

## **Compliance Workpapers**

**Todds Family Superannuation Fund**

**Financial Year - 2023**



**Fund Details**

<b>Fund Name</b>	Todds Family Superannuation Fund
<b>Contact no</b>	
<b>Financial Year</b>	2023
<b>Established Date</b>	15/09/2011
<b>ABN</b>	70 786 889 452
<b>TFN</b>	929858952
<b>Trustee Type</b>	Corporate
<b>Trustees</b>	Todds Family Superannuation Fund Pty Ltd
<b>ACN</b>	153251382

Statement of Financial Position

Assets	Qty	2023	2022	Change (\$)	Change (%)	
<b>Investments</b>	0.00	45,466.74	150,465.34	-104,998.60	69.78	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Cash and Cash Equivalents</b>	0.00	13,000.00	13,000.00	0.00	0.00	
Macquarie Bank Term Deposit	13,000.00	13,000.00	13,000.00	0.00	0.00	<a href="#">WP-1</a>
<b>Shares in Listed Companies</b>	0.00	0.00	72,456.66	-72,456.66	100.00	<a href="#">WP-1</a>
Amp Limited	0.00	0.00	1,076.28	-1,076.28	100.00	
BHP Group Limited	0.00	0.00	14,066.25	-14,066.25	100.00	
Commonwealth Bank of Australia.	0.00	0.00	6,145.84	-6,145.84	100.00	
Endeavour Group Limited	0.00	0.00	1,135.50	-1,135.50	100.00	
National Australia Bank Limited	0.00	0.00	8,682.63	-8,682.63	100.00	
Origin Energy Limited	0.00	0.00	2,039.88	-2,039.88	100.00	
Qbe Insurance Group Limited	0.00	0.00	4,106.70	-4,106.70	100.00	
Ramsay Health Care Limited (RHCPA)	0.00	0.00	8,370.60	-8,370.60	100.00	
Rio Tinto Limited	0.00	0.00	8,216.00	-8,216.00	100.00	
Telstra Corporation Limited.	0.00	0.00	3,888.50	-3,888.50	100.00	
Woodside Energy Group Ltd	0.00	0.00	6,113.28	-6,113.28	100.00	
Woolworths Limited	0.00	0.00	5,340.00	-5,340.00	100.00	
Worleyparsons Limited	0.00	0.00	3,275.20	-3,275.20	100.00	
<b>Units In Listed Unit Trusts</b>	0.00	32,466.74	65,008.68	-32,541.94	50.06	
Ishares Msci Emerging Markets	0.00	0.00	6,259.50	-6,259.50	100.00	

Assets	Qty	2023	2022	Change (\$)	Change (%)	
Ishares S&p Global 100	0.00	0.00	10,929.52	-10,929.52	100.00	
Magellan Global Fund (Open Class) (Managed Fund)	12,205.54	32,466.74	28,316.86	4,149.88	14.66	<a href="#">WP-1</a>
Vanguard All-World Ex-Us Shares Indx Etf	0.00	0.00	6,373.84	-6,373.84	100.00	
Vanguard Us Total Market Shares Indx Etf	0.00	0.00	13,128.96	-13,128.96	100.00	
<b>Other Assets</b>	0.00	270,833.75	55,444.03	215,389.72	388.48	
<b>Cash At Bank</b>	0.00	270,210.05	54,610.73	215,599.32	394.79	<a href="#">WP-1</a>
Macquarie Bank Limited	0.00	270,210.05	54,610.73	215,599.32	394.79	
<b>Receivables</b>	0.00	623.70	833.30	-209.60	25.15	<a href="#">WP-1</a>
<b>Investment Income Receivable</b>	0.00	623.70	833.30	-209.60	25.15	
<b>Distributions</b>	0.00	623.70	833.30	-209.60	25.15	
<b>Units In Listed Unit Trusts</b>	0.00	623.70	833.30	-209.60	25.15	
Ishares Msci Emerging Markets	0.00	0.00	58.24	-58.24	100.00	
Ishares S&p Global 100	0.00	0.00	152.58	-152.58	100.00	
Magellan Global Fund (Open Class) (Managed Fund)	0.00	623.70	622.48	1.22	0.20	
<b>Total Assets</b>	0.00	316,300.49	205,909.37	110,391.12	53.61	

Liabilities	Qty	2023	2022	Change (\$)	Change (%)	
<b>Income Tax Payable</b>	0.00	14,211.93	-2,422.41	16,634.34	686.69	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Foreign Tax Credits</b>	0.00	-222.59	-242.57	19.98	8.24	
<b>Units In Listed Unit Trusts</b>	0.00	-222.59	-242.57	19.98	8.24	

Liabilities	Qty	2023	2022	Change (\$)	Change (%)
Ishares Msci Emerging Markets	0.00	-13.41	-24.93	11.52	46.21
Ishares S&p Global 100	0.00	-12.72	-33.31	20.59	61.81
Magellan Global Fund (Open Class) (Managed Fund)	0.00	-65.32	-60.75	-4.57	7.52
Vanguard All-World Ex-Us Shares Indx Etf	0.00	-61.24	-65.60	4.36	6.65
Vanguard Us Total Market Shares Indx Etf	0.00	-69.90	-57.98	-11.92	20.56
<b>Franking Credits</b>	0.00	-1,835.23	-2,624.89	789.66	30.08
<b>Shares in Listed Companies</b>	0.00	-1,835.23	-2,624.89	789.66	30.08
Amp Limited	0.00	-2.42	0.00	-2.42	100.00
BHP Group Limited	0.00	-572.22	-1,478.89	906.67	61.31
Commonwealth Bank of Australia.	0.00	-122.40	-109.29	-13.11	12.00
Endeavour Group Limited	0.00	-14.14	-12.54	-1.60	12.76
National Australia Bank Limited	0.00	-205.15	-172.53	-32.62	18.91
Origin Energy Limited	0.00	-44.05	0.00	-44.05	100.00
Qbe Insurance Group Limited	0.00	-5.65	-4.34	-1.31	30.18
Ramsay Health Care Limited (RHCPA)	0.00	-179.60	-124.66	-54.94	44.07
Rio Tinto Limited	0.00	-243.49	-487.85	244.36	50.09
Telstra Corporation Limited.	0.00	-73.58	-69.26	-4.32	6.24
Woodside Energy Group Ltd	0.00	-308.89	0.00	-308.89	100.00
Woodside Petroleum Limited	0.00	0.00	-105.10	105.10	100.00
Woolworths Limited	0.00	-63.64	-60.43	-3.21	5.31
Provision for Income Tax	0.00	16,269.75	445.05	15,824.70	3,555.71

Liabilities	Qty	2023	2022	Change (\$)	Change (%)	
Total Liabilities	0.00	14,211.93	-2,422.41	16,634.34	686.69	

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
<b>Member Entitlement Accounts</b>	0.00	302,088.56	208,331.78	93,756.78	45.00	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Mr Andrew Todd</b>	0.00	64,977.23	30,296.88	34,680.35	114.47	
Accumulation	0.00	64,977.23	30,296.88	34,680.35	114.47	
<b>Mrs Tracey Todd</b>	0.00	237,111.33	178,034.90	59,076.43	33.18	
Accumulation	0.00	237,111.33	178,034.90	59,076.43	33.18	
Total Member Entitlements	0.00	302,088.56	208,331.78	93,756.78	45.00	

## Operating Statement

Income	2023	2022	Change (\$)	Change (%)	
<b>Investment Gains</b>	22,907.37	-5,051.00	27,958.37	553.52	
<b>Realised Capital Gains</b>	22,907.37	-5,051.00	27,958.37	553.52	<a href="#">WP-1</a>
<b>Shares in Listed Companies</b>	722.27	-5,051.00	5,773.27	114.30	
Amp Limited	-4,075.47	0.00	-4,075.47	100.00	
BHP Group Limited	5,208.66	0.00	5,208.66	100.00	
Commonwealth Bank of Australia.	1,780.92	0.00	1,780.92	100.00	
Endeavour Group Limited	176.52	0.00	176.52	100.00	
National Australia Bank Limited	-1,445.41	0.00	-1,445.41	100.00	
Origin Energy Limited	-2,343.88	0.00	-2,343.88	100.00	
Qbe Insurance Group Limited	-277.43	0.00	-277.43	100.00	
Ramsay Health Care Limited (RHCPA)	-176.60	0.00	-176.60	100.00	
Rio Tinto Limited	3,488.20	0.00	3,488.20	100.00	
Slater & Gordon Limited	0.00	-5,051.00	5,051.00	100.00	
Telstra Corporation Limited.	-917.60	0.00	-917.60	100.00	
Woodside Energy Group Ltd	-410.72	0.00	-410.72	100.00	
Woolworths Limited	1,199.98	0.00	1,199.98	100.00	
Worleyparsons Limited	-1,484.90	0.00	-1,484.90	100.00	
<b>Units In Listed Unit Trusts</b>	22,185.10	0.00	22,185.10	100.00	
Ishares Msci Emerging Markets	1,489.46	0.00	1,489.46	100.00	
Ishares S&p Global 100	8,065.44	0.00	8,065.44	100.00	

Income	2023	2022	Change (\$)	Change (%)	
Vanguard All-World Ex-Us Shares Indx Etf	2,449.32	0.00	2,449.32	100.00	
Vanguard Us Total Market Shares Indx Etf	10,180.88	0.00	10,180.88	100.00	
<b>Investment Income</b>	9,592.36	11,292.82	-1,700.46	15.06	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Distributions</b>	1,484.74	1,736.00	-251.26	14.47	<a href="#">WP-1</a>
<b>Units In Listed Unit Trusts</b>	1,484.74	1,736.00	-251.26	14.47	
Ishares Msci Emerging Markets	88.68	172.53	-83.85	48.60	
Ishares S&p Global 100	84.56	257.76	-173.20	67.19	
Magellan Global Fund (Open Class) (Managed Fund)	1,311.50	1,305.71	5.79	0.44	
<b>Dividends</b>	6,388.34	9,027.10	-2,638.76	29.23	
<b>Shares in Listed Companies</b>	6,388.34	9,027.10	-2,638.76	29.23	
Amp Limited	30.60	0.00	30.60	100.00	
BHP Group Limited	1,907.40	4,929.63	-3,022.23	61.31	
Commonwealth Bank of Australia.	408.00	364.29	43.71	12.00	
Endeavour Group Limited	47.14	41.79	5.35	12.80	
National Australia Bank Limited	683.82	575.12	108.70	18.90	
Origin Energy Limited	161.53	71.20	90.33	126.87	
Qbe Insurance Group Limited	137.47	105.74	31.73	30.01	
Ramsay Health Care Limited (RHCPA)	598.68	415.55	183.13	44.07	
Rio Tinto Limited	811.64	1,626.17	-814.53	50.09	
Telstra Corporation Limited.	245.28	230.86	14.42	6.25	



Income	2023	2022	Change (\$)	Change (%)	
Woodside Energy Group Ltd	1,029.64	0.00	1,029.64	100.00	
Woodside Petroleum Limited	0.00	350.32	-350.32	100.00	
Woolworths Limited	212.14	201.43	10.71	5.32	
Worleyparsons Limited	115.00	115.00	0.00	0.00	
<b>Foreign Income</b>	437.04	411.92	25.12	6.10	
<b>Foreign Dividend</b>	437.04	411.92	25.12	6.10	
<b>Units In Listed Unit Trusts</b>	437.04	411.92	25.12	6.10	
Vanguard All-World Ex-US Shares Indx Etf	204.04	218.67	-14.63	6.69	
Vanguard Us Total Market Shares Indx Etf	233.00	193.25	39.75	20.57	
<b>Interest</b>	1,282.24	117.80	1,164.44	988.49	
<b>Cash and Cash Equivalents</b>	71.50	71.50	0.00	0.00	
Macquarie Bank Term Deposit	71.50	71.50	0.00	0.00	<a href="#">WP-1</a>
<b>Cash At Bank</b>	1,210.74	46.30	1,164.44	2,514.99	
Macquarie Bank Limited	1,210.74	46.30	1,164.44	2,514.99	
<b>Member Receipts</b>	126,318.16	23,080.89	103,237.27	447.28	
<b>Contributions</b>	126,318.16	23,080.89	103,237.27	447.28	<a href="#">WP-1</a>
<b>Employer</b>	26,318.16	23,080.89	3,237.27	14.03	
Mr Andrew Todd	16,747.20	13,138.47	3,608.73	27.47	
Mrs Tracey Todd	9,570.96	9,942.42	-371.46	3.74	
<b>Member</b>	100,000.00	0.00	100,000.00	100.00	
<b>Personal Concessional</b>	100,000.00	0.00	100,000.00	100.00	

Income	2023	2022	Change (\$)	Change (%)	
Mr Andrew Todd	50,000.00	0.00	50,000.00	100.00	
Mrs Tracey Todd	50,000.00	0.00	50,000.00	100.00	
<b>Total Income</b>	158,817.89	29,322.71	129,495.18	441.62	
Expenses	2023	2022	Change (\$)	Change (%)	
<b>Investment Losses</b>	8,655.24	5,818.01	2,837.23	48.77	
<b>Decrease in Market Value</b>	8,655.24	5,818.01	2,837.23	48.77	<a href="#">WP-1</a>
<b>Shares in Listed Companies</b>	-4,823.70	-3,390.89	-1,432.81	42.25	
Amp Limited	-4,185.72	191.60	-4,377.32	2,284.61	
BHP Group Limited	4,207.25	2,496.12	1,711.13	68.55	
Commonwealth Bank of Australia.	1,223.84	645.32	578.52	89.65	
Endeavour Group Limited	390.52	-390.52	781.04	200.00	
National Australia Bank Limited	-1,174.37	-370.89	-803.48	216.64	
Origin Energy Limited	-3,223.12	-434.32	-2,788.80	642.11	
Qbe Insurance Group Limited	-1,136.30	-459.68	-676.62	147.19	
Ramsay Health Care Limited (RHCPA)	-441.40	423.36	-864.76	204.26	
Rio Tinto Limited	2,970.00	1,915.20	1,054.80	55.08	
Slater & Gordon Limited	0.00	-5,037.89	5,037.89	100.00	
Telstra Corporation Limited.	-1,387.50	-90.90	-1,296.60	1,426.40	
Woodside Energy Group Ltd	-929.08	929.08	-1,858.16	200.00	
Woodside Petroleum Limited	0.00	-2,317.49	2,317.49	100.00	
Woolworths Limited	834.98	-365.48	1,200.46	328.46	

Expenses	2023	2022	Change (\$)	Change (%)	
Worleyparsons Limited	-1,972.80	-524.40	-1,448.40	276.20	
<b>Units In Listed Unit Trusts</b>	13,478.94	9,208.90	4,270.04	46.37	
Ishares Msci Emerging Markets	1,484.50	1,639.24	-154.74	9.44	
Ishares S&p Global 100	6,193.52	125.28	6,068.24	4,843.74	
Magellan Global Fund (Open Class) (Managed Fund)	-4,149.88	5,248.38	-9,398.26	179.07	
Vanguard All-World Ex-Us Shares Indx Etf	1,619.84	1,087.68	532.16	48.93	
Vanguard Us Total Market Shares Indx Etf	8,330.96	1,108.32	7,222.64	651.67	
<b>Member Payments</b>	38,388.12	28,732.67	9,655.45	33.60	
<b>Insurance Premiums</b>	38,388.12	28,732.67	9,655.45	33.60	
<b>Mr Andrew Todd</b>	28,617.73	23,016.60	5,601.13	24.34	<a href="#">WP-1</a> <a href="#">WP-2</a>
Accumulation	28,617.73	23,016.60	5,601.13	24.34	
<b>Mrs Tracey Todd</b>	9,770.39	5,716.07	4,054.32	70.93	<a href="#">WP-1</a> <a href="#">WP-2</a>
Accumulation	9,770.39	5,716.07	4,054.32	70.93	
<b>Other Expenses</b>	1,748.00	1,525.00	223.00	14.62	
Accountancy Fee	1,100.00	880.00	220.00	25.00	<a href="#">WP-1</a>
ASIC Fee	59.00	56.00	3.00	5.36	<a href="#">WP-1</a>
Auditor Fee	330.00	330.00	0.00	0.00	<a href="#">WP-1</a>
SMSF Supervisory Levy	259.00	259.00	0.00	0.00	
<b>Total Expenses</b>	48,791.36	36,075.68	12,715.68	35.25	

