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# **Workpapers - 2022 Financial Year**

## **Loretan Family Superannuation Fund**

Preparer: Rachel Barrett  
Reviewer: Brendan Curran  
Printed: 10 January 2023

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## Lead Schedule

### 2022 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
23800	Distributions Received	(\$23,792.70)	(\$10,192.76)	133.43%	Ready for Review
24200	Contributions	(\$34,179.02)	(\$19,407.78)	76.11%	Ready for Review
24700	Changes in Market Values of Investments	\$55,066.13	(\$73,556.16)	(174.86)%	Ready for Review
25000	Interest Received	(\$1.09)	(\$1.15)	(5.22)%	Ready for Review
28300	Rebates		(\$1.99)	100%	N/A - Not Applicable
28500	Transfers In		(\$22,747.57)	100%	N/A - Not Applicable
30100	Accountancy Fees		\$440.00	100%	Ready for Review
30400	ATO Supervisory Levy		\$259.00	100%	Ready for Review
30700	Auditor's Remuneration		\$550.00	100%	Ready for Review
30800	ASIC Fees	\$56.00	\$55.00	1.82%	Ready for Review
31500	Bank Charges	\$20.00	\$30.00	(33.33)%	Ready for Review
37900	Interest Paid	\$0.03	\$0.12	(75)%	Ready for Review
39000	Life Insurance Premiums	\$3,127.24	\$2,931.68	6.67%	Ready for Review
39400	Income Protection Premiums	\$3,062.88	\$2,513.61	21.85%	Ready for Review
39900	Portfolio Management Fees	\$3,169.16	\$2,779.80	14.01%	Ready for Review
44000	Excess Contributions Tax	\$23.29		100%	Ready for Review
48100	Division 293 Tax	\$2,020.50	\$3,750.00	(46.12)%	Ready for Review
48500	Income Tax Expense	(\$3,707.85)	\$8,209.99	(145.16)%	Ready for Review

Code	Workpaper	CY Balance	LY Balance	Change	Status
49000	Profit/Loss Allocation Account	(\$4,864.57)	\$104,388.21	(104.66)%	Ready for Review
50000	Members	(\$576,068.68)	(\$580,933.25)	(0.84)%	Ready for Review
60400	Bank Accounts	\$3,841.49	\$1,352.19	184.09%	Ready for Review
61800	Distributions Receivable	\$10,029.79	\$3,657.50	174.23%	Ready for Review
68000	Sundry Debtors			0%	Ready for Review
69000	Unsettled Trades	\$7,650.63		100%	Ready for Review
77600	Shares in Listed Companies (Australian)	\$85,137.50	\$84,211.05	1.1%	Ready for Review
78200	Units in Listed Unit Trusts (Australian)	\$475,558.73	\$502,094.60	(5.29)%	Ready for Review
85000	Income Tax Payable /Refundable	\$2,020.87	\$1,452.44	39.14%	Ready for Review
86000	PAYG Payable	(\$1,248.00)	(\$1,547.00)	(19.33)%	Ready for Review
88000	Sundry Creditors	(\$2,325.22)	(\$55.00)	4127.67%	Ready for Review
89000	Deferred Tax Liability/Asset	(\$4,597.11)	(\$10,232.53)	(55.07)%	Ready for Review
A	Financial Statements				Ready for Review
B	Permanent Documents				Ready for Review
C	Other Documents				Ready for Review
D	Pension Documentation				N/A - Not Applicable
E	Estate Planning				N/A - Not Applicable

# 23800 - Distributions Received

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(\$2,151.55)	(\$891.56)	141.32%
IAF.AX	iShares Core Composite Bond Etf	(\$630.98)	(\$1,041.67)	(39.43)%
IEM.AX	iShares MSCI Emerging Markets Etf	(\$2,622.90)	(\$1,357.76)	93.18%
IOO.AX	iShares Global 100 Etf	(\$1,123.86)	(\$852.39)	31.85%
REIT.AX	VanEck FTSE International Property (Hedged) Etf	(\$346.46)		100%
VAS.AX	Vanguard Australian Shares Index Etf	(\$16,916.95)	(\$6,049.38)	179.65%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$23,792.70)	(\$10,192.76)	

## Supporting Documents

- Distribution Reconciliation Report [Report](#)
- 2022 Annual Tax Statement - DJRE.pdf [DJRE.AX](#)
- 2022 Annual Tax Statement - IAF.pdf [IAF.AX](#)
- 2022 Annual Tax Statement - IEM.pdf [IEM.AX](#)
- 2022 Annual Tax Statement - IOO.pdf [IOO.AX](#)
- 2022 Annual Tax Statement - REIT.pdf [REIT.AX](#)
- 2022 Annual Tax Statement - VAS.pdf [VAS.AX](#)

## Standard Checklist

- Attach a copy of all Tax Statements
- Attach a copy of Distribution Reconciliation Report
- Ensure all Distributions have been reviewed on [Distribution Tax Automation](#)

# Loretan Family Superannuation Fund

## Distribution Reconciliation Report



For The Period 01 July 2021 - 30 June 2022

Date	Non Primary Production Income (A) * <sub>1</sub>					Distributed Capital Gains (B) * <sub>2</sub>					Foreign Income * <sub>3</sub>		Non-Assessable			Taxable Income
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * <sub>5</sub>	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free	Tax Deferred / AMIT * <sub>6</sub>	
<b>Units in Listed Unit Trusts (Australian)</b>																
DJRE.AX SPDR Dow Jones Global Real Estate Fund																
13/01/2022	540.12						S									0.00
30/06/2022	0.00	3.21	1.55	33.06	1.67	486.29	I	486.29	0.00	0.00	1,120.98	150.84	0.00	0.00	20.17	1,797.60
30/06/2022	1,611.43						S									0.00
	2,151.55	3.21	1.55	33.06	1.67	486.29		486.29	0.00	0.00	1,120.98	150.84	0.00	0.00	20.17	1,797.60
	<i>Net Cash Distribution:</i>		2,151.55													
IAF.AX iShares Core Composite Bond Etf																
20/10/2021	137.13						S									0.00
18/01/2022	133.36						S									0.00
21/04/2022	146.84						S									0.00
30/06/2022	213.65						S									0.00
30/06/2022	0.00	0.00	0.00	578.29	0.00	0.00	I	0.00	0.00	0.00	52.69	0.04	0.00	0.00	0.00	631.02
	630.98	0.00	0.00	578.29	0.00	0.00		0.00	0.00	0.00	52.69	0.04	0.00	0.00	0.00	631.02
	<i>Net Cash Distribution:</i>		630.98													
IEM.AX iShares MSCI Emerging Markets Etf																
05/01/2022	1,515.77						S									0.00
30/06/2022	1,107.13						S									0.00
30/06/2022	0.00	0.00	0.00	0.00	0.00	44.85	I	44.85	0.00	0.00	2,533.20	441.85	0.00	0.00	0.00	3,019.90

# Loretan Family Superannuation Fund

## Distribution Reconciliation Report



For The Period 01 July 2021 - 30 June 2022

Date	Non Primary Production Income (A) * <sub>1</sub>					Distributed Capital Gains (B) * <sub>2</sub>					Foreign Income * <sub>3</sub>		Non-Assessable			Taxable Income
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * <sub>5</sub>	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free	Tax Deferred / AMIT * <sub>6</sub>	
	2,622.90	0.00	0.00	0.00	0.00	44.85		44.85	0.00	0.00	2,533.20	441.85	0.00	0.00	0.00	3,019.90
<i>Net Cash Distribution:</i>	2,622.90															
IOO.AX iShares Global 100 Etf																
05/01/2022	343.85						S									0.00
30/06/2022	780.01						S									0.00
30/06/2022	0.00	0.00	0.00	0.00	0.00	90.27	I	90.27	0.00	0.00	943.32	166.10	0.00	0.00	0.00	1,199.69
	1,123.86	0.00	0.00	0.00	0.00	90.27		90.27	0.00	0.00	943.32	166.10	0.00	0.00	0.00	1,199.69
<i>Net Cash Distribution:</i>	1,123.86															
REIT.AX VanEck FTSE International Property (Hedged) Etf																
30/06/2022	346.46						S									0.00
30/06/2022	0.00	0.00	0.00	0.00	0.00	0.00	I	0.00	0.00	0.00	239.89	38.32	0.00	0.00	106.57	278.21
	346.46	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	239.89	38.32	0.00	0.00	106.57	278.21
<i>Net Cash Distribution:</i>	346.46															
VAS.AX Vanguard Australian Shares Index Etf																
18/10/2021	3,656.27						S									0.00
19/01/2022	1,852.80						S									0.00
20/04/2022	5,436.77						S									0.00
30/06/2022	5,971.11						S									0.00
30/06/2022	0.00	10,591.06	829.33	488.82	4,685.76	2,719.48	I	2,719.48	0.00	0.00	213.29	14.20	0.00	0.00	(644.51)	19,541.94

# Loretan Family Superannuation Fund

## Distribution Reconciliation Report



For The Period 01 July 2021 - 30 June 2022

Date	Non Primary Production Income (A) * <sub>1</sub>					Distributed Capital Gains (B) * <sub>2</sub>					Foreign Income * <sub>3</sub>		Non-Assessable			Taxable Income
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * <sub>5</sub>	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free	Tax Deferred / AMIT * <sub>6</sub>	
	16,916.95	10,591.06	829.33	488.82	4,685.76	2,719.48		2,719.48	0.00	0.00	213.29	14.20	0.00	0.00	(644.51)	19,541.94
<i>Net Cash Distribution:</i>	<i>16,916.95</i>															
	<b>23,792.70</b>	<b>10,594.27</b>	<b>830.88</b>	<b>1,100.17</b>	<b>4,687.43</b>	<b>3,340.89</b>		<b>3,340.89</b>	<b>0.00</b>	<b>0.00</b>	<b>5,103.37</b>	<b>811.35</b>	<b>0.00</b>	<b>0.00</b>	<b>(517.77)</b>	<b>26,468.36</b>
<b>TOTAL</b>	<b>23,792.70</b>	<b>10,594.27</b>	<b>830.88</b>	<b>1,100.17</b>	<b>4,687.43</b>	<b>3,340.89</b>		<b>3,340.89</b>	<b>0.00</b>	<b>0.00</b>	<b>5,103.37</b>	<b>811.35</b>	<b>0.00</b>	<b>0.00</b>	<b>(517.77)</b>	<b>26,468.36</b>

### Total Distributed Gains

Discount Rate	Discounted	Gross
Superfund 1/3	0.00	0.00
Individual 50%(I)	3,340.89	6,681.78
<b>Total</b>	<b>3,340.89</b>	<b>6,681.78</b>

### \*<sub>1</sub> Summary of Non Primary Production Income (A)

Tax Label	Franked	Unfranked	Interest/Other	Less Other Deduction	Income Before Credits * <sub>7</sub>	Franking Credits	Total Including Credits
11M Gross trust distributions	10,594.27	830.88	1,100.17	0.00	12,525.32	4,687.43	17,212.75

\*<sub>2</sub> Forms part of the Net Capital Gains calculation for Tax Label 11A.

\*<sub>3</sub> Forms part of the Foreign Credits calculation for Tax Label 11D, D1, 13C1.

\*<sub>4</sub> Taxable Income is designed to match Tax Statement provided by Fund Manager.

Taxable Income in the SMSF Annual Return will be different due to application of Capital Losses in Net Capital Gain calculation and application of different discount method.

\*<sub>5</sub> This is the discount rate selected for the transaction. "S" being Super Funds at 1/3 and "I" being Individual at 50%.

\*<sub>6</sub> AMIT cost base net increase is reflected as negative amount i.e. negative tax deferred and AMIT cost base net decrease is reflected as positive amount i.e. positive tax deferred.

\*<sub>7</sub> Sum of Income Before Credits reconciles with Taxable Trust Distributions in Statement of Taxable Income.

^ Variance between Payment Received and Net Cash Distribution.

**SPDR Dow Jones Global Real Estate Fund**

All Registry communications to:  
C/- Link Market Services Limited  
Locked Bag A14, Sydney South, NSW, 1235  
Telephone: 1300 665 385  
ASX Code: DJRE  
Security Code: DJRE  
Email: SPDR@linkmarketservices.com.au  
Website: www.linkmarketservices.com.au

**Part A: Your details**



015 000970

LORETAN FAMILY SUPER PTY LTD  
<LORETAN FAMILY SF A/C>  
PO BOX R1573  
ROYAL EXCHANGE NSW 1225

**Date:** 26 July 2022  
**Reference No.:** X\*\*\*\*\*2504

**Attribution Managed Investment Trust Member Annual  
Statement for the year ended 30 June 2022**

**Part B: Summary of 2022 tax return (supplementary section) items for a resident individual**

Item	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$34.61	13U
Franked distribution from trusts	\$4.88	13C
Share of franking credits from franked dividends	\$1.67	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust distributions	\$0.00	13R
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Net capital gain	\$486.29	18A
Total current year capital gains	\$972.58	18H
CFC Income	\$0.00	19K
Assessable foreign source income	\$1,271.82	20E
Other net foreign source income	\$1,271.82	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$150.84	20O

\*To work out your foreign income tax offset (FITO) entitlement, see 20 Foreign source income and foreign assets or property or the Guide to foreign tax offset rules 2022.

**Part B: Capital gains tax information - Additional information for item 18**

	Amount	
Capital gains - discounted method	\$972.58	(gross amount)
Capital gains - other method	\$0.00	
<b>Total current year capital gains</b>	<b>\$972.58</b>	



Part C: Components of attribution	Cash Distributions	Tax paid or Franking credit (gross up)	Attributable amount
<b>Australian Income</b>			
Interest (subject to non - resident withholding tax)			\$1.12
Interest (not subject to non - resident withholding tax)			\$0.00
Dividends - unfranked amount declared to be CFI			\$1.55
Dividends - unfranked amount not declared to be CFI			\$0.00
Other assessable Australian income (Other)			\$31.66
Other assessable Australian income (NCMI)			\$0.09
Other assessable Australian income (Excluded from NCMI)			\$0.19
Other assessable Australian income (CBMI)			\$0.00
<b>Non-primary production income</b>			<b>\$34.61</b>
<b>Dividends - Franked amount</b>		<b>\$1.67</b>	<b>\$4.88</b>
<b>Capital Gains</b>			
Capital gains – Discounted method TAP (Other)			\$0.00
Capital gains – Discounted method TAP (NCMI)			\$0.00
Capital gains – Discounted method TAP (Excluded from NCMI)			\$0.00
Capital gains – Discounted method TAP (CBMI)			\$0.00
Capital gains - Discounted method NTAP			\$486.29
Taxable foreign capital gains - Discounted method		\$0.00	\$0.00
Capital gains – Other method TAP (Other)			\$0.00
Capital gains – Other method TAP (NCMI)			\$0.00
Capital gains – Other method TAP (Excluded from NCMI)			\$0.00
Capital gains – Other method TAP (CBMI)			\$0.00
Capital gains - Other method NTAP			\$0.00
Taxable foreign capital gains - Other method		\$0.00	\$0.00
<b>Net Capital Gains</b>		<b>\$0.00</b>	<b>\$486.29</b>
AMIT CGT gross up amount			\$486.29
Other capital gains distribution			
<b>Total current year capital gains</b>		<b>\$0.00</b>	<b>\$972.58</b>
<b>Foreign Income</b>			
Other net foreign source income		\$150.84	\$1,271.82
<b>Assessable foreign source income</b>		<b>\$150.84</b>	<b>\$1,271.82</b>
Australian franking credit from a New Zealand franking company		\$0.00	\$0.00
CFC income			\$0.00
<b>Total foreign income</b>		<b>\$150.84</b>	<b>\$1,271.82</b>
<b>Other Non-assessable Amounts</b>			
Net exempt income			\$0.00
Non-assessable non-exempt amount			\$0.00
Other non-attributable amounts			\$20.17
<b>Total Non-Assessable amounts</b>			<b>\$20.17</b>
<b>Gross Cash Distribution</b>			
	\$2,151.55		
Less: TFN amounts withheld	\$0.00		
Less: Non-resident tax withheld on interest and dividends	\$0.00		
Less: Non-resident tax withheld on fund payments	\$0.00		
<b>Net Cash Distribution</b>	<b>\$2,151.55</b>		
<b>Part D: Tax offsets</b>			
<b>Tax offsets</b>			
Franking credit tax offset from Australian resident companies			\$1.67
Foreign income tax offset - Other net foreign source income			\$150.84
Foreign income tax offset - Taxable foreign capital gains - Discounted method			\$0.00
Foreign income tax offset - Taxable foreign capital gains - Other method			\$0.00
Australian franking credit from a New Zealand franking company			\$0.00
<b>Total tax offsets</b>			<b>\$152.51</b>
<b>Part E: Attribution Managed Investment Trust ('AMIT') cost base adjustments</b>			
<b>AMIT cost base net amount - excess (decrease cost base)</b>			<b>\$20.17</b>
<b>AMIT cost base net amount - shortfall (increase cost base)</b>			<b>\$0.00</b>

To view or change your details, please visit our investor website at [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)

## iShares Core Composite Bond ETF

ARSN 154 626 767  
BlackRock Investment Management (Australia) Limited  
ABN 13 006 165 975 AFSL 230523

Update your information:

 [www.investorcentre.com/au/contact](http://www.investorcentre.com/au/contact)

 Computershare Investor Services Pty Limited  
GPO Box 2975 Melbourne  
Victoria 3001 Australia  
Enquiries: (within Australia) 1-300-ishare (474 273)  
(international) +61 3 9415 4695

010584 000 IAF



LORETAN FAMILY SUPER PTY LTD  
<LORETAN FAMILY SF A/C>  
PO BOX R1573  
ROYAL EXCHANGE NSW 1225

TFN/ABN Status: Quoted

Holder Identification Number (HIN)

HIN WITHHELD

### ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2022

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

#### PART A – SUMMARY OF 2022 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

Item	Tax Return Label	Tax Attribution Amount
Share of non-primary production income	13U	\$578.28
Franked distributions from trusts	13C	\$0.00
Share of franking credits from franked dividends	13Q	\$0.00
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Net capital gain	18A	\$0.00
Total current year capital gains	18H	\$0.00
Assessable foreign source income	20E	\$52.73
Other net foreign source income	20M	\$52.73
Foreign income tax offset	20O	\$0.04

#### PART B – COMPONENTS OF DISTRIBUTION

Item	Cash Distribution	Tax Paid/Offsets	Tax Attribution
<b>Australian income</b>			
Unfranked distributions			\$0.00
Unfranked CFI distributions			\$0.00
Interest (subject to non resident WHT)			\$37.14
Interest (not subject to non resident WHT)			\$541.14
Other income - clean building MIT income			\$0.00
Other income - excluded from NCMI			\$0.00
Other income - NCMI			\$0.00
Other income			\$0.00
<b>Non primary production income</b>			<b>\$578.28</b>
<b>Franked distributions</b>		<b>\$0.00</b>	<b>\$0.00</b>
<b>Capital gains</b>			
Discounted capital gains TAP - clean building MIT income			\$0.00
Discounted capital gains TAP - excluded from NCMI			\$0.00
Discounted capital gains TAP - NCMI			\$0.00
Discounted capital gains TAP			\$0.00
Discounted capital gains NTAP			\$0.00
Capital gains – other method TAP - clean building MIT income			\$0.00
Capital gains – other method TAP - excluded from NCMI			\$0.00
Capital gains – other method TAP - NCMI			\$0.00
Capital gains – other method TAP			\$0.00
Capital gains – other method NTAP			\$0.00
<b>Net capital gain</b>			<b>\$0.00</b>
AMIT CGT gross up amount			\$0.00
Other capital gains distribution			\$0.00
<b>Total current year capital gains</b>			<b>\$0.00</b>
Return of capital			
<b>Foreign income</b>			
<b>Assessable foreign source income</b>		<b>\$0.04</b>	<b>\$52.73</b>
<b>Other non-assessable amounts</b>			
Non-assessable non-exempt amount			\$0.00
Net exempt income			
Other non-attributable amounts			
<b>Gross amount</b>	<b>\$630.97</b>		<b>\$631.01</b>
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
<b>Net cash distribution</b>	<b>\$630.97</b>		

To assist you in completing your tax return, you may refer to the iShares tax booklet available here:

<https://www.blackrock.com/au/individual/literature/tax-information/australian-tax-booklet-for-australian-domiciled-ishares-etfs-en-au.pdf>

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

## iShares MSCI Emerging Markets ETF

ARSN 625 115 844  
BlackRock Investment Management (Australia) Limited  
ABN 13 006 165 975 AFSL 230523

Update your information:

 [www.investorcentre.com/au/contact](http://www.investorcentre.com/au/contact)

 Computershare Investor Services Pty Limited  
GPO Box 2975 Melbourne  
Victoria 3001 Australia  
Enquiries: (within Australia) 1-300-ishare (474 273)  
(international) +61 3 9415 4695

031988 000 IEM



LORETAN FAMILY SUPER PTY LTD  
<LORETAN FAMILY SF A/C>  
PO BOX R1573  
ROYAL EXCHANGE NSW 1225

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Holder Identification Number (HIN)

HIN WITHHELD

### ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2022

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

#### PART A – SUMMARY OF 2022 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

Item	Tax Return Label	Tax Attribution Amount
Share of non-primary production income	13U	\$0.00
Franked distributions from trusts	13C	\$0.00
Share of franking credits from franked dividends	13Q	\$0.00
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Net capital gain	18A	\$44.85
Total current year capital gains	18H	\$89.70
Assessable foreign source income	20E	\$2,975.05
Other net foreign source income	20M	\$2,975.05
Foreign income tax offset	20O	\$441.85

#### PART B – COMPONENTS OF DISTRIBUTION

Item	Cash Distribution	Tax Paid/Offsets	Tax Attribution
<b>Australian income</b>			
Unfranked distributions			\$0.00
Unfranked CFI distributions			\$0.00
Interest (subject to non resident WHT)			\$0.00
Interest (not subject to non resident WHT)			\$0.00
Other income - clean building MIT income			\$0.00
Other income - excluded from NCMI			\$0.00
Other income - NCMI			\$0.00
Other income			\$0.00
<b>Non primary production income</b>			<b>\$0.00</b>
<b>Franked distributions</b>		<b>\$0.00</b>	<b>\$0.00</b>
<b>Capital gains</b>			
Discounted capital gains TAP - clean building MIT income			\$0.00
Discounted capital gains TAP - excluded from NCMI			\$0.00
Discounted capital gains TAP - NCMI			\$0.00
Discounted capital gains TAP			\$0.00
Discounted capital gains NTAP			\$44.85
Capital gains – other method TAP - clean building MIT income			\$0.00
Capital gains – other method TAP - excluded from NCMI			\$0.00
Capital gains – other method TAP - NCMI			\$0.00
Capital gains – other method TAP			\$0.00
Capital gains – other method NTAP			\$0.00
<b>Net capital gain</b>			<b>\$44.85</b>
AMIT CGT gross up amount			\$44.85
Other capital gains distribution			
<b>Total current year capital gains</b>			<b>\$89.70</b>
Return of capital			
<b>Foreign income</b>			
<b>Assessable foreign source income</b>		<b>\$441.85</b>	<b>\$2,975.05</b>
<b>Other non-assessable amounts</b>			
Non-assessable non-exempt amount			\$0.00
Net exempt income			
Other non-attributable amounts			
<b>Gross amount</b>	<b>\$2,622.90</b>		<b>\$3,064.75</b>
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
<b>Net cash distribution</b>	<b>\$2,622.90</b>		

To assist you in completing your tax return, you may refer to the iShares tax booklet available here:

<https://www.blackrock.com/au/individual/literature/tax-information/australian-tax-booklet-for-australian-domiciled-ishares-etfs-en-au.pdf>

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

## iShares Global 100 ETF

ARSN 625 113 911  
BlackRock Investment Management (Australia) Limited  
ABN 13 006 165 975 AFSL 230523

Update your information:

 [www.investorcentre.com/au/contact](http://www.investorcentre.com/au/contact)

 Computershare Investor Services Pty Limited  
GPO Box 2975 Melbourne  
Victoria 3001 Australia  
Enquiries: (within Australia) 1-300-ishare (474 273)  
(international) +61 3 9415 4695

086285 000 100



LORETAN FAMILY SUPER PTY LTD  
<LORETAN FAMILY SF A/C>  
PO BOX R1573  
ROYAL EXCHANGE NSW 1225

TFN/ABN Status: Quoted

Holder Identification Number (HIN)

HIN WITHHELD

### ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2022

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

#### PART A – SUMMARY OF 2022 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

Item	Tax Return Label	Tax Attribution Amount
Share of non-primary production income	13U	\$0.00
Franked distributions from trusts	13C	\$0.00
Share of franking credits from franked dividends	13Q	\$0.00
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Net capital gain	18A	\$90.27
Total current year capital gains	18H	\$180.54
Assessable foreign source income	20E	\$1,109.42
Other net foreign source income	20M	\$1,109.42
Foreign income tax offset	20O	\$166.10


#### PART B – COMPONENTS OF DISTRIBUTION

Item	Cash Distribution	Tax Paid/Offsets	Tax Attribution
<b>Australian income</b>			
Unfranked distributions			\$0.00
Unfranked CFI distributions			\$0.00
Interest (subject to non resident WHT)			\$0.00
Interest (not subject to non resident WHT)			\$0.00
Other income - clean building MIT income			\$0.00
Other income - excluded from NCMI			\$0.00
Other income - NCMI			\$0.00
Other income			\$0.00
<b>Non primary production income</b>			<b>\$0.00</b>
<b>Franked distributions</b>		<b>\$0.00</b>	<b>\$0.00</b>
<b>Capital gains</b>			
Discounted capital gains TAP - clean building MIT income			\$0.00
Discounted capital gains TAP - excluded from NCMI			\$0.00
Discounted capital gains TAP - NCMI			\$0.00
Discounted capital gains TAP			\$0.00
Discounted capital gains NTAP			\$90.27
Capital gains – other method TAP - clean building MIT income			\$0.00
Capital gains – other method TAP - excluded from NCMI			\$0.00
Capital gains – other method TAP - NCMI			\$0.00
Capital gains – other method TAP			\$0.00
Capital gains – other method NTAP			\$0.00
<b>Net capital gain</b>			<b>\$90.27</b>
AMIT CGT gross up amount			\$90.27
Other capital gains distribution			
<b>Total current year capital gains</b>			<b>\$180.54</b>
Return of capital			
<b>Foreign income</b>			
<b>Assessable foreign source income</b>		<b>\$166.10</b>	<b>\$1,109.42</b>
<b>Other non-assessable amounts</b>			
Non-assessable non-exempt amount			\$0.00
Net exempt income			
Other non-attributable amounts			
<b>Gross amount</b>	<b>\$1,123.86</b>		<b>\$1,289.96</b>
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
<b>Net cash distribution</b>	<b>\$1,123.86</b>		

To assist you in completing your tax return, you may refer to the iShares tax booklet available here:

<https://www.blackrock.com/au/individual/literature/tax-information/australian-tax-booklet-for-australian-domiciled-ishares-etfs-en-au.pdf>

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

 015 017288  
LORETAN FAMILY SUPER PTY LTD  
<LORETAN FAMILY SF A/C>  
PO BOX R1573  
ROYAL EXCHANGE NSW 1225

Statement date: 29 July 2022  
Reference no.: X\*\*\*\*\*2504

## **Tax statement for the year ended 30 June 2022**

**Incorporating an AMMA statement required under the Income Tax Assessment Act 1997**

### **Part B - Information for resident investors to complete their tax return**

The tables on page 2 contain the information to be inserted into your tax return.

If you use a tax agent to prepare your income tax return, advise them to rely on the information in this statement rather than information that may be displayed in the tax agent's pre-filing service.

If you use myTax to prepare your income tax return, check the pre-filled amounts against this statement and correct them if necessary.

The information provided below assumes you were a resident of Australia for income tax purposes for the whole of the financial year. Additional information provided in Part C may be required by some taxpayers when completing their tax return. Information in Parts C and D may be relevant to capital gains tax calculations on disposal of your units.

We are required to report the information shown on this statement to the Australian Taxation Office. Please retain this statement for income tax purposes.

## Part B - Information for resident investors to complete their tax return

The four tables contain the information to be inserted into your tax return. They follow the structure of the *Tax Return for individuals (supplementary section) 2022*. Each line identifies a *Tax return label* to indicate where in the tax return the numbers below are to be inserted. On the tax return these labels are the white letters inside coloured boxes.

### Partnerships and trusts – Non-primary production

Item	Amount	Tax return label
Share of net income from trusts	\$0.00	13U
Franked distributions from trusts	\$0.00	13C

### Share of credits from income and tax offsets

Item	Amount	Tax return label
Share of franking credit from franked dividends	\$0.00	13Q
Share of credit for tax file number amounts withheld	\$0.00	13R

### Capital Gains

Item	Amount	Tax return label
Net capital gain*	\$0.00	18A
Total current year capital gains	\$0.00	18H

### Foreign Source Income and foreign assets or property

Item	Amount	Tax return label
Assessable foreign source income	\$278.21	20E
Other net foreign source income	\$278.21	20M
Foreign income tax offset**	\$38.32	20O

\*You may have capital losses from the sale of your units or from other sources to offset against this amount.

\*\*Where the foreign income tax offset amount shown is more than \$1,000 you should consult the Australian Taxation Office's *Guide to foreign income tax offset rules 2022* to determine whether you are entitled to claim the full amount.

Enquiries about this statement can be made to [enquiries@vaneck.com.au](mailto:enquiries@vaneck.com.au).

## Part C: Components of attribution

	Tax paid or Franking credit (grossed up)	Attributable amount
<b>Australian Income</b>		
Dividends - Unfranked amount		\$0.00
Dividends - Unfranked CFI amount		\$0.00
Interest (subject to non - resident withholding tax)		\$0.00
Interest (not subject to non - resident withholding tax)		\$0.00
NCMI		\$0.00
Excluded from NCMI		\$0.00
Clean building MIT income		\$0.00
Other income		\$0.00
<b>Non-primary production income</b>		
<b>Dividends - Franked amount</b>	\$0.00	\$0.00
<b>Capital Gains</b>		
Capital gains - Discounted method TAP		\$0.00
Capital gains - Discounted method NTAP		\$0.00
Capital gains - Other method TAP		\$0.00
Capital gains - Other method NTAP		\$0.00
<b>Net Capital Gains</b>		
AMIT CGT gross up amount		\$0.00
Other capital gains distribution		\$0.00
<b>Total current year capital gains</b>		\$0.00
<b>Foreign Income</b>		
<b>Assessable foreign income</b>	\$38.32	\$278.21
CFC income		\$0.00
<b>Total foreign income</b>	\$38.32	\$278.21
<b>Other Non-Assessable Amounts</b>		
Net exempt income		\$0.00
Non-Assessable non-exempt amount		\$0.00
Other non-attributable amounts		\$106.57
<b>Total Non-Assessable amounts</b>		\$106.57
<b>Total</b>	\$384.78	
Less: Gross-Ups	\$38.32	
Less: attributed amounts not paid in cash*	\$0.00	
<b>Gross Cash Distribution</b>	\$346.46	
<b>Other deductions from Distribution</b>		
Less: Withheld tax amount	\$0.00	
<b>Net Cash Distribution</b>	\$346.46	

\*It is no longer a tax law requirement that amounts to be included in your tax return have to be paid to you in cash. This can give rise to a cost base adjustment. See table E on the next page.

## Part D: Tax offsets

<b>Tax offsets</b>	<b>Amount</b>
Franking credit tax offset	\$0.00
Foreign income tax offset	\$38.32
<b>Total tax offsets</b>	<b>\$38.32</b>

The foreign income tax offset is split as follows:

referable to income	100%
referable to capital gains	0%
	<hr/>
	100%

## Part E: Attribution Managed Investment Trust ('AMIT') cost base adjustments

AMIT cost base net increase amount	\$0.00
AMIT cost base net decrease amount	\$106.57

## Part F: Payment summary information for the year ended 30 June 2022 (for non-resident unitholders only)

Total fund payment	\$0.00
Total amounts withheld from fund payment	\$0.00

## 2022 Dividend Payment Summary

Payment Date	No. of Units	Dividend Payment Rate	Gross Dividend Amount	Tax Withheld	Net Dividend Amount
25/07/2022	2,038	\$0.1700	\$346.46	\$0.00	\$346.46
<b>Total</b>			<b>\$346.46</b>	<b>\$0.00</b>	<b>\$346.46</b>

## Periodic statement

Your 2022 periodic or exit statement will be available online at <https://investorcentre.linkmarketservices.com.au> from around 27 September 2022. If you require a paper copy of a statement you can call +61 1300 68 38 37.

## Further information

The Fund's product disclosure statement and latest available half-year and annual financial reports are accessible at <https://www.vaneck.com.au> or by calling +61 1300 68 38 37.



## Contact Us:



**Online:**  
www-au.computershare.com/Investor/Contact



**By Mail:**  
Computershare Investor Services Pty Limited  
GPO Box 2975 Melbourne  
Victoria 3001 Australia

082142 000 VAS



LORETAN FAMILY SUPER PTY LTD  
<LORETAN FAMILY SF A/C>  
PO BOX R1573  
ROYAL EXCHANGE NSW 1225

## Enquiries:

(within Australia) 1300 757 905  
(international) +61 3 9415 4813

## Holder Identification Number (HIN)

HIN WITHHELD

## ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2022

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

PART A – SUMMARY OF 2022 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS			
Item	Tax Return Label	Amount	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$1,318.15	
Franked distributions from trusts	13C	\$15,276.82	
Share of franking credits from franked dividends	13Q	\$4,685.76	
Share of credit for TFN amounts withheld	13R	\$0.00	
Share of credit for foreign resident withholding amounts	13A	\$0.00	
Net capital gain	18A	\$2,719.48	
Total current year capital gains	18H	\$5,438.96	
Assessable foreign source income	20E	\$227.49	
Other net foreign source income	20M	\$227.49	
Foreign income tax offset	20O	\$14.20	
PART B – COMPONENTS OF ATTRIBUTION			
Item	Cash Distribution	Tax Paid/Offsets	Attribution
<b>Australian Income</b>			
Unfranked distributions	\$314.65		\$248.60
Unfranked CFI distributions	\$576.14		\$580.73
Interest - subject to non resident WHT	\$108.73		\$143.32
Interest - not subject to non resident WHT	\$0.00		\$0.00
Other income - clean building MIT income	\$0.03		\$0.03
Other income - excluded from NCMI	\$4.66		\$4.90
Other income - NCMI	\$5.41		\$7.75
Other income	\$418.84		\$332.82
<b>Non primary production income</b>	<b>\$1,428.46</b>		<b>\$1,318.15</b>
<b>Franked distributions</b>	<b>\$10,568.06</b>	<b>\$4,685.76</b>	<b>\$15,276.82</b>
<b>Capital Gains</b>			
Discounted capital gains TAP - clean building MIT income	\$0.00		\$0.00
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$0.00		\$0.00
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$2,354.02		\$2,719.48
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
<b>Net capital gain</b>	<b>\$2,354.02</b>		<b>\$2,719.48</b>
AMIT CGT gross up amount			\$2,719.48
Other capital gains distribution	\$2,354.02		
<b>Total current year capital gains</b>	<b>\$4,708.04</b>		<b>\$5,438.96</b>
<b>Foreign Income</b>			
<b>Assessable foreign source income</b>	<b>\$212.39</b>	<b>\$14.20</b>	<b>\$227.49</b>
<b>Other Non-assessable Amounts</b>			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
<b>Gross Amount</b>	<b>\$16,916.95</b>		<b>\$22,261.42</b>
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$644.52
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
<b>Net Cash Distribution</b>	<b>\$16,916.95</b>		

# 24200 - Contributions

2022 Financial Year

**Preparer** Rachel Barrett

**Reviewer** Brendan Curran

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation (Accumulation)	(\$34,179.02)	(\$19,407.78)	76.11%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$34,179.02)	(\$19,407.78)	

## Supporting Documents

- Contributions Breakdown Report [Report](#)

## 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

# Loretan Family Superannuation 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
Loretan, Alanna	Provided	50	131,507.41	0.00	0.00	0.00	0.00	0.00
Loretan, Joshua	Provided	50	449,425.84	31,013.78	3,165.24	0.00	0.00	34,179.02
<b>All Members</b>				<b>31,013.78</b>	<b>3,165.24</b>	<b>0.00</b>	<b>0.00</b>	<b>34,179.02</b>

\*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
Loretan, Alanna	Concessional (5 year carry forward cap available)	0.00	102,500.00	102,500.00 Below Cap
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap
Loretan, Joshua	Concessional (5 year carry forward cap available)	31,013.78	31,999.33	985.55 Below Cap
	Non-Concessional	3,165.24	110,000.00	106,834.76 Below Cap

### Carry Forward Unused Concessional Contribution Cap

Member	2017	2018	2019	2020	2021	2022	Current Position
Loretan, Alanna							
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	0.00	0.00	0.00	0.00	0.00	
Unused Concessional Contribution	0.00	0.00	25,000.00	25,000.00	25,000.00	27,500.00	
Cumulative Carry Forward Unused	N/A	N/A	0.00	25,000.00	50,000.00	75,000.00	
Maximum Cap Available	30,000.00	25,000.00	25,000.00	50,000.00	75,000.00	102,500.00	102,500.00 Below Cap
Total Super Balance	0.00	0.00	0.00	0.00	93,768.02	131,507.41	
Loretan, Joshua							
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	32,105.46	26,379.30	24,846.27	20,654.40	31,013.78	
Unused Concessional Contribution	0.00	0.00	0.00	153.73	4,345.60	0.00	
Cumulative Carry Forward Unused	N/A	N/A	0.00	0.00	153.73	4,499.33	
Maximum Cap Available	30,000.00	25,000.00	25,000.00	25,000.00	25,153.73	31,999.33	985.55 Below Cap
Total Super Balance	0.00	0.00	0.00	0.00	381,632.39	449,425.84	



15/02/2022	QUICKSUPER QUICKSPR3145039 781	Employer	1,112.61
08/03/2022	QUICKSUPER QUICKSPR3160006 035	Employer	1,765.50
08/04/2022	QUICKSUPER QUICKSPR3182090 035	Employer	2,649.78
10/05/2022	QUICKSUPER QUICKSPR3203035 515	Employer	2,277.81
08/06/2022	QUICKSUPER QUICKSPR3224207 538	Employer	1,933.76
24/06/2022	QUICKSUPER QUICKSPR3236302 024	Employer	1,680.43

**Total - Loretan, Joshua**

**31,013.78      3,165.24      0.00      0.00**

**0.00      0.00      0.00**

**Total for All Members**

**31,013.78      3,165.24      0.00      0.00**

# 24700 - Changes in Market Values of Investments

2022 Financial Year

**Preparer** Rachel Barrett

**Reviewer** Brendan Curran

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	\$55,066.13	(\$73,556.16)	(174.86)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$55,066.13	(\$73,556.16)	

## Supporting Documents

- Realised Capital Gain Report [Report](#)
- Net Capital Gains Reconciliation [Report](#)
- Market Movement [Report](#)
- 2022 StockSpot Investment Transactions Report.pdf [24700](#)
- 2022 StockSpot Realised Capital Gains Report.pdf [24700](#)

## 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

# Loretan Family Superannuation 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	
DJRE.AX - SPDR Dow Jones Global Real Estate Fund										
	01/07/2021	Opening Balance	1,582.00	0.00	0.00	0.00	35,373.52	0.00	0.00	0.00
	20/07/2021	Disposal	(2.00)	(42.18)	0.00	0.00	35,331.34	46.14	42.18	3.96
	20/07/2021	Writeback	0.00	0.00	3.68	0.00	35,335.02	0.00	0.00	0.00
	17/05/2022	Purchase	69.00	1,532.49	0.00	0.00	36,867.51	0.00	0.00	0.00
	29/06/2022	Disposal	(1,649.00)	(32,528.19)	0.00	0.00	4,339.32	33,210.86	32,528.19	682.67
	29/06/2022	Writeback	0.00	0.00	(4,339.32)	0.00	0.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(4,107.52)	0.00	(4,107.52)	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	4,107.52	0.00	0.00	0.00	0.00	0.00
	<b>30/06/2022</b>		<b>0.00</b>	<b>(31,037.88)</b>	<b>(4,335.64)</b>	<b>0.00</b>	<b>0.00</b>	<b>33,257.00</b>	<b>32,570.37</b>	<b>686.63</b>
GOLD.AX - Global X Metal Securities Australia Limited.										
	01/07/2021	Opening Balance	385.00	0.00	0.00	0.00	84,211.05	0.00	0.00	0.00
	20/07/2021	Disposal	(9.00)	(2,245.53)	0.00	0.00	81,965.52	2,080.71	2,245.53	(164.82)
	20/07/2021	Writeback	0.00	0.00	(377.39)	0.00	81,588.13	0.00	0.00	0.00
	14/09/2021	Purchase	16.00	3,635.68	0.00	0.00	85,223.81	0.00	0.00	0.00
	22/10/2021	Purchase	10.00	2,208.10	0.00	0.00	87,431.91	0.00	0.00	0.00
	17/11/2021	Disposal	(17.00)	(4,093.31)	0.00	0.00	83,338.60	4,013.33	4,093.31	(79.98)
	17/11/2021	Writeback	0.00	0.00	(666.74)	0.00	82,671.86	0.00	0.00	0.00
	14/12/2021	Purchase	8.00	1,853.68	0.00	0.00	84,525.54	0.00	0.00	0.00
	24/01/2022	Disposal	(11.00)	(2,573.78)	0.00	0.00	81,951.76	2,605.24	2,573.78	31.46
	24/01/2022	Disposal	(8.00)	(1,871.84)	0.00	0.00	80,079.92	1,902.40	1,871.84	30.56
	24/01/2022	Writeback	0.00	0.00	(708.83)	0.00	79,371.09	0.00	0.00	0.00
	14/04/2022	Disposal	(10.00)	(2,309.88)	0.00	0.00	77,061.21	2,454.40	2,309.88	144.52
	14/04/2022	Writeback	0.00	0.00	(372.27)	0.00	76,688.94	0.00	0.00	0.00
	17/05/2022	Disposal	(7.00)	(1,611.68)	0.00	0.00	75,077.26	1,699.67	1,611.68	87.99
	17/05/2022	Writeback	0.00	0.00	(262.33)	0.00	74,814.93	0.00	0.00	0.00
	09/06/2022	Share Split	3,213.00	0.00	0.00	0.00	74,814.93	0.00	0.00	0.00
	29/06/2022	Disposal	(95.00)	(1,867.20)	0.00	0.00	72,947.73	2,326.55	1,867.20	459.35
	29/06/2022	Writeback	0.00	0.00	(204.94)	0.00	72,742.79	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	34,385.78	0.00	107,128.57	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(21,991.07)	0.00	85,137.50	0.00	0.00	0.00
	<b>30/06/2022</b>		<b>3,475.00</b>	<b>(8,875.76)</b>	<b>9,802.21</b>	<b>0.00</b>	<b>85,137.50</b>	<b>17,082.30</b>	<b>16,573.22</b>	<b>509.08</b>

# Loretan Family Superannuation 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	
IAF.AX - iShares Core Composite Bond Etf										
	01/07/2021	Opening Balance	369.00	0.00	0.00	0.00	41,815.08	0.00	0.00	0.00
	20/07/2021	Disposal	(1.00)	(113.87)	0.00	0.00	41,701.21	114.67	113.87	0.80
	20/07/2021	Writeback	0.00	0.00	(6.22)	0.00	41,694.99	0.00	0.00	0.00
	22/10/2021	Purchase	22.00	2,434.08	0.00	0.00	44,129.07	0.00	0.00	0.00
	24/01/2022	Purchase	16.00	1,744.48	0.00	0.00	45,873.55	0.00	0.00	0.00
	24/01/2022	Disposal	(14.00)	(1,594.23)	0.00	0.00	44,279.32	1,530.02	1,594.23	(64.21)
	24/01/2022	Writeback	0.00	0.00	(79.18)	0.00	44,200.14	0.00	0.00	0.00
	18/02/2022	Purchase	29.00	3,124.46	0.00	0.00	47,324.60	0.00	0.00	0.00
	21/04/2022	Purchase	15.00	1,539.70	0.00	0.00	48,864.30	0.00	0.00	0.00
	17/05/2022	Disposal	(18.00)	(2,013.72)	0.00	0.00	46,850.58	1,818.36	2,013.72	(195.36)
	17/05/2022	Writeback	0.00	0.00	(82.50)	0.00	46,768.08	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(5,135.28)	0.00	41,632.80	0.00	0.00	0.00
	<b>30/06/2022</b>		<b>418.00</b>	<b>5,120.90</b>	<b>(5,303.18)</b>	<b>0.00</b>	<b>41,632.80</b>	<b>3,463.05</b>	<b>3,721.82</b>	<b>(258.77)</b>
IEM.AX - iShares MSCI Emerging Markets Etf										
	01/07/2021	Opening Balance	1,693.00	0.00	0.00	0.00	124,977.26	0.00	0.00	0.00
	15/07/2021	Purchase	29.00	2,105.98	0.00	0.00	127,083.24	0.00	0.00	0.00
	20/07/2021	Disposal	(19.00)	(1,409.33)	0.00	0.00	125,673.91	1,356.14	1,409.33	(53.19)
	20/07/2021	Writeback	0.00	0.00	2.32	0.00	125,676.23	0.00	0.00	0.00
	14/09/2021	Purchase	57.00	4,069.80	0.00	0.00	129,746.03	0.00	0.00	0.00
	17/11/2021	Purchase	55.00	3,891.25	0.00	0.00	133,637.28	0.00	0.00	0.00
	10/01/2022	Purchase	92.00	6,165.90	0.00	0.00	139,803.18	0.00	0.00	0.00
	24/01/2022	Disposal	(42.00)	(3,115.35)	0.00	0.00	136,687.83	2,864.40	3,115.35	(250.95)
	24/01/2022	Writeback	0.00	0.00	4.64	0.00	136,692.47	0.00	0.00	0.00
	14/04/2022	Purchase	244.00	14,564.36	0.00	0.00	151,256.83	0.00	0.00	0.00
	21/04/2022	Purchase	65.00	3,818.26	0.00	0.00	155,075.09	0.00	0.00	0.00
	17/05/2022	Disposal	(46.00)	(3,412.05)	0.00	0.00	151,663.04	2,670.30	3,412.05	(741.75)
	17/05/2022	Writeback	0.00	0.00	4.36	0.00	151,667.40	0.00	0.00	0.00
	29/06/2022	Disposal	(94.00)	(6,972.46)	0.00	0.00	144,694.94	5,549.76	6,972.46	(1,422.70)
	29/06/2022	Writeback	0.00	0.00	(593.17)	0.00	144,101.77	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(25,714.84)	0.00	118,386.93	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	602.07	0.00	118,989.00	0.00	0.00	0.00
	<b>30/06/2022</b>		<b>2,034.00</b>	<b>19,706.36</b>	<b>(25,694.62)</b>	<b>0.00</b>	<b>118,989.00</b>	<b>12,440.60</b>	<b>14,909.19</b>	<b>(2,468.59)</b>



