Either* trustee *Or* director of the trustee] of the fund.
 - Any information in relation to the Applicant's medical condition.

[If the parent or guardian is NOT also separate member of the fund in their own right, then]

- *[Either* I will act as a trustee of the fund. *Or* I will act as a director of the trustee of the fund.]

[If the parent or guardian IS a separate member of the fund, then]

- *[Either* I am a member of the fund myself and I will act as a trustee of the fund.
Or I am a member of the fund myself and will act as a director of the trustee of the fund.]
- I understand the trust deed, particularly its terms concerning the benefits payable under it, and I have read and understood the attached Product Disclosure Statement, annexed and marked 'A'.
- I have read and understand the prescribed information relating to the collection of Tax File Numbers by the trustees of superannuation funds.

In consideration of the Applicant's status as a minor, I have not attached a completed ATO Individual Tax File Number Notification form.

Applicant name [Insert applicant's name]
 Applicant address [Insert applicant's address]
 Applicant occupation [Insert applicant's occupation]
 Date of birth [Insert applicant's date of birth]
 Applicant place of birth [Insert applicant's place of birth]
 Parent or guardian name [Insert parent or guardian's name]
 Parent or guardian address [Insert parent or guardian's address]
 Parent or guardian date of birth [Insert parent or guardian's date of birth]
 Parent or guardian place of birth [Insert parent or guardian's place of birth]

Part 2: Death Benefit: Beneficiary Nomination

If death benefit nomination is to be binding This is a binding death benefit notice. By completing and signing it you are requiring the trustee to provide any benefit payable on or after the Applicant's death to the person or persons you mentioned in this notice, being one or more of the Applicant's dependants or the Applicant's legal personal representative. *Or If death benefit notice is to be non binding* This is a direction to the trustee as to how to apportion any benefit payable on the Applicant's death. It is a non binding death benefit notice and the trustee retains the discretion as to how to apply any benefit payable on the Applicant's death.

On behalf of the Applicant, I direct [Either the trustees Or the directors of the trustee] that the person[s] named in the following table [are/is] to receive the proportions specified in that table of the benefit that is payable if I die.

Person	Relationship to member	Proportion of death benefit
[Insert beneficiary's name]	[Insert beneficiary's relationship to member]	[Insert proportion of the death benefit to be paid to this person] %
[Add rows to table as required]		

If the death beneficiary nomination is binding (Please note that this beneficiary direction is valid for only 3 years.)

Signed by the
parent/guardian:

Date:

[Insert parent or guardian's name]

[If the death benefit is not binding]

Witness:

Name:

Or

If the death benefit is to be binding The following persons declare that:

- they are 18 years of age or older;
- they are not persons otherwise mentioned in this notice; and
- this form was signed by or on behalf of the member in their presence.

Date:

Date:

Witness:

Witness:

Witness name:

Witness name:

Witness name:

Witness name:

First Notice: The types of death benefit arrangements and the order in which they take effect

The Fund's Deed allows three types of death benefit payment arrangements. They, and the order in which they take effect, are as follows:

- **death benefit agreement** — which binds the trustee and which does not expire, see clauses 97 and 98;
- **binding death benefit notices or binding nomination forms** — which bind the trustee but which expire after 3 years or earlier if replaced or revoked; and
- **non-binding nomination forms** — which do not bind the trustee but which do not expire until replaced or revoked.

Death benefit agreements take priority over binding death benefit notices and non-binding nomination forms.

What you need to consider

When you, as a member, are considering signing a binding death benefit notice or a non-binding nomination form it is important to consider that:

- a death benefit agreement *takes priority* over any binding death benefit notice or any non-binding nomination form;
- to the extent permitted by superannuation law, the trustee must pay or apply the relevant benefit in accordance with the death benefit agreement. Therefore if you sign a binding death benefit notice or a non-binding nomination form, then they will have no effect on any earlier or later death benefit agreement that you sign; and
- if any part of a death benefit agreement is invalid, then the trustee (as required by the Fund's deed) will pay or apply the "invalid" part of the death benefit in accordance with any binding death benefit notice, or by reference to any non-binding nomination form, you have signed.

Second Notice: Consistency of death benefit arrangements with pension terms

It is important to consider how any death benefit nomination or death benefit agreement interacts with the arrangements for payment of a pension to a reversionary beneficiary. The terms of the pension, and the terms of the death benefit nomination or death benefit agreement should be considered together.

For instance, if the pension terms require an automatic reversionary pension, then the death benefit nomination or death benefit agreement has no effect in relation to that pension. If the member wants to ensure all these arrangements – under pension terms, a death benefit nomination or death benefit agreement – are consistent, or to deliberately vary from one to the other, then careful drafting is required and the member should seek professional advice.

Annexure A to Application to become a Member (where member is a minor)

[Here you need to attach the Product Disclosure Statement from Schedule 6.]

Schedule 6 to this deed

Form of Product Disclosure Statement

Product Disclosure Statement

Hemo Super Fund

[Date]

[Name of member]

[Address of member]

[Contact details of member – PDS may be sent by email, fax or post]

[Name of trustee or trustees]

[Address]

[Contact details]

The details of the Product Disclosure Statement (PDS) start on the next page. Attach that page and the following pages of the PDS to the Member Application form and to any Employer-Sponsor Application form.

Introduction

This PDS contains a summary of the important provisions of the fund's deed and the effects which those provisions may have on you. The *Corporations Act* requires that you be given this PDS within 3 months after you become a member of the fund.

If you have any questions at any time, you should refer those to the trustee. However, the trustee can only provide you with information – so you will need to seek your own legal, accounting and financial advice.

Terms which are capitalised in this PDS are either defined in the fund's deed or are contained in Schedule 1.

You should consider getting professional advice about the fund

Your decision to become a member of the fund is important and involves issues including retirement planning, estate planning, taxation, and social security. The trustee strongly recommends that you consider consulting an appropriately qualified adviser before you decide to become a member or to have contributions made to the fund on your behalf.

This PDS is prepared for your general information only and is not, and is not intended to be, a recommendation to become a member of the fund. This PDS does not take into account your investment objectives, financial situation or retirement planning needs. You should not base a decision whether to become a member solely on the information in this PDS. You need to consider,

and obtain advice on, the suitability of the fund in view of your investment objectives, financial situation and retirement planning needs.

Information about your potential benefits

1 Details of potential lump sum benefits

1.1 On your retirement

On your retirement, you will become entitled to a lump sum benefit, equal to the amount in your Accumulation Account on your retirement. As the definition of retirement in Schedule 1 suggests, there will be some circumstances in which you will become entitled to payment of a retirement benefit while you are still employed or when you retire and have reached the relevant Preservation Age. Your trustee will be able to advise you further in this regard at the relevant time.

1.2 Total and permanent disability

If you become totally and permanently disabled, you may become entitled to a lump sum benefit from your Accumulation Account. Your trustee will be able to advise you further in this regard at the relevant time.

1.3 Temporary total disability

If you become totally disabled temporarily, you may become entitled to payment of a pension or annuity representing the amount:

- decided by the trustee, provided it does not infringe the limit set out in the superannuation law; or
- payable to the trustee under an insurance policy which the trustee may have purchased and which covers the disability you suffer. (Premiums for these insurance policies are generally paid by the trustee from your Accumulation Account but may be paid out of other Accounts of the fund (such as the Income Account)).

1.4 On death

On your death, the trustee may choose to or may be required to pay a pension or lump sum benefit from your Accumulation Account and any pension account to the persons named in your 'Death Benefit: Beneficiary Nomination' (which is on your Application for Membership) or to your dependants. The trustee may have also taken out a life insurance policy for you which may also entitle your dependants, or some other person, to a pension or lump sum benefit. Your 'Death Benefit: Beneficiary Nomination' can be binding or non-binding on the trustee (you can choose). Binding nominations need to be renewed every 3 years.

To overcome the requirement to renew binding nominations every 3 years, you can also choose to implement a 'death benefit agreement' under the fund's deed. The form of death benefit agreement is set out in Schedule 7 to the fund's deed.

Your death benefits will also include any residue in a pension account previously established for you, unless the arrangements in respect of that pension are that the pension will revert on your death to a Pension Dependant.

Generally speaking, you should seek professional advice concerning what plans need to be made in respect of your death benefits and what options are available to you.

The Deed provides for:

- **death benefit agreements** (which binds the trustee and which do not expire, see clauses 97 and 98);
- **binding death benefit notices** (which bind the trustee but which expire after 3 years or earlier if replaced or revoked); and
- **non-binding nomination forms** (which do not bind the trustee and which do not expire until replaced or revoked).

Death benefit agreements take priority over binding death benefit notices and non-binding nomination forms.

What you need to consider

When you, as a member, are considering signing a death benefit agreement, a binding death benefit notice or a non-binding nomination form it is important to consider that:

- a death benefit agreement *takes priority* over any binding death benefit notice or any non-binding nomination form;
- to the extent permitted by superannuation law, the trustee must pay or apply the relevant benefit in accordance with the death benefit agreement. Therefore if you sign a binding death benefit notice or a non-binding nomination form, then they will have no effect on any earlier or later death benefit agreement that you sign; and
- if any part of a death benefit agreement is invalid, then the trustee (as required by the fund's deed) will pay or apply the "invalid" part of the death benefit in accordance with any binding death benefit notice, or by reference to any non-binding nomination form, you have signed.

1.5 Other circumstances

'Severe Financial Hardship' – in the case of severe financial hardship, you may be able to apply to have all benefits owing to you, paid to you by the trustee.

There are certain conditions to be met and the benefits can only be paid to you to meet expenses in the nature of treatment of life-threatening illnesses, prevention of foreclosure under a mortgage, medical transport costs, palliative care costs and so on.

2 Details of potential income benefits

Income benefits where you retire or reach your preservation age

When you become entitled to payment of a **lump sum benefit**, the trustee may allow you to choose to receive that lump sum in the form of regularly paid income. This is called a pension. The fund can only provide you with an 'account-based pension'.

The rules for an 'account-based pension' include:

- **Minimum annual amount:** a minimum amount of the capital funding the pension must be paid to the pensioner each year. The minimum, which is expressed as a percentage of the capital, is determined by reference to the pensioner's age. You should speak to your adviser about relief from minimum pension payment amounts as the government does provide relief from time to time.
- **No maximum:** there will be no maximum amount that can be paid in a year, reflecting the fact that pensions and lump sums will be taxed in the same way. RBLs do not apply from 1 July 2007.
- **But a maximum for transition to retirement pensions:** pensioners being paid a transition to retirement pension will only be able to be paid a maximum of 10% of the capital per annum.
- **Transfer on death:** on death, the pension may only be transferred to a Pension Dependant or cashed as a lump sum to the pensioner's dependants or estate.

Existing pensions

If this PDS is being provided as a consequence of an update to the fund's existing deed, and the fund is presently paying you a pension, then:

- the pension will be deemed to meet the current rules provided that it was commenced before 20 September 2007 in accordance with the rules that applied at that time;
- if the pension is a complying pension (such as a life pension) then it will only be able to be terminated pursuant to the rules as they were in force before 1 July 2007; and
- if the pension is an allocated pension then it may be transferred to an 'account-based' pension without having to first be commuted.

Social Security Eligibility

Your eligibility for a government age pension is means tested.

The assets test reduces the amount of any aged pension payments to which a member may be eligible by \$1.50 per fortnight for every \$1,000 of the member's assets. This will give you a part pension, which will reduce to zero once your assets reach the amount set out in the current asset tables specified by the Government. The current asset tables are available [here](#).

Income benefits where you may not have retired but you have reached your preservation age.

In some circumstances, you may be able to be paid a pension before you actually retire but after you have reached your preservation age. In the fund's deed these are referred to as 'Transition to retirement pensions'.

2.1 Transition to retirement pensions

Once you reach your preservation age you may still be restricted from accessing your superannuation benefits (because, for instance, you may not have retired). However, once you reach your preservation age you may access a non-commutable pension, or what the fund's deed refers to as a transition to retirement pension.

So you may receive an 'account-based' pension as a 'transition to retirement pension', but additional restrictions apply if you want to commute (or cash out) that pension. Essentially the transition to retirement pensions are 'non-commutable' but there are some very limited exceptions. If you are interested in a transition to retirement pension, you should discuss this in detail with the trustee before requesting the payment of such a pension.

3 Taxation of benefits

3.1 Seek advice

This section is general only. You must seek professional advice concerning your own circumstances and how tax will impact on your participation in the fund and on amounts payable to you.

3.2 Benefits paid to you

Superannuation benefits paid to persons **aged less than 60** are taxed as follows:

- **Lump sum benefits** have two components: an exempt component and a taxed component. The exempt component is tax free (it includes amounts such as pre-1983 contributions and undeducted contributions). The taxed component is tax free up to a low rate threshold (initially in 2008-2009 \$145,000, in 2010-2011 \$160,000, in 2011-2012 \$165,000, in 2012-2013 \$175,000). After that threshold, it is taxed at 16.5% (incl Medicare levy) — except where the recipient is aged less than 55, in which case the whole taxed component is taxed at 21.5% (incl Medicare levy).
- **Pension benefits** are taxed in a similar manner to lump sums at the moment, though overall tax can be less in some circumstances. Once the recipient turns 60, the pension is tax free.

- **Proportional drawdown:** In both cases, payments are deemed to include both exempt and taxable components, paid in proportion to the amount these components constitute of the recipient's total benefit.

3.3 Death benefits

Benefits paid in the event of your death are taxed as follows:

- **Lump sum benefits** to a member's dependant are tax free, as long as they are also a death benefits dependant as defined in section 302-195 of the ITAA97. Lump sum benefits paid to a dependant (who is not a death benefits dependant for ITAA97 purposes) have the taxable component taxed at 16.5% (incl Medicare levy).
- **Reversionary pensions** are taxed according to the age of the primary and reversionary beneficiaries. If the primary beneficiary was aged 60 or over at the time of death, then the payments to the reversionary will be tax free. If the primary beneficiary was aged less than 60, then the payments will be taxed at the reversionary beneficiary's marginal tax rate until the reversionary turns 60 (then it will be tax-free). However, a reversionary pension will only be payable to a Pension Dependant. Also a pension paid to a Pension Dependant who is a child will have to be cashed to a lump sum when the child turns 25 (unless they're permanently disabled).
- Pensions can only revert to a Pension Dependant: simply being a dependant is not sufficient. Therefore, these benefits must be paid as a lump sum to a dependant or the member's estate.

Information about risks associated with the fund

4 Details of risks: General

The assets of the fund must be invested in accordance with an appropriate investment strategy as devised by the trustee. Although the trustee decides on an investment strategy aimed at increasing the value of the fund's assets, this value can be reduced by movements in the underlying value of the fund's assets, for instances movement in share or property prices. This may mean the value of the assets held in the fund for your benefit, or to pay you a pension, may be reduced. Indeed, if the performance of the fund's assets is very poor, the value of the assets held in the fund for your benefit, or to pay you a pension, may be less than the value of the contributions made to the fund on your behalf. Poor investment performance may also affect the trustee's capacity to make payments to you or to sustain the level of payments made to you. More information about risks associated with the fund borrowing in order to invest are set out under "Investment of fund assets" at paragraph 10 below.

If you choose to receive a pension then the amounts you receive are calculated by reference to the value of the assets in the fund. Therefore, if the value of the assets decreases, there may be a corresponding decrease in benefit or pension amounts payable to you and you effectively bear the risk associated with potentially poor investment

performance of those assets. Broadly speaking, 100% of the amount used to fund the pension will be taken into account for the aged pension means test.

Finally, if a benefit payable to you is commuted so that the trustee may purchase:

- an annuity from a third party (such as a life assurance company), then you will have a regular income stream and the associated risk will be born by the third party; or
- an 'account-based' pension from a third party (such as a life assurance company), then the situation is the same as for an 'account-based' pension from the trustee and you effectively bear the risk associated with the variations in the value of the assets which fund the pension.

5 Regulatory Risk

The fund is a self-managed superannuation fund regulated by the ATO. As a member, you will also have to be a trustee, or a director of the corporate trustee. These persons are responsible for ensuring the fund complies with all relevant superannuation laws, as enforced by the ATO.