Income Tax	2023	2022	Change (\$)	Change (%)	
<b>Income Tax Expense</b>	16,269.75	445.05	15,824.70	3,555.71	<a href="#">WP-1</a> <a href="#">WP-2</a>
Income Tax Expense	16,269.75	445.05	15,824.70	3,555.71	
<b>Total Income Tax</b>	16,269.75	445.05	15,824.70	3,555.71	
<b>Net Profit(Loss) Total</b>	93,756.78	-7,198.02			

**Market Value**

Current Status : Good to Go Prior Status : N/A					Prepared By : N/A	Reviewed By : N/A
Security Code	Security Name	Source Price	Units	Market Price	Market Value	
<b>SECURITY</b>						
MGOC	Magellan Global Fund (Open Class) (Managed Fund)	2.66	12,205.54	2.66	32,466.74	

## Lump Sum Payment - Good to Go

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

**Preservation Components**

						Current Status : Good to Go Prior Status : N/A		Prepared By : N/A	Reviewed By : N/A
			Prior Year			Current Year			
Account Name	Account Type	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount		
<b>Mr Andrew Todd (Age: 55 at 30/06/2023)</b>									
Accumulation	Accumulation	24,180.68	1,500.00	4,616.20	58,861.03	1,500.00	4,616.20		
<b>Mrs Tracey Todd (Age: 52 at 30/06/2023)</b>									
Accumulation	Accumulation	178,034.90	0.00	0.00	237,111.33	0.00	0.00		

**Tax Component Verification (Accumulation)**

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name		Prior Year Tax Free Amount	Current Year Tax Free Amount
Mr Andrew Todd (Age: 55 at 30/06/2023)				
	Accumulation		2,000.00	2,000.00
Mrs Tracey Todd (Age: 52 at 30/06/2023)				
	Accumulation		1,000.00	1,000.00



## Work Test - Good to Go

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

**Contribution Cap Limit**

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Current Year Contributions		Concessional	Non-Concessional
<p>Mr Andrew Todd Date of Birth: 20/01/1968 (Age: 54 at 30/06/2023)</p>				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		60,101.57	0.00
	Maximum cap available		87,601.57	110,000.00
	Contributions made (to this fund)		66,747.20	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		66,747.20	0.00
	Amount above caps		0.00	0.00
<p>Mrs Tracey Todd Date of Birth: 14/05/1971 (Age: 51 at 30/06/2023)</p>				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		70,664.76	0.00
	Maximum cap available		98,164.76	110,000.00
	Contributions made (to this fund)		59,570.96	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		59,570.96	0.00
	Amount above caps		0.00	0.00

### Negative Balance - Good to Go

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

### Contra Bank Entries - Good to Go

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

## Income Comparison - Good to Go

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

### Benefits Paid to Member < 60 - Good to Go

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

## Retirement Condition - Good to Go

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

**Pension Limit - Not Applicable**

The system did not find any data to process.



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

The system did not find any data to process.

### Preservation Components for Member above 65 - Not Applicable

The system did not find any data to process.

### Tax Component Verification (Pension) - Not Applicable

The system did not find any data to process.

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

The system did not find any data to process.

General Ledger

Date	Description	Quantity	Debits	Credits	Balance
<b>Member Receipts / Contributions / Employer / Mr Andrew Todd</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/07/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	492.31	492.31
18/07/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	516.92	1,009.23
02/08/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	581.54	1,590.77
15/08/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	581.54	2,172.31
29/08/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	581.54	2,753.85
12/09/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	3,420.20
29/09/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	4,086.55
11/10/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	4,752.90
24/10/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	5,419.25
07/11/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	6,085.60
21/11/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	6,751.95
05/12/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	7,418.30

Date	Description	Quantity	Debits	Credits	Balance
19/12/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	8,084.65
20/01/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	1,332.70	9,417.35
01/02/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	10,083.70
14/02/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	10,750.05
27/02/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	11,416.40
15/03/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	12,082.75
05/04/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	12,749.10
24/04/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	1,332.70	14,081.80
09/05/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	14,748.15
23/05/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	15,414.50
05/06/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	16,080.85
20/06/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	16,747.20
30/06/2023	Closing Balance	0.00	0.00	0.00	16,747.20
<b>Member Receipts / Contributions / Employer / Mrs Tracey Todd</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
08/08/2022	ClickSuper p_vu_cc_9906550350	0.00	0.00	715.74	715.74
07/09/2022	ClickSuper p_vu_cc_9906576735	0.00	0.00	842.59	1,558.33
07/10/2022	ClickSuper p_vu_cc_9906601965	0.00	0.00	974.79	2,533.12
08/11/2022	ClickSuper p_vu_cc_9906631935	0.00	0.00	892.61	3,425.73
09/12/2022	ClickSuper p_vu_cc_9906663657	0.00	0.00	905.75	4,331.48
16/01/2023	ClickSuper p_vu_cc_9906701321	0.00	0.00	729.50	5,060.98
08/02/2023	ClickSuper p_vu_cc_9906726987	0.00	0.00	787.46	5,848.44
09/03/2023	ClickSuper p_vu_cc_9906758361	0.00	0.00	630.86	6,479.30
13/04/2023	ClickSuper p_vu_cc_9906791129	0.00	0.00	1,014.73	7,494.03
10/05/2023	ClickSuper p_vu_cc_9906826562	0.00	0.00	644.02	8,138.05
13/06/2023	ClickSuper p_vu_cc_9906861695	0.00	0.00	745.88	8,883.93
22/06/2023	ClickSuper p_vu_cc_9906875773	0.00	0.00	687.03	9,570.96
30/06/2023	Closing Balance	0.00	0.00	0.00	9,570.96

**Member Receipts / Contributions / Personal Concessional / Mr Andrew Todd**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	ANDREW TODD Super Contributions	0.00	0.00	50,000.00	50,000.00
30/06/2023	Closing Balance	0.00	0.00	0.00	50,000.00

**Member Receipts / Contributions / Personal Concessional / Mrs Tracey Todd**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	ANDREW TODD Super Contributions	0.00	0.00	50,000.00	50,000.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	50,000.00
<b>Investment Gains / Realised Capital Gains / Shares in Listed Companies / Amp Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S AMP 40634400-00	0.00	4,075.47	0.00	4,075.47
30/06/2023	Closing Balance	0.00	0.00	0.00	4,075.47
<b>Investment Gains / Realised Capital Gains / Shares in Listed Companies / BHP Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S BHP 40634405-00	0.00	0.00	5,208.66	5,208.66
30/06/2023	Closing Balance	0.00	0.00	0.00	5,208.66
<b>Investment Gains / Realised Capital Gains / Shares in Listed Companies / Commonwealth Bank of Australia.</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S CBA 40634407-00	0.00	0.00	1,780.92	1,780.92
30/06/2023	Closing Balance	0.00	0.00	0.00	1,780.92
<b>Investment Gains / Realised Capital Gains / Shares in Listed Companies / Endeavour Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S EDV 40634408-00	0.00	0.00	176.52	176.52
30/06/2023	Closing Balance	0.00	0.00	0.00	176.52
<b>Investment Gains / Realised Capital Gains / Shares in Listed Companies / National Australia Bank Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S NAB 40634413-00	0.00	1,445.41	0.00	1,445.41



Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	1,445.41
<b>Investment Gains / Realised Capital Gains / Shares in Listed Companies / Origin Energy Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S ORG 40634416-00	0.00	2,343.88	0.00	2,343.88
30/06/2023	Closing Balance	0.00	0.00	0.00	2,343.88
<b>Investment Gains / Realised Capital Gains / Shares in Listed Companies / Qbe Insurance Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S QBE 40634417-00	0.00	277.43	0.00	277.43
30/06/2023	Closing Balance	0.00	0.00	0.00	277.43
<b>Investment Gains / Realised Capital Gains / Shares in Listed Companies / Ramsay Health Care Limited (RHCPA)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S RHCPA 40634418-0	0.00	176.60	0.00	176.60
30/06/2023	Closing Balance	0.00	0.00	0.00	176.60
<b>Investment Gains / Realised Capital Gains / Shares in Listed Companies / Rio Tinto Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S RIO 40634419-00	0.00	0.00	3,488.20	3,488.20
30/06/2023	Closing Balance	0.00	0.00	0.00	3,488.20
<b>Investment Gains / Realised Capital Gains / Shares in Listed Companies / Telstra Corporation Limited.</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S TLS 40634420-00	0.00	917.60	0.00	917.60

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	917.60
<b>Investment Gains / Realised Capital Gains / Shares in Listed Companies / Woodside Energy Group Ltd</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S WDS 40634427-00	0.00	410.72	0.00	410.72
30/06/2023	Closing Balance	0.00	0.00	0.00	410.72
<b>Investment Gains / Realised Capital Gains / Shares in Listed Companies / Woolworths Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S WOW 40634429-00	0.00	0.00	1,199.98	1,199.98
30/06/2023	Closing Balance	0.00	0.00	0.00	1,199.98
<b>Investment Gains / Realised Capital Gains / Shares in Listed Companies / Worleyparsons Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S WOR 40634428-00	0.00	1,484.90	0.00	1,484.90
30/06/2023	Closing Balance	0.00	0.00	0.00	1,484.90
<b>Investment Gains / Realised Capital Gains / Units In Listed Unit Trusts / Ishares Msci Emerging Markets</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S IEM 40634409-00	0.00	0.00	1,489.46	1,489.46
30/06/2023	Closing Balance	0.00	0.00	0.00	1,489.46
<b>Investment Gains / Realised Capital Gains / Units In Listed Unit Trusts / Ishares S&amp;p Global 100</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S IOO 40634411-00	0.00	0.00	8,065.44	8,065.44

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	8,065.44
<b>Investment Gains / Realised Capital Gains / Units In Listed Unit Trusts / Vanguard All-World Ex-Us Shares Indx Etf</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S VEU 40634424-00	0.00	0.00	2,449.32	2,449.32
30/06/2023	Closing Balance	0.00	0.00	0.00	2,449.32
<b>Investment Gains / Realised Capital Gains / Units In Listed Unit Trusts / Vanguard Us Total Market Shares Indx Etf</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S VTS 40634426-00	0.00	0.00	10,180.88	10,180.88
30/06/2023	Closing Balance	0.00	0.00	0.00	10,180.88
<b>Investment Gains / Disposal Suspense / Shares in Listed Companies / Amp Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S AMP 40634400-00	1,127.00	0.00	1,186.53	1,186.53
24/05/2023	AUSIEX TRUST ACC S AMP 40634400-00	-1,127.00	1,186.53	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Investment Gains / Disposal Suspense / Shares in Listed Companies / BHP Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S BHP 40634405-00	341.00	0.00	15,067.66	15,067.66
24/05/2023	AUSIEX TRUST ACC S BHP 40634405-00	-341.00	15,067.66	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Investment Gains / Disposal Suspense / Shares in Listed Companies / Commonwealth Bank of Australia.</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S CBA 40634407-00	68.00	0.00	6,702.92	6,702.92
24/05/2023	AUSIEX TRUST ACC S CBA 40634407-00	-68.00	6,702.92	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

**Investment Gains / Disposal Suspense / Shares in Listed Companies / Endeavour Group Limited**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S EDV 40634408-00	150.00	0.00	921.50	921.50
24/05/2023	AUSIEX TRUST ACC S EDV 40634408-00	-150.00	921.50	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

**Investment Gains / Disposal Suspense / Shares in Listed Companies / National Australia Bank Limited**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S NAB 40634413-00	317.00	0.00	8,411.59	8,411.59
24/05/2023	AUSIEX TRUST ACC S NAB 40634413-00	-317.00	8,411.59	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

**Investment Gains / Disposal Suspense / Shares in Listed Companies / Origin Energy Limited**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S ORG 40634416-00	356.00	0.00	2,919.12	2,919.12
24/05/2023	AUSIEX TRUST ACC S ORG 40634416-00	-356.00	2,919.12	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

**Investment Gains / Disposal Suspense / Shares in Listed Companies / Qbe Insurance Group Limited**

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S QBE 40634417-00	338.00	0.00	4,965.57	4,965.57
24/05/2023	AUSIEX TRUST ACC S QBE 40634417-00	-338.00	4,965.57	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

**Investment Gains / Disposal Suspense / Shares in Listed Companies / Ramsay Health Care Limited (RHCPA)**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S RHCPA 40634418-0	84.00	0.00	8,635.40	8,635.40
24/05/2023	AUSIEX TRUST ACC S RHCPA 40634418-0	-84.00	8,635.40	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

**Investment Gains / Disposal Suspense / Shares in Listed Companies / Rio Tinto Limited**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S RIO 40634419-00	80.00	0.00	8,734.20	8,734.20
24/05/2023	AUSIEX TRUST ACC S RIO 40634419-00	-80.00	8,734.20	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

**Investment Gains / Disposal Suspense / Shares in Listed Companies / Telstra Corporation Limited.**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S TLS 40634420-00	1,010.00	0.00	4,358.40	4,358.40
24/05/2023	AUSIEX TRUST ACC S TLS 40634420-00	-1,010.00	4,358.40	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

**Investment Gains / Disposal Suspense / Shares in Listed Companies / Woodside Energy Group Ltd**

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S WDS 40634427-00	192.00	0.00	6,631.64	6,631.64
24/05/2023	AUSIEX TRUST ACC S WDS 40634427-00	-192.00	6,631.64	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

**Investment Gains / Disposal Suspense / Shares in Listed Companies / Woolworths Limited**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S WOW 40634429-00	150.00	0.00	5,705.00	5,705.00
24/05/2023	AUSIEX TRUST ACC S WOW 40634429-00	-150.00	5,705.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

**Investment Gains / Disposal Suspense / Shares in Listed Companies / Worleyparsons Limited**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S WOR 40634428-00	230.00	0.00	3,763.10	3,763.10
24/05/2023	AUSIEX TRUST ACC S WOR 40634428-00	-230.00	3,763.10	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

**Investment Gains / Disposal Suspense / Units In Listed Unit Trusts / Ishares Msci Emerging Markets**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S IEM 40634409-00	107.00	0.00	6,264.46	6,264.46
24/05/2023	AUSIEX TRUST ACC S IEM 40634409-00	-107.00	6,264.46	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

**Investment Gains / Disposal Suspense / Units In Listed Unit Trusts / Ishares S&p Global 100**

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S IOO 40634411-00	116.00	0.00	12,801.44	12,801.44
24/05/2023	AUSIEX TRUST ACC S IOO 40634411-00	-116.00	12,801.44	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

**Investment Gains / Disposal Suspense / Units In Listed Unit Trusts / Vanguard All-World Ex-Us Shares Indx Etf**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S VEU 40634424-00	88.00	0.00	7,203.32	7,203.32
24/05/2023	AUSIEX TRUST ACC S VEU 40634424-00	-88.00	7,203.32	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

**Investment Gains / Disposal Suspense / Units In Listed Unit Trusts / Vanguard Us Total Market Shares Indx Etf**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S VTS 40634426-00	48.00	0.00	14,978.88	14,978.88
24/05/2023	AUSIEX TRUST ACC S VTS 40634426-00	-48.00	14,978.88	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

**Investment Income / Distributions / Units In Listed Unit Trusts / Ishares Msci Emerging Markets**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/12/2022	Distribution - Tax Statement	0.00	0.00	13.41	13.41
21/12/2022	IEM AUD DRP	0.00	0.00	75.27	88.68
30/06/2023	Closing Balance	0.00	0.00	0.00	88.68