# Loretan Family Superannuation 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	
IOO.AX - iShares Global 100 Etf										
	01/07/2021	Opening Balance	625.00	0.00	0.00	0.00	59,562.50	0.00	0.00	0.00
	15/07/2021	Disposal	(28.00)	(2,222.29)	0.00	0.00	57,340.21	2,734.17	2,222.29	511.88
	15/07/2021	Writeback	0.00	0.00	(362.49)	0.00	56,977.72	0.00	0.00	0.00
	20/07/2021	Disposal	(2.00)	(164.98)	0.00	0.00	56,812.74	193.38	164.98	28.40
	20/07/2021	Writeback	0.00	0.00	(27.16)	0.00	56,785.58	0.00	0.00	0.00
	17/11/2021	Disposal	(16.00)	(1,296.02)	0.00	0.00	55,489.56	1,670.40	1,296.02	374.38
	17/11/2021	Writeback	0.00	0.00	(217.31)	0.00	55,272.25	0.00	0.00	0.00
	14/12/2021	Disposal	(24.00)	(1,693.84)	0.00	0.00	53,578.41	2,588.96	1,693.84	895.12
	14/12/2021	Writeback	0.00	0.00	(312.49)	0.00	53,265.92	0.00	0.00	0.00
	24/01/2022	Purchase	17.00	1,754.83	0.00	0.00	55,020.75	0.00	0.00	0.00
	14/04/2022	Purchase	21.00	2,087.40	0.00	0.00	57,108.15	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(1,235.69)	0.00	55,872.46	0.00	0.00	0.00
	<b>30/06/2022</b>		<b>593.00</b>	<b>(1,534.90)</b>	<b>(2,155.14)</b>	<b>0.00</b>	<b>55,872.46</b>	<b>7,186.91</b>	<b>5,377.13</b>	<b>1,809.78</b>
REIT.AX - VanEck FTSE International Property (Hedged) Etf										
	29/06/2022	Purchase	2,038.00	35,705.76	0.00	0.00	35,705.76	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(672.54)	0.00	35,033.22	0.00	0.00	0.00
	<b>30/06/2022</b>		<b>2,038.00</b>	<b>35,705.76</b>	<b>(672.54)</b>	<b>0.00</b>	<b>35,033.22</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
VAS.AX - Vanguard Australian Shares Index Etf										
	01/07/2021	Opening Balance	2,556.00	0.00	0.00	0.00	240,366.24	0.00	0.00	0.00
	15/07/2021	Purchase	32.00	3,007.04	0.00	0.00	243,373.28	0.00	0.00	0.00
	20/07/2021	Purchase	26.00	2,418.52	0.00	0.00	245,791.80	0.00	0.00	0.00
	14/09/2021	Disposal	(47.00)	(4,402.34)	0.00	0.00	241,389.46	4,535.43	4,402.34	133.09
	14/09/2021	Writeback	0.00	0.00	(39.59)	0.00	241,349.87	0.00	0.00	0.00
	20/09/2021	Purchase	31.00	2,918.65	0.00	0.00	244,268.52	0.00	0.00	0.00
	22/10/2021	Disposal	(16.00)	(1,506.40)	0.00	0.00	242,762.12	1,525.41	1,506.40	19.01
	22/10/2021	Writeback	0.00	0.00	(13.56)	0.00	242,748.56	0.00	0.00	0.00
	17/11/2021	Purchase	53.00	5,097.01	0.00	0.00	247,845.57	0.00	0.00	0.00
	14/12/2021	Purchase	25.00	2,364.25	0.00	0.00	250,209.82	0.00	0.00	0.00
	10/01/2022	Disposal	(45.00)	(4,327.65)	0.00	0.00	245,882.17	4,298.40	4,327.65	(29.25)
	10/01/2022	Writeback	0.00	0.00	(36.39)	0.00	245,845.78	0.00	0.00	0.00
	24/01/2022	Purchase	64.00	6,001.76	0.00	0.00	251,847.54	0.00	0.00	0.00
	24/01/2022	Purchase	45.00	4,102.65	0.00	0.00	255,950.19	0.00	0.00	0.00
	14/04/2022	Disposal	(119.00)	(11,086.23)	0.00	0.00	244,863.96	11,235.98	11,086.23	149.75
	14/04/2022	Writeback	0.00	0.00	(89.87)	0.00	244,774.09	0.00	0.00	0.00

Loretan Family Superannuation 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		Accounting Profit/(loss)
	17/05/2022	Purchase	70.00	6,335.70	0.00	0.00	251,109.79	0.00	0.00	0.00	
	30/06/2022	Revaluation	0.00	0.00	(27,191.67)	0.00	223,918.12	0.00	0.00	0.00	
	30/06/2022	Revaluation	0.00	0.00	113.13	0.00	224,031.25	0.00	0.00	0.00	
	<b>30/06/2022</b>		<b>2,675.00</b>	<b>10,922.96</b>	<b>(27,257.95)</b>	<b>0.00</b>	<b>224,031.25</b>	<b>21,595.22</b>	<b>21,322.62</b>	<b>272.60</b>	
<b>Total Market Movement</b>					<b>(55,616.86)</b>					<b>550.73</b>	<b>(55,066.13)</b>

Loretan Family Superannuation Fund  
**Capital Gains Reconciliation Report**



For The Period 01 July 2021 - 30 June 2022

	Total	Discounted	Indexed	Other	Notional
<b>Losses available to offset</b>					
Carried forward from prior losses	0.00				
Carried forward from prior losses - Collectables	0.00				
Current year capital losses	3,302.44				
Current year capital losses - Collectables	0.00				
<b>Total Losses Available</b>	<b>3,302.44</b>				
<b>Total Losses Available - Collectables</b>	<b>0.00</b>				
<b>Capital Gains</b>					
Capital gains from disposal of assets	3,826.95	3,006.36	0.00	820.58	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	6,681.78	6,681.78	0.00	0.00	0.00
<b>Capital Gains Before Losses applied</b>	<b>10,508.73</b>	<b>9,688.14</b>	<b>0.00</b>	<b>820.58</b>	<b>0.00</b>
<b>Losses and discount applied</b>					
Losses applied	3,302.44	2,481.86	0.00	820.58	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	7,206.29	7,206.29	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	2,402.10				
CGT Discount applied - Collectables	0.00				

Loretan Family Superannuation Fund  
**Capital Gains Reconciliation Report**



For The Period 01 July 2021 - 30 June 2022

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	Total	Discounted	Indexed	Other	Notional
<b>Net Capital Gain</b>					
Net capital gain	4,804.19				
Net capital gain - Collectables	0.00				
<b>Total Net Capital Gain (11A)</b>	<b>4,804.19</b>				
<b>Net Capital Losses Carried Forward to later income</b>					
Net Capital Losses Carried Forward to later income years	0.00				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
<b>Total Net Capital Losses Carried Forward to later income years (14V)</b>	<b>0.00</b>				

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

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# Loretan Family Superannuation Fund

## Realised Capital Gains Report



For The Period 01 July 2021 - 30 June 2022

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
<b>Shares in Listed Companies (Australian)</b>												
GOLD.AX - Global X Metal Securities Australia Limited.												
19/10/2020	20/07/2021	8.00	2,003.84	1,849.52	(154.32)	2,003.84	2,003.84	0.00	0.00	0.00	0.00	(154.32)
17/11/2020	20/07/2021	1.00	241.69	231.19	(10.50)	241.69	241.69	0.00	0.00	0.00	0.00	(10.50)
17/11/2020	15/11/2021	15.00	3,625.35	3,541.17	(84.18)	3,625.35	3,625.35	0.00	0.00	0.00	0.00	(84.18)
16/06/2020	15/11/2021	2.00	467.96	472.16	4.20	467.96	467.96	0.00	0.00	4.20	0.00	0.00
16/06/2020	20/01/2022	11.00	2,573.78	2,605.24	31.46	2,573.78	2,573.78	0.00	0.00	31.46	0.00	0.00
16/06/2020	24/01/2022	8.00	1,871.84	1,902.40	30.56	1,871.84	1,871.84	0.00	0.00	30.56	0.00	0.00
16/06/2020	12/04/2022	2.00	467.96	490.88	22.92	467.96	467.96	0.00	0.00	22.92	0.00	0.00
27/11/2020	12/04/2022	8.00	1,841.92	1,963.52	121.60	1,841.92	1,841.92	0.00	0.00	121.60	0.00	0.00
27/11/2020	17/05/2022	7.00	1,611.68	1,699.67	87.99	1,611.68	1,611.68	0.00	0.00	87.99	0.00	0.00
10/12/2021	29/06/2022	8.00	185.37	195.92	10.55	185.37	185.37	0.00	0.00	0.00	10.55	0.00
14/09/2021	29/06/2022	16.00	363.57	391.84	28.27	363.57	363.57	0.00	0.00	0.00	28.27	0.00
11/02/2021	29/06/2022	48.00	798.97	1,175.52	376.55	798.97	798.97	0.00	0.00	376.55	0.00	0.00
14/01/2021	29/06/2022	7.00	156.29	171.43	15.14	156.29	156.29	0.00	0.00	15.14	0.00	0.00
30/11/2020	29/06/2022	11.00	247.89	269.39	21.51	247.89	247.89	0.00	0.00	21.51	0.00	0.00
27/11/2020	29/06/2022	5.00	115.12	122.45	7.33	115.12	115.12	0.00	0.00	7.33	0.00	0.00
		<b>157.00</b>	<b>16,573.23</b>	<b>17,082.30</b>	<b>509.08</b>	<b>16,573.23</b>	<b>16,573.23</b>	<b>0.00</b>	<b>0.00</b>	<b>719.26</b>	<b>38.82</b>	<b>(249.00)</b>
		<b>157.00</b>	<b>16,573.23</b>	<b>17,082.30</b>	<b>509.08</b>	<b>16,573.23</b>	<b>16,573.23</b>	<b>0.00</b>	<b>0.00</b>	<b>719.26</b>	<b>38.82</b>	<b>(249.00)</b>
<b>Units in Listed Unit Trusts (Australian)</b>												
DJRE.AX - SPDR Dow Jones Global Real Estate Fund												
22/11/2018	20/07/2021	2.00	42.18	46.14	3.96	42.15	42.15	0.00	0.00	3.99	0.00	0.00
17/05/2022	29/06/2022	69.00	1,532.49	1,389.66	(142.83)	1,531.65	1,531.65	0.00	0.00	0.00	0.00	(141.99)

# Loretan Family Superannuation Fund

## Realised Capital Gains Report



For The Period 01 July 2021 - 30 June 2022

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
<b>Units in Listed Unit Trusts (Australian)</b>												
14/12/2020	29/06/2022	110.00	2,095.50	2,215.40	119.90	2,093.83	2,093.83	0.00	0.00	121.57	0.00	0.00
27/11/2020	29/06/2022	78.00	1,513.20	1,570.92	57.72	1,512.01	1,512.01	0.00	0.00	58.91	0.00	0.00
13/07/2020	29/06/2022	131.00	2,369.79	2,638.34	268.55	2,367.80	2,367.80	0.00	0.00	270.54	0.00	0.00
07/05/2020	29/06/2022	81.00	1,509.03	1,631.34	122.31	1,507.80	1,507.80	0.00	0.00	123.54	0.00	0.00
21/04/2020	29/06/2022	127.00	2,416.81	2,557.78	140.97	2,414.88	2,414.88	0.00	0.00	142.90	0.00	0.00
18/01/2019	29/06/2022	81.00	1,695.33	1,631.34	(63.99)	1,694.10	1,694.10	0.00	0.00	0.00	0.00	(62.76)
22/11/2018	29/06/2022	60.00	1,265.40	1,208.40	(57.00)	1,264.61	1,264.61	0.00	0.00	0.00	0.00	(56.21)
13/02/2018	29/06/2022	163.00	3,074.18	3,282.82	208.64	3,071.70	3,071.70	0.00	0.00	211.12	0.00	0.00
18/01/2018	29/06/2022	97.00	1,918.66	1,953.58	34.92	1,917.18	1,917.18	0.00	0.00	36.40	0.00	0.00
02/11/2017	29/06/2022	652.00	13,137.80	13,131.28	(6.52)	13,127.88	13,127.88	0.00	0.00	3.40	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	972.58	0.00	0.00
		<b>1,651.00</b>	<b>32,570.37</b>	<b>33,257.00</b>	<b>686.63</b>	<b>32,545.59</b>	<b>32,545.59</b>	<b>0.00</b>	<b>0.00</b>	<b>1,944.95</b>	<b>0.00</b>	<b>(260.96)</b>
<b>IAF.AX - iShares Core Composite Bond Etf</b>												
15/06/2021	20/07/2021	1.00	113.87	114.67	0.80	113.87	113.87	0.00	0.00	0.00	0.80	0.00
15/06/2021	24/01/2022	14.00	1,594.23	1,530.02	(64.21)	1,594.23	1,594.23	0.00	0.00	0.00	0.00	(64.21)
20/10/2021	17/05/2022	10.00	1,106.40	1,010.20	(96.20)	1,106.40	1,106.40	0.00	0.00	0.00	0.00	(96.20)
15/06/2021	17/05/2022	6.00	683.24	606.12	(77.12)	683.24	683.24	0.00	0.00	0.00	0.00	(77.12)
15/03/2021	17/05/2022	2.00	224.08	202.04	(22.04)	224.08	224.08	0.00	0.00	0.00	0.00	(22.04)
		<b>33.00</b>	<b>3,721.82</b>	<b>3,463.05</b>	<b>(258.77)</b>	<b>3,721.82</b>	<b>3,721.82</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.80</b>	<b>(259.57)</b>
<b>IEM.AX - iShares MSCI Emerging Markets Etf</b>												
11/02/2021	20/07/2021	19.00	1,409.33	1,356.14	(53.19)	1,409.33	1,409.33	0.00	0.00	0.00	0.00	(53.19)
11/02/2021	20/01/2022	42.00	3,115.35	2,864.40	(250.95)	3,115.35	3,115.35	0.00	0.00	0.00	0.00	(250.95)

Loretan Family Superannuation Fund  
**Realised Capital Gains Report**



For The Period 01 July 2021 - 30 June 2022

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
<b>Units in Listed Unit Trusts (Australian)</b>												
11/02/2021	17/05/2022	46.00	3,412.05	2,670.30	(741.75)	3,412.05	3,412.05	0.00	0.00	0.00	0.00	(741.75)
11/02/2021	29/06/2022	94.00	6,972.46	5,549.76	(1,422.70)	6,972.46	6,972.46	0.00	0.00	0.00	0.00	(1,422.70)
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89.70	0.00	0.00
		<b>201.00</b>	<b>14,909.19</b>	<b>12,440.60</b>	<b>(2,468.59)</b>	<b>14,909.19</b>	<b>14,909.19</b>	<b>0.00</b>	<b>0.00</b>	<b>89.70</b>	<b>0.00</b>	<b>(2,468.59)</b>
<b>IOO.AX - iShares Global 100 Etf</b>												
14/01/2021	15/07/2021	11.00	908.16	1,074.14	165.98	908.16	908.16	0.00	0.00	0.00	165.98	0.00
27/11/2020	15/07/2021	3.00	247.47	292.95	45.48	247.47	247.47	0.00	0.00	0.00	45.48	0.00
16/06/2020	15/07/2021	14.00	1,066.66	1,367.09	300.43	1,066.66	1,066.66	0.00	0.00	300.43	0.00	0.00
27/11/2020	20/07/2021	2.00	164.98	193.38	28.40	164.98	164.98	0.00	0.00	0.00	28.40	0.00
27/11/2020	15/11/2021	14.00	1,154.86	1,461.60	306.74	1,154.86	1,154.86	0.00	0.00	0.00	306.74	0.00
02/07/2019	15/11/2021	2.00	141.16	208.80	67.64	141.16	141.16	0.00	0.00	67.64	0.00	0.00
16/07/2019	10/12/2021	2.00	141.08	215.75	74.67	141.08	141.08	0.00	0.00	74.67	0.00	0.00
02/07/2019	10/12/2021	22.00	1,552.76	2,373.21	820.45	1,552.76	1,552.76	0.00	0.00	820.45	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	180.54	0.00	0.00
		<b>70.00</b>	<b>5,377.13</b>	<b>7,186.92</b>	<b>1,809.79</b>	<b>5,377.13</b>	<b>5,377.13</b>	<b>0.00</b>	<b>0.00</b>	<b>1,443.73</b>	<b>546.60</b>	<b>0.00</b>
<b>VAS.AX - Vanguard Australian Shares Index Etf</b>												
20/07/2021	14/09/2021	15.00	1,395.30	1,447.48	52.18	1,398.63	1,398.63	0.00	0.00	0.00	48.85	0.00
15/07/2021	14/09/2021	32.00	3,007.04	3,087.95	80.91	3,014.15	3,014.15	0.00	0.00	0.00	73.81	0.00
20/09/2021	20/10/2021	16.00	1,506.40	1,525.41	19.01	1,509.95	1,509.95	0.00	0.00	0.00	15.46	0.00
15/11/2021	06/01/2022	45.00	4,327.65	4,298.40	(29.25)	4,337.64	4,337.64	0.00	0.00	0.00	0.00	(39.24)
24/01/2022	12/04/2022	26.00	2,370.42	2,454.92	84.50	2,376.19	2,376.19	0.00	0.00	0.00	78.73	0.00
20/01/2022	12/04/2022	40.00	3,751.10	3,776.80	25.70	3,759.98	3,759.98	0.00	0.00	0.00	16.82	0.00

Loretan Family Superannuation Fund  
**Realised Capital Gains Report**



For The Period 01 July 2021 - 30 June 2022

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
<b>Units in Listed Unit Trusts (Australian)</b>												
10/12/2021	12/04/2022	25.00	2,364.25	2,360.50	(3.75)	2,369.80	2,369.80	0.00	0.00	0.00	0.00	(9.30)
15/11/2021	12/04/2022	8.00	769.36	755.36	(14.00)	771.14	771.14	0.00	0.00	0.00	0.00	(15.78)
20/09/2021	12/04/2022	15.00	1,412.25	1,416.30	4.05	1,415.58	1,415.58	0.00	0.00	0.00	0.72	0.00
30/11/2020	12/04/2022	5.00	418.85	472.10	53.25	420.54	420.54	0.00	0.00	51.56	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,438.96	0.00	0.00
		<b>227.00</b>	<b>21,322.62</b>	<b>21,595.22</b>	<b>272.60</b>	<b>21,373.60</b>	<b>21,373.60</b>	<b>0.00</b>	<b>0.00</b>	<b>5,490.52</b>	<b>234.39</b>	<b>(64.32)</b>
		<b>2,182.00</b>	<b>77,901.13</b>	<b>77,942.79</b>	<b>41.66</b>	<b>77,927.33</b>	<b>77,927.33</b>	<b>0.00</b>	<b>0.00</b>	<b>8,968.90</b>	<b>781.79</b>	<b>(3,053.44)</b>
		<b>2,339.00</b>	<b>94,474.36</b>	<b>95,025.09</b>	<b>550.74</b>	<b>94,500.56</b>	<b>94,500.56</b>	<b>0.00</b>	<b>0.00</b>	<b>9,688.16</b>	<b>820.61</b>	<b>(3,302.44)</b>



**Detailed Investment Transactions Report**  
**For the period 01 July 2021 to 30 June 2022**  
Loretan Family Super Pty Ltd <Loretan Superannuation A/C>  
Account ID: 400 753 876

Date	Description	Quantity	Consideration	Book Cost
<b>Vanguard Australian Shares (VAS)</b>				
01 July 2021	Opening balance	2,556		\$190,002.85
15 July 2021	Purchase of 32 of VAS @ \$93.97	32	\$3,007.04	\$3,007.04
20 July 2021	Purchase of 26 of VAS @ \$93.02	26	\$2,418.52	\$2,418.52
14 September 2021	Sale of 47 units of VAS @ \$96.50	47	(\$4,535.50)	(\$3,555.55)
20 September 2021	Purchase of 31 of VAS @ \$94.150000	31	\$2,918.65	\$2,918.65
20 October 2021	Sale of 16 of VAS @ \$95.338100	16	(\$1,525.41)	(\$1,210.40)
15 November 2021	Purchase of 53 of VAS @ \$96.170000	53	\$5,097.01	\$5,097.01
10 December 2021	Purchase of 25 of VAS @ \$94.570000	25	\$2,364.25	\$2,364.25
06 January 2022	Sale of 45 of VAS @ \$95.520000	45	(\$4,298.40)	(\$3,404.25)
20 January 2022	Purchase of 64 of VAS @ \$93.777500	64	\$6,001.76	\$6,001.76
24 January 2022	Purchase of 45 of VAS @ \$91.170000	45	\$4,102.65	\$4,102.65
12 April 2022	Sale of 119 of VAS @ \$94.420000	119	(\$11,235.98)	(\$9,002.35)
17 May 2022	Purchase of 70 of VAS @ \$90.510000	70	\$6,335.70	\$6,335.70
29 June 2022	Purchase of 90 of VAS @ \$85.007000	90	\$7,650.63	\$7,650.63
30 June 2022	<b>Closing balance</b>	<b>2,765</b>		<b>\$212,726.51</b>
<b>iShares Global 100 ETF (IOO)</b>				
01 July 2021	Opening balance	625		\$39,937.70
15 July 2021	Sale of 28 units of IOO @ \$97.648929	28	(\$2,734.20)	(\$1,656.34)
20 July 2021	Sale of 2 units of IOO @ \$96.69	2	(\$193.38)	(\$118.31)
15 November 2021	Sale of 16 of IOO @ \$104.400000	16	(\$1,670.40)	(\$946.48)

Date	Description	Quantity	Consideration	Book Cost
10 December 2021	Sale of 24 of IOO @ \$107.873330	24	(\$2,588.96)	(\$1,419.72)
24 January 2022	Purchase of 17 of IOO @ \$103.225290	17	\$1,754.83	\$1,754.83
12 April 2022	Purchase of 21 of IOO @ \$99.400000	21	\$2,087.40	\$2,087.40
30 June 2022	<b>Closing balance</b>	<b>593</b>		<b>\$39,639.07</b>
<b>iShares MSCI Emerging Markets (IEM)</b>				
01 July 2021	Opening balance	1,693		\$111,795.64
15 July 2021	Purchase of 29 of IEM @ \$72.62	29	\$2,105.98	\$2,105.98
20 July 2021	Sale of 19 units of IEM @ \$71.375789	19	(\$1,356.22)	(\$1,147.60)
14 September 2021	Purchase of 57 of IEM @ \$71.40	57	\$4,069.80	\$4,069.80
15 November 2021	Purchase of 55 of IEM @ \$70.750000	55	\$3,891.25	\$3,891.25
06 January 2022	Purchase of 92 of IEM @ \$67.020650	92	\$6,165.90	\$6,165.90
20 January 2022	Sale of 42 of IEM @ \$68.200000	42	(\$2,864.40)	(\$2,536.80)
12 April 2022	Purchase of 244 of IEM @ \$59.690000	244	\$14,564.36	\$14,564.36
21 April 2022	Purchase of 65 of IEM @ \$58.742460	65	\$3,818.26	\$3,818.26
17 May 2022	Sale of 46 of IEM @ \$58.050000	46	(\$2,670.30)	(\$2,778.40)
29 June 2022	Sale of 94 of IEM @ \$59.040000	94	(\$5,549.76)	(\$5,677.60)
30 June 2022	<b>Closing balance</b>	<b>2,034</b>		<b>\$134,270.79</b>
<b>iShares Core Composite Bonds (IAF)</b>				
01 July 2021	Opening balance	369		\$42,492.08
20 July 2021	Sale of 1 units of IAF @ \$114.67	1	(\$114.67)	(\$110.39)
20 October 2021	Purchase of 22 of IAF @ \$110.640000	22	\$2,434.08	\$2,434.08
20 January 2022	Purchase of 16 of IAF @ \$109.030000	16	\$1,744.48	\$1,744.48
24 January 2022	Sale of 14 of IAF @ \$109.287140	14	(\$1,530.02)	(\$1,545.46)
18 February 2022	Purchase of 29 of IAF @ \$107.740000	29	\$3,124.46	\$3,124.46

Date	Description	Quantity	Consideration	Book Cost
21 April 2022	Purchase of 15 of IAF @ \$102.646670	15	\$1,539.70	\$1,539.70
17 May 2022	Sale of 18 of IAF @ \$101.020000	18	(\$1,818.36)	(\$1,996.38)
30 June 2022	Closing balance	418		\$47,682.57
<b>ETF Securities Physical Gold (GOLD)</b>				
01 July 2021	Opening balance	385		\$74,920.83
20 July 2021	Sale of 9 units of GOLD @ \$231.19	9	(\$2,080.71)	(\$1,414.62)
14 September 2021	Purchase of 16 of GOLD @ \$227.234375	16	\$3,635.68	\$3,635.68
20 October 2021	Purchase of 10 of GOLD @ \$220.810000	10	\$2,208.10	\$2,208.10
15 November 2021	Sale of 17 of GOLD @ \$236.078200	17	(\$4,013.33)	(\$2,672.06)
10 December 2021	Purchase of 8 of GOLD @ \$231.710000	8	\$1,853.68	\$1,853.68
20 January 2022	Sale of 11 of GOLD @ \$236.840000	11	(\$2,605.24)	(\$1,736.18)
24 January 2022	Sale of 8 of GOLD @ \$237.800000	8	(\$1,902.40)	(\$1,264.64)
12 April 2022	Sale of 10 of GOLD @ \$245.440000	10	(\$2,454.40)	(\$1,580.80)
17 May 2022	Sale of 7 of GOLD @ \$242.810000	7	(\$1,699.67)	(\$1,106.56)
08 June 2022	10.0 for 1 Split of GOLD	3,213		\$0.00
29 June 2022	Sale of 95 of GOLD @ \$24.490000	95	(\$2,326.55)	(\$1,501.76)
30 June 2022	Closing balance	3,475		\$71,341.67
<b>Dow Jones Global Select Real Estate ETF (DJRE)</b>				
01 July 2021	Opening balance	1,582		\$31,921.63
20 July 2021	Sale of 2 units of DJRE @ \$23.07	2	(\$46.14)	(\$40.30)
17 May 2022	Purchase of 69 of DJRE @ \$22.210000	69	\$1,532.49	\$1,532.49
29 June 2022	Sale of 1649 of DJRE @ \$20.140000	1,649	(\$33,210.86)	(\$33,413.82)
30 June 2022	Closing balance	0		\$0.00
<b>VanEck FTSE International Property (Hedged) ETF (REIT)</b>				

<b>Date</b>	<b>Description</b>	<b>Quantity</b>	<b>Consideration</b>	<b>Book Cost</b>
01 July 2021	Opening balance	-		-
29 June 2022	Purchase of 2038 of REIT @ \$17.520000	2,038	\$35,705.76	\$35,705.76
30 June 2022	Closing balance	2,038		\$35,705.76

**Realised Capital Gains**  
**For the period 1 July 2021 to 30 June 2022**  
Loretan Family Super Pty Ltd <Loretan Superannuation A/C>  
Account ID: 400 753 876

Quantity/ Description	Accounting Treatment				Taxation Treatment						
	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
					Adjusted	Reduced	Discounted	Other	Deferred	Capital Loss	
<b>Listed Securities Market</b>											
Vanguard Australian Shares (VAS)											
14/09/2021	Sale	47	\$4,535.50	\$3,555.55	\$979.95	\$3,566.51		\$968.99			
02/11/2017	Purchase	47	\$4,535.50	\$3,555.55	\$979.95	\$3,566.51		\$968.99			
20/10/2021	Sale	16	\$1,525.41	\$1,210.40	\$315.01	\$1,214.13		\$311.28			
02/11/2017	Purchase	16	\$1,525.41	\$1,210.40	\$315.01	\$1,214.13		\$311.28			
06/01/2022	Sale	45	\$4,298.40	\$3,404.25	\$894.15	\$3,414.74		\$883.66			
02/11/2017	Purchase	45	\$4,298.40	\$3,404.25	\$894.15	\$3,414.74		\$883.66			
12/04/2022	Sale	119	\$11,235.98	\$9,002.35	\$2,233.63	\$9,030.09		\$2,205.89			
02/11/2017	Purchase	119	\$11,235.98	\$9,002.35	\$2,233.63	\$9,030.09		\$2,205.89			
30/09/2021	Dist	0	\$0.00	\$0.00	\$0.00			\$16.25			
31/12/2021	Dist	0	\$0.00	\$0.00	\$0.00			\$311.04			
31/03/2022	Dist	0	\$0.00	\$0.00	\$0.00			\$2,981.77			
30/06/2022	Dist	0	\$0.00	\$0.00	\$0.00			\$2,129.88			
		227	\$21,595.29	\$17,172.55	\$4,422.74	\$17,225.46		\$9,808.77			

Quantity/ Description		Accounting Treatment				Taxation Treatment					
		Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation			
						Adjusted	Reduced	Discounted	Other	Deferred	Capital Loss
<b>iShares Global 100 ETF (IOO)</b>											
15/07/2021	Sale	28	\$2,734.20	\$1,656.34	\$1,077.86	\$1,656.34		\$1,077.86			
02/11/2017	Purchase	28	\$2,734.20	\$1,656.34	\$1,077.86	\$1,656.34		\$1,077.86			
20/07/2021	Sale	2	\$193.38	\$118.31	\$75.07	\$118.31		\$75.07			
02/11/2017	Purchase	2	\$193.38	\$118.31	\$75.07	\$118.31		\$75.07			
15/11/2021	Sale	16	\$1,670.40	\$946.48	\$723.92	\$946.48		\$723.92			
02/11/2017	Purchase	16	\$1,670.40	\$946.48	\$723.92	\$946.48		\$723.92			
10/12/2021	Sale	24	\$2,588.96	\$1,419.72	\$1,169.24	\$1,419.72		\$1,169.24			
02/11/2017	Purchase	24	\$2,588.96	\$1,419.72	\$1,169.24	\$1,419.72		\$1,169.24			
30/06/2022	Dist	0	\$0.00	\$0.00	\$0.00			\$180.55			
		70	\$7,186.94	\$4,140.85	\$3,046.09	\$4,140.85		\$3,226.64			
<b>iShares MSCI Emerging Markets (IEM)</b>											
20/07/2021	Sale	19	\$1,356.22	\$1,147.60	\$208.62	\$1,147.60		\$208.62			
02/11/2017	Purchase	19	\$1,356.22	\$1,147.60	\$208.62	\$1,147.60		\$208.62			
20/01/2022	Sale	42	\$2,864.40	\$2,536.80	\$327.60	\$2,536.80		\$327.60			
02/11/2017	Purchase	42	\$2,864.40	\$2,536.80	\$327.60	\$2,536.80		\$327.60			

		Accounting Treatment				Taxation Treatment							
		Quantity/ Description	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
							Adjusted	Reduced	Discounted	Other	Deferred	Capital Loss	
17/05/2022	Sale	46	\$2,670.30		\$2,778.40	(\$108.10)		\$2,778.40	\$0.00				\$108.10
02/11/2017	Purchase	46	\$2,670.30		\$2,778.40	(\$108.10)		\$2,778.40					\$108.10
29/06/2022	Sale	94	\$5,549.76		\$5,677.60	(\$127.84)		\$5,677.60	\$0.00				\$127.84
02/11/2017	Purchase	94	\$5,549.76		\$5,677.60	(\$127.84)		\$5,677.60					\$127.84
30/06/2022	Dist	0	\$0.00		\$0.00	\$0.00			\$89.71				
		<b>201</b>	<b>\$12,440.68</b>		<b>\$12,140.40</b>	<b>\$300.28</b>	<b>\$3,684.40</b>	<b>\$8,456.00</b>	<b>\$625.93</b>				<b>\$235.94</b>
<b>iShares Core Composite Bonds (IAF)</b>													
20/07/2021	Sale	1	\$114.67		\$110.39	\$4.28		\$110.39	\$4.28				
18/04/2019	Purchase	1	\$114.67		\$110.39	\$4.28		\$110.39	\$4.28				
24/01/2022	Sale	14	\$1,530.02		\$1,545.46	(\$15.44)		\$1,545.46	\$0.00				\$15.44
18/04/2019	Purchase	14	\$1,530.02		\$1,545.46	(\$15.44)		\$1,545.46					\$15.44
17/05/2022	Sale	18	\$1,818.36		\$1,996.38	(\$178.02)		\$1,996.38	\$0.00				\$178.02
18/04/2019	Purchase	15	\$1,515.30		\$1,655.85	(\$140.55)		\$1,655.85					\$140.55
12/07/2019	Purchase	3	\$303.06		\$340.53	(\$37.47)		\$340.53					\$37.47
		<b>33</b>	<b>\$3,463.05</b>		<b>\$3,652.23</b>	<b>(\$189.18)</b>	<b>\$110.39</b>	<b>\$3,541.84</b>	<b>\$4.28</b>				<b>\$193.46</b>
<b>ETF Securities Physical Gold (GOLD)</b>													
20/07/2021	Sale	9	\$2,080.71		\$1,414.62	\$666.09		\$1,414.62	\$666.09				

		Accounting Treatment				Taxation Treatment					
		Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation			
Quantity/ Description	Adjusted					Reduced	Discounted	Other	Deferred	Capital Loss	
02/11/2017	Purchase	9	\$2,080.71	\$1,414.62	\$666.09	\$1,414.62		\$666.09			
<b>15/11/2021</b>	<b>Sale</b>	<b>17</b>	<b>\$4,013.33</b>	<b>\$2,672.06</b>	<b>\$1,341.27</b>	<b>\$2,672.06</b>		<b>\$1,341.27</b>			
02/11/2017	Purchase	17	\$4,013.33	\$2,672.06	\$1,341.27	\$2,672.06		\$1,341.27			
<b>20/01/2022</b>	<b>Sale</b>	<b>11</b>	<b>\$2,605.24</b>	<b>\$1,736.18</b>	<b>\$869.06</b>	<b>\$1,736.18</b>		<b>\$869.06</b>			
02/11/2017	Purchase	3	\$710.52	\$471.54	\$238.98	\$471.54		\$238.98			
08/11/2017	Purchase	8	\$1,894.72	\$1,264.64	\$630.08	\$1,264.64		\$630.08			
<b>24/01/2022</b>	<b>Sale</b>	<b>8</b>	<b>\$1,902.40</b>	<b>\$1,264.64</b>	<b>\$637.76</b>	<b>\$1,264.64</b>		<b>\$637.76</b>			
08/11/2017	Purchase	8	\$1,902.40	\$1,264.64	\$637.76	\$1,264.64		\$637.76			
<b>12/04/2022</b>	<b>Sale</b>	<b>10</b>	<b>\$2,454.40</b>	<b>\$1,580.80</b>	<b>\$873.60</b>	<b>\$1,580.80</b>		<b>\$873.60</b>			
08/11/2017	Purchase	10	\$2,454.40	\$1,580.80	\$873.60	\$1,580.80		\$873.60			
<b>17/05/2022</b>	<b>Sale</b>	<b>7</b>	<b>\$1,699.67</b>	<b>\$1,106.56</b>	<b>\$593.11</b>	<b>\$1,106.56</b>		<b>\$593.11</b>			
08/11/2017	Purchase	7	\$1,699.67	\$1,106.56	\$593.11	\$1,106.56		\$593.11			
<b>29/06/2022</b>	<b>Sale</b>	<b>95</b>	<b>\$2,326.55</b>	<b>\$1,501.76</b>	<b>\$824.79</b>	<b>\$1,501.76</b>		<b>\$824.79</b>			
08/11/2017	Purchase	95	\$2,326.55	\$1,501.76	\$824.79	\$1,501.76		\$824.79			
		<b>157</b>	<b>\$17,082.30</b>	<b>\$11,276.62</b>	<b>\$5,805.68</b>	<b>\$11,276.62</b>		<b>\$5,805.68</b>			
<b>Dow Jones Global Select Real Estate ETF (DJRE)</b>											
<b>20/07/2021</b>	<b>Sale</b>	<b>2</b>	<b>\$46.14</b>	<b>\$40.30</b>	<b>\$5.84</b>	<b>\$40.23</b>		<b>\$5.91</b>			



		Accounting Treatment				Taxation Treatment						
		Quantity/ Description	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation			
							Adjusted	Reduced	Discounted	Other	Deferred	Capital Loss
02/11/2017	Purchase	2	\$46.14		\$40.30	\$5.84	\$40.23		\$5.91			
<b>29/06/2022</b>	<b>Sale</b>	<b>1649</b>	<b>\$33,210.86</b>		<b>\$33,413.82</b>	<b>(\$202.96)</b>	<b>\$22,951.23</b>	<b>\$10,431.22</b>	<b>\$975.09</b>			<b>\$1,146.68</b>
02/11/2017	Purchase	401	\$8,076.14		\$8,080.15	(\$4.01)	\$8,066.63		\$9.51			
18/01/2018	Purchase	97	\$1,953.58		\$1,918.66	\$34.92	\$1,915.37		\$38.21			
13/02/2018	Purchase	163	\$3,282.82		\$3,074.18	\$208.64	\$3,068.66		\$214.16			
22/11/2018	Purchase	84	\$1,691.76		\$1,771.56	(\$79.80)		\$1,769.45				\$77.69
18/01/2019	Purchase	81	\$1,631.34		\$1,695.33	(\$63.99)		\$1,693.30				\$61.96
02/07/2019	Purchase	90	\$1,812.60		\$2,060.10	(\$247.50)		\$2,058.96				\$246.36
15/11/2019	Purchase	69	\$1,389.66		\$1,698.78	(\$309.12)		\$1,698.78				\$309.12
20/01/2020	Purchase	68	\$1,369.52		\$1,678.24	(\$308.72)		\$1,678.24				\$308.72
21/04/2020	Purchase	127	\$2,557.78		\$2,416.81	\$140.97	\$2,415.19		\$142.59			
07/05/2020	Purchase	81	\$1,631.34		\$1,509.03	\$122.31	\$1,508.00		\$123.34			
13/07/2020	Purchase	131	\$2,638.34		\$2,369.79	\$268.55	\$2,369.33		\$269.01			
27/11/2020	Purchase	78	\$1,570.92		\$1,513.20	\$57.72	\$1,512.93		\$57.99			
14/12/2020	Purchase	110	\$2,215.40		\$2,095.50	\$119.90	\$2,095.12		\$120.28			
17/05/2022	Purchase	69	\$1,389.66		\$1,532.49	(\$142.83)		\$1,532.49				\$142.83

Quantity/ Description	Accounting Treatment				Taxation Treatment						
	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
					Adjusted	Reduced	Discounted	Other	Deferred	Capital Loss	
1651	\$33,257.00		\$33,454.12	(\$197.12)	\$22,991.46	\$10,431.22	\$981.00				\$1,146.68
<b>Listed Securities Market Total</b>	<b>\$95,025.26</b>		<b>\$81,836.77</b>	<b>\$13,188.49</b>	<b>\$59,429.18</b>	<b>\$22,429.06</b>	<b>\$20,452.30</b>	<b>\$0.00</b>			<b>\$1,576.08</b>

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

### Capital Gains Tax Return Summary

Current Year Capital Gains	Discount	Other	Deferred	Total Capital Gains	Capital Losses
Shares & Units - Listed Shares	\$5,805.00	\$0.00	\$0.00	\$5,805.00	\$0.00
Shares & Units - Listed Trusts	\$8,937.00	\$0.00	\$0.00	\$8,937.00	\$1,576.00
Distributed Capital Gains from Trusts	\$5,709.00	\$0.00	\$0.00	\$5,709.00	\$0.00
	<b>\$20,451.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$20,451.00</b>	<b>\$1,576.00</b>
<b>Capital Losses Applied</b>					
Current Year	\$1,576.00	\$0.00	\$0.00	\$1,576.00	
Prior Years	\$0.00	\$0.00	\$0.00	\$0.00	
	<b>\$1,576.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$1,576.00</b>	
<b>Net Capital Gains</b>					
Net Gain After Applying Losses	\$18,875.00	\$0.00	\$0.00	\$18,875.00	
Discount Applicable	\$9,437.00				
Net Gain After Applying Discount	<b>\$9,438.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$9,438.00</b>	

# 25000 - Interest Received

2022 Financial Year

**Preparer** Rachel Barrett

**Reviewer** Brendan Curran

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
MBL5893	Macquarie Cash Management Account #5893	(\$1.09)	(\$1.15)	(5.22)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$1.09)	(\$1.15)	

## Supporting Documents

- Interest Reconciliation Report [Report](#)

## 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

Loretan Family Superannuation Fund  
**Interest Reconciliation Report**



For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
<b>Bank Accounts</b>					
MBL5893 Macquarie Cash Management Account #5893					
30/07/2021	0.17	0.17			
31/08/2021	0.17	0.17			
30/09/2021	0.20	0.20			
29/10/2021	0.09	0.09			
30/11/2021	0.07	0.07			
31/12/2021	0.02	0.02			
31/01/2022	0.05	0.05			
28/02/2022	0.05	0.05			
29/04/2022	0.09	0.09			
30/06/2022	0.18	0.18			
	1.09	1.09			
	<b>1.09</b>	<b>1.09</b>			
<b>TOTAL</b>	<b>1.09</b>	<b>1.09</b>			

**Tax Return Reconciliation**

	Totals	Tax Return Label
Gross Interest	1.09	11C

# 28300 - Rebates

2022 Financial Year

**Preparer** Rachel Barrett

**Reviewer** Brendan Curran

**Status** N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
28300	Rebates		(\$1.99)	100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
			(\$1.99)	

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

- Attach all supporting Documentation
- Has the Fund received any non-arm's length income? If so, it may be taxed at 47%

# 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

# 28500 - Transfers In

2022 Financial Year

**Preparer** Rachel Barrett

**Reviewer** Brendan Curran

**Status** N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
LORALA00001A	(Transfers In) Loretan, Alanna - Accumulation (Accumulation)		(\$22,747.57)	100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
			(\$22,747.57)	

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

- Attached copies of all Transfer Statements and Rollover Benefits Statements



# 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

# 30100 - Accountancy Fees

2022 Financial Year

**Preparer** Rachel Barrett

**Reviewer** Brendan Curran

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees		\$440.00	100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
			\$440.00	

## Supporting Documents

◦ General Ledger [Report](#)

## Standard Checklist

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

## Notes

Rachel Barrett

### Note | 30100

07/01/2023 17:48

2021 Financial Statements finalised in 2023FY and thus no accounting fees in 2022.

# 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** Brendan Curran

**Status** Ready for Review

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

## Supporting Documents

◦ General Ledger [Report](#)

## Standard Checklist

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

## Notes

Rachel Barrett

### Note | 30400

07/01/2023 17:47

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

# 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** Brendan Curran

**Status** Ready for Review

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

## Supporting Documents

◦ General Ledger [Report](#)

## Standard Checklist

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

## Notes

Rachel Barrett

### Note | 30700

07/01/2023 17:48

2021 audit to be completed in the 2023FY and thus no audit fees in 2022.

# 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** Brendan Curran

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30800	ASIC Fees	\$56.00	\$55.00	1.82%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$56.00	\$55.00	

## Supporting Documents

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

## Standard Checklist

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



Loretan Family Superannuation Fund

# General Ledger

As at 30 June 2022



Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>ASIC Fees (30800)</b>					
ASIC Fees (30800)					
23/06/2022	ASIC Fee		56.00		56.00 DR
			<b>56.00</b>		<b>56.00 DR</b>

**Total Debits: 56.00**

**Total Credits: 0.00**



**ASIC**  
Australian Securities & Investments Commission

ABN 86 768 265 615

LORETAN FAMILY SUPER PTY LTD  
BPC ACCOUNTING  
PO BOX 41 BUDGEWOI NSW 2262

INVOICE STATEMENT  
Issue date 23 Jun 22  
**LORETAN FAMILY SUPER PTY LTD**

ACN 619 972 360  
Account No. 22 619972360

## Summary

Opening Balance	\$0.00
New items	\$56.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$56.00</b>

- 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*

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

## Please pay

Immediately	<b>\$0.00</b>
By 23 Aug 22	<b>\$56.00</b>

*If you have already paid please ignore this invoice statement.*

- 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  
LORETAN FAMILY SUPER PTY LTD

ACN 619 972 360 Account No: 22 619972360



22 619972360

<b>TOTAL DUE</b>	<b>\$56.00</b>
Immediately	<b>\$0.00</b>
By 23 Aug 22	<b>\$56.00</b>

*Payment options are listed on the back of this payment slip*



**Biller Code:** 17301  
**Ref:** 2296199723604



\*814 129 0002296199723604 54

## Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2022-06-23	Annual Review - Special Purpose Pty Co	4X0340724480P A	\$56.00
	<b>Outstanding transactions</b>		
2022-06-23	Annual Review - Special Purpose Pty Co	4X0340724480P A	\$56.00

---

### PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2296 1997 2360 454

#### 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](http://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:** 2296199723604

#### Telephone & Internet Banking – BPAY®

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

# 31500 - Bank Charges

2022 Financial Year

**Preparer** Rachel Barrett

**Reviewer** Brendan Curran

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
31500	Bank Charges	\$20.00	\$30.00	(33.33)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$20.00	\$30.00	

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

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

Loretan Family Superannuation Fund  
**General Ledger**



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Bank Charges (31500)</b>					
<u>Bank Charges (31500)</u>					
22/07/2021	OUTWARD DISHONOUR FEE		10.00		10.00 DR
28/10/2021	OUTWARD DISHONOUR FEE		10.00		20.00 DR
			<b>20.00</b>		<b>20.00 DR</b>
<hr/>					
<b>Total Debits:</b>	<b>20.00</b>				
<b>Total Credits:</b>	<b>0.00</b>				

# 37900 - Interest Paid

2022 Financial Year

**Preparer** Rachel Barrett

**Reviewer** Brendan Curran

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
37900	Interest Paid	\$0.03	\$0.12	(75)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$0.03	\$0.12	

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

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

Loretan Family Superannuation Fund

General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Interest Paid (37900)</b>					
<u>Interest Paid (37900)</u>					
30/07/2021	DEBIT INTEREST		0.02		0.02 DR
29/10/2021	DEBIT INTEREST		0.01		0.03 DR
			<b>0.03</b>		<b>0.03 DR</b>

Total Debits: 0.03

Total Credits: 0.00

# 39000 - Life Insurance Premiums

2022 Financial Year

**Preparer** Rachel Barrett

**Reviewer** Brendan Curran

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumulation)	\$1,075.40	\$1,050.72	2.35%
LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumulation)	\$2,051.84	\$1,880.96	9.08%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$3,127.24	\$2,931.68	

## Supporting Documents

- General Ledger [Report](#)
- 2022 Zurich Life Insurance - Alanna.pdf [LORALA00001A](#)
- 2022 Zurich Life Insurance - Josh.pdf [LORJOS00001A](#)

## Standard Checklist

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



# Loretan Family Superannuation Fund

## General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Life Insurance Premiums (39000)</b>					
<i>(Life Insurance Premiums) Loretan, Alanna - Accumulation (LORALA00001A)</i>					
27/07/2021	ZURICH LIFE 1169847 35		71.76		71.76 DR
27/08/2021	ZURICH LIFE 1169847 35		91.24		163.00 DR
27/09/2021	ZURICH LIFE 1169847 35		91.24		254.24 DR
27/10/2021	ZURICH LIFE 1169847 35		91.24		345.48 DR
28/10/2021	DISHONoured ITEM			91.24	254.24 DR
04/11/2021	ZURICH LIFE 8169848 3L03112021		91.24		345.48 DR
29/11/2021	ZURICH LIFE 8169848 35		91.24		436.72 DR
29/12/2021	ZURICH LIFE 8169848 35		91.24		527.96 DR
27/01/2022	ZURICH LIFE 8169848 35		91.24		619.20 DR
28/02/2022	ZURICH LIFE 8169848 35		91.24		710.44 DR
28/03/2022	ZURICH LIFE 8169848 35		91.24		801.68 DR
27/04/2022	ZURICH LIFE 8169848 35		91.24		892.92 DR
27/05/2022	ZURICH LIFE 8169848 35		91.24		984.16 DR
27/06/2022	ZURICH LIFE 8169848 35		91.24		1,075.40 DR
			<b>1,166.64</b>	<b>91.24</b>	<b>1,075.40 DR</b>
<i>(Life Insurance Premiums) Loretan, Joshua - Accumulation (LORJOS00001A)</i>					
21/07/2021	ZURICH LIFE 8169847 35		137.40		137.40 DR
23/08/2021	ZURICH LIFE 8169847 35		174.04		311.44 DR
21/09/2021	ZURICH LIFE 8169847 35		174.04		485.48 DR
21/10/2021	ZURICH LIFE 8169847 35		174.04		659.52 DR
22/11/2021	ZURICH LIFE 816984735		174.04		833.56 DR
21/12/2021	ZURICH LIFE 8169847 35		174.04		1,007.60 DR
21/01/2022	ZURICH LIFE 8169847 35		174.04		1,181.64 DR
21/02/2022	ZURICH LIFE 8169847 35		174.04		1,355.68 DR
21/03/2022	ZURICH LIFE 8169847 35		174.04		1,529.72 DR
21/04/2022	ZURICH LIFE 8169847 35		174.04		1,703.76 DR
23/05/2022	ZURICH LIFE 8169847 35		174.04		1,877.80 DR
21/06/2022	ZURICH LIFE 8169847 35		174.04		2,051.84 DR
			<b>2,051.84</b>		<b>2,051.84 DR</b>
<b>Total Debits:</b>	<b>3,218.48</b>				
<b>Total Credits:</b>	<b>91.24</b>				

# Zurich Wealth Protection

## Annual statement



004998  
017



The Trustee For Loretan Family Superannuation  
47 Macquarie Grove  
CAVES BEACH NSW 2281

### Your adviser

Stephen Clarkson  
13 0018 0959

[www.zurich.com.au](http://www.zurich.com.au)

Phone: 131 551

[client.service@zurich.com.au](mailto:client.service@zurich.com.au)

Fax: (02) 9995 3797

Locked Bag 994

North Sydney NSW 2059

Policy number

**91084822**

5 August 2022

Dear Trustee/s,

We are pleased to enclose your annual statement for the period ending 30 June 2022.