Serious consequences flow if the fund is operated in a manner inconsistent with these rules. The consequences include prosecution by the ATO or a determination by the ATO that the fund is non-complying, with the result that the concessional tax treatment of the fund ends.

You must ensure that you are familiar with, and understand these rules. If you are not confident of this, then you should seek professional advice as to whether you will be in a position to comply with these obligations on joining the fund as a member.

Information about amounts paid to the fund for or by you

6 Contributions

If you have an employer, who is an Employer-Sponsor or a Participating Employer of the fund, then they must contribute a certain portion of your income to the fund. In this situation, contributions made personally by you are unlikely to be deductible for taxation purposes although if you are on a smaller wage, you may be entitled to a co-contribution from the Federal Government (that is, the Government will match your payments to set units in certain circumstances which are described generally under "Superannuation co-contributions" below).

If you are unemployed or self-employed, then you may make contributions to the fund yourself. These contributions are deductible for tax purposes, subject to the caps discussed immediately below.

Alternatively you may make contributions, or another person may make contributions on your behalf.

Superannuation co-contributions

You will be eligible to receive a co-contribution from the Federal Government if you satisfy the following criteria:

- you make a personal super contribution by 30 June of a financial year;
- your total income is less than the prescribed amount (\$61,920 for the 2011-2012 financial year). The Government has announced that it will freeze this amount for

the 2012 to 2013 financial year– for updates on this announcement see the ATO's Updates [here](#));

- 10% of your income is from employment sources, such as an employer or running your own business;
- you are 71 years or younger; and
- you lodge your income tax return.

If you are eligible, the Federal Government will match the value of your personal super contributions up to certain thresholds, which can be found [here](#).

Tax on concessional contributions: A tax of 15% applies to superannuation contributions by individuals who receive an annual income up to \$300,000. If an individual's income is \$300,000 or greater, the tax levied on their contributions is 30%. You should seek advice concerning what amounts are included in your income for the purposes of this assessment.

Caps on concessional contributions: This paragraph sets out the cap for the 2012-2013 financial year. You may make, or have made on your behalf, up to \$25,000 in concessional contributions (they used to be referred to as 'deductible contributions') in a year across all of your superannuation accounts. Concessional contributions are taxed at 15%. Members aged 50 years or over in the 5 years from 1 July 2007 (and who are eligible to contribute to super) may make, or have made on their behalf, up to \$50,000 per annum in concessional contributions for the 2009-2010, 2010-2011 and 2011-2012 financial years. These concessional contributions are only available until 30 June 2012, after which date the figure will revert to \$25,000 for all taxpayers. Generally, concessional contributions can only be made by employers or persons who are self-employed.

Caps on non-concessional contributions: This paragraph sets out the cap for the 2012-2013 financial year and the cap may then be indexed from year to year (you will need to check this at the relevant time). You are entitled to make up to \$150,000 in non-concessional contributions (they used to be referred to as 'non-deductible contributions' and are contributions that are made from money on which you have already paid applicable income tax) in a year across all of your superannuation accounts.

In addition, if you are under 65 and eligible to contribute to super, then you may bring forward two years of contributions and contribute \$450,000 of non-concessional contributions in one year, and not make any contributions for the following two years.

Contributions-splitting

Spouses may split superannuation contributions between them. Contributions-splitting allows members to ask the trustee to transfer certain contributions made after 1 January 2006 (**Splittable contributions**) made in respect of the member to the superannuation fund, or account of that member's spouse.

The contributions splitting applications must be lodged with the fund by 30 June in the financial year.

At present, the split can only take place in respect of splittable contributions made in the previous financial year.

Information about amounts deducted from the fund

7 Debits from your Accumulation and Pension Accounts

The trustee can make deductions from your Accumulation or Pension Accounts to, for example, meet the fund's expenses, to pay taxes (or to set aside for anticipated taxes), to pay for an insurance policy or Annuity premiums or to pay an amount from your Pension Account to your Accumulation Account or vice versa.

8 Other application of income

The trustee also:

- maintains an income account: This is a general account of the fund and does not relate to a specific member. Amounts such as the income and profits of the fund or proceeds of insurance policies (which the trustee decides not to pay to a member or beneficiary) are paid into this account. From this income account the trustee can make payments to your Accumulation Account, but it may also make deductions from the income account to:
 - pay the expenses of the fund;
 - pay taxes due and payable, or likely to become due and payable;
 - pay costs of insurance policies;
 - meet losses suffered on disposal of an asset of the fund and so on.
- may maintain an Equalisation Account: This is also a general account of the fund. The trustee may decide to pay amounts into this account to:
 - smooth the investment earnings of the fund (that is, to even out years of good growth and performance with years of poor growth and performance);
 - provide for tax liabilities;
 - pay fund expenses;
 - otherwise provide for contingencies of the fund.

The trustee is not permitted to charge fees in relation to the services it provides to the fund.

Other significant information about the fund

9 Preservation Age

Set out below are the Preservation Ages relevant to members of the fund:

- for a person born before 1 July 1960 – 55 years
- for a person born during the year 1 July 1960 to 30 June 1961 – 56 years
- for a person born during the year 1 July 1961 to 30 June 1962 – 57 years
- for a person born during the year 1 July 1962 to 30 June 1963 – 58 years
- for a person born during the year 1 July 1963 to 30 June 1964 – 59 years
- for a person born after 30 June 1964 – 60 years.

10 Investment of fund assets

The trustee is permitted to make a wide range of investments provided that they accord with the trustee's investment strategy. The trustee is required to establish an investment strategy or strategies, outlining how the assets of the fund will be invested. The trustee

can alter the strategy or strategies provided they remain appropriate. If the trustee offers more than one strategy, you may choose the appropriate strategy but you cannot choose the investments the trustee is to make within the strategy.

The trustee cannot loan money from the fund to a member or a member's relative.

The trustee may borrow money to make any investment — but only in restricted circumstances. In such cases:

- the only fund asset that may be used as security for the borrowing is the asset that the fund is acquiring with the borrowed money;
- the asset acquired must be an asset which the fund could ordinarily and lawfully acquire (for example, the fund is prohibited from acquiring assets which do not satisfy the sole purpose test in section 62 of the SIS Act – this stays the same even though the fund is borrowing to acquire the asset);
- the terms on which the asset is acquired must meet strict requirements set out in superannuation law.

The risks associated with any investment (as described generally under "Details of risks: General" at paragraph 4 above) increase when made using borrowed money. You should always obtain professional advice before making any such investment.

11

Taxation

11.1 Income of the fund

For tax purposes, the fund's income is divided into 2 components:

- Special Component: which includes the fund's special income (income such as private company distributions, non arms-length income, trust distributions), reduced by tax deductions relating to that special income.
- Standard Component: which is the total of all fund income, less the Special Component.

The Standard Component is taxed at the concessional rate of 15% in the hands of the trustee. The Special Component is taxed at the rate of 45%.

11.2 Contributions

Contributions to the fund (made by your employer, yourself, your spouse, etc) are generally treated as contributions of capital and will not be included in the fund's Income. However, if the person making a contribution is entitled to a tax deduction in relation to that contribution, then the contribution will usually be treated as fund Income and will be taxed as outlined in paragraph 11.1 above.

Information about the deductibility of contributions is in paragraph 6 above.

11.3 Surcharge on High Income Earners

With effect from 1 July 2005 the superannuation contributions surcharge was abolished in respect of all contributions made **on or after 1 July 2005**. However it still applies to contributions made before that date. From 1 July 2012 individuals with income of \$300,000 or more will be subject to a contributions tax of 30% on concessional contributions made to superannuation. You should seek advice concerning what amounts are included in your income for the purposes of this assessment.

11.4 Low Income Spouse Rebate

If a person makes a contribution on behalf of a member who is their low income (or no income) spouse, the person making the contribution may be entitled to a tax rebate.

Spouse's Assessable Income (AI)	Maximum Rebatable Contributions (MRC)	Maximum Rebate (18% of the lesser of)
\$0 - \$10,800	\$3,000	MRC or actual contributions
\$10,801 to \$13,799	\$3,000 - (AI - \$10,800)	MRC or actual contributions
\$13,800	\$0	\$0

For example, if the spouse's assessable income is \$5,000, the maximum amount of contributions which are rebatable is \$3,000. If actual contributions were \$2,700, then the rebate would be $18\% \times \$2,700 = \486 .

The current low-income spouse rebate figures, and other key superannuation rates, can be confirmed at:

<http://>

www.ato.gov.au/super/content.asp?doc=/content/60489.htm&mnu=26961&mfp=001/006; and

<http://www.ato.gov.au/individuals/content.asp?doc=/content/19144.htm>.

12 The fund deed

The fund deed is written in plain English. Provisions that are not relevant to the particular fund of which you are a member have been excluded. For example, if individuals are trustees of the fund, then all provisions relevant to a company being a trustee of the fund have been removed. Therefore, if a company is later appointed as trustee, the fund deed will have to be varied to include the relevant provisions.

You should read the trust deed and seek professional advice if you do not understand it.

13 Other considerations concerning investments made by the fund

The trustee is required to inform you of whether labour standards or environmental, social or ethical considerations are, or will be, taken into account when the trustee selects, retains or realises an investment. At this stage, the trustee does not take any such considerations into account. However, the trustee is obviously free to incorporate this into its investment strategy if it sees fit.

14 Contacting the trustee for additional information

If at any time you require further information including information concerning the fund, the fund deed, the fund's performance or your rights as a member, you can contact the trustee using the contact details at the beginning of this PDS.

Product Disclosure Statement – Schedule 1

Definitions

Where a term is capitalised in this PDS, the meaning is either explained below or is explained in the trust deed:

Accumulation Account means the account established for you by the trustee. Each member of the fund has an Accumulation Account, into which are paid that member's contributions or contributions made on behalf of that member, as well as other amounts specific to that member (such as the proceeds of an insurance policy taken out by the trustee for your benefit).

Annuity means what it means under superannuation law. Essentially, it refers to a financial product which is purchased by providing a lump sum (capital) to the financial product supplier who undertakes to pay you an income for a specified time. Unlike a pension, the capital disappears when you purchase the annuity and you receive a contractual right to receive income.

Commute has the same meaning as under superannuation law. Generally, it refers to when a right to receive a **regular payment** (like pension or annuity payments) is converted into the right to receive a **lump sum payment**.

Dependant – in relation to a member, former member or beneficiary (the 'primary person'), means each of the following:

- the spouse or widow or widower of that primary person.
- any child of that primary person, including a person who, in the trustee's opinion, is or was actually maintained by the primary person as the child of the primary person.
- any person with whom the primary person has an interdependency relationship.
- any other person who, in the trustee's opinion, was substantially dependent on the primary person at the relevant time.

Pension refers to a financial product which is purchased by providing a lump sum (capital) to the financial product supplier, who invests the lump sum, manages that investment, and pays you a regular income from the proceeds of those investments. As well as paying you the proceeds of the investments, the financial product supplier may include in your payments part of the initial capital you contributed.

Pension Dependant means a dependant of a member to whom a pension may be paid on the member's death, as defined by regulation 6.21(2A) of the SIS Regulations.

Preservation Age means what it means under superannuation law. Essentially it is the minimum age after which your benefit arising from a preserved payment may be paid to you. Those ages are set out in paragraph 9 above.

Preserved Payment means a payment made to the fund which is required to be preserved under superannuation law if the fund is to be a complying superannuation fund.

Retirement occurs:

- if you have reached a Preservation Age less than 60, and
 - an arrangement under which you were gainfully employed comes to an end; and
 - the trustee is reasonably satisfied that you never intend to become gainfully

employed (either full time or part time); or

- if you have reached age 60 and an arrangement under which you were gainfully employed has come to an end and either of the following circumstances apply;
 - you have attained that age on or before ending employment; or
 - the trustee is reasonably satisfied that you never intend to become gainfully employed (either full time or part time).

Superannuation Contributions Surcharge means an amount which you may be liable to pay if your taxable income is greater than the relevant superannuation surcharge level for a year of income.

Schedule 7 to this deed

Death Benefit Agreement – Hemo Super Fund (Fund)

- 1 This Agreement, executed as a deed, is between the Fund's trustee listed below and the Fund's member listed below.
- 2 This Agreement is an addition to the "Superannuation Trust Deed for a Self-Managed Fund" for the Fund (**Deed**). It has effect in the way described in Part H of that Deed. This Agreement is not a binding death benefit notice given in accordance with regulation 6.17A of the *Superannuation Industry (Supervision) Regulations*. Therefore:
 - 2.1 it continues in force until amended or terminated; and
 - 2.2 it does not end after 3 years as binding death benefit notices are required to do by the law.
- 3 On execution, this Agreement forms part of the Deed.
- 4 The member directs the trustee that, on the member's death, the persons named in the following table are to receive the proportion specified in that table of any benefit that is payable:

Person	Relationship to member	Proportion of death benefit
[Insert beneficiary's name]	[Insert beneficiary's relationship to member]	[Insert proportion of the death benefit to be paid to this person] %
[Add rows to table as required]		
Total (which must total to 100%)		100%

- 5 The trustee consents to acting on this direction as evidenced by it executing this Agreement.
- 6 If compliance with superannuation law prevents any part of the benefit being paid to the named person, then that part of the benefit will be dealt with under Part H of the Deed.
- 7 The parties agree that:
 - 7.1 the member may terminate this Agreement by serving a notice terminating the Agreement on the trustee; and
 - 7.2 this Agreement may be replaced by the trustee and the member executing a later death benefit agreement at which time this Agreement terminates.

[If the Fund's trustee is a company:

- 8 The details of the trustee are:
 - 8.1 Trustee Company Name:.....

8.2 Trustee ACN:

8.3 Trustee Address:

9 The member is:

9.1 Member's name and address:

[If the Fund's trustees are individuals:

10 The trustees are:

10.1 Trustee 1 Name and address:.....

10.2 Trustee 2 Name and address:.....

10.3 Trustee 3 Name and address:.....

10.4 Trustee 4 Name and address:.....

11 The member is:

11.1 Member's name and address:

Executed by the parties as a deed:

Signed sealed and delivered by
[Insert name of member making death benefit
arrangements]
in the capacity of member in the presence of:

Signature of witness

Signature of member

Name of witness (please print)

[If the Fund's trustee is a company and signs under common seal, then it uses this sort of signing clause:

Dated: _____

The common seal of [Insert company name]
ACN [Insert ACN]
in its capacity as trustee, was affixed in
accordance with section 127(2) of the
Corporations Act 2001 (Cwth) in the presence
of:

Signature of director/Sole director and sole
company secretary

Signature of director/secretary

Name of director/Sole director and sole
company secretary (please print)

Name of director/secretary (please print)

[If the Fund's trustee is a company then use this sort of signing clause:

Executed by
[Insert company name]
ACN [Insert ACN] in its capacity as trustee, in
accordance with section 127(1) of the
Corporations Act 2001 (Cwth):

Signature of director/Sole director and sole
company secretary

Signature of director/secretary

Name of director/Sole director and sole
company secretary (please print)

Name of director/secretary (please print)

[If the Fund's trustees are individuals, then each of them needs one of these signing clauses

Signed sealed and delivered by
[Insert trustee's name]
in the capacity of trustee in the presence of:

Signature of witness

Signature of trustee

Name of witness (please print)

First Notice: The types of death benefit arrangements and the order in which they take effect

The Fund's Deed allows three types of death benefit payment arrangements. They, and the order in which they take effect, are as follows:

- **death benefit agreement** — which binds the trustee and which does not expire, see clauses 97 and 98;
- **binding death benefit notices or binding nomination forms** — which bind the trustee but which expire after 3 years or earlier if replaced or revoked; and
- **non-binding nomination forms** — which do not bind the trustee but which do not expire until replaced or revoked.

Death benefit agreements take priority over binding death benefit notices and non-binding nomination forms.