**Investment Income / Distributions / Units In Listed Unit Trusts / Ishares S&p Global 100**

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/12/2022	Distribution - Tax Statement	0.00	0.00	12.72	12.72
21/12/2022	IOO AUD DRP	0.00	0.00	71.84	84.56
30/06/2023	Closing Balance	0.00	0.00	0.00	84.56
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Magellan Global Fund (Open Class) (Managed Fund)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/01/2023	Distribution - Tax Statement	0.00	0.00	32.63	32.63
03/01/2023	MGOC AUD DRP	0.00	0.00	622.48	655.11
30/06/2023	Distribution - Tax Statement	0.00	0.00	32.69	687.80
30/06/2023	MGOC AUD DRP	0.00	0.00	623.70	1,311.50
30/06/2023	Closing Balance	0.00	0.00	0.00	1,311.50
<b>Investment Income / Dividends / Shares in Listed Companies / Amp Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/04/2023	AMP AUD 0.005 FRANKED, 30% CTR, 0.02 CFI, DRP NIL DISC	0.00	0.00	30.60	30.60
30/06/2023	Closing Balance	0.00	0.00	0.00	30.60
<b>Investment Income / Dividends / Shares in Listed Companies / BHP Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/09/2022	BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	1,243.11	1,243.11
30/03/2023	BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	664.29	1,907.40



Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	1,907.40
<b>Investment Income / Dividends / Shares in Listed Companies / Commonwealth Bank of Australia.</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/09/2022	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	204.00	204.00
30/03/2023	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	204.00	408.00
30/06/2023	Closing Balance	0.00	0.00	0.00	408.00
<b>Investment Income / Dividends / Shares in Listed Companies / Endeavour Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/09/2022	EDV AUD 0.077 FRANKED, 30% CTR	0.00	0.00	16.50	16.50
20/03/2023	EDV AUD 0.143 FRANKED, 30% CTR	0.00	0.00	30.64	47.14
30/06/2023	Closing Balance	0.00	0.00	0.00	47.14
<b>Investment Income / Dividends / Shares in Listed Companies / National Australia Bank Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/07/2022	NAB AUD 0.73 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	330.59	330.59
14/12/2022	NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	353.23	683.82
30/06/2023	Closing Balance	0.00	0.00	0.00	683.82
<b>Investment Income / Dividends / Shares in Listed Companies / Origin Energy Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/09/2022	ORG AUD 0.12375 FRANKED, 30% CTR, NIL CFI, DRP SUSP	0.00	0.00	77.62	77.62
24/03/2023	ORG AUD 0.165 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	83.91	161.53
30/06/2023	Closing Balance	0.00	0.00	0.00	161.53
<b>Investment Income / Dividends / Shares in Listed Companies / Qbe Insurance Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/09/2022	QBE AUD 0.009 FRANKED, 30% CTR, 0.081 CFI, DRP NIL DISC, BSP	0.00	0.00	31.72	31.72
14/04/2023	QBE AUD 0.03 FRANKED, 30% CTR, 0.27 CFI, DRP NIL DISC, BSP	0.00	0.00	105.75	137.47
30/06/2023	Closing Balance	0.00	0.00	0.00	137.47
<b>Investment Income / Dividends / Shares in Listed Companies / Ramsay Health Care Limited (RHCPA)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/10/2022	RHCPA AUD 2.0553 FRANKED, 30% CTR	0.00	0.00	246.64	246.64
20/04/2023	RHCPA AUD 2.9337 FRANKED, 30% CTR	0.00	0.00	352.04	598.68
30/06/2023	Closing Balance	0.00	0.00	0.00	598.68
<b>Investment Income / Dividends / Shares in Listed Companies / Rio Tinto Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/09/2022	RIO AUD 3.837 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	438.51	438.51
20/04/2023	RIO AUD 3.2649 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	373.13	811.64

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	811.64
<b>Investment Income / Dividends / Shares in Listed Companies / Telstra Corporation Limited.</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	TLS AUD 0.01 SPEC, 0.085 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	122.64	122.64
31/03/2023	TLS AUD 0.085 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	122.64	245.28
30/06/2023	Closing Balance	0.00	0.00	0.00	245.28
<b>Investment Income / Dividends / Shares in Listed Companies / Woodside Energy Group Ltd</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/10/2022	WDS USD 1.09, 1.09 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	438.73	438.73
05/04/2023	WDS USD 1.44, 1.44 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	590.91	1,029.64
30/06/2023	Closing Balance	0.00	0.00	0.00	1,029.64
<b>Investment Income / Dividends / Shares in Listed Companies / Woolworths Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/09/2022	WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	113.57	113.57
13/04/2023	WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	98.57	212.14
30/06/2023	Closing Balance	0.00	0.00	0.00	212.14
<b>Investment Income / Dividends / Shares in Listed Companies / Worleyparsons Limited</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/09/2022	WOR AUD UNFRANKED, 0.25 CFI	0.00	0.00	57.50	57.50
29/03/2023	WOR AUD UNFRANKED, 0.25 CFI	0.00	0.00	57.50	115.00
30/06/2023	Closing Balance	0.00	0.00	0.00	115.00
<b>Investment Income / Foreign Income / Foreign Dividend / Units In Listed Unit Trusts / Vanguard All-World Ex-Us Shares Indx Etf</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/07/2022	VEU USD 0.578, 15% WHT	0.00	0.00	74.99	74.99
18/10/2022	VEU USD 0.2613, 15% WHT	0.00	0.00	36.51	111.50
20/01/2023	VEU USD 0.6186, 15% WHT	0.00	0.00	77.68	189.18
20/04/2023	VEU USD 0.115, 15% WHT	0.00	0.00	14.86	204.04
30/06/2023	Closing Balance	0.00	0.00	0.00	204.04
<b>Investment Income / Foreign Income / Foreign Dividend / Units In Listed Unit Trusts / Vanguard Us Total Market Shares Indx Etf</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/07/2022	VTS USD 0.7491, 15% WHT	0.00	0.00	52.72	52.72
24/10/2022	VTS USD 0.7955, 15% WHT	0.00	0.00	60.38	113.10
25/01/2023	VTS USD 0.9305, 15% WHT	0.00	0.00	64.08	177.18
26/04/2023	VTS USD 0.7862, 15% WHT	0.00	0.00	55.82	233.00
30/06/2023	Closing Balance	0.00	0.00	0.00	233.00
<b>Investment Income / Interest / Cash and Cash Equivalents / Macquarie Bank Term Deposit</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
18/11/2022	MACQUARIE BANK 182-222 261520266	0.00	0.00	71.50	71.50
30/06/2023	Closing Balance	0.00	0.00	0.00	71.50
<b>Investment Income / Interest / Cash At Bank / Macquarie Bank Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/07/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	16.57	16.57
31/08/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	35.92	52.49
30/09/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	47.41	99.90
31/10/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	64.99	164.89
30/11/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	72.47	237.36
30/12/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	82.34	319.70
31/01/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	91.62	411.32
28/02/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	81.35	492.67
31/03/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	92.85	585.52
28/04/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	87.72	673.24
31/05/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	171.62	844.86
30/06/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	365.88	1,210.74
30/06/2023	Closing Balance	0.00	0.00	0.00	1,210.74
<b>Member Payments / Insurance Premiums / Mr Andrew Todd / Accumulation</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
11/07/2022	BT Life Insuranc YL871990 182-512	0.00	2,153.16	0.00	2,153.16

Date	Description	Quantity	Debits	Credits	Balance
11/08/2022	BT Life Insuranc YL871990 182-512	0.00	2,153.16	0.00	4,306.32
12/09/2022	BT Life Insuranc YL871990 182-512	0.00	2,153.16	0.00	6,459.48
11/10/2022	BT Life Insuranc YL871990 182-512	0.00	2,153.16	0.00	8,612.64
11/11/2022	BT Life Insuranc YL871990 182-512	0.00	2,857.87	0.00	11,470.51
12/12/2022	BT Life Insuranc YL871990 182-512	0.00	2,857.87	0.00	14,328.38
11/01/2023	BT Life Insuranc YL871990 182-512	0.00	2,857.87	0.00	17,186.25
13/02/2023	BT Life Insuranc YL871990 182-512	0.00	2,857.87	0.00	20,044.12
13/03/2023	BT Life Insuranc YL871990 182-512	0.00	2,857.87	0.00	22,901.99
11/05/2023	BT Life Insuranc YL871990 182-512	0.00	2,857.87	0.00	25,759.86
13/06/2023	BT Life Insuranc YL871990 182-512	0.00	2,857.87	0.00	28,617.73
30/06/2023	Closing Balance	0.00	0.00	0.00	28,617.73
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
11/07/2022	BT Life Insuranc YL871990 182-512	0.00	0.00	2,153.16	2,153.16
11/07/2022	Insurance Premium Paid	0.00	2,153.16	0.00	0.00
11/08/2022	BT Life Insuranc YL871990 182-512	0.00	0.00	2,153.16	2,153.16
11/08/2022	Insurance Premium Paid	0.00	2,153.16	0.00	0.00
12/09/2022	BT Life Insuranc YL871990 182-512	0.00	0.00	2,153.16	2,153.16
12/09/2022	Insurance Premium Paid	0.00	2,153.16	0.00	0.00
11/10/2022	BT Life Insuranc YL871990 182-512	0.00	0.00	2,153.16	2,153.16
11/10/2022	Insurance Premium Paid	0.00	2,153.16	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
11/11/2022	BT Life Insuranc YL871990 182-512	0.00	0.00	2,857.87	2,857.87
11/11/2022	Insurance Premium Paid	0.00	2,857.87	0.00	0.00
12/12/2022	BT Life Insuranc YL871990 182-512	0.00	0.00	2,857.87	2,857.87
12/12/2022	Insurance Premium Paid	0.00	2,857.87	0.00	0.00
11/01/2023	BT Life Insuranc YL871990 182-512	0.00	0.00	2,857.87	2,857.87
11/01/2023	Insurance Premium Paid	0.00	2,857.87	0.00	0.00
13/02/2023	BT Life Insuranc YL871990 182-512	0.00	0.00	2,857.87	2,857.87
13/02/2023	Insurance Premium Paid	0.00	2,857.87	0.00	0.00
13/03/2023	BT Life Insuranc YL871990 182-512	0.00	0.00	2,857.87	2,857.87
13/03/2023	Insurance Premium Paid	0.00	2,857.87	0.00	0.00
11/05/2023	BT Life Insuranc YL871990 182-512	0.00	0.00	2,857.87	2,857.87
11/05/2023	Insurance Premium Paid	0.00	2,857.87	0.00	0.00
13/06/2023	BT Life Insuranc YL871990 182-512	0.00	0.00	2,857.87	2,857.87
13/06/2023	Insurance Premium Paid	0.00	2,857.87	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Member Payments / Insurance Premiums / Mrs Tracey Todd / Accumulation</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
08/07/2022	BT Life Insuranc YL871951 182-512	0.00	484.89	0.00	484.89
08/08/2022	BT Life Insuranc YL871951 182-512	0.00	584.33	0.00	1,069.22
08/09/2022	BT Life Insuranc YL871951 182-512	0.00	584.33	0.00	1,653.55

Date	Description	Quantity	Debits	Credits	Balance
10/10/2022	BT Life Insuranc YL871951 182-512	0.00	584.33	0.00	2,237.88
08/11/2022	BT Life Insuranc YL871951 182-512	0.00	584.33	0.00	2,822.21
08/12/2022	BT Life Insuranc YL871951 182-512	0.00	584.33	0.00	3,406.54
09/01/2023	BT Life Insuranc YL871951 182-512	0.00	584.33	0.00	3,990.87
08/02/2023	BT Life Insuranc YL871951 182-512	0.00	584.33	0.00	4,575.20
08/03/2023	BT Life Insuranc YL871951 182-512	0.00	584.33	0.00	5,159.53
11/04/2023	BT Life Insuranc YL871951 182-512	0.00	3,442.20	0.00	8,601.73
08/05/2023	BT Life Insuranc YL871951 182-512	0.00	584.33	0.00	9,186.06
08/06/2023	BT Life Insuranc YL871951 182-512	0.00	584.33	0.00	9,770.39
30/06/2023	Closing Balance	0.00	0.00	0.00	9,770.39
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
08/07/2022	BT Life Insuranc YL871951 182-512	0.00	0.00	484.89	484.89
08/07/2022	Insurance Premium Paid	0.00	484.89	0.00	0.00
08/08/2022	BT Life Insuranc YL871951 182-512	0.00	0.00	584.33	584.33
08/08/2022	Insurance Premium Paid	0.00	584.33	0.00	0.00
08/09/2022	BT Life Insuranc YL871951 182-512	0.00	0.00	584.33	584.33
08/09/2022	Insurance Premium Paid	0.00	584.33	0.00	0.00
10/10/2022	BT Life Insuranc YL871951 182-512	0.00	0.00	584.33	584.33
10/10/2022	Insurance Premium Paid	0.00	584.33	0.00	0.00
08/11/2022	BT Life Insuranc YL871951 182-512	0.00	0.00	584.33	584.33