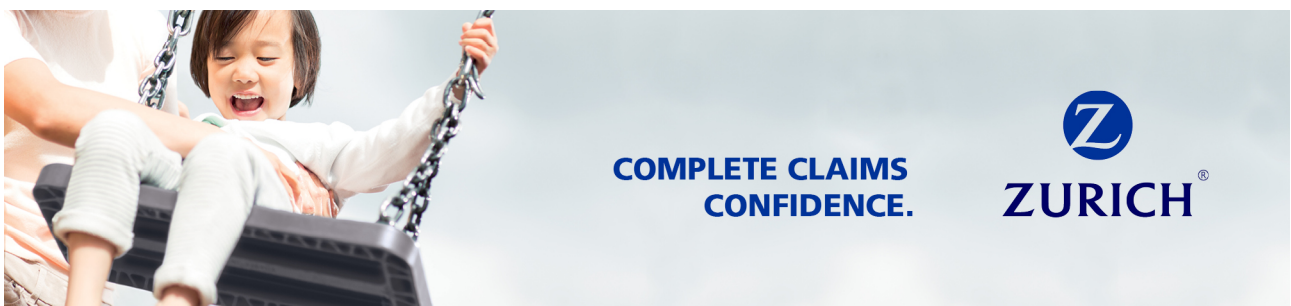
This statement is provided for information purposes only to assist you in preparing the annual return for your fund. Enclosed you will find details of the policy including cover provided, the amount of premiums paid during the statement period (including any fees or costs paid), together with other important policy information.

Please note that if you hold an Income Replacement or Income Protector policy with Zurich also, you will receive a separate Tax Deduction Notice for that policy.

**It is very important that you take time to review your statement and then keep it in a safe place.** If you have any questions about your annual statement or any of Zurich's other services, please speak to your financial adviser, Stephen Clarkson, or contact Zurich.

Yours sincerely,

Brendan Norton  
Head of Customer & Adviser Experience



## Statement details

**Statement period:** 1 July 2021 to 30 June 2022

**Your adviser**  
Stephen Clarkson  
13 0018 0959

## Policy details

**Policy owner:** The Trustee For Loretan Family Superannuation  
(Superannuation, held by external trustee)

**Policy type:** Zurich Protection Plus

**Life insured:** Mrs Alanna Loretan

## Insurance benefits

<b>Benefit type</b>	<b>Benefit amount</b>	<b>Annual premium</b>	<b>Premium paid</b>
Death & terminal illness benefit	\$1,050,000	\$1,094.88	\$1,075.40

The Death benefit is the amount that may be payable on death of the life insured. A benefit may be payable on terminal illness of 100% of your Death benefit.

All benefits are subject to the terms and conditions of the applicable policy and payable to the trustee of the fund. You must ensure any benefits paid are in accordance with your fund's trust deed and superannuation law.

The Annual premium is the annualised cost of cover as at the statement date.

The Premium paid is the amount of premium paid for the benefit during the statement period.

## Fees and costs

**The total premium paid for this policy** **\$1,075.40**

## Taxation

Insurance premiums for cover that would meet a condition of release are generally tax deductible to the complying superannuation fund. The information on premium amounts provided above is based on the price of the insurance policy and not necessarily the amount your fund can claim as a tax deduction. The amount of premium that is deductible varies depending on the type of cover. For example, premiums for life insurance cover are fully deductible whilst premiums for trauma cover are not deductible. Premiums may only be partially deductible such as for 'own' occupation disablement cover (TPD). Please contact your adviser or accountant for further information regarding the tax deductibility of premiums to your SMSF.

# Zurich Wealth Protection

## Annual statement



004997  
017



The Trustee For Loretan Family Superannuation  
47 Macquarie Grove  
CAVES BEACH NSW 2281

### Your adviser

Stephen Clarkson  
13 0018 0959

[www.zurich.com.au](http://www.zurich.com.au)

Phone: 131 551

[client.service@zurich.com.au](mailto:client.service@zurich.com.au)

Fax: (02) 9995 3797

Locked Bag 994

North Sydney NSW 2059

Policy number

**91083923**

5 August 2022

Dear Trustee/s,

We are pleased to enclose your annual statement for the period ending 30 June 2022.

This statement is provided for information purposes only to assist you in preparing the annual return for your fund. Enclosed you will find details of the policy including cover provided, the amount of premiums paid during the statement period (including any fees or costs paid), together with other important policy information.

Please note that if you hold an Income Replacement or Income Protector policy with Zurich also, you will receive a separate Tax Deduction Notice for that policy.

**It is very important that you take time to review your statement and then keep it in a safe place.** If you have any questions about your annual statement or any of Zurich's other services, please speak to your financial adviser, Stephen Clarkson, or contact Zurich.

Yours sincerely,

Brendan Norton  
Head of Customer & Adviser Experience



**COMPLETE CLAIMS  
CONFIDENCE.**



## Statement details

**Statement period:** 1 July 2021 to 30 June 2022

**Your adviser**  
Stephen Clarkson  
13 0018 0959

## Policy details

**Policy owner:** The Trustee For Loretan Family Superannuation  
(Superannuation, held by external trustee)

**Policy type:** Zurich Protection Plus

**Life insured:** Mr Joshua Loretan

## Insurance benefits

<b>Benefit type</b>	<b>Benefit amount</b>	<b>Annual premium</b>	<b>Premium paid</b>
Death & terminal illness benefit	\$861,793	\$1,273.92	\$1,252.01
TPD any occupation (linked to Death)	\$668,528	\$814.56	\$799.83

The Death benefit is the amount that may be payable on death of the life insured. A benefit may be payable on terminal illness of 100% of your Death benefit.

The Total and permanent disablement (TPD) benefit is the amount that may be payable upon total and permanent disability of the life insured which prevents them from working again in the future in accordance with the policy description.

All benefits are subject to the terms and conditions of the applicable policy and payable to the trustee of the fund. You must ensure any benefits paid are in accordance with your fund's trust deed and superannuation law.

The Annual premium is the annualised cost of cover as at the statement date.

The Premium paid is the amount of premium paid for the benefit during the statement period.

## Fees and costs

**The total premium paid for this policy** **\$2,051.84**

## Taxation

Insurance premiums for cover that would meet a condition of release are generally tax deductible to the complying superannuation fund. The information on premium amounts provided above is based on the price of the insurance policy and not necessarily the amount your fund can claim as a tax deduction. The amount of premium that is deductible varies depending on the type of cover. For example, premiums for life insurance cover are fully deductible whilst premiums for trauma cover are not deductible. Premiums may only be partially deductible such as for 'own' occupation disablement cover (TPD). Please contact your adviser or accountant for further information regarding the tax deductibility of premiums to your SMSF.

# 39400 - Income Protection Premiums

2022 Financial Year

**Preparer** Rachel Barrett

**Reviewer** Brendan Curran

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accumulation)	\$3,062.88	\$2,513.61	21.85%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$3,062.88	\$2,513.61	

## Supporting Documents

- General Ledger [Report](#)
- 2022 Zurich Income Protection - Josh.pdf [LORJOS00001A](#)

## Standard Checklist

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

Loretan Family Superannuation Fund  
**General Ledger**



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Income Protection Premiums (39400)</b>					
<u>(Income Protection Premiums) Loretan, Joshua - Accumulation (LORJOS00001A)</u>					
10/08/2021	ZURICH LIFE 2169847 3L09082021		228.51		228.51 DR
23/08/2021	ZURICH LIFE 2169847 35		257.67		486.18 DR
21/09/2021	ZURICH LIFE 2169847 35		257.67		743.85 DR
21/10/2021	ZURICH LIFE 2169847 35		257.67		1,001.52 DR
22/11/2021	ZURICH LIFE 2169847 35		257.67		1,259.19 DR
21/12/2021	ZURICH LIFE 2169847 35		257.67		1,516.86 DR
21/01/2022	ZURICH LIFE 2169847 35		257.67		1,774.53 DR
21/02/2022	ZURICH LIFE 2169847 35		257.67		2,032.20 DR
21/03/2022	ZURICH LIFE 2169847 35		257.67		2,289.87 DR
21/04/2022	ZURICH LIFE 2169847 35		257.67		2,547.54 DR
23/05/2022	ZURICH LIFE 2169847 35		257.67		2,805.21 DR
21/06/2022	ZURICH LIFE 2169847 35		257.67		3,062.88 DR
			<b>3,062.88</b>		<b>3,062.88 DR</b>

**Total Debits: 3,062.88**

**Total Credits: 0.00**

# Income protection insurance 2021/22 insurance premium summary



005317 017



The Trustee For Loretan Family Superannuation  
47 MACQUARIE GROVE  
CAVES BEACH NSW 2281

Your adviser

Mr Stephen Clarkson

[zurich.com.au](http://zurich.com.au)

Phone: 131 551

[client.service@zurich.com.au](mailto:client.service@zurich.com.au)

Fax: (02) 9995 3797

Locked Bag 994

North Sydney NSW 2059

Policy number

**91083922**

2 July 2022

Dear Sir/Madam,

Over the last financial year the premiums you have paid for your Zurich income protection policy have helped protect your most valuable asset – your income.

To help with preparation of your fund's tax return for the year ending 30 June 2022 the following table shows the premium paid on your policy throughout the financial year, and the portion of that premium considered to be for benefits that replace income.

Life insured	Cover type	Total premium paid	Portion of total premium paid for replacement of income benefit/s
Joshua Loretan	Income protection	\$3,062.88	\$3,062.88

The information contained in this letter does not constitute tax advice. We recommend you seek independent tax advice specific to your personal circumstances, from an accountant or registered tax agent.

If you have any questions, please speak to your financial adviser Mr Stephen Clarkson or contact Zurich Customer Care on 131 551. We look forward to helping you.

Yours sincerely

Brendan Norton

Head of Customer & Adviser Experience, Life & Investments



Simplify your life with My Zurich

Find out more about our 24/7 customer portal at [zurich.com.au/myzurich](http://zurich.com.au/myzurich)

MMEA-016858-2021



# 39900 - Portfolio Management Fees

2022 Financial Year

**Preparer** Rachel Barrett

**Reviewer** Brendan Curran

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
39900	Portfolio Management Fees	\$3,169.16	\$2,779.80	14.01%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$3,169.16	\$2,779.80	

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

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

# Loretan Family Superannuation Fund

## General Ledger

As at 30 June 2022



Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Portfolio Management Fees (39900)</b>					
<u>Portfolio Management Fees (39900)</u>					
19/07/2021	MANAGEMENT FEE 07/21		259.84		259.84 DR
23/08/2021	MANAGEMENT FEE 08/21		262.61		522.45 DR
22/09/2021	MANAGEMENT FEE 09/21		264.68		787.13 DR
20/10/2021	MANAGEMENT FEE 10/21		262.90		1,050.03 DR
18/11/2021	MANAGEMENT FEE 11/21		265.78		1,315.81 DR
20/12/2021	MANAGEMENT FEE 12/21		270.07		1,585.88 DR
21/01/2022	MANAGEMENT FEE 01/22		269.40		1,855.28 DR
18/02/2022	MANAGEMENT FEE 02/22		269.11		2,124.39 DR
18/03/2022	MANAGEMENT FEE 03/22		264.42		2,388.81 DR
27/04/2022	MANAGEMENT FEE 04/22		263.29		2,652.10 DR
18/05/2022	MANAGEMENT FEE 05/22		262.66		2,914.76 DR
20/06/2022	MANAGEMENT FEE 06/22		254.40		3,169.16 DR
			<b>3,169.16</b>		<b>3,169.16 DR</b>

**Total Debits: 3,169.16**

**Total Credits: 0.00**

# 44000 - Excess Contributions Tax

2022 Financial Year

**Preparer** Rachel Barrett

**Reviewer** Brendan Curran

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
LORJOS00001A	(Excess Contributions Tax) Loretan, Joshua - Accumulation (Accumulation)	\$23.29		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$23.29		

## Supporting Documents

- General Ledger [Report](#)
- 2022 ATO Excess Contributions Tax.pdf [LORJOS00001A](#)

## Standard Checklist

- Attach copy of Assessment Notice by ATO

Loretan Family Superannuation Fund  
**General Ledger**



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Excess Contributions Tax (44000)</b>					
(Excess Contributions Tax) Loretan, Joshua - Accumulation (LORJOS00001A)					
13/08/2021	Div551 FY21 Loan		23.29		23.29 DR
			<b>23.29</b>		<b>23.29 DR</b>

**Total Debits: 23.29**

**Total Credits: 0.00**



MR JOSHUA R LORETAN  
C/- BPC ACCOUNTING  
PO BOX 41  
BUDGEWOI NSW 2262

**Our reference:** 7121440833156  
**Phone:** 13 10 20  
**TFN:** 132 702 634

16 April 2021

## You made excess concessional (before tax) super contributions in 2019-20

Dear MR LORETAN

There is a cap on the amount of concessional (before tax) contributions you can make to your super each financial year without having to pay extra tax.

In the 2019-20 financial year, you have contributed more than the cap. This excess amount has been added to your income and we have updated your income tax notice of assessment. An excess concessional contributions charge has been applied as shown in the determination below.

### Your determination

Your concessional contributions cap (See further information on the reverse of page 1)	\$25,000.00
Your concessional contributions	\$26,193.02
Your excess concessional contributions	\$1,193.02
Your excess concessional contributions charge	\$23.29
Period for which your charge was calculated	1 July 2019 to 21 March 2021

## **Further information**

### **Concessional contributions cap**

Your concessional contributions cap is the basic cap plus any unused carry forward amount you may have.

For more information about concessional contributions cap, visit our website [\*\*www.ato.gov.au/carryforward\*\*](http://www.ato.gov.au/carryforward)

### **Excess concessional contributions charge**

We apply an excess concessional contributions charge because the tax on excess concessional contributions is collected later than normal income tax.

For more information about excess concessional contributions charge rate, visit our website,

[\*\*www.ato.gov.au/eccchargerate\*\*](http://www.ato.gov.au/eccchargerate)

### **Objection rights**

You can write to us and object to the assessment if you disagree with the determination.

For more information about objections, visit our website, [\*\*www.ato.gov.au/objections\*\*](http://www.ato.gov.au/objections)

If you disagree with our decision on your objection you can apply for an independent, external review. When we give you our decision we will let you know if you can apply to the Administrative Appeals Tribunal for a review or appeal to the Federal Court.

## What you need to do

You must complete the following three steps:

- Step 1** Pay your excess concessional contributions charge of \$23.29 by 10 May 2021 using the payment methods on your statement of account.
- Step 2** Pay any income tax you owe by the due date as shown on your notice of assessment.
- Step 3** Choose one of the following options for your excess concessional contributions by **15 June 2021**.

### Option 1 – Do nothing and leave the excess in your super fund(s)

The excess amount will count towards your non-concessional (after tax) contributions, which also has an annual cap.

### Option 2 – Release the excess from your super fund(s)

Release up to \$1,014.06 from your super fund(s) (your excess less 15% tax paid by the fund). Any amount you release will be increased by the 15% tax paid by the fund and will no longer count towards your non-concessional (after tax) contributions.

To release money from your super fund(s) log into myGov and complete the *Excess concessional contributions election form* by **15 June 2021**.

When you complete the election form we will ask your nominated super fund(s) to release the amount you nominated and send the money to us. We will use the money to pay any tax or Australian government debts and refund any remaining balance to you.

If you are not already registered, go to [www.ato.gov.au/onlineservices](http://www.ato.gov.au/onlineservices) to register. Alternatively you can download the form via our website [www.ato.gov.au/ecelectionform](http://www.ato.gov.au/ecelectionform) or order the form via our website [www.ato.gov.au/onlineordering](http://www.ato.gov.au/onlineordering) and send it to us.

## Your active super fund(s)

Superannuation fund name	Superannuation fund ABN	Unique super identifier	Member account identifier	Your reported account balance \$	Reported on	Insurance
LORETAN FAMILY SUPERANNUATION FUND	49 240 184 279		SMSF114149087451	\$382777.02	30 Jun 2020	
AMP ELIGIBLE ROLLOVER FUND	32 931 224 407	AMP0544AU	964111085	\$0.00	30 Jun 2020	N

If you disagree with the information your super fund(s) provided to us, you can correct it. Go to [www.ato.gov.au/eccc](http://www.ato.gov.au/eccc) for more information on how to do this.

## For more information

Visit our website, [www.ato.gov.au/supercaps](http://www.ato.gov.au/supercaps) to find out more. If you have any questions, phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

Yours sincerely

James O'Halloran  
Deputy Commissioner of Taxation





# 48100 - Division 293 Tax

2022 Financial Year

**Preparer** Rachel Barrett

**Reviewer** Brendan Curran

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
LORJOS00001A	(Division 293 Tax) Loretan, Joshua - Accumulation (Accumulation)	\$2,020.50	\$3,750.00	(46.12)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$2,020.50	\$3,750.00	

## Supporting Documents

- General Ledger [Report](#)
- 2022 ATO Division 293 Tax.pdf [LORJOS00001A](#)

## Standard Checklist

- Attach all correspondence between member and the Fund
- Attach correspondence between the ATO and the Fund

Loretan Family Superannuation Fund

# General Ledger

As at 30 June 2022



Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Division 293 Tax (48100)</b>					
(Division 293 Tax) Loretan, Joshua - Accumulation (LORJOS00001A)					
13/08/2021	Div551 FY21 Loan		2,020.50		2,020.50 DR
			<b>2,020.50</b>		<b>2,020.50 DR</b>

**Total Debits: 2,020.50**

**Total Credits: 0.00**



MR JOSHUA R LORETAN  
C/- BPC ACCOUNTING  
PO BOX 41  
BUDGEWOI NSW 2262

**Our reference:** 7121530378202  
**Phone:** 13 10 20  
**Website:** [ato.gov.au/division293](http://ato.gov.au/division293)  
**TFN:** 132 702 634  
23 April 2021

## Additional tax on concessional contributions (Division 293) notice for 2019-20

Dear JOSHUA

There is an additional tax on super contributions which reduces the tax concession for individuals whose combined income and contributions are more than the \$250,000 threshold.

### Why does the additional tax apply to you

For the 2019-20 financial year, your combined income and super contributions were more than \$250,000. This means you now have to pay an additional tax of 15% on some of your concessional contributions.

### How much additional tax do you need to pay

Your additional tax for this notice is:

Taxable super contributions	\$13,470.00
<b>Additional tax due and payable</b>	<b>\$2,020.50</b>
<b>Due date for payment</b>	<b>17 May 2021</b>

Your Payment Reference Number for this amount is: 5510 0132 7026 3435 11

### What you need to do now

There are two options for making a payment (your payment can be made using any combination of these):

1. Pay with your own money
2. Elect to release money from any of your existing super balances by completing a Division 293 election form online, instructions to do this are on the final page of this notice.

#### HOW TO PAY

Your payment reference number (PRN) is: 551001327026343511

##### BPAY®



**Bill code:** 75556  
**Ref:** 551001327026343511

##### 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](http://www.bpay.com.au)

##### CREDIT OR DEBIT CARD

Pay online with your credit or debit card at [www.governmenteasypay.gov.au/PayATO](http://www.governmenteasypay.gov.au/PayATO)

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

A card payment fee applies.

For other payment options, visit [ato.gov.au/paymentoptions](http://ato.gov.au/paymentoptions)

##### RELEASE MONEY FROM SUPER

You can ask your fund to pay some or all of the amount from your existing super balance. To do this, access our online services through myGov and complete the Division 293 election form.

## Division 293 tax notice of assessment

*Income Tax Assessment Act 1997 and Schedule 1 of the Taxation Administration Act 1953*

This is your Division 293 tax assessment for the year ended 30 June 2020.

Your additional tax (Division 293 tax) is 15% of your taxable super contributions. Your taxable super contributions are only those Division 293 super contributions that are above the threshold.

Division 293 income (see below)		\$238,470.00	(a)
Division 293 super contributions (see below)		\$25,000.00	(b)
Combined income and super contributions	(a) + (b)	\$263,470.00	(c)
Less the Division 293 threshold		\$250,000.00	(d)
Amount above the threshold	(c) - (d)	\$13,470.00	(e)
<b>Taxable super contributions</b>	the lesser of (b) or (e)	<b>\$13,470.00</b>	(f)
<b>ADDITIONAL TAX</b>	(f) x 15%	<b>\$2,020.50</b>	

Yours sincerely

**Melinda Smith**

Deputy Commissioner of Taxation

### (a) Division 293 income

Your Division 293 income is based on your taxable income and other information from your income tax return.

Taxable income	+	Reportable fringe benefit amount	=	<b>DIVISION 293 INCOME</b>
\$216,395		\$22,075		\$238,470

### (b) Division 293 super contributions

Your Division 293 super contributions are the total of all your concessional contributions, not including any that are taxed as excess concessional contributions.

#### Your concessional contributions

LORETAN FAMILY SUPERANNUATION FUND SMSF114149087451	Employer contributions	\$23,528.02
Transferred from Reserves strategy		\$2,665.00
<b>Total concessional contributions</b>		<b>\$26,193.02</b>
Less excess concessional contributions		-\$1,193.02
<b>DIVISION 293 SUPER CONTRIBUTIONS</b>		<b>\$25,000.00</b>

### Avoid interest charges

- › You need to pay the due and payable amount by the due date to avoid paying interest charges.
- › Though your election form is valid for 60 days you still need to pay by the due date to avoid interest charges.

### Releasing money from super

To release money from any of your existing super balances you can access our ATO online services through myGov and complete the Division 293 election form before 22 June 2021.

When you complete the election form we will ask your nominated super fund(s) to release the amount you elected and send the money to us.

If you are not already registered with myGov visit our website at [ato.gov.au/online-services](https://ato.gov.au/online-services) to register.

You can also download the form via our website [ato.gov.au/div293electionform](https://ato.gov.au/div293electionform), or order the form via our website [ato.gov.au/online-ordering](https://ato.gov.au/online-ordering), and send it to us.

### View your online statement of account

To view your tax and super accounts online all you need is a myGov account linked to our ATO online services.

If you are not already registered with myGov visit our website at [ato.gov.au/online-services](https://ato.gov.au/online-services) to register.

If you have a tax agent, they can also view your tax and super accounts through the Tax Agent Portal.

### If you disagree

If you disagree with:

- › the income we have used, you will need to review your income tax return.
- › the contributions reported, contact your super fund.
- › the amount of your excess concessional contributions, your options are explained in your excess concessional contributions determination.
- › our assessment, you can lodge an objection. Visit [ato.gov.au/objections](https://ato.gov.au/objections) to find out more. If you do lodge an objection to the assessment you still need to pay the due and payable amount by the due date.

### Find out more

For more information about Division 293 tax:

- › visit [ato.gov.au/division293](https://ato.gov.au/division293)
- › phone us on **13 10 20** between 8:00am and 6:00pm, Monday to Friday.

Visit our website at [ato.gov.au/contactus](https://ato.gov.au/contactus) for more contact options.

# 48500 - Income Tax Expense

2022 Financial Year

**Preparer** Rachel Barrett

**Reviewer** Brendan Curran

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	(\$3,707.85)	\$8,209.99	(145.16)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$3,707.85)	\$8,209.99	

## Supporting Documents

- 2022 Income Tax Expense.pdf 48500

## Notes

**Rachel Barrett**

**Note | 48500**

10/01/2023 18:03

\$1,927.57 current tax + -\$5,635.42 deferred tax current year transactions = -\$3,707.85

Loretan Family Superannuation Fund  
**Statement of Taxable Income**

For the year ended 30 June 2022



	<b>2022</b>
	<b>\$</b>
Benefits accrued as a result of operations	(8,572.42)
<b>Less</b>	
Realised Accounting Capital Gains	550.73
Accounting Trust Distributions	23,792.70
Non Taxable Contributions	3,165.24
	<u>27,508.67</u>
<b>Add</b>	
Other Non Deductible Expenses	2,043.79
Decrease in MV of investments	55,616.86
Franking Credits	4,687.43
Foreign Credits	811.35
Net Capital Gains	4,804.00
Taxable Trust Distributions	12,525.32
Distributed Foreign income	5,103.37
	<u>85,592.12</u>
SMSF Annual Return Rounding	(2.03)
<b>Taxable Income or Loss</b>	<u>49,509.00</u>
Income Tax on Taxable Income or Loss	7,426.35
<b>Less</b>	
Franking Credits	4,687.43
Foreign Credits	811.35
	<u>1,927.57</u>
<b>CURRENT TAX OR REFUND</b>	<u>1,927.57</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(2,496.00)
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>(309.43)</u>

# Loretan Family Superannuation 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)
<b>Revaluations</b>					
IAF.AX	iShares Core Composite Bond Etf	(5,303.18)	(1,767.72)	(3,535.46)	(3,535.46)
GOLD.AX	Global X Metal Securities Australia Limited.	9,802.21	3,267.40	6,534.81	6,534.81
IOO.AX	iShares Global 100 Etf	(2,155.14)	(718.38)	(1,436.76)	(1,436.76)
IEM.AX	iShares MSCI Emerging Markets Etf	(25,694.62)	(8,564.87)	(17,129.75)	(17,129.75)
VAS.AX	Vanguard Australian Shares Index Etf	(27,257.95)	(9,085.99)	(18,171.96)	(18,171.96)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(4,335.64)	(1,445.21)	(2,890.43)	(2,890.43)
REIT.AX	VanEck FTSE International Property (Hedged) Etf	(672.54)	(224.18)	(448.36)	(448.36)
		(55,616.86)	(18,538.95)	(37,077.91)	(37,077.91)
<b>Tax Deferred Distributions</b>					
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(0.03)	0.00	(0.03)	(0.03)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(0.84)	0.00	(0.84)	(0.84)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(1.67)	0.00	(1.67)	(1.67)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(1.19)	0.00	(1.19)	(1.19)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(1.99)	0.00	(1.99)	(1.99)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(1.23)	0.00	(1.23)	(1.23)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(1.93)	0.00	(1.93)	(1.93)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(1.23)	0.00	(1.23)	(1.23)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(0.79)	0.00	(0.79)	(0.79)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(2.48)	0.00	(2.48)	(2.48)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(1.48)	0.00	(1.48)	(1.48)



**Loretan Family Superannuation 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)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(9.92)	0.00	(9.92)	(9.92)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.99	0.00	0.99	0.99
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	1.60	0.00	1.60	1.60
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.95	0.00	0.95	0.95
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	1.55	0.00	1.55	1.55
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	1.19	0.00	1.19	1.19
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.76	0.00	0.76	0.76
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	1.99	0.00	1.99	1.99
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.84	0.00	0.84	0.84
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	1.34	0.00	1.34	1.34
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	7.97	0.00	7.97	7.97
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.99	0.00	0.99	0.99
REIT.AX	VanEck FTSE International Property (Hedged) Etf	106.57	0.00	106.57	106.57
VAS.AX	Vanguard Australian Shares Index Etf	3.33	0.00	3.33	3.33
VAS.AX	Vanguard Australian Shares Index Etf	7.11	0.00	7.11	7.11
VAS.AX	Vanguard Australian Shares Index Etf	3.55	0.00	3.55	3.55
VAS.AX	Vanguard Australian Shares Index Etf	9.99	0.00	9.99	9.99
VAS.AX	Vanguard Australian Shares Index Etf	5.77	0.00	5.77	5.77
VAS.AX	Vanguard Australian Shares Index Etf	8.88	0.00	8.88	8.88
VAS.AX	Vanguard Australian Shares Index Etf	5.55	0.00	5.55	5.55
VAS.AX	Vanguard Australian Shares Index Etf	1.78	0.00	1.78	1.78

**Loretan Family Superannuation 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)
VAS.AX	Vanguard Australian Shares Index Etf	3.33	0.00	3.33	3.33
VAS.AX	Vanguard Australian Shares Index Etf	1.69	0.00	1.69	1.69
VAS.AX	Vanguard Australian Shares Index Etf	(17.32)	0.00	(17.32)	(17.32)
VAS.AX	Vanguard Australian Shares Index Etf	(94.61)	0.00	(94.61)	(94.61)
VAS.AX	Vanguard Australian Shares Index Etf	(5.55)	0.00	(5.55)	(5.55)
VAS.AX	Vanguard Australian Shares Index Etf	(13.77)	0.00	(13.77)	(13.77)
VAS.AX	Vanguard Australian Shares Index Etf	(9.77)	0.00	(9.77)	(9.77)
VAS.AX	Vanguard Australian Shares Index Etf	(13.10)	0.00	(13.10)	(13.10)
VAS.AX	Vanguard Australian Shares Index Etf	(5.77)	0.00	(5.77)	(5.77)
VAS.AX	Vanguard Australian Shares Index Etf	(7.11)	0.00	(7.11)	(7.11)
VAS.AX	Vanguard Australian Shares Index Etf	(15.55)	0.00	(15.55)	(15.55)
VAS.AX	Vanguard Australian Shares Index Etf	(9.99)	0.00	(9.99)	(9.99)
VAS.AX	Vanguard Australian Shares Index Etf	(6.66)	0.00	(6.66)	(6.66)
VAS.AX	Vanguard Australian Shares Index Etf	(49.30)	0.00	(49.30)	(49.30)
VAS.AX	Vanguard Australian Shares Index Etf	(2.67)	0.00	(2.67)	(2.67)
VAS.AX	Vanguard Australian Shares Index Etf	(9.99)	0.00	(9.99)	(9.99)
VAS.AX	Vanguard Australian Shares Index Etf	(16.88)	0.00	(16.88)	(16.88)
VAS.AX	Vanguard Australian Shares Index Etf	(9.55)	0.00	(9.55)	(9.55)
VAS.AX	Vanguard Australian Shares Index Etf	(10.22)	0.00	(10.22)	(10.22)
VAS.AX	Vanguard Australian Shares Index Etf	(14.21)	0.00	(14.21)	(14.21)
VAS.AX	Vanguard Australian Shares Index Etf	(5.55)	0.00	(5.55)	(5.55)

# Loretan Family Superannuation 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)
VAS.AX	Vanguard Australian Shares Index Etf	(11.77)	0.00	(11.77)	(11.77)
VAS.AX	Vanguard Australian Shares Index Etf	(294.49)	0.00	(294.49)	(294.49)
VAS.AX	Vanguard Australian Shares Index Etf	(13.77)	0.00	(13.77)	(13.77)
VAS.AX	Vanguard Australian Shares Index Etf	(6.88)	0.00	(6.88)	(6.88)
		(491.56)	0.00	(491.56)	(491.56)
<b>Total</b>		(56,108.42)	(18,538.95)	(37,569.47)	(37,569.47)
<b>Deferred Tax Liability (Asset) Summary</b>					
<b>Opening Balance</b>		10,232.53			
<b>Current Year Transactions</b>		(5,635.42)			
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		0.00			
<b>Closing Balance</b>		4,597.11			

# 49000 - Profit/Loss Allocation Account

2022 Financial Year

**Preparer** Rachel Barrett

**Reviewer** Brendan Curran

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	(\$4,864.57)	\$104,388.21	(104.66)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$4,864.57)	\$104,388.21	

## Supporting Documents

No supporting documents

## 50000 - Members

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
LORALA00001A	Loretan, Alanna - Accumulation (Accumulation)	(\$131,507.41)		\$6,433.45	\$1,075.40	(\$589.79)	(\$124,588.35)	(5.26)%
LORJOS00001A	Loretan, Joshua - Accumulation (Accumulation)	(\$449,425.84)	(\$34,179.02)	\$22,585.30	\$5,114.72	\$4,424.51	(\$451,480.33)	0.46%
<b>TOTAL</b>		<b>Opening Balance</b>	<b>Contribution Income</b>	<b>Earnings</b>	<b>Member Payments</b>	<b>Tax &amp; Fees</b>	<b>Closing Balance</b>	
		(\$580,933.25)	(\$34,179.02)	\$29,018.75	\$6,190.12	\$3,834.72	(\$576,068.68)	

### Supporting Documents

- Members Summary [Report](#)
- Members Statements [Report](#)

### Standard Checklist

- Attach copies of Members Statements

# Loretan Family Superannuation Fund

## Members Statement



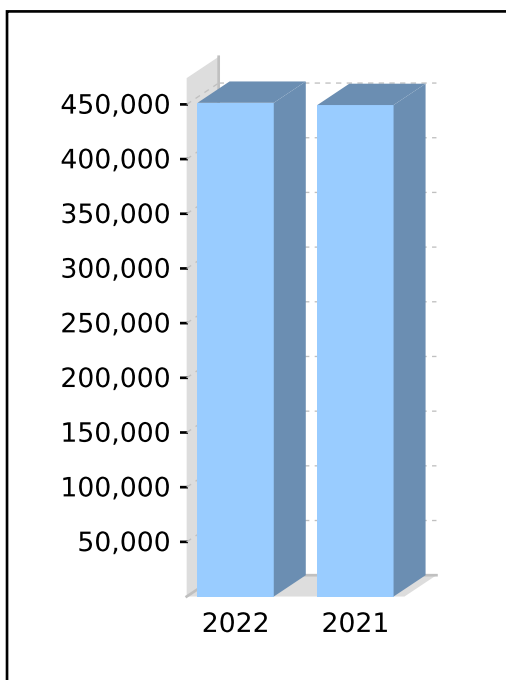
Joshua Loretan  
 47 Macquarie Grove  
 Caves Beach, New South Wales, 2281, Australia

### Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	51	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	451,480.33
Date Joined Fund:	23/06/2017		
Service Period Start Date:	01/02/1990		
Date Left Fund:			
Member Code:	LORJOS00001A		
Account Start Date:	23/06/2017		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

### Your Balance

<b>Total Benefits</b>	<b>451,480.33</b>
<u>Preservation Components</u>	
Preserved	451,395.83
Unrestricted Non Preserved	84.50
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	11,033.82
Taxable	440,446.51



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	449,425.84	381,632.39
<u>Increases to Member account during the period</u>		
Employer Contributions	31,013.78	20,654.40
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)	3,165.24	100.00
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(22,585.30)	64,363.74
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	4,652.07	3,098.15
Income Tax	(2,271.35)	6,081.97
No TFN Excess Contributions Tax		
Excess Contributions Tax	23.29	
Refund Excess Contributions		
Division 293 Tax	2,020.50	3,750.00
Insurance Policy Premiums Paid	5,114.72	4,394.57
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	451,480.33	449,425.84

# Loretan Family Superannuation Fund

## Members Statement



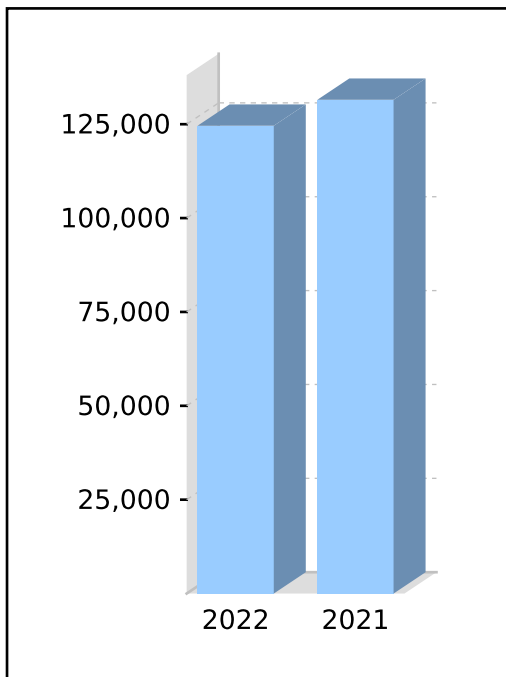
Alanna Margaret Loretan  
 47 Macquarie Grove  
 Caves Beach, New South Wales, 2281, Australia

### Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	51	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	124,588.35
Date Joined Fund:	23/06/2017		
Service Period Start Date:	01/02/1988		
Date Left Fund:			
Member Code:	LORALA00001A		
Account Start Date:	23/06/2017		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

### Your Balance

<b>Total Benefits</b>	<b>124,588.35</b>
<u>Preservation Components</u>	
Preserved	124,450.56
Unrestricted Non Preserved	137.79
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	10,034.23
Taxable	114,554.12



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	131,507.41	93,768.02
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		22,747.57
Net Earnings	(6,433.45)	17,743.34
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax	(589.79)	1,700.80
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	1,075.40	1,050.72
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	124,588.35	131,507.41

Loretan Family Superannuation 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
<b>Joshua Loretan (Age: 51)</b>											
LORJOS00001A - Accumulation											
449,425.84	34,179.02		(22,585.30)			6,695.86	(2,271.35)		5,114.72		451,480.33
<b>449,425.84</b>	<b>34,179.02</b>		<b>(22,585.30)</b>			<b>6,695.86</b>	<b>(2,271.35)</b>		<b>5,114.72</b>		<b>451,480.33</b>
<b>Alanna Margaret Loretan (Age: 51)</b>											
LORALA00001A - Accumulation											
131,507.41			(6,433.45)				(589.79)		1,075.40		124,588.35
<b>131,507.41</b>			<b>(6,433.45)</b>				<b>(589.79)</b>		<b>1,075.40</b>		<b>124,588.35</b>
<b>580,933.25</b>	<b>34,179.02</b>		<b>(29,018.75)</b>			<b>6,695.86</b>	<b>(2,861.14)</b>		<b>6,190.12</b>		<b>576,068.68</b>



# 60400 - Bank Accounts

2022 Financial Year

**Preparer** Rachel Barrett

**Reviewer** Brendan Curran

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
BWA9330	Bankwest Business Zero Transaction Account #9330	\$908.76	\$328.24	176.86%
MBL5893	Macquarie Cash Management Account #5893	\$2,932.73	\$1,023.95	186.41%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$3,841.49	\$1,352.19	

## Supporting Documents

- Bank Statement Report [Report](#)
- 2022 Bank Statements - Bankwest Business Zero Transaction Account '9330.pdf [BWA9330](#)
- 2022 StockSpot Audit Report.pdf [MBL5893](#)
- 2022 StockSpot Cash Transactions Report.pdf [MBL5893](#)

## 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

# Loretan Family Superannuation Fund

## Bank Statement Report



For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60400 / BWA9330  
**Account Name:** Bankwest Business Zero Transaction Account #9330  
**BSB and Account Number:** 302186 79330

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 328.24		\$ 36,726.01		\$ 37,306.53		\$ 908.76	None - Manually Input or Import

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			328.24		
06/07/2021	ASIC Fee 2021	55.00		273.24		
21/07/2021	ZURICH LIFE 2169847 35 [DISHONOURED ITEM]	228.51		44.73		
21/07/2021	ZURICH LIFE 8169847 35	137.40		(92.67)		
21/07/2021	ZURICH LIFE 2169847 35 [DISHONOURED ITEM]		228.51	135.84		
22/07/2021	OUTWARD DISHONOUR FEE	10.00		125.84		
23/07/2021	STOCKSPOT WITHDRAWAL [LORETAN FAMILY S STOCKSPOT WITHDRAW]		2,426.00	2,551.84		
27/07/2021	ZURICH LIFE 1169847 35	71.76		2,480.08		
30/07/2021	DEBIT INTEREST	0.02		2,480.06		
09/08/2021	QUICKSUPER QUICKSPR3021521065		2,142.78	4,622.84		
10/08/2021	ZURICH LIFE 2169847 3L09082021	228.51		4,394.33		
13/08/2021	Div551 FY21 Loan	2,425.55		1,968.78		
13/08/2021	LORETAN,JOSHUA R August 2021 [August 2021]	1,000.00		968.78		
23/08/2021	ZURICH LIFE 2169847 35	257.67		711.11		
23/08/2021	ZURICH LIFE 8169847 35	174.04		537.07		
25/08/2021	SMSF Tax		1,547.00	2,084.07		
25/08/2021	QUICKSUPER QUICKSPR3032268848		324.83	2,408.90		

**Loretan Family Superannuation Fund**  
**Bank Statement Report**



For The Period 01 July 2021 to 30 June 2022

<b>Date</b>	<b>Description</b>	<b>Debit \$</b>	<b>Credit \$</b>	<b>Ledger Balance \$</b>	<b>Statement Balance \$</b>	<b>Variance \$</b>
26/08/2021	SMSF Tax	1,547.00		861.90		
27/08/2021	ZURICH LIFE 1169847 35	91.24		770.66		
08/09/2021	QUICKSUPER QUICKSPR3041305041		2,613.39	3,384.05		
13/09/2021	LORETAN,JOSHUA R August 2021 [August 2021]	2,384.05		1,000.00		
14/09/2021	ATO ATO001100015036916		2,876.85	3,876.85		
17/09/2021	LORETAN,JOSHUA R August 2021 [August 2021]	2,876.85		1,000.00		
21/09/2021	ZURICH LIFE 2169847 35	257.67		742.33		
21/09/2021	ZURICH LIFE 8169847 35	174.04		568.29		
27/09/2021	ZURICH LIFE 1169847 35	91.24		477.05		
21/10/2021	ZURICH LIFE 8169847 35	174.04		303.01		
21/10/2021	ZURICH LIFE 2169847 35	257.67		45.34		
27/10/2021	ZURICH LIFE 1169847 35	91.24		(45.90)		
28/10/2021	DISHONOURED ITEM		91.24	45.34		
28/10/2021	OUTWARD DISHONOUR FEE	10.00		35.34		
29/10/2021	DEBIT INTEREST	0.01		35.33		
02/11/2021	From Josh Loretan		2,000.00	2,035.33		
03/11/2021	Sept 2021 Tax JL	624.00		1,411.33		
04/11/2021	ZURICH LIFE 8169848 3L03112021	91.24		1,320.09		
08/11/2021	QUICKSUPER QUICKSPR3080211006		2,875.16	4,195.25		
12/11/2021	LORETAN,JOSHUA R Oct 21 [Oct 21]	3,195.25		1,000.00		
22/11/2021	ZURICH LIFE 2169847 35	257.67		742.33		

**Loretan Family Superannuation Fund**  
**Bank Statement Report**



For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
22/11/2021	ZURICH LIFE 816984735	174.04		568.29		
29/11/2021	ZURICH LIFE 8169848 35	91.24		477.05		
08/12/2021	QUICKSUPER QUICKSPR3101022549		2,559.53	3,036.58		
09/12/2021	LORETAN,JOSHUA R Nov 2021 [Nov 2021]	2,036.58		1,000.00		
21/12/2021	ZURICH LIFE 2169847 35	257.67		742.33		
21/12/2021	ZURICH LIFE 8169847 35	174.04		568.29		
29/12/2021	ZURICH LIFE 8169848 35	91.24		477.05		
10/01/2022	QUICKSUPER QUICKSPR3120592559		457.31	934.36		
20/01/2022	ATO ATO002000016161328		3,545.28	4,479.64		
21/01/2022	Feb 22 Tax Instalment JL	624.00		3,855.64		
21/01/2022	LORETAN,JOSHUA R Jan 2022 [Jan 2022]	2,423.93		1,431.71		
21/01/2022	ZURICH LIFE 2169847 35	257.67		1,174.04		
21/01/2022	ZURICH LIFE 8169847 35	174.04		1,000.00		
27/01/2022	ZURICH LIFE 8169848 35	91.24		908.76		
01/02/2022	ATO ATO005000015822538		1,531.24	2,440.00		
09/02/2022	Jan 2022 [LORETAN,JOSHUA R Jan 2021]	1,440.00		1,000.00		
15/02/2022	QUICKSUPER QUICKSPR3145039779		667.52	1,667.52		
15/02/2022	QUICKSUPER QUICKSPR3145039781		1,112.61	2,780.13		
16/02/2022	Jan 2022 [LORETAN,JOSHUA R Jan 2022]	1,780.13		1,000.00		
21/02/2022	ZURICH LIFE 8169847 35	174.04		825.96		
21/02/2022	ZURICH LIFE 2169847 35	257.67		568.29		

**Loretan Family Superannuation Fund**  
**Bank Statement Report**



For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
28/02/2022	ZURICH LIFE 8169848 35	91.24		477.05		
08/03/2022	QUICKSUPER QUICKSPR3160006035		1,765.50	2,242.55		
10/03/2022	LORETAN,JOSHUA R Feb 2022 [Feb 2022]	1,242.55		1,000.00		
21/03/2022	ZURICH LIFE 8169847 35	174.04		825.96		
21/03/2022	ZURICH LIFE 2169847 35	257.67		568.29		
28/03/2022	ZURICH LIFE 8169848 35	91.24		477.05		
08/04/2022	QUICKSUPER QUICKSPR3182090035		2,649.78	3,126.83		
11/04/2022	LORETAN,JOSHUA R March 2022 [March 2022]	2,126.83		1,000.00		
21/04/2022	ZURICH LIFE 2169847 35	257.67		742.33		
21/04/2022	ZURICH LIFE 8169847 35	174.04		568.29		
27/04/2022	ZURICH LIFE 8169848 35	91.24		477.05		
10/05/2022	QUICKSUPER QUICKSPR3203035515		2,277.81	2,754.86		
16/05/2022	LORETAN,JOSHUA R April 2022 [April 2022]	1,754.86		1,000.00		
23/05/2022	ZURICH LIFE 8169847 35	174.04		825.96		
23/05/2022	ZURICH LIFE 2169847 35	257.67		568.29		
27/05/2022	ZURICH LIFE 8169848 35	91.24		477.05		
08/06/2022	QUICKSUPER QUICKSPR3224207538		1,933.76	2,410.81		
13/06/2022	LORETAN,JOSHUA R May 2022 [May 2022]	1,410.81		1,000.00		
21/06/2022	ZURICH LIFE 2169847 35	257.67		742.33		
21/06/2022	ZURICH LIFE 8169847 35	174.04		568.29		
24/06/2022	QUICKSUPER QUICKSPR3236302024		1,680.43	2,248.72		