What you need to consider

When you, as a member, are considering signing a binding death benefit notice or a non-binding nomination form it is important to consider that:

- a death benefit agreement *takes priority* over any binding death benefit notice or any non-binding nomination form;
- to the extent permitted by superannuation law, the trustee must pay or apply the relevant benefit in accordance with the death benefit agreement. Therefore if you sign a binding death benefit notice or a non-binding nomination form, then they will have no effect on any earlier or later death benefit agreement that you sign; and
- if any part of a death benefit agreement is invalid, then the trustee (as required by the Fund's deed) will pay or apply the "invalid" part of the death benefit in accordance with any binding death benefit notice, or by reference to any non-binding nomination form, you have signed.

Second Notice: Consistency of death benefit arrangements with pension terms

It is important to consider how any death benefit nomination or death benefit agreement interacts with the arrangements for payment of a pension to a reversionary beneficiary. The terms of the pension, and the terms of the death benefit nomination or death benefit agreement should be considered together.

For instance, if the pension terms require an automatic reversionary pension, then the death benefit nomination or death benefit agreement has no effect in relation to that pension. If the member wants to ensure all these arrangements – under pension terms, a death benefit nomination or death benefit agreement – are consistent, or to deliberately vary from one to the other, then careful drafting is required and the member should seek professional advice.

Superannuation Trust Deed Definitions

Annuity means what it means under superannuation law.

Approved benefit arrangement means an arrangement into which or from which assets of the fund can be transferred without a breach of superannuation law. It includes a roll over fund, a complying superannuation fund, an approved deposit fund and an annuity arrangement.

Approved deposit fund means a fund which is a complying ADF under the Tax Act.

Amount standing to the credit in relation to an accumulation account, includes an amount the trustee decides to pay to that account from the equalisation account (if any).

Assets means the cash, investments and other property of the fund held by the trustee (or by a nominee or custodian for the trustee) on the trusts established by or under this deed, including:

- any amount standing to the credit of the fund on or after the date when this deed commences.
- contributions made by a member.
- contributions made by an employer.
- contributions allowed by this deed that are superannuation lawfully made by another person.
- interest, dividends, distributions, profits and other benefits of any kind arising from investments and accumulation of income.
- the proceeds of any annuity or insurance policy effected by the trustee.
- the value of any annuity or insurance policy effected by the trustee.
- money, investments and other property received by the trustee as a roll over payment.
- shortfall components and financial assistance received by the trustee.

ATO release authority means a written authority given by the Commissioner of Taxation to the trustee to release funds in accordance with section 292-410 of the Tax Act.

Beneficiary means a person immediately and absolutely entitled to a benefit under this deed in respect of a member. It does not include a member except where that member is immediately and absolutely entitled to a benefit under this deed in respect of another member.

Benefit means an amount payable out of the fund to or in respect of a member or beneficiary.

Benefit entitlement means an amount in the fund which may become payable to a member, dependant or beneficiary, but to which that person has not become absolutely entitled. It includes a contingent right to payment.

Binding death benefit notice means a notice given by a member or beneficiary to the trustee in accordance with regulation 6.17A of the SIS Regulations and with this deed.

Business day means Monday to Friday excluding public holidays in the state or territory identified in clause 196.

Business hours means between 9:00 am and 5:00 pm on a business day.

Cash means what it means under superannuation law.

Complying superannuation fund means a complying superannuation fund under superannuation law.

Contributions means gross contributions made to the fund before tax in accordance with this deed.

Corporation means a constitutional corporation under superannuation law.

Death Benefit Agreement means all, or that part of, an agreement (in the form set out in Schedule 7 to this deed) describing the trustee's obligations concerning the payment of benefits on a member's death which:

- directs the trustee to pay the benefits to a person to whom those benefits may be paid in accordance with superannuation law;
- has been executed by the trustee and the member; and
- has not later been:
 - terminated by the member; or
 - replaced by a separate death benefit agreement with the agreement of the trustee and the member.

Dependant, in relation to a member, former member or beneficiary (the 'primary person'), means each of the following:

- the spouse or widow or widower of that primary person.
- any child of that primary person, including a person who, in the trustee's opinion, is or was actually maintained by the primary person as the child of the primary person.
- any person with whom the primary person has an interdependency relationship.
- any other person who, in the trustee's opinion, was substantially dependent on the primary person at the relevant time.

Doctor means a registered medical practitioner.

Eligible roll over fund means what it means in Part 24 of the SIS Act.

Employee means a person who is an eligible person under superannuation law for the purpose of an employer making contributions in order to avoid a liability for the superannuation guarantee charge under the *Superannuation Guarantee (Administration) Act 1992*.

Employer means what it means under superannuation law and includes a participating employer.

Employment relationship – an employment relationship exists between 2 persons if any of the following applies:

- one person is an employee of the other within the ordinary meaning of that term, or within the meaning of section 15A of the SIS Act, or is taken to be an employee under superannuation law.
- one person is the trustee of a trust of which the other person, or a relative of the other person, is a beneficiary.
- one person is a member of a partnership in which the other person, or a relative of the other person, is either a partner or a director of a body corporate that is a partner.
- one person is a member of a partnership in which the other person, or a relative of the other person, is a beneficiary of a trust, the trustee of which is a partner.

However, an employment relationship does not exist between 2 persons if superannuation law has the contrary effect.

Excess contributions means contributions by or on behalf of a fund member which exceed the annual cap amounts for concessional contributions and non-concessional contributions as defined in sections 292-20 and 292-85 respectively of the Tax Act.

Expenses of the fund means the expenses for which the trustee is entitled to be reimbursed under this deed.

Family Law Act means the *Family Law Act 1975* (Cth).

Fund earning rate means the positive or negative earning rate the trustee determines after taking account of any provision or reserve for future contingencies.

Fund year means the 12 month period ending on 30 June or a substitute date decided on by the trustee. At the beginning of the trust, and at the end of the trust, it means the lesser period ending on that date, or commencing on the following day.

Gainful employment means what it means under superannuation law. It includes gainful employment on a full-time basis and gainful employment on a part-time basis.

Insurance policy means an insurance policy effected on the life of the member or a beneficiary of the member or in respect of the member's or beneficiary's illness, accident or disablement.

Interdependency relationship has the same meaning as in the SIS Act.

Levy means a levy payable by the fund under superannuation law.

Life expectancy means the period which a person is expected to live in addition to their age, calculated in accordance with the life expectancy table published by the Australian Government Actuary.

Member release authority means a written authority given by a member to the trustee to release funds in accordance with section 292-410 of the Tax Act.

Nominated dependant means a person nominated (except in a death benefit notice) by a member as his or her 'nominated dependant'. The nomination must, in the trustee's opinion, be in accordance with superannuation law.

Non-binding nomination form means a notice given by a member or beneficiary to the trustee in the form set out in Part 2 of Schedule 2, but which does not meet the requirements of regulation 6.17A of the SIS Regulations.

Non-member spouse means a person who is:

- a spouse or former spouse of a member; or
- a Non-Member Spouse within the meaning of that term under Part VIIIB of the Family Law Act.

Non-preserved amount means an amount (including a roll over payment) that is payable to or in respect of a member that is not subject to cashing restrictions under superannuation law at the time of payment.

Normal retirement age means 65, or a substitute age that is at least 55 (or, if the trustee is not a corporation, 60) that is accepted or required by superannuation law and is agreed by the trustee.

Participating employer means an employer the trustee admits as a participating employer under clause 47 including the participating employer specified in schedule 1.

Payment flag means an agreement or court order referred to in clause 132.

Payment split means a payment split under Part VIII B of the Family Law Act.

Pension account means a pension account established under clause 87.

Pension age means what it means under superannuation law.

Pension dependant means a dependant of a member to whom a pension may be paid on the member's death, as defined by r6.21(2A) of the SIS Regulations.

Preservation age means what it means under superannuation law.

Preserved payment means a payment made to the fund which is required to be preserved under superannuation law if the fund is to be a complying superannuation fund.

Preserved payment benefit means a benefit arising from a preserved payment.

Regulator means the particular Commonwealth body responsible for the administration of the relevant aspect of superannuation. It may be the Regulator of Taxation, the Australian Prudential Regulation Authority, the Australian Securities and Investments Commission or some other body.

Relative for the purpose of the definition of 'employment relationship' and for the purpose of eligibility to be a trustee, means each of the following in respect of a person:

- a parent, grandparent, child, grandchild, sibling, uncle, aunt, great aunt, great uncle, nephew, niece, first cousin or second cousin of the person;
- another person who has any such relationship to the person by reason of adoption or re-marriage;
- the spouse or former spouse of the person or of any of the persons listed in the previous bullet points.

For any other purpose, means each of the following in respect of a person:

- the parent, grandparent, brother, sister, uncle, aunt, nephew, niece, lineal descendant or adopted child of the person or of the spouse of the person;
- the spouse of the person or of any person listed in the previous bullet point.

Retires in relation to employment, means retirement for the purpose of the payment of benefits under superannuation law.

Reversionary beneficiary means an eligible dependant for the purpose of superannuation law, including a Pension Dependand, nominated by a pensioner at the commencement of the pension as his or her residuary beneficiary.

Roll over payment includes a transitional employment termination payment made or received by the trustee in accordance with superannuation law and an eligible benefit payment rolled out of or in to a complying superannuation fund.

Securities includes fully paid and partly paid shares, fully paid and partly paid stocks, debentures, notes, bonds, mortgages, options and other similar securities. Neither security nor registration is required.

Self managed superannuation fund means what it means under the SIS Act.

Shortfall component means what it means in section 64 of the *Superannuation Guarantee (Administration) Act* 1992 and regulations made under that Act.

SIS Act means the *Superannuation Industry (Supervision) Act* 1993, as amended from time to time.

SIS Regulations means the *Superannuation Industry (Supervision) Regulations 1994*, as amended from time to time.

Spouse means a person legally married to the member at any time; and a person who is not legally married to the member, but who, in the trustee's opinion, lives or lived with the member on a bona fide domestic basis as the partner of that member.

If there are 2 or more persons who are spouses within this definition, 'spouse' means that person or those persons whom the trustee decides to treat as the spouse or spouses.

Superannuation law means any law of the Commonwealth of Australia including the *Corporations Act 2001* and the *Social Security Act 1991*, which deals with any aspect of superannuation or taxation in relation to superannuation, or any lawful requirement in relation to the fund by the Commissioner of Taxation, the Australian Taxation Office, APRA, ASIC or any other body that has responsibility in connection with the regulation of superannuation. It includes changes to any superannuation law after the date of this deed. It also includes any proposed law or lawful requirement that the trustee believes may have retrospective effect.

Tax includes any form of taxation, surcharge, levy, duty or other government charge that the trustee is required to pay out of the fund, or a member, former member or beneficiary is required to pay.

Tax Act means the *Income Tax Assessment Act 1936* or the *Income Tax Assessment Act 1997*, as appropriate, and the regulations made under the relevant Act.

Taxation includes any tax, charge duty or levy of any type paid or payable by the trustee, or by a member, former member or beneficiary, in relation to any part of the fund.

Temporary total disablement means what it means in the relevant policy effected by the trustee.

If there is no such policy, it means total physical or mental disablement that is not total and permanent disablement that makes the relevant member incapable of continuing in the gainful employment that the member was in immediately before the incapacity.

Total permanent disablement means what it means in the relevant policy effected by the trustee.

If there is no such policy, it means such total physical or mental disablement that the trustee is reasonably satisfied that the relevant member is unlikely ever again to be able to engage in gainful employment for which the member is reasonably qualified by education, training or experience.

Transition to retirement pension means a transition to retirement income stream paid as a pension, as defined by r6.01(2) of the SIS Regulations.

Transitional employment termination payment means the same as it means in section 82-130 of the *Income Tax (Transitional Provisions) Act 1997* (Cth).

Trustee means the trustee or the trustees as set out in Schedule 1.

Unclaimed benefits means benefits described as 'unclaimed money' under superannuation law.

Unrestricted non-preserved benefit means what it means under superannuation law.

Withdrawal benefit means the minimum benefit that must be paid to a member on withdrawal from the fund under superannuation law.


To the extent that a member's contributions have been applied towards an endowment or whole of life policy, the member's withdrawal benefit is the surrender value of that policy.

Execution

Executed as a deed.

Dated: 5th December 2012

Signed sealed and delivered by Christopher
William Hemaridis, in the capacity of trustee,
in the presence of:



Signature of witness




Signature of individual

Brett Brookfield

Name of witness (please print)

Signed sealed and delivered by Julieann
Hemaridis, in the capacity of trustee, in the
presence of:



Signature of witness



Signature of individual

Brett Brookfield

Name of witness (please print)

Signed sealed and delivered

by Brett Brookfield in the capacity of principal in
the presence of:

Hermanidis

Signature of witness

Brett Brookfield

Signature of individual

Julieann Hermanidis

Name of witness (please print)

C - Other Documents

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Supporting Documents

- 2022 Annual Trustee Minutes - unsigned.pdf
- GeneralLedger-01072021-30062022.pdf
- TrialBalance-01072021-30062022.pdf
- 2022 Trustee Representation Letter - unsigned.pdf
- 2021 Investment Strategy with Limited Diversification - unsigned.pdf
- 2022 Audit Engagement Letter - unsigned.pdf

Standard Checklist

- Attach copy of any SOAs issued during the Financial Year
- Attach copy of Investment Strategy
- Attach signed Engagement Letter
- Attach signed Trustee Representation Letter
- Attach Trustee Minutes prepared during the year

Notes

Rachel Barrett

Note

27/10/2022 17:15

Investment strategy sent out with 2021 accounts for signature.

Minutes of a meeting of the Trustee(s)

held on 27 October 2022 at 29 Sturt Street, Swansea, New South Wales 2281



- PRESENT:** Christopher Hemaridis and Julieann Hemaridis
- MINUTES:** The Chair reported that the minutes of the previous meeting had been signed as a true record.
- FINANCIAL STATEMENTS OF SUPERANNUATION FUND:** It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is not a reporting entity and therefore is not required to comply with all Australian Accounting Standards.
- The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2022 and it was resolved that such statements be and are hereby adopted as tabled.
- TRUSTEE'S DECLARATION:** It was resolved that the trustee's declaration of the Superannuation Fund be signed.
- ANNUAL RETURN:** Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2022, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
- TRUST DEED:** 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.
- INVESTMENT STRATEGY:** The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.
- INSURANCE COVER:** The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.
- ALLOCATION OF INCOME:** It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
- AUDITORS:** It was resolved that
- Tony Boys
- of
- PO Box 3376, Rundle Mall, South Australia 5000
- act as auditors of the Fund for the next financial year.
- TAX AGENTS:** It was resolved that
- Brendan Curran
- act as tax agents of the Fund for the next financial year.
- TRUSTEE STATUS:** Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the 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 27 October 2022 at 29 Sturt Street, Swansea, New South Wales 2281



CONTRIBUTIONS RECEIVED:

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

CLOSURE:

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 –

.....
Christopher Hemaridis

Chairperson

**RESOLUTION OF THE TRUSTEES
HEMO SUPER FUND**

Investment Strategy A proposed Investment Strategy was tabled.

It was resolved to adopt the tabled Investment Strategy.

Signed as a true and correct record

Dated: _____

Christopher Hemaridis
Trustee

Julieann Hemaridis
Trustee

INVESTMENT STRATEGY HEMO SUPER FUND (THE “FUND”)

The attached appendix sets out a range of matters considered by the trustee in formulating the Fund’s investment strategy. The strategy itself has been summarized below.

Background

At the time of writing this investment strategy, the members of the Fund were as follows:

Member	Gender	Date of Birth
Christopher Hemaridis	Male	09/11/1969
Julieann Hemaridis	Female	02/12/1975

New members may be added over time and existing members may leave. This will not necessarily result in a change to the investment strategy.

Investment Objective

The trustee will seek to achieve investment returns that exceed inflation by at least 2% pa before taxes and expenses over rolling 3 year periods.

Target Asset Allocation

The Fund’s target asset allocation ranges to achieve its investment objective are:

Asset Class	Range
Cash	0% - 10%
Equities	0% - 45%
Fixed interest	0% - 10%
Property	25% - 95%
Other	50% - 100%

The Fund will maintain borrowings from time to time to make some of its investments.

Unless resolved otherwise, the Fund does not offer member investment choice and does not offer separate pools of investments for members.