Date	Description	Quantity	Debits	Credits	Balance
08/11/2022	Insurance Premium Paid	0.00	584.33	0.00	0.00
08/12/2022	BT Life Insuranc YL871951 182-512	0.00	0.00	584.33	584.33
08/12/2022	Insurance Premium Paid	0.00	584.33	0.00	0.00
09/01/2023	BT Life Insuranc YL871951 182-512	0.00	0.00	584.33	584.33
09/01/2023	Insurance Premium Paid	0.00	584.33	0.00	0.00
08/02/2023	BT Life Insuranc YL871951 182-512	0.00	0.00	584.33	584.33
08/02/2023	Insurance Premium Paid	0.00	584.33	0.00	0.00
08/03/2023	BT Life Insuranc YL871951 182-512	0.00	0.00	584.33	584.33
08/03/2023	Insurance Premium Paid	0.00	584.33	0.00	0.00
11/04/2023	BT Life Insuranc YL871951 182-512	0.00	0.00	3,442.20	3,442.20
11/04/2023	Insurance Premium Paid	0.00	3,442.20	0.00	0.00
08/05/2023	BT Life Insuranc YL871951 182-512	0.00	0.00	584.33	584.33
08/05/2023	Insurance Premium Paid	0.00	584.33	0.00	0.00
08/06/2023	BT Life Insuranc YL871951 182-512	0.00	0.00	584.33	584.33
08/06/2023	Insurance Premium Paid	0.00	584.33	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Expenses / Accountancy Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
17/05/2023	TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY	0.00	1,100.00	0.00	1,100.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	1,100.00
<b>Other Expenses / ASIC Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/09/2022	BPAY TO ASIC	0.00	59.00	0.00	59.00
30/06/2023	Closing Balance	0.00	0.00	0.00	59.00
<b>Other Expenses / Auditor Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
17/05/2023	TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY	0.00	330.00	0.00	330.00
30/06/2023	Closing Balance	0.00	0.00	0.00	330.00
<b>Other Expenses / SMSF Supervisory Levy</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/05/2023	ATO ATO009000017855152	0.00	259.00	0.00	259.00
30/06/2023	Closing Balance	0.00	0.00	0.00	259.00
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Amp Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	4,185.72	4,185.72
30/06/2023	Closing Balance	0.00	0.00	0.00	4,185.72
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / BHP Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Market Value Adjustment	0.00	4,207.25	0.00	4,207.25
30/06/2023	Closing Balance	0.00	0.00	0.00	4,207.25
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Commonwealth Bank of Australia.</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	1,223.84	0.00	1,223.84
30/06/2023	Closing Balance	0.00	0.00	0.00	1,223.84
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Endeavour Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	390.52	0.00	390.52
30/06/2023	Closing Balance	0.00	0.00	0.00	390.52
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / National Australia Bank Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	1,174.37	1,174.37
30/06/2023	Closing Balance	0.00	0.00	0.00	1,174.37
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Origin Energy Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	3,223.12	3,223.12
30/06/2023	Closing Balance	0.00	0.00	0.00	3,223.12
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Qbe Insurance Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Market Value Adjustment	0.00	0.00	1,136.30	1,136.30
30/06/2023	Closing Balance	0.00	0.00	0.00	1,136.30
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Ramsay Health Care Limited (RHCPA)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	441.40	441.40
30/06/2023	Closing Balance	0.00	0.00	0.00	441.40
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Rio Tinto Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	2,970.00	0.00	2,970.00
30/06/2023	Closing Balance	0.00	0.00	0.00	2,970.00
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Telstra Corporation Limited.</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	1,387.50	1,387.50
30/06/2023	Closing Balance	0.00	0.00	0.00	1,387.50
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Woodside Energy Group Ltd</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	929.08	929.08
30/06/2023	Closing Balance	0.00	0.00	0.00	929.08
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Woolworths Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Market Value Adjustment	0.00	834.98	0.00	834.98
30/06/2023	Closing Balance	0.00	0.00	0.00	834.98
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Worleyparsons Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	1,972.80	1,972.80
30/06/2023	Closing Balance	0.00	0.00	0.00	1,972.80
<b>Investment Losses / Decrease in Market Value / Units In Listed Unit Trusts / Ishares Msci Emerging Markets</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	1,484.50	0.00	1,484.50
30/06/2023	Closing Balance	0.00	0.00	0.00	1,484.50
<b>Investment Losses / Decrease in Market Value / Units In Listed Unit Trusts / Ishares S&amp;p Global 100</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	6,193.52	0.00	6,193.52
30/06/2023	Closing Balance	0.00	0.00	0.00	6,193.52
<b>Investment Losses / Decrease in Market Value / Units In Listed Unit Trusts / Magellan Global Fund (Open Class) (Managed Fund)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	4,149.88	4,149.88
30/06/2023	Closing Balance	0.00	0.00	0.00	4,149.88
<b>Investment Losses / Decrease in Market Value / Units In Listed Unit Trusts / Vanguard All-World Ex-US Shares Indx Etf</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Market Value Adjustment	0.00	1,619.84	0.00	1,619.84
30/06/2023	Closing Balance	0.00	0.00	0.00	1,619.84
<b>Investment Losses / Decrease in Market Value / Units In Listed Unit Trusts / Vanguard Us Total Market Shares Indx Etf</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	8,330.96	0.00	8,330.96
30/06/2023	Closing Balance	0.00	0.00	0.00	8,330.96
<b>Income Tax Expense / Income Tax Expense</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Fund Income Tax	0.00	16,269.75	0.00	16,269.75
30/06/2023	Closing Balance	0.00	0.00	0.00	16,269.75
<b>Investments - Amp Limited</b>					
01/07/2022	Opening Balance	1,127.00	0.00	0.00	1,076.28
24/05/2023	AUSIEX TRUST ACC S AMP 40634400-00	-1,127.00	0.00	5,262.00	4,185.72
30/06/2023	Market Value Adjustment	0.00	4,185.72	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Investments - BHP Group Limited</b>					
01/07/2022	Opening Balance	341.00	0.00	0.00	14,066.25
24/05/2023	AUSIEX TRUST ACC S BHP 40634405-00	-341.00	0.00	9,859.00	4,207.25
30/06/2023	Market Value Adjustment	0.00	0.00	4,207.25	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Investments - Commonwealth Bank of Australia.</b>					
01/07/2022	Opening Balance	68.00	0.00	0.00	6,145.84
24/05/2023	AUSIEX TRUST ACC S CBA 40634407-00	-68.00	0.00	4,922.00	1,223.84
30/06/2023	Market Value Adjustment	0.00	0.00	1,223.84	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Investments - Endeavour Group Limited</b>					
01/07/2022	Opening Balance	150.00	0.00	0.00	1,135.50
24/05/2023	AUSIEX TRUST ACC S EDV 40634408-00	-150.00	0.00	744.98	390.52
30/06/2023	Market Value Adjustment	0.00	0.00	390.52	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Investments - National Australia Bank Limited</b>					
01/07/2022	Opening Balance	317.00	0.00	0.00	8,682.63
24/05/2023	AUSIEX TRUST ACC S NAB 40634413-00	-317.00	0.00	9,857.00	1,174.37
30/06/2023	Market Value Adjustment	0.00	1,174.37	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Investments - Origin Energy Limited</b>					
01/07/2022	Opening Balance	356.00	0.00	0.00	2,039.88
24/05/2023	AUSIEX TRUST ACC S ORG 40634416-00	-356.00	0.00	5,263.00	3,223.12
30/06/2023	Market Value Adjustment	0.00	3,223.12	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Investments - Qbe Insurance Group Limited</b>					
01/07/2022	Opening Balance	338.00	0.00	0.00	4,106.70
24/05/2023	AUSIEX TRUST ACC S QBE 40634417-00	-338.00	0.00	5,243.00	1,136.30
30/06/2023	Market Value Adjustment	0.00	1,136.30	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Investments - Ramsay Health Care Limited (RHCPA)</b>					
01/07/2022	Opening Balance	84.00	0.00	0.00	8,370.60
24/05/2023	AUSIEX TRUST ACC S RHCPA 40634418-0	-84.00	0.00	8,812.00	441.40
30/06/2023	Market Value Adjustment	0.00	441.40	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Investments - Rio Tinto Limited</b>					
01/07/2022	Opening Balance	80.00	0.00	0.00	8,216.00
24/05/2023	AUSIEX TRUST ACC S RIO 40634419-00	-80.00	0.00	5,246.00	2,970.00
30/06/2023	Market Value Adjustment	0.00	0.00	2,970.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Investments - Telstra Corporation Limited.</b>					
01/07/2022	Opening Balance	1,010.00	0.00	0.00	3,888.50
24/05/2023	AUSIEX TRUST ACC S TLS 40634420-00	-1,010.00	0.00	5,276.00	1,387.50
30/06/2023	Market Value Adjustment	0.00	1,387.50	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
<b>Investments - Woodside Energy Group Ltd</b>					
01/07/2022	Opening Balance	192.00	0.00	0.00	6,113.28
24/05/2023	AUSIEX TRUST ACC S WDS 40634427-00	-192.00	0.00	7,042.36	929.08
30/06/2023	Market Value Adjustment	0.00	929.08	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Investments - Woolworths Limited</b>					
01/07/2022	Opening Balance	150.00	0.00	0.00	5,340.00
24/05/2023	AUSIEX TRUST ACC S WOW 40634429-00	-150.00	0.00	4,505.02	834.98
30/06/2023	Market Value Adjustment	0.00	0.00	834.98	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Investments - Worleyparsons Limited</b>					
01/07/2022	Opening Balance	230.00	0.00	0.00	3,275.20
24/05/2023	AUSIEX TRUST ACC S WOR 40634428-00	-230.00	0.00	5,248.00	1,972.80
30/06/2023	Market Value Adjustment	0.00	1,972.80	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Investments - Ishares Msci Emerging Markets</b>					
01/07/2022	Opening Balance	107.00	0.00	0.00	6,259.50
24/05/2023	AUSIEX TRUST ACC S IEM 40634409-00	-107.00	0.00	4,775.00	1,484.50
30/06/2023	Market Value Adjustment	0.00	0.00	1,484.50	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Investments - Ishares S&amp;p Global 100</b>					
01/07/2022	Opening Balance	116.00	0.00	0.00	10,929.52
24/05/2023	AUSIEX TRUST ACC S IOO 40634411-00	-116.00	0.00	4,736.00	6,193.52
30/06/2023	Market Value Adjustment	0.00	0.00	6,193.52	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Investments - Magellan Global Fund (Open Class) (Managed Fund)</b>					
01/07/2022	Opening Balance	12,205.54	0.00	0.00	28,316.86
30/06/2023	Market Value Adjustment	0.00	4,149.88	0.00	32,466.74
30/06/2023	Closing Balance	12,205.54	0.00	0.00	32,466.74
<b>Investments - Vanguard All-World Ex-US Shares Indx Etf</b>					
01/07/2022	Opening Balance	88.00	0.00	0.00	6,373.84
24/05/2023	AUSIEX TRUST ACC S VEU 40634424-00	-88.00	0.00	4,754.00	1,619.84
30/06/2023	Market Value Adjustment	0.00	0.00	1,619.84	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Investments - Vanguard Us Total Market Shares Indx Etf</b>					
01/07/2022	Opening Balance	48.00	0.00	0.00	13,128.96
24/05/2023	AUSIEX TRUST ACC S VTS 40634426-00	-48.00	0.00	4,798.00	8,330.96
30/06/2023	Market Value Adjustment	0.00	0.00	8,330.96	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Cash At Bank - Macquarie Bank Limited</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	54,610.73
05/07/2022	NAB INTERIM DIV DV231/01068818	0.00	231.41	0.00	54,842.14
05/07/2022	SuperChoice P/L PC290622-193197581	0.00	492.31	0.00	55,334.45
08/07/2022	BT Life Insuranc YL871951 182-512	0.00	0.00	484.89	54,849.56
11/07/2022	BT Life Insuranc YL871990 182-512	0.00	0.00	2,153.16	52,696.40
13/07/2022	IEM PAYMENT JUL22/00802946	0.00	58.24	0.00	52,754.64
13/07/2022	IOO PAYMENT JUL22/00808394	0.00	152.58	0.00	52,907.22
18/07/2022	SuperChoice P/L PC120722-178832828	0.00	516.92	0.00	53,424.14
20/07/2022	VEU DIVIDEND VEU50/00806905	0.00	52.49	0.00	53,476.63
21/07/2022	MAGELLAN MAGELLAN0003030625	0.00	622.48	0.00	54,099.11
22/07/2022	VTS DIVIDEND VTS50/00808696	0.00	36.90	0.00	54,136.01
29/07/2022	MACQUARIE CMA INTEREST PAID	0.00	16.57	0.00	54,152.58
02/08/2022	SuperChoice P/L PC270722-194537275	0.00	581.54	0.00	54,734.12
08/08/2022	BT Life Insuranc YL871951 182-512	0.00	0.00	584.33	54,149.79
08/08/2022	ClickSuper p_vu_cc_9906550350	0.00	715.74	0.00	54,865.53
11/08/2022	BT Life Insuranc YL871990 182-512	0.00	0.00	2,153.16	52,712.37
15/08/2022	SuperChoice P/L PC090822-174203316	0.00	581.54	0.00	53,293.91
29/08/2022	SuperChoice P/L PC230822-176162186	0.00	581.54	0.00	53,875.45
31/08/2022	MACQUARIE CMA INTEREST PAID	0.00	35.92	0.00	53,911.37
07/09/2022	ClickSuper p_vu_cc_9906576735	0.00	842.59	0.00	54,753.96

Date	Description	Quantity	Debits	Credits	Balance
08/09/2022	BT Life Insuranc YL871951 182-512	0.00	0.00	584.33	54,169.63
12/09/2022	BT Life Insuranc YL871990 182-512	0.00	0.00	2,153.16	52,016.47
12/09/2022	SuperChoice P/L PC060922-177618289	0.00	666.35	0.00	52,682.82
16/09/2022	BPAY TO ASIC	0.00	0.00	59.00	52,623.82
16/09/2022	EDV DIV 001282825913	0.00	11.55	0.00	52,635.37
21/09/2022	RIO TINTO LTD AUI22/00165173	0.00	306.96	0.00	52,942.33
21/09/2022	TLS FNL DIV 001281430684	0.00	85.85	0.00	53,028.18
23/09/2022	BHP GROUP DIV AF386/00409758	0.00	870.18	0.00	53,898.36
23/09/2022	QBE DIVIDEND FPA22/00840100	0.00	30.42	0.00	53,928.78
27/09/2022	WOW FNL DIV 001283327583	0.00	79.50	0.00	54,008.28
28/09/2022	SuperChoice P/L PC210922-157271693	0.00	666.35	0.00	54,674.63
28/09/2022	WOR DIVIDEND FIN22/00813986	0.00	57.50	0.00	54,732.13
29/09/2022	CBA FNL DIV 001280603026	0.00	142.80	0.00	54,874.93
30/09/2022	MACQUARIE CMA INTEREST PAID	0.00	47.41	0.00	54,922.34
30/09/2022	Origin Energy S00060857946	0.00	58.74	0.00	54,981.08
06/10/2022	WOODSIDE INT22/00878319	0.00	307.11	0.00	55,288.19
07/10/2022	ClickSuper p_vu_cc_9906601965	0.00	974.79	0.00	56,262.98
10/10/2022	BT Life Insuranc YL871951 182-512	0.00	0.00	584.33	55,678.65
11/10/2022	BT Life Insuranc YL871990 182-512	0.00	0.00	2,153.16	53,525.49
11/10/2022	SuperChoice P/L PC051022-135762960	0.00	666.35	0.00	54,191.84

Date	Description	Quantity	Debits	Credits	Balance
18/10/2022	VEU DIVIDEND VEU51/00806826	0.00	25.54	0.00	54,217.38
20/10/2022	RHCL Hybrid S00060857946	0.00	172.65	0.00	54,390.03
24/10/2022	SuperChoice P/L PC181022-197388446	0.00	666.35	0.00	55,056.38
24/10/2022	VTS DIVIDEND VTS51/00808648	0.00	42.27	0.00	55,098.65
31/10/2022	MACQUARIE CMA INTEREST PAID	0.00	64.99	0.00	55,163.64
07/11/2022	SuperChoice P/L PC011122-106688774	0.00	666.35	0.00	55,829.99
08/11/2022	BT Life Insuranc YL871951 182-512	0.00	0.00	584.33	55,245.66
08/11/2022	ClickSuper p_vu_cc_9906631935	0.00	892.61	0.00	56,138.27
11/11/2022	BT Life Insuranc YL871990 182-512	0.00	0.00	2,857.87	53,280.40
18/11/2022	MACQUARIE BANK 182-222 261520266	0.00	71.50	0.00	53,351.90
21/11/2022	SuperChoice P/L PC151122-192198189	0.00	666.35	0.00	54,018.25
30/11/2022	MACQUARIE CMA INTEREST PAID	0.00	72.47	0.00	54,090.72
05/12/2022	SuperChoice P/L PC291122-108808625	0.00	666.35	0.00	54,757.07
08/12/2022	BT Life Insuranc YL871951 182-512	0.00	0.00	584.33	54,172.74
09/12/2022	ClickSuper p_vu_cc_9906663657	0.00	905.75	0.00	55,078.49
12/12/2022	BT Life Insuranc YL871990 182-512	0.00	0.00	2,857.87	52,220.62
14/12/2022	NAB FINAL DIV DV232/00564599	0.00	247.26	0.00	52,467.88
19/12/2022	SuperChoice P/L PC131222-192561684	0.00	666.35	0.00	53,134.23
30/12/2022	MACQUARIE CMA INTEREST PAID	0.00	82.34	0.00	53,216.57
05/01/2023	IEM PAYMENT JAN23/00802835	0.00	75.27	0.00	53,291.84

Date	Description	Quantity	Debits	Credits	Balance
05/01/2023	IOO PAYMENT JAN23/00808180	0.00	71.84	0.00	53,363.68
09/01/2023	BT Life Insuranc YL871951 182-512	0.00	0.00	584.33	52,779.35
11/01/2023	BT Life Insuranc YL871990 182-512	0.00	0.00	2,857.87	49,921.48
16/01/2023	ClickSuper p_vu_cc_9906701321	0.00	729.50	0.00	50,650.98
18/01/2023	MAGELLAN MAGELLAN0003385953	0.00	622.48	0.00	51,273.46
20/01/2023	SuperChoice P/L PC160123-196346617	0.00	1,332.70	0.00	52,606.16
20/01/2023	VEU DIVIDEND VEU52/00806732	0.00	54.38	0.00	52,660.54
25/01/2023	VTS DIVIDEND VTS52/00808561	0.00	44.85	0.00	52,705.39
31/01/2023	MACQUARIE CMA INTEREST PAID	0.00	91.62	0.00	52,797.01
01/02/2023	SuperChoice P/L PC250123-199927472	0.00	666.35	0.00	53,463.36
08/02/2023	BT Life Insuranc YL871951 182-512	0.00	0.00	584.33	52,879.03
08/02/2023	ClickSuper p_vu_cc_9906726987	0.00	787.46	0.00	53,666.49
13/02/2023	BT Life Insuranc YL871990 182-512	0.00	0.00	2,857.87	50,808.62
14/02/2023	SuperChoice P/L PC080223-165437775	0.00	666.35	0.00	51,474.97
27/02/2023	SuperChoice P/L PC210223-116082599	0.00	666.35	0.00	52,141.32
28/02/2023	MACQUARIE CMA INTEREST PAID	0.00	81.35	0.00	52,222.67
08/03/2023	BT Life Insuranc YL871951 182-512	0.00	0.00	584.33	51,638.34
09/03/2023	ClickSuper p_vu_cc_9906758361	0.00	630.86	0.00	52,269.20
13/03/2023	BT Life Insuranc YL871990 182-512	0.00	0.00	2,857.87	49,411.33
15/03/2023	SuperChoice P/L PC090323-154660148	0.00	666.35	0.00	50,077.68