Loretan Family Superannuation Fund  
**Bank Statement Report**



For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
27/06/2022	LORETAN,JOSHUA R May 2022 [May 2022]	1,248.72		1,000.00		
27/06/2022	ZURICH LIFE 8169848 35	91.24		908.76		
30/06/2022	CLOSING BALANCE			908.76		
		<u>36,726.01</u>	<u>37,306.53</u>			

# Loretan Family Superannuation Fund

## Bank Statement Report



For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60400 / MBL5893  
**Account Name:** Macquarie Cash Management Account #5893  
**BSB and Account Number:** 182512 965515893

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 1,023.95		\$ 41,805.80		\$ 43,714.58		\$ 2,932.73	BGL Bank Data Service

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			1,023.95		
12/07/2021	DJRE DST 001261769790 [Amount Receivable]		578.07	1,602.02		
13/07/2021	IEM PAYMENT JUL21/00807784 [Amount Receivable]		836.56	2,438.58		
13/07/2021	IOO PAYMENT JUL21/00818600 [Amount Receivable]		550.94	2,989.52		
13/07/2021	IAF PAYMENT JUL21/00806508 [Amount Receivable]		269.69	3,259.21		
15/07/2021	BUY 32 VAS [BUY 29 IEM] [SELL 28 IOO] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	2,378.85		880.36		
16/07/2021	VAS PAYMENT JUL21/00835530 [Amount Receivable]		1,422.24	2,302.60		
19/07/2021	MANAGEMENT FEE 07/21	259.84		2,042.76		
20/07/2021	BUY 26 VAS [SELL 2 DJRE] [SELL 1 IAF] [SELL 2 IOO] [SELL 19 IEM] [SELL 9 GOLD] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)		1,372.52	3,415.28		
23/07/2021	STOCKSPOT WITHDRAWAL [LORETAN FAMILY S STOCKSPOT WITHDRAW]	2,426.00		989.28		
30/07/2021	MACQUARIE CMA INTEREST PAID		0.17	989.45		
13/08/2021	LORETAN,JOSHUA R August 2021 [August 2021]		1,000.00	1,989.45		
23/08/2021	MANAGEMENT FEE 08/21	262.61		1,726.84		
31/08/2021	MACQUARIE CMA INTEREST PAID		0.17	1,727.01		
13/09/2021	LORETAN,JOSHUA R August 2021 [August 2021]		2,384.05	4,111.06		

**Loretan Family Superannuation Fund**  
**Bank Statement Report**



For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
14/09/2021	BUY 57 IEM [BUY 16 GOLD] [SELL 47 VAS] [PAYMENT TO CPOMAL: OPENMARKETS (CP) - BU] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	3,170.05		941.01		
17/09/2021	LORETAN,JOSHUA R August 2021 [August 2021]		2,876.85	3,817.86		
20/09/2021	BUY 31 VAS [Bght 31 VAS @ 94.1500 292292]	2,918.65		899.21		
22/09/2021	MANAGEMENT FEE 09/21	264.68		634.53		
30/09/2021	MACQUARIE CMA INTEREST PAID		0.20	634.73		
18/10/2021	VAS PAYMENT OCT21/00836510		3,656.27	4,291.00		
20/10/2021	IAF PAYMENT OCT21/00806385 [System Matched Income Data]		137.13	4,428.13		
20/10/2021	MANAGEMENT FEE 10/21	262.90		4,165.23		
22/10/2021	Withdrawal from MBLA - Bulk Settlement [SELL 16 VAS] [BUY 10 GOLD] [BUY 22 IAF] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	3,116.77		1,048.46		
29/10/2021	MACQUARIE CMA INTEREST PAID		0.09	1,048.55		
12/11/2021	LORETAN,JOSHUA R Oct 21 [Oct 21]		3,195.25	4,243.80		
17/11/2021	Bght 53 VAS @ 96.1700 734652 [SELL 17 GOLD] [SELL 16 IOO] [BUY 55 IEM] [BUY 53 VAS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	3,304.53		939.27		
18/11/2021	MANAGEMENT FEE 11/21	265.78		673.49		
30/11/2021	MACQUARIE CMA INTEREST PAID		0.07	673.56		
09/12/2021	LORETAN,JOSHUA R Nov 2021 [Nov 2021]		2,036.58	2,710.14		
14/12/2021	Bght 25 VAS @ 94.5700 939585 [SELL 24 IOO] [BUY 8 GOLD] [BUY 25 VAS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	1,628.97		1,081.17		
20/12/2021	MANAGEMENT FEE 12/21	270.07		811.10		



**Loretan Family Superannuation Fund**  
**Bank Statement Report**



For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
31/12/2021	MACQUARIE CMA INTEREST PAID		0.02	811.12		
05/01/2022	IOO PAYMENT JAN22/00818347 [System Matched Income Data]		343.85	1,154.97		
05/01/2022	IEM PAYMENT JAN22/00807423 [System Matched Income Data]		1,515.77	2,670.74		
10/01/2022	Withdrawal from MBLA - Bulk Settlement [BUY 92 IEM] [SELL 45 VAS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	1,867.50		803.24		
13/01/2022	DJRE DST 001270590890 [System Matched Income Data]		540.12	1,343.36		
18/01/2022	IAF PAYMENT JAN22/00806090 [System Matched Income Data]		133.36	1,476.72		
19/01/2022	VAS PAYMENT JAN22/00836697		1,852.80	3,329.52		
21/01/2022	MANAGEMENT FEE 01/22	269.40		3,060.12		
21/01/2022	LORETAN,JOSHUA R Jan 2022 [Jan 2022]		2,423.93	5,484.05		
24/01/2022	Bght 64 VAS @ 93.7775 1183617 [SELL 8 GOLD] [SELL 14 IAF] [BUY 17 IOO] [BUY 45 VAS] [SELL 42 IEM] [SELL 11 GOLD] [BUY 16 IAF] [BUY 64 VAS] [Withdrawal from MBLA - Bulk Settlement] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	2,425.06		3,058.99		
24/01/2022	Bght 64 VAS @ 93.7775 1183617 [SELL 8 GOLD] [SELL 14 IAF] [BUY 17 IOO] [BUY 45 VAS] [SELL 42 IEM] [SELL 11 GOLD] [BUY 16 IAF] [BUY 64 VAS] [Withdrawal from MBLA - Bulk Settlement] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	2,276.60		782.39		
31/01/2022	MACQUARIE CMA INTEREST PAID		0.05	782.44		
09/02/2022	Jan 2022 [LORETAN,JOSHUA R Jan 2021]		1,440.00	2,222.44		
16/02/2022	Jan 2022 [LORETAN,JOSHUA R Jan 2022]		1,780.13	4,002.57		
18/02/2022	BUY 29 IAF [Bght 29 IAF @ 107.7400 1396210]	3,124.46		878.11		
18/02/2022	MANAGEMENT FEE 02/22	269.11		609.00		
28/02/2022	MACQUARIE CMA INTEREST PAID		0.05	609.05		

**Loretan Family Superannuation Fund**  
**Bank Statement Report**



For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
10/03/2022	LORETAN,JOSHUA R Feb 2022 [Feb 2022]		1,242.55	1,851.60		
18/03/2022	MANAGEMENT FEE 03/22	264.42		1,587.18		
11/04/2022	LORETAN,JOSHUA R March 2022 [March 2022]		2,126.83	3,714.01		
14/04/2022	Withdrawal from MBLA - Bulk Settlement [BUY 21 IOO] [BUY 244 IEM] [SELL 119 VAS] [SELL 10 GOLD] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	2,961.38		752.63		
20/04/2022	VAS PAYMENT APR22/00836991		5,436.77	6,189.40		
21/04/2022	BUY 65 IEM [BUY 15 IAF] [Withdrawal from MBLA - Bulk Settlement]	5,357.96		831.44		
21/04/2022	IAF PAYMENT APR22/00805724		146.84	978.28		
27/04/2022	MANAGEMENT FEE 04/22	263.29		714.99		
29/04/2022	MACQUARIE CMA INTEREST PAID		0.09	715.08		
16/05/2022	LORETAN,JOSHUA R April 2022 [April 2022]		1,754.86	2,469.94		
17/05/2022	SELL 46 IEM [BUY 70 VAS] [BUY 69 DJRE] [SELL 7 GOLD] [SELL 18 IAF] [Bght 70 VAS @ 90.5100 1952573] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	1,679.86		790.08		
18/05/2022	MANAGEMENT FEE 05/22	262.66		527.42		
13/06/2022	LORETAN,JOSHUA R May 2022 [May 2022]		1,410.81	1,938.23		
20/06/2022	MANAGEMENT FEE 06/22	254.40		1,683.83		
27/06/2022	LORETAN,JOSHUA R May 2022 [May 2022]		1,248.72	2,932.55		
30/06/2022	MACQUARIE CMA INTEREST PAID		0.18	2,932.73		
30/06/2022	CLOSING BALANCE			2,932.73		
		<u>41,805.80</u>	<u>43,714.58</u>			



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BSB Number	<b>302-186</b>
Account Number	<b>007933-0</b>
Period	<b>1 May 21 - 30 Jul 21</b>
Page 1 of 1	Statement Number 16

Account of: LORETAN FAMILY SUPERANNUATION FUND  
LORETAN FAMILY SUPER PTY LTD

Note: DR - indicates debit balance

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 007933-0				
Date	Particulars	Debit	Credit	Balance
01 MAY 21	<b>OPENING BALANCE</b>			<b>\$14.06</b>
10 MAY 21	QUICKSUPER QUICKSPR2957997648		\$2,218.15	\$2,232.21
17 MAY 21	ZURICH LIFE 1169847 3L14052021	\$71.76		\$2,160.45
21 MAY 21	ZURICH LIFE 2169847 35	\$228.51		\$1,931.94
21 MAY 21	ZURICH LIFE 8169847 35	\$137.40		\$1,794.54
25 MAY 21	May 2021	\$1,400.00		\$394.54
27 MAY 21	ZURICH LIFE 1169847 35	\$71.76		\$322.78
31 MAY 21	April 21 PAYG	\$316.00		\$6.78
08 JUN 21	QUICKSUPER QUICKSPR2980183756		\$1,761.60	\$1,768.38
10 JUN 21	May 2021	\$1,368.38		\$400.00
18 JUN 21	QUICKSUPER QUICKSPR2987623859		\$847.20	\$1,247.20
21 JUN 21	ZURICH LIFE 2169847 35	\$228.51		\$1,018.69
21 JUN 21	ZURICH LIFE 8169847 35	\$137.40		\$881.29
23 JUN 21	Josh	\$481.29		\$400.00
28 JUN 21	ZURICH LIFE 1169847 35	\$71.76		\$328.24
06 JUL 21	ASIC Fee 2021	\$55.00		\$273.24
21 JUL 21	ZURICH LIFE 2169847 35	\$228.51		\$44.73
21 JUL 21	ZURICH LIFE 8169847 35	\$137.40		\$92.67DR
22 JUL 21	DISHONOURD ITEM		\$228.51	\$135.84
22 JUL 21	OUTWARD DISHONOUR FEE	\$10.00		\$125.84
23 JUL 21	LORETAN FAMILY S STOCKSPOT WITHDRAW		\$2,426.00	\$2,551.84
27 JUL 21	ZURICH LIFE 1169847 35	\$71.76		\$2,480.08
30 JUL 21	DEBIT INTEREST	\$0.02		\$2,480.06
30 JUL 21	<b>CLOSING BALANCE</b>			<b>\$2,480.06</b>
	TOTAL DEBITS	\$5,015.46		
	TOTAL CREDITS		\$7,481.46	

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BSB Number	<b>302-186</b>
Account Number	<b>007933-0</b>
Period	<b>31 Jul 21 - 29 Oct 21</b>
Page 1 of 1	Statement Number 17

Account of: LORETAN FAMILY SUPERANNUATION FUND  
LORETAN FAMILY SUPER PTY LTD

Note: DR - indicates debit balance

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 007933-0				
Date	Particulars	Debit	Credit	Balance
31 JUL 21	<b>OPENING BALANCE</b>			<b>\$2,480.06</b>
09 AUG 21	QUICKSUPER QUICKSPR3021521065		\$2,142.78	\$4,622.84
10 AUG 21	ZURICH LIFE 2169847 3L09082021	\$228.51		\$4,394.33
13 AUG 21	Div551 FY21 Loan	\$2,425.55		\$1,968.78
13 AUG 21	August 2021	\$1,000.00		\$968.78
23 AUG 21	ZURICH LIFE 2169847 35	\$257.67		\$711.11
23 AUG 21	ZURICH LIFE 8169847 35	\$174.04		\$537.07
25 AUG 21	SMSF Tax		\$1,547.00	\$2,084.07
25 AUG 21	QUICKSUPER QUICKSPR3032268848		\$324.83	\$2,408.90
26 AUG 21	SMSF Tax	\$1,547.00		\$861.90
27 AUG 21	ZURICH LIFE 1169847 35	\$91.24		\$770.66
08 SEP 21	QUICKSUPER QUICKSPR3041305041		\$2,613.39	\$3,384.05
13 SEP 21	August 2021	\$2,384.05		\$1,000.00
14 SEP 21	ATO ATO001100015036916		\$2,876.85	\$3,876.85
16 SEP 21	August 2021	\$2,876.85		\$1,000.00
21 SEP 21	ZURICH LIFE 2169847 35	\$257.67		\$742.33
21 SEP 21	ZURICH LIFE 8169847 35	\$174.04		\$568.29
27 SEP 21	ZURICH LIFE 1169847 35	\$91.24		\$477.05
21 OCT 21	ZURICH LIFE 8169847 35	\$174.04		\$303.01
21 OCT 21	ZURICH LIFE 2169847 35	\$257.67		\$45.34
27 OCT 21	ZURICH LIFE 1169847 35	\$91.24		\$45.90DR
28 OCT 21	DISHONoured ITEM		\$91.24	\$45.34
28 OCT 21	OUTWARD DISHONOUR FEE	\$10.00		\$35.34
29 OCT 21	DEBIT INTEREST	\$0.01		\$35.33
29 OCT 21	<b>CLOSING BALANCE</b>			<b>\$35.33</b>
	TOTAL DEBITS	\$12,040.82		
	TOTAL CREDITS		\$9,596.09	

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BSB Number	<b>302-186</b>
Account Number	<b>007933-0</b>
Period	<b>30 Oct 21 - 28 Jan 22</b>
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Account of: LORETAN FAMILY SUPERANNUATION FUND  
LORETAN FAMILY SUPER PTY LTD

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 007933-0				
Date	Particulars	Debit	Credit	Balance
30 OCT 21	<b>OPENING BALANCE</b>			<b>\$35.33</b>
02 NOV 21	From Josh Loretan		\$2,000.00	\$2,035.33
03 NOV 21	Sept 2021 Tax JL	\$624.00		\$1,411.33
04 NOV 21	ZURICH LIFE 8169848 3L03112021	\$91.24		\$1,320.09
08 NOV 21	QUICKSUPER QUICKSPR3080211006		\$2,875.16	\$4,195.25
12 NOV 21	Oct 21	\$3,195.25		\$1,000.00
22 NOV 21	ZURICH LIFE 2169847 35	\$257.67		\$742.33
22 NOV 21	ZURICH LIFE 8169847 35	\$174.04		\$568.29
29 NOV 21	ZURICH LIFE 8169848 35	\$91.24		\$477.05
08 DEC 21	QUICKSUPER QUICKSPR3101022549		\$2,559.53	\$3,036.58
09 DEC 21	Nov 2021	\$2,036.58		\$1,000.00
21 DEC 21	ZURICH LIFE 2169847 35	\$257.67		\$742.33
21 DEC 21	ZURICH LIFE 8169847 35	\$174.04		\$568.29
29 DEC 21	ZURICH LIFE 8169848 35	\$91.24		\$477.05
10 JAN 22	QUICKSUPER QUICKSPR3120592559		\$457.31	\$934.36
20 JAN 22	ATO ATO002000016161328		\$3,545.28	\$4,479.64
21 JAN 22	Feb 22 Tax Instalment JL	\$624.00		\$3,855.64
21 JAN 22	Jan 2022	\$2,423.93		\$1,431.71
21 JAN 22	ZURICH LIFE 2169847 35	\$257.67		\$1,174.04
21 JAN 22	ZURICH LIFE 8169847 35	\$174.04		\$1,000.00
27 JAN 22	ZURICH LIFE 8169848 35	\$91.24		\$908.76
28 JAN 22	<b>CLOSING BALANCE</b>			<b>\$908.76</b>
	TOTAL DEBITS	\$10,563.85		
	TOTAL CREDITS		\$11,437.28	

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BSB Number	<b>302-186</b>
Account Number	<b>007933-0</b>
Period	<b>29 Jan 22 - 29 Apr 22</b>
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Account of: LORETAN FAMILY SUPERANNUATION FUND  
LORETAN FAMILY SUPER PTY LTD

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 007933-0				
Date	Particulars	Debit	Credit	Balance
29 JAN 22	<b>OPENING BALANCE</b>			<b>\$908.76</b>
01 FEB 22	ATO ATO005000015822538		\$1,531.24	\$2,440.00
09 FEB 22	Jan 2022	\$1,440.00		\$1,000.00
15 FEB 22	QUICKSUPER QUICKSPR3145039779		\$667.52	\$1,667.52
15 FEB 22	QUICKSUPER QUICKSPR3145039781		\$1,112.61	\$2,780.13
16 FEB 22	Jan 2022	\$1,780.13		\$1,000.00
21 FEB 22	ZURICH LIFE 8169847 35	\$174.04		\$825.96
21 FEB 22	ZURICH LIFE 2169847 35	\$257.67		\$568.29
28 FEB 22	ZURICH LIFE 8169848 35	\$91.24		\$477.05
08 MAR 22	QUICKSUPER QUICKSPR3160006035		\$1,765.50	\$2,242.55
10 MAR 22	Feb 2022	\$1,242.55		\$1,000.00
21 MAR 22	ZURICH LIFE 8169847 35	\$174.04		\$825.96
21 MAR 22	ZURICH LIFE 2169847 35	\$257.67		\$568.29
28 MAR 22	ZURICH LIFE 8169848 35	\$91.24		\$477.05
08 APR 22	QUICKSUPER QUICKSPR3182090035		\$2,649.78	\$3,126.83
11 APR 22	March 2022	\$2,126.83		\$1,000.00
21 APR 22	ZURICH LIFE 2169847 35	\$257.67		\$742.33
21 APR 22	ZURICH LIFE 8169847 35	\$174.04		\$568.29
27 APR 22	ZURICH LIFE 8169848 35	\$91.24		\$477.05
29 APR 22	<b>CLOSING BALANCE</b>			<b>\$477.05</b>
	TOTAL DEBITS	\$8,158.36		
	TOTAL CREDITS		\$7,726.65	

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BSB Number	302-186
Account Number	007933-0
Period	30 Apr 22 - 29 Jul 22
Page 1 of 3	Statement Number 20

Account of: LORETAN FAMILY SUPERANNUATION FUND  
LORETAN FAMILY SUPER PTY LTD

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 007933-0				
Date	Particulars	Debit	Credit	Balance
30 APR 22	<b>OPENING BALANCE</b>			<b>\$477.05</b>
10 MAY 22	QUICKSUPER QUICKSPR3203035515		\$2,277.81	\$2,754.86
16 MAY 22	April 2022	\$1,754.86		\$1,000.00
23 MAY 22	ZURICH LIFE 8169847 35	\$174.04		\$825.96
23 MAY 22	ZURICH LIFE 2169847 35	\$257.67		\$568.29
27 MAY 22	ZURICH LIFE 8169848 35	\$91.24		\$477.05
08 JUN 22	QUICKSUPER QUICKSPR3224207538		\$1,933.76	\$2,410.81
13 JUN 22	May 2022	\$1,410.81		\$1,000.00
21 JUN 22	ZURICH LIFE 2169847 35	\$257.67		\$742.33
21 JUN 22	ZURICH LIFE 8169847 35	\$174.04		\$568.29
24 JUN 22	QUICKSUPER QUICKSPR3236302024		\$1,680.43	\$2,248.72
27 JUN 22	May 2022	\$1,248.72		\$1,000.00
27 JUN 22	ZURICH LIFE 8169848 35	\$91.24		<b>\$908.76</b>
01 JUL 22	ASIC 2022	\$56.00		\$852.76
21 JUL 22	ZURICH LIFE 2169847 35	\$257.67		\$595.09
21 JUL 22	ZURICH LIFE 8169847 35	\$174.04		\$421.05
27 JUL 22	ZURICH LIFE 8169848 35	\$91.24		\$329.81
29 JUL 22	<b>CLOSING BALANCE</b>			<b>\$329.81</b>
	TOTAL DEBITS	\$6,039.24		
	TOTAL CREDITS		\$5,892.00	

Make sure you check the entries on this statement carefully. If you see something that doesn't seem right, call us on 13 17 19. For more information about your account, and for details of the dispute resolution mechanism that covers disputed transactions and complaints (including how to access the mechanism and to make a complaint – including to the external dispute resolution body - the Australian Financial Complaints Authority), please see the Product Disclosure Statement for this product (available at our website and branches), or call/visit us. Bankwest, a division of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL / Australian credit licence 234945. If you don't want to receive promotional information from us, let us know by calling us on 13 17 19.

## Cash Transaction Report

### For the period 01 July 2021 to 30 June 2022

Loretan Family Super Pty Ltd <Loretan Superannuation A/C>  
Account ID: 400 753 876

Date	Transaction Type	Description	Withdrawals	Deposits	Balance
<b>Bank: Macquarie</b>					
01/07/21		Opening Balance			\$1,023.95
12/07/21	Distribution	DJRE DST 001261769790		\$578.07	\$1,602.02
13/07/21	Distribution	IAF PAYMENT JUL21/00806508		\$269.69	\$1,871.71
13/07/21	Distribution	IOO PAYMENT JUL21/00818600		\$550.94	\$2,422.65
13/07/21	Distribution	IEM PAYMENT JUL21/00807784		\$836.56	\$3,259.21
16/07/21	Distribution	VAS PAYMENT JUL21/00835530		\$1,422.24	\$4,681.45
19/07/21	Investment Management Fee	MANAGEMENT FEE 07/21	(\$259.84)		\$4,421.61
19/07/21	Listed Security Disposal	OM NET PROCEEDS	(\$2,378.85)		\$2,042.76
22/07/21	Listed Security Disposal	OM NET PROCEEDS		\$1,372.52	\$3,415.28
23/07/21	Bank Statement Line Item	STOCKSPOT WITHDRAWAL	(\$2,426.00)		\$989.28
30/07/21	Interest Received	MACQUARIE CMA INTEREST PAID		\$0.17	\$989.45
13/08/21	Bank Statement Line Item	LORETAN, JOSHUA R August 2021		\$1,000.00	\$1,989.45
23/08/21	Investment Management Fee	MANAGEMENT FEE 08/21	(\$262.61)		\$1,726.84
31/08/21	Interest Received	MACQUARIE CMA INTEREST PAID		\$0.17	\$1,727.01
13/09/21	Bank Statement Line Item	LORETAN, JOSHUA R August 2021		\$2,384.05	\$4,111.06
16/09/21	Listed Security Acquisition	PAYMENT TO CPOMAL: OPENMARKETS (CP) - BU	(\$3,170.05)		\$941.01
17/09/21	Bank Statement Line Item	LORETAN, JOSHUA R August 2021		\$2,876.85	\$3,817.86
22/09/21	Listed Security Acquisition	Bght 31 VAS @ 94.1500 292292	(\$2,918.65)		\$899.21
22/09/21	Investment Management Fee	MANAGEMENT FEE 09/21	(\$264.68)		\$634.53
30/09/21	Interest Received	MACQUARIE CMA INTEREST PAID		\$0.20	\$634.73
18/10/21	Distribution	VAS PAYMENT OCT21/00836510		\$3,656.27	\$4,291.00



Date	Transaction Type	Description	Withdrawals	Deposits	Balance
20/10/21	Investment Management Fee	MANAGEMENT FEE 10/21	(\$262.90)		\$4,028.10
20/10/21	Distribution	IAF PAYMENT OCT21/00806385		\$137.13	\$4,165.23
22/10/21	Listed Security Acquisition	Withdrawal from MBLA - Bulk Settlement	(\$3,116.77)		\$1,048.46
29/10/21	Interest Received	MACQUARIE CMA INTEREST PAID		\$0.09	\$1,048.55
12/11/21	Bank Statement Line Item	LORETAN, JOSHUA R Oct 21		\$3,195.25	\$4,243.80
17/11/21	Listed Security Acquisition	Bght 53 VAS @ 96.1700 734652	(\$3,304.53)		\$939.27
18/11/21	Investment Management Fee	MANAGEMENT FEE 11/21	(\$265.78)		\$673.49
30/11/21	Interest Received	MACQUARIE CMA INTEREST PAID		\$0.07	\$673.56
09/12/21	Bank Statement Line Item	LORETAN, JOSHUA R Nov 2021		\$2,036.58	\$2,710.14
14/12/21	Listed Security Acquisition	Bght 25 VAS @ 94.5700 939585	(\$1,628.97)		\$1,081.17
20/12/21	Investment Management Fee	MANAGEMENT FEE 12/21	(\$270.07)		\$811.10
31/12/21	Interest Received	MACQUARIE CMA INTEREST PAID		\$0.02	\$811.12
05/01/22	Distribution	IOO PAYMENT JAN22/00818347		\$343.85	\$1,154.97
05/01/22	Distribution	IEM PAYMENT JAN22/00807423		\$1,515.77	\$2,670.74
10/01/22	Listed Security Acquisition	Withdrawal from MBLA - Bulk Settlement	(\$1,867.50)		\$803.24
13/01/22	Distribution	DJRE DST 001270590890		\$540.12	\$1,343.36
18/01/22	Distribution	IAF PAYMENT JAN22/00806090		\$133.36	\$1,476.72
19/01/22	Distribution	VAS PAYMENT JAN22/00836697		\$1,852.80	\$3,329.52
21/01/22	Investment Management Fee	MANAGEMENT FEE 01/22	(\$269.40)		\$3,060.12
21/01/22	Bank Statement Line Item	LORETAN, JOSHUA R Jan 2022		\$2,423.93	\$5,484.05
24/01/22	Listed Security Acquisition	Bght 64 VAS @ 93.7775 1183617	(\$2,276.60)		\$3,207.45
27/01/22	Listed Security Acquisition	Withdrawal from MBLA - Bulk Settlement	(\$2,425.06)		\$782.39
31/01/22	Interest Received	MACQUARIE CMA INTEREST PAID		\$0.05	\$782.44
10/02/22	Bank Statement Line Item	LORETAN, JOSHUA R Jan 2021		\$1,440.00	\$2,222.44

Date	Transaction Type	Description	Withdrawals	Deposits	Balance
17/02/22	Bank Statement Line Item	LORETAN, JOSHUA R Jan 2022		\$1,780.13	\$4,002.57
18/02/22	Investment Management Fee	MANAGEMENT FEE 02/22	(\$269.11)		\$3,733.46
22/02/22	Listed Security Acquisition	Bght 29 IAF @ 107.7400 1396210	(\$3,124.46)		\$609.00
28/02/22	Interest Received	MACQUARIE CMA INTEREST PAID		\$0.05	\$609.05
10/03/22	Bank Statement Line Item	LORETAN, JOSHUA R Feb 2022		\$1,242.55	\$1,851.60
18/03/22	Investment Management Fee	MANAGEMENT FEE 03/22	(\$264.42)		\$1,587.18
11/04/22	Bank Statement Line Item	LORETAN, JOSHUA R March 2022		\$2,126.83	\$3,714.01
14/04/22	Listed Security Acquisition	Withdrawal from MBLA - Bulk Settlement	(\$2,961.38)		\$752.63
20/04/22	Distribution	VAS PAYMENT APR22/00836991		\$5,436.77	\$6,189.40
21/04/22	Distribution	IAF PAYMENT APR22/00805724		\$146.84	\$6,336.24
26/04/22	Listed Security Acquisition	Withdrawal from MBLA - Bulk Settlement	(\$5,357.96)		\$978.28
27/04/22	Investment Management Fee	MANAGEMENT FEE 04/22	(\$263.29)		\$714.99
29/04/22	Interest Received	MACQUARIE CMA INTEREST PAID		\$0.09	\$715.08
16/05/22	Bank Statement Line Item	LORETAN, JOSHUA R April 2022		\$1,754.86	\$2,469.94
18/05/22	Investment Management Fee	MANAGEMENT FEE 05/22	(\$262.66)		\$2,207.28
19/05/22	Listed Security Acquisition	Bght 70 VAS @ 90.5100 1952573	(\$1,679.86)		\$527.42
13/06/22	Bank Statement Line Item	LORETAN, JOSHUA R May 2022		\$1,410.81	\$1,938.23
20/06/22	Investment Management Fee	MANAGEMENT FEE 06/22	(\$254.40)		\$1,683.83
27/06/22	Bank Statement Line Item	LORETAN, JOSHUA R May 2022		\$1,248.72	\$2,932.55
30/06/22	Interest Received	MACQUARIE CMA INTEREST PAID		\$0.18	\$2,932.73
30/06/22		Closing Balance	(\$41,805.80)	\$43,714.58	\$2,932.73

## **Independent review report by the auditor to the Board of Directors of Sanlam Private Wealth Pty Limited on the annual investor statements and real time access provided to clients for the year ended 30 June 2022**

We have reviewed the annual investor statements given to the clients of Stockspot Pty Limited (Managed Discretionary Account Services or 'MDA') ("the clients") for the year ended 30 June 2022 as well as the real time online electronic access to statements available to these clients provided by Sanlam Private Wealth Pty Limited ("the Operator").

### **Director's and Management's Responsibility**

The directors and management of the Operator are responsible for the annual investor statements of the clients as well as the provision of real time electronic access to statements. The annual statements comprise for each client a summary of the transactions executed by or on behalf of the client through the MDA during the MDA financial year containing the particulars that the Operator considers a client may reasonably require in relation to the transactions. The electronically available real time statements comprise for each client all transactions executed by or on behalf of the client through the MDA during any particular period, a statement of the quantity and value of assets and liabilities held through the Operator by the client as at any particular date and the corresponding revenue and expenses of the clients for the particular period.

### **Auditor's Responsibility**

Our responsibility is to express a conclusion on the annual investor statements as well as the availability of information obtained through real time electronic access to statements based on our review. We have conducted a review in accordance with Standard on Review Engagements ASRE 2405 *Review of Historical Financial Information Other than a Financial Report* in order to state whether, on the basis of the procedures described, anything has come to our attention that would cause us to believe that any client's annual investor statement or real time information is materially misstated.

A review is limited primarily to inquiries of the Operator's personnel and analytical procedures applied to the financial data. A review is substantially less in scope than an audit conducted in accordance with Australian Auditing Standards and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion. We have also performed an independent audit of internal controls and other relevant accounting procedures of the Operator, including those over its custodian(s) and any other relevant person acting on behalf of the Operator as they relate to the preparation of the annual investor statements (the internal controls) and real time system data and have issued a separate unqualified audit opinion to provide reasonable, but not absolute, assurance that the internal controls implemented

by the Operator were suitably designed and operated effectively to ensure that there are no material misstatements in the clients' annual investor statements or in the data obtained through real time electronic access to statements during the year ended 30 June 2022.

This report has been prepared to meet the requirements of ASIC Corporations (Managed Discretionary Account Services) Instrument 2016/968. No responsibility will be accepted for any reliance on this report for any other purpose.

### **Inherent Limitations**

Because of the inherent limitations in any internal control structure it is possible that fraud, error, or non-compliance with laws and regulations may occur and not be detected. Further, the internal control structure, within which the internal controls that we have reviewed operate, has not been reviewed and no view is expressed as to its effectiveness.

A review is not designed to detect all weaknesses in control procedures as it is not performed continuously throughout the period and the tests performed are on a sample basis. Also, a review does not provide all the evidence that would be required in an audit, thus the level of assurance provided is less than given in an audit. We have not performed an audit of any individual annual investor statement or of any statement obtained by an investor through real time access, and, accordingly, we do not express an audit opinion in relation to any client's individual annual statement or statement obtained through real time access.

Any projection of the evaluation of controls procedures to future periods is subject to the risk that the procedures may become inadequate because of changes in conditions, or that the degree of compliance with them may deteriorate.

The Statement provided below has been prepared on the above basis.

### **Statement**

Based on our review, which is not an audit, nothing has come to our attention that causes us to believe that any annual investor statement for the year ended 30 June 2022 or any other real time investor statement electronically accessed by a client during the year under review is materially misstated.

**KMB Auditing Pty Limited**



**Robert Berman**

Director

31<sup>st</sup> August 2022

Ian Kellaway B.Com, FCA

Paul McGettigan B.Com, CA

Robert Berman B.Com, Affiliate ICAA, CPA

Liability limited by a scheme approved under Professional Standards Legislation



## **Independent audit report by the auditor to the Board of Directors of Sanlam Private Wealth Pty Limited on internal controls and other relevant accounting procedures as they relate to annual investor statements and real time access provided to clients for the year ended 30 June 2022**

We have audited the internal controls and other relevant accounting procedures of Sanlam Private Wealth Pty Limited (“the Operator”), including those over its custodian and any other relevant person acting on behalf of the Operator, relating to the preparation of annual investor statements given to the clients of Stockspot Pty Limited (Managed Discretionary Account Services or ‘MDA’) (“the Clients”) as well as the real time online electronic access to statements available to these clients for the year ended 30 June 2022. These internal controls and accounting procedures are hereafter referred to as “the internal controls”.

### **Director’s and Management’s Responsibility**

The directors and management of the Operator are responsible for maintaining an effective internal control structure including the internal controls in relation to the preparation of annual and electronically available real time investor statements of the clients. The annual statements comprise for each client a summary of the transactions executed by or on behalf of the client through the MDA during the MDA financial year containing the particulars that the Operator considers a client may reasonably require in relation to the transactions. The electronically available real time statements comprise for each client all transactions executed by or on behalf of the client through the MDA during any particular period, a statement of the quantity and value of assets and liabilities held through the Operator by the client as at any particular date and the corresponding revenue and expenses of the clients for the particular period. We have conducted an independent audit of these internal controls.

### **Auditor’s Responsibility**

Our audit has been conducted in accordance with AUS 810 *Special Purpose Reports on the Effectiveness of Control Procedures* and other Australian Auditing Standards applicable to performance audits and accordingly included such tests and procedures as we considered necessary in the circumstances. These procedures including testing that the aggregates of assets (other than assets held by a client), liabilities, revenue and expenses shown collectively in the annual investor statements and statements available to clients through real time online electronic access were properly reconciled in all material respects by the Operator as at 30 June 2022 to the corresponding amounts shown in reports prepared by the custodian which have been independently audited.



These procedures have been undertaken to express an opinion whether:

1. the Operator maintained internal controls and other relevant accounting procedures in relation to the preparation of annual and electronically available real time investor statements of the clients, including those over its custodian and any other relevant person acting on behalf of the Operator, that were suitably designed and operated effectively in all material respects to provide reasonable but not absolute assurance that the annual investor statements for the year ended 30 June 2022 provided to clients or in the data obtained through real time electronic access to statements by clients during the year ended 30 June 2022 are without material misstatements; and
2. the aggregates of assets (other than assets held by client), liabilities, revenue and expenses shown in the clients' annual investor statements for the year ended 30 June 2022 have been properly reconciled in all material respects by the Operator as at 30 June 2022 to the corresponding amounts shown in reports prepared by the custodian which have been independently audited.

This report has been prepared to meet the requirements of ASIC Corporations (Managed Discretionary Account Services) Instrument 2016/968. No responsibility will be accepted for any reliance on this report for any other purpose.

### **Inherent Limitations**

Because of the inherent limitations in any internal control structure it is possible that fraud, error, or non-compliance with laws and regulations may occur and not be detected. Further, the internal control structure, within which the internal controls that we have audited operate, has not been audited and no opinion is expressed as to its effectiveness.

An audit is not designed to detect all weaknesses in internal control and other accounting procedures as it is not performed continuously throughout the period and the tests performed are on a sample basis.

Any projection of the evaluation of controls procedures to future periods is subject to the risk that the procedures may become inadequate because of changes in conditions, or that the degree of compliance with them may deteriorate.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.



## Auditor's Opinion

In our opinion:

1. the Operator maintained internal controls and other relevant accounting procedures in relation to the preparation of annual investor statement and electronically available real time investor statements of the clients, including those over its custodian and any other relevant person acting on behalf of the Operator, that were suitably designed and operated effectively in all material respects to provide reasonable but not absolute assurance that the annual investor statements for the year ended 30 June 2022 provided to clients or in the data obtained through real time electronic access to statements by clients during the year ended 30 June 2022 are without material misstatements; and
2. the aggregates of assets (other than assets held by a client), liabilities, revenue and expenses shown in clients' annual investor statements for the year ended 30 June 2022 have been properly reconciled in all material respects by the Operator as at 30 June 2022 to the corresponding amounts shown in reports prepared by the custodian which have been independently audited.

## KMB Auditing Pty Limited



**Robert Berman**

Director

31<sup>st</sup> August 2022



# 61800 - Distributions Receivable

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	\$1,611.43	\$578.07	178.76%
IAF.AX	iShares Core Composite Bond Etf	\$213.65	\$269.69	(20.78)%
IEM.AX	iShares MSCI Emerging Markets Etf	\$1,107.13	\$836.56	32.34%
IOO.AX	iShares Global 100 Etf	\$780.01	\$550.94	41.58%
REIT.AX	VanEck FTSE International Property (Hedged) Etf	\$346.46		100%
VAS.AX	Vanguard Australian Shares Index Etf	\$5,971.11	\$1,422.24	319.84%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$10,029.79	\$3,657.50	

## Supporting Documents

- General Ledger [Report](#)
- 2022 Distribution Receivable - iShares.pdf
- 2022 Distribution Receivable - DJRE.pdf [DJRE.AX](#)
- 2022 Distribution Receivable - REIT.pdf [REIT.AX](#)
- 2022 Distribution Receivable - VAS.pdf [VAS.AX](#)

## Standard Checklist

- Review aging of amounts receivable and comment on any delay in payment



# Loretan Family Superannuation Fund

## General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Distributions Receivable (61800)</b>					
<u>SPDR Dow Jones Global Real Estate Fund (DJRE.AX)</u>					
01/07/2021	Opening Balance				578.07 DR
12/07/2021	DJRE DST 001261769790 [Amount Receivable]			578.07	0.00 DR
30/06/2022	Distribution receivable		1,611.43		1,611.43 DR
			<b>1,611.43</b>	<b>578.07</b>	<b>1,611.43 DR</b>
<u>iShares Core Composite Bond Etf (IAF.AX)</u>					
01/07/2021	Opening Balance				269.69 DR
13/07/2021	IAF PAYMENT JUL21/00806508 [Amount Receivable]			269.69	0.00 DR
30/06/2022	Distribution receivable		213.65		213.65 DR
			<b>213.65</b>	<b>269.69</b>	<b>213.65 DR</b>
<u>iShares MSCI Emerging Markets Etf (IEM.AX)</u>					
01/07/2021	Opening Balance				836.56 DR
13/07/2021	IEM PAYMENT JUL21/00807784 [Amount Receivable]			836.56	0.00 DR
30/06/2022	Distribution receivable		1,107.13		1,107.13 DR
			<b>1,107.13</b>	<b>836.56</b>	<b>1,107.13 DR</b>
<u>iShares Global 100 Etf (IOO.AX)</u>					
01/07/2021	Opening Balance				550.94 DR
13/07/2021	IOO PAYMENT JUL21/00818600 [Amount Receivable]			550.94	0.00 DR
30/06/2022	Distribution receivable		780.01		780.01 DR
			<b>780.01</b>	<b>550.94</b>	<b>780.01 DR</b>
<u>VanEck FTSE International Property (Hedged) Etf (REIT.AX)</u>					
30/06/2022	Distribution receivable		346.46		346.46 DR
			<b>346.46</b>		<b>346.46 DR</b>
<u>Vanguard Australian Shares Index Etf (VAS.AX)</u>					
01/07/2021	Opening Balance				1,422.24 DR
16/07/2021	VAS PAYMENT JUL21/00835530 [Amount Receivable]			1,422.24	0.00 DR
30/06/2022	Distribution receivable		5,971.11		5,971.11 DR
			<b>5,971.11</b>	<b>1,422.24</b>	<b>5,971.11 DR</b>
<b>Total Debits:</b>			<b>10,029.79</b>		
<b>Total Credits:</b>				<b>3,657.50</b>	

**SPDR Dow Jones Global Real Estate Fund**

All Registry communications to:  
C/- Link Market Services Limited  
Locked Bag A14, Sydney South, NSW, 1235  
Telephone: 1300 665 385  
ASX Code: DJRE  
Security Code: DJRE  
Email: SPDR@linkmarketservices.com.au  
Website: www.linkmarketservices.com.au



015 000666

LORETAN FAMILY SUPER PTY LTD  
<LORETAN FAMILY SF A/C>  
PO BOX R1573  
ROYAL EXCHANGE NSW 1225

**Distribution Advice**

**Payment date:** 12 July 2022  
**Record date:** 30 June 2022  
**Reference no.:** X\*\*\*\*\*2504

TFN/ABN RECEIVED AND RECORDED

Dear Unitholder,

This payment represents a distribution of 97.7219 cents for the period ended 30 June 2022, in respect of ordinary units entitled to participate at the record date. The final details of the distribution components (including any non-assessable amounts) will be advised in the AMIT Member Annual Statement for the year ended 30 June 2022.

Visit our investor website at [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au) where you can view and change your details.

Class Description	Rate per Unit	Participating Units	Franked Component	Other Income Component	Gross Amount
Ordinary Units	97.7219 cents	1,649	\$2.49	\$1,608.94	\$1,611.43
				<b>Net Amount:</b>	<b>\$1,611.43</b>

**PAYMENT REMITTED TO:**

MACQUARIE BANK  
1 SHELLEY STREET  
SYDNEY NSW 2000  
Account Name: JOSHUA LORETAN & ALANNA LORETAN  
BSB: 182-512 Account No: \*\*\*\*\*5893  
Direct Credit Reference No.: 001278672284

This statement represents the amount credited to your nominated financial institution.

This statement contains important information; please retain this statement for taxation purposes as a charge may be levied for a replacement.

The SPDR Dow Jones Global Real Estate Fund declares that it is a managed investment trust for the purposes of Subdivision 12-H of the Taxation Administration Act 1953 ("TAA 1953") in respect of the income year ended 30 June 2022. This distribution relates to the trust's year of income ended 30 June 2022. For the purpose of Section 12-405 of Schedule 1 of the TAA 1953, the "Fund Payment" portion of the distribution is calculated as the sum of the following components:

- Australian Sourced Income
  - Other Income
  - Clean building MIT
  - Excluded non concessional MIT income
  - Non concessional MIT income
- Capital Gains Taxable Australian Property
  - Discounted – multiplied by 2
  - Indexation method
  - Other method

037718 000 IEM



LORETAN FAMILY SUPER PTY LTD  
<LORETAN FAMILY SF A/C>  
PO BOX R1573  
ROYAL EXCHANGE NSW 1225

## Manage your holdings



[www.investorcentre.com/au](http://www.investorcentre.com/au)



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

## Enquiries:



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

Holder Identification Number (HIN)

**HIN WITHHELD**

Record Date:

**4 July 2022**

Payment Date:

**13 July 2022**

## iShares Distribution Distribution Payment

ASX	Fund Name	Cash per Security (\$)	Units	Gross Cash Amount (\$)	Tax Withheld Amount (\$)	Net Cash Amount (\$)
IEM	iShares MSCI Emerging Markets ETF	0.54431059	2,034	1,107.13	0.00	1,107.13
IOO	iShares Global 100 ETF	1.31536608	593	780.01	0.00	780.01
IAF	iShares Core Composite Bond ETF	0.51110654	418	213.64	0.00	213.64
			<b>Total</b>	<b>2,100.78</b>	<b>0.00</b>	<b>2,100.78</b>

### Your Payment Instruction:

MACQUARIE BANK LTD

BSB: 182-512

ACC: XXXXXX93

**Amount Deposited:**

**AUD\$2,100.78**

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

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

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

**IT'S TIME TO THINK SUSTAINABLY.**

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





**VanEck FTSE International Property (Hedged) ETF**

ARSN 631 508 248 / ASX code: REIT  
Responsible Entity: VanEck Investments Limited  
ABN 22 146 596 116, AFSL 416755

All communications to:  
C/- Link Market Services Limited  
Level 12, 680 George Street, Sydney NSW 2000  
Locked Bag A14, Sydney South, NSW 1235  
Telephone: +61 1300 68 38 37  
Email: vaneck@linkmarketservices.com.au  
Website: www.linkmarketservices.com.au



015 000258

LORETAN FAMILY SUPER PTY LTD  
<LORETAN FAMILY SF A/C>  
PO BOX R1573  
ROYAL EXCHANGE NSW 1225

**Dividend Advice**

**Payment Date:** 25 July 2022  
**Record Date:** 4 July 2022  
**HIN/SRN:** X\*\*\*\*\*2504

TFN/ABN RECEIVED AND RECORDED

Dear Investor,

This payment represents a dividend for the period ended 30 June 2022, in respect of your units entitled to participate at the Record Date.

Class Description	Rate per Unit	Participating Units	Gross Amount	Withholding Tax	Net Amount
Ordinary Units	\$0.1700	2,038	\$346.46	\$0.00	\$346.46

**This payment has been remitted to:**

MACQUARIE BANK  
Account Name: JOSHUA LORETAN & ALANNA LORETAN  
BSB: 182-512 ACC: \*\*\*\*\*5893  
Direct Credit Reference No.: 001279746546

The final details of dividend components paid to you for a financial year will be detailed in the annual tax statement for the year, which will be sent to you as soon as practical after the year has ended.

**This statement contains important information; please retain this statement for taxation purposes as a charge may be levied for replacement.**

┌ 059815 000 VAS



LORETAN FAMILY SUPER PTY LTD  
<LORETAN FAMILY SF A/C>  
PO BOX R1573  
ROYAL EXCHANGE NSW 1225

**Holder Identification Number (HIN)****HIN WITHHELD**

ASX Code	VAS
TFN/ABN Status	Quoted
Record Date	4 July 2022
Payment Date	18 July 2022

**Vanguard Australian Shares Index ETF**  
**Distribution Payment for the Period Ending 30 June 2022**  
**Direct Credit Advice**

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$2.15953183	2,765	\$5,971.11

Withholding tax: \$0.00

**NET PAYMENT: \$5,971.11**

**Note:** You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

For additional information regarding the distribution, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page [www.vanguard.com.au/etf](http://www.vanguard.com.au/etf)

## Your Payment Instruction

Bank: MACQUARIE BANK LTD  
BSB: 182-512  
ACC: XXXXXXXX93

**Amount Deposited****\$5,971.11**

If payment cannot be made to the above instruction, a direct credit form will be forwarded to your registered address and your distribution entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.