The Fund will have a high exposure to Direct property. This would normally expose the Fund to additional risks such as:

- a lack of diversification. Normally diversification would be one means of reducing risk, particularly in terms of the volatility of returns
- a lack of liquidity should the Fund need to quickly realise capital
- low cash yields as the majority of the investment return is expected to come from capital gains
- additional cash flow requirements to meet interest and loan repayments
- exposure to the financial capacity of a single (or small number of) tenant(s) to pay rents as and when they are due
- restrictions on the Trustee's ability to finance improvements or make certain other major changes to the asset(s) while the Limited Recourse Borrowing Arrangement is in place

However the trustee notes that:

- the Trustee is confident in the long term capital growth which will support members' retirement benefits
- market rents are favourable at this time
- overall yields in this asset class are considered superior to alternatives available in other asset classes
- the interest rate environment provides an opportunity to borrow inexpensively and acquire a valuable asset
- future cash inflows (contributions, income from investments) are expected to provide sufficient cash flow to meet Fund's costs and (when applicable) pension payments
- should monies be required to support the payment of a death benefit, the Trustee notes that the trust deed permits these to be paid in specie rather than cash and would consider doing so should it prove difficult to realise assets when required

Insurance Strategy

The Trustee has considered holding insurance policies for one or more members and has decided that this is a decision that should be made by the members themselves based on their personal circumstances. If insurance is requested, the types of cover will be limited to cover allowed by the superannuation law and unless resolved otherwise, premiums will be deducted from members' account(s) within the Fund.

Dated: _____

Christopher Hemaridis
Trustee

Julieann Hemaridis
Trustee

APPENDIX

Background

The Superannuation Industry (Supervision) Act & Regulations (the “superannuation law”) requires self managed super fund (SMSF) trustees to formulate, regularly review and give effect to an investment strategy for their fund.

In preparing that strategy, trustees are required to take into account the whole of the circumstances of the fund and consider six key factors:

- ♦ the risk involved in making, holding and realising the fund’s investments, taking into account the trustee’s objectives and expected cash flow requirements,
- ♦ the likely return from the fund’s investments taking into account the trustee’s objectives and expected cash flow requirements,
- ♦ the composition of the investments as a whole, including the extent to which they are diversified or involve the fund being exposed to risks from inadequate diversification,
- ♦ the liquidity of the investments taking into account the fund’s expected cash flow requirements,
- ♦ the ability of the fund to meet its existing and prospective liabilities, and
- ♦ whether the trustees should hold insurance that provides cover for one or more members of the fund.

The superannuation law allows SMSF trustees to be directed by members to purchase specific investments on behalf of members (referred to as “member investment choice” in this document) provided the investments purchased are in accordance with the fund’s investment strategy. SMSF trustees are also permitted to offer separate pools of investments for members based on factors such as their age, risk profile or pension status.

In addition to the investment strategy requirement, the superannuation law also has rules which:

- ♦ dictate how trustees must approach investing overall,
- ♦ limit the parties from whom funds may acquire assets,

- ♦ place limits on funds holding particular assets that might be considered risky or difficult to police (either because of the nature of the asset or how it is controlled),
- ♦ control how assets are held and managed while owned by an SMSF, and
- ♦ dictate how and when funds can lend or borrow money.

An SMSF's governing rules may also impose restrictions on a fund's investments.

It is the Trustee's responsibility to formulate an investment strategy for the Fund. The Trustee is also required to implement the strategy, taking into account the requirements of both the superannuation law and the Fund's governing rules, and then regularly review it.

This document sets out the steps taken by the Trustee to meet these responsibilities.

These steps are:

1. Review the Fund's circumstances
2. Develop an investment objective for the Fund
3. Decide on a strategy for how the Fund will invest to achieve that investment objective
4. Develop an insurance strategy for the Fund
5. Document those decisions in an investment & insurance strategy (this document)
6. Implement the strategy
7. Regularly review the strategy

Step 1 – Review of Fund Circumstances

The Trustee has reviewed and considered the whole of the Fund's circumstances including:

- ♦ in respect of the Fund members: their age, their attitude to risk, the size of their balances (including amounts to yet be transferred from other funds), the likely amount and frequency of contributions, the likely amount and timing of any benefit payments such as pensions, and their willingness (and that of their beneficiaries) to receive lump sum benefits in specie rather than in cash.
- ♦ in respect of the Fund's assets and liabilities: their current or anticipated value, their composition by asset class, and the extent to which cash flow or asset sales will support the payment of anticipated costs and benefits.
- ♦ any external factors which may impact the Fund: the current economic climate, its outlook and constraints imposed by superannuation and tax law.

Step 2 – Fund's Investment Objective

The next step is to decide upon the Fund's investment objective. In setting the investment objective, the Trustee considered the following issues:

Purpose of Fund

The purpose of the Fund is to provide superannuation benefits to members on their retirement, or for their dependants, in the case of members who die before their retirement (and any other ancillary benefits allowed by the superannuation law) at a level which meets the long-term expectations of the Fund members taking into account their risk profile.

Risk/Return

In reviewing the risk involved and the likely return from investments, the Trustee considered:

- ♦ The Fund's investment returns have a direct impact on members' benefits. This means the risks and the rewards associated with Fund investments are borne by the members.

- ♦ Often, investments which promise higher returns over the long term also present greater risk of losses over shorter periods.
- ♦ Investment returns are generally influenced by economic, environmental and financial factors which are unpredictable. This means investments in any form will entail a degree of risk impacting on that investment's future returns.
- ♦ Investments in any form may generate a negative return in any given period, although that risk can be minimised with higher exposure to defensive assets (eg cash, term deposits) rather than growth assets (eg equities, property).
- ♦ Investment risk can often be reduced through diversification.
- ♦ International investments are exposed to risk from currency movements.
- ♦ Gearing can result in additional risk. SMSFs can be exposed to gearing directly (via limited recourse borrowing arrangements) or indirectly (via trust or company structures).

Diversification

In reviewing the extent to which the Fund's investments will be diversified or will involve the Fund being exposed to risks from low levels of diversification, the Trustee considered:

- ♦ Diversification can be achieved in various ways, including:
 - ♦ investing in a range of different asset classes or investments within that class
 - ♦ investing in different industries, sectors or countries
 - ♦ gradually building up an exposure to any investment instead of making one large investment, and
 - ♦ using more than one investment manager.
- ♦ In some situations, the Fund's investments may lack diversification (eg by investing in a single asset or asset class) but this decision should only be made after considering the likely return from the investment and the risks of inadequate diversification.
- ♦ In taking into account the extent to which the Fund may be exposed to risk from inadequate diversification, the Trustee may choose to take into account the asset allocation of the members outside the Fund.

Liquidity/Liabilities

In reviewing the liquidity of the Fund and its expected cash flow requirements, the Trustee considered:

- ♦ In periods when the Fund is providing pensions to members, the Fund's assets will need to be sufficiently liquid to allow for payment of at least the required minimum annual pension amount.
- ♦ The Trustee may decide to pay lump sum benefits (including death benefits) in-specie rather than making a payment in cash (ie by transferring all or part of a Fund asset to the beneficiary).
- ♦ The Fund may only borrow in very limited circumstances. Where borrowings are to be undertaken, this decision should only be made after developing a plan for how the borrowing will be repaid and how the Fund's liquidity requirements will be met.
- ♦ If the Fund invests solely in assets which provide little or no income return (ie they are held predominately for capital growth), the Fund may be unable to meet its liabilities as and when required.

After consideration of the above factors, the Trustee has decided to adopt the investment objective set out earlier.

Step 3 – Strategy for how Fund will invest to achieve Investment Objective

The Trustee must develop a strategy for how the Fund will invest in a way which will achieve the investment objective established in step 2.

The Trustee's strategy will be to invest in a mix of different assets within the ranges of the target asset allocations set out earlier.

The Trustee may deviate from these ranges, on a short-term or long-term basis, if and when particular investment opportunities or market conditions suggest it would be prudent to do so.

Step 4 – Fund's Insurance Strategy

In reviewing whether the Fund should hold insurance cover for one or more members, the Trustee considered:

- ♦ The superannuation law allows funds to hold certain types of insurance cover in respect of fund members. The aim of such cover is generally to provide financial support to members (or their dependants) in the event of the member's death, injury or illness.
- ♦ The personal circumstances of individual members will be relevant in determining whether or not insurance cover is necessary, and whether it is appropriate to hold that cover via a superannuation fund. This will be influenced by factors such as the different tax treatment and cash flows to pay premiums.

After consideration of the above factors, the Trustee has decided to adopt the insurance strategy set out earlier.

Step 5 – Document the Strategy

To allow the Fund's auditor and the Australian Taxation Office to review the Trustee's compliance with the investment strategy requirements of the superannuation law, the Fund's investment strategy has been incorporated into this document.

Step 6 – Implement the Strategy

The Trustee is required to implement the investment strategy. That is, the Trustee must invest the Fund's assets in accordance with the strategy.

The Trustee may use various advisers and investment vehicles to implement its strategy. The choice of investment vehicles will be made at the discretion of the Trustee (subject to the requirements of the Fund's governing rules and the superannuation law). These investment vehicles may include managed funds, exchange traded funds, direct investments or any other investment vehicle the Trustee believes will assist it to meet its investment objective.

The Trustee will ensure all Fund money and assets are properly recorded in the name of the Trustee for the Fund and kept separate from any assets owned by the Trustee in any other capacity.

If the Trustee chooses to appoint an investment manager, they will do so in writing.

Unless resolved otherwise, the Trustee has no specific policy on labour standards or environmental, social or ethical issues when it comes to selecting, retaining or realising investments, although it may take these issues into consideration at its discretion.

Step 7 – Regularly Review

The Trustee will review this investment strategy regularly, including:

- ♦ annually, when the Fund's financial statements are completed, and
- ♦ when there are significant changes to the Fund's circumstances

This review will assist the Trustee in determining whether any changes to the strategy are necessary to accommodate changes in the Fund's circumstances or the superannuation/tax law.

27/10/2022

To the trustee of the
Hemo Super Fund
29 Sturt Street
Swansea New South Wales 2281

Dear Trustee,

The Objective and Scope of the Audit

You have requested that we audit the Hemo Super Fund (the Fund):

1. financial report, which comprises the statement of financial position, as at 30/06/2022 and the operating statement for the year then ended and the notes to the financial statements; and
2. compliance during the same period with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR) specified in the approved form auditor's report as issued by the ATO, which are sections 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109 and 126K of the SISA and regulations 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14 and 13.18AA of the SISR.

We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted pursuant to the SISA with the objective of our expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and SISR.

The Responsibilities of the Auditor

We will conduct our financial audit in accordance with Australian Auditing Standards and our compliance engagement in accordance with applicable Standards on Assurance Engagements, issued by the Auditing and Assurance Standards Board (AUASB). These standards require that we comply with relevant ethical requirements relating to audit and assurance engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement and that you have complied, in all material respects, with the specified requirements of the SISA and SISR.

The annual audit of the financial reports and records of the Fund must be carried out during and after the end of each year of income. In accordance with section 35C of the SISA, we are required to provide to the trustees of the Fund an auditor's report in the approved form within the prescribed time as set out in the SISR, 28 days after the trustees have provided all documents relevant to the preparation of the auditor's report.

Financial Audit

A financial audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. A financial audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the trustees, as well as evaluating the overall presentation of the financial report. Due to the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered.

In making our risk assessments, we consider internal controls relevant to the fund's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the fund's internal controls. However, we expect to provide you with a separate letter concerning any significant deficiencies in the fund's system of accounting and internal controls that come to our attention during the audit of the financial report. This will be in the form of a trustee letter.

Compliance Engagement

A compliance engagement involves performing audit procedures to obtain audit evidence about the fund's compliance with the provisions of the SISA and SISR specified in the ATO's approved form auditor's report.

Our compliance engagement with respect to investments includes determining whether the investments are made for the sole purpose of funding members' retirement, death or disability benefits and whether you have an investment strategy for the fund, which has been reviewed regularly and gives due consideration to risk, return, liquidity, diversification and the insurance needs of members/managers. Our procedures will include testing whether the investments are made for the allowable purposes in accordance with the investment strategy, but not for the purpose of assessing the appropriateness of those investments to the members.

The Responsibilities of the Trustees

We take this opportunity to remind you that it is the responsibility of the trustees to ensure that the fund, at all times, complies with the SISA and SISR as well as any other legislation relevant to the fund. The trustees are also responsible for the preparation and fair presentation of the financial report.

Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report and for determining that the accounting policies used are consistent with the financial reporting requirements of the SMSF's governing rules, comply with the requirements of SISA and SISR and are appropriate to meet the needs of the members. This responsibility includes:

- Establishing and maintaining controls relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error. The system of accounting and internal control should be adequate in ensuring that all transactions are recorded and that the recorded transactions are valid, accurate, authorised, properly classified and promptly recorded, so as to facilitate the preparation of reliable financial information. This responsibility to maintain adequate internal controls also extends to the Fund's compliance with SIS including any Circulars and Guidelines issued by a relevant regulator to the extent applicable. The internal controls should be sufficient to prevent and/or detect material non-compliance with such legislative requirements.
- Selecting and applying appropriate accounting policies.
- Making accounting estimates that are reasonable in the circumstances; and
- Making available to us all the books of the Funds, including any registers and general documents, minutes and other relevant papers of all Trustee meetings and giving us any information, explanations and assistance we require for the purposes of our audit.

Section 35C(2) of SIS requires that Trustees must give to the auditor any document that the auditor requests in writing within 14 days of the request.

As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

Our audit report is prepared for the members of the Fund and we disclaim any assumption of responsibility for any reliance on our report, or on the financial report to which it relates, to any person other than the members of the fund, or for any purpose other than that for which it was prepared.

Independence

We confirm that, to the best of our knowledge and belief, the engagement team meets the current independence requirements of the SISA and SISR including APES 110 *Code of Ethics for Professional Accountants* in relation to the audit of the Fund. In conducting our financial audit and compliance engagement, should we become aware that we have contravened the independence requirements, we shall notify you on a timely basis.

Report on Matters Identified

Under section 129 of the SISA, we are required to report to you in writing, if during the course of, or in connection with, our audit, we become aware of any contravention of the SISA or SISR which we believe has occurred, is occurring or may occur. Furthermore, you should be aware that we are also required to notify the Australian Taxation Office (ATO) of certain contraventions of the SISA and SISR that we become aware of during the audit, which meet the tests stipulated by the ATO, irrespective of the materiality of the contravention or action taken by the trustees to rectify the matter. Finally, under section 130, we are required to report to you and the ATO if we believe the financial position of the Fund may be, or may be about to become unsatisfactory.

You should not assume that any matters reported to you, or that a report that there are no matters to be communicated, indicates that there are no additional matters, or matters that you should be aware of in meeting your responsibilities. The completed audit report may be provided to you as a signed hard copy or a signed electronic version.

Compliance Program

The conduct of our engagement in accordance with Australian Auditing Standards and applicable Standards on Assurance Engagements means that information acquired by us in the course of our engagement is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your express consent. Our audit files may, however, be subject to review as part of the compliance program of a professional accounting body or the ATO. We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under these programs. Should this occur, we will advise you. The same strict confidentiality requirements apply under these programs as apply to us as your auditor.

Limitation of Liability

As a practitioner/firm participating in a scheme approved under the Professional Services Legislation, our liability may be limited under the scheme.

Fees

We look forward to full co-operation with you/your administrator and we trust that you will make available to us whatever records, documentation and other information are requested in connection with our audit.

Our fees, which will be billed as work progresses, are based on the time required by staff members assigned to the engagement plus out-of-pocket expenses. Individual hourly rates vary according to the degree of responsibility involved and the experience and skills required. Our annual audit fee will be revised and agreed upon each year with the Trustee. Any additional services required, that are outside the scope of this engagement, will be billed on a time basis.

If we are required to respond to requests for information from regulators in relation to our engagement as auditor, the Fund will reimburse us at standard billing rates for our professional time and expenses, including reasonable legal fees, incurred in responding to such requests.

We would appreciate if you could sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the Fund for the year ended 30/06/2022.