Date	Description	Quantity	Debits	Credits	Balance
20/03/2023	EDV DIV 001290708761	0.00	21.45	0.00	50,099.13
24/03/2023	Origin Energy S00060857946	0.00	58.74	0.00	50,157.87
29/03/2023	WOR DIVIDEND INT23/00812973	0.00	57.50	0.00	50,215.37
30/03/2023	BHP GROUP DIV AI387/00401811	0.00	465.00	0.00	50,680.37
30/03/2023	CBA DIV 001291117557	0.00	142.80	0.00	50,823.17
31/03/2023	MACQUARIE CMA INTEREST PAID	0.00	92.85	0.00	50,916.02
31/03/2023	TLS ITM DIV 001292423189	0.00	85.85	0.00	51,001.87
03/04/2023	AMP LIMITED 23FIN/01037237	0.00	28.18	0.00	51,030.05
05/04/2023	SuperChoice P/L PC300323-157947221	0.00	666.35	0.00	51,696.40
05/04/2023	WOODSIDE FIN22/00896439	0.00	413.64	0.00	52,110.04
11/04/2023	BT Life Insuranc YL871951 182-512	0.00	0.00	3,442.20	48,667.84
13/04/2023	ClickSuper p_vu_cc_9906791129	0.00	1,014.73	0.00	49,682.57
13/04/2023	WOW DIV 001294180686	0.00	69.00	0.00	49,751.57
14/04/2023	QBE DIVIDEND 22FPA/00837767	0.00	101.40	0.00	49,852.97
20/04/2023	RHCL Hybrid S00060857946	0.00	246.43	0.00	50,099.40
20/04/2023	RIO TINTO LTD AUF22/00161420	0.00	261.19	0.00	50,360.59
20/04/2023	VEU DIVIDEND VEU53/00806673	0.00	10.39	0.00	50,370.98
24/04/2023	SuperChoice P/L PC180423-160682448	0.00	1,332.70	0.00	51,703.68
26/04/2023	VTS DIVIDEND VTS53/00808492	0.00	39.08	0.00	51,742.76
28/04/2023	MACQUARIE CMA INTEREST PAID	0.00	87.72	0.00	51,830.48

Date	Description	Quantity	Debits	Credits	Balance
08/05/2023	BT Life Insuranc YL871951 182-512	0.00	0.00	584.33	51,246.15
09/05/2023	SuperChoice P/L PC020523-193709262	0.00	666.35	0.00	51,912.50
10/05/2023	ClickSuper p_vu_cc_9906826562	0.00	644.02	0.00	52,556.52
11/05/2023	BT Life Insuranc YL871990 182-512	0.00	0.00	2,857.87	49,698.65
17/05/2023	TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY	0.00	0.00	1,430.00	48,268.65
23/05/2023	SuperChoice P/L PC170523-120015060	0.00	666.35	0.00	48,935.00
24/05/2023	AUSIEX TRUST ACC S AMP 40634400-00	0.00	1,186.53	0.00	50,121.53
24/05/2023	AUSIEX TRUST ACC S BHP 40634405-00	0.00	15,067.66	0.00	65,189.19
24/05/2023	AUSIEX TRUST ACC S CBA 40634407-00	0.00	6,702.92	0.00	71,892.11
24/05/2023	AUSIEX TRUST ACC S EDV 40634408-00	0.00	921.50	0.00	72,813.61
24/05/2023	AUSIEX TRUST ACC S IEM 40634409-00	0.00	6,264.46	0.00	79,078.07
24/05/2023	AUSIEX TRUST ACC S IOO 40634411-00	0.00	12,801.44	0.00	91,879.51
24/05/2023	AUSIEX TRUST ACC S NAB 40634413-00	0.00	8,411.59	0.00	100,291.10
24/05/2023	AUSIEX TRUST ACC S ORG 40634416-00	0.00	2,919.12	0.00	103,210.22
24/05/2023	AUSIEX TRUST ACC S QBE 40634417-00	0.00	4,965.57	0.00	108,175.79
24/05/2023	AUSIEX TRUST ACC S RHCPA 40634418-0	0.00	8,635.40	0.00	116,811.19
24/05/2023	AUSIEX TRUST ACC S RIO 40634419-00	0.00	8,734.20	0.00	125,545.39
24/05/2023	AUSIEX TRUST ACC S TLS 40634420-00	0.00	4,358.40	0.00	129,903.79
24/05/2023	AUSIEX TRUST ACC S VEU 40634424-00	0.00	7,203.32	0.00	137,107.11



Date	Description	Quantity	Debits	Credits	Balance
24/05/2023	AUSIEX TRUST ACC S VTS 40634426-00	0.00	14,978.88	0.00	152,085.99
24/05/2023	AUSIEX TRUST ACC S WDS 40634427-00	0.00	6,631.64	0.00	158,717.63
24/05/2023	AUSIEX TRUST ACC S WOR 40634428-00	0.00	3,763.10	0.00	162,480.73
24/05/2023	AUSIEX TRUST ACC S WOW 40634429-00	0.00	5,705.00	0.00	168,185.73
31/05/2023	ATO ATO009000017855152	0.00	2,163.41	0.00	170,349.14
31/05/2023	MACQUARIE CMA INTEREST PAID	0.00	171.62	0.00	170,520.76
05/06/2023	SuperChoice P/L PC300523-151065183	0.00	666.35	0.00	171,187.11
08/06/2023	BT Life Insuranc YL871951 182-512	0.00	0.00	584.33	170,602.78
13/06/2023	BT Life Insuranc YL871990 182-512	0.00	0.00	2,857.87	167,744.91
13/06/2023	ClickSuper p_vu_cc_9906861695	0.00	745.88	0.00	168,490.79
20/06/2023	SuperChoice P/L PC140623-125976745	0.00	666.35	0.00	169,157.14
22/06/2023	ClickSuper p_vu_cc_9906875773	0.00	687.03	0.00	169,844.17
30/06/2023	ANDREW TODD Super Contributions	0.00	100,000.00	0.00	269,844.17
30/06/2023	MACQUARIE CMA INTEREST PAID	0.00	365.88	0.00	270,210.05
30/06/2023	Closing Balance	0.00	0.00	0.00	270,210.05
<b>Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Amp Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S AMP 40634400-00	0.00	0.00	1,186.53	1,186.53
24/05/2023	AUSIEX TRUST ACC S AMP 40634400-00	0.00	1,186.53	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / BHP Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S BHP 40634405-00	0.00	0.00	15,067.66	15,067.66
24/05/2023	AUSIEX TRUST ACC S BHP 40634405-00	0.00	15,067.66	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Commonwealth Bank of Australia.</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S CBA 40634407-00	0.00	0.00	6,702.92	6,702.92
24/05/2023	AUSIEX TRUST ACC S CBA 40634407-00	0.00	6,702.92	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Endeavour Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S EDV 40634408-00	0.00	0.00	921.50	921.50
24/05/2023	AUSIEX TRUST ACC S EDV 40634408-00	0.00	921.50	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / National Australia Bank Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S NAB 40634413-00	0.00	0.00	8,411.59	8,411.59
24/05/2023	AUSIEX TRUST ACC S NAB 40634413-00	0.00	8,411.59	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Origin Energy Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S ORG 40634416-00	0.00	0.00	2,919.12	2,919.12
24/05/2023	AUSIEX TRUST ACC S ORG 40634416-00	0.00	2,919.12	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Qbe Insurance Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S QBE 40634417-00	0.00	0.00	4,965.57	4,965.57
24/05/2023	AUSIEX TRUST ACC S QBE 40634417-00	0.00	4,965.57	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Ramsay Health Care Limited (RHCPA)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S RHCPA 40634418-0	0.00	0.00	8,635.40	8,635.40
24/05/2023	AUSIEX TRUST ACC S RHCPA 40634418-0	0.00	8,635.40	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Rio Tinto Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S RIO 40634419-00	0.00	0.00	8,734.20	8,734.20
24/05/2023	AUSIEX TRUST ACC S RIO 40634419-00	0.00	8,734.20	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Telstra Corporation Limited.</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S TLS 40634420-00	0.00	0.00	4,358.40	4,358.40
24/05/2023	AUSIEX TRUST ACC S TLS 40634420-00	0.00	4,358.40	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Woodside Energy Group Ltd</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S WDS 40634427-00	0.00	0.00	6,631.64	6,631.64
24/05/2023	AUSIEX TRUST ACC S WDS 40634427-00	0.00	6,631.64	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Woolworths Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S WOW 40634429-00	0.00	0.00	5,705.00	5,705.00
24/05/2023	AUSIEX TRUST ACC S WOW 40634429-00	0.00	5,705.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Worleyparsons Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S WOR 40634428-00	0.00	0.00	3,763.10	3,763.10
24/05/2023	AUSIEX TRUST ACC S WOR 40634428-00	0.00	3,763.10	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Other Assets - Unsettled Trades / Disposals / Units In Listed Unit Trusts / Ishares Msci Emerging Markets</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S IEM 40634409-00	0.00	0.00	6,264.46	6,264.46
24/05/2023	AUSIEX TRUST ACC S IEM 40634409-00	0.00	6,264.46	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Disposals / Units In Listed Unit Trusts / Ishares S&amp;p Global 100</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S IOO 40634411-00	0.00	0.00	12,801.44	12,801.44
24/05/2023	AUSIEX TRUST ACC S IOO 40634411-00	0.00	12,801.44	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Disposals / Units In Listed Unit Trusts / Vanguard All-World Ex-US Shares Indx Etf</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S VEU 40634424-00	0.00	0.00	7,203.32	7,203.32
24/05/2023	AUSIEX TRUST ACC S VEU 40634424-00	0.00	7,203.32	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Disposals / Units In Listed Unit Trusts / Vanguard Us Total Market Shares Indx Etf</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S VTS 40634426-00	0.00	0.00	14,978.88	14,978.88
24/05/2023	AUSIEX TRUST ACC S VTS 40634426-00	0.00	14,978.88	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Ishares Msci Emerging Markets</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	58.24
13/07/2022	IEM AUD DRP	0.00	0.00	58.24	0.00
21/12/2022	IEM AUD DRP	0.00	75.27	0.00	75.27
05/01/2023	IEM AUD DRP	0.00	0.00	75.27	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Ishares S&amp;p Global 100</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	152.58
13/07/2022	IOO AUD DRP	0.00	0.00	152.58	0.00
21/12/2022	IOO AUD DRP	0.00	71.84	0.00	71.84
05/01/2023	IOO AUD DRP	0.00	0.00	71.84	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Magellan Global Fund (Open Class) (Managed Fund)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	622.48
21/07/2022	MGOC AUD DRP	0.00	0.00	622.48	0.00
03/01/2023	MGOC AUD DRP	0.00	622.48	0.00	622.48
18/01/2023	MGOC AUD DRP	0.00	0.00	622.48	0.00
30/06/2023	MGOC AUD DRP	0.00	623.70	0.00	623.70
30/06/2023	Closing Balance	0.00	0.00	0.00	623.70
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Amp Limited</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/04/2023	AMP AUD 0.005 FRANKED, 30% CTR, 0.02 CFI, DRP NIL DISC	0.00	0.00	28.18	28.18
03/04/2023	AMP AUD 0.005 FRANKED, 30% CTR, 0.02 CFI, DRP NIL DISC	0.00	28.18	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / BHP Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/09/2022	BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	870.18	0.00	870.18
23/09/2022	BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	870.18	0.00
30/03/2023	BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	465.00	465.00
30/03/2023	BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC	0.00	465.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Commonwealth Bank of Australia.</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/09/2022	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	142.80	142.80
29/09/2022	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	142.80	0.00	0.00
30/03/2023	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	142.80	142.80

Date	Description	Quantity	Debits	Credits	Balance
30/03/2023	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	142.80	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Endeavour Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/09/2022	EDV AUD 0.077 FRANKED, 30% CTR	0.00	0.00	11.55	11.55
16/09/2022	EDV AUD 0.077 FRANKED, 30% CTR	0.00	11.55	0.00	0.00
20/03/2023	EDV AUD 0.143 FRANKED, 30% CTR	0.00	0.00	21.45	21.45
20/03/2023	EDV AUD 0.143 FRANKED, 30% CTR	0.00	21.45	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / National Australia Bank Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/07/2022	NAB AUD 0.73 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	231.41	231.41
05/07/2022	NAB AUD 0.73 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	231.41	0.00	0.00
14/12/2022	NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	247.26	247.26
14/12/2022	NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	247.26	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Origin Energy Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
30/09/2022	ORG AUD 0.12375 FRANKED, 30% CTR, NIL CFI, DRP SUSP	0.00	0.00	58.74	58.74
30/09/2022	ORG AUD 0.12375 FRANKED, 30% CTR, NIL CFI, DRP SUSP	0.00	58.74	0.00	0.00
24/03/2023	ORG AUD 0.165 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	58.74	58.74
24/03/2023	ORG AUD 0.165 FRANKED, 30% CTR, DRP SUSP	0.00	58.74	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Qbe Insurance Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/09/2022	QBE AUD 0.009 FRANKED, 30% CTR, 0.081 CFI, DRP NIL DISC, BSP	0.00	0.00	30.42	30.42
23/09/2022	QBE AUD 0.009 FRANKED, 30% CTR, 0.081 CFI, DRP NIL DISC, BSP	0.00	30.42	0.00	0.00
14/04/2023	QBE AUD 0.03 FRANKED, 30% CTR, 0.27 CFI, DRP NIL DISC, BSP	0.00	0.00	101.40	101.40
14/04/2023	QBE AUD 0.03 FRANKED, 30% CTR, 0.27 CFI, DRP NIL DISC, BSP	0.00	101.40	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Ramsay Health Care Limited (RHCPA)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/10/2022	RHCPA AUD 2.0553 FRANKED, 30% CTR	0.00	0.00	172.65	172.65
20/10/2022	RHCPA AUD 2.0553 FRANKED, 30% CTR	0.00	172.65	0.00	0.00
20/04/2023	RHCPA AUD 2.9337 FRANKED, 30% CTR	0.00	0.00	246.43	246.43

Date	Description	Quantity	Debits	Credits	Balance
20/04/2023	RHCPA AUD 2.9337 FRANKED, 30% CTR	0.00	246.43	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Rio Tinto Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	RIO AUD 3.837 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	306.96	306.96
22/09/2022	RIO AUD 3.837 FRANKED, 30% CTR, DRP NIL DISC	0.00	306.96	0.00	0.00
20/04/2023	RIO AUD 3.2649 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	261.19	261.19
20/04/2023	RIO AUD 3.2649 FRANKED, 30% CTR, DRP NIL DISC	0.00	261.19	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Telstra Corporation Limited.</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	TLS AUD 0.01 SPEC, 0.085 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	85.85	85.85
21/09/2022	TLS AUD 0.01 SPEC, 0.085 FRANKED, 30% CTR, DRP NIL DISC	0.00	85.85	0.00	0.00
31/03/2023	TLS AUD 0.085 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	85.85	85.85
31/03/2023	TLS AUD 0.085 FRANKED, 30% CTR, DRP NIL DISC	0.00	85.85	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Woodside Energy Group Ltd</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/10/2022	WDS USD 1.09, 1.09 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	307.11	307.11
06/10/2022	WDS USD 1.09, 1.09 FRANKED, 30% CTR, DRP NIL DISC	0.00	307.11	0.00	0.00
05/04/2023	WDS USD 1.44, 1.44 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	413.64	413.64
05/04/2023	WDS USD 1.44, 1.44 FRANKED, 30% CTR, DRP SUSP	0.00	413.64	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

**Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Woolworths Limited**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/09/2022	WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	79.50	79.50
27/09/2022	WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	0.00	79.50	0.00	0.00
13/04/2023	WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	69.00	69.00
13/04/2023	WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	0.00	69.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

**Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Worleyparsons Limited**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/09/2022	WOR AUD UNFRANKED, 0.25 CFI	0.00	0.00	57.50	57.50
28/09/2022	WOR AUD UNFRANKED, 0.25 CFI	0.00	57.50	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
29/03/2023	WOR AUD UNFRANKED, 0.25 CFI	0.00	0.00	57.50	57.50
29/03/2023	WOR AUD UNFRANKED, 0.25 CFI	0.00	57.50	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

**Other Assets - Receivables / Investment Income Receivable / Foreign Income / Foreign Dividend / Units In Listed Unit Trusts / Vanguard All-World Ex-Us Shares Indx Etf**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/07/2022	VEU USD 0.578, 15% WHT	0.00	0.00	52.49	52.49
20/07/2022	VEU USD 0.578, 15% WHT	0.00	52.49	0.00	0.00
18/10/2022	VEU USD 0.2613, 15% WHT	0.00	0.00	25.54	25.54
18/10/2022	VEU USD 0.2613, 15% WHT	0.00	25.54	0.00	0.00
20/01/2023	VEU USD 0.6186, 15% WHT	0.00	0.00	54.38	54.38
20/01/2023	VEU USD 0.6186, 15% WHT	0.00	54.38	0.00	0.00
20/04/2023	VEU USD 0.115, 15% WHT	0.00	0.00	10.39	10.39
20/04/2023	VEU USD 0.115, 15% WHT	0.00	10.39	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

**Other Assets - Receivables / Investment Income Receivable / Foreign Income / Foreign Dividend / Units In Listed Unit Trusts / Vanguard Us Total Market Shares Indx Etf**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/07/2022	VTS USD 0.7491, 15% WHT	0.00	0.00	36.90	36.90
22/07/2022	VTS USD 0.7491, 15% WHT	0.00	36.90	0.00	0.00
24/10/2022	VTS USD 0.7955, 15% WHT	0.00	0.00	42.27	42.27
24/10/2022	VTS USD 0.7955, 15% WHT	0.00	42.27	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
25/01/2023	VTS USD 0.9305, 15% WHT	0.00	0.00	44.85	44.85
25/01/2023	VTS USD 0.9305, 15% WHT	0.00	44.85	0.00	0.00
26/04/2023	VTS USD 0.7862, 15% WHT	0.00	0.00	39.08	39.08
26/04/2023	VTS USD 0.7862, 15% WHT	0.00	39.08	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Cash and Cash Equivalents / Macquarie Bank Term Deposit</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/11/2022	MACQUARIE BANK 182-222 261520266	0.00	0.00	71.50	71.50
18/11/2022	MACQUARIE BANK 182-222 261520266	0.00	71.50	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / Macquarie Bank Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/07/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	16.57	16.57
29/07/2022	MACQUARIE CMA INTEREST PAID	0.00	16.57	0.00	0.00
31/08/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	35.92	35.92
31/08/2022	MACQUARIE CMA INTEREST PAID	0.00	35.92	0.00	0.00
30/09/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	47.41	47.41
30/09/2022	MACQUARIE CMA INTEREST PAID	0.00	47.41	0.00	0.00
31/10/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	64.99	64.99
31/10/2022	MACQUARIE CMA INTEREST PAID	0.00	64.99	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/11/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	72.47	72.47
30/11/2022	MACQUARIE CMA INTEREST PAID	0.00	72.47	0.00	0.00
30/12/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	82.34	82.34
30/12/2022	MACQUARIE CMA INTEREST PAID	0.00	82.34	0.00	0.00
31/01/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	91.62	91.62
31/01/2023	MACQUARIE CMA INTEREST PAID	0.00	91.62	0.00	0.00
28/02/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	81.35	81.35
28/02/2023	MACQUARIE CMA INTEREST PAID	0.00	81.35	0.00	0.00
31/03/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	92.85	92.85
31/03/2023	MACQUARIE CMA INTEREST PAID	0.00	92.85	0.00	0.00
28/04/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	87.72	87.72
28/04/2023	MACQUARIE CMA INTEREST PAID	0.00	87.72	0.00	0.00
31/05/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	171.62	171.62
31/05/2023	MACQUARIE CMA INTEREST PAID	0.00	171.62	0.00	0.00
30/06/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	365.88	365.88
30/06/2023	MACQUARIE CMA INTEREST PAID	0.00	365.88	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Contributions / Mr Andrew Todd</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/07/2022	Contribution Received	0.00	0.00	492.31	492.31

Date	Description	Quantity	Debits	Credits	Balance
05/07/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	492.31	0.00	0.00
18/07/2022	Contribution Received	0.00	0.00	516.92	516.92
18/07/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	516.92	0.00	0.00
02/08/2022	Contribution Received	0.00	0.00	581.54	581.54
02/08/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	581.54	0.00	0.00
15/08/2022	Contribution Received	0.00	0.00	581.54	581.54
15/08/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	581.54	0.00	0.00
29/08/2022	Contribution Received	0.00	0.00	581.54	581.54
29/08/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	581.54	0.00	0.00
12/09/2022	Contribution Received	0.00	0.00	666.35	666.35
12/09/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
28/09/2022	Contribution Received	0.00	0.00	666.35	666.35
29/09/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
11/10/2022	Contribution Received	0.00	0.00	666.35	666.35
11/10/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
24/10/2022	Contribution Received	0.00	0.00	666.35	666.35

Date	Description	Quantity	Debits	Credits	Balance
24/10/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
07/11/2022	Contribution Received	0.00	0.00	666.35	666.35
07/11/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
21/11/2022	Contribution Received	0.00	0.00	666.35	666.35
21/11/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
05/12/2022	Contribution Received	0.00	0.00	666.35	666.35
05/12/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
19/12/2022	Contribution Received	0.00	0.00	666.35	666.35
19/12/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
20/01/2023	Contribution Received	0.00	0.00	1,332.70	1,332.70
20/01/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	1,332.70	0.00	0.00
01/02/2023	Contribution Received	0.00	0.00	666.35	666.35
01/02/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
14/02/2023	Contribution Received	0.00	0.00	666.35	666.35
14/02/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
27/02/2023	Contribution Received	0.00	0.00	666.35	666.35



Date	Description	Quantity	Debits	Credits	Balance
27/02/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
15/03/2023	Contribution Received	0.00	0.00	666.35	666.35
15/03/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
05/04/2023	Contribution Received	0.00	0.00	666.35	666.35
05/04/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
24/04/2023	Contribution Received	0.00	0.00	1,332.70	1,332.70
24/04/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	1,332.70	0.00	0.00
09/05/2023	Contribution Received	0.00	0.00	666.35	666.35
09/05/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
23/05/2023	Contribution Received	0.00	0.00	666.35	666.35
23/05/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
05/06/2023	Contribution Received	0.00	0.00	666.35	666.35
05/06/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
20/06/2023	Contribution Received	0.00	0.00	666.35	666.35
20/06/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	666.35	0.00	0.00
30/06/2023	ANDREW TODD Super Contributions	0.00	50,000.00	0.00	50,000.00
30/06/2023	Contribution Received	0.00	0.00	50,000.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Contributions / Mrs Tracey Todd</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
08/08/2022	ClickSuper p_vu_cc_9906550350	0.00	715.74	0.00	715.74
08/08/2022	Contribution Received	0.00	0.00	715.74	0.00
07/09/2022	ClickSuper p_vu_cc_9906576735	0.00	842.59	0.00	842.59
07/09/2022	Contribution Received	0.00	0.00	842.59	0.00
07/10/2022	ClickSuper p_vu_cc_9906601965	0.00	974.79	0.00	974.79
07/10/2022	Contribution Received	0.00	0.00	974.79	0.00
08/11/2022	ClickSuper p_vu_cc_9906631935	0.00	892.61	0.00	892.61
08/11/2022	Contribution Received	0.00	0.00	892.61	0.00
09/12/2022	ClickSuper p_vu_cc_9906663657	0.00	905.75	0.00	905.75
09/12/2022	Contribution Received	0.00	0.00	905.75	0.00
16/01/2023	ClickSuper p_vu_cc_9906701321	0.00	729.50	0.00	729.50
16/01/2023	Contribution Received	0.00	0.00	729.50	0.00
08/02/2023	ClickSuper p_vu_cc_9906726987	0.00	787.46	0.00	787.46
08/02/2023	Contribution Received	0.00	0.00	787.46	0.00
09/03/2023	ClickSuper p_vu_cc_9906758361	0.00	630.86	0.00	630.86
09/03/2023	Contribution Received	0.00	0.00	630.86	0.00
13/04/2023	ClickSuper p_vu_cc_9906791129	0.00	1,014.73	0.00	1,014.73

Date	Description	Quantity	Debits	Credits	Balance
13/04/2023	Contribution Received	0.00	0.00	1,014.73	0.00
10/05/2023	ClickSuper p_vu_cc_9906826562	0.00	644.02	0.00	644.02
10/05/2023	Contribution Received	0.00	0.00	644.02	0.00
13/06/2023	ClickSuper p_vu_cc_9906861695	0.00	745.88	0.00	745.88
13/06/2023	Contribution Received	0.00	0.00	745.88	0.00
22/06/2023	ClickSuper p_vu_cc_9906875773	0.00	687.03	0.00	687.03
22/06/2023	Contribution Received	0.00	0.00	687.03	0.00
30/06/2023	ANDREW TODD Super Contributions	0.00	50,000.00	0.00	50,000.00
30/06/2023	Contribution Received	0.00	0.00	50,000.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Accountancy Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
17/05/2023	TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY	0.00	0.00	1,100.00	1,100.00
17/05/2023	TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY	0.00	1,100.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / ASIC Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/09/2022	BPAY TO ASIC	0.00	0.00	59.00	59.00
16/09/2022	BPAY TO ASIC	0.00	59.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Auditor Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
17/05/2023	TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY	0.00	0.00	330.00	330.00
17/05/2023	TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY	0.00	330.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Income Tax Suspense</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/05/2023	ATO ATO009000017855152	0.00	0.00	2,163.41	2,163.41
31/05/2023	ATO ATO009000017855152	0.00	2,163.41	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Income Tax Payable / Income Tax Payable</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Fund Tax Finalisation	0.00	2,422.41	0.00	2,422.41
31/05/2023	ATO ATO009000017855152	0.00	0.00	2,422.41	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Income Tax Payable / Provision for Income Tax</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	445.05
01/07/2022	Fund Tax Finalisation	0.00	445.05	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Tax Effect Of Income	0.00	0.00	16,269.75	16,269.75
30/06/2023	Closing Balance	0.00	0.00	0.00	16,269.75
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Amp Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/04/2023	AMP AUD 0.005 FRANKED, 30% CTR, 0.02 CFI, DRP NIL DISC	0.00	2.42	0.00	2.42
30/06/2023	Closing Balance	0.00	0.00	0.00	2.42
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / BHP Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	1,478.89
01/07/2022	Fund Tax Finalisation	0.00	0.00	1,478.89	0.00
22/09/2022	BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	372.93	0.00	372.93
30/03/2023	BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC	0.00	199.29	0.00	572.22
30/06/2023	Closing Balance	0.00	0.00	0.00	572.22
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Commonwealth Bank of Australia.</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	109.29
01/07/2022	Fund Tax Finalisation	0.00	0.00	109.29	0.00
29/09/2022	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	61.20	0.00	61.20
30/03/2023	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	61.20	0.00	122.40
30/06/2023	Closing Balance	0.00	0.00	0.00	122.40

Date	Description	Quantity	Debits	Credits	Balance
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Endeavour Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	12.54
01/07/2022	Fund Tax Finalisation	0.00	0.00	12.54	0.00
16/09/2022	EDV AUD 0.077 FRANKED, 30% CTR	0.00	4.95	0.00	4.95
20/03/2023	EDV AUD 0.143 FRANKED, 30% CTR	0.00	9.19	0.00	14.14
30/06/2023	Closing Balance	0.00	0.00	0.00	14.14
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / National Australia Bank Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	172.53
01/07/2022	Fund Tax Finalisation	0.00	0.00	172.53	0.00
05/07/2022	NAB AUD 0.73 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	99.18	0.00	99.18
14/12/2022	NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	105.97	0.00	205.15
30/06/2023	Closing Balance	0.00	0.00	0.00	205.15
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Origin Energy Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/09/2022	ORG AUD 0.12375 FRANKED, 30% CTR, NIL CFI, DRP SUSP	0.00	18.88	0.00	18.88
24/03/2023	ORG AUD 0.165 FRANKED, 30% CTR, DRP SUSP	0.00	25.17	0.00	44.05
30/06/2023	Closing Balance	0.00	0.00	0.00	44.05
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Qbe Insurance Group Limited</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	4.34
01/07/2022	Fund Tax Finalisation	0.00	0.00	4.34	0.00
23/09/2022	QBE AUD 0.009 FRANKED, 30% CTR, 0.081 CFI, DRP NIL DISC, BSP	0.00	1.30	0.00	1.30
14/04/2023	QBE AUD 0.03 FRANKED, 30% CTR, 0.27 CFI, DRP NIL DISC, BSP	0.00	4.35	0.00	5.65
30/06/2023	Closing Balance	0.00	0.00	0.00	5.65
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Ramsay Health Care Limited (RHCPA)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	124.66
01/07/2022	Fund Tax Finalisation	0.00	0.00	124.66	0.00
20/10/2022	RHCPA AUD 2.0553 FRANKED, 30% CTR	0.00	73.99	0.00	73.99
20/04/2023	RHCPA AUD 2.9337 FRANKED, 30% CTR	0.00	105.61	0.00	179.60
30/06/2023	Closing Balance	0.00	0.00	0.00	179.60
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Rio Tinto Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	487.85
01/07/2022	Fund Tax Finalisation	0.00	0.00	487.85	0.00
22/09/2022	RIO AUD 3.837 FRANKED, 30% CTR, DRP NIL DISC	0.00	131.55	0.00	131.55
20/04/2023	RIO AUD 3.2649 FRANKED, 30% CTR, DRP NIL DISC	0.00	111.94	0.00	243.49
30/06/2023	Closing Balance	0.00	0.00	0.00	243.49
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Telstra Corporation Limited.</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	69.26
01/07/2022	Fund Tax Finalisation	0.00	0.00	69.26	0.00
21/09/2022	TLS AUD 0.01 SPEC, 0.085 FRANKED, 30% CTR, DRP NIL DISC	0.00	36.79	0.00	36.79
31/03/2023	TLS AUD 0.085 FRANKED, 30% CTR, DRP NIL DISC	0.00	36.79	0.00	73.58
30/06/2023	Closing Balance	0.00	0.00	0.00	73.58
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Woodside Energy Group Ltd</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/10/2022	WDS USD 1.09, 1.09 FRANKED, 30% CTR, DRP NIL DISC	0.00	131.62	0.00	131.62
05/04/2023	WDS USD 1.44, 1.44 FRANKED, 30% CTR, DRP SUSP	0.00	177.27	0.00	308.89
30/06/2023	Closing Balance	0.00	0.00	0.00	308.89
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Woodside Petroleum Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	105.10
01/07/2022	Fund Tax Finalisation	0.00	0.00	105.10	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Woolworths Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	60.43
01/07/2022	Fund Tax Finalisation	0.00	0.00	60.43	0.00
27/09/2022	WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	0.00	34.07	0.00	34.07