# 68000 - Sundry Debtors

2022 Financial Year

---

**Preparer** Rachel Barrett

**Reviewer** Brendan Curran

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
68000	Sundry Debtors			0%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

- Match to Source Documentation

Loretan Family Superannuation Fund  
**General Ledger**



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Sundry Debtors (68000)</b>					
<u>Sundry Debtors (68000)</u>					
13/08/2021	Div551 FY21 Loan		381.76		381.76 DR
02/11/2021	From Josh Loretan			381.76	0.00 DR
			<b>381.76</b>	<b>381.76</b>	<b>0.00 DR</b>

**Total Debits: 381.76**

**Total Credits: 381.76**

# 69000 - Unsettled Trades

2022 Financial Year

**Preparer** Rachel Barrett

**Reviewer** Brendan Curran

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
69000	Unsettled Trades	\$7,650.63		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$7,650.63		

## Supporting Documents

- General Ledger [Report](#)
- 2022 Unsettled Trades.pdf [69000](#)

## Standard Checklist

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



# Loretan Family Superannuation Fund General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Unsettled Trades (69000)</b>					
<u>Unsettled Trades (69000)</u>					
29/06/2022	SELL 94 IEM [SELL 1649 DJRE] [Unsettled Trades] [BUY 2038 REIT] [BUY 90 VAS] [SELL 95 GOLD] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)		7,650.63		7,650.63 DR
			<b>7,650.63</b>		<b>7,650.63 DR</b>

**Total Debits: 7,650.63**

**Total Credits: 0.00**

## Transactions

### VANGUARD AUSTRALIAN SHARES INDEX ETF

#### Recent Transactions

#### Loretan Family Super Pty Ltd X\*\*\*\*\*2504

VAS\_EXCHANGE TRADED FUND

Date	Transaction	Movement	Running balance
1/07/2022	CHESS DAILY MOVEMENT UP	+90	2765
19/05/2022	CHESS DAILY MOVEMENT UP	+70	2675
13/04/2022	CHESS DAILY MOVEMENT DOWN	-119	2605
27/01/2022	CHESS DAILY MOVEMENT UP	+45	2724
24/01/2022	CHESS DAILY MOVEMENT UP	+64	2679
7/01/2022	CHESS DAILY MOVEMENT DOWN	-45	2615
14/12/2021	CHESS DAILY MOVEMENT UP	+25	2660
17/11/2021	CHESS DAILY MOVEMENT UP	+53	2635
21/10/2021	CHESS DAILY MOVEMENT DOWN	-16	2582
22/09/2021	CHESS DAILY MOVEMENT UP	+31	2598
15/09/2021	CHESS DAILY MOVEMENT DOWN	-47	2567
22/07/2021	CHESS DAILY MOVEMENT UP	+26	2614
19/07/2021	CHESS DAILY MOVEMENT UP	+32	2588

## Detailed Investment Transactions Report

### For the period 01 July 2021 to 30 June 2022

Loretan Family Super Pty Ltd <Loretan Superannuation A/C>  
Account ID: 400 753 876

Date	Description	Quantity	Consideration	Book Cost
<b>Vanguard Australian Shares (VAS)</b>				
01 July 2021	Opening balance	2,556		\$190,002.85
15 July 2021	Purchase of 32 of VAS @ \$93.97	32	\$3,007.04	\$3,007.04
20 July 2021	Purchase of 26 of VAS @ \$93.02	26	\$2,418.52	\$2,418.52
14 September 2021	Sale of 47 units of VAS @ \$96.50	47	(\$4,535.50)	(\$3,555.55)
20 September 2021	Purchase of 31 of VAS @ \$94.150000	31	\$2,918.65	\$2,918.65
20 October 2021	Sale of 16 of VAS @ \$95.338100	16	(\$1,525.41)	(\$1,210.40)
15 November 2021	Purchase of 53 of VAS @ \$96.170000	53	\$5,097.01	\$5,097.01
10 December 2021	Purchase of 25 of VAS @ \$94.570000	25	\$2,364.25	\$2,364.25
06 January 2022	Sale of 45 of VAS @ \$95.520000	45	(\$4,298.40)	(\$3,404.25)
20 January 2022	Purchase of 64 of VAS @ \$93.777500	64	\$6,001.76	\$6,001.76
24 January 2022	Purchase of 45 of VAS @ \$91.170000	45	\$4,102.65	\$4,102.65
12 April 2022	Sale of 119 of VAS @ \$94.420000	119	(\$11,235.98)	(\$9,002.35)
17 May 2022	Purchase of 70 of VAS @ \$90.510000	70	\$6,335.70	\$6,335.70
29 June 2022	Purchase of 90 of VAS @ \$85.007000	90	\$7,650.63	\$7,650.63
30 June 2022	Closing balance	2,765		\$212,726.51
<b>iShares Global 100 ETF (IOO)</b>				
01 July 2021	Opening balance	625		\$39,937.70
15 July 2021	Sale of 28 units of IOO @ \$97.648929	28	(\$2,734.20)	(\$1,656.34)
20 July 2021	Sale of 2 units of IOO @ \$96.69	2	(\$193.38)	(\$118.31)
15 November 2021	Sale of 16 of IOO @ \$104.400000	16	(\$1,670.40)	(\$946.48)

# 77600 - Shares in Listed Companies (Australian)

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
GOLD.AX	Global X Metal Securities Australia Limited.	3475.000000	\$85,137.50	385.000000	\$84,211.05	1.1%
<b>TOTAL</b>		<b>CY Units</b>	<b>CY Balance</b>	<b>LY Units</b>	<b>LY Balance</b>	
		3475.000000	\$85,137.50	385.000000	\$84,211.05	

## Supporting Documents

- Balance Review Report [Report](#)
- Investment Movement Report [Report](#)
- 2022 Holding Statement - GOLD.pdf [GOLD.AX](#)

## Standard Checklist

- Attach Balance Review Report
- Attach copies of HIN/SRN or Chess Statements, Broker Statements, Contract Notes Corporate Action documentation and any other relevant Source Documentation
- Attach Investment Movement Report
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy

## Notes

Rachel Barrett

### Note

HIN X0078622504 Postcode 1225

07/01/2023 17:59

# Loretan Family Superannuation Fund

## Balance Review Report



As at 30 June 2022

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
<b>60400</b>	<b>Bank Accounts</b>						
BWA9330	Bankwest Business Zero Transaction Account #9330					908.76	
MBL5893	Macquarie Cash Management Account #5893					2,932.73	
<b>77600</b>	<b>Shares in Listed Companies (Australian)</b>						
GOLD.AX	Global X Metal Securities Australia Limited.				Setup	3,475.0000	<b>3,475.0000</b>
<b>78200</b>	<b>Units in Listed Unit Trusts (Australian)</b>						
IAF.AX	iShares Core Composite Bond Etf				Setup	418.0000	<b>418.0000</b>
IOO.AX	iShares Global 100 Etf				Setup	593.0000	<b>593.0000</b>
IEM.AX	iShares MSCI Emerging Markets Etf				Setup	2,034.0000	<b>2,034.0000</b>
REIT.AX	VanEck FTSE International Property (Hedged) Etf				Setup	2,038.0000	<b>2,038.0000</b>
VAS.AX	Vanguard Australian Shares Index Etf				Setup	2,765.0000	<b>2,765.0000</b>

# Loretan Family Superannuation 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	
<b>Bank Accounts</b>										
Bankwest Business Zero Transaction Account #9330		328.24		37,306.53		(36,726.01)			908.76	908.76
Macquarie Cash Management Account #5893		1,023.95		43,714.58		(41,805.80)			2,932.73	2,932.73
		<b>1,352.19</b>		<b>81,021.11</b>		<b>(78,531.81)</b>			<b>3,841.49</b>	<b>3,841.49</b>
<b>Shares in Listed Companies (Australian)</b>										
GOLD.AX - Global X Metal Securities Australia Limited.	385.00	74,122.01	3,247.00	7,697.46	(157.00)	(16,573.22)	509.08	3,475.00	65,246.25	85,137.50
		<b>74,122.01</b>		<b>7,697.46</b>		<b>(16,573.22)</b>	<b>509.08</b>		<b>65,246.25</b>	<b>85,137.50</b>
<b>Units in Listed Unit Trusts (Australian)</b>										
IAF.AX - iShares Core Composite Bond Etf	369.00	39,357.35	82.00	8,842.72	(33.00)	(3,721.82)	(258.78)	418.00	44,478.25	41,632.80
IOO.AX - iShares Global 100 Etf	625.00	38,981.14	38.00	3,842.23	(70.00)	(5,377.13)	1,809.78	593.00	37,446.24	55,872.46
IEM.AX - iShares MSCI Emerging Markets Etf	1,693.00	111,560.32	542.00	34,615.55	(201.00)	(14,909.19)	(2,468.59)	2,034.00	131,266.68	118,989.00
DJRE.AX - SPDR Dow Jones Global Real Estate Fund	1,582.00	31,037.88	69.00	1,532.49	(1,651.00)	(32,570.37)	686.63		0.00	
REIT.AX - VanEck FTSE International Property (Hedged) Etf			2,038.00	35,705.76				2,038.00	35,705.76	35,033.22
VAS.AX - Vanguard Australian Shares Index Etf	2,556.00	188,519.51	346.00	32,245.58	(227.00)	(21,322.62)	272.60	2,675.00	199,442.47	224,031.25

Loretan Family Superannuation 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	
		409,456.20		116,784.33		(77,901.13)	41.64		448,339.40	475,558.73
		484,930.40		205,502.90		(173,006.16)	550.72		517,427.14	564,537.72

Date: 7/01/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2022

**GLOBAL X PHYSICAL GOLD  
GOLD ETFS METALS (GOLD)**

<b>Name</b>	<b>Share Type</b>	<b>Register</b>	<b>Quantity</b>
LORETAN FAMILY SUPER PTY LTD <LORETAN FAMILY SF> X*****2504	CHESS Sponsored	NSW	3475
<b>Total</b>			<b>3475</b>

Sincerely,

Computershare

**Only Computershare managed holdings are listed.**



# 78200 - Units in Listed Unit Trusts (Australian)

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.000000		1582.000000	\$35,373.52	100%
IAF.AX	iShares Core Composite Bond Etf	418.000000	\$41,632.80	369.000000	\$41,815.08	(0.44)%
IEM.AX	iShares MSCI Emerging Markets Etf	2034.000000	\$118,989.00	1693.000000	\$124,977.26	(4.79)%
IOO.AX	iShares Global 100 Etf	593.000000	\$55,872.46	625.000000	\$59,562.50	(6.2)%
REIT.AX	VanEck FTSE International Property (Hedged) Etf	2038.000000	\$35,033.22			100%
VAS.AX	Vanguard Australian Shares Index Etf	2675.000000	\$224,031.25	2556.000000	\$240,366.24	(6.8)%
	<b>TOTAL</b>	<b>CY Units</b>	<b>CY Balance</b>	<b>LY Units</b>	<b>LY Balance</b>	
		7758.000000	\$475,558.73	6825.000000	\$502,094.60	

## Supporting Documents

- Investment Movement Report [Report](#)
- 2022 Holding Statement - DJRE.pdf [DJRE.AX](#)
- 2022 Holding Statement - IAF.pdf [IAF.AX](#)
- 2022 Holding Statement - IEM.pdf [IEM.AX](#)
- 2022 Holding Statement - IOO.pdf [IOO.AX](#)
- 2022 Holding Statement - REIT.pdf [REIT.AX](#)
- 2022 Holding Statement - VAS.pdf [VAS.AX](#)

## Standard Checklist

- Attach copies of Statements and Source Documentation
- Attach Investment Movement Report

- ✔ 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

## Notes

Rachel Barrett

### Note

07/01/2023 18:19

HIN X0078622504 Postcode 1225

# Loretan Family Superannuation 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	
<b>Bank Accounts</b>										
Bankwest Business Zero Transaction Account #9330		328.24		37,306.53		(36,726.01)			908.76	908.76
Macquarie Cash Management Account #5893		1,023.95		43,714.58		(41,805.80)			2,932.73	2,932.73
		<b>1,352.19</b>		<b>81,021.11</b>		<b>(78,531.81)</b>			<b>3,841.49</b>	<b>3,841.49</b>
<b>Shares in Listed Companies (Australian)</b>										
GOLD.AX - Global X Metal Securities Australia Limited.	385.00	74,122.01	3,247.00	7,697.46	(157.00)	(16,573.22)	509.08	3,475.00	65,246.25	85,137.50
		<b>74,122.01</b>		<b>7,697.46</b>		<b>(16,573.22)</b>	<b>509.08</b>		<b>65,246.25</b>	<b>85,137.50</b>
<b>Units in Listed Unit Trusts (Australian)</b>										
IAF.AX - iShares Core Composite Bond Etf	369.00	39,357.35	82.00	8,842.72	(33.00)	(3,721.82)	(258.78)	418.00	44,478.25	41,632.80
IOO.AX - iShares Global 100 Etf	625.00	38,981.14	38.00	3,842.23	(70.00)	(5,377.13)	1,809.78	593.00	37,446.24	55,872.46
IEM.AX - iShares MSCI Emerging Markets Etf	1,693.00	111,560.32	542.00	34,615.55	(201.00)	(14,909.19)	(2,468.59)	2,034.00	131,266.68	118,989.00
DJRE.AX - SPDR Dow Jones Global Real Estate Fund	1,582.00	31,037.88	69.00	1,532.49	(1,651.00)	(32,570.37)	686.63		0.00	
REIT.AX - VanEck FTSE International Property (Hedged) Etf			2,038.00	35,705.76				2,038.00	35,705.76	35,033.22
VAS.AX - Vanguard Australian Shares Index Etf	2,556.00	188,519.51	346.00	32,245.58	(227.00)	(21,322.62)	272.60	2,675.00	199,442.47	224,031.25

Loretan Family Superannuation 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	
		409,456.20		116,784.33		(77,901.13)	41.64		448,339.40	475,558.73
		484,930.40		205,502.90		(173,006.16)	550.72		517,427.14	564,537.72

# Balance History

Currency Australian Dollar

View: SPDR, X\*\*\*\*\*2504 (LORETAN FAMILY SUPER PTY LTD <LORETAN FAMILY SF A/C>)

Balance as at date (dd/mm/yyyy) 30/06/2022

Displaying Balance History as at **30 Jun 2022**

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****2504	DJRE	19.93	0	0	0.00

Viewing 1 - 1 of 1

Total Value: \$ 0.00

Date: 7/01/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2022

**ISHARES CORE COMPOSITE BOND ETF  
IAF IAF EXCHANGE TRADED FUND**

<b>Name</b>	<b>Share Type</b>	<b>Register</b>	<b>Quantity</b>
LORETAN FAMILY SUPER PTY LTD <LORETAN FAMILY SF> X*****2504	CHESS Sponsored	NSW	418
		<b>Total</b>	<b>418</b>

Sincerely,  
Computershare

**Only Computershare managed holdings are listed.**

Date: 7/01/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2022

**ISHARES MSCI EMERGING MARKETS ETF  
CDI TRANSACTION HISTORY TO 19 OCTOBER 2018 Zero Balance  
Unlisted**

<b>Name</b>	<b>Share Type</b>	<b>Register</b>	<b>Quantity</b>	
LORETAN FAMILY SUPER PTY LTD <LORETAN FAMILY SF> X*****2504	CHESS Sponsored	NSW	0	Zero Balance Unlisted
<b>Total</b>			<b>0</b>	

**ISHARES MSCI EMERGING MARKETS ETF  
IEM IEM\_EXCHANGE TRADED FUND**

<b>Name</b>	<b>Share Type</b>	<b>Register</b>	<b>Quantity</b>	
LORETAN FAMILY SUPER PTY LTD <LORETAN FAMILY SF> X*****2504	CHESS Sponsored	NSW	2034	
<b>Total</b>			<b>2034</b>	

Sincerely,  
Computershare

**Only Computershare managed holdings are listed.**

Date: 7/01/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2022

**ISHARES GLOBAL 100 ETF  
CDI TRANSACTION HISTORY TO 21 SEPTEMBER 2018 Zero Balance  
Unlisted**

<b>Name</b>	<b>Share Type</b>	<b>Register</b>	<b>Quantity</b>	
LORETAN FAMILY SUPER PTY LTD <LORETAN FAMILY SF> X*****2504	CHESS Sponsored	NSW	0	Zero Balance Unlisted
<b>Total</b>			<b>0</b>	

**ISHARES GLOBAL 100 ETF  
IOO IOO\_EXCHANGE TRADED FUND**

<b>Name</b>	<b>Share Type</b>	<b>Register</b>	<b>Quantity</b>	
LORETAN FAMILY SUPER PTY LTD <LORETAN FAMILY SF> X*****2504	CHESS Sponsored	NSW	593	
<b>Total</b>			<b>593</b>	

Sincerely,  
Computershare

**Only Computershare managed holdings are listed.**



## Transaction History

View: MVI, X\*\*\*\*\*2504 (LORETAN FAMILY SUPER PTY LTD <LORETAN FAMILY SF A/C>)

Date range from (dd/mm/yyyy)  to (dd/mm/yyyy)

Displaying Transaction History from 01 Jul 2021 to 07 Jan 2023

HIN/SRN EMP ID	Security Code	Date	Transaction	Change	Running Balance
<a href="#">X*****2504</a>	<a href="#">REIT</a>	14/12/2022	Holding Net Movement (CHESS 510)	95	2,480
<a href="#">X*****2504</a>	<a href="#">REIT</a>	21/10/2022	Holding Net Movement (CHESS 510)	259	2,385
<a href="#">X*****2504</a>	<a href="#">REIT</a>	19/09/2022	Holding Net Movement (CHESS 510)	88	2,126
<a href="#">X*****2504</a>	<a href="#">REIT</a>	01/07/2022	Holding Net Movement (CHESS 510)	2,038	2,038

Viewing 1 - 4 of 4

Have recorded allocation on 29/06/2022. Investment holding is in line with the audited StockSpot Investment Summary Report as at 30/06/2022.

Date: 7/01/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2022

**VANGUARD AUSTRALIAN SHARES INDEX ETF  
VAS VAS\_EXCHANGE TRADED FUND**

<b>Name</b>	<b>Share Type</b>	<b>Register</b>	<b>Quantity</b>
LORETAN FAMILY SUPER PTY LTD <LORETAN FAMILY SF> X*****2504	CHESS Sponsored	NSW	2675
		<b>Total</b>	<b>2675</b>

Sincerely,  
Computershare

**Only Computershare managed holdings are listed.**

# 85000 - Income Tax Payable/Refundable

2022 Financial Year

Preparer Rachel Barrett

Reviewer Brendan Curran

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	\$2,020.87	\$1,452.44	39.14%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$2,020.87	\$1,452.44	

## Supporting Documents

- Statement of Taxable Income [Report](#)
- Exempt Pension Reconciliation [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- Tax Reconciliation Report [Report](#)
- 2022 ATO PAYG Tax Instalments.pdf
- 2022 ATO ITA.pdf
- 2022 ATO ASA.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

Loretan Family Superannuation Fund  
**Statement of Taxable Income**

For the year ended 30 June 2022



	<b>2022</b>
	<b>\$</b>
Benefits accrued as a result of operations	(8,572.42)
<b>Less</b>	
Realised Accounting Capital Gains	550.73
Accounting Trust Distributions	23,792.70
Non Taxable Contributions	3,165.24
	<u>27,508.67</u>
<b>Add</b>	
Other Non Deductible Expenses	2,043.79
Decrease in MV of investments	55,616.86
Franking Credits	4,687.43
Foreign Credits	811.35
Net Capital Gains	4,804.00
Taxable Trust Distributions	12,525.32
Distributed Foreign income	5,103.37
	<u>85,592.12</u>
SMSF Annual Return Rounding	(2.03)
	<u>49,509.00</u>
<b>Taxable Income or Loss</b>	<u>49,509.00</u>
Income Tax on Taxable Income or Loss	7,426.35
<b>Less</b>	
Franking Credits	4,687.43
Foreign Credits	811.35
	<u>1,927.57</u>
<b>CURRENT TAX OR REFUND</b>	<u>1,927.57</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(2,496.00)
	<u>(309.43)</u>
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>(309.43)</u>

# Loretan Family Superannuation Fund Tax Reconciliation Report

For the year ended 30 June 2022



Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>A - Net capital gain</b>				
				4,804.19
<b>Sub-Total</b>				<b>4,804.19</b>
<b>Ignore Cents</b>				<b>0.19</b>
<b>Total</b>				<b>4,804.00</b>
<b>C - Income - Gross interest</b>				
	30/07/2021	25000/MBL5893	Macquarie Cash Management Account #5893	0.17
	31/08/2021	25000/MBL5893	Macquarie Cash Management Account #5893	0.17
	30/09/2021	25000/MBL5893	Macquarie Cash Management Account #5893	0.20
	29/10/2021	25000/MBL5893	Macquarie Cash Management Account #5893	0.09
	30/11/2021	25000/MBL5893	Macquarie Cash Management Account #5893	0.07
	31/12/2021	25000/MBL5893	Macquarie Cash Management Account #5893	0.02
	31/01/2022	25000/MBL5893	Macquarie Cash Management Account #5893	0.05
	28/02/2022	25000/MBL5893	Macquarie Cash Management Account #5893	0.05
	29/04/2022	25000/MBL5893	Macquarie Cash Management Account #5893	0.09
	30/06/2022	25000/MBL5893	Macquarie Cash Management Account #5893	0.18
<b>Sub-Total</b>				<b>1.09</b>
<b>Ignore Cents</b>				<b>0.09</b>
<b>Total</b>				<b>1.00</b>
<b>D1 - Income - Gross foreign income</b>				
	30/06/2022	23800/DJRE.AX	SPDR Dow Jones Global Real Estate Fund	1,271.82
	30/06/2022	23800/IAF.AX	iShares Core Composite Bond Etf	52.73
	30/06/2022	23800/IEM.AX	iShares MSCI Emerging Markets Etf	2,975.05
	30/06/2022	23800/IOO.AX	iShares Global 100 Etf	1,109.42
	30/06/2022	23800/REIT.AX	VanEck FTSE International Property (Hedged) Etf	278.21
	30/06/2022	23800/VAS.AX	Vanguard Australian Shares Index Etf	227.49
<b>Sub-Total</b>				<b>5,914.72</b>
<b>Ignore Cents</b>				<b>0.72</b>
<b>Total</b>				<b>5,914.00</b>
<b>D - Income - Net foreign income</b>				
	30/06/2022	23800/DJRE.AX	SPDR Dow Jones Global Real Estate Fund	1,271.82
	30/06/2022	23800/IAF.AX	iShares Core Composite Bond Etf	52.73
	30/06/2022	23800/IEM.AX	iShares MSCI Emerging Markets Etf	2,975.05
	30/06/2022	23800/IOO.AX	iShares Global 100 Etf	1,109.42
	30/06/2022	23800/REIT.AX	VanEck FTSE International Property (Hedged) Etf	278.21
	30/06/2022	23800/VAS.AX	Vanguard Australian Shares Index Etf	227.49

# Loretan Family Superannuation Fund Tax Reconciliation Report

For the year ended 30 June 2022



Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>D - Income - Net foreign income</b>				
<b>Sub-Total</b>				<b>5,914.72</b>
<b>Ignore Cents</b>				<b>0.72</b>
<b>Total</b>				<b>5,914.00</b>
<b>M - Gross trust distributions</b>				
	30/06/2022	23800/DJRE.AX	SPDR Dow Jones Global Real Estate Fund	39.49
	30/06/2022	23800/IAF.AX	iShares Core Composite Bond Etf	578.29
	30/06/2022	23800/VAS.AX	Vanguard Australian Shares Index Etf	16,594.97
<b>Sub-Total</b>				<b>17,212.75</b>
<b>Ignore Cents</b>				<b>0.75</b>
<b>Total</b>				<b>17,212.00</b>
<b>R1 - Assessable employer contributions</b>				
	09/08/2021	24200/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation (Accumulation)	2,142.78
	25/08/2021	24200/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation (Accumulation)	324.83
	08/09/2021	24200/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation (Accumulation)	2,613.39
	14/09/2021	24200/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation (Accumulation)	2,876.85
	08/11/2021	24200/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation (Accumulation)	2,875.16
	08/12/2021	24200/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation (Accumulation)	2,559.53
	10/01/2022	24200/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation (Accumulation)	457.31
	20/01/2022	24200/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation (Accumulation)	3,545.28
	01/02/2022	24200/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation (Accumulation)	1,531.24
	15/02/2022	24200/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation (Accumulation)	667.52
	15/02/2022	24200/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation (Accumulation)	1,112.61
	08/03/2022	24200/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation (Accumulation)	1,765.50
	08/04/2022	24200/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation (Accumulation)	2,649.78
	10/05/2022	24200/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation (Accumulation)	2,277.81
	08/06/2022	24200/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation (Accumulation)	1,933.76
	24/06/2022	24200/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation (Accumulation)	1,680.43
<b>Sub-Total</b>				<b>31,013.78</b>
<b>Ignore Cents</b>				<b>0.78</b>
<b>Total</b>				<b>31,013.00</b>
<b>R - Assessable contributions (R1 plus R2 plus R3 less R6)</b>				
			Assessable employer contributions	31,013.78

# Loretan Family Superannuation Fund Tax Reconciliation Report

For the year ended 30 June 2022



Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>R - Assessable contributions (R1 plus R2 plus R3 less R6)</b>				
<b>Sub-Total</b>				<b>31,013.78</b>
<b>Ignore Cents</b>				<b>0.78</b>
<b>Total</b>				<b>31,013.00</b>
<b>W - GROSS INCOME (Sum of labels A to U)</b>				
				58,944.00
<b>Sub-Total</b>				<b>58,944.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>58,944.00</b>
<b>V - TOTAL ASSESSABLE INCOME (W less Y)</b>				
				58,944.00
<b>Sub-Total</b>				<b>58,944.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>58,944.00</b>
<b>A1 - Expenses - Interest expenses within Australia</b>				
	30/07/2021	37900	Interest Paid	0.02
	29/10/2021	37900	Interest Paid	0.01
<b>Sub-Total</b>				<b>0.03</b>
<b>Ignore Cents</b>				<b>0.03</b>
<b>Total</b>				<b>0.00</b>
<b>F1 - Expenses - Insurance Premiums</b>				
	21/07/2021	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	137.40
	23/08/2021	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	174.04
	21/09/2021	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	174.04
	21/10/2021	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	174.04
	22/11/2021	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	174.04
	21/12/2021	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	174.04
	21/01/2022	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	174.04
	21/02/2022	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	174.04
	21/03/2022	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	174.04
	21/04/2022	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	174.04
	23/05/2022	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	174.04
	21/06/2022	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	174.04
	10/08/2021	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	228.51
	23/08/2021	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	257.67

# Loretan Family Superannuation Fund Tax Reconciliation Report

For the year ended 30 June 2022



Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>F1 - Expenses - Insurance Premiums</b>				
	21/09/2021	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	257.67
	21/10/2021	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	257.67
	22/11/2021	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	257.67
	21/12/2021	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	257.67
	21/01/2022	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	257.67
	21/02/2022	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	257.67
	21/03/2022	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	257.67
	21/04/2022	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	257.67
	23/05/2022	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	257.67
	21/06/2022	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	257.67
	27/07/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	71.76
	27/08/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	91.24
	27/09/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	91.24
	27/10/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	91.24
	28/10/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	(91.24)
	04/11/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	91.24
	29/11/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	91.24
	29/12/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	91.24
	27/01/2022	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	91.24
	28/02/2022	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	91.24
	28/03/2022	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	91.24
	27/04/2022	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	91.24
	27/05/2022	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	91.24
	27/06/2022	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	91.24
<b>Sub-Total</b>				<b>6,190.12</b>
<b>Ignore Cents</b>				<b>0.12</b>
<b>Total</b>				<b>6,190.00</b>



# Loretan Family Superannuation Fund Tax Reconciliation Report

For the year ended 30 June 2022



Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>I1 - Expenses - Investment expenses</b>				
	19/07/2021	39900	Portfolio Management Fees	259.84
	23/08/2021	39900	Portfolio Management Fees	262.61
	22/09/2021	39900	Portfolio Management Fees	264.68
	20/10/2021	39900	Portfolio Management Fees	262.90
	18/11/2021	39900	Portfolio Management Fees	265.78
	20/12/2021	39900	Portfolio Management Fees	270.07
	21/01/2022	39900	Portfolio Management Fees	269.40
	18/02/2022	39900	Portfolio Management Fees	269.11
	18/03/2022	39900	Portfolio Management Fees	264.42
	27/04/2022	39900	Portfolio Management Fees	263.29
	18/05/2022	39900	Portfolio Management Fees	262.66
	20/06/2022	39900	Portfolio Management Fees	254.40
<b>Sub-Total</b>				<b>3,169.16</b>
<b>Ignore Cents</b>				<b>0.16</b>
<b>Total</b>				<b>3,169.00</b>
<b>J1 - Expenses - Management and administration expenses</b>				
	23/06/2022	30800	ASIC Fees	56.00
	22/07/2021	31500	Bank Charges	10.00
	28/10/2021	31500	Bank Charges	10.00
<b>Sub-Total</b>				<b>76.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>76.00</b>
<b>N - TOTAL DEDUCTIONS</b>				
				9,435.00
<b>Sub-Total</b>				<b>9,435.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>9,435.00</b>
<b>O - TAXABLE INCOME OR LOSS</b>				
				49,509.00
<b>Sub-Total</b>				<b>49,509.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>49,509.00</b>
<b>Z - TOTAL SMSF EXPENSES</b>				
				9,435.00
<b>Sub-Total</b>				<b>9,435.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>9,435.00</b>
<b>A - Taxable income</b>				
				49,509.00

# Loretan Family Superannuation Fund Tax Reconciliation Report

For the year ended 30 June 2022



Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>A - Taxable income</b>				
Sub-Total				49,509.00
Ignore Cents				0.00
<b>Total</b>				<b>49,509.00</b>
<b>T1 - Tax on taxable income</b>				
				7,426.35
Sub-Total				7,426.35
Ignore Cents				0.00
<b>Total</b>				<b>7,426.35</b>
<b>B - Gross Tax</b>				
				7,426.35
Sub-Total				7,426.35
Ignore Cents				0.00
<b>Total</b>				<b>7,426.35</b>
<b>C1 - Foreign income tax offset</b>				
	30/06/2022	23800/DJRE.AX	SPDR Dow Jones Global Real Estate Fund	150.84
	30/06/2022	23800/IAF.AX	iShares Core Composite Bond Etf	0.04
	30/06/2022	23800/IEM.AX	iShares MSCI Emerging Markets Etf	441.85
	30/06/2022	23800/IOO.AX	iShares Global 100 Etf	166.10
	30/06/2022	23800/REIT.AX	VanEck FTSE International Property (Hedged) Etf	38.32
	30/06/2022	23800/VAS.AX	Vanguard Australian Shares Index Etf	14.20
Sub-Total				811.35
Ignore Cents				0.00
<b>Total</b>				<b>811.35</b>
<b>C - Non-refundable non-carry forward tax offsets</b>				
				811.35
Sub-Total				811.35
Ignore Cents				0.00
<b>Total</b>				<b>811.35</b>
<b>T2 - SUBTOTAL</b>				
				6,615.00
Sub-Total				6,615.00
Ignore Cents				0.00
<b>Total</b>				<b>6,615.00</b>
<b>T3 - SUBTOTAL 2</b>				
				6,615.00
Sub-Total				6,615.00
Ignore Cents				0.00
<b>Total</b>				<b>6,615.00</b>
<b>E1 - Complying fund's franking credits tax offset</b>				

# Loretan Family Superannuation Fund Tax Reconciliation Report

For the year ended 30 June 2022



Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>E1 - Complying fund's franking credits tax offset</b>				
	30/06/2022	23800/DJRE.AX	SPDR Dow Jones Global Real Estate Fund	1.67
	30/06/2022	23800/VAS.AX	Vanguard Australian Shares Index Etf	4,685.76
<b>Sub-Total</b>				<b>4,687.43</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>4,687.43</b>
<b>E - Refundable tax offsets</b>				
				4,687.43
<b>Sub-Total</b>				<b>4,687.43</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>4,687.43</b>
<b>T5 - TAX PAYABLE</b>				
				1,927.57
<b>Sub-Total</b>				<b>1,927.57</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>1,927.57</b>
<b>K - PAYG instalments raised</b>				
	03/11/2021	85000	Income Tax Payable/Refundable	624.00
	21/01/2022	85000	Income Tax Payable/Refundable	624.00
	31/03/2022	85000	Income Tax Payable/Refundable	624.00
	30/06/2022	85000	Income Tax Payable/Refundable	624.00
<b>Sub-Total</b>				<b>2,496.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>2,496.00</b>
<b>L - Supervisory levy</b>				
				259.00
<b>Sub-Total</b>				<b>259.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>259.00</b>
<b>S - AMOUNT DUE OR REFUNDABLE</b>				
				(309.43)
<b>Sub-Total</b>				<b>(309.43)</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>(309.43)</b>

Loretan Family Superannuation Fund

# Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022



	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
<b>Label A</b>						
<b>Final calculations 01 July 2021 - 30 June 2022</b>			Net Capital Gains	4,804.19	0.00 %	<b>0.00</b>
<b>Segment - 01 July 2021 to 30 June 2022</b>						
<b>Label C</b>						
	30/07/2021	25000/MBL5893	Macquarie Cash Management Account	0.17		
	31/08/2021	25000/MBL5893	Macquarie Cash Management Account	0.17		
	30/09/2021	25000/MBL5893	Macquarie Cash Management Account	0.20		
	29/10/2021	25000/MBL5893	Macquarie Cash Management Account	0.09		
	30/11/2021	25000/MBL5893	Macquarie Cash Management Account	0.07		
	31/12/2021	25000/MBL5893	Macquarie Cash Management Account	0.02		
	31/01/2022	25000/MBL5893	Macquarie Cash Management Account	0.05		
	28/02/2022	25000/MBL5893	Macquarie Cash Management Account	0.05		
	29/04/2022	25000/MBL5893	Macquarie Cash Management Account	0.09		
	30/06/2022	25000/MBL5893	Macquarie Cash Management Account	0.18		
			<b>Total</b>	1.09	0.000 %	<b>0.00</b>
<b>Label D1</b>						
	30/06/2022	23800/IAF.AX	iShares Core Composite Bond Etf	52.73		
	30/06/2022	23800/REIT.AX	VanEck FTSE International Property	278.21		
	30/06/2022	23800/IEM.AX	iShares MSCI Emerging Markets Etf	2,975.05		
	30/06/2022	23800/IOO.AX	iShares Global 100 Etf	1,109.42		
	30/06/2022	23800/VAS.AX	Vanguard Australian Shares Index Etf	227.49		
	30/06/2022	23800/DJRE.AX	SPDR Dow Jones Global Real Estate Fund	1,271.82		

Loretan Family Superannuation Fund

# Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022



	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
<b>Label D1</b>						
			<b>Total</b>	5,914.72	0.000 %	<b>0.00</b>
<b>Label M</b>						
	30/06/2022	23800/IAF.AX	iShares Core Composite Bond Etf	578.29		
	30/06/2022	23800/DJRE.AX	SPDR Dow Jones Global Real Estate Fund	39.49		
	30/06/2022	23800/VAS.AX	Vanguard Australian Shares Index Etf	16,594.97		
			<b>Total</b>	17,212.75	0.000 %	<b>0.00</b>
					<b>Total Segment ECPI *</b>	<b>0.00</b>
					<b>SMSF Annual Return Rounding</b>	<b>0.00</b>
					<b>Total ECPI</b>	<b>0.00</b>

\* Total Segment ECPI does not include ECPI amounts from Label A. The total ECPI from Label A is shown separately at the start of the report.

Loretan Family Superannuation Fund  
**Pension Non Deductible Expense Report**



For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
<b>Segment - 01 July 2021 to 30 June 2022</b>							
<b>Label A</b>							
	29/10/2021	37900	Interest Paid	0.01			
	30/07/2021	37900	Interest Paid	0.02			
			<b>Total</b>	0.03	0.000 %	0.03	0.00

<b>Label F</b>							
	29/11/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	91.24			
	21/12/2021	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	257.67			
	04/11/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	91.24			
	21/01/2022	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	257.67			
	21/04/2022	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	174.04			
	21/06/2022	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	174.04			
	27/04/2022	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	91.24			
	22/11/2021	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	257.67			
	27/07/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	71.76			
	21/03/2022	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	174.04			

Loretan Family Superannuation Fund  
**Pension Non Deductible Expense Report**



For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
<b>Label F</b>							
	23/05/2022	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	174.04			
	10/08/2021	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	228.51			
	21/10/2021	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	257.67			
	27/08/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	91.24			
	27/01/2022	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	91.24			
	27/06/2022	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	91.24			
	21/03/2022	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	257.67			
	27/09/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	91.24			
	29/12/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	91.24			
	21/12/2021	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	174.04			
	21/02/2022	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	257.67			
	23/05/2022	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	257.67			
	22/11/2021	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	174.04			
	28/03/2022	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	91.24			

Loretan Family Superannuation Fund  
**Pension Non Deductible Expense Report**



For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
<b>Label F</b>							
	21/09/2021	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	257.67			
	21/10/2021	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	174.04			
	28/02/2022	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	91.24			
	23/08/2021	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	257.67			
	21/02/2022	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	174.04			
	28/10/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	(91.24)			
	21/01/2022	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	174.04			
	21/06/2022	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	257.67			
	27/05/2022	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	91.24			
	21/07/2021	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	137.40			
	23/08/2021	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	174.04			
	21/09/2021	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation (Accumul...	174.04			
	27/10/2021	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation (Accumul...	91.24			
	21/04/2022	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation (Accu...	257.67			



Loretan Family Superannuation Fund  
**Pension Non Deductible Expense Report**



For The Period 01 July 2021 - 30 June 2022

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	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
<b>Label F</b>							
			<b>Total</b>	6,190.12	0.000 %	6,190.12	0.00

---

**Label I**

	21/01/2022	39900	Portfolio Management Fees	269.40			
	18/11/2021	39900	Portfolio Management Fees	265.78			
	19/07/2021	39900	Portfolio Management Fees	259.84			
	23/08/2021	39900	Portfolio Management Fees	262.61			
	22/09/2021	39900	Portfolio Management Fees	264.68			
	18/03/2022	39900	Portfolio Management Fees	264.42			
	18/05/2022	39900	Portfolio Management Fees	262.66			
	20/10/2021	39900	Portfolio Management Fees	262.90			
	20/06/2022	39900	Portfolio Management Fees	254.40			
	20/12/2021	39900	Portfolio Management Fees	270.07			
	18/02/2022	39900	Portfolio Management Fees	269.11			
	27/04/2022	39900	Portfolio Management Fees	263.29			
			<b>Total</b>	3,169.16	0.000 %	3,169.16	0.00

---

**Label J**

	23/06/2022	30800	ASIC Fees	56.00			
	22/07/2021	31500	Bank Charges	10.00			
	28/10/2021	31500	Bank Charges	10.00			
			<b>Total</b>	76.00	0.000 %	76.00	0.00

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Loretan Family Superannuation Fund  
**Pension Non Deductible Expense Report**



For The Period 01 July 2021 - 30 June 2022

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Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
<hr/>						
<b>Label J</b>						
<hr/>						
			<b>Total Segment Expenses</b>		<b>9,435.31</b>	<b>0.00</b>
<hr/>						
			<b>Total Expenses *</b>		<b>9,435.31</b>	<b>0.00</b>

\* General expense percentage - 0.000 %

\* Investment expense percentage - 0.000 %



## Income tax 002

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<b>Date generated</b>	07 December 2022
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

---

**0** results found - from **01 July 2021** to **07 December 2022** sorted by **processed date** ordered **oldest to newest**



## Activity statement 004

<b>Date generated</b>	07 December 2022
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

21 results found - from **01 July 2021** to **07 December 2022** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Aug 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$1,547.00		\$1,547.00 DR
2 Aug 2021	2 Aug 2021	General interest charge			\$1,547.00 DR
27 Aug 2021	26 Aug 2021	Payment received		\$1,547.00	\$0.00
27 Aug 2021	27 Aug 2021	General interest charge			\$0.00
31 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$624.00		\$624.00 DR
1 Nov 2021	1 Nov 2021	General interest charge			\$624.00 DR
4 Nov 2021	3 Nov 2021	Payment received		\$624.00	\$0.00
4 Nov 2021	4 Nov 2021	General interest charge			\$0.00
24 Jan 2022	21 Jan 2022	Payment received		\$624.00	\$624.00 CR
7 Mar 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$624.00		\$0.00
7 Mar 2022	7 Mar 2022	General interest charge			\$0.00

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$624.00		\$624.00 DR
2 May 2022	2 May 2022	General interest charge			\$624.00 DR
12 Jul 2022	11 Jul 2022	Payment received		\$1,248.00	\$624.00 CR
12 Jul 2022	12 Jul 2022	General interest charge			\$624.00 CR
31 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$624.00		\$0.00
31 Jul 2022	31 Jul 2022	General interest charge			\$0.00
30 Oct 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$636.00		\$636.00 DR
1 Nov 2022	1 Nov 2022	General interest charge			\$636.00 DR
9 Nov 2022	8 Nov 2022	Payment received		\$636.00	\$0.00
9 Nov 2022	9 Nov 2022	General interest charge			\$0.00



## Activity statement 004

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### Tax type summary

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<b>Income tax year</b>	2022
<b>Period</b>	01 July 2021 - 30 June 2022
<b>Type</b>	Pay as you go Instalments
<b>Balance</b>	\$2,496.00 DR

### Transactions

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Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
31/10/2021	28/10/2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$624.00		\$624.00 DR
07/03/2022	28/02/2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$624.00		\$1,248.00 DR
01/05/2022	28/04/2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$624.00		\$1,872.00 DR
31/07/2022	28/07/2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$624.00		\$2,496.00 DR

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# 86000 - PAYG Payable

2022 Financial Year

**Preparer** Rachel Barrett

**Reviewer** Brendan Curran

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
86000	PAYG Payable	(\$1,248.00)	(\$1,547.00)	(19.33)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$1,248.00)	(\$1,547.00)	

## Supporting Documents

- 2022 ATO ASA.pdf 86000

## Standard Checklist

- Attach copy of PAYG Payment Summary
- Confirm Transactions in ATO Portal

## Notes

Rachel Barrett

**Note | 86000**  
Paid 12/07/2022

07/01/2023 19:45



## Activity statement 004

Date generated	07 December 2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

## Transactions

21 results found - from **01 July 2021** to **07 December 2022** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Aug 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$1,547.00		\$1,547.00 DR
2 Aug 2021	2 Aug 2021	General interest charge			\$1,547.00 DR
27 Aug 2021	26 Aug 2021	Payment received		\$1,547.00	\$0.00
27 Aug 2021	27 Aug 2021	General interest charge			\$0.00
31 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$624.00		\$624.00 DR
1 Nov 2021	1 Nov 2021	General interest charge			\$624.00 DR
4 Nov 2021	3 Nov 2021	Payment received		\$624.00	\$0.00
4 Nov 2021	4 Nov 2021	General interest charge			\$0.00
24 Jan 2022	21 Jan 2022	Payment received		\$624.00	\$624.00 CR
7 Mar 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$624.00		\$0.00
7 Mar 2022	7 Mar 2022	General interest charge			\$0.00



Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$624.00		\$624.00 DR
2 May 2022	2 May 2022	General interest charge			\$624.00 DR
12 Jul 2022	11 Jul 2022	Payment received		\$1,248.00	\$624.00 CR
12 Jul 2022	12 Jul 2022	General interest charge			\$624.00 CR
31 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$624.00		\$0.00
31 Jul 2022	31 Jul 2022	General interest charge			\$0.00
30 Oct 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$636.00		\$636.00 DR
1 Nov 2022	1 Nov 2022	General interest charge			\$636.00 DR
9 Nov 2022	8 Nov 2022	Payment received		\$636.00	\$0.00
9 Nov 2022	9 Nov 2022	General interest charge			\$0.00

# 88000 - Sundry Creditors

2022 Financial Year

**Preparer** Rachel Barrett

**Reviewer** Brendan Curran

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
88000	Sundry Creditors	(\$2,325.22)	(\$55.00)	4127.67%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$2,325.22)	(\$55.00)	

## Supporting Documents

- General Ledger [Report](#)
- 2022 ASIC Fees.pdf [88000](#)

## Standard Checklist

- Attach all source documentation and confirmations of Liability

Loretan Family Superannuation Fund  
**General Ledger**



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Sundry Creditors (88000)</b>					
<u>Sundry Creditors (88000)</u>					
01/07/2021	Opening Balance				55.00 CR
06/07/2021	ASIC Fee 2021		55.00		0.00 DR
23/06/2022	ASIC Fee			56.00	56.00 CR
29/06/2022	SELL 94 IEM [SELL 1649 DJRE] [Unsettled Trades] [BUY 2038 REIT] [BUY 90 VAS] [SELL 95 GOLD] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)			2,269.22	2,325.22 CR
			<b>55.00</b>	<b>2,325.22</b>	<b>2,325.22 CR</b>

**Total Debits: 55.00**  
**Total Credits: 2,325.22**



**ASIC**  
Australian Securities & Investments Commission

ABN 86 768 265 615

LORETAN FAMILY SUPER PTY LTD  
BPC ACCOUNTING  
PO BOX 41 BUDGEWOI NSW 2262

INVOICE STATEMENT  
Issue date 23 Jun 22  
**LORETAN FAMILY SUPER PTY LTD**

ACN 619 972 360  
Account No. 22 619972360

## Summary

Opening Balance	\$0.00
New items	\$56.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$56.00</b>

- 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*

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

## Please pay

Immediately	<b>\$0.00</b>
By 23 Aug 22	<b>\$56.00</b>

*If you have already paid please ignore this invoice statement.*

- 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  
LORETAN FAMILY SUPER PTY LTD

ACN 619 972 360 Account No: 22 619972360



22 619972360

<b>TOTAL DUE</b>	<b>\$56.00</b>
Immediately	<b>\$0.00</b>
By 23 Aug 22	<b>\$56.00</b>

*Payment options are listed on the back of this payment slip*



**Biller Code:** 17301  
**Ref:** 2296199723604



\*814 129 0002296199723604 54

## Transaction details:

page 2 of 2

	<b>Transactions for this period</b>	<b>ASIC reference</b>	<b>\$ Amount</b>
2022-06-23	Annual Review - Special Purpose Pty Co	4X0340724480P A	\$56.00
	<b>Outstanding transactions</b>		
2022-06-23	Annual Review - Special Purpose Pty Co	4X0340724480P A	\$56.00

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### PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2296 1997 2360 454

#### 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](http://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:** 2296199723604

#### Telephone & Internet Banking – BPAY®

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

# 89000 - Deferred Tax Liability/Asset

2022 Financial Year

**Preparer** Rachel Barrett

**Reviewer** Brendan Curran

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
89000	Deferred Tax Liability/Asset	(\$4,597.11)	(\$10,232.53)	(55.07)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$4,597.11)	(\$10,232.53)	

## Supporting Documents

- Deferred Tax Reconciliation Report [Report](#)

## Standard Checklist

- Attach all source documentation and confirmations of Liability
- Attach copy of Deferred Tax Reconciliation Report

# Loretan Family Superannuation 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)
<b>Revaluations</b>					
IAF.AX	iShares Core Composite Bond Etf	(5,303.18)	(1,767.72)	(3,535.46)	(3,535.46)
GOLD.AX	Global X Metal Securities Australia Limited.	9,802.21	3,267.40	6,534.81	6,534.81
IOO.AX	iShares Global 100 Etf	(2,155.14)	(718.38)	(1,436.76)	(1,436.76)
IEM.AX	iShares MSCI Emerging Markets Etf	(25,694.62)	(8,564.87)	(17,129.75)	(17,129.75)
VAS.AX	Vanguard Australian Shares Index Etf	(27,257.95)	(9,085.99)	(18,171.96)	(18,171.96)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(4,335.64)	(1,445.21)	(2,890.43)	(2,890.43)
REIT.AX	VanEck FTSE International Property (Hedged) Etf	(672.54)	(224.18)	(448.36)	(448.36)
		(55,616.86)	(18,538.95)	(37,077.91)	(37,077.91)
<b>Tax Deferred Distributions</b>					
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(0.03)	0.00	(0.03)	(0.03)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(0.84)	0.00	(0.84)	(0.84)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(1.67)	0.00	(1.67)	(1.67)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(1.19)	0.00	(1.19)	(1.19)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(1.99)	0.00	(1.99)	(1.99)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(1.23)	0.00	(1.23)	(1.23)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(1.93)	0.00	(1.93)	(1.93)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(1.23)	0.00	(1.23)	(1.23)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(0.79)	0.00	(0.79)	(0.79)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(2.48)	0.00	(2.48)	(2.48)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(1.48)	0.00	(1.48)	(1.48)