Yours sincerely

Tony Boys
100014140

Acknowledged on behalf of the Trustee(s) of the Hemo Super Fund by:

.....
Christopher Hemaridis

Trustee
27/10/2022

.....
Julieann Hemaridis

Trustee
27/10/2022

27 October 2022

Tony Boys
PO Box 3376
Rundle Mall, South Australia 5000

Dear Sir/Madam,

**Re: Hemo Super Fund
Trustee Representation Letter**

This representation letter is provided in connection with your audit of the financial report of the Hemo Super Fund (the Fund) and the Fund's compliance with the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR), for the year ended 30/06/2022, for the purpose of you expressing an opinion as to whether the financial report is, in all material respects, presented fairly in accordance with the accounting policies adopted by the Fund and the Fund complied, in all material respects, with the relevant requirements of SISA and SISR.

The Trustees have determined that the Fund is not a reporting entity for the year ended 30/06/2022 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the Fund. Accordingly, the financial report prepared is a special purpose financial report which is for distribution to members of the Fund and to satisfy the requirements of the SISA and SISR. We acknowledge our responsibility for ensuring that the financial report is in accordance with the accounting policies as selected by ourselves and requirements of the SISA and SISR, and confirm that the financial report is free of material misstatements, including omissions.

We confirm, to the best of our knowledge and belief, the following representations are made to you during your audit.

1. Sole Purpose Test

The Fund is maintained for the sole purpose of providing benefits for each member on their retirement, death, termination of employment or ill-health.

2. Trustees are not disqualified

No disqualified person acts as a director of the trustee company/an individual trustee.

3. Fund's Governing Rules, Trustees' Responsibilities and Fund Conduct

The Fund meets the definition of a self-managed superannuation fund under SISA, including that no member is an employee of another member, unless they are relatives and no trustee/director of the corporate trustee, receives any remuneration for any duties or services performed by the trustee/director in relation to the fund.

The Fund has been conducted in accordance with its governing rules at all times during the year and there were no amendments to the governing rules during the year, except as notified to you.

The Trustees have complied with all aspects of the trustee requirements of the SISA and SISR.

The Trustees are not subject to any contract or obligation which would prevent or hinder the Trustees in properly executing their functions and powers.

The Fund has been conducted in accordance with the SISA, the SISR and the governing rules of the Fund.

The Fund has complied with the requirements of the SISA and SISR specified in the approved form auditor's report as issued by the ATO, which are sections 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103,104, 104A, 105, 109 and 126K of the SISA and regulations 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14 and 13.18AA of the SISR.

All contributions accepted and benefits paid have been in accordance with the governing rules of the Fund and relevant provisions of the SISA and SISR.

There have been no communications from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report or we have disclosed to you all known instances of non-compliance or suspected non-compliance with laws and regulations whose effects should be considered when preparing the financial report and the Auditor's/actuary contravention report.

4. Investment Strategy

The investment strategy has been determined and reviewed with due regard to risk, including recoverability of investments, return, liquidity, diversity and the insurance needs of Fund members, and the assets of the Fund are in line with this strategy.

5. Accounting Policies

All the significant accounting policies of the Fund are adequately described in the Financial Report and the Notes attached thereto. These policies are consistent with the policies adopted last year.

6. Fund Books and Records

All transactions have been recorded in the accounting records and are reflected in the financial report. We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit; and minutes of all meetings of the Trustees.

We acknowledge our responsibility for the design and implementation of internal controls to prevent and detect error and fraud. We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial reports, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.

We have disclosed to you the results of our assessment of the risk that the financial report may be materially misstated as a result of fraud. We have disclosed to you all information in relation to fraud or suspected fraud that we are aware of and that affects the Fund and involves the Trustees or others.

In instances where the fund uses a custodian, we confirm we have not been advised of any fraud, non-compliance with laws and regulations or uncorrected misstatements that would affect the financial report of the fund.

Information retention obligations have been complied with, including:

- Accounting records and financial reports are being kept for five (5) years,
- Minutes and records of trustees'/directors of the corporate trustee meetings/decisions are being kept for ten (10) years;
- Records of trustees'/directors of the corporate trustees' changes and trustees' consents are being kept for at least ten (10) years;
- Copies of all member or beneficiary reports are being kept for ten (10) years; and
- Trustee declarations in the approved form have been signed and are being kept for each Trustee appointed after 30 June 2007.

7. Fraud, error and non-compliance

There have been no:

- a) Frauds, error or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure that could have a material effect on the financial report.
- b) Communications from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- c) Violations or possible violations of laws or regulations whose effects should have been considered for disclosure in the financial report or as a basis for recording an expense.

8. Asset Form and Valuation

The assets of the Fund are being held in a form suitable for the benefit of the Members of the Fund, and are in accordance with our investment strategy.

Investments are carried in the books at their net market value. Such amounts are considered reasonable in light of present circumstances.

We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.

We have assessed their recoverability and we are comfortable that the SMSF will be able, if needed, to realise these assets.

There are no commitments, fixed or contingent, for the purchase or sale of long term investments.

9. Safeguarding Assets

We have considered the importance of safeguarding the assets of the fund, and we confirm we have the following procedures in place to achieve this:

- Authorised signatories on bank and investment accounts are regularly reviewed and considered appropriate; and
- Tangible assets are, where appropriate, adequately insured and appropriately stored.

10. Significant Assumptions

We believe that significant assumptions used by us in making accounting estimates are reasonable.

11. Ownership and Pledging of Assets

The Fund has satisfactory title to all assets appearing in the Statement of Financial Position. All investments are registered in the name of the Fund, where possible, and are in the custody of the respective manager/Trustee.

There are no liens or encumbrances on any assets or benefits and no assets, benefits or interests in the Fund have been pledged or assigned to secure liabilities of others.

All assets of the Fund are held separately from the assets of the members, employers and the Trustees. All assets are acquired, maintained and disposed of on an arm's length basis and appropriate action is taken to protect the assets of the Fund.

12. Payment of benefits

Benefits have been calculated and provided to members in accordance with the provisions of the Fund's governing rules and the relevant legislation.

The Trustee has revalued Member/s benefits to market value just prior to paying out a portion or all of a member's account balance.

13. Related Parties

We have disclosed to you the identity of the Fund's related parties and all related party transactions and relationships. Related party transactions and related amounts receivable have been properly recorded or disclosed in the financial report.

[Delete this paragraph if not applicable]

Acquisitions from, loans to, leasing of assets to and investments in related parties have not exceeded the in-house asset restrictions in the SISA at the time of investment, acquisition or at year end.

The Fund has not made any loans or provided financial assistance to members of the Fund or their relatives.

If the Fund owns residential property the members of the Fund or associates or other related parties do not lease, or use the property for personal use.

14. Acquisitions from related parties

No assets have been acquired by the Fund from members or associates or other related parties of the Fund other than those assets specifically exempted by Section 66 of SISA.

15. Borrowings

The Fund has not borrowed money or maintained any borrowings during the period, with the exception of borrowings which were allowable under SISA.

16. Subsequent Events

No events or transactions have occurred since the date of the financial report, or are pending, which would have a significant adverse effect on the Fund's financial position at that date, or which are of such significance in relation to the Fund as to require mention in the notes to the Financial Statements in order to ensure they are not misleading as to the financial position of the Fund or its operations.

17. Outstanding Legal Action

[Delete this paragraph if not applicable]

We confirm that you have been advised of all significant legal matters, and that all known actual or possible litigation and claims have been adequately accounted for, and been appropriately disclosed in the financial report. There have been no communications from the ATO concerning a contravention of the SISA or SISR which has occurred, is occurring or is about to occur.

18. Going Concern

We confirm we have no knowledge of any event or conditions that would cast significant doubt on the fund's ability to continue as a going concern.

19. Residency

The Trustees declare that the Fund was a resident Australian superannuation fund at all times during the year of income.

20. Investment Returns

Investment returns of the Fund have been allocated to members in a manner that is fair and reasonable.

21. Insurance

Where the Fund has taken out a life insurance policy on behalf of a member, the Trustee confirms that the Fund is the beneficial owner.

The Trustee also confirms that the Fund has not purchased a policy over the life of a member, where the purchase is a condition and consequence of a buy-sell agreement the member has entered into with another individual.

22. Limiting powers of Trustees

The Trustees have not entered into a contract or done anything else, that would prevent the Trustees from, or hinder the Trustees in, properly performing or exercising the Trustees' functions and powers.

23. Collectables and Personal Use Assets

If the Trustees own collectables and/or personal use assets these assets are not being used for personal use.

24. Uncorrected misstatements

We believe the effects of those uncorrected financial report misstatements aggregated by the auditor during the audit are immaterial, both individually and in aggregate, to the financial report taken as a whole. A summary of such items is attached.

25. Additional Matters

Include any additional matters relevant to the particular circumstances of the audit, for example:

- The work of an expert has been used; or
- Justification for a change in accounting policy

We understand that your examination was made in accordance with Australian Auditing Standards and applicable Standards on Assurance Engagements and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the Fund taken as a whole, and on the compliance of the Fund with specified requirements of SISA and SISR, and that your tests of the financial and compliance records and other auditing procedures were limited to those which you considered necessary for that purpose.

Yours sincerely,
For and on behalf of the Trustee(s)

.....
Christopher Hemaridis

Trustee
27 October 2022

.....
Julieann Hemaridis

Trustee
27 October 2022

Hemo Super Fund Trial Balance

As at 30 June 2022



Last Year	Code	Account Name	Units	Debits \$	Credits \$
	24200	Contributions			
(2,600.00)	24200/HEMCHR00001 A	(Contributions) Hemaridis, Christopher - Accumulation			2,998.50
(5,297.14)	24200/HEMJUL00001A	(Contributions) Hemaridis, Julieann - Accumulation			5,910.90
(145,000.00)	24700	Changes in Market Values of Investments		155,344.70	
	25000	Interest Received			
(27.98)	25000/AMP2522	AMP Cash Manager #2522			5.55
	28000	Property Income			
(14,758.52)	28000/HEMOPROP1	251 Swan Street, North Albury NSW, Australia			26,599.55
1,980.00	30100	Accountancy Fees			
259.00	30400	ATO Supervisory Levy			
550.00	30700	Auditor's Remuneration			
273.00	30800	ASIC Fees		276.00	
120.00	31500	Bank Charges		170.00	
	39000	Life Insurance Premiums			
8,929.04	39000/HEMCHR00001 A	(Life Insurance Premiums) Hemaridis, Christopher - Accumulation		10,624.70	
909.88	39000/HEMJUL00001A	(Life Insurance Premiums) Hemaridis, Julieann - Accumulation		1,095.04	
	41930	Property Expenses - Agents Management Fees			
816.11	41930/HEMOPROP1	251 Swan Street, North Albury NSW, Australia		634.34	
	41960	Property Expenses - Council Rates			
1,192.83	41960/HEMOPROP1	251 Swan Street, North Albury NSW, Australia		1,253.85	
	41980	Property Expenses - Insurance Premium			
1,848.13	41980/HEMOPROP1	251 Swan Street, North Albury NSW, Australia		1,392.72	
	42010	Property Expenses - Interest on Loans			
7,710.43	42010/HEMOPROP1	251 Swan Street, North Albury NSW, Australia		7,593.40	
	42030	Property Expenses - Legal Fees			
	42030/HEMOPROP1	251 Swan Street, North Albury NSW, Australia		112.21	
	42060	Property Expenses - Repairs Maintenance			

Hemo Super Fund Trial Balance

As at 30 June 2022



Last Year	Code	Account Name	Units	Debits \$	Credits \$
99.00	42060/HEMOPROP1	251 Swan Street, North Albury NSW, Australia		936.00	
	42150	Property Expenses - Water Rates			
1,504.81	42150/HEMOPROP1	251 Swan Street, North Albury NSW, Australia		1,290.28	
13,973.80	48500	Income Tax Expense			14,073.92
127,517.61	49000	Profit/Loss Allocation Account			131,134.82
	50010	Opening Balance			
(31,800.90)	50010/HEMCHR00001 A	(Opening Balance) Hemaridis, Christopher - Accumulation			59,281.59
(80,453.99)	50010/HEMJUL00001A	(Opening Balance) Hemaridis, Julieann - Accumulation			180,490.91
	52420	Contributions			
(2,600.00)	52420/HEMCHR00001 A	(Contributions) Hemaridis, Christopher - Accumulation			2,998.50
(5,297.14)	52420/HEMJUL00001A	(Contributions) Hemaridis, Julieann - Accumulation			5,910.90
	53100	Share of Profit/(Loss)			
(36,489.40)	53100/HEMCHR00001 A	(Share of Profit/(Loss)) Hemaridis, Christopher - Accumulation		33,022.19	
(106,943.79)	53100/HEMJUL00001A	(Share of Profit/(Loss)) Hemaridis, Julieann - Accumulation		109,376.21	
	53330	Income Tax			
2,289.67	53330/HEMCHR00001 A	(Income Tax) Hemaridis, Christopher - Accumulation			4,745.84
10,499.56	53330/HEMJUL00001A	(Income Tax) Hemaridis, Julieann - Accumulation			10,604.72
	53800	Contributions Tax			
390.00	53800/HEMCHR00001 A	(Contributions Tax) Hemaridis, Christopher - Accumulation		390.00	
794.57	53800/HEMJUL00001A	(Contributions Tax) Hemaridis, Julieann - Accumulation		886.64	
	53920	Life Insurance Premiums			
8,929.04	53920/HEMCHR00001 A	(Life Insurance Premiums) Hemaridis, Christopher - Accumulation		10,624.70	
909.88	53920/HEMJUL00001A	(Life Insurance Premiums) Hemaridis, Julieann - Accumulation		1,095.04	
	60400	Bank Accounts			
9,199.25	60400/AMP2522	AMP Cash Manager #2522		38,218.01	
	77200	Real Estate Properties (Australian - Residential)			
375,000.00	77200/HEMOPROP1	251 Swan Street, North Albury NSW, Australia	1.0000	200,000.00	

Hemo Super Fund Trial Balance

As at 30 June 2022



Last Year	Code	Account Name	Units	Debits \$	Credits \$
	85500	Limited Recourse Borrowing Arrangements			
(128,723.45)	85500/HEMOPROP1	251 Swan Street, North Albury NSW, Australia			127,674.95
0.00	88000	Sundry Creditors			276.00
(15,703.30)	89000	Deferred Tax Liability/Asset			1,629.38
				574,336.03	574,336.03

Current Year Profit/(Loss): (145,208.74)

Hemo Super Fund General Ledger

As at 30 June 2022



Transaction Date	Description	Units	Debit	Credit	Balance \$
Contributions (24200)					
<u>(Contributions) Hemaridis, Christopher - Accumulation (HEMCHR00001A)</u>					
05/07/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	50.00 CR
12/07/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	100.00 CR
19/07/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	150.00 CR
26/07/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	200.00 CR
03/08/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	250.00 CR
09/08/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	300.00 CR
16/08/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	350.00 CR
23/08/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	400.00 CR
26/08/2021	Direct Entry Credit Item Ref: ATO005000015210221/ ATO			398.50	798.50 CR
30/08/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	848.50 CR
06/09/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	898.50 CR
13/09/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	948.50 CR
20/09/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	998.50 CR
27/09/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	1,048.50 CR
05/10/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	1,098.50 CR
11/10/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	1,148.50 CR
18/10/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	1,198.50 CR
25/10/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	1,248.50 CR
01/11/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	1,298.50 CR
08/11/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	1,348.50 CR
15/11/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	1,398.50 CR
22/11/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	1,448.50 CR
29/11/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	1,498.50 CR
06/12/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	1,548.50 CR
13/12/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	1,598.50 CR
20/12/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	1,648.50 CR
29/12/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	1,698.50 CR
04/01/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	1,748.50 CR
10/01/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	1,798.50 CR
17/01/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	1,848.50 CR
24/01/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	1,898.50 CR
31/01/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	1,948.50 CR
07/02/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	1,998.50 CR