Date	Description	Quantity	Debits	Credits	Balance
13/04/2023	WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	0.00	29.57	0.00	63.64
30/06/2023	Closing Balance	0.00	0.00	0.00	63.64
<b>Income Tax Payable / Foreign Tax Credits / Units In Listed Unit Trusts / Ishares Msci Emerging Markets</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	24.93
01/07/2022	Fund Tax Finalisation	0.00	0.00	24.93	0.00
21/12/2022	Distribution - Tax Statement	0.00	13.41	0.00	13.41
30/06/2023	Closing Balance	0.00	0.00	0.00	13.41
<b>Income Tax Payable / Foreign Tax Credits / Units In Listed Unit Trusts / Ishares S&amp;p Global 100</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	33.31
01/07/2022	Fund Tax Finalisation	0.00	0.00	33.31	0.00
21/12/2022	Distribution - Tax Statement	0.00	12.72	0.00	12.72
30/06/2023	Closing Balance	0.00	0.00	0.00	12.72
<b>Income Tax Payable / Foreign Tax Credits / Units In Listed Unit Trusts / Magellan Global Fund (Open Class) (Managed Fund)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	60.75
01/07/2022	Fund Tax Finalisation	0.00	0.00	60.75	0.00
03/01/2023	Distribution - Tax Statement	0.00	32.63	0.00	32.63
30/06/2023	Distribution - Tax Statement	0.00	32.69	0.00	65.32
30/06/2023	Closing Balance	0.00	0.00	0.00	65.32
<b>Income Tax Payable / Foreign Tax Credits / Units In Listed Unit Trusts / Vanguard All-World Ex-US Shares Indx Etf</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	65.60
01/07/2022	Fund Tax Finalisation	0.00	0.00	65.60	0.00
20/07/2022	VEU USD 0.578, 15% WHT	0.00	22.50	0.00	22.50
18/10/2022	VEU USD 0.2613, 15% WHT	0.00	10.97	0.00	33.47
20/01/2023	VEU USD 0.6186, 15% WHT	0.00	23.30	0.00	56.77
20/04/2023	VEU USD 0.115, 15% WHT	0.00	4.47	0.00	61.24
30/06/2023	Closing Balance	0.00	0.00	0.00	61.24
<b>Income Tax Payable / Foreign Tax Credits / Units In Listed Unit Trusts / Vanguard Us Total Market Shares Indx Etf</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	57.98
01/07/2022	Fund Tax Finalisation	0.00	0.00	57.98	0.00
22/07/2022	VTS USD 0.7491, 15% WHT	0.00	15.82	0.00	15.82
24/10/2022	VTS USD 0.7955, 15% WHT	0.00	18.11	0.00	33.93
25/01/2023	VTS USD 0.9305, 15% WHT	0.00	19.23	0.00	53.16
26/04/2023	VTS USD 0.7862, 15% WHT	0.00	16.74	0.00	69.90
30/06/2023	Closing Balance	0.00	0.00	0.00	69.90
<b>Fund Suspense / Macquarie Bank Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/07/2022	NAB INTERIM DIV DV231/01068818	0.00	0.00	231.41	231.41
05/07/2022	NAB INTERIM DIV DV231/01068818	0.00	231.41	0.00	0.00
05/07/2022	SuperChoice P/L PC290622-193197581	0.00	0.00	492.31	492.31

Date	Description	Quantity	Debits	Credits	Balance
05/07/2022	SuperChoice P/L PC290622-193197581	0.00	492.31	0.00	0.00
08/07/2022	BT Life Insuranc YL871951 182-512	0.00	0.00	484.89	484.89
08/07/2022	BT Life Insuranc YL871951 182-512	0.00	484.89	0.00	0.00
11/07/2022	BT Life Insuranc YL871990 182-512	0.00	0.00	2,153.16	2,153.16
11/07/2022	BT Life Insuranc YL871990 182-512	0.00	2,153.16	0.00	0.00
13/07/2022	IEM PAYMENT JUL22/00802946	0.00	0.00	58.24	58.24
13/07/2022	IEM PAYMENT JUL22/00802946	0.00	58.24	0.00	0.00
13/07/2022	IOO PAYMENT JUL22/00808394	0.00	0.00	152.58	152.58
13/07/2022	IOO PAYMENT JUL22/00808394	0.00	152.58	0.00	0.00
18/07/2022	SuperChoice P/L PC120722-178832828	0.00	0.00	516.92	516.92
18/07/2022	SuperChoice P/L PC120722-178832828	0.00	516.92	0.00	0.00
20/07/2022	VEU DIVIDEND VEU50/00806905	0.00	0.00	52.49	52.49
20/07/2022	VEU DIVIDEND VEU50/00806905	0.00	52.49	0.00	0.00
21/07/2022	MAGELLAN MAGELLAN0003030625	0.00	0.00	622.48	622.48
21/07/2022	MAGELLAN MAGELLAN0003030625	0.00	622.48	0.00	0.00
22/07/2022	VTS DIVIDEND VTS50/00808696	0.00	0.00	36.90	36.90
22/07/2022	VTS DIVIDEND VTS50/00808696	0.00	36.90	0.00	0.00
29/07/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	16.57	16.57
29/07/2022	MACQUARIE CMA INTEREST PAID	0.00	16.57	0.00	0.00
02/08/2022	SuperChoice P/L PC270722-194537275	0.00	0.00	581.54	581.54

Date	Description	Quantity	Debits	Credits	Balance
02/08/2022	SuperChoice P/L PC270722-194537275	0.00	581.54	0.00	0.00
08/08/2022	BT Life Insuranc YL871951 182-512	0.00	0.00	584.33	584.33
08/08/2022	BT Life Insuranc YL871951 182-512	0.00	584.33	0.00	0.00
08/08/2022	ClickSuper p_vu_cc_9906550350	0.00	0.00	715.74	715.74
08/08/2022	ClickSuper p_vu_cc_9906550350	0.00	715.74	0.00	0.00
11/08/2022	BT Life Insuranc YL871990 182-512	0.00	0.00	2,153.16	2,153.16
11/08/2022	BT Life Insuranc YL871990 182-512	0.00	2,153.16	0.00	0.00
15/08/2022	SuperChoice P/L PC090822-174203316	0.00	0.00	581.54	581.54
15/08/2022	SuperChoice P/L PC090822-174203316	0.00	581.54	0.00	0.00
29/08/2022	SuperChoice P/L PC230822-176162186	0.00	0.00	581.54	581.54
29/08/2022	SuperChoice P/L PC230822-176162186	0.00	581.54	0.00	0.00
31/08/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	35.92	35.92
31/08/2022	MACQUARIE CMA INTEREST PAID	0.00	35.92	0.00	0.00
07/09/2022	ClickSuper p_vu_cc_9906576735	0.00	0.00	842.59	842.59
07/09/2022	ClickSuper p_vu_cc_9906576735	0.00	842.59	0.00	0.00
08/09/2022	BT Life Insuranc YL871951 182-512	0.00	0.00	584.33	584.33
08/09/2022	BT Life Insuranc YL871951 182-512	0.00	584.33	0.00	0.00
12/09/2022	BT Life Insuranc YL871990 182-512	0.00	0.00	2,153.16	2,153.16
12/09/2022	BT Life Insuranc YL871990 182-512	0.00	2,153.16	0.00	0.00
12/09/2022	SuperChoice P/L PC060922-177618289	0.00	0.00	666.35	666.35

Date	Description	Quantity	Debits	Credits	Balance
12/09/2022	SuperChoice P/L PC060922-177618289	0.00	666.35	0.00	0.00
16/09/2022	BPAY TO ASIC	0.00	0.00	59.00	59.00
16/09/2022	BPAY TO ASIC	0.00	59.00	0.00	0.00
16/09/2022	EDV DIV 001282825913	0.00	0.00	11.55	11.55
16/09/2022	EDV DIV 001282825913	0.00	11.55	0.00	0.00
21/09/2022	RIO TINTO LTD AUI22/00165173	0.00	0.00	306.96	306.96
21/09/2022	RIO TINTO LTD AUI22/00165173	0.00	306.96	0.00	0.00
21/09/2022	TLS FNL DIV 001281430684	0.00	0.00	85.85	85.85
21/09/2022	TLS FNL DIV 001281430684	0.00	85.85	0.00	0.00
23/09/2022	BHP GROUP DIV AF386/00409758	0.00	0.00	870.18	870.18
23/09/2022	BHP GROUP DIV AF386/00409758	0.00	870.18	0.00	0.00
23/09/2022	QBE DIVIDEND FPA22/00840100	0.00	0.00	30.42	30.42
23/09/2022	QBE DIVIDEND FPA22/00840100	0.00	30.42	0.00	0.00
27/09/2022	WOW FNL DIV 001283327583	0.00	0.00	79.50	79.50
27/09/2022	WOW FNL DIV 001283327583	0.00	79.50	0.00	0.00
28/09/2022	SuperChoice P/L PC210922-157271693	0.00	0.00	666.35	666.35
28/09/2022	SuperChoice P/L PC210922-157271693	0.00	666.35	0.00	0.00
28/09/2022	WOR DIVIDEND FIN22/00813986	0.00	0.00	57.50	57.50
28/09/2022	WOR DIVIDEND FIN22/00813986	0.00	57.50	0.00	0.00
29/09/2022	CBA FNL DIV 001280603026	0.00	0.00	142.80	142.80

Date	Description	Quantity	Debits	Credits	Balance
29/09/2022	CBA FNL DIV 001280603026	0.00	142.80	0.00	0.00
30/09/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	47.41	47.41
30/09/2022	MACQUARIE CMA INTEREST PAID	0.00	47.41	0.00	0.00
30/09/2022	Origin Energy S00060857946	0.00	0.00	58.74	58.74
30/09/2022	Origin Energy S00060857946	0.00	58.74	0.00	0.00
06/10/2022	WOODSIDE INT22/00878319	0.00	0.00	307.11	307.11
06/10/2022	WOODSIDE INT22/00878319	0.00	307.11	0.00	0.00
07/10/2022	ClickSuper p_vu_cc_9906601965	0.00	0.00	974.79	974.79
07/10/2022	ClickSuper p_vu_cc_9906601965	0.00	974.79	0.00	0.00
10/10/2022	BT Life Insuranc YL871951 182-512	0.00	0.00	584.33	584.33
10/10/2022	BT Life Insuranc YL871951 182-512	0.00	584.33	0.00	0.00
11/10/2022	BT Life Insuranc YL871990 182-512	0.00	0.00	2,153.16	2,153.16
11/10/2022	BT Life Insuranc YL871990 182-512	0.00	2,153.16	0.00	0.00
11/10/2022	SuperChoice P/L PC051022-135762960	0.00	0.00	666.35	666.35
11/10/2022	SuperChoice P/L PC051022-135762960	0.00	666.35	0.00	0.00
18/10/2022	VEU DIVIDEND VEU51/00806826	0.00	0.00	25.54	25.54
18/10/2022	VEU DIVIDEND VEU51/00806826	0.00	25.54	0.00	0.00
20/10/2022	RHCL Hybrid S00060857946	0.00	0.00	172.65	172.65
20/10/2022	RHCL Hybrid S00060857946	0.00	172.65	0.00	0.00
24/10/2022	SuperChoice P/L PC181022-197388446	0.00	0.00	666.35	666.35

Date	Description	Quantity	Debits	Credits	Balance
24/10/2022	SuperChoice P/L PC181022-197388446	0.00	666.35	0.00	0.00
24/10/2022	VTS DIVIDEND VTS51/00808648	0.00	0.00	42.27	42.27
24/10/2022	VTS DIVIDEND VTS51/00808648	0.00	42.27	0.00	0.00
31/10/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	64.99	64.99
31/10/2022	MACQUARIE CMA INTEREST PAID	0.00	64.99	0.00	0.00
07/11/2022	SuperChoice P/L PC011122-106688774	0.00	0.00	666.35	666.35
07/11/2022	SuperChoice P/L PC011122-106688774	0.00	666.35	0.00	0.00
08/11/2022	BT Life Insuranc YL871951 182-512	0.00	0.00	584.33	584.33
08/11/2022	BT Life Insuranc YL871951 182-512	0.00	584.33	0.00	0.00
08/11/2022	ClickSuper p_vu_cc_9906631935	0.00	0.00	892.61	892.61
08/11/2022	ClickSuper p_vu_cc_9906631935	0.00	892.61	0.00	0.00
11/11/2022	BT Life Insuranc YL871990 182-512	0.00	0.00	2,857.87	2,857.87
11/11/2022	BT Life Insuranc YL871990 182-512	0.00	2,857.87	0.00	0.00
18/11/2022	MACQUARIE BANK 182-222 261520266	0.00	0.00	71.50	71.50
18/11/2022	MACQUARIE BANK 182-222 261520266	0.00	71.50	0.00	0.00
21/11/2022	SuperChoice P/L PC151122-192198189	0.00	0.00	666.35	666.35
21/11/2022	SuperChoice P/L PC151122-192198189	0.00	666.35	0.00	0.00
30/11/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	72.47	72.47
30/11/2022	MACQUARIE CMA INTEREST PAID	0.00	72.47	0.00	0.00
05/12/2022	SuperChoice P/L PC291122-108808625	0.00	0.00	666.35	666.35

Date	Description	Quantity	Debits	Credits	Balance
05/12/2022	SuperChoice P/L PC291122-108808625	0.00	666.35	0.00	0.00
08/12/2022	BT Life Insuranc YL871951 182-512	0.00	0.00	584.33	584.33
08/12/2022	BT Life Insuranc YL871951 182-512	0.00	584.33	0.00	0.00
09/12/2022	ClickSuper p_vu_cc_9906663657	0.00	0.00	905.75	905.75
09/12/2022	ClickSuper p_vu_cc_9906663657	0.00	905.75	0.00	0.00
12/12/2022	BT Life Insuranc YL871990 182-512	0.00	0.00	2,857.87	2,857.87
12/12/2022	BT Life Insuranc YL871990 182-512	0.00	2,857.87	0.00	0.00
14/12/2022	NAB FINAL DIV DV232/00564599	0.00	0.00	247.26	247.26
14/12/2022	NAB FINAL DIV DV232/00564599	0.00	247.26	0.00	0.00
19/12/2022	SuperChoice P/L PC131222-192561684	0.00	0.00	666.35	666.35
19/12/2022	SuperChoice P/L PC131222-192561684	0.00	666.35	0.00	0.00
30/12/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	82.34	82.34
30/12/2022	MACQUARIE CMA INTEREST PAID	0.00	82.34	0.00	0.00
05/01/2023	IEM PAYMENT JAN23/00802835	0.00	0.00	75.27	75.27
05/01/2023	IEM PAYMENT JAN23/00802835	0.00	75.27	0.00	0.00
05/01/2023	IOO PAYMENT JAN23/00808180	0.00	0.00	71.84	71.84
05/01/2023	IOO PAYMENT JAN23/00808180	0.00	71.84	0.00	0.00
09/01/2023	BT Life Insuranc YL871951 182-512	0.00	0.00	584.33	584.33
09/01/2023	BT Life Insuranc YL871951 182-512	0.00	584.33	0.00	0.00
11/01/2023	BT Life Insuranc YL871990 182-512	0.00	0.00	2,857.87	2,857.87