**Loretan Family Superannuation 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)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	(9.92)	0.00	(9.92)	(9.92)
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.99	0.00	0.99	0.99
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	1.60	0.00	1.60	1.60
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.95	0.00	0.95	0.95
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	1.55	0.00	1.55	1.55
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	1.19	0.00	1.19	1.19
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.76	0.00	0.76	0.76
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	1.99	0.00	1.99	1.99
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.84	0.00	0.84	0.84
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	1.34	0.00	1.34	1.34
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	7.97	0.00	7.97	7.97
DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.99	0.00	0.99	0.99
REIT.AX	VanEck FTSE International Property (Hedged) Etf	106.57	0.00	106.57	106.57
VAS.AX	Vanguard Australian Shares Index Etf	3.33	0.00	3.33	3.33
VAS.AX	Vanguard Australian Shares Index Etf	7.11	0.00	7.11	7.11
VAS.AX	Vanguard Australian Shares Index Etf	3.55	0.00	3.55	3.55
VAS.AX	Vanguard Australian Shares Index Etf	9.99	0.00	9.99	9.99
VAS.AX	Vanguard Australian Shares Index Etf	5.77	0.00	5.77	5.77
VAS.AX	Vanguard Australian Shares Index Etf	8.88	0.00	8.88	8.88
VAS.AX	Vanguard Australian Shares Index Etf	5.55	0.00	5.55	5.55
VAS.AX	Vanguard Australian Shares Index Etf	1.78	0.00	1.78	1.78



**Loretan Family Superannuation 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)
VAS.AX	Vanguard Australian Shares Index Etf	3.33	0.00	3.33	3.33
VAS.AX	Vanguard Australian Shares Index Etf	1.69	0.00	1.69	1.69
VAS.AX	Vanguard Australian Shares Index Etf	(17.32)	0.00	(17.32)	(17.32)
VAS.AX	Vanguard Australian Shares Index Etf	(94.61)	0.00	(94.61)	(94.61)
VAS.AX	Vanguard Australian Shares Index Etf	(5.55)	0.00	(5.55)	(5.55)
VAS.AX	Vanguard Australian Shares Index Etf	(13.77)	0.00	(13.77)	(13.77)
VAS.AX	Vanguard Australian Shares Index Etf	(9.77)	0.00	(9.77)	(9.77)
VAS.AX	Vanguard Australian Shares Index Etf	(13.10)	0.00	(13.10)	(13.10)
VAS.AX	Vanguard Australian Shares Index Etf	(5.77)	0.00	(5.77)	(5.77)
VAS.AX	Vanguard Australian Shares Index Etf	(7.11)	0.00	(7.11)	(7.11)
VAS.AX	Vanguard Australian Shares Index Etf	(15.55)	0.00	(15.55)	(15.55)
VAS.AX	Vanguard Australian Shares Index Etf	(9.99)	0.00	(9.99)	(9.99)
VAS.AX	Vanguard Australian Shares Index Etf	(6.66)	0.00	(6.66)	(6.66)
VAS.AX	Vanguard Australian Shares Index Etf	(49.30)	0.00	(49.30)	(49.30)
VAS.AX	Vanguard Australian Shares Index Etf	(2.67)	0.00	(2.67)	(2.67)
VAS.AX	Vanguard Australian Shares Index Etf	(9.99)	0.00	(9.99)	(9.99)
VAS.AX	Vanguard Australian Shares Index Etf	(16.88)	0.00	(16.88)	(16.88)
VAS.AX	Vanguard Australian Shares Index Etf	(9.55)	0.00	(9.55)	(9.55)
VAS.AX	Vanguard Australian Shares Index Etf	(10.22)	0.00	(10.22)	(10.22)
VAS.AX	Vanguard Australian Shares Index Etf	(14.21)	0.00	(14.21)	(14.21)
VAS.AX	Vanguard Australian Shares Index Etf	(5.55)	0.00	(5.55)	(5.55)

Loretan Family Superannuation 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)
VAS.AX	Vanguard Australian Shares Index Etf	(11.77)	0.00	(11.77)	(11.77)
VAS.AX	Vanguard Australian Shares Index Etf	(294.49)	0.00	(294.49)	(294.49)
VAS.AX	Vanguard Australian Shares Index Etf	(13.77)	0.00	(13.77)	(13.77)
VAS.AX	Vanguard Australian Shares Index Etf	(6.88)	0.00	(6.88)	(6.88)
		(491.56)	0.00	(491.56)	(491.56)
<b>Total</b>		(56,108.42)	(18,538.95)	(37,569.47)	(37,569.47)
<b>Deferred Tax Liability (Asset) Summary</b>					
<b>Opening Balance</b>		10,232.53			
Current Year Transactions		(5,635.42)			
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		0.00			
<b>Closing Balance</b>		4,597.11			

# A - Financial Statements

2022 Financial Year

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**Preparer** Rachel Barrett

**Reviewer** Brendan Curran

**Status** Ready for Review

## 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



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Financial statements and reports for the year ended  
30 June 2022

Loretan Family Superannuation 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

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**Operating Statement**

For the year ended 30 June 2022



	Note	2022 \$	2021 \$
<b>Income</b>			
<b>Investment Income</b>			
Trust Distributions	8	23,792.70	10,192.76
Interest Received		1.09	1.15
<b>Contribution Income</b>			
Employer Contributions		31,013.78	19,307.78
Personal Non Concessional		3,165.24	100.00
Transfers In		0.00	22,747.57
<b>Other Income</b>			
Rebates		0.00	1.99
<b>Total Income</b>		<u>57,972.81</u>	<u>52,351.25</u>
<b>Expenses</b>			
Accountancy Fees		0.00	440.00
ATO Supervisory Levy		0.00	259.00
Auditor's Remuneration		0.00	550.00
ASIC Fees		56.00	55.00
Bank Charges		20.00	30.00
Interest Paid		0.03	0.12
Portfolio Management Fees		3,169.16	2,779.80
		<u>3,245.19</u>	<u>4,113.92</u>
<b>Member Payments</b>			
Life Insurance Premiums		3,127.24	2,931.68
Income Protection Premiums		3,062.88	2,513.61
Excess Contributions Tax		23.29	0.00
Division 293 Tax		2,020.50	3,750.00
<b>Investment Losses</b>			
Changes in Market Values	9	55,066.13	(73,556.16)
<b>Total Expenses</b>		<u>66,545.23</u>	<u>(60,246.95)</u>
<b>Benefits accrued as a result of operations before income tax</b>			
		<u>(8,572.42)</u>	<u>112,598.20</u>
Income Tax Expense	10	(3,707.85)	8,209.99
<b>Benefits accrued as a result of operations</b>		<u>(4,864.57)</u>	<u>104,388.21</u>

Loretan Family Superannuation Fund  
**Statement of Financial Position**

As at 30 June 2022



	Note	2022 \$	2021 \$
<b>Assets</b>			
<b>Investments</b>			
Shares in Listed Companies (Australian)	2	85,137.50	84,211.05
Units in Listed Unit Trusts (Australian)	3	475,558.73	502,094.60
<b>Total Investments</b>		<u>560,696.23</u>	<u>586,305.65</u>
<b>Other Assets</b>			
Distributions Receivable		10,029.79	3,657.50
Bankwest Business Zero Transaction Account #9330		908.76	328.24
Macquarie Cash Management Account #5893		2,932.73	1,023.95
Unsettled Trades		7,650.63	0.00
Income Tax Refundable		2,020.87	1,452.44
<b>Total Other Assets</b>		<u>23,542.78</u>	<u>6,462.13</u>
<b>Total Assets</b>		<u>584,239.01</u>	<u>592,767.78</u>
Less:			
<b>Liabilities</b>			
PAYG Payable		1,248.00	1,547.00
Sundry Creditors		2,325.22	55.00
Deferred Tax Liability		4,597.11	10,232.53
<b>Total Liabilities</b>		<u>8,170.33</u>	<u>11,834.53</u>
<b>Net assets available to pay benefits</b>		<u>576,068.68</u>	<u>580,933.25</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	5, 6		
Loretan, Joshua - Accumulation		451,480.33	449,425.84
Loretan, Alanna - Accumulation		124,588.35	131,507.41
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>576,068.68</u>	<u>580,933.25</u>

# Loretan Family Superannuation Fund

## Notes to the Financial Statements

For the year ended 30 June 2022



### Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

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

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

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

#### a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

#### b. Cash and Cash Equivalents

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

#### c. Revenue

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.



Loretan Family Superannuation Fund  
**Notes to the Financial Statements**

For the year ended 30 June 2022



**Interest revenue**

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

**Dividend revenue**

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

**Rental revenue**

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

**Distribution revenue**

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

**Remeasurement changes in market values**

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

**Contributions**

Contributions and transfers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

**d. Liability for Accrued Benefits**

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

**e. 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.

Loretan Family Superannuation Fund  
**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: Shares in Listed Companies (Australian)**

	2022 \$	2021 \$
Global X Metal Securities Australia Limited.	85,137.50	84,211.05
	85,137.50	84,211.05

**Note 3: Units in Listed Unit Trusts (Australian)**

	2022 \$	2021 \$
SPDR Dow Jones Global Real Estate Fund	0.00	35,373.52
iShares Core Composite Bond Etf	41,632.80	41,815.08
iShares MSCI Emerging Markets Etf	118,989.00	124,977.26
iShares Global 100 Etf	55,872.46	59,562.50
VanEck FTSE International Property (Hedged) Etf	35,033.22	0.00
Vanguard Australian Shares Index Etf	224,031.25	240,366.24
	475,558.73	502,094.60

**Note 4: Banks and Term Deposits**

	2022 \$	2021 \$
<b>Banks</b>		
Bankwest Business Zero Transaction Account #9330	908.76	328.24
Macquarie Cash Management Account #5893	2,932.73	1,023.95
	3,841.49	1,352.19

**Note 5: Liability for Accrued Benefits**

	2022 \$	2021 \$
Liability for accrued benefits at beginning of year	580,933.25	475,400.41
Benefits accrued as a result of operations	(4,864.57)	104,388.21
Current year member movements	0.00	1,144.63
	576,068.68	580,933.25

**Note 6: Vested Benefits**

Loretan Family Superannuation Fund  
**Notes to the Financial Statements**

For the year ended 30 June 2022



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

	2022 \$	2021 \$
Vested Benefits	576,068.68	580,933.25

**Note 7: Guaranteed Benefits**

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

**Note 8: Trust Distributions**

	2022 \$	2021 \$
SPDR Dow Jones Global Real Estate Fund	2,151.55	891.56
iShares MSCI Emerging Markets Etf	2,622.90	1,357.76
iShares Core Composite Bond Etf	630.98	1,041.67
Vanguard Australian Shares Index Etf	16,916.95	6,049.38
VanEck FTSE International Property (Hedged) Etf	346.46	0.00
iShares Global 100 Etf	1,123.86	852.39
	23,792.70	10,192.76

**Note 9: Changes in Market Values**

**Unrealised Movements in Market Value**

	2022 \$	2021 \$
<b>Shares in Listed Companies (Australian)</b>		
Global X Metal Securities Australia Limited.	9,802.21	(6,660.17)
	9,802.21	(6,660.17)
<b>Units in Listed Unit Trusts (Australian)</b>		
SPDR Dow Jones Global Real Estate Fund	(4,335.64)	7,687.01
VanEck FTSE International Property (Hedged) Etf	(672.54)	0.00
Vanguard Australian Shares Index Etf	(27,257.95)	49,449.17
iShares Core Composite Bond Etf	(5,303.18)	(3,498.37)
iShares Global 100 Etf	(2,155.14)	11,471.54
iShares MSCI Emerging Markets Etf	(25,694.62)	13,656.21
	(65,419.07)	78,765.56

Loretan Family Superannuation Fund  
**Notes to the Financial Statements**

For the year ended 30 June 2022



<b>Total Unrealised Movement</b>	(55,616.86)	72,105.39
<b>Realised Movements in Market Value</b>		
	<b>2022</b>	<b>2021</b>
	\$	\$
<b>Shares in Listed Companies (Australian)</b>		
Global X Metal Securities Australia Limited.	509.08	16.71
	509.08	16.71
<b>Units in Listed Unit Trusts (Australian)</b>		
SPDR Dow Jones Global Real Estate Fund	686.63	(644.00)
Vanguard Australian Shares Index Etf	272.60	(40.81)
iShares Core Composite Bond Etf	(258.78)	1,657.61
iShares Global 100 Etf	1,809.78	120.08
iShares MSCI Emerging Markets Etf	(2,468.59)	341.18
	41.64	1,434.06
<b>Total Realised Movement</b>	550.72	1,450.77
<b>Changes in Market Values</b>	(55,066.14)	73,556.16
<b>Note 10: Income Tax Expense</b>		
	<b>2022</b>	<b>2021</b>
	\$	\$
The components of tax expense comprise		
Current Tax	1,927.57	1,042.56
Deferred Tax Liability/Asset	(5,635.42)	7,167.43
Income Tax Expense	(3,707.85)	8,209.99
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%	(1,285.86)	16,889.73
Less:		
Tax effect of:		
Non Taxable Contributions	474.79	15.00
Non Taxable Transfer In	0.00	3,412.14
Increase in MV of Investments	0.00	10,815.81
Realised Accounting Capital Gains	82.61	217.62

Loretan Family Superannuation Fund  
**Notes to the Financial Statements**

For the year ended 30 June 2022



Accounting Trust Distributions	3,568.91	1,528.91
Add:		
Tax effect of:		
Other Non-Deductible Expenses	306.57	562.50
Decrease in MV of Investments	8,342.53	0.00
Franking Credits	703.11	304.10
Foreign Credits	121.70	66.24
Net Capital Gains	720.60	222.15
Taxable Trust Distributions	1,878.80	1,020.73
Distributed Foreign Income	765.51	435.66
Rounding	(0.30)	(0.13)
Income Tax on Taxable Income or Loss	7,426.35	3,511.50
Less credits:		
Franking Credits	4,687.43	2,027.33
Foreign Credits	811.35	441.61
Current Tax or Refund	<u>1,927.57</u>	<u>1,042.56</u>

Loretan Family Superannuation Fund  
**Statement of Taxable Income**

For the year ended 30 June 2022



	<b>2022</b>
	<b>\$</b>
Benefits accrued as a result of operations	(8,572.42)
<b>Less</b>	
Realised Accounting Capital Gains	550.73
Accounting Trust Distributions	23,792.70
Non Taxable Contributions	3,165.24
	<u>27,508.67</u>
<b>Add</b>	
Other Non Deductible Expenses	2,043.79
Decrease in MV of investments	55,616.86
Franking Credits	4,687.43
Foreign Credits	811.35
Net Capital Gains	4,804.00
Taxable Trust Distributions	12,525.32
Distributed Foreign income	5,103.37
	<u>85,592.12</u>
SMSF Annual Return Rounding	(2.03)
	<u>49,509.00</u>
<b>Taxable Income or Loss</b>	<u>49,509.00</u>
Income Tax on Taxable Income or Loss	7,426.35
<b>Less</b>	
Franking Credits	4,687.43
Foreign Credits	811.35
	<u>1,927.57</u>
<b>CURRENT TAX OR REFUND</b>	<u>1,927.57</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(2,496.00)
	<u>(309.43)</u>
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>(309.43)</u>

# Loretan Family Superannuation Fund Compilation Report



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

## **Our Responsibility**

On the basis of information provided by the Trustee(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 directors of the trustee company who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

Brendan Curran

of

BPC Accounting Chartered Accountants PO Box 41, Budgewoi, New South Wales 2262

Signed:

Dated: 10/01/2023

# Trustees Declaration



The directors of the trustee company have determined that the Fund is not a reporting entity and that these special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2022 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2022 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2022.

Specifically, the directors of the trustee company declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the Fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Regulations 1994; and
- to the knowledge of the directors of the trustee company, there have been no events or transactions subsequent to the balance date which could have a material impact on the Fund. Where such events have occurred, the effect of such events has been accounted and noted in the Fund's financial statements.

Signed in accordance with a resolution of the directors of the trustee company by:

.....  
Joshua Loretan  
Loretan Family Super Pty Ltd  
Director

.....  
Alanna Loretan  
Loretan Family Super Pty Ltd  
Director

10 January 2023



Loretan Family Superannuation 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
<b>Joshua Loretan (Age: 51)</b>											
LORJOS00001A - Accumulation											
449,425.84	34,179.02		(22,585.30)			6,695.86	(2,271.35)		5,114.72		451,480.33
<b>449,425.84</b>	<b>34,179.02</b>		<b>(22,585.30)</b>			<b>6,695.86</b>	<b>(2,271.35)</b>		<b>5,114.72</b>		<b>451,480.33</b>
<b>Alanna Margaret Loretan (Age: 51)</b>											
LORALA00001A - Accumulation											
131,507.41			(6,433.45)				(589.79)		1,075.40		124,588.35
<b>131,507.41</b>			<b>(6,433.45)</b>				<b>(589.79)</b>		<b>1,075.40</b>		<b>124,588.35</b>
<b>580,933.25</b>	<b>34,179.02</b>		<b>(29,018.75)</b>			<b>6,695.86</b>	<b>(2,861.14)</b>		<b>6,190.12</b>		<b>576,068.68</b>

# Loretan Family Superannuation Fund

## Members Statement



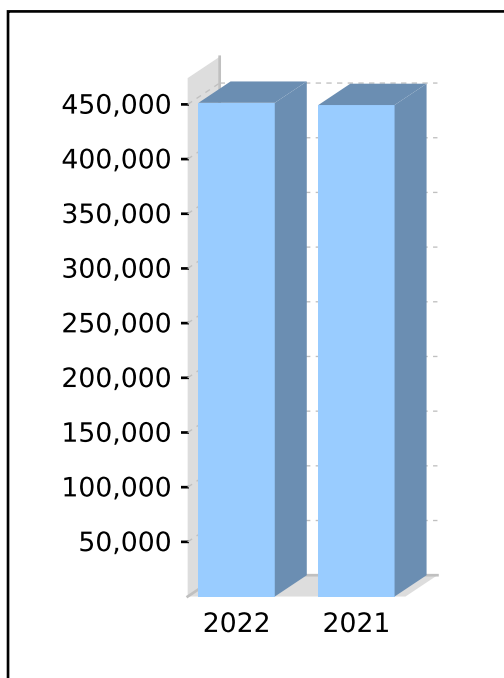
Joshua Loretan  
 47 Macquarie Grove  
 Caves Beach, New South Wales, 2281, Australia

### Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	51	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	451,480.33
Date Joined Fund:	23/06/2017		
Service Period Start Date:	01/02/1990		
Date Left Fund:			
Member Code:	LORJOS00001A		
Account Start Date:	23/06/2017		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

### Your Balance

<b>Total Benefits</b>	<b>451,480.33</b>
<u>Preservation Components</u>	
Preserved	451,395.83
Unrestricted Non Preserved	84.50
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	11,033.82
Taxable	440,446.51



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	449,425.84	381,632.39
<u>Increases to Member account during the period</u>		
Employer Contributions	31,013.78	20,654.40
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)	3,165.24	100.00
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(22,585.30)	64,363.74
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	4,652.07	3,098.15
Income Tax	(2,271.35)	6,081.97
No TFN Excess Contributions Tax		
Excess Contributions Tax	23.29	
Refund Excess Contributions		
Division 293 Tax	2,020.50	3,750.00
Insurance Policy Premiums Paid	5,114.72	4,394.57
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	451,480.33	449,425.84

# Loretan Family Superannuation Fund

## Members Statement

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### 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

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Joshua Loretan  
Director

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Alanna Margaret Loretan  
Director

# Loretan Family Superannuation Fund

## Members Statement



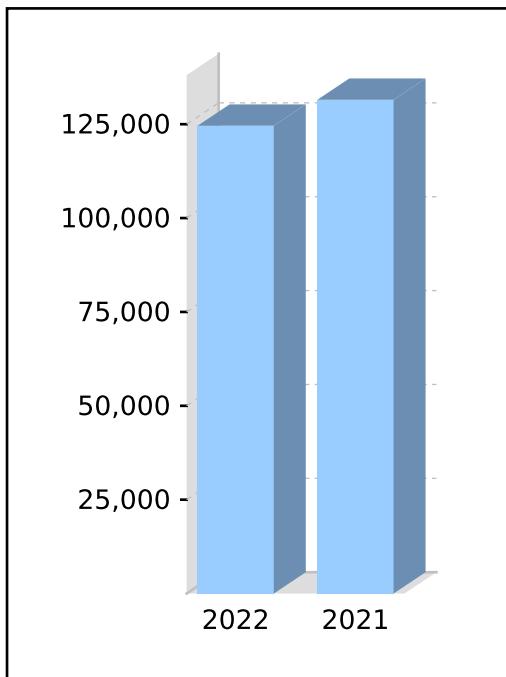
Alanna Margaret Loretan  
 47 Macquarie Grove  
 Caves Beach, New South Wales, 2281, Australia

### Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	51	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	124,588.35
Date Joined Fund:	23/06/2017		
Service Period Start Date:	01/02/1988		
Date Left Fund:			
Member Code:	LORALA00001A		
Account Start Date:	23/06/2017		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

### Your Balance

<b>Total Benefits</b>	<b>124,588.35</b>
<u>Preservation Components</u>	
Preserved	124,450.56
Unrestricted Non Preserved	137.79
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	10,034.23
Taxable	114,554.12



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	131,507.41	93,768.02
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		22,747.57
Net Earnings	(6,433.45)	17,743.34
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax	(589.79)	1,700.80
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	1,075.40	1,050.72
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	124,588.35	131,507.41

# Loretan Family Superannuation Fund

## Members Statement

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### 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

---

Joshua Loretan  
Director

---

Alanna Margaret Loretan  
Director

# Loretan Family Superannuation Fund Investment Summary Report



As at 30 June 2022

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
<b>Cash/Bank Accounts</b>								
Bankwest Business Zero Transaction Account #9330		908.760000	908.76	908.76	908.76			0.16 %
Macquarie Cash Management Account #5893		2,932.730000	2,932.73	2,932.73	2,932.73			0.52 %
			<b>3,841.49</b>		<b>3,841.49</b>			<b>0.68 %</b>
<b>Shares in Listed Companies (Australian)</b>								
GOLD.AX Global X Metal Securities Australia Limited.	3,475.00	24.500000	85,137.50	18.78	65,246.25	19,891.25	30.49 %	15.08 %
			<b>85,137.50</b>		<b>65,246.25</b>	<b>19,891.25</b>	<b>30.49 %</b>	<b>15.08 %</b>
<b>Units in Listed Unit Trusts (Australian)</b>								
IAF.AX iShares Core Composite Bond Etf	418.00	99.600000	41,632.80	106.41	44,478.25	(2,845.45)	(6.40) %	7.37 %
IOO.AX iShares Global 100 Etf	593.00	94.220000	55,872.46	63.15	37,446.24	18,426.22	49.21 %	9.90 %
IEM.AX iShares MSCI Emerging Markets Etf	2,034.00	58.500000	118,989.00	64.54	131,266.68	(12,277.68)	(9.35) %	21.08 %
REIT.AX VanEck FTSE International Property (Hedged) Etf	2,038.00	17.190000	35,033.22	17.52	35,705.76	(672.54)	(1.88) %	6.21 %
VAS.AX Vanguard Australian Shares Index Etf	2,675.00	83.750000	224,031.25	74.56	199,442.47	24,588.78	12.33 %	39.68 %
			<b>475,558.73</b>		<b>448,339.40</b>	<b>27,219.33</b>	<b>6.07 %</b>	<b>84.24 %</b>
			<b>564,537.72</b>		<b>517,427.14</b>	<b>47,110.58</b>	<b>9.10 %</b>	<b>100.00 %</b>

.....**Electronic Lodgment Declaration (SMSF)**

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

**Privacy**

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

**The Australian Business Register**

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

Please refer to the privacy statement on the Australian Business Register (ABR) website ([www.abr.gov.au](http://www.abr.gov.au)) for further information - it outlines our commitment to safeguarding your details.

**Electronic funds transfer - direct debit**

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax File Number	Name of Fund	Year
Provided	Loretan Family Superannuation Fund	2022

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

**Important**

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

**Declaration:**

I declare that:

- All the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct; and
- I authorise the agent to lodge this tax return.

Signature of Partner, Trustee, or Director	<input type="text"/>	Date	<input type="text"/>
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**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	Lörëtta Family Super Pty Ltd ATF		
Account Number	302186 79330	Client Reference	LORE03

I authorise the refund to be deposited directly to the specified account

Signature	<input type="text"/>	Date	<input type="text"/>
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.....Tax Agent's 8 YWUfUjcb

**I declare that:**

- I have prepared this tax return in accordance with the information supplied by the partner, trustee, director or public officer
- I have received a declaration made by the entity that the information provided to me for the preparation of this tax return is true and correct; and
- I am authorised by the partner, trustee, director or public officer to lodge this tax return, including any applicable schedules.

Agent's signature .....  Date

Contact name  Client Reference

Agent's Phone Number  .....HU 5 [ YbhBi a VYf

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# Self-managed superannuation fund annual return **2022**

## Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2022* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2022* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ⊖ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via [ABR.gov.au](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT 3036).

## To complete this annual return

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

S M I T H S T

- Place  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)**

Loretan Family Superannuation 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** \$ 4,804

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

Gross interest **C** \$ 1

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

Gross foreign income	<b>D1</b> \$ <span style="border: 1px solid black; padding: 2px;">5,914</span>	Net foreign income	<b>D</b> \$ <span style="border: 1px solid black; padding: 2px;">5,914</span>	Loss <input type="checkbox"/>
----------------------	--	--------------------	---	-------------------------------

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

Transfers from foreign funds **F** \$  Number 0

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

**Calculation of assessable contributions**

Assessable employer contributions

**R1** \$ 31,013

plus Assessable personal contributions

**R2** \$

plus **\*\*No-TFN-quoted contributions**

**R3** \$ 0  
(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** \$ 17,212 Code P

**Assessable contributions**  
(**R1** plus **R2** plus **R3** less **R6**) **R** \$ 31,013

**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**  
(subject to 45% tax rate)  
(**U1** plus **U2** plus **U3**) **U** \$

#This is a mandatory label.

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

**GROSS INCOME** (Sum of labels **A** to **U**) **W** \$ 58,944 Loss

Exempt current pension income **Y** \$

**TOTAL ASSESSABLE INCOME** (**W** less **Y**) **V** \$ 58,944 Loss

## Section C: Deductions and non-deductible expenses

### 12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	<b>A1</b> \$ <input type="text"/>	<b>A2</b> \$ <input type="text"/>	
Interest expenses overseas	<b>B1</b> \$ <input type="text"/>	<b>B2</b> \$ <input type="text"/>	
Capital works expenditure	<b>D1</b> \$ <input type="text"/>	<b>D2</b> \$ <input type="text"/>	
Decline in value of depreciating assets	<b>E1</b> \$ <input type="text"/>	<b>E2</b> \$ <input type="text"/>	
Insurance premiums – members	<b>F1</b> \$ <input type="text" value="6,190"/>	<b>F2</b> \$ <input type="text"/>	
SMSF auditor fee	<b>H1</b> \$ <input type="text"/>	<b>H2</b> \$ <input type="text"/>	
Investment expenses	<b>I1</b> \$ <input type="text" value="3,169"/>	<b>I2</b> \$ <input type="text"/>	
Management and administration expenses	<b>J1</b> \$ <input type="text" value="76"/>	<b>J2</b> \$ <input type="text"/>	
Forestry managed investment scheme expense	<b>U1</b> \$ <input type="text"/>	<b>U2</b> \$ <input type="text"/>	
Other amounts	<b>L1</b> \$ <input type="text"/>	<b>L2</b> \$ <input type="text"/>	Code <input type="text"/>
Tax losses deducted	<b>M1</b> \$ <input type="text"/>		Code <input type="text"/>

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

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

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

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

#This is a mandatory label.

## Section D: Income tax calculation statement

**#Important:**

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

**13 Calculation statement**

Please refer to the *Self-managed superannuation fund annual return instructions 2022* on how to complete the calculation statement.

#Taxable income	<b>A</b>	\$	49,509
<i>(an amount must be included even if it is zero)</i>			
#Tax on taxable income	<b>T1</b>	\$	7,426.35
<i>(an amount must be included even if it is zero)</i>			
#Tax on no-TFN-quoted contributions	<b>J</b>	\$	0.00
<i>(an amount must be included even if it is zero)</i>			
<b>Gross tax</b>	<b>B</b>	\$	7,426.35
<i>(T1 plus J)</i>			

Foreign income tax offset	<b>C1</b>	\$	811.35
Rebates and tax offsets	<b>C2</b>	\$	
<b>Non-refundable non-carry forward tax offsets</b>			
	<b>C</b>	\$	811.35
<i>(C1 plus C2)</i>			

**SUBTOTAL 1**

**T2** \$ 6,615.00

*(B less C – cannot be less than zero)*

Early stage venture capital limited partnership tax offset	<b>D1</b>	\$	0.00
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D2</b>	\$	0.00
Early stage investor tax offset	<b>D3</b>	\$	0.00
Early stage investor tax offset carried forward from previous year	<b>D4</b>	\$	0.00
<b>Non-refundable carry forward tax offsets</b>			
	<b>D</b>	\$	0.00
<i>(D1 plus D2 plus D3 plus D4)</i>			
<b>SUBTOTAL 2</b>			
	<b>T3</b>	\$	6,615.00
<i>(T2 less D – cannot be less than zero)</i>			

Complying fund's franking credits tax offset	<b>E1</b>	\$	4,687.43
No-TFN tax offset	<b>E2</b>	\$	
National rental affordability scheme tax offset	<b>E3</b>	\$	
Exploration credit tax offset	<b>E4</b>	\$	0.00
<b>Refundable tax offsets</b>			
	<b>E</b>	\$	4,687.43
<i>(E1 plus E2 plus E3 plus E4)</i>			

**#TAX PAYABLE T5** \$ 1,927.57

*(T3 less E – cannot be less than zero)*

**Section 102AAM interest charge**

**G** \$

<b>H1</b>	\$	Credit for interest on early payments – amount of interest	
<b>H2</b>	\$	Credit for tax withheld – foreign resident withholding (excluding capital gains)	
<b>H3</b>	\$	Credit for tax withheld – where ABN or TFN not quoted (non-individual)	
<b>H5</b>	\$	Credit for TFN amounts withheld from payments from closely held trusts	0.00
<b>H6</b>	\$	Credit for interest on no-TFN tax offset	
<b>H8</b>	\$	Credit for foreign resident capital gains withholding amounts	0.00
			<b>Eligible credits</b>
			<b>H</b> \$
			<small>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</small>

<b>#Tax offset refunds</b> <small>(Remainder of refundable tax offsets)</small>	<b>I</b>	\$	0.00
<small>(unused amount from label <b>E</b> – an amount must be included even if it is zero)</small>			

**PAYG instalments raised**

**K** \$ 2,496.00

**Supervisory levy**

**L** \$ 259.00

**Supervisory levy adjustment for wound up funds**

**M** \$

**Supervisory levy adjustment for new funds**

**N** \$

<b>AMOUNT DUE OR REFUNDABLE</b> <small>A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.</small>	<b>S</b>	\$	-309.43
<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	<b>U</b>	\$	
Net capital losses carried forward to later income years	<b>V</b>	\$	

Section F: **Member information**

**MEMBER 1**

Title: Mr  Mrs  Miss  Ms  Other

Family name **Loretan**

First given name **Joshua** Other given names

Member's TFN **132702634** Date of birth **13/06/1971**

**Contributions** OPENING ACCOUNT BALANCE \$ **449,425.84**

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

Employer contributions  
**A** \$ **31,013.78**

ABN of principal employer  
**A1**

Personal contributions  
**B** \$ **3,165.24**

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** \$ **34,179.02**  
(Sum of labels **A** to **M**)

**Other transactions**

Accumulation phase account balance  
**S1** \$ **451,480.33**

Retirement phase account balance - Non CDBIS  
**S2** \$ **0.00**

Retirement phase account balance - CDBIS  
**S3** \$ **0.00**

**0** TRIS Count

**CLOSING ACCOUNT BALANCE** **S** \$ **451,480.33**  
(**S1** plus **S2** plus **S3**)

Allocated earnings or losses  
**O** \$ **30,080.74** **Loss**

Inward rollovers and transfers  
**P** \$

Outward rollovers and transfers  
**Q** \$

Lump Sum payments  
**R1** \$ **2,043.79** **Code**

Income stream payments  
**R2** \$ **Code**

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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



Tax File Number

**MEMBER 2**

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name  Other given names

Member's TFN  Date of birth

**Contributions**

OPENING ACCOUNT BALANCE \$

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

Employer contributions  
**A \$**

ABN of principal employer  
**A1**

Personal contributions  
**B \$**

CGT small business retirement exemption  
**C \$**

CGT small business 15-year exemption amount  
**D \$**

Personal injury election  
**E \$**

Spouse and child contributions  
**F \$**

Other third party contributions  
**G \$**

Proceeds from primary residence disposal  
**H \$**

**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 \$**

**Section H: Assets and liabilities**

**15 ASSETS**

**15a Australian managed investments**

Listed trusts **A** \$ 475,558

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

**15b Australian direct investments**

<div style="border: 1px solid black; padding: 5px;"> <p><b>Limited recourse borrowing arrangements</b></p> <p>Australian residential real property <b>J1</b> \$ <span style="border: 1px solid black; padding: 2px;"></span></p> <p>Australian non-residential real property <b>J2</b> \$ <span style="border: 1px solid black; padding: 2px;"></span></p> <p>Overseas real property <b>J3</b> \$ <span style="border: 1px solid black; padding: 2px;"></span></p> <p>Australian shares <b>J4</b> \$ <span style="border: 1px solid black; padding: 2px;"></span></p> <p>Overseas shares <b>J5</b> \$ <span style="border: 1px solid black; padding: 2px;"></span></p> <p>Other <b>J6</b> \$ <span style="border: 1px solid black; padding: 2px;"></span></p> <p>Property count <b>J7</b> <span style="border: 1px solid black; padding: 2px; width: 40px;"></span></p> </div>	<p>Cash and term deposits <b>E</b> \$ <span style="border: 1px solid black; padding: 2px;">3,841</span></p> <p>Debt securities <b>F</b> \$ <span style="border: 1px solid black; padding: 2px;"></span></p> <p>Loans <b>G</b> \$ <span style="border: 1px solid black; padding: 2px;"></span></p> <p>Listed shares <b>H</b> \$ <span style="border: 1px solid black; padding: 2px;">85,137</span></p> <p>Unlisted shares <b>I</b> \$ <span style="border: 1px solid black; padding: 2px;"></span></p> <div style="border: 1px solid black; padding: 5px;"> <p>Limited recourse borrowing arrangements <b>J</b> \$ <span style="border: 1px solid black; padding: 2px;"></span></p> <p>Non-residential real property <b>K</b> \$ <span style="border: 1px solid black; padding: 2px;"></span></p> <p>Residential real property <b>L</b> \$ <span style="border: 1px solid black; padding: 2px;"></span></p> <p>Collectables and personal use assets <b>M</b> \$ <span style="border: 1px solid black; padding: 2px;"></span></p> <p>Other assets <b>O</b> \$ <span style="border: 1px solid black; padding: 2px;">19,701</span></p> </div>
--	---

**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** \$ 584,237  
(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	<b>V1</b> \$	<input type="text"/>
Permissible temporary borrowings	<b>V2</b> \$	<input type="text"/>
Other borrowings	<b>V3</b> \$	<input type="text"/>
Borrowings		<b>V</b> \$ <input type="text"/>
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)		<b>W</b> \$ <input type="text" value="576,067"/>
Reserve accounts		<b>X</b> \$ <input type="text"/>
Other liabilities		<b>Y</b> \$ <input type="text" value="8,170"/>
<b>TOTAL LIABILITIES</b>		<b>Z</b> \$ <input type="text" value="584,237"/>

**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](http://ato.gov.au/privacy)

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

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

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

Date  /  /

**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

# Capital gains tax (CGT) schedule

# 2022

## When completing this form

- Print clearly, using a black or dark blue pen only.
- Use BLOCK LETTERS and print one character in each box.

S M I T H S T

- Do not use correction fluid or covering stickers.
- Sign next to any corrections with your **full signature** (not initials).

- Use in conjunction with company, trust, fund income tax return or the self-managed superannuation fund annual return.
- Refer to the *Guide to capital gains tax 2022* available on our website at [ato.gov.au](http://ato.gov.au) for instructions on how to complete this schedule.

**Tax file number (TFN)**

- !** We are authorised by law to request your TFN. You do not have to quote your TFN. However, if you don't it could increase the chance of delay or error in processing your form.

**Australian business number (ABN)**

**Taxpayer's name**

## 1 Current year capital gains and capital losses

	Capital gain		Capital loss
Shares in companies listed on an Australian securities exchange	<b>A \$</b> <input type="text" value="758"/>	<b>K \$</b>	<input type="text" value="249"/>
Other shares	<b>B \$</b> <input type="text"/>	<b>L \$</b>	<input type="text"/>
Units in unit trusts listed on an Australian securities exchange	<b>C \$</b> <input type="text" value="9,750"/>	<b>M \$</b>	<input type="text" value="3,053"/>
Other units	<b>D \$</b> <input type="text"/>	<b>N \$</b>	<input type="text"/>
Real estate situated in Australia	<b>E \$</b> <input type="text"/>	<b>O \$</b>	<input type="text"/>
Other real estate	<b>F \$</b> <input type="text"/>	<b>P \$</b>	<input type="text"/>
Amount of capital gains from a trust (including a managed fund)	<b>G \$</b> <input type="text"/>		
Collectables	<b>H \$</b> <input type="text"/>	<b>Q \$</b>	<input type="text"/>
Other CGT assets and any other CGT events	<b>I \$</b> <input type="text"/>	<b>R \$</b>	<input type="text"/>
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	<b>S \$</b> <input type="text" value="0"/>		
<b>Total current year capital gains</b>	<b>J \$</b> <input type="text" value="10,508"/>		

Add the amounts at labels **K** to **R** and write the total in item 2 label **A – Total current year capital losses**.

Tax File Number **2 Capital losses**Total current year capital losses **A \$** Total current year capital losses applied **B \$** Total prior year net capital losses applied **C \$** Total capital losses transferred in applied  
(only for transfers involving a foreign bank branch or  
permanent establishment of a foreign financial entity) **D \$** Total capital losses applied **E \$** Add amounts at **B**, **C** and **D**.**3 Unapplied net capital losses carried forward**Net capital losses from collectables carried forward to later income years **A \$** Other net capital losses carried forward to later income years **B \$** Add amounts at **A** and **B** and transfer the total  
to label **V – Net capital losses carried forward  
to later income years** on your tax return.**4 CGT discount**Total CGT discount applied **A \$** **5 CGT concessions for small business**Small business active asset reduction **A \$** Small business retirement exemption **B \$** Small business rollover **C \$** Total small business concessions applied **D \$** **6 Net capital gain**Net capital gain **A \$** **1J less 2E less 4A less 5D** (cannot be less than  
zero). Transfer the amount at **A** to label **A – Net  
capital gain** on your tax return.

Tax File Number

**7 Earnout arrangements**

Are you a party to an earnout arrangement? **A** Yes, as a buyer  Yes, as a seller  No   
 (Print  in the appropriate box.)

**!** If you are a party to more than one earnout arrangement, copy and attach a separate sheet to this schedule providing the details requested here for each additional earnout arrangement.

How many years does the earnout arrangement run for? **B**

What year of that arrangement are you in? **C**

If you are the seller, what is the total estimated capital proceeds from the earnout arrangement? **D** \$

Amount of any capital gain or loss you made under your non-qualifying arrangement in the income year. **E** \$  /  <sup>LOSS</sup>

**!** **Request for amendment**

If you received or provided a financial benefit under a look-through earnout right created in an earlier income year and you wish to seek an amendment to that earlier income year, complete the following:

Income year earnout right created **F**

Amended net capital gain or capital losses carried forward **G** \$  /  <sup>LOSS</sup>

**8 Other CGT information required (if applicable)**

Small business 15 year exemption – exempt capital gains **A** \$  /  <sup>CODE</sup>

Capital gains disregarded by a foreign resident **B** \$

Capital gains disregarded as a result of a scrip for scrip rollover **C** \$

Capital gains disregarded as a result of an inter-company asset rollover **D** \$

Capital gains disregarded by a demerging entity **E** \$

Tax File Number 

## Taxpayer's declaration

**!** If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

### Important

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements.

### Privacy

Taxation law authorises the ATO to collect information and disclose it to other government agencies. This includes personal information of the person authorised to sign the declaration. For information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

*I declare that the information on this form is true and correct.*

Signature

Date

Day	Month	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

Contact name

Joshua Loretan

Daytime contact number (include area code)

0421099318



# B - Permanent Documents

2022 Financial Year

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**Preparer** Rachel Barrett

**Reviewer** Brendan Curran

**Status** Ready for Review

## Supporting Documents

- Fund Summary Report Report
- ABN Lookup.pdf
- Super Fund Lookup.pdf
- 2022 Company Statement.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

# Loretan Family Superannuation Fund

## Fund Summary Report

As at 30 June 2022



### Fund Details

Date Formed: 23/06/2017

Tax File Number: Provided

ABN: 49240184279

Period: 01/07/2021 - 30/06/2022

Fund Type: SMSF

GST Registered: No

### Postal Address:

47 Macquarie Grove

Caves Beach, New South Wales 2281

### Physical Address:

47 Macquarie Grove

Caves Beach, New South Wales 2281

### Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Loretan, Joshua	51	1	0	Provided	Not Provided
Loretan, Alanna	51	1	0	Provided	Not Provided

### Fund Relationships

Relationship Type	Contact
Accountant	Curran, Brendan
Auditor	Boys, Tony
Tax Agent	Curran, Brendan
Trustee	Loretan Family Super Pty Ltd Loretan, Joshua Loretan, Alanna

Inquires 1300 300 630

Issue date 23 Jun 22

# Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 61009871

## 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**.

## 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](http://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.

REVIEW DATE: 23 June 22

## 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**  
BPC ACCOUNTING UNIT 4 16 LAKE STREET BUDGEWOI NSW 2262

**2 Principal place of business**  
47 MACQUARIE GROVE CAVES BEACH NSW 2281

**3 Officeholders**

Name: JOSHUA ROBERT LORETAN  
Born: TAREE NSW  
Date of birth: 13/06/1971  
Address: 47 MACQUARIE GROVE CAVES BEACH NSW 2281  
Office(s) held: DIRECTOR, APPOINTED 23/06/2017

Name: ALANNA MARGARET LORETAN  
Born: TAREE NSW  
Date of birth: 19/10/1970  
Address: 47 MACQUARIE GROVE CAVES BEACH NSW 2281  
Office(s) held: DIRECTOR, APPOINTED 23/06/2017; SECRETARY, APPOINTED 23/06/2017

**4 Company share structure**

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

**5 Members**

These details continue on the next page

LORETAN FAMILY SUPER PTY LTD ACN 619 972 360

Page 1 of 2

## Company statement continued

Name: JOSHUA ROBERT LORETAN  
Address: 47 MACQUARIE GROVE CAVES BEACH NSW 2281

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

Name: ALANNA MARGARET LORETAN  
Address: 47 MACQUARIE GROVE CAVES BEACH 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*.

## Additional company information

This information is optional under the *Corporations Act 2001*. Late lodgement fees or late review fees do not apply to this information. To add, remove or change a contact address, see [www.asic.gov.au/addresses](http://www.asic.gov.au/addresses).

### 6 Contact address for ASIC use only

Registered agent name: BPC ACCOUNTING  
Registered agent number: 35261  
Address: PO BOX 41 BUDGEWOI NSW 2262

## Current details for ABN 49 240 184 279

### ABN details

**Entity name:** The Trustee for Loretan Family Superannuation Fund

**ABN status:** Active from 23 Jun 2017

**Entity type:** Superannuation Fund

**Goods & Services Tax (GST):** Not currently registered for GST

**Main business location:** NSW 2281

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### Super Fund Lookup

Use Super Fund Lookup [🔗](#) to check the eligibility of **The Trustee for Loretan Family Superannuation Fund** to receive rollovers and contributions

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### Deductible gift recipient status

Not entitled to receive tax deductible gifts

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**ABN last updated:** 29 Mar 2022

**Record extracted:** 07 Jan 2023

### 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](#).

## Regulation details removed

**ABN:** 49 240 184 279 [View record on ABN Lookup](#) 

**Status:** Regulation details removed

Previous fund name	From	To
The Trustee for Loretan Superannuation Fund	23 Jun 2017	08 Sep 2017

**ABN last updated:** 29 Mar 2022

**Record extracted:** 07 Jan 2023

## What does 'Regulation details removed' mean?

The regulation details of this SMSF have been removed from display in Super Fund Lookup due to their failure to lodge returns.

### APRA funds

If you receive a transfer or rollover request from this SMSF, advise your client to contact the ATO by phoning **13 10 20** between 8am and 6pm, Monday to Friday.

See the [guidance](#)  issued by APRA for further assistance in managing transfers and rollovers to SMSFs.

### SMSF

An authorised contact for the SMSF can contact the ATO about this issue by phoning **13 10 20** between 8am and 6pm, Monday to Friday.

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.

# C - Other Documents

2022 Financial Year

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**Preparer** Rachel Barrett

**Reviewer** Brendan Curran

**Status** Ready for Review

## Supporting Documents

- 2022 Investment Strategy Comparison Report.pdf
- GeneralLedger-01072021-30062022.pdf
- 2021 Investment Strategy - unsigned.pdf
- 2022 Annual Trustee Minutes - unsigned.pdf
- 2022 Trustee Representation Letter - unsigned.pdf
- 2022 Audit Engagement Letter - unsigned.pdf
- TrialBalance-01072021-30062022.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

# Minutes of a meeting of the Director(s)

held on 10 January 2023 at 47 Macquarie Grove, Caves Beach, New South Wales 2281



<b>PRESENT:</b>	Joshua Loretan and Alanna Loretan
<b>MINUTES:</b>	The Chair reported that the minutes of the previous meeting had been signed as a true record.
<b>FINANCIAL STATEMENTS OF SUPERANNUATION FUND:</b>	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the directors of the Trustee Company, the Superannuation Fund is not a reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2022 and it was resolved that such statements be and are hereby adopted as tabled.</p>
<b>TRUSTEE'S DECLARATION:</b>	It was resolved that the trustee's declaration of the Superannuation Fund be signed.
<b>ANNUAL RETURN:</b>	Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2022, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
<b>TRUST DEED:</b>	The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
<b>INVESTMENT STRATEGY:</b>	The allocation of the Fund's assets and the Fund's investment performance over 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.
<b>INSURANCE COVER:</b>	The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.
<b>ALLOCATION OF INCOME:</b>	It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
<b>INVESTMENT ACQUISITIONS:</b>	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2022.
<b>INVESTMENT DISPOSALS:</b>	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2022.
<b>AUDITORS:</b>	<p>It was resolved that</p> <p>Tony Boys</p> <p>of</p> <p>PO Box 3376, Rundle Mall, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>
<b>TAX AGENTS:</b>	<p>It was resolved that</p> <p>Brendan Curran</p>



# Minutes of a meeting of the Director(s)

held on 10 January 2023 at 47 Macquarie Grove, Caves Beach, New South Wales 2281

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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.