Hemo Super Fund General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
14/02/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	2,048.50 CR
21/02/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	2,098.50 CR
28/02/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	2,148.50 CR
07/03/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	2,198.50 CR
14/03/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	2,248.50 CR
21/03/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	2,298.50 CR
28/03/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	2,348.50 CR
04/04/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	2,398.50 CR
11/04/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	2,448.50 CR
19/04/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	2,498.50 CR
26/04/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	2,548.50 CR
02/05/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	2,598.50 CR
09/05/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	2,648.50 CR
16/05/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	2,698.50 CR
23/05/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	2,748.50 CR
30/05/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	2,798.50 CR
06/06/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	2,848.50 CR
14/06/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	2,898.50 CR
20/06/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	2,948.50 CR
27/06/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO			50.00	2,998.50 CR
				2,998.50	2,998.50 CR
(Contributions) Hemaridis, Julieann - Accumulation (HEMJUL00001A)					
09/07/2021	Direct Entry Credit Item Ref: PC060721-146951203 SuperChoice P/L			1,538.09	1,538.09 CR
12/10/2021	Direct Entry Credit Item Ref: PC061021-108082913 SuperChoice P/L			1,543.77	3,081.86 CR
19/01/2022	Direct Entry Credit Item Ref: PC130122-186921623 SuperChoice P/L			1,289.00	4,370.86 CR
13/04/2022	Direct Entry Credit Item Ref: PC070422-106333094 SuperChoice P/L			1,540.04	5,910.90 CR
				5,910.90	5,910.90 CR
Changes in Market Values of Investments (24700)					
Changes in Market Values of Investments (24700)					
30/06/2022	Revaluation - 30/06/2021 @ \$375,000.000000 (Net Asset Value) - 1.000000 Units on hand (HEMOPROP1)			20,150.30	20,150.30 CR
30/06/2022	Revaluation - 30/06/2022 @ \$200,000.000000 (Net Asset Value) - 1.000000 Units on hand (HEMOPROP1)		175,000.00		154,849.70 DR
30/06/2022	Revaluation - 30/06/2022 @ \$200,000.000000 (Net Asset Value) - 1.000000 Units on hand (HEMOPROP1)		495.00		155,344.70 DR
			175,495.00	20,150.30	155,344.70 DR
Interest Received (25000)					
AMP Cash Manager #2522 (AMP2522)					

Hemo Super Fund General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2021	Credit Interest to 30/06/2021			0.73	0.73 CR
01/08/2021	Credit Interest to 31/07/2021			0.78	1.51 CR
01/09/2021	Credit Interest to 31/08/2021			0.69	2.20 CR
01/10/2021	Credit Interest to 30/09/2021			0.55	2.75 CR
01/11/2021	Credit Interest to 31/10/2021			0.59	3.34 CR
01/12/2021	Credit Interest to 30/11/2021			0.49	3.83 CR
01/01/2022	Credit Interest to 31/12/2021			0.36	4.19 CR
01/02/2022	Credit Interest to 31/01/2022			0.33	4.52 CR
01/03/2022	Credit Interest to 28/02/2022			0.31	4.83 CR
01/04/2022	Credit Interest to 31/03/2022			0.22	5.05 CR
01/05/2022	Credit Interest to 30/04/2022			0.26	5.31 CR
01/06/2022	Credit Interest to 31/05/2022			0.24	5.55 CR
				5.55	5.55 CR
Property Income (28000)					
<u>251 Swan Street, North Albury NSW, Australia (HEMOPROP1)</u>					
29/07/2021	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold			1,295.05	1,295.05 CR
26/08/2021	Stone Rental Statement			541.24	1,836.29 CR
30/09/2021	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold			1,135.05	2,971.34 CR
28/10/2021	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold			199.01	3,170.35 CR
25/11/2021	Stone Rental Statement			18.02	3,188.37 CR
30/12/2021	Stone Rental Statement			527.03	3,715.40 CR
17/01/2022	Direct Entry Credit Item Ref: SWAN STREET 251 NSW CHUCKELHOLD			1,219.01	4,934.41 CR
27/01/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold			1,519.01	6,453.42 CR
24/02/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold			1,116.04	7,569.46 CR
31/03/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold			1,395.05	8,964.51 CR
28/04/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold			1,116.04	10,080.55 CR
26/05/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold			299.01	10,379.56 CR
30/05/2022	Direct Entry Credit Item Ref: 02218367330522 Insurance Austra - Loss of Rent			1,151.42	11,530.98 CR
16/06/2022	Direct Entry Credit Item Ref: ClaimTSC146711 Terri Scheer - Loss of Rent			1,560.00	13,090.98 CR
24/06/2022	Direct Entry Credit Item Ref: 02219350090522 Insurance Austra - Loss of Rent			12,368.57	25,459.55 CR
30/06/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold			1,140.00	26,599.55 CR
				26,599.55	26,599.55 CR
ASIC Fees (30800)					
<u>ASIC Fees (30800)</u>					
11/11/2021	ASIC Fees not paid by SMSF - reimbursed 23/09/2022		276.00		276.00 DR
			276.00		276.00 DR
Bank Charges (31500)					
<u>Bank Charges (31500)</u>					
19/07/2021	Service Fee		10.00		10.00 DR

Hemo Super Fund General Ledger

As at 30 June 2022



Transaction Date	Description	Units	Debit	Credit	Balance \$
19/08/2021	Service Fee		10.00		20.00 DR
19/09/2021	Service Fee		10.00		30.00 DR
19/10/2021	Service Fee		10.00		40.00 DR
19/11/2021	Service Fee		10.00		50.00 DR
19/12/2021	Service Fee		10.00		60.00 DR
19/01/2022	Service Fee		10.00		70.00 DR
19/02/2022	Service Fee		10.00		80.00 DR
19/02/2022	Expired Insurance Fee		50.00		130.00 DR
19/03/2022	Service Fee		10.00		140.00 DR
19/04/2022	Service Fee		10.00		150.00 DR
19/05/2022	Service Fee		10.00		160.00 DR
19/06/2022	Service Fee		10.00		170.00 DR
			170.00		170.00 DR

Life Insurance Premiums (39000)

(Life Insurance Premiums) Hemaridis, Christopher - Accumulation (HEMCHR00001A)

01/07/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP		838.52		838.52 DR
03/08/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP		838.52		1,677.04 DR
01/09/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP		838.52		2,515.56 DR
01/10/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP		838.52		3,354.08 DR
01/11/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP		838.52		4,192.60 DR
01/12/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP		838.52		5,031.12 DR
04/01/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP		838.52		5,869.64 DR
01/02/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP		838.52		6,708.16 DR
01/03/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP		838.52		7,546.68 DR
01/04/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP		838.52		8,385.20 DR
02/05/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP		1,119.75		9,504.95 DR
01/06/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP		1,119.75		10,624.70 DR
			10,624.70		10,624.70 DR

(Life Insurance Premiums) Hemaridis, Julieann - Accumulation (HEMJUL00001A)

07/07/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP		82.29		82.29 DR
09/08/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP		82.29		164.58 DR
07/09/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP		82.29		246.87 DR
07/10/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP		82.29		329.16 DR
08/11/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP		82.29		411.45 DR
07/12/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP		82.29		493.74 DR
07/01/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP		82.29		576.03 DR
07/02/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP		82.29		658.32 DR
07/03/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP		109.18		767.50 DR
07/04/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP		109.18		876.68 DR

Hemo Super Fund General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
09/05/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP		109.18		985.86 DR
07/06/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP		109.18		1,095.04 DR
			1,095.04		1,095.04 DR
Property Expenses - Agents Management Fees (41930)					
<u>251 Swan Street, North Albury NSW, Australia (HEMOPROP1)</u>					
29/07/2021	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		78.40		78.40 DR
26/08/2021	Stone Rental Statement		32.73		111.13 DR
30/09/2021	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		68.63		179.76 DR
28/10/2021	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		12.03		191.79 DR
25/11/2021	Stone Rental Statement		1.08		192.87 DR
30/12/2021	Stone Rental Statement		31.91		224.78 DR
17/01/2022	Direct Entry Credit Item Ref: SWAN STREET 251 NSW CHUCKELHOLD		73.73		298.51 DR
27/01/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		91.88		390.39 DR
24/02/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		67.53		457.92 DR
31/03/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		84.35		542.27 DR
28/04/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		67.53		609.80 DR
26/05/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		16.87		626.67 DR
30/06/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		7.67		634.34 DR
			634.34		634.34 DR
Property Expenses - Council Rates (41960)					
<u>251 Swan Street, North Albury NSW, Australia (HEMOPROP1)</u>					
29/07/2021	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		315.03		315.03 DR
30/12/2021	Stone Rental Statement		312.00		627.03 DR
24/02/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		312.82		939.85 DR
28/04/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		314.00		1,253.85 DR
			1,253.85		1,253.85 DR
Property Expenses - Insurance Premium (41980)					
<u>251 Swan Street, North Albury NSW, Australia (HEMOPROP1)</u>					
19/07/2021	Direct Entry Debit Item Ref: HOM573548677210718 NRMA INSURANCE		117.58		117.58 DR
18/08/2021	Direct Entry Debit Item Ref: HOM573548677210818 NRMA INSURANCE		117.58		235.16 DR
20/09/2021	Direct Entry Debit Item Ref: HOM573548677210918 NRMA INSURANCE		117.58		352.74 DR
18/10/2021	Direct Entry Debit Item Ref: HOM573548677211018 NRMA INSURANCE		117.58		470.32 DR
18/11/2021	Direct Entry Debit Item Ref: HOM573548677211118 NRMA INSURANCE		117.58		587.90 DR
20/12/2021	Direct Entry Debit Item Ref: HOM573548677211218 NRMA INSURANCE		117.58		705.48 DR
18/01/2022	Direct Entry Debit Item Ref:		117.58		823.06 DR

Hemo Super Fund General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
	HOM573548677220118 NRMA INSURANCE				
18/02/2022	Direct Entry Debit Item Ref: HOM573548677220218 NRMA INSURANCE		113.95		937.01 DR
18/03/2022	Direct Entry Debit Item Ref: HOM573548677220318 NRMA INSURANCE		113.96		1,050.97 DR
19/04/2022	Direct Entry Debit Item Ref: HOM573548677220418 NRMA INSURANCE		113.96		1,164.93 DR
18/05/2022	Direct Entry Debit Item Ref: HOM573548677220518 NRMA INSURANCE		113.96		1,278.89 DR
20/06/2022	Direct Entry Debit Item Ref: HOM573548677220618 NRMA INSURANCE		113.83		1,392.72 DR
			1,392.72		1,392.72 DR
Property Expenses - Interest on Loans (42010)					
<u>251 Swan Street, North Albury NSW, Australia (HEMOPROP1)</u>					
19/07/2021	Interest Charged		627.39		627.39 DR
19/08/2021	Interest Charged		647.08		1,274.47 DR
19/09/2021	Interest Charged		645.66		1,920.13 DR
19/10/2021	Interest Charged		624.01		2,544.14 DR
19/11/2021	Interest Charged		643.57		3,187.71 DR
19/12/2021	Interest Charged		621.41		3,809.12 DR
19/01/2022	Interest Charged		641.17		4,450.29 DR
19/02/2022	Interest Charged		639.86		5,090.15 DR
19/03/2022	Interest Charged		577.09		5,667.24 DR
19/04/2022	Interest Charged		637.61		6,304.85 DR
19/05/2022	Interest Charged		616.77		6,921.62 DR
19/06/2022	Interest Charged		671.78		7,593.40 DR
			7,593.40		7,593.40 DR
Property Expenses - Legal Fees (42030)					
<u>251 Swan Street, North Albury NSW, Australia (HEMOPROP1)</u>					
30/12/2021	Stone Rental Statement		52.21		52.21 DR
27/01/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		60.00		112.21 DR
			112.21		112.21 DR
Property Expenses - Repairs Maintenance (42060)					
<u>251 Swan Street, North Albury NSW, Australia (HEMOPROP1)</u>					
29/07/2021	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		150.00		150.00 DR
26/08/2021	Stone Rental Statement		187.00		337.00 DR
30/09/2021	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		500.00		837.00 DR
28/04/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		99.00		936.00 DR
			936.00		936.00 DR
Property Expenses - Water Rates (42150)					
<u>251 Swan Street, North Albury NSW, Australia (HEMOPROP1)</u>					
29/07/2021	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		527.14		527.14 DR
17/01/2022	Direct Entry Credit Item Ref: SWAN STREET 251 NSW CHUCKELHOLD		347.60		874.74 DR

Hemo Super Fund General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
24/02/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		347.60		1,222.34 DR
31/03/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		67.94		1,290.28 DR
			1,290.28		1,290.28 DR
Income Tax Expense (48500)					
<u>Income Tax Expense (48500)</u>					
30/06/2022	Create Entries - PDIT Entry - 30/06/2022			14,073.92	14,073.92 CR
				14,073.92	14,073.92 CR
Profit/Loss Allocation Account (49000)					
<u>Profit/Loss Allocation Account (49000)</u>					
01/07/2021	System Member Journals			712.74	712.74 CR
05/07/2021	System Member Journals		42.50		670.24 CR
07/07/2021	System Member Journals			69.95	740.19 CR
09/07/2021	System Member Journals		1,307.38		567.19 DR
12/07/2021	System Member Journals		42.50		609.69 DR
19/07/2021	System Member Journals		42.50		652.19 DR
26/07/2021	System Member Journals		42.50		694.69 DR
03/08/2021	System Member Journals		42.50		737.19 DR
03/08/2021	System Member Journals			712.74	24.45 DR
09/08/2021	System Member Journals		42.50		66.95 DR
09/08/2021	System Member Journals			69.95	3.00 CR
16/08/2021	System Member Journals		42.50		39.50 DR
23/08/2021	System Member Journals		42.50		82.00 DR
26/08/2021	System Member Journals		398.50		480.50 DR
30/08/2021	System Member Journals		42.50		523.00 DR
01/09/2021	System Member Journals			712.74	189.74 CR
06/09/2021	System Member Journals		42.50		147.24 CR
07/09/2021	System Member Journals			69.95	217.19 CR
13/09/2021	System Member Journals		42.50		174.69 CR
20/09/2021	System Member Journals		42.50		132.19 CR
27/09/2021	System Member Journals		42.50		89.69 CR
01/10/2021	System Member Journals			712.74	802.43 CR
05/10/2021	System Member Journals		42.50		759.93 CR
07/10/2021	System Member Journals			69.95	829.88 CR
11/10/2021	System Member Journals		42.50		787.38 CR
12/10/2021	System Member Journals		1,312.20		524.82 DR
18/10/2021	System Member Journals		42.50		567.32 DR
25/10/2021	System Member Journals		42.50		609.82 DR
01/11/2021	System Member Journals		42.50		652.32 DR
01/11/2021	System Member Journals			712.74	60.42 CR
08/11/2021	System Member Journals		42.50		17.92 CR
08/11/2021	System Member Journals			69.95	87.87 CR
15/11/2021	System Member Journals		42.50		45.37 CR
22/11/2021	System Member Journals		42.50		2.87 CR
29/11/2021	System Member Journals		42.50		39.63 DR
01/12/2021	System Member Journals			712.74	673.11 CR
06/12/2021	System Member Journals		42.50		630.61 CR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
07/12/2021	System Member Journals			69.95	700.56 CR
13/12/2021	System Member Journals		42.50		658.06 CR
20/12/2021	System Member Journals		42.50		615.56 CR
29/12/2021	System Member Journals		42.50		573.06 CR
04/01/2022	System Member Journals		42.50		530.56 CR
04/01/2022	System Member Journals			712.74	1,243.30 CR
07/01/2022	System Member Journals			69.95	1,313.25 CR
10/01/2022	System Member Journals		42.50		1,270.75 CR
17/01/2022	System Member Journals		42.50		1,228.25 CR
19/01/2022	System Member Journals		1,095.65		132.60 CR
24/01/2022	System Member Journals		42.50		90.10 CR
31/01/2022	System Member Journals		42.50		47.60 CR
01/02/2022	System Member Journals			712.74	760.34 CR
07/02/2022	System Member Journals		42.50		717.84 CR
07/02/2022	System Member Journals			69.95	787.79 CR
14/02/2022	System Member Journals		42.50		745.29 CR
21/02/2022	System Member Journals		42.50		702.79 CR
28/02/2022	System Member Journals		42.50		660.29 CR
01/03/2022	System Member Journals			712.74	1,373.03 CR
07/03/2022	System Member Journals		42.50		1,330.53 CR
07/03/2022	System Member Journals			92.80	1,423.33 CR
14/03/2022	System Member Journals		42.50		1,380.83 CR
21/03/2022	System Member Journals		42.50		1,338.33 CR
28/03/2022	System Member Journals		42.50		1,295.83 CR
01/04/2022	System Member Journals			712.74	2,008.57 CR
04/04/2022	System Member Journals		42.50		1,966.07 CR
07/04/2022	System Member Journals			92.80	2,058.87 CR
11/04/2022	System Member Journals		42.50		2,016.37 CR
13/04/2022	System Member Journals		1,309.03		707.34 CR
19/04/2022	System Member Journals		42.50		664.84 CR
26/04/2022	System Member Journals		42.50		622.34 CR
02/05/2022	System Member Journals		42.50		579.84 CR
02/05/2022	System Member Journals			951.79	1,531.63 CR
09/05/2022	System Member Journals		42.50		1,489.13 CR
09/05/2022	System Member Journals			92.80	1,581.93 CR
16/05/2022	System Member Journals		42.50		1,539.43 CR
23/05/2022	System Member Journals		42.50		1,496.93 CR
30/05/2022	System Member Journals		42.50		1,454.43 CR
01/06/2022	System Member Journals			951.79	2,406.22 CR
06/06/2022	System Member Journals		42.50		2,363.72 CR
07/06/2022	System Member Journals			92.80	2,456.52 CR
14/06/2022	System Member Journals		42.50		2,414.02 CR
20/06/2022	System Member Journals		42.50		2,371.52 CR
27/06/2022	System Member Journals		42.50		2,329.02 CR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			33,022.19	35,351.21 CR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			109,376.21	144,727.42 CR
30/06/2022	Create Entries - Income Tax Expense		3,152.12		141,575.30 CR