**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 –

.....

Joshua Loretan

Chairperson

# Loretan Family Superannuation Fund

## Investment Strategy



### Overview

The aim of this strategy is to provide the Members with an income on retirement.

### Investment Objectives

The Trustee(s) will at all times ensure the funds assets are invested in accordance with the trust deed and comply with the applicable legislative requirements.

The Trustee(s) will act prudently to maximise the rate of return, subject to acceptable risk parameters whilst maintaining an appropriate diversification across a broad range of assets whilst assessing the risks where it is determined the fund's portfolio lacks diversification and / or has elected to implement a sector bias.

Having considered the risk profile of the fund and the member's needs and circumstances, the trustee has adopted the following objectives for the investment of assets of the fund;

- to achieve an investment return (based on market values and net of tax and charges) that exceeds the CPI by at least 3% per annum when measured over a rolling 5 year period.
- to have a probability of zero or negative returns in any 12 Month period of less than one in five years; and
- have sufficient liquidity to meet liabilities as and when they fall due.
- to consider the need to hold a policy of insurance for one or more members of the fund.

### Investment Strategy

The fund will invest in a portfolio of assets according to market conditions and within the ranges specified below:

### Asset Allocation

The targeted asset allocation will be in the following ranges:

<u>Asset Class</u>	<u>Target Range</u>	<u>Benchmark</u>
Australian Shares	20 - 75 %	55 %
International Shares	0 - 40 %	31 %
Cash	0 - 20 %	1 %
Australian Fixed Interest	0 - 20 %	7 %
International Fixed Interest	0 - 15 %	0 %
Mortgages	0 - 0 %	0 %
Direct Property	0 - 35 %	0 %
Listed Property	0 - 35 %	6 %
Other	0 - 10 %	0 %

Quality companies and trusts as supported by research and fundamental analysis will be selected. Direct investments in property, artwork and lease equipment may form part of the strategy provided there is sufficient basis for the decision.

### Insurance

The Trustees have considered and consulted Professional Advice where necessary to ensure that all fund members have the correct type and level of insurance. Insurance may be held within or outside the SMSF.

### Review and Monitoring

The trustees will monitor and review the fund's investment activities on a regular basis and to communicate with the members should they feel that any change in strategy is necessary in order to achieve the fund's objective.

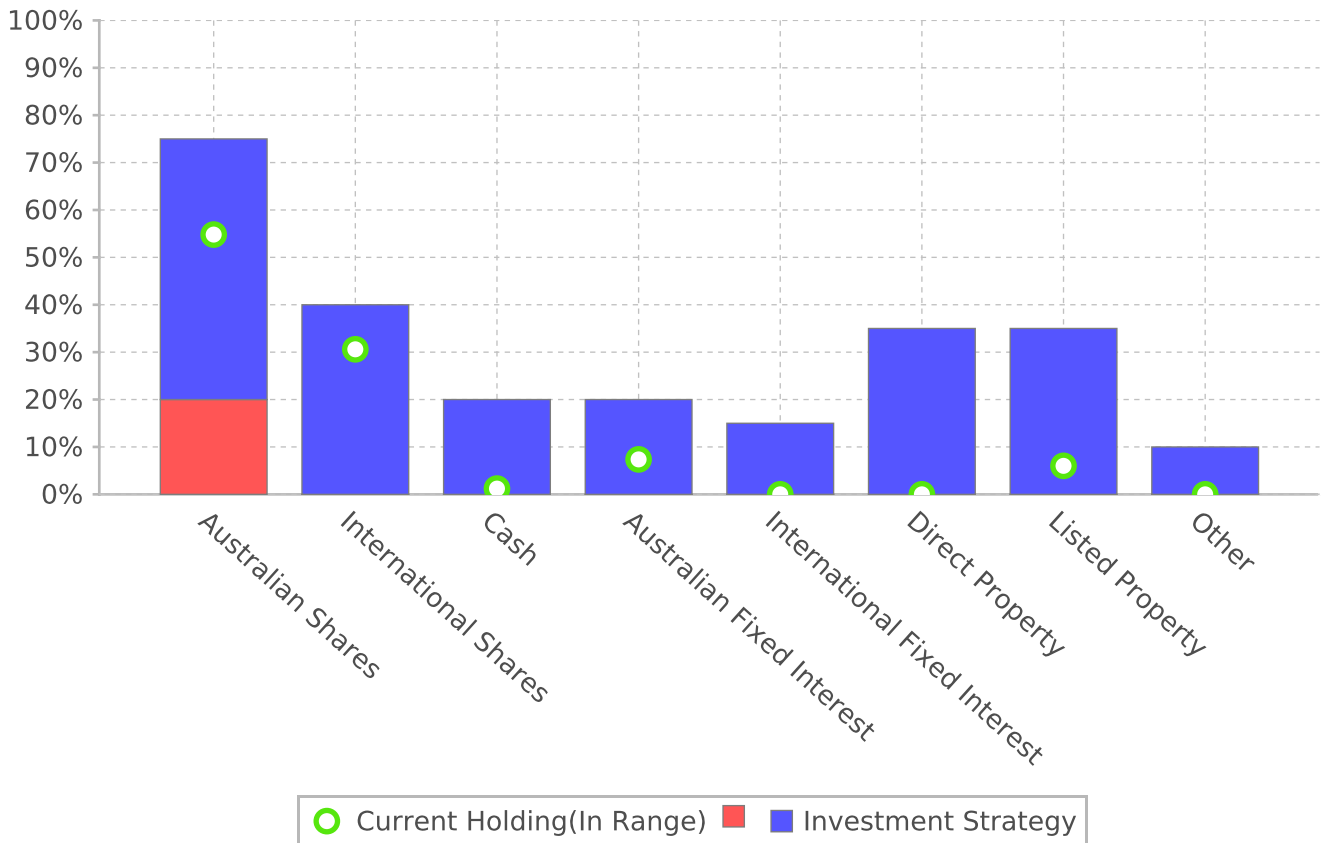
Date: 30/06/2021

.....  
Joshua Loretan

.....  
Alanna Loretan

# Investment Strategy Comparison Report

As at 30 June 2022



Asset Type	Current Holding		Investment Strategy		Portfolio Position
	\$	%	Min %	Max %	
Australian Shares	309,414.59	54.81%	20.00%	75.00%	Within Range
International Shares	172,747.20	30.60%	0.00%	40.00%	Within Range
Cash	6,841.76	1.21%	0.00%	20.00%	Within Range
Australian Fixed Interest	41,586.98	7.37%	0.00%	20.00%	Within Range
International Fixed Interest	0.00	0.00%	0.00%	15.00%	Within Range
Direct Property	0.00	0.00%	0.00%	35.00%	Within Range
Listed Property	33,947.19	6.01%	0.00%	35.00%	Within Range
Other	0.00	0.00%	0.00%	10.00%	Within Range
	<b>564,537.72</b>				

10/01/2023

To the trustee of the  
Loretan Family Superannuation Fund  
47 Macquarie Grove,  
Caves Beach  
New South Wales, 2281

Dear Trustee,

### **The Objective and Scope of the Audit**

You have requested that we audit the Loretan Family Superannuation 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 June 2022.**

Yours sincerely

Tony Boys  
100014140

Acknowledged on behalf of the Trustee(s) of the Loretan Family Superannuation Fund by:

(Signed).....  
(dated)            /    /  
Joshua Loretan  
Loretan Family Super Pty Ltd  
Director

(Signed).....  
(dated)            /    /  
Alanna Loretan  
Loretan Family Super Pty Ltd  
Director

10 January 2023

Tony Boys  
PO Box 3376  
Rundle Mall, South Australia 5000

Dear Sir/Madam,

**Re: Loretan Family Superannuation Fund  
Trustee Representation Letter**

This representation letter is provided in connection with your audit of the financial report of the Loretan Family Superannuation 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)**

.....  
Joshua Loretan  
Loretan Family Super Pty Ltd  
Director  
10 January 2023

.....  
Alanna Loretan  
Loretan Family Super Pty Ltd  
Director  
10 January 2023

# Loretan Family Superannuation Fund

## General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Distributions Received (23800)</b>					
<u>SPDR Dow Jones Global Real Estate Fund (DJRE.AX)</u>					
13/01/2022	DJRE DST 001270590890 [System Matched Income Data]			540.12	540.12 CR
30/06/2022	DJRE.AX - SPDR Dow Jones Global Real Estate Fund - Generate Tax Data - 30/6/2022				540.12 CR
30/06/2022	Distribution receivable			1,611.43	2,151.55 CR
			<b>0.00</b>	<b>2,151.55</b>	<b>2,151.55 CR</b>
<u>iShares Core Composite Bond Etf (IAF.AX)</u>					
20/10/2021	IAF PAYMENT OCT21/00806385 [System Matched Income Data]			137.13	137.13 CR
18/01/2022	IAF PAYMENT JAN22/00806090 [System Matched Income Data]			133.36	270.49 CR
21/04/2022	IAF PAYMENT APR22/00805724			146.84	417.33 CR
30/06/2022	Distribution receivable			213.65	630.98 CR
30/06/2022	IAF.AX - iShares Core Composite Bond Etf - Generate Tax Data - 30/6/2022				630.98 CR
			<b>0.00</b>	<b>630.98</b>	<b>630.98 CR</b>
<u>iShares MSCI Emerging Markets Etf (IEM.AX)</u>					
05/01/2022	IEM PAYMENT JAN22/00807423 [System Matched Income Data]			1,515.77	1,515.77 CR
30/06/2022	Distribution receivable			1,107.13	2,622.90 CR
30/06/2022	IEM.AX - iShares MSCI Emerging Markets Etf - Generate Tax Data - 30/6/2022				2,622.90 CR
			<b>0.00</b>	<b>2,622.90</b>	<b>2,622.90 CR</b>
<u>iShares Global 100 Etf (IOO.AX)</u>					
05/01/2022	IOO PAYMENT JAN22/00818347 [System Matched Income Data]			343.85	343.85 CR
30/06/2022	Distribution receivable			780.01	1,123.86 CR
30/06/2022	IOO.AX - iShares Global 100 Etf - Generate Tax Data - 30/6/2022				1,123.86 CR
			<b>0.00</b>	<b>1,123.86</b>	<b>1,123.86 CR</b>
<u>VanEck FTSE International Property (Hedged) Etf (REIT.AX)</u>					
30/06/2022	Distribution receivable			346.46	346.46 CR
30/06/2022	REIT.AX - VanEck FTSE International Property (Hedged) Etf - Generate Tax Data - 30/6/2022				346.46 CR
			<b>0.00</b>	<b>346.46</b>	<b>346.46 CR</b>
<u>Vanguard Australian Shares Index Etf (VAS.AX)</u>					
18/10/2021	VAS PAYMENT OCT21/00836510			3,656.27	3,656.27 CR
19/01/2022	VAS PAYMENT JAN22/00836697			1,852.80	5,509.07 CR
20/04/2022	VAS PAYMENT APR22/00836991			5,436.77	10,945.84 CR
30/06/2022	Distribution receivable			5,971.11	16,916.95 CR
30/06/2022	VAS.AX - Vanguard Australian Shares Index Etf - Generate Tax Data - 30/6/2022				16,916.95 CR
			<b>0.00</b>	<b>16,916.95</b>	<b>16,916.95 CR</b>
<b>Contributions (24200)</b>					
<u>(Contributions) Loretan, Joshua - Accumulation (LORJOS00001A)</u>					
09/08/2021	QUICKSUPER QUICKSPR3021521065			2,142.78	2,142.78 CR
25/08/2021	QUICKSUPER QUICKSPR3032268848			324.83	2,467.61 CR
25/08/2021	SMSF Tax			1,547.00	4,014.61 CR

# Loretan Family Superannuation Fund

## General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
08/09/2021	QUICKSUPER QUICKSPR3041305041			2,613.39	6,628.00 CR
14/09/2021	ATO ATO001100015036916			2,876.85	9,504.85 CR
02/11/2021	From Josh Loretan			1,618.24	11,123.09 CR
08/11/2021	QUICKSUPER QUICKSPR3080211006			2,875.16	13,998.25 CR
08/12/2021	QUICKSUPER QUICKSPR3101022549			2,559.53	16,557.78 CR
10/01/2022	QUICKSUPER QUICKSPR3120592559			457.31	17,015.09 CR
20/01/2022	ATO ATO002000016161328			3,545.28	20,560.37 CR
01/02/2022	ATO ATO005000015822538			1,531.24	22,091.61 CR
15/02/2022	QUICKSUPER QUICKSPR3145039779			667.52	22,759.13 CR
15/02/2022	QUICKSUPER QUICKSPR3145039781			1,112.61	23,871.74 CR
08/03/2022	QUICKSUPER QUICKSPR3160006035			1,765.50	25,637.24 CR
08/04/2022	QUICKSUPER QUICKSPR3182090035			2,649.78	28,287.02 CR
10/05/2022	QUICKSUPER QUICKSPR3203035515			2,277.81	30,564.83 CR
08/06/2022	QUICKSUPER QUICKSPR3224207538			1,933.76	32,498.59 CR
24/06/2022	QUICKSUPER QUICKSPR3236302024			1,680.43	34,179.02 CR
				<b>34,179.02</b>	<b>34,179.02 CR</b>

### Changes in Market Values of Investments (24700)

#### Changes in Market Values of Investments (24700)

15/07/2021	BUY 32 VAS [BUY 29 IEM] [SELL 28 IOO] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022) (VAS.AX)			511.88	511.88 CR
15/07/2021	Unrealised Gain writeback as at 15/07/2021 (IOO.AX)		362.49		149.39 CR
20/07/2021	BUY 26 VAS [SELL 2 DJRE] [SELL 1 IAF] [SELL 2 IOO] [SELL 19 IEM] [SELL 9 GOLD] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022) (VAS.AX)			3.96	153.35 CR
20/07/2021	BUY 26 VAS [SELL 2 DJRE] [SELL 1 IAF] [SELL 2 IOO] [SELL 19 IEM] [SELL 9 GOLD] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022) (VAS.AX)		164.82		11.47 DR
20/07/2021	BUY 26 VAS [SELL 2 DJRE] [SELL 1 IAF] [SELL 2 IOO] [SELL 19 IEM] [SELL 9 GOLD] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022) (VAS.AX)			28.40	16.93 CR
20/07/2021	BUY 26 VAS [SELL 2 DJRE] [SELL 1 IAF] [SELL 2 IOO] [SELL 19 IEM] [SELL 9 GOLD] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022) (VAS.AX)			0.80	17.73 CR
20/07/2021	BUY 26 VAS [SELL 2 DJRE] [SELL 1 IAF] [SELL 2 IOO] [SELL 19 IEM] [SELL 9 GOLD] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022) (VAS.AX)		53.19		35.46 DR
20/07/2021	Unrealised Gain writeback as at 20/07/2021 (DJRE.AX)			3.68	31.78 DR
20/07/2021	Unrealised Gain writeback as at 20/07/2021 (IEM.AX)			2.32	29.46 DR
20/07/2021	Unrealised Gain writeback as at 20/07/2021 (GOLD.AX)		377.39		406.85 DR
20/07/2021	Unrealised Gain writeback as at 20/07/2021 (IAF.AX)		6.22		413.07 DR
20/07/2021	Unrealised Gain writeback as at 20/07/2021 (IOO.AX)		27.16		440.23 DR
14/09/2021	BUY 57 IEM [BUY 16 GOLD] [SELL 47 VAS] [PAYMENT TO CPOMAL:			133.09	307.14 DR

Loretan Family Superannuation Fund  
**General Ledger**



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
14/09/2021	OPENMARKETS (CP) - BU] (Auto reprocessed due to distribution entered / deleted on 30/06/2022) (IEM.AX) Unrealised Gain writeback as at 14/09/2021 (VAS.AX)		39.59		346.73 DR
22/10/2021	Withdrawal from MBLA - Bulk Settlement [SELL 16 VAS] [BUY 10 GOLD] [BUY 22 IAF] (Auto reprocessed due to distribution entered / deleted on 30/06/2022) (VAS.AX)			19.01	327.72 DR
22/10/2021	Unrealised Gain writeback as at 22/10/2021 (VAS.AX)		13.56		341.28 DR
17/11/2021	Bght 53 VAS @ 96.1700 734652 [SELL 17 GOLD] [SELL 16 IOO] [BUY 55 IEM] [BUY 53 VAS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022) (GOLD.AX)		79.98		421.26 DR
17/11/2021	Bght 53 VAS @ 96.1700 734652 [SELL 17 GOLD] [SELL 16 IOO] [BUY 55 IEM] [BUY 53 VAS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022) (GOLD.AX)			374.38	46.88 DR
17/11/2021	Unrealised Gain writeback as at 17/11/2021 (GOLD.AX)		666.74		713.62 DR
17/11/2021	Unrealised Gain writeback as at 17/11/2021 (IOO.AX)		217.31		930.93 DR
14/12/2021	Bght 25 VAS @ 94.5700 939585 [SELL 24 IOO] [BUY 8 GOLD] [BUY 25 VAS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022) (IOO.AX)			895.12	35.81 DR
14/12/2021	Unrealised Gain writeback as at 14/12/2021 (IOO.AX)		312.49		348.30 DR
10/01/2022	Withdrawal from MBLA - Bulk Settlement [BUY 92 IEM] [SELL 45 VAS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022) (IEM.AX)		29.25		377.55 DR
10/01/2022	Unrealised Gain writeback as at 10/01/2022 (VAS.AX)		36.39		413.94 DR
24/01/2022	Bght 64 VAS @ 93.7775 1183617 [SELL 8 GOLD] [SELL 14 IAF] [BUY 17 IOO] [BUY 45 VAS] [SELL 42 IEM] [SELL 11 GOLD] [BUY 16 IAF] [BUY 64 VAS] [Withdrawal from MBLA - Bulk Settlement] (Auto reprocessed due to distribution entered / deleted on 30/06/2022) (GOLD.AX)			31.46	382.48 DR
24/01/2022	Bght 64 VAS @ 93.7775 1183617 [SELL 8 GOLD] [SELL 14 IAF] [BUY 17 IOO] [BUY 45 VAS] [SELL 42 IEM] [SELL 11 GOLD] [BUY 16 IAF] [BUY 64 VAS] [Withdrawal from MBLA - Bulk Settlement] (Auto reprocessed due to distribution entered / deleted on 30/06/2022) (GOLD.AX)			30.56	351.92 DR
24/01/2022	Bght 64 VAS @ 93.7775 1183617 [SELL 8 GOLD] [SELL 14 IAF] [BUY 17 IOO] [BUY 45 VAS] [SELL 42 IEM] [SELL 11 GOLD] [BUY 16 IAF] [BUY 64 VAS] [Withdrawal from MBLA - Bulk Settlement] (Auto reprocessed due to distribution entered / deleted on 30/06/2022) (GOLD.AX)		64.21		416.13 DR
24/01/2022	Bght 64 VAS @ 93.7775 1183617 [SELL 8 GOLD] [SELL 14 IAF] [BUY 17 IOO] [BUY 45 VAS] [SELL 42 IEM] [SELL 11 GOLD] [BUY 16 IAF] [BUY 64 VAS] [Withdrawal from MBLA - Bulk Settlement] (Auto reprocessed due to distribution entered / deleted on 30/06/2022) (GOLD.AX)		250.95		667.08 DR

**Loretan Family Superannuation Fund**  
**General Ledger**



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
24/01/2022	Unrealised Gain writeback as at 24/01/2022 (IEM.AX)			4.64	662.44 DR
24/01/2022	Unrealised Gain writeback as at 24/01/2022 (GOLD.AX)		708.83		1,371.27 DR
24/01/2022	Unrealised Gain writeback as at 24/01/2022 (IAF.AX)		79.18		1,450.45 DR
14/04/2022	Withdrawal from MBLA - Bulk Settlement [BUY 21 IOO] [BUY 244 IEM] [SELL 119 VAS] [SELL 10 GOLD] (Auto reprocessed due to distribution entered / deleted on 30/06/2022) (IOO.AX)			144.52	1,305.93 DR
14/04/2022	Withdrawal from MBLA - Bulk Settlement [BUY 21 IOO] [BUY 244 IEM] [SELL 119 VAS] [SELL 10 GOLD] (Auto reprocessed due to distribution entered / deleted on 30/06/2022) (IOO.AX)			149.75	1,156.18 DR
14/04/2022	Unrealised Gain writeback as at 14/04/2022 (GOLD.AX)		372.27		1,528.45 DR
14/04/2022	Unrealised Gain writeback as at 14/04/2022 (VAS.AX)		89.87		1,618.32 DR
17/05/2022	SELL 46 IEM [BUY 70 VAS] [BUY 69 DJRE] [SELL 7 GOLD] [SELL 18 IAF] [Bght 70 VAS @ 90.5100 1952573] (Auto reprocessed due to distribution entered / deleted on 30/06/2022) (IEM.AX)			87.99	1,530.33 DR
17/05/2022	SELL 46 IEM [BUY 70 VAS] [BUY 69 DJRE] [SELL 7 GOLD] [SELL 18 IAF] [Bght 70 VAS @ 90.5100 1952573] (Auto reprocessed due to distribution entered / deleted on 30/06/2022) (IEM.AX)		195.36		1,725.69 DR
17/05/2022	SELL 46 IEM [BUY 70 VAS] [BUY 69 DJRE] [SELL 7 GOLD] [SELL 18 IAF] [Bght 70 VAS @ 90.5100 1952573] (Auto reprocessed due to distribution entered / deleted on 30/06/2022) (IEM.AX)		741.75		2,467.44 DR
17/05/2022	Unrealised Gain writeback as at 17/05/2022 (IEM.AX)			4.36	2,463.08 DR
17/05/2022	Unrealised Gain writeback as at 17/05/2022 (GOLD.AX)		262.33		2,725.41 DR
17/05/2022	Unrealised Gain writeback as at 17/05/2022 (IAF.AX)		82.50		2,807.91 DR
29/06/2022	SELL 94 IEM [SELL 1649 DJRE] [Unsettled Trades] [BUY 2038 REIT] [BUY 90 VAS] [SELL 95 GOLD] (Auto reprocessed due to distribution entered / deleted on 30/06/2022) (IEM.AX)		280.68		3,088.59 DR
29/06/2022	Unrealised Gain writeback as at 29/06/2022 (DJRE.AX)		4,339.32		7,427.91 DR
29/06/2022	Unrealised Gain writeback as at 29/06/2022 (IEM.AX)		593.17		8,021.08 DR
29/06/2022	Unrealised Gain writeback as at 29/06/2022 (GOLD.AX)		204.94		8,226.02 DR
30/06/2022	Revaluation - 30/06/2022 @ \$17.190000 (System Price) - 2,038.000000 Units on hand (REIT.AX)		672.54		8,898.56 DR
30/06/2022	Revaluation - 30/06/2022 @ \$58.500000 (System Price) - 2,034.000000 Units on hand (IEM.AX)		25,112.77		34,011.33 DR
30/06/2022	Revaluation - 30/06/2022 @ \$24.500000 (System Price) - 3,475.000000 Units on hand (GOLD.AX)			12,394.71	21,616.62 DR
30/06/2022	Revaluation - 30/06/2022 @ \$99.600000 (System Price) - 418.000000 Units on hand (IAF.AX)		5,135.28		26,751.90 DR
30/06/2022	Revaluation - 30/06/2022 @ \$94.220000 (System Price) - 593.000000 Units on hand (IOO.AX)		1,235.69		27,987.59 DR
30/06/2022	Revaluation - 30/06/2022 @ \$83.750000 (System Price) - 2,675.000000 Units on hand (VAS.AX)		27,078.54		55,066.13 DR

# Loretan Family Superannuation Fund

## General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
			<b>69,886.76</b>	<b>14,820.63</b>	<b>55,066.13 DR</b>
<b>Interest Received (25000)</b>					
<u>Macquarie Cash Management Account #5893 (MBL5893)</u>					
30/07/2021	MACQUARIE CMA INTEREST PAID			0.17	0.17 CR
31/08/2021	MACQUARIE CMA INTEREST PAID			0.17	0.34 CR
30/09/2021	MACQUARIE CMA INTEREST PAID			0.20	0.54 CR
29/10/2021	MACQUARIE CMA INTEREST PAID			0.09	0.63 CR
30/11/2021	MACQUARIE CMA INTEREST PAID			0.07	0.70 CR
31/12/2021	MACQUARIE CMA INTEREST PAID			0.02	0.72 CR
31/01/2022	MACQUARIE CMA INTEREST PAID			0.05	0.77 CR
28/02/2022	MACQUARIE CMA INTEREST PAID			0.05	0.82 CR
29/04/2022	MACQUARIE CMA INTEREST PAID			0.09	0.91 CR
30/06/2022	MACQUARIE CMA INTEREST PAID			0.18	1.09 CR
				<b>1.09</b>	<b>1.09 CR</b>
<b>ASIC Fees (30800)</b>					
<u>ASIC Fees (30800)</u>					
23/06/2022	ASIC Fee		56.00		56.00 DR
			<b>56.00</b>		<b>56.00 DR</b>
<b>Bank Charges (31500)</b>					
<u>Bank Charges (31500)</u>					
22/07/2021	OUTWARD DISHONOUR FEE		10.00		10.00 DR
28/10/2021	OUTWARD DISHONOUR FEE		10.00		20.00 DR
			<b>20.00</b>		<b>20.00 DR</b>
<b>Interest Paid (37900)</b>					
<u>Interest Paid (37900)</u>					
30/07/2021	DEBIT INTEREST		0.02		0.02 DR
29/10/2021	DEBIT INTEREST		0.01		0.03 DR
			<b>0.03</b>		<b>0.03 DR</b>
<b>Life Insurance Premiums (39000)</b>					
<u>(Life Insurance Premiums) Loretan, Alanna - Accumulation (LORALA00001A)</u>					
27/07/2021	ZURICH LIFE 1169847 35		71.76		71.76 DR
27/08/2021	ZURICH LIFE 1169847 35		91.24		163.00 DR
27/09/2021	ZURICH LIFE 1169847 35		91.24		254.24 DR
27/10/2021	ZURICH LIFE 1169847 35		91.24		345.48 DR
28/10/2021	DISHONoured ITEM			91.24	254.24 DR
04/11/2021	ZURICH LIFE 8169848 3L03112021		91.24		345.48 DR
29/11/2021	ZURICH LIFE 8169848 35		91.24		436.72 DR
29/12/2021	ZURICH LIFE 8169848 35		91.24		527.96 DR
27/01/2022	ZURICH LIFE 8169848 35		91.24		619.20 DR
28/02/2022	ZURICH LIFE 8169848 35		91.24		710.44 DR
28/03/2022	ZURICH LIFE 8169848 35		91.24		801.68 DR
27/04/2022	ZURICH LIFE 8169848 35		91.24		892.92 DR
27/05/2022	ZURICH LIFE 8169848 35		91.24		984.16 DR
27/06/2022	ZURICH LIFE 8169848 35		91.24		1,075.40 DR
			<b>1,166.64</b>	<b>91.24</b>	<b>1,075.40 DR</b>



# Loretan Family Superannuation Fund

## General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>(Life Insurance Premiums) Loretan, Joshua - Accumulation (LORJOS00001A)</u>					
21/07/2021	ZURICH LIFE 8169847 35		137.40		137.40 DR
23/08/2021	ZURICH LIFE 8169847 35		174.04		311.44 DR
21/09/2021	ZURICH LIFE 8169847 35		174.04		485.48 DR
21/10/2021	ZURICH LIFE 8169847 35		174.04		659.52 DR
22/11/2021	ZURICH LIFE 816984735		174.04		833.56 DR
21/12/2021	ZURICH LIFE 8169847 35		174.04		1,007.60 DR
21/01/2022	ZURICH LIFE 8169847 35		174.04		1,181.64 DR
21/02/2022	ZURICH LIFE 8169847 35		174.04		1,355.68 DR
21/03/2022	ZURICH LIFE 8169847 35		174.04		1,529.72 DR
21/04/2022	ZURICH LIFE 8169847 35		174.04		1,703.76 DR
23/05/2022	ZURICH LIFE 8169847 35		174.04		1,877.80 DR
21/06/2022	ZURICH LIFE 8169847 35		174.04		2,051.84 DR
			<b>2,051.84</b>		<b>2,051.84 DR</b>
<b>Income Protection Premiums (39400)</b>					
<u>(Income Protection Premiums) Loretan, Joshua - Accumulation (LORJOS00001A)</u>					
10/08/2021	ZURICH LIFE 2169847 3L09082021		228.51		228.51 DR
23/08/2021	ZURICH LIFE 2169847 35		257.67		486.18 DR
21/09/2021	ZURICH LIFE 2169847 35		257.67		743.85 DR
21/10/2021	ZURICH LIFE 2169847 35		257.67		1,001.52 DR
22/11/2021	ZURICH LIFE 2169847 35		257.67		1,259.19 DR
21/12/2021	ZURICH LIFE 2169847 35		257.67		1,516.86 DR
21/01/2022	ZURICH LIFE 2169847 35		257.67		1,774.53 DR
21/02/2022	ZURICH LIFE 2169847 35		257.67		2,032.20 DR
21/03/2022	ZURICH LIFE 2169847 35		257.67		2,289.87 DR
21/04/2022	ZURICH LIFE 2169847 35		257.67		2,547.54 DR
23/05/2022	ZURICH LIFE 2169847 35		257.67		2,805.21 DR
21/06/2022	ZURICH LIFE 2169847 35		257.67		3,062.88 DR
			<b>3,062.88</b>		<b>3,062.88 DR</b>
<b>Portfolio Management Fees (39900)</b>					
<u>Portfolio Management Fees (39900)</u>					
19/07/2021	MANAGEMENT FEE 07/21		259.84		259.84 DR
23/08/2021	MANAGEMENT FEE 08/21		262.61		522.45 DR
22/09/2021	MANAGEMENT FEE 09/21		264.68		787.13 DR
20/10/2021	MANAGEMENT FEE 10/21		262.90		1,050.03 DR
18/11/2021	MANAGEMENT FEE 11/21		265.78		1,315.81 DR
20/12/2021	MANAGEMENT FEE 12/21		270.07		1,585.88 DR
21/01/2022	MANAGEMENT FEE 01/22		269.40		1,855.28 DR
18/02/2022	MANAGEMENT FEE 02/22		269.11		2,124.39 DR
18/03/2022	MANAGEMENT FEE 03/22		264.42		2,388.81 DR
27/04/2022	MANAGEMENT FEE 04/22		263.29		2,652.10 DR
18/05/2022	MANAGEMENT FEE 05/22		262.66		2,914.76 DR
20/06/2022	MANAGEMENT FEE 06/22		254.40		3,169.16 DR
			<b>3,169.16</b>		<b>3,169.16 DR</b>
<b>Excess Contributions Tax (44000)</b>					
<u>(Excess Contributions Tax) Loretan, Joshua - Accumulation (LORJOS00001A)</u>					

# Loretan Family Superannuation Fund

## General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
13/08/2021	Div551 FY21 Loan		23.29		23.29 DR
			<b>23.29</b>		<b>23.29 DR</b>
<b>Division 293 Tax (48100)</b>					
<u>(Division 293 Tax) Loretan, Joshua - Accumulation (LORJOS00001A)</u>					
13/08/2021	Div551 FY21 Loan		2,020.50		2,020.50 DR
			<b>2,020.50</b>		<b>2,020.50 DR</b>
<b>Income Tax Expense (48500)</b>					
<u>Income Tax Expense (48500)</u>					
30/06/2022	Create Entries - Franking Credits Adjustment - 30/06/2022			4,687.43	4,687.43 CR
30/06/2022	Create Entries - Foreign Credits Adjustment - 30/06/2022			811.35	5,498.78 CR
30/06/2022	Create Entries - PDIT Entry - 30/06/2022			5,635.42	11,134.20 CR
30/06/2022	Create Entries - Income Tax Expense - 30/06/2022		7,426.35		3,707.85 CR
			<b>7,426.35</b>	<b>11,134.20</b>	<b>3,707.85 CR</b>
<b>Profit/Loss Allocation Account (49000)</b>					
<u>Profit/Loss Allocation Account (49000)</u>					
21/07/2021	System Member Journals			116.79	116.79 CR
27/07/2021	System Member Journals			61.00	177.79 CR
09/08/2021	System Member Journals		1,821.36		1,643.57 DR
10/08/2021	System Member Journals			194.23	1,449.34 DR
13/08/2021	System Member Journals			2,020.50	571.16 CR
13/08/2021	System Member Journals			23.29	594.45 CR
23/08/2021	System Member Journals			147.93	742.38 CR
23/08/2021	System Member Journals			219.02	961.40 CR
25/08/2021	System Member Journals		276.11		685.29 CR
25/08/2021	System Member Journals		1,547.00		861.71 DR
27/08/2021	System Member Journals			77.55	784.16 DR
08/09/2021	System Member Journals		2,221.38		3,005.54 DR
14/09/2021	System Member Journals		2,445.32		5,450.86 DR
21/09/2021	System Member Journals			147.93	5,302.93 DR
21/09/2021	System Member Journals			219.02	5,083.91 DR
27/09/2021	System Member Journals			77.55	5,006.36 DR
21/10/2021	System Member Journals			147.93	4,858.43 DR
21/10/2021	System Member Journals			219.02	4,639.41 DR
27/10/2021	System Member Journals			77.55	4,561.86 DR
28/10/2021	System Member Journals		77.55		4,639.41 DR
02/11/2021	System Member Journals		1,618.24		6,257.65 DR
04/11/2021	System Member Journals			77.55	6,180.10 DR
08/11/2021	System Member Journals		2,443.89		8,623.99 DR
22/11/2021	System Member Journals			147.93	8,476.06 DR
22/11/2021	System Member Journals			219.02	8,257.04 DR
29/11/2021	System Member Journals			77.55	8,179.49 DR
08/12/2021	System Member Journals		2,175.60		10,355.09 DR
21/12/2021	System Member Journals			147.93	10,207.16 DR
21/12/2021	System Member Journals			219.02	9,988.14 DR
29/12/2021	System Member Journals			77.55	9,910.59 DR

# Loretan Family Superannuation Fund

## General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
10/01/2022	System Member Journals		388.71		10,299.30 DR
20/01/2022	System Member Journals		3,013.49		13,312.79 DR
21/01/2022	System Member Journals			147.93	13,164.86 DR
21/01/2022	System Member Journals			219.02	12,945.84 DR
27/01/2022	System Member Journals			77.55	12,868.29 DR
01/02/2022	System Member Journals		1,301.55		14,169.84 DR
15/02/2022	System Member Journals		567.39		14,737.23 DR
15/02/2022	System Member Journals		945.72		15,682.95 DR
21/02/2022	System Member Journals			147.93	15,535.02 DR
21/02/2022	System Member Journals			219.02	15,316.00 DR
28/02/2022	System Member Journals			77.55	15,238.45 DR
08/03/2022	System Member Journals		1,500.67		16,739.12 DR
21/03/2022	System Member Journals			147.93	16,591.19 DR
21/03/2022	System Member Journals			219.02	16,372.17 DR
28/03/2022	System Member Journals			77.55	16,294.62 DR
08/04/2022	System Member Journals		2,252.31		18,546.93 DR
21/04/2022	System Member Journals			147.93	18,399.00 DR
21/04/2022	System Member Journals			219.02	18,179.98 DR
27/04/2022	System Member Journals			77.55	18,102.43 DR
10/05/2022	System Member Journals		1,936.14		20,038.57 DR
23/05/2022	System Member Journals			147.93	19,890.64 DR
23/05/2022	System Member Journals			219.02	19,671.62 DR
27/05/2022	System Member Journals			77.55	19,594.07 DR
08/06/2022	System Member Journals		1,643.70		21,237.77 DR
21/06/2022	System Member Journals			147.93	21,089.84 DR
21/06/2022	System Member Journals			219.02	20,870.82 DR
24/06/2022	System Member Journals		1,428.37		22,299.19 DR
27/06/2022	System Member Journals			77.55	22,221.64 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			22,585.30	363.66 CR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			6,433.45	6,797.11 CR
30/06/2022	Create Entries - Income Tax Expense Allocation - 30/06/2022		1,504.10		5,293.01 CR
30/06/2022	Create Entries - Income Tax Expense Allocation - 30/06/2022		428.44		4,864.57 CR
			<b>31,537.04</b>	<b>36,401.61</b>	<b>4,864.57 CR</b>
<b>Opening Balance (50010)</b>					
<u>(Opening Balance) Loretan, Alanna - Accumulation (LORALA00001A)</u>					
01/07/2021	Opening Balance				93,768.02 CR
01/07/2021	Close Period Journal			37,739.39	131,507.41 CR
				<b>37,739.39</b>	<b>131,507.41 CR</b>
<u>(Opening Balance) Loretan, Joshua - Accumulation (LORJOS00001A)</u>					
01/07/2021	Opening Balance				381,632.39 CR
01/07/2021	Close Period Journal			67,793.45	449,425.84 CR
				<b>67,793.45</b>	<b>449,425.84 CR</b>
<b>Division 293 Tax (51900)</b>					
<u>(Division 293 Tax) Loretan, Joshua - Accumulation (LORJOS00001A)</u>					
01/07/2021	Opening Balance				3,750.00 DR

# Loretan Family Superannuation Fund

## General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2021	Close Period Journal			3,750.00	0.00 DR
13/08/2021	System Member Journals		2,020.50		2,020.50 DR
			<b>2,020.50</b>	<b>3,750.00</b>	<b>2,020.50 DR</b>
<b>Contributions (52420)</b>					
<u>(Contributions) Loretan, Joshua - Accumulation (LORJOS00001A)</u>					
01/07/2021	Opening Balance				20,754.40 CR
01/07/2021	Close Period Journal		20,754.40		0.00 DR
09/08/2021	System Member Journals			2,142.78	2,142.78 CR
25/08/2021	System Member Journals			324.83	2,467.61 CR
25/08/2021	System Member Journals			1,547.00	4,014.61 CR
08/09/2021	System Member Journals			2,613.39	6,628.00 CR
14/09/2021	System Member Journals			2,876.85	9,504.85 CR
02/11/2021	System Member Journals			1,618.24	11,123.09 CR
08/11/2021	System Member Journals			2,875.16	13,998.25 CR
08/12/2021	System Member Journals			2,559.53	16,557.78 CR
10/01/2022	System Member Journals			457.31	17,015.09 CR
20/01/2022	System Member Journals			3,545.28	20,560.37 CR
01/02/2022	System Member Journals			1,531.24	22,091.61 CR
15/02/2022	System Member Journals			667.52	22,759.13 CR
15/02/2022	System Member Journals			1,112.61	23,871.74 CR
08/03/2022	System Member Journals			1,765.50	25,637.24 CR
08/04/2022	System Member Journals			2,649.78	28,287.02 CR
10/05/2022	System Member Journals			2,277.81	30,564.83 CR
08/06/2022	System Member Journals			1,933.76	32,498.59 CR
24/06/2022	System Member Journals			1,680.43	34,179.02 CR
			<b>20,754.40</b>	<b>34,179.02</b>	<b>34,179.02 CR</b>
<b>Transfers In (52850)</b>					
<u>(Transfers In) Loretan, Alanna - Accumulation (LORALA00001A)</u>					
01/07/2021	Opening Balance				22,747.57 CR
01/07/2021	Close Period Journal		22,747.57		0.00 DR
			<b>22,747.57</b>		<b>0.00 DR</b>
<b>Share of Profit/(Loss) (53100)</b>					
<u>(Share of Profit/(Loss)) Loretan, Alanna - Accumulation (LORALA00001A)</u>					
01/07/2021	Opening Balance				17,743.34 CR
01/07/2021	Close Period Journal		17,743.34		0.00 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		6,433.45		6,433.45 DR
			<b>24,176.79</b>		<b>6,433.45 DR</b>
<u>(Share of Profit/(Loss)) Loretan, Joshua - Accumulation (LORJOS00001A)</u>					
01/07/2021	Opening Balance				64,363.74 CR
01/07/2021	Close Period Journal		64,363.74		0.00 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		22,585.30		22,585.30 DR
			<b>86,949.04</b>		<b>22,585.30 DR</b>
<b>Income Tax (53330)</b>					
<u>(Income Tax) Loretan, Alanna - Accumulation (LORALA00001A)</u>					
01/07/2021	Opening Balance				1,700.80 DR

Loretan Family Superannuation Fund  
**General Ledger**



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2021	Close Period Journal			1,700.80	0.00 DR
27/07/2021	System Member Journals			10.76	10.76 CR
27/08/2021	System Member Journals			13.69	24.45 CR
27/09/2021	System Member Journals			13.69	38.14 CR
27/10/2021	System Member Journals			13.69	51.83 CR
28/10/2021	System Member Journals		13.69		38.14 CR
04/11/2021	System Member Journals			13.69	51.83 CR
29/11/2021	System Member Journals			13.69	65.52 CR
29/12/2021	System Member Journals			13.69	79.21 CR
27/01/2022	System Member Journals			13.69	92.90 CR
28/02/2022	System Member Journals			13.69	106.59 CR
28/03/2022	System Member Journals			13.69	120.28 CR
27/04/2022	System Member Journals			13.69	133.97 CR
27/05/2022	System Member Journals			13.69	147.66 CR
27/06/2022	System Member Journals			13.69	161.35 CR
30/06/2022	Create Entries - Income Tax Expense Allocation - 30/06/2022			428.44	589.79 CR
			<b>13.69</b>	<b>2,304.28</b>	<b>589.79 CR</b>

(Income Tax) Loretan, Joshua - Accumulation (LORJOS00001A)

01/07/2021	Opening Balance				6,081.97 DR
01/07/2021	Close Period Journal			6,081.97	0.00 DR
21/07/2021	System Member Journals			20.61	20.61 CR
10/08/2021	System Member Journals			34.28	54.89 CR
23/08/2021	System Member Journals			26.11	81.00 CR
23/08/2021	System Member Journals			38.65	119.65 CR
21/09/2021	System Member Journals			26.11	145.76 CR
21/09/2021	System Member Journals			38.65	184.41 CR
21/10/2021	System Member Journals			26.11	210.52 CR
21/10/2021	System Member Journals			38.65	249.17 CR
22/11/2021	System Member Journals			26.11	275.28 CR
22/11/2021	System Member Journals			38.65	313.93 CR
21/12/2021	System Member Journals			26.11	340.04 CR
21/12/2021	System Member Journals			38.65	378.69 CR
21/01/2022	System Member Journals			26.11	404.80 CR
21/01/2022	System Member Journals			38.65	443.45 CR
21/02/2022	System Member Journals			26.11	469.56 CR
21/02/2022	System Member Journals			38.65	508.21 CR
21/03/2022	System Member Journals			26.11	534.32 CR
21/03/2022	System Member Journals			38.65	572.97 CR
21/04/2022	System Member Journals			26.11	599.08 CR
21/04/2022	System Member Journals			38.65	637.73 CR
23/05/2022	System Member Journals			26.11	663.84 CR
23/05/2022	System Member Journals			38.65	702.49 CR
21/06/2022	System Member Journals			26.11	728.60 CR
21/06/2022	System Member Journals			38.65	767.25 CR
30/06/2022	Create Entries - Income Tax Expense Allocation - 30/06/2022			1,504.10	2,271.35 CR
				<b>8,353.32</b>	<b>2,271.35 CR</b>

# Loretan Family Superannuation Fund

## General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Contributions Tax (53800)</b>					
<u>(Contributions Tax) Loretan, Joshua - Accumulation (LORJOS00001A)</u>					
01/07/2021	Opening Balance				3,098.15 DR
01/07/2021	Close Period Journal			3,098.15	0.00 DR
09/08/2021	System Member Journals		321.42		321.42 DR
25/08/2021	System Member Journals		48.72		370.14 DR
08/09/2021	System Member Journals		392.01		762.15 DR
14/09/2021	System Member Journals		431.53		1,193.68 DR
08/11/2021	System Member Journals		431.27		1,624.95 DR
08/12/2021	System Member Journals		383.93		2,008.88 DR
10/01/2022	System Member Journals		68.60		2,077.48 DR
20/01/2022	System Member Journals		531.79		2,609.27 DR
01/02/2022	System Member Journals		229.69		2,838.96 DR
15/02/2022	System Member Journals		100.13		2,939.09 DR
15/02/2022	System Member Journals		166.89		3,105.98 DR
08/03/2022	System Member Journals		264.83		3,370.81 DR
08/04/2022	System Member Journals		397.47		3,768.28 DR
10/05/2022	System Member Journals		341.67		4,109.95 DR
08/06/2022	System Member Journals		290.06		4,400.01 DR
24/06/2022	System Member Journals		252.06		4,652.07 DR
			<b>4,652.07</b>	<b>3,098.15</b>	<b>4,652.07 DR</b>
<b>Life Insurance Premiums (53920)</b>					
<u>(Life Insurance Premiums) Loretan, Alanna - Accumulation (LORALA00001A)</u>					
01/07/2021	Opening Balance				1,050.72 DR
01/07/2021	Close Period Journal			1,050.72	0.00 DR
27/07/2021	System Member Journals		71.76		71.76 DR
27/08/2021	System Member Journals		91.24		163.00 DR
27/09/2021	System Member Journals		91.24		254.24 DR
27/10/2021	System Member Journals		91.24		345.48 DR
28/10/2021	System Member Journals			91.24	254.24 DR
04/11/2021	System Member Journals		91.24		345.48 DR
29/11/2021	System Member Journals		91.24		436.72 DR
29/12/2021	System Member Journals		91.24		527.96 DR
27/01/2022	System Member Journals		91.24		619.20 DR
28/02/2022	System Member Journals		91.24		710.44 DR
28/03/2022	System Member Journals		91.24		801.68 DR
27/04/2022	System Member Journals		91.24		892.92 DR
27/05/2022	System Member Journals		91.24		984.16 DR
27/06/2022	System Member Journals		91.24		1,075.40 DR
			<b>1,166.64</b>	<b>1,141.96</b>	<b>1,075.40 DR</b>
<u>(Life Insurance Premiums) Loretan, Joshua - Accumulation (LORJOS00001A)</u>					
01/07/2021	Opening Balance				1,880.96 DR
01/07/2021	Close Period Journal			1,880.96	0.00 DR
21/07/2021	System Member Journals		137.40		137.40 DR
23/08/2021	System Member Journals		174.04		311.44 DR
21/09/2021	System Member Journals		174.04		485.48 DR

# Loretan Family Superannuation Fund

## General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
21/10/2021	System Member Journals		174.04		659.52 DR
22/11/2021	System Member Journals		174.04		833.56 DR
21/12/2021	System Member Journals		174.04		1,007.60 DR
21/01/2022	System Member Journals		174.04		1,181.64 DR
21/02/2022	System Member Journals		174.04		1,355.68 DR
21/03/2022	System Member Journals		174.04		1,529.72 DR
21/04/2022	System Member Journals		174.04		1,703.76 DR
23/05/2022	System Member Journals		174.04		1,877.80 DR
21/06/2022	System Member Journals		174.04		2,051.84 DR
			<b>2,051.84</b>	<b>1,880.96</b>	<b>2,051.84 DR</b>

### **Income Protection Premiums (53940)**

(Income Protection Premiums) Loretan, Joshua - Accumulation (LORJOS00001A)

01/07/2021	Opening Balance				2,513.61 DR
01/07/2021	Close Period Journal			2,513.61	0.00 DR
10/08/2021	System Member Journals		228.51		228.51 DR
23/08/2021	System Member Journals		257.67		486.18 DR
21/09/2021	System Member Journals		257.67		743.85 DR
21/10/2021	System Member Journals		257.67		1,001.52 DR
22/11/2021	System Member Journals		257.67		1,259.19 DR
21/12/2021	System Member Journals		257.67		1,516.86 DR
21/01/2022	System Member Journals		257.67		1,774.53 DR
21/02/2022	System Member Journals		257.67		2,032.20 DR
21/03/2022	System Member Journals		257.67		2,289.87 DR
21/04/2022	System Member Journals		257.67		2,547.54 DR
23/05/2022	System Member Journals		257.67		2,805.21 DR
21/06/2022	System Member Journals		257.67		3,062.88 DR
			<b>3,062.88</b>	<b>2,513.61</b>	<b>3,062.88 DR</b>

### **Excess Contributions Tax (55100)**

(Excess Contributions Tax) Loretan, Joshua - Accumulation (LORJOS00001A)

13/08/2021	System Member Journals		23.29		23.29 DR
			<b>23.29</b>		<b>23.29 DR</b>

### **Bank Accounts (60400)**

Bankwest Business Zero Transaction Account #9330 (BWA9330)

01/07/2021	Opening Balance				328.24 DR
06/07/2021	ASIC Fee 2021			55.00	273.24 DR
21/07/2021	ZURICH LIFE 2169847 35 [DISHONOURED ITEM]			228.51	44.73 DR
21/07/2021	ZURICH LIFE 8169847 35			137.40	92.67 CR
21/07/2021	ZURICH LIFE 2169847 35 [DISHONOURED ITEM]		228.51		135.84 DR
22/07/2021	OUTWARD DISHONOUR FEE			10.00	125.84 DR
23/07/2021	STOCKSPOT WITHDRAWAL [LORETAN FAMILY S STOCKSPOT WITHDRAW]		2,426.00		2,551.84 DR
27/07/2021	ZURICH LIFE 1169847 35			71.76	2,480.08 DR
30/07/2021	DEBIT INTEREST			0.02	2,480.06 DR
09/08/2021	QUICKSUPER QUICKSPR3021521065		2,142.78		4,622.84 DR
10/08/2021	ZURICH LIFE 2169847 3L09082021			228.51	4,394.33 DR
13/08/2021	Div551 FY21 Loan			2,425.55	1,968.78 DR



**Loretan Family Superannuation Fund**  
**General Ledger**



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
13/08/2021	LORETAN,JOSHUA R August 2021 [August 2021]			1,000.00	968.78 DR
23/08/2021	ZURICH LIFE 2169847 35			257.67	711.11 DR
23/08/2021	ZURICH LIFE 8169847 35			174.04	537.07 DR
25/08/2021	SMSF Tax		1,547.00		2,084.07 DR
25/08/2021	QUICKSUPER QUICKSPR3032268848		324.83		2,408.90 DR
26/08/2021	SMSF Tax			1,547.00	861.90 DR
27/08/2021	ZURICH LIFE 1169847 35			91.24	770.66 DR
08/09/2021	QUICKSUPER QUICKSPR3041305041		2,613.39		3,384.05 DR
13/09/2021	LORETAN,JOSHUA R August 2021 [August 2021]			2,384.05	1,000.00 DR
14/09/2021	ATO ATO001100015036916		2,876.85		3,876.85 DR
17/09/2021	LORETAN,JOSHUA R August 2021 [August 2021]			2,876.85	1,000.00 DR
21/09/2021	ZURICH LIFE 2169847 35			257.67	742.33 DR
21/09/2021	ZURICH LIFE 8169847 35			174.04	568.29 DR
27/09/2021	ZURICH LIFE 1169847 35			91.24	477.05 DR
21/10/2021	ZURICH LIFE 8169847 35			174.04	303.01 DR
21/10/2021	ZURICH LIFE 2169847 35			257.67	45.34 DR
27/10/2021	ZURICH LIFE 1169847 35			91.24	45.90 CR
28/10/2021	DISHONoured ITEM		91.24		45.34 DR
28/10/2021	OUTWARD DISHONOUR FEE			10.00	35.34 DR
29/10/2021	DEBIT INTEREST			0.01	35.33 DR
02/11/2021	From Josh Loretan		2,000.00		2,035.33 DR
03/11/2021	Sept 2021 Tax JL			624.00	1,411.33 DR
04/11/2021	ZURICH LIFE 8169848 3L03112021			91.24	1,320.09 DR
08/11/2021	QUICKSUPER QUICKSPR3080211006		2,875.16		4,195.25 DR
12/11/2021	LORETAN,JOSHUA R Oct 21 [Oct 21]			3,195.25	1,000.00 DR
22/11/2021	ZURICH LIFE 2169847 35			257.67	742.33 DR
22/11/2021	ZURICH LIFE 816984735			174.04	568.29 DR
29/11/2021	ZURICH LIFE 8169848 35			91.24	477.05 DR
08/12/2021	QUICKSUPER QUICKSPR3101022549		2,559.53		3,036.58 DR
09/12/2021	LORETAN,JOSHUA R Nov 2021 [Nov 2021]			2,036.58	1,000.00 DR
21/12/2021	ZURICH LIFE 2169847 35			257.67	742.33 DR
21/12/2021	ZURICH LIFE 8169847 35			174.04	568.29 DR
29/12/2021	ZURICH LIFE 8169848 35			91.24	477.05 DR
10/01/2022	QUICKSUPER QUICKSPR3120592559		457.31		934.36 DR
20/01/2022	ATO ATO002000016161328		3,545.28		4,479.64 DR
21/01/2022	Feb 22 Tax Instalment JL			624.00	3,855.64 DR
21/01/2022	LORETAN,JOSHUA R Jan 2022 [Jan 2022]			2,423.93	1,431.71 DR
21/01/2022	ZURICH LIFE 2169847 35			257.67	1,174.04 DR
21/01/2022	ZURICH LIFE 8169847 35			174.04	1,000.00 DR
27/01/2022	ZURICH LIFE 8169848 35			91.24	908.76 DR
01/02/2022	ATO ATO005000015822538		1,531.24		2,440.00 DR
09/02/2022	Jan 2022 [LORETAN,JOSHUA R Jan 2021]			1,440.00	1,000.00 DR
15/02/2022	QUICKSUPER QUICKSPR3145039779		667.52		1,667.52 DR
15/02/2022	QUICKSUPER QUICKSPR3145039781		1,112.61		2,780.13 DR
16/02/2022	Jan 2022 [LORETAN,JOSHUA R Jan 2022]			1,780.13	1,000.00 DR
21/02/2022	ZURICH LIFE 8169847 35			174.04	825.96 DR



# Loretan Family Superannuation Fund

## General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
21/02/2022	ZURICH LIFE 2169847 35			257.67	568.29 DR
28/02/2022	ZURICH LIFE 8169848 35			91.24	477.05 DR
08/03/2022	QUICKSUPER QUICKSPR3160006035		1,765.50		2,242.55 DR
10/03/2022	LORETAN,JOSHUA R Feb 2022 [Feb 2022]			1,242.55	1,000.00 DR
21/03/2022	ZURICH LIFE 8169847 35			174.04	825.96 DR
21/03/2022	ZURICH LIFE 2169847 35			257.67	568.29 DR
28/03/2022	ZURICH LIFE 8169848 35			91.24	477.05 DR
08/04/2022	QUICKSUPER QUICKSPR3182090035		2,649.78		3,126.83 DR
11/04/2022	LORETAN,JOSHUA R March 2022 [March 2022]			2,126.83	1,000.00 DR
21/04/2022	ZURICH LIFE 2169847 35			257.67	742.33 DR
21/04/2022	ZURICH LIFE 8169847 35			174.04	568.29 DR
27/04/2022	ZURICH LIFE 8169848 35			91.24	477.05 DR
10/05/2022	QUICKSUPER QUICKSPR3203035515		2,277.81		2,754.86 DR
16/05/2022	LORETAN,JOSHUA R April 2022 [April 2022]			1,754.86	1,000.00 DR
23/05/2022	ZURICH LIFE 8169847 35			174.04	825.96 DR
23/05/2022	ZURICH LIFE 2169847 35			257.67	568.29 DR
27/05/2022	ZURICH LIFE 8169848 35			91.24	477.05 DR
08/06/2022	QUICKSUPER QUICKSPR3224207538		1,933.76		2,410.81 DR
13/06/2022	LORETAN,JOSHUA R May 2022 [May 2022]			1,410.81	1,000.00 DR
21/06/2022	ZURICH LIFE 2169847 35			257.67	742.33 DR
21/06/2022	ZURICH LIFE 8169847 35			174.04	568.29 DR
24/06/2022	QUICKSUPER QUICKSPR3236302024		1,680.43		2,248.72 DR
27/06/2022	LORETAN,JOSHUA R May 2022 [May 2022]			1,248.72	1,000.00 DR
27/06/2022	ZURICH LIFE 8169848 35			91.24	908.76 DR
			<b>37,306.53</b>	<b>36,726.01</b>	<b>908.76 DR</b>
<b>Macquarie Cash Management Account #5893 (MBL5893)</b>					
01/07/2021	Opening Balance				1,023.95 DR
12/07/2021	DJRE DST 001261769790 [Amount Receivable]		578.07		1,602.02 DR
13/07/2021	IEM PAYMENT JUL21/00807784 [Amount Receivable]		836.56		2,438.58 DR
13/07/2021	IOO PAYMENT JUL21/00818600 [Amount Receivable]		550.94		2,989.52 DR
13/07/2021	IAF PAYMENT JUL21/00806508 [Amount Receivable]		269.69		3,259.21 DR
15/07/2021	BUY 32 VAS [BUY 29 IEM] [SELL 28 IOO] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)			2,378.85	880.36 DR
16/07/2021	VAS PAYMENT JUL21/00835530 [Amount Receivable]		1,422.24		2,302.60 DR
19/07/2021	MANAGEMENT FEE 07/21			259.84	2,042.76 DR
20/07/2021	BUY 26 VAS [SELL 2 DJRE] [SELL 1 IAF] [SELL 2 IOO] [SELL 19 IEM] [SELL 9 GOLD] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)		1,372.52		3,415.28 DR
23/07/2021	STOCKSPOT WITHDRAWAL [LORETAN FAMILY S STOCKSPOT WITHDRAW]			2,426.00	989.28 DR
30/07/2021	MACQUARIE CMA INTEREST PAID		0.17		989.45 DR
13/08/2021	LORETAN,JOSHUA R August 2021 [August 2021]		1,000.00		1,989.45 DR
23/08/2021	MANAGEMENT FEE 08/21			262.61	1,726.84 DR

Loretan Family Superannuation Fund  
**General Ledger**



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
31/08/2021	MACQUARIE CMA INTEREST PAID		0.17		1,727.01 DR
13/09/2021	LORETAN,JOSHUA R August 2021 [August 2021]		2,384.05		4,111.06 DR
14/09/2021	BUY 57 IEM [BUY 16 GOLD] [SELL 47 VAS] [PAYMENT TO CPOMAL: OPENMARKETS (CP) - BU] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)			3,170.05	941.01 DR
17/09/2021	LORETAN,JOSHUA R August 2021 [August 2021]		2,876.85		3,817.86 DR
20/09/2021	BUY 31 VAS [Bght 31 VAS @ 94.1500 292292]			2,918.65	899.21 DR
22/09/2021	MANAGEMENT FEE 09/21			264.68	634.53 DR
30/09/2021	MACQUARIE CMA INTEREST PAID		0.20		634.73 DR
18/10/2021	VAS PAYMENT OCT21/00836510		3,656.27		4,291.00 DR
20/10/2021	IAF PAYMENT OCT21/00806385 [System Matched Income Data]		137.13		4,428.13 DR
20/10/2021	MANAGEMENT FEE 10/21			262.90	4,165.23 DR
22/10/2021	Withdrawal from MBLA - Bulk Settlement [SELL 16 VAS] [BUY 10 GOLD] [BUY 22 IAF] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)			3,116.77	1,048.46 DR
29/10/2021	MACQUARIE CMA INTEREST PAID		0.09		1,048.55 DR
12/11/2021	LORETAN,JOSHUA R Oct 21 [Oct 21]		3,195.25		4,243.80 DR
17/11/2021	Bght 53 VAS @ 96.1700 734652 [SELL 17 GOLD] [SELL 16 IOO] [BUY 55 IEM] [BUY 53 VAS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)			3,304.53	939.27 DR
18/11/2021	MANAGEMENT FEE 11/21			265.78	673.49 DR
30/11/2021	MACQUARIE CMA INTEREST PAID		0.07		673.56 DR
09/12/2021	LORETAN,JOSHUA R Nov 2021 [Nov 2021]		2,036.58		2,710.14 DR
14/12/2021	Bght 25 VAS @ 94.5700 939585 [SELL 24 IOO] [BUY 8 GOLD] [BUY 25 VAS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)			1,628.97	1,081.17 DR
20/12/2021	MANAGEMENT FEE 12/21			270.07	811.10 DR
31/12/2021	MACQUARIE CMA INTEREST PAID		0.02		811.12 DR
05/01/2022	IOO PAYMENT JAN22/00818347 [System Matched Income Data]		343.85		1,154.97 DR
05/01/2022	IEM PAYMENT JAN22/00807423 [System Matched Income Data]		1,515.77		2,670.74 DR
10/01/2022	Withdrawal from MBLA - Bulk Settlement [BUY 92 IEM] [SELL 45 VAS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)			1,867.50	803.24 DR
13/01/2022	DJRE DST 001270590890 [System Matched Income Data]		540.12		1,343.36 DR
18/01/2022	IAF PAYMENT JAN22/00806090 [System Matched Income Data]		133.36		1,476.72 DR
19/01/2022	VAS PAYMENT JAN22/00836697		1,852.80		3,329.52 DR
21/01/2022	MANAGEMENT FEE 01/22			269.40	3,060.12 DR
21/01/2022	LORETAN,JOSHUA R Jan 2022 [Jan 2022]		2,423.93		5,484.05 DR
24/01/2022	Bght 64 VAS @ 93.7775 1183617 [SELL 8 GOLD] [SELL 14 IAF] [BUY 17 IOO] [BUY 45 VAS] [SELL 42 IEM] [SELL 11 GOLD] [BUY 16 IAF] [BUY 64 VAS] [Withdrawal from MBLA - Bulk Settlement] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)			2,425.06	3,058.99 DR

Loretan Family Superannuation Fund  
**General Ledger**



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
24/01/2022	Bght 64 VAS @ 93.7775 1183617 [SELL 8 GOLD] [SELL 14 IAF] [BUY 17 IOO] [BUY 45 VAS] [SELL 42 IEM] [SELL 11 GOLD] [BUY 16 IAF] [BUY 64 VAS] [Withdrawal from MBLA - Bulk Settlement] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)			2,276.60	782.39 DR
31/01/2022	MACQUARIE CMA INTEREST PAID		0.05		782.44 DR
09/02/2022	Jan 2022 [LORETAN,JOSHUA R Jan 2021]		1,440.00		2,222.44 DR
16/02/2022	Jan 2022 [LORETAN,JOSHUA R Jan 2022]		1,780.13		4,002.57 DR
18/02/2022	BUY 29 IAF [Bght 29 IAF @ 107.7400 1396210]			3,124.46	878.11 DR
18/02/2022	MANAGEMENT FEE 02/22			269.11	609.00 DR
28/02/2022	MACQUARIE CMA INTEREST PAID		0.05		609.05 DR
10/03/2022	LORETAN,JOSHUA R Feb 2022 [Feb 2022]		1,242.55		1,851.60 DR
18/03/2022	MANAGEMENT FEE 03/22			264.42	1,587.18 DR
11/04/2022	LORETAN,JOSHUA R March 2022 [March 2022]		2,126.83		3,714.01 DR
14/04/2022	Withdrawal from MBLA - Bulk Settlement [BUY 21 IOO] [BUY 244 IEM] [SELL 119 VAS] [SELL 10 GOLD] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)			2,961.38	752.63 DR
20/04/2022	VAS PAYMENT APR22/00836991		5,436.77		6,189.40 DR
21/04/2022	BUY 65 IEM [BUY 15 IAF] [Withdrawal from MBLA - Bulk Settlement]			5,357.96	831.44 DR
21/04/2022	IAF PAYMENT APR22/00805724		146.84		978.28 DR
27/04/2022	MANAGEMENT FEE 04/22			263.29	714.99 DR
29/04/2022	MACQUARIE CMA INTEREST PAID		0.09		715.08 DR
16/05/2022	LORETAN,JOSHUA R April 2022 [April 2022]		1,754.86		2,469.94 DR
17/05/2022	SELL 46 IEM [BUY 70 VAS] [BUY 69 DJRE] [SELL 7 GOLD] [SELL 18 IAF] [Bght 70 VAS @ 90.5100 1952573] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)			1,679.86	790.08 DR
18/05/2022	MANAGEMENT FEE 05/22			262.66	527.42 DR
13/06/2022	LORETAN,JOSHUA R May 2022 [May 2022]		1,410.81		1,938.23 DR
20/06/2022	MANAGEMENT FEE 06/22			254.40	1,683.83 DR
27/06/2022	LORETAN,JOSHUA R May 2022 [May 2022]		1,248.72		2,932.55 DR
30/06/2022	MACQUARIE CMA INTEREST PAID		0.18		2,932.73 DR
			<b>43,714.58</b>	<b>41,805.80</b>	<b>2,932.73 DR</b>

**Distributions Receivable (61800)**

SPDR Dow Jones Global Real Estate Fund (DJRE.AX)

01/07/2021	Opening Balance				578.07 DR
12/07/2021	DJRE DST 001261769790 [Amount Receivable]			578.07	0.00 DR
30/06/2022	Distribution receivable		1,611.43		1,611.43 DR
			<b>1,611.43</b>	<b>578.07</b>	<b>1,611.43 DR</b>

iShares Core Composite Bond Etf (IAF.AX)

01/07/2021	Opening Balance				269.69 DR
13/07/2021	IAF PAYMENT JUL21/00806508 [Amount Receivable]			269.69	0.00 DR
30/06/2022	Distribution receivable		213.65		213.65 DR

# Loretan Family Superannuation Fund

## General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
			<b>213.65</b>	<b>269.69</b>	<b>213.65 DR</b>
<u>iShares MSCI Emerging Markets Etf (IEM.AX)</u>					
01/07/2021	Opening Balance				836.56 DR
13/07/2021	IEM PAYMENT JUL21/00807784 [Amount Receivable]			836.56	0.00 DR
30/06/2022	Distribution receivable		1,107.13		1,107.13 DR
			<b>1,107.13</b>	<b>836.56</b>	<b>1,107.13 DR</b>
<u>iShares Global 100 Etf (IOO.AX)</u>					
01/07/2021	Opening Balance				550.94 DR
13/07/2021	IOO PAYMENT JUL21/00818600 [Amount Receivable]			550.94	0.00 DR
30/06/2022	Distribution receivable		780.01		780.01 DR
			<b>780.01</b>	<b>550.94</b>	<b>780.01 DR</b>
<u>VanEck FTSE International Property (Hedged) Etf (REIT.AX)</u>					
30/06/2022	Distribution receivable		346.46		346.46 DR
			<b>346.46</b>		<b>346.46 DR</b>
<u>Vanguard Australian Shares Index Etf (VAS.AX)</u>					
01/07/2021	Opening Balance				1,422.24 DR
16/07/2021	VAS PAYMENT JUL21/00835530 [Amount Receivable]			1,422.24	0.00 DR
30/06/2022	Distribution receivable		5,971.11		5,971.11 DR
			<b>5,971.11</b>	<b>1,422.24</b>	<b>5,971.11 DR</b>
<b>Sundry Debtors (68000)</b>					
<u>Sundry Debtors (68000)</u>					
13/08/2021	Div551 FY21 Loan		381.76		381.76 DR
02/11/2021	From Josh Loretan			381.76	0.00 DR
			<b>381.76</b>	<b>381.76</b>	<b>0.00 DR</b>
<b>Unsettled Trades (69000)</b>					
<u>Unsettled Trades (69000)</u>					
29/06/2022	SELL 94 IEM [SELL 1649 DJRE] [Unsettled Trades] [BUY 2038 REIT] [BUY 90 VAS] [SELL 95 GOLD] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)		7,650.63		7,650.63 DR
			<b>7,650.63</b>		<b>7,650.63 DR</b>
<b>Shares in Listed Companies (Australian) (77600)</b>					
<u>Global X Metal Securities Australia Limited. (GOLD.AX)</u>					
01/07/2021	Opening Balance	385.00			84,211.05 DR
20/07/2021	BUY 26 VAS [SELL 2 DJRE] [SELL 1 IAF] [SELL 2 IOO] [SELL 19 IEM] [SELL 9 GOLD] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	(9.00)		2,245.53	81,965.52 DR
20/07/2021	Unrealised Gain writeback as at 20/07/2021			377.39	81,588.13 DR
14/09/2021	BUY 57 IEM [BUY 16 GOLD] [SELL 47 VAS] [PAYMENT TO CPOMAL: OPENMARKETS (CP) - BU] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	16.00	3,635.68		85,223.81 DR
22/10/2021	Withdrawal from MBLA - Bulk Settlement [SELL 16 VAS] [BUY 10 GOLD] [BUY 22 IAF] (Auto reprocessed due to distribution entered / deleted on	10.00	2,208.10		87,431.91 DR

# Loretan Family Superannuation Fund

## General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
	30/06/2022)				
17/11/2021	Bght 53 VAS @ 96.1700 734652 [SELL 17 GOLD] [SELL 16 IOO] [BUY 55 IEM] [BUY 53 VAS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	(17.00)		4,093.31	83,338.60 DR
17/11/2021	Unrealised Gain writeback as at 17/11/2021			666.74	82,671.86 DR
14/12/2021	Bght 25 VAS @ 94.5700 939585 [SELL 24 IOO] [BUY 8 GOLD] [BUY 25 VAS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	8.00	1,853.68		84,525.54 DR
24/01/2022	Bght 64 VAS @ 93.7775 1183617 [SELL 8 GOLD] [SELL 14 IAF] [BUY 17 IOO] [BUY 45 VAS] [SELL 42 IEM] [SELL 11 GOLD] [BUY 16 IAF] [BUY 64 VAS] [Withdrawal from MBLA - Bulk Settlement] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	(11.00)		2,573.78	81,951.76 DR
24/01/2022	Bght 64 VAS @ 93.7775 1183617 [SELL 8 GOLD] [SELL 14 IAF] [BUY 17 IOO] [BUY 45 VAS] [SELL 42 IEM] [SELL 11 GOLD] [BUY 16 IAF] [BUY 64 VAS] [Withdrawal from MBLA - Bulk Settlement] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	(8.00)		1,871.84	80,079.92 DR
24/01/2022	Unrealised Gain writeback as at 24/01/2022			708.83	79,371.09 DR
14/04/2022	Withdrawal from MBLA - Bulk Settlement [BUY 21 IOO] [BUY 244 IEM] [SELL 119 VAS] [SELL 10 GOLD] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	(10.00)		2,309.88	77,061.21 DR
14/04/2022	Unrealised Gain writeback as at 14/04/2022			372.27	76,688.94 DR
17/05/2022	SELL 46 IEM [BUY 70 VAS] [BUY 69 DJRE] [SELL 7 GOLD] [SELL 18 IAF] [Bght 70 VAS @ 90.5100 1952573] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	(7.00)		1,611.68	75,077.26 DR
17/05/2022	Unrealised Gain writeback as at 17/05/2022			262.33	74,814.93 DR
09/06/2022	10 for 1 share split of GOLD.AX	3,213.00			74,814.93 DR
29/06/2022	SELL 94 IEM [SELL 1649 DJRE] [Unsettled Trades] [BUY 2038 REIT] [BUY 90 VAS] [SELL 95 GOLD] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	(95.00)		1,867.20	72,947.73 DR
29/06/2022	Unrealised Gain writeback as at 29/06/2022			204.94	72,742.79 DR
30/06/2022	Revaluation - 30/06/2022 @ \$24.500000 (System Price) - 3,475.000000 Units on hand		12,394.71		85,137.50 DR
		<b>3,475.00</b>	<b>20,092.17</b>	<b>19,165.72</b>	<b>85,137.50 DR</b>

### Units in Listed Unit Trusts (Australian) (78200)

#### SPDR Dow Jones Global Real Estate Fund (DJRE.AX)

01/07/2021	Opening Balance	1,582.00			35,373.52 DR
20/07/2021	BUY 26 VAS [SELL 2 DJRE] [SELL 1 IAF] [SELL 2 IOO] [SELL 19 IEM] [SELL 9 GOLD] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	(2.00)		42.18	35,331.34 DR
20/07/2021	Unrealised Gain writeback as at 20/07/2021			3.68	35,335.02 DR
17/05/2022	SELL 46 IEM [BUY 70 VAS] [BUY 69 DJRE]	69.00	1,532.49		36,867.51 DR

Loretan Family Superannuation Fund  
**General Ledger**



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
29/06/2022	[SELL 7 GOLD] [SELL 18 IAF] [Bght 70 VAS @ 90.5100 1952573] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)				
29/06/2022	SELL 94 IEM [SELL 1649 DJRE] [Unsettled Trades] [BUY 2038 REIT] [BUY 90 VAS] [SELL 95 GOLD] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	(1,649.00)		32,528.19	4,339.32 DR
29/06/2022	Unrealised Gain writeback as at 29/06/2022			4,339.32	0.00 DR
		<b>0.00</b>	<b>1,536.17</b>	<b>36,909.69</b>	<b>0.00 DR</b>
<b>iShares Core Composite Bond Etf (IAF.AX)</b>					
01/07/2021	Opening Balance	369.00			41,815.08 DR
20/07/2021	BUY 26 VAS [SELL 2 DJRE] [SELL 1 IAF] [SELL 2 IOO] [SELL 19 IEM] [SELL 9 GOLD] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	(1.00)		113.87	41,701.21 DR
20/07/2021	Unrealised Gain writeback as at 20/07/2021			6.22	41,694.99 DR
22/10/2021	Withdrawal from MBLA - Bulk Settlement [SELL 16 VAS] [BUY 10 GOLD] [BUY 22 IAF] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	22.00	2,434.08		44,129.07 DR
24/01/2022	Bght 64 VAS @ 93.7775 1183617 [SELL 8 GOLD] [SELL 14 IAF] [BUY 17 IOO] [BUY 45 VAS] [SELL 42 IEM] [SELL 11 GOLD] [BUY 16 IAF] [BUY 64 VAS] [Withdrawal from MBLA - Bulk Settlement] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	16.00	1,744.48		45,873.55 DR
24/01/2022	Bght 64 VAS @ 93.7775 1183617 [SELL 8 GOLD] [SELL 14 IAF] [BUY 17 IOO] [BUY 45 VAS] [SELL 42 IEM] [SELL 11 GOLD] [BUY 16 IAF] [BUY 64 VAS] [Withdrawal from MBLA - Bulk Settlement] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	(14.00)		1,594.23	44,279.32 DR
24/01/2022	Unrealised Gain writeback as at 24/01/2022			79.18	44,200.14 DR
18/02/2022	BUY 29 IAF [Bght 29 IAF @ 107.7400 1396210]	29.00	3,124.46		47,324.60 DR
21/04/2022	BUY 65 IEM [BUY 15 IAF] [Withdrawal from MBLA - Bulk Settlement]	15.00	1,539.70		48,864.30 DR
17/05/2022	SELL 46 IEM [BUY 70 VAS] [BUY 69 DJRE] [SELL 7 GOLD] [SELL 18 IAF] [Bght 70 VAS @ 90.5100 1952573] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	(18.00)		2,013.72	46,850.58 DR
17/05/2022	Unrealised Gain writeback as at 17/05/2022			82.50	46,768.08 DR
30/06/2022	Revaluation - 30/06/2022 @ \$99.600000 (System Price) - 418.000000 Units on hand			5,135.28	41,632.80 DR
		<b>418.00</b>	<b>8,842.72</b>	<b>9,025.00</b>	<b>41,632.80 DR</b>
<b>iShares MSCI Emerging Markets Etf (IEM.AX)</b>					
01/07/2021	Opening Balance	1,693.00			124,977.26 DR
15/07/2021	BUY 32 VAS [BUY 29 IEM] [SELL 28 IOO] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	29.00	2,105.98		127,083.24 DR
20/07/2021	BUY 26 VAS [SELL 2 DJRE] [SELL 1 IAF] [SELL 2 IOO] [SELL 19 IEM] [SELL 9	(19.00)		1,409.33	125,673.91 DR

Loretan Family Superannuation Fund  
**General Ledger**



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
20/07/2021	GOLD] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022) Unrealised Gain writeback as at 20/07/2021		2.32		125,676.23 DR
14/09/2021	BUY 57 IEM [BUY 16 GOLD] [SELL 47 VAS] [PAYMENT TO CPOMAL: OPENMARKETS (CP) - BU] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	57.00	4,069.80		129,746.03 DR
17/11/2021	Bght 53 VAS @ 96.1700 734652 [SELL 17 GOLD] [SELL 16 IOO] [BUY 55 IEM] [BUY 53 VAS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	55.00	3,891.25		133,637.28 DR
10/01/2022	Withdrawal from MBLA - Bulk Settlement [BUY 92 IEM] [SELL 45 VAS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	92.00	6,165.90		139,803.18 DR
24/01/2022	Bght 64 VAS @ 93.7775 1183617 [SELL 8 GOLD] [SELL 14 IAF] [BUY 17 IOO] [BUY 45 VAS] [SELL 42 IEM] [SELL 11 GOLD] [BUY 16 IAF] [BUY 64 VAS] [Withdrawal from MBLA - Bulk Settlement] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	(42.00)		3,115.35	136,687.83 DR
24/01/2022	Unrealised Gain writeback as at 24/01/2022		4.64		136,692.47 DR
14/04/2022	Withdrawal from MBLA - Bulk Settlement [BUY 21 IOO] [BUY 244 IEM] [SELL 119 VAS] [SELL 10 GOLD] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	244.00	14,564.36		151,256.83 DR
21/04/2022	BUY 65 IEM [BUY 15 IAF] [Withdrawal from MBLA - Bulk Settlement]	65.00	3,818.26		155,075.09 DR
17/05/2022	SELL 46 IEM [BUY 70 VAS] [BUY 69 DJRE] [SELL 7 GOLD] [SELL 18 IAF] [Bght 70 VAS @ 90.5100 1952573] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	(46.00)		3,412.05	151,663.04 DR
17/05/2022	Unrealised Gain writeback as at 17/05/2022		4.36		151,667.40 DR
29/06/2022	SELL 94 IEM [SELL 1649 DJRE] [Unsettled Trades] [BUY 2038 REIT] [BUY 90 VAS] [SELL 95 GOLD] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	(94.00)		6,972.46	144,694.94 DR
29/06/2022	Unrealised Gain writeback as at 29/06/2022			593.17	144,101.77 DR
30/06/2022	Revaluation - 30/06/2022 @ \$58.500000 (System Price) - 2,034.000000 Units on hand			25,112.77	118,989.00 DR
		<b>2,034.00</b>	<b>34,626.87</b>	<b>40,615.13</b>	<b>118,989.00 DR</b>
<b>iShares Global 100 Etf (IOO.AX)</b>					
01/07/2021	Opening Balance	625.00			59,562.50 DR
15/07/2021	BUY 32 VAS [BUY 29 IEM] [SELL 28 IOO] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	(28.00)		2,222.29	57,340.21 DR
15/07/2021	Unrealised Gain writeback as at 15/07/2021			362.49	56,977.72 DR
20/07/2021	BUY 26 VAS [SELL 2 DJRE] [SELL 1 IAF] [SELL 2 IOO] [SELL 19 IEM] [SELL 9 GOLD] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	(2.00)		164.98	56,812.74 DR
20/07/2021	Unrealised Gain writeback as at 20/07/2021			27.16	56,785.58 DR



Loretan Family Superannuation Fund  
**General Ledger**



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
17/11/2021	Bght 53 VAS @ 96.1700 734652 [SELL 17 GOLD] [SELL 16 IOO] [BUY 55 IEM] [BUY 53 VAS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	(16.00)		1,296.02	55,489.56 DR
17/11/2021	Unrealised Gain writeback as at 17/11/2021			217.31	55,272.25 DR
14/12/2021	Bght 25 VAS @ 94.5700 939585 [SELL 24 IOO] [BUY 8 GOLD] [BUY 25 VAS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	(24.00)		1,693.84	53,578.41 DR
14/12/2021	Unrealised Gain writeback as at 14/12/2021			312.49	53,265.92 DR
24/01/2022	Bght 64 VAS @ 93.7775 1183617 [SELL 8 GOLD] [SELL 14 IAF] [BUY 17 IOO] [BUY 45 VAS] [SELL 42 IEM] [SELL 11 GOLD] [BUY 16 IAF] [BUY 64 VAS] [Withdrawal from MBLA - Bulk Settlement] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	17.00	1,754.83		55,020.75 DR
14/04/2022	Withdrawal from MBLA - Bulk Settlement [BUY 21 IOO] [BUY 244 IEM] [SELL 119 VAS] [SELL 10 GOLD] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	21.00	2,087.40		57,108.15 DR
30/06/2022	Revaluation - 30/06/2022 @ \$94.220000 (System Price) - 593.000000 Units on hand			1,235.69	55,872.46 DR
		<b>593.00</b>	<b>3,842.23</b>	<b>7,532.27</b>	<b>55,872.46 DR</b>
<u>VanEck FTSE International Property (Hedged) Etf (REIT.AX)</u>					
29/06/2022	SELL 94 IEM [SELL 1649 DJRE] [Unsettled Trades] [BUY 2038 REIT] [BUY 90 VAS] [SELL 95 GOLD] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	2,038.00	35,705.76		35,705.76 DR
30/06/2022	Revaluation - 30/06/2022 @ \$17.190000 (System Price) - 2,038.000000 Units on hand			672.54	35,033.22 DR
		<b>2,038.00</b>	<b>35,705.76</b>	<b>672.54</b>	<b>35,033.22 DR</b>
<u>Vanguard Australian Shares Index Etf (VAS.AX)</u>					
01/07/2021	Opening Balance	2,556.00			240,366.24 DR
15/07/2021	BUY 32 VAS [BUY 29 IEM] [SELL 28 IOO] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	32.00	3,007.04		243,373.28 DR
20/07/2021	BUY 26 VAS [SELL 2 DJRE] [SELL 1 IAF] [SELL 2 IOO] [SELL 19 IEM] [SELL 9 GOLD] [OM NET PROCEEDS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	26.00	2,418.52		245,791.80 DR
14/09/2021	BUY 57 IEM [BUY 16 GOLD] [SELL 47 VAS] [PAYMENT TO CPOMAL: OPENMARKETS (CP) - BU] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	(47.00)		4,402.34	241,389.46 DR
14/09/2021	Unrealised Gain writeback as at 14/09/2021			39.59	241,349.87 DR
20/09/2021	BUY 31 VAS [Bght 31 VAS @ 94.1500 292292]	31.00	2,918.65		244,268.52 DR
22/10/2021	Withdrawal from MBLA - Bulk Settlement [SELL 16 VAS] [BUY 10 GOLD] [BUY 22 IAF] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	(16.00)		1,506.40	242,762.12 DR
22/10/2021	Unrealised Gain writeback as at 22/10/2021			13.56	242,748.56 DR



# Loretan Family Superannuation Fund

## General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
17/11/2021	Bght 53 VAS @ 96.1700 734652 [SELL 17 GOLD] [SELL 16 IOO] [BUY 55 IEM] [BUY 53 VAS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	53.00	5,097.01		247,845.57 DR
14/12/2021	Bght 25 VAS @ 94.5700 939585 [SELL 24 IOO] [BUY 8 GOLD] [BUY 25 VAS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	25.00	2,364.25		250,209.82 DR
10/01/2022	Withdrawal from MBLA - Bulk Settlement [BUY 92 IEM] [SELL 45 VAS] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	(45.00)		4,327.65	245,882.17 DR
10/01/2022	Unrealised Gain writeback as at 10/01/2022			36.39	245,845.78 DR
24/01/2022	Bght 64 VAS @ 93.7775 1183617 [SELL 8 GOLD] [SELL 14 IAF] [BUY 17 IOO] [BUY 45 VAS] [SELL 42 IEM] [SELL 11 GOLD] [BUY 16 IAF] [BUY 64 VAS] [Withdrawal from MBLA - Bulk Settlement] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	64.00	6,001.76		251,847.54 DR
24/01/2022	Bght 64 VAS @ 93.7775 1183617 [SELL 8 GOLD] [SELL 14 IAF] [BUY 17 IOO] [BUY 45 VAS] [SELL 42 IEM] [SELL 11 GOLD] [BUY 16 IAF] [BUY 64 VAS] [Withdrawal from MBLA - Bulk Settlement] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	45.00	4,102.65		255,950.19 DR
14/04/2022	Withdrawal from MBLA - Bulk Settlement [BUY 21 IOO] [BUY 244 IEM] [SELL 119 VAS] [SELL 10 GOLD] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	(119.00)		11,086.23	244,863.96 DR
14/04/2022	Unrealised Gain writeback as at 14/04/2022			89.87	244,774.09 DR
17/05/2022	SELL 46 IEM [BUY 70 VAS] [BUY 69 DJRE] [SELL 7 GOLD] [SELL 18 IAF] [Bght 70 VAS @ 90.5100 1952573] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)	70.00	6,335.70		251,109.79 DR
30/06/2022	Revaluation - 30/06/2022 @ \$83.750000 (System Price) - 2,675.000000 Units on hand			27,078.54	224,031.25 DR
		<b>2,675.00</b>	<b>32,245.58</b>	<b>48,580.57</b>	<b>224,031.25 DR</b>

### Income Tax Payable/Refundable (85000)

#### Income Tax Payable/Refundable (85000)

01/07/2021	Opening Balance				1,452.44 DR
03/11/2021	Sept 2021 Tax JL		624.00		2,076.44 DR
21/01/2022	Feb 22 Tax Instalment JL		624.00		2,700.44 DR
31/03/2022	Mar22 PAYG tax instalment		624.00		3,324.44 DR
30/06/2022	Jun22 PAYG Tax Instalment		624.00		3,948.44 DR
30/06/2022	Create Entries - Franking Credits Adjustment - 30/06/2022		4,687.43		8,635.87 DR
30/06/2022	Create Entries - Foreign Credits Adjustment - 30/06/2022		811.35		9,447.22 DR
30/06/2022	Create Entries - Income Tax Expense - 30/06/2022			7,426.35	2,020.87 DR
			<b>7,994.78</b>	<b>7,426.35</b>	<b>2,020.87 DR</b>

### PAYG Payable (86000)

#### PAYG Payable (86000)

Loretan Family Superannuation Fund  
**General Ledger**



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2021	Opening Balance				1,547.00 CR
26/08/2021	SMSF Tax		1,547.00		0.00 DR
31/03/2022	Mar22 PAYG tax instalment			624.00	624.00 CR
30/06/2022	Jun22 PAYG Tax Instalment			624.00	1,248.00 CR
			<b>1,547.00</b>	<b>1,248.00</b>	<b>1,248.00 CR</b>

**Sundry Creditors (88000)**

Sundry Creditors (88000)

01/07/2021	Opening Balance				55.00 CR
06/07/2021	ASIC Fee 2021		55.00		0.00 DR
23/06/2022	ASIC Fee			56.00	56.00 CR
29/06/2022	SELL 94 IEM [SELL 1649 DJRE] [Unsettled Trades] [BUY 2038 REIT] [BUY 90 VAS] [SELL 95 GOLD] (Auto reprocessed due to distribution entered / deleted on 30/06/2022)			2,269.22	2,325.22 CR
			<b>55.00</b>	<b>2,325.22</b>	<b>2,325.22 CR</b>

**Deferred Tax Liability/Asset (89000)**

Deferred Tax Liability/Asset (89000)

01/07/2021	Opening Balance				10,232.53 CR
30/06/2022	Create Entries - PDIT Entry - 30/06/2022		5,635.42		4,597.11 CR
			<b>5,635.42</b>		<b>4,597.11 CR</b>

**Total Debits: 539,246.19**

**Total Credits: 539,246.19**

Loretan Family Superannuation Fund

**Trial Balance**

As at 30 June 2022



Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>23800</b>	<b>Distributions Received</b>			
(891.56)	23800/DJRE.AX	SPDR Dow Jones Global Real Estate Fund			2,151.55
(1,041.67)	23800/IAF.AX	iShares Core Composite Bond Etf			630.98
(1,357.76)	23800/IEM.AX	iShares MSCI Emerging Markets Etf			2,622.90
(852.39)	23800/IOO.AX	iShares Global 100 Etf			1,123.86
	23800/REIT.AX	VanEck FTSE International Property (Hedged) Etf			346.46
(6,049.38)	23800/VAS.AX	Vanguard Australian Shares Index Etf			16,916.95
	<b>24200</b>	<b>Contributions</b>			
(19,407.78)	24200/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation			34,179.02
(73,556.16)	24700	Changes in Market Values of Investments		55,066.13	
	<b>25000</b>	<b>Interest Received</b>			
(1.15)	25000/MBL5893	Macquarie Cash Management Account #5893			1.09
(1.99)	28300	Rebates			
	<b>28500</b>	<b>Transfers In</b>			
(22,747.57)	28500/LORALA00001A	(Transfers In) Loretan, Alanna - Accumulation			
440.00	30100	Accountancy Fees			
259.00	30400	ATO Supervisory Levy			
550.00	30700	Auditor's Remuneration			
55.00	30800	ASIC Fees		56.00	
30.00	31500	Bank Charges		20.00	
0.12	37900	Interest Paid		0.03	
	<b>39000</b>	<b>Life Insurance Premiums</b>			
1,050.72	39000/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation		1,075.40	
1,880.96	39000/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation		2,051.84	
	<b>39400</b>	<b>Income Protection Premiums</b>			
2,513.61	39400/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation		3,062.88	
2,779.80	39900	Portfolio Management Fees		3,169.16	
	<b>44000</b>	<b>Excess Contributions Tax</b>			
	44000/LORJOS00001A	(Excess Contributions Tax) Loretan, Joshua - Accumulation		23.29	

Loretan Family Superannuation Fund

**Trial Balance**

As at 30 June 2022



Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>48100</b>	<b>Division 293 Tax</b>			
3,750.00	48100/LORJOS00001A	(Division 293 Tax) Loretan, Joshua - Accumulation		2,020.50	
8,209.99	48500	Income Tax Expense			3,707.85
104,388.21	49000	Profit/Loss Allocation Account			4,864.57
	<b>50010</b>	<b>Opening Balance</b>			
(93,768.02)	50010/LORALA00001A	(Opening Balance) Loretan, Alanna - Accumulation			131,507.41
(381,632.39)	50010/LORJOS00001A	(Opening Balance) Loretan, Joshua - Accumulation			449,425.84
	<b>51900</b>	<b>Division 293 Tax</b>			
3,750.00	51900/LORJOS00001A	(Division 293 Tax) Loretan, Joshua - Accumulation		2,020.50	
	<b>52420</b>	<b>Contributions</b>			
(20,754.40)	52420/LORJOS00001A	(Contributions) Loretan, Joshua - Accumulation			34,179.02
	<b>52850</b>	<b>Transfers In</b>			
(22,747.57)	52850/LORALA00001A	(Transfers In) Loretan, Alanna - Accumulation			0.00
	<b>53100</b>	<b>Share of Profit/(Loss)</b>			
(17,743.34)	53100/LORALA00001A	(Share of Profit/(Loss)) Loretan, Alanna - Accumulation		6,433.45	
(64,363.74)	53100/LORJOS00001A	(Share of Profit/(Loss)) Loretan, Joshua - Accumulation		22,585.30	
	<b>53330</b>	<b>Income Tax</b>			
1,700.80	53330/LORALA00001A	(Income Tax) Loretan, Alanna - Accumulation			589.79
6,081.97	53330/LORJOS00001A	(Income Tax) Loretan, Joshua - Accumulation			2,271.35
	<b>53800</b>	<b>Contributions Tax</b>			
3,098.15	53800/LORJOS00001A	(Contributions Tax) Loretan, Joshua - Accumulation		4,652.07	
	<b>53920</b>	<b>Life Insurance Premiums</b>			
1,050.72	53920/LORALA00001A	(Life Insurance Premiums) Loretan, Alanna - Accumulation		1,075.40	
1,880.96	53920/LORJOS00001A	(Life Insurance Premiums) Loretan, Joshua - Accumulation		2,051.84	
	<b>53940</b>	<b>Income Protection Premiums</b>			
2,513.61	53940/LORJOS00001A	(Income Protection Premiums) Loretan, Joshua - Accumulation		3,062.88	
	<b>55100</b>	<b>Excess Contributions Tax</b>			
	55100/LORJOS00001A	(Excess Contributions Tax) Loretan, Joshua - Accumulation		23.29	

## Trial Balance

As at 30 June 2022



Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>60400</b>	<b>Bank Accounts</b>			
328.24	60400/BWA9330	Bankwest Business Zero Transaction Account #9330		908.76	
1,023.95	60400/MBL5893	Macquarie Cash Management Account #5893		2,932.73	
	<b>61800</b>	<b>Distributions Receivable</b>			
578.07	61800/DJRE.AX	SPDR Dow Jones Global Real Estate Fund		1,611.43	
269.69	61800/IAF.AX	iShares Core Composite Bond Etf		213.65	
836.56	61800/IEM.AX	iShares MSCI Emerging Markets Etf		1,107.13	
550.94	61800/IOO.AX	iShares Global 100 Etf		780.01	
	61800/REIT.AX	VanEck FTSE International Property (Hedged) Etf		346.46	
1,422.24	61800/VAS.AX	Vanguard Australian Shares Index Etf		5,971.11	
	69000	Unsettled Trades		7,650.63	
	<b>77600</b>	<b>Shares in Listed Companies (Australian)</b>			
84,211.05	77600/GOLD.AX	Global X Metal Securities Australia Limited.	3,475.0000	85,137.50	
	<b>78200</b>	<b>Units in Listed Unit Trusts (Australian)</b>			
35,373.52	78200/DJRE.AX	SPDR Dow Jones Global Real Estate Fund	0.0000		0.00
41,815.08	78200/IAF.AX	iShares Core Composite Bond Etf	418.0000	41,632.80	
124,977.26	78200/IEM.AX	iShares MSCI Emerging Markets Etf	2,034.0000	118,989.00	
59,562.50	78200/IOO.AX	iShares Global 100 Etf	593.0000	55,872.46	
	78200/REIT.AX	VanEck FTSE International Property (Hedged) Etf	2,038.0000	35,033.22	
240,366.24	78200/VAS.AX	Vanguard Australian Shares Index Etf	2,675.0000	224,031.25	
1,452.44	85000	Income Tax Payable/Refundable		2,020.87	
(1,547.00)	86000	PAYG Payable			1,248.00
(55.00)	88000	Sundry Creditors			2,325.22
(10,232.53)	89000	Deferred Tax Liability/Asset			4,597.11
				<b>692,688.97</b>	<b>692,688.97</b>
<b>Current Year Profit/(Loss): (8,572.42)</b>					

# D - Pension Documentation

2022 Financial Year

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**Preparer** Rachel Barrett

**Reviewer** Brendan Curran

**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

# Transfer Balance Account Summary



For The Period 01 July 2021 - 30 June 2022

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Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
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Alanna Loretan

Joshua Loretan

# E - Estate Planning

2022 Financial Year

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**Preparer** Rachel Barrett

**Reviewer** Brendan Curran

**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