Hemo Super Fund General Ledger



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Transaction Date	Description	Units	Debit	Credit	Balance \$
	Allocation - 30/06/2022				
30/06/2022	Create Entries - Income Tax Expense Allocation - 30/06/2022		10,440.48		131,134.82 CR
			21,225.36	152,360.18	131,134.82 CR
Opening Balance (50010)					
<u>(Opening Balance) Hemaridis, Christopher - Accumulation (HEMCHR00001A)</u>					
01/07/2021	Opening Balance				31,800.90 CR
01/07/2021	Close Period Journal			27,480.69	59,281.59 CR
				27,480.69	59,281.59 CR
<u>(Opening Balance) Hemaridis, Julieann - Accumulation (HEMJUL00001A)</u>					
01/07/2021	Opening Balance				80,453.99 CR
01/07/2021	Close Period Journal			100,036.92	180,490.91 CR
				100,036.92	180,490.91 CR
Contributions (52420)					
<u>(Contributions) Hemaridis, Christopher - Accumulation (HEMCHR00001A)</u>					
01/07/2021	Opening Balance				2,600.00 CR
01/07/2021	Close Period Journal		2,600.00		0.00 DR
05/07/2021	System Member Journals			50.00	50.00 CR
12/07/2021	System Member Journals			50.00	100.00 CR
19/07/2021	System Member Journals			50.00	150.00 CR
26/07/2021	System Member Journals			50.00	200.00 CR
03/08/2021	System Member Journals			50.00	250.00 CR
09/08/2021	System Member Journals			50.00	300.00 CR
16/08/2021	System Member Journals			50.00	350.00 CR
23/08/2021	System Member Journals			50.00	400.00 CR
26/08/2021	System Member Journals			398.50	798.50 CR
30/08/2021	System Member Journals			50.00	848.50 CR
06/09/2021	System Member Journals			50.00	898.50 CR
13/09/2021	System Member Journals			50.00	948.50 CR
20/09/2021	System Member Journals			50.00	998.50 CR
27/09/2021	System Member Journals			50.00	1,048.50 CR
05/10/2021	System Member Journals			50.00	1,098.50 CR
11/10/2021	System Member Journals			50.00	1,148.50 CR
18/10/2021	System Member Journals			50.00	1,198.50 CR
25/10/2021	System Member Journals			50.00	1,248.50 CR
01/11/2021	System Member Journals			50.00	1,298.50 CR
08/11/2021	System Member Journals			50.00	1,348.50 CR
15/11/2021	System Member Journals			50.00	1,398.50 CR
22/11/2021	System Member Journals			50.00	1,448.50 CR
29/11/2021	System Member Journals			50.00	1,498.50 CR
06/12/2021	System Member Journals			50.00	1,548.50 CR
13/12/2021	System Member Journals			50.00	1,598.50 CR
20/12/2021	System Member Journals			50.00	1,648.50 CR
29/12/2021	System Member Journals			50.00	1,698.50 CR
04/01/2022	System Member Journals			50.00	1,748.50 CR
10/01/2022	System Member Journals			50.00	1,798.50 CR
17/01/2022	System Member Journals			50.00	1,848.50 CR

Hemo Super Fund General Ledger

As at 30 June 2022



Transaction Date	Description	Units	Debit	Credit	Balance \$
24/01/2022	System Member Journals			50.00	1,898.50 CR
31/01/2022	System Member Journals			50.00	1,948.50 CR
07/02/2022	System Member Journals			50.00	1,998.50 CR
14/02/2022	System Member Journals			50.00	2,048.50 CR
21/02/2022	System Member Journals			50.00	2,098.50 CR
28/02/2022	System Member Journals			50.00	2,148.50 CR
07/03/2022	System Member Journals			50.00	2,198.50 CR
14/03/2022	System Member Journals			50.00	2,248.50 CR
21/03/2022	System Member Journals			50.00	2,298.50 CR
28/03/2022	System Member Journals			50.00	2,348.50 CR
04/04/2022	System Member Journals			50.00	2,398.50 CR
11/04/2022	System Member Journals			50.00	2,448.50 CR
19/04/2022	System Member Journals			50.00	2,498.50 CR
26/04/2022	System Member Journals			50.00	2,548.50 CR
02/05/2022	System Member Journals			50.00	2,598.50 CR
09/05/2022	System Member Journals			50.00	2,648.50 CR
16/05/2022	System Member Journals			50.00	2,698.50 CR
23/05/2022	System Member Journals			50.00	2,748.50 CR
30/05/2022	System Member Journals			50.00	2,798.50 CR
06/06/2022	System Member Journals			50.00	2,848.50 CR
14/06/2022	System Member Journals			50.00	2,898.50 CR
20/06/2022	System Member Journals			50.00	2,948.50 CR
27/06/2022	System Member Journals			50.00	2,998.50 CR
			2,600.00	2,998.50	2,998.50 CR
<u>(Contributions) Hemaridis, Julieann - Accumulation (HEMJUL00001A)</u>					
01/07/2021	Opening Balance				5,297.14 CR
01/07/2021	Close Period Journal		5,297.14		0.00 DR
09/07/2021	System Member Journals			1,538.09	1,538.09 CR
12/10/2021	System Member Journals			1,543.77	3,081.86 CR
19/01/2022	System Member Journals			1,289.00	4,370.86 CR
13/04/2022	System Member Journals			1,540.04	5,910.90 CR
			5,297.14	5,910.90	5,910.90 CR
Share of Profit/(Loss) (53100)					
<u>(Share of Profit/(Loss)) Hemaridis, Christopher - Accumulation (HEMCHR00001A)</u>					
01/07/2021	Opening Balance				36,489.40 CR
01/07/2021	Close Period Journal		36,489.40		0.00 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		33,022.19		33,022.19 DR
			69,511.59		33,022.19 DR
<u>(Share of Profit/(Loss)) Hemaridis, Julieann - Accumulation (HEMJUL00001A)</u>					
01/07/2021	Opening Balance				106,943.79 CR
01/07/2021	Close Period Journal		106,943.79		0.00 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		109,376.21		109,376.21 DR
			216,320.00		109,376.21 DR
Income Tax (53330)					
<u>(Income Tax) Hemaridis, Christopher - Accumulation (HEMCHR00001A)</u>					

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As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2021	Opening Balance				2,289.67 DR
01/07/2021	Close Period Journal			2,289.67	0.00 DR
01/07/2021	System Member Journals			125.78	125.78 CR
03/08/2021	System Member Journals			125.78	251.56 CR
01/09/2021	System Member Journals			125.78	377.34 CR
01/10/2021	System Member Journals			125.78	503.12 CR
01/11/2021	System Member Journals			125.78	628.90 CR
01/12/2021	System Member Journals			125.78	754.68 CR
04/01/2022	System Member Journals			125.78	880.46 CR
01/02/2022	System Member Journals			125.78	1,006.24 CR
01/03/2022	System Member Journals			125.78	1,132.02 CR
01/04/2022	System Member Journals			125.78	1,257.80 CR
02/05/2022	System Member Journals			167.96	1,425.76 CR
01/06/2022	System Member Journals			167.96	1,593.72 CR
30/06/2022	Create Entries - Income Tax Expense Allocation - 30/06/2022			3,152.12	4,745.84 CR
				7,035.51	4,745.84 CR
(Income Tax) Hemaridis, Julieann - Accumulation (HEMJUL00001A)					
01/07/2021	Opening Balance				10,499.56 DR
01/07/2021	Close Period Journal			10,499.56	0.00 DR
07/07/2021	System Member Journals			12.34	12.34 CR
09/08/2021	System Member Journals			12.34	24.68 CR
07/09/2021	System Member Journals			12.34	37.02 CR
07/10/2021	System Member Journals			12.34	49.36 CR
08/11/2021	System Member Journals			12.34	61.70 CR
07/12/2021	System Member Journals			12.34	74.04 CR
07/01/2022	System Member Journals			12.34	86.38 CR
07/02/2022	System Member Journals			12.34	98.72 CR
07/03/2022	System Member Journals			16.38	115.10 CR
07/04/2022	System Member Journals			16.38	131.48 CR
09/05/2022	System Member Journals			16.38	147.86 CR
07/06/2022	System Member Journals			16.38	164.24 CR
30/06/2022	Create Entries - Income Tax Expense Allocation - 30/06/2022			10,440.48	10,604.72 CR
				21,104.28	10,604.72 CR
Contributions Tax (53800)					
(Contributions Tax) Hemaridis, Christopher - Accumulation (HEMCHR00001A)					
01/07/2021	Opening Balance				390.00 DR
01/07/2021	Close Period Journal			390.00	0.00 DR
05/07/2021	System Member Journals		7.50		7.50 DR
12/07/2021	System Member Journals		7.50		15.00 DR
19/07/2021	System Member Journals		7.50		22.50 DR
26/07/2021	System Member Journals		7.50		30.00 DR
03/08/2021	System Member Journals		7.50		37.50 DR
09/08/2021	System Member Journals		7.50		45.00 DR
16/08/2021	System Member Journals		7.50		52.50 DR
23/08/2021	System Member Journals		7.50		60.00 DR
30/08/2021	System Member Journals		7.50		67.50 DR

Hemo Super Fund General Ledger

As at 30 June 2022



Transaction Date	Description	Units	Debit	Credit	Balance \$
06/09/2021	System Member Journals		7.50		75.00 DR
13/09/2021	System Member Journals		7.50		82.50 DR
20/09/2021	System Member Journals		7.50		90.00 DR
27/09/2021	System Member Journals		7.50		97.50 DR
05/10/2021	System Member Journals		7.50		105.00 DR
11/10/2021	System Member Journals		7.50		112.50 DR
18/10/2021	System Member Journals		7.50		120.00 DR
25/10/2021	System Member Journals		7.50		127.50 DR
01/11/2021	System Member Journals		7.50		135.00 DR
08/11/2021	System Member Journals		7.50		142.50 DR
15/11/2021	System Member Journals		7.50		150.00 DR
22/11/2021	System Member Journals		7.50		157.50 DR
29/11/2021	System Member Journals		7.50		165.00 DR
06/12/2021	System Member Journals		7.50		172.50 DR
13/12/2021	System Member Journals		7.50		180.00 DR
20/12/2021	System Member Journals		7.50		187.50 DR
29/12/2021	System Member Journals		7.50		195.00 DR
04/01/2022	System Member Journals		7.50		202.50 DR
10/01/2022	System Member Journals		7.50		210.00 DR
17/01/2022	System Member Journals		7.50		217.50 DR
24/01/2022	System Member Journals		7.50		225.00 DR
31/01/2022	System Member Journals		7.50		232.50 DR
07/02/2022	System Member Journals		7.50		240.00 DR
14/02/2022	System Member Journals		7.50		247.50 DR
21/02/2022	System Member Journals		7.50		255.00 DR
28/02/2022	System Member Journals		7.50		262.50 DR
07/03/2022	System Member Journals		7.50		270.00 DR
14/03/2022	System Member Journals		7.50		277.50 DR
21/03/2022	System Member Journals		7.50		285.00 DR
28/03/2022	System Member Journals		7.50		292.50 DR
04/04/2022	System Member Journals		7.50		300.00 DR
11/04/2022	System Member Journals		7.50		307.50 DR
19/04/2022	System Member Journals		7.50		315.00 DR
26/04/2022	System Member Journals		7.50		322.50 DR
02/05/2022	System Member Journals		7.50		330.00 DR
09/05/2022	System Member Journals		7.50		337.50 DR
16/05/2022	System Member Journals		7.50		345.00 DR
23/05/2022	System Member Journals		7.50		352.50 DR
30/05/2022	System Member Journals		7.50		360.00 DR
06/06/2022	System Member Journals		7.50		367.50 DR
14/06/2022	System Member Journals		7.50		375.00 DR
20/06/2022	System Member Journals		7.50		382.50 DR
27/06/2022	System Member Journals		7.50		390.00 DR
			390.00	390.00	390.00 DR
<u>(Contributions Tax) Hemaridis, Julieann - Accumulation (HEMJUL00001A)</u>					
01/07/2021	Opening Balance				794.57 DR
01/07/2021	Close Period Journal			794.57	0.00 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
09/07/2021	System Member Journals		230.71		230.71 DR
12/10/2021	System Member Journals		231.57		462.28 DR
19/01/2022	System Member Journals		193.35		655.63 DR
13/04/2022	System Member Journals		231.01		886.64 DR
			886.64	794.57	886.64 DR

Life Insurance Premiums (53920)

(Life Insurance Premiums) Hemaridis, Christopher - Accumulation (HEMCHR00001A)

01/07/2021	Opening Balance				8,929.04 DR
01/07/2021	Close Period Journal			8,929.04	0.00 DR
01/07/2021	System Member Journals		838.52		838.52 DR
03/08/2021	System Member Journals		838.52		1,677.04 DR
01/09/2021	System Member Journals		838.52		2,515.56 DR
01/10/2021	System Member Journals		838.52		3,354.08 DR
01/11/2021	System Member Journals		838.52		4,192.60 DR
01/12/2021	System Member Journals		838.52		5,031.12 DR
04/01/2022	System Member Journals		838.52		5,869.64 DR
01/02/2022	System Member Journals		838.52		6,708.16 DR
01/03/2022	System Member Journals		838.52		7,546.68 DR
01/04/2022	System Member Journals		838.52		8,385.20 DR
02/05/2022	System Member Journals		1,119.75		9,504.95 DR
01/06/2022	System Member Journals		1,119.75		10,624.70 DR
			10,624.70	8,929.04	10,624.70 DR

(Life Insurance Premiums) Hemaridis, Julieann - Accumulation (HEMJUL00001A)

01/07/2021	Opening Balance				909.88 DR
01/07/2021	Close Period Journal			909.88	0.00 DR
07/07/2021	System Member Journals		82.29		82.29 DR
09/08/2021	System Member Journals		82.29		164.58 DR
07/09/2021	System Member Journals		82.29		246.87 DR
07/10/2021	System Member Journals		82.29		329.16 DR
08/11/2021	System Member Journals		82.29		411.45 DR
07/12/2021	System Member Journals		82.29		493.74 DR
07/01/2022	System Member Journals		82.29		576.03 DR
07/02/2022	System Member Journals		82.29		658.32 DR
07/03/2022	System Member Journals		109.18		767.50 DR
07/04/2022	System Member Journals		109.18		876.68 DR
09/05/2022	System Member Journals		109.18		985.86 DR
07/06/2022	System Member Journals		109.18		1,095.04 DR
			1,095.04	909.88	1,095.04 DR

Bank Accounts (60400)

AMP Cash Manager #2522 (AMP2522)

01/07/2021	Opening Balance				9,199.25 DR
01/07/2021	Credit Interest to 30/06/2021		0.73		9,199.98 DR
01/07/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP			838.52	8,361.46 DR
05/07/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		8,411.46 DR
07/07/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP			82.29	8,329.17 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
09/07/2021	Direct Entry Credit Item Ref: PC060721-146951203 SuperChoice P/L		1,538.09		9,867.26 DR
12/07/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		9,917.26 DR
19/07/2021	Direct Entry Debit Item Ref: HOM573548677210718 NRMA INSURANCE			117.58	9,799.68 DR
19/07/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		9,849.68 DR
19/07/2021	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P [Direct Debit Repayment]			881.19	8,968.49 DR
26/07/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		9,018.49 DR
29/07/2021	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		224.48		9,242.97 DR
01/08/2021	Credit Interest to 31/07/2021		0.78		9,243.75 DR
03/08/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		9,293.75 DR
03/08/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP			838.52	8,455.23 DR
09/08/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		8,505.23 DR
09/08/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP			82.29	8,422.94 DR
16/08/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		8,472.94 DR
18/08/2021	Direct Entry Debit Item Ref: HOM573548677210818 NRMA INSURANCE			117.58	8,355.36 DR
19/08/2021	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P [Direct Debit Repayment]			881.19	7,474.17 DR
23/08/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		7,524.17 DR
26/08/2021	Direct Entry Credit Item Ref: ATO005000015210221/ ATO		398.50		7,922.67 DR
30/08/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		7,972.67 DR
01/09/2021	Credit Interest to 31/08/2021		0.69		7,973.36 DR
01/09/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP			838.52	7,134.84 DR
06/09/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		7,184.84 DR
07/09/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP			82.29	7,102.55 DR
13/09/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		7,152.55 DR
17/09/2021	Direct Debit Repayment [Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P]			881.19	6,271.36 DR
20/09/2021	Direct Entry Debit Item Ref: HOM573548677210918 NRMA INSURANCE			117.58	6,153.78 DR
20/09/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		6,203.78 DR
27/09/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		6,253.78 DR
30/09/2021	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		887.93		7,141.71 DR
01/10/2021	Credit Interest to 30/09/2021		0.55		7,142.26 DR
01/10/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP			838.52	6,303.74 DR
05/10/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		6,353.74 DR
07/10/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP			82.29	6,271.45 DR
11/10/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		6,321.45 DR

Hemo Super Fund General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
12/10/2021	Direct Entry Credit Item Ref: PC061021-108082913 SuperChoice P/L		1,543.77		7,865.22 DR
18/10/2021	Direct Entry Debit Item Ref: HOM573548677211018 NRMA INSURANCE			117.58	7,747.64 DR
18/10/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		7,797.64 DR
19/10/2021	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P [Direct Debit Repayment]			881.19	6,916.45 DR
25/10/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		6,966.45 DR
28/10/2021	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		186.98		7,153.43 DR
01/11/2021	Credit Interest to 31/10/2021		0.59		7,154.02 DR
01/11/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		7,204.02 DR
01/11/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP			838.52	6,365.50 DR
08/11/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		6,415.50 DR
08/11/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP			82.29	6,333.21 DR
15/11/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		6,383.21 DR
18/11/2021	Direct Entry Debit Item Ref: HOM573548677211118 NRMA INSURANCE			117.58	6,265.63 DR
19/11/2021	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P [Direct Debit Repayment]			881.19	5,384.44 DR
22/11/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		5,434.44 DR
29/11/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		5,484.44 DR
01/12/2021	Credit Interest to 30/11/2021		0.49		5,484.93 DR
01/12/2021	Direct Entry Debit Item Ref: FD1CP201065679 AMP			838.52	4,646.41 DR
06/12/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		4,696.41 DR
07/12/2021	Direct Entry Debit Item Ref: FD1CP201065686 AMP			82.29	4,614.12 DR
13/12/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		4,664.12 DR
17/12/2021	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P [Direct Debit Repayment]			881.19	3,782.93 DR
20/12/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		3,832.93 DR
20/12/2021	Direct Entry Debit Item Ref: HOM573548677211218 NRMA INSURANCE			117.58	3,715.35 DR
29/12/2021	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		3,765.35 DR
01/01/2022	Credit Interest to 31/12/2021		0.36		3,765.71 DR
04/01/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		3,815.71 DR
04/01/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP			838.52	2,977.19 DR
07/01/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP			82.29	2,894.90 DR
10/01/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		2,944.90 DR
17/01/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		2,994.90 DR
17/01/2022	Direct Entry Credit Item Ref: SWAN STREET 251 NSW CHUCKELHOLD		945.53		3,940.43 DR
18/01/2022	Direct Entry Debit Item Ref: HOM573548677220118 NRMA			117.58	3,822.85 DR

Hemo Super Fund General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
	INSURANCE				
19/01/2022	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P			881.19	2,941.66 DR
19/01/2022	Direct Entry Credit Item Ref: PC130122- 186921623 SuperChoice P/L		1,289.00		4,230.66 DR
24/01/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		4,280.66 DR
27/01/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		1,367.13		5,647.79 DR
31/01/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		5,697.79 DR
01/02/2022	Credit Interest to 31/01/2022		0.33		5,698.12 DR
01/02/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP			838.52	4,859.60 DR
02/02/2022	Internet banking scheduled external transfer 062820 10241690 - Swan St Contract			495.00	4,364.60 DR
07/02/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		4,414.60 DR
07/02/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP			82.29	4,332.31 DR
14/02/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		4,382.31 DR
18/02/2022	Direct Entry Debit Item Ref: HOM573548677220218 NRMA INSURANCE			113.95	4,268.36 DR
18/02/2022	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P			881.19	3,387.17 DR
21/02/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		3,437.17 DR
24/02/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		388.09		3,825.26 DR
28/02/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		3,875.26 DR
01/03/2022	Credit Interest to 28/02/2022		0.31		3,875.57 DR
01/03/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP			838.52	3,037.05 DR
07/03/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		3,087.05 DR
07/03/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP			109.18	2,977.87 DR
14/03/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		3,027.87 DR
18/03/2022	Direct Entry Debit Item Ref: HOM573548677220318 NRMA INSURANCE			113.96	2,913.91 DR
18/03/2022	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P			881.19	2,032.72 DR
21/03/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		2,082.72 DR
28/03/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		2,132.72 DR
31/03/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		1,242.76		3,375.48 DR
01/04/2022	Credit Interest to 31/03/2022		0.22		3,375.70 DR
01/04/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP			838.52	2,537.18 DR
04/04/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		2,587.18 DR
07/04/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP			109.18	2,478.00 DR
11/04/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		2,528.00 DR
13/04/2022	Direct Entry Credit Item Ref: PC070422- 106333094 SuperChoice P/L		1,540.04		4,068.04 DR
19/04/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		4,118.04 DR
19/04/2022	Direct Entry Debit Item Ref: 2378697			881.19	3,236.85 DR

Hemo Super Fund General Ledger

As at 30 June 2022



Transaction Date	Description	Units	Debit	Credit	Balance \$
	SECURE FUNDING P				
19/04/2022	Direct Entry Debit Item Ref: HOM573548677220418 NRMA INSURANCE			113.96	3,122.89 DR
26/04/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		3,172.89 DR
28/04/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		635.51		3,808.40 DR
01/05/2022	Credit Interest to 30/04/2022		0.26		3,808.66 DR
02/05/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		3,858.66 DR
02/05/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP			1,119.75	2,738.91 DR
09/05/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		2,788.91 DR
09/05/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP			109.18	2,679.73 DR
16/05/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		2,729.73 DR
18/05/2022	Direct Entry Debit Item Ref: HOM573548677220518 NRMA INSURANCE			113.96	2,615.77 DR
23/05/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		2,665.77 DR
26/05/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		282.14		2,947.91 DR
30/05/2022	Direct Entry Credit Item Ref: 02218367330522 Insurance Austra - Loss of Rent		1,151.42		4,099.33 DR
30/05/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		4,149.33 DR
01/06/2022	Credit Interest to 31/05/2022		0.24		4,149.57 DR
01/06/2022	Direct Entry Debit Item Ref: FD1CP201065679 AMP			1,119.75	3,029.82 DR
06/06/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		3,079.82 DR
07/06/2022	Direct Entry Debit Item Ref: FD1CP201065686 AMP			109.18	2,970.64 DR
14/06/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		3,020.64 DR
16/06/2022	Direct Entry Credit Item Ref: ClaimTSC146711 Terri Scheer - Loss of Rent		1,560.00		4,580.64 DR
20/06/2022	Direct Entry Debit Item Ref: HOM573548677220618 NRMA INSURANCE			113.83	4,466.81 DR
20/06/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		4,516.81 DR
24/06/2022	Direct Entry Credit Item Ref: 02219350090522 Insurance Austra - Loss of Rent		12,368.57		16,885.38 DR
27/06/2022	Direct Entry Credit Item Ref: Chris Super GRASS & FIRE PRO		50.00		16,935.38 DR
28/06/2022	Direct Entry Credit Item Ref: ClaimTSC146711 Terri Scheer - Blinds \$8,694.30, Carpets and Vinyl \$9,657.00, Gas Heater \$1,799.00		20,150.30		37,085.68 DR
30/06/2022	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold		1,132.33		38,218.01 DR
			51,438.12	22,419.36	38,218.01 DR
Sundry Debtors (68000)					
<u>Sundry Debtors (68000)</u>					
26/08/2021	Stone Rental Statement		321.51		321.51 DR
30/09/2021	Direct Entry Credit Item Ref: Swan Street 251 NSW Chuckel Hold			321.51	0.00 DR
25/11/2021	Stone Rental Statement		16.94		16.94 DR

Hemo Super Fund General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/12/2021	Stone Rental Statement		130.91		147.85 DR
17/01/2022	Direct Entry Credit Item Ref: SWAN STREET 251 NSW CHUCKELHOLD			147.85	0.00 DR
			469.36	469.36	0.00 DR

Real Estate Properties (Australian - Residential) (77200)

251 Swan Street, North Albury NSW, Australia (HEMOPROP1)

01/07/2021	Opening Balance	1.00			375,000.00 DR
02/02/2022	Internet banking scheduled external transfer 062820 10241690 - Swan St Contract	0.00	495.00		375,495.00 DR
28/06/2022	Direct Entry Credit Item Ref: ClaimTSC146711 Terri Scheer - Blinds \$8,694.30, Carpets and Vinyl \$9,657.00, Gas Heater \$1,799.00	0.00		20,150.30	355,344.70 DR
30/06/2022	Revaluation - 30/06/2021 @ \$375,000.000000 (Net Asset Value) - 1.000000 Units on hand		20,150.30		375,495.00 DR
30/06/2022	Revaluation - 30/06/2022 @ \$200,000.000000 (Net Asset Value) - 1.000000 Units on hand			175,000.00	200,495.00 DR
30/06/2022	Revaluation - 30/06/2022 @ \$200,000.000000 (Net Asset Value) - 1.000000 Units on hand			495.00	200,000.00 DR
		1.00	20,645.30	195,645.30	200,000.00 DR

Income Tax Payable/Refundable (85000)

Income Tax Payable/Refundable (85000)

30/06/2022					0.00 DR
			0.00		0.00 DR

Limited Recourse Borrowing Arrangements (85500)

251 Swan Street, North Albury NSW, Australia (HEMOPROP1)

01/07/2021	Opening Balance				128,723.45 CR
19/07/2021	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P [Direct Debit Repayment]		881.19		127,842.26 CR
19/07/2021	Service Fee			10.00	127,852.26 CR
19/07/2021	Interest Charged			627.39	128,479.65 CR
19/08/2021	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P [Direct Debit Repayment]		881.19		127,598.46 CR
19/08/2021	Service Fee			10.00	127,608.46 CR
19/08/2021	Interest Charged			647.08	128,255.54 CR
17/09/2021	Direct Debit Repayment [Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P]		881.19		127,374.35 CR
19/09/2021	Service Fee			10.00	127,384.35 CR
19/09/2021	Interest Charged			645.66	128,030.01 CR
19/10/2021	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P [Direct Debit Repayment]		881.19		127,148.82 CR
19/10/2021	Service Fee			10.00	127,158.82 CR
19/10/2021	Interest Charged			624.01	127,782.83 CR
19/11/2021	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P [Direct Debit Repayment]		881.19		126,901.64 CR
19/11/2021	Service Fee			10.00	126,911.64 CR
19/11/2021	Interest Charged			643.57	127,555.21 CR
17/12/2021	Direct Entry Debit Item Ref: 2378697		881.19		126,674.02 CR

Hemo Super Fund General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
19/12/2021	SECURE FUNDING P [Direct Debit Repayment] Service Fee			10.00	126,684.02 CR
19/12/2021	Interest Charged			621.41	127,305.43 CR
19/01/2022	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P		881.19		126,424.24 CR
19/01/2022	Service Fee			10.00	126,434.24 CR
19/01/2022	Interest Charged			641.17	127,075.41 CR
18/02/2022	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P		881.19		126,194.22 CR
19/02/2022	Service Fee			10.00	126,204.22 CR
19/02/2022	Interest Charged			639.86	126,844.08 CR
19/02/2022	Expired Insurance Fee			50.00	126,894.08 CR
18/03/2022	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P		881.19		126,012.89 CR
19/03/2022	Service Fee			10.00	126,022.89 CR
19/03/2022	Interest Charged			577.09	126,599.98 CR
19/04/2022	Direct Entry Debit Item Ref: 2378697 SECURE FUNDING P		881.19		125,718.79 CR
19/04/2022	Service Fee			10.00	125,728.79 CR
19/04/2022	Interest Charged			637.61	126,366.40 CR
19/05/2022	Interest Charged			616.77	126,983.17 CR
19/05/2022	Service Fee			10.00	126,993.17 CR
19/06/2022	Interest Charged			671.78	127,664.95 CR
19/06/2022	Service Fee			10.00	127,674.95 CR
			8,811.90	7,763.40	127,674.95 CR
Sundry Creditors (88000)					
<u>Sundry Creditors (88000)</u>					
11/11/2021	ASIC Fees not paid by SMSF - reimbursed 23/09/2022			276.00	276.00 CR
				276.00	276.00 CR
Deferred Tax Liability/Asset (89000)					
<u>Deferred Tax Liability/Asset (89000)</u>					
01/07/2021	Opening Balance				15,703.30 CR
30/06/2022	Create Entries - PDIT Entry - 30/06/2022		14,073.92		1,629.38 CR
			14,073.92		1,629.38 CR
Unspecified Data Clearing Account (99800)					
<u>Unspecified Data Clearing Account (99800)</u>					
30/06/2022					0.00 DR
			0.00		0.00 DR
Total Debits:	624,262.61				
Total Credits:	624,262.61				

D - Pension Documentation

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status N/A - Not Applicable

Supporting Documents

- Transfer Balance Account Summary [Report](#)

Standard Checklist

- Attach Actuarial Certificate
- Attach documentation supporting any pensions commenced during the financial year
- Attach documentation supporting any pensions commuted during the financial year
- Ensure correct Transfer Balance Account Reports have been lodged with the ATO

Hemo Super Fund

Transfer Balance Account Summary



For The Period 01 July 2021 - 30 June 2022

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
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Christopher Hemaridis

Julieann Hemaridis

E - Estate Planning

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status N/A - Not Applicable

Supporting Documents

No supporting documents

Standard Checklist

- Attach Death Benefit Nominations (if applicable)
- Attach Life Insurance Policies (if applicable)
- Attach Reversionary Pension documentation (if applicable)
- Attach SMSF Will (if applicable)
- Review current Estate planning to ensure it matches wishes of members