Date	Description	Quantity	Debits	Credits	Balance
11/01/2023	BT Life Insuranc YL871990 182-512	0.00	2,857.87	0.00	0.00
16/01/2023	ClickSuper p_vu_cc_9906701321	0.00	0.00	729.50	729.50
16/01/2023	ClickSuper p_vu_cc_9906701321	0.00	729.50	0.00	0.00
18/01/2023	MAGELLAN MAGELLAN0003385953	0.00	0.00	622.48	622.48
18/01/2023	MAGELLAN MAGELLAN0003385953	0.00	622.48	0.00	0.00
20/01/2023	SuperChoice P/L PC160123-196346617	0.00	0.00	1,332.70	1,332.70
20/01/2023	SuperChoice P/L PC160123-196346617	0.00	1,332.70	0.00	0.00
20/01/2023	VEU DIVIDEND VEU52/00806732	0.00	0.00	54.38	54.38
20/01/2023	VEU DIVIDEND VEU52/00806732	0.00	54.38	0.00	0.00
25/01/2023	VTS DIVIDEND VTS52/00808561	0.00	0.00	44.85	44.85
25/01/2023	VTS DIVIDEND VTS52/00808561	0.00	44.85	0.00	0.00
31/01/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	91.62	91.62
31/01/2023	MACQUARIE CMA INTEREST PAID	0.00	91.62	0.00	0.00
01/02/2023	SuperChoice P/L PC250123-199927472	0.00	0.00	666.35	666.35
01/02/2023	SuperChoice P/L PC250123-199927472	0.00	666.35	0.00	0.00
08/02/2023	BT Life Insuranc YL871951 182-512	0.00	0.00	584.33	584.33
08/02/2023	BT Life Insuranc YL871951 182-512	0.00	584.33	0.00	0.00
08/02/2023	ClickSuper p_vu_cc_9906726987	0.00	0.00	787.46	787.46
08/02/2023	ClickSuper p_vu_cc_9906726987	0.00	787.46	0.00	0.00
13/02/2023	BT Life Insuranc YL871990 182-512	0.00	0.00	2,857.87	2,857.87

Date	Description	Quantity	Debits	Credits	Balance
13/02/2023	BT Life Insuranc YL871990 182-512	0.00	2,857.87	0.00	0.00
14/02/2023	SuperChoice P/L PC080223-165437775	0.00	0.00	666.35	666.35
14/02/2023	SuperChoice P/L PC080223-165437775	0.00	666.35	0.00	0.00
27/02/2023	SuperChoice P/L PC210223-116082599	0.00	0.00	666.35	666.35
27/02/2023	SuperChoice P/L PC210223-116082599	0.00	666.35	0.00	0.00
28/02/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	81.35	81.35
28/02/2023	MACQUARIE CMA INTEREST PAID	0.00	81.35	0.00	0.00
08/03/2023	BT Life Insuranc YL871951 182-512	0.00	0.00	584.33	584.33
08/03/2023	BT Life Insuranc YL871951 182-512	0.00	584.33	0.00	0.00
09/03/2023	ClickSuper p_vu_cc_9906758361	0.00	0.00	630.86	630.86
09/03/2023	ClickSuper p_vu_cc_9906758361	0.00	630.86	0.00	0.00
13/03/2023	BT Life Insuranc YL871990 182-512	0.00	0.00	2,857.87	2,857.87
13/03/2023	BT Life Insuranc YL871990 182-512	0.00	2,857.87	0.00	0.00
15/03/2023	SuperChoice P/L PC090323-154660148	0.00	0.00	666.35	666.35
15/03/2023	SuperChoice P/L PC090323-154660148	0.00	666.35	0.00	0.00
20/03/2023	EDV DIV 001290708761	0.00	0.00	21.45	21.45
20/03/2023	EDV DIV 001290708761	0.00	21.45	0.00	0.00
24/03/2023	Origin Energy S00060857946	0.00	0.00	58.74	58.74
24/03/2023	Origin Energy S00060857946	0.00	58.74	0.00	0.00
29/03/2023	WOR DIVIDEND INT23/00812973	0.00	0.00	57.50	57.50

Date	Description	Quantity	Debits	Credits	Balance
29/03/2023	WOR DIVIDEND INT23/00812973	0.00	57.50	0.00	0.00
30/03/2023	BHP GROUP DIV AI387/00401811	0.00	0.00	465.00	465.00
30/03/2023	BHP GROUP DIV AI387/00401811	0.00	465.00	0.00	0.00
30/03/2023	CBA DIV 001291117557	0.00	0.00	142.80	142.80
30/03/2023	CBA DIV 001291117557	0.00	142.80	0.00	0.00
31/03/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	92.85	92.85
31/03/2023	MACQUARIE CMA INTEREST PAID	0.00	92.85	0.00	0.00
31/03/2023	TLS ITM DIV 001292423189	0.00	0.00	85.85	85.85
31/03/2023	TLS ITM DIV 001292423189	0.00	85.85	0.00	0.00
03/04/2023	AMP LIMITED 23FIN/01037237	0.00	0.00	28.18	28.18
03/04/2023	AMP LIMITED 23FIN/01037237	0.00	28.18	0.00	0.00
05/04/2023	SuperChoice P/L PC300323-157947221	0.00	0.00	666.35	666.35
05/04/2023	SuperChoice P/L PC300323-157947221	0.00	666.35	0.00	0.00
05/04/2023	WOODSIDE FIN22/00896439	0.00	0.00	413.64	413.64
05/04/2023	WOODSIDE FIN22/00896439	0.00	413.64	0.00	0.00
11/04/2023	BT Life Insuranc YL871951 182-512	0.00	0.00	3,442.20	3,442.20
11/04/2023	BT Life Insuranc YL871951 182-512	0.00	3,442.20	0.00	0.00
13/04/2023	ClickSuper p_vu_cc_9906791129	0.00	0.00	1,014.73	1,014.73
13/04/2023	ClickSuper p_vu_cc_9906791129	0.00	1,014.73	0.00	0.00
13/04/2023	WOW DIV 001294180686	0.00	0.00	69.00	69.00

Date	Description	Quantity	Debits	Credits	Balance
13/04/2023	WOW DIV 001294180686	0.00	69.00	0.00	0.00
14/04/2023	QBE DIVIDEND 22FPA/00837767	0.00	0.00	101.40	101.40
14/04/2023	QBE DIVIDEND 22FPA/00837767	0.00	101.40	0.00	0.00
20/04/2023	RHCL Hybrid S00060857946	0.00	0.00	246.43	246.43
20/04/2023	RHCL Hybrid S00060857946	0.00	246.43	0.00	0.00
20/04/2023	RIO TINTO LTD AUF22/00161420	0.00	0.00	261.19	261.19
20/04/2023	RIO TINTO LTD AUF22/00161420	0.00	261.19	0.00	0.00
20/04/2023	VEU DIVIDEND VEU53/00806673	0.00	0.00	10.39	10.39
20/04/2023	VEU DIVIDEND VEU53/00806673	0.00	10.39	0.00	0.00
24/04/2023	SuperChoice P/L PC180423-160682448	0.00	0.00	1,332.70	1,332.70
24/04/2023	SuperChoice P/L PC180423-160682448	0.00	1,332.70	0.00	0.00
26/04/2023	VTS DIVIDEND VTS53/00808492	0.00	0.00	39.08	39.08
26/04/2023	VTS DIVIDEND VTS53/00808492	0.00	39.08	0.00	0.00
28/04/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	87.72	87.72
28/04/2023	MACQUARIE CMA INTEREST PAID	0.00	87.72	0.00	0.00
08/05/2023	BT Life Insuranc YL871951 182-512	0.00	0.00	584.33	584.33
08/05/2023	BT Life Insuranc YL871951 182-512	0.00	584.33	0.00	0.00
09/05/2023	SuperChoice P/L PC020523-193709262	0.00	0.00	666.35	666.35
09/05/2023	SuperChoice P/L PC020523-193709262	0.00	666.35	0.00	0.00
10/05/2023	ClickSuper p_vu_cc_9906826562	0.00	0.00	644.02	644.02

Date	Description	Quantity	Debits	Credits	Balance
10/05/2023	ClickSuper p_vu_cc_9906826562	0.00	644.02	0.00	0.00
11/05/2023	BT Life Insuranc YL871990 182-512	0.00	0.00	2,857.87	2,857.87
11/05/2023	BT Life Insuranc YL871990 182-512	0.00	2,857.87	0.00	0.00
17/05/2023	TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY	0.00	0.00	330.00	330.00
17/05/2023	TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY	0.00	0.00	1,100.00	1,430.00
17/05/2023	TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY	0.00	1,430.00	0.00	0.00
23/05/2023	SuperChoice P/L PC170523-120015060	0.00	0.00	666.35	666.35
23/05/2023	SuperChoice P/L PC170523-120015060	0.00	666.35	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S AMP 40634400-00	0.00	0.00	1,186.53	1,186.53
24/05/2023	AUSIEX TRUST ACC S AMP 40634400-00	0.00	1,186.53	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S BHP 40634405-00	0.00	0.00	15,067.66	15,067.66
24/05/2023	AUSIEX TRUST ACC S BHP 40634405-00	0.00	15,067.66	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S CBA 40634407-00	0.00	0.00	6,702.92	6,702.92
24/05/2023	AUSIEX TRUST ACC S CBA 40634407-00	0.00	6,702.92	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S EDV 40634408-00	0.00	0.00	921.50	921.50
24/05/2023	AUSIEX TRUST ACC S EDV 40634408-00	0.00	921.50	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S IEM 40634409-00	0.00	0.00	6,264.46	6,264.46
24/05/2023	AUSIEX TRUST ACC S IEM 40634409-00	0.00	6,264.46	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S IOO 40634411-00	0.00	0.00	12,801.44	12,801.44

Date	Description	Quantity	Debits	Credits	Balance
24/05/2023	AUSIEX TRUST ACC S IOO 40634411-00	0.00	12,801.44	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S NAB 40634413-00	0.00	0.00	8,411.59	8,411.59
24/05/2023	AUSIEX TRUST ACC S NAB 40634413-00	0.00	8,411.59	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S ORG 40634416-00	0.00	0.00	2,919.12	2,919.12
24/05/2023	AUSIEX TRUST ACC S ORG 40634416-00	0.00	2,919.12	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S QBE 40634417-00	0.00	0.00	4,965.57	4,965.57
24/05/2023	AUSIEX TRUST ACC S QBE 40634417-00	0.00	4,965.57	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S RHCPA 40634418-0	0.00	0.00	8,635.40	8,635.40
24/05/2023	AUSIEX TRUST ACC S RHCPA 40634418-0	0.00	8,635.40	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S RIO 40634419-00	0.00	0.00	8,734.20	8,734.20
24/05/2023	AUSIEX TRUST ACC S RIO 40634419-00	0.00	8,734.20	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S TLS 40634420-00	0.00	0.00	4,358.40	4,358.40
24/05/2023	AUSIEX TRUST ACC S TLS 40634420-00	0.00	4,358.40	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S VEU 40634424-00	0.00	0.00	7,203.32	7,203.32
24/05/2023	AUSIEX TRUST ACC S VEU 40634424-00	0.00	7,203.32	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S VTS 40634426-00	0.00	0.00	14,978.88	14,978.88
24/05/2023	AUSIEX TRUST ACC S VTS 40634426-00	0.00	14,978.88	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S WDS 40634427-00	0.00	0.00	6,631.64	6,631.64
24/05/2023	AUSIEX TRUST ACC S WDS 40634427-00	0.00	6,631.64	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S WOR 40634428-00	0.00	0.00	3,763.10	3,763.10

Date	Description	Quantity	Debits	Credits	Balance
24/05/2023	AUSIEX TRUST ACC S WOR 40634428-00	0.00	3,763.10	0.00	0.00
24/05/2023	AUSIEX TRUST ACC S WOW 40634429-00	0.00	0.00	5,705.00	5,705.00
24/05/2023	AUSIEX TRUST ACC S WOW 40634429-00	0.00	5,705.00	0.00	0.00
31/05/2023	ATO ATO009000017855152	0.00	0.00	2,163.41	2,163.41
31/05/2023	ATO ATO009000017855152	0.00	2,163.41	0.00	0.00
31/05/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	171.62	171.62
31/05/2023	MACQUARIE CMA INTEREST PAID	0.00	171.62	0.00	0.00
05/06/2023	SuperChoice P/L PC300523-151065183	0.00	0.00	666.35	666.35
05/06/2023	SuperChoice P/L PC300523-151065183	0.00	666.35	0.00	0.00
08/06/2023	BT Life Insuranc YL871951 182-512	0.00	0.00	584.33	584.33
08/06/2023	BT Life Insuranc YL871951 182-512	0.00	584.33	0.00	0.00
13/06/2023	BT Life Insuranc YL871990 182-512	0.00	0.00	2,857.87	2,857.87
13/06/2023	BT Life Insuranc YL871990 182-512	0.00	2,857.87	0.00	0.00
13/06/2023	ClickSuper p_vu_cc_9906861695	0.00	0.00	745.88	745.88
13/06/2023	ClickSuper p_vu_cc_9906861695	0.00	745.88	0.00	0.00
20/06/2023	SuperChoice P/L PC140623-125976745	0.00	0.00	666.35	666.35
20/06/2023	SuperChoice P/L PC140623-125976745	0.00	666.35	0.00	0.00
22/06/2023	ClickSuper p_vu_cc_9906875773	0.00	0.00	687.03	687.03
22/06/2023	ClickSuper p_vu_cc_9906875773	0.00	687.03	0.00	0.00
30/06/2023	ANDREW TODD Super Contributions	0.00	0.00	100,000.00	100,000.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	ANDREW TODD Super Contributions	0.00	100,000.00	0.00	0.00
30/06/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	365.88	365.88
30/06/2023	MACQUARIE CMA INTEREST PAID	0.00	365.88	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Member Entitlement Accounts / Mr Andrew Todd / Accumulation</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	30,296.88
05/07/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	492.31	30,789.19
11/07/2022	BT Life Insuranc YL871990 182-512	0.00	2,153.16	0.00	28,636.03
18/07/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	516.92	29,152.95
02/08/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	581.54	29,734.49
11/08/2022	BT Life Insuranc YL871990 182-512	0.00	2,153.16	0.00	27,581.33
15/08/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	581.54	28,162.87
29/08/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	581.54	28,744.41
12/09/2022	BT Life Insuranc YL871990 182-512	0.00	2,153.16	0.00	26,591.25
12/09/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	27,257.60
29/09/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	27,923.95
11/10/2022	BT Life Insuranc YL871990 182-512	0.00	2,153.16	0.00	25,770.79



Date	Description	Quantity	Debits	Credits	Balance
11/10/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	26,437.14
24/10/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	27,103.49
07/11/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	27,769.84
11/11/2022	BT Life Insuranc YL871990 182-512	0.00	2,857.87	0.00	24,911.97
21/11/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	25,578.32
05/12/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	26,244.67
12/12/2022	BT Life Insuranc YL871990 182-512	0.00	2,857.87	0.00	23,386.80
19/12/2022	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	24,053.15
11/01/2023	BT Life Insuranc YL871990 182-512	0.00	2,857.87	0.00	21,195.28
20/01/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	1,332.70	22,527.98
01/02/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	23,194.33
13/02/2023	BT Life Insuranc YL871990 182-512	0.00	2,857.87	0.00	20,336.46
14/02/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	21,002.81
27/02/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	21,669.16
13/03/2023	BT Life Insuranc YL871990 182-512	0.00	2,857.87	0.00	18,811.29
15/03/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	19,477.64

Date	Description	Quantity	Debits	Credits	Balance
05/04/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	20,143.99
24/04/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	1,332.70	21,476.69
09/05/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	22,143.04
11/05/2023	BT Life Insuranc YL871990 182-512	0.00	2,857.87	0.00	19,285.17
23/05/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	19,951.52
05/06/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	20,617.87
13/06/2023	BT Life Insuranc YL871990 182-512	0.00	2,857.87	0.00	17,760.00
20/06/2023	Employer Contribution: GTS Group Australia Pty Ltd	0.00	0.00	666.35	18,426.35
30/06/2023	ANDREW TODD Super Contributions	0.00	0.00	50,000.00	68,426.35
30/06/2023	Contribution Tax	0.00	10,012.08	0.00	58,414.27
30/06/2023	Income Taxes Allocated	0.00	367.71	0.00	58,046.56
30/06/2023	Investment Profit or Loss	0.00	0.00	2,638.01	60,684.57
30/06/2023	Tax Effect of Direct Member Expenses	0.00	0.00	4,292.66	64,977.23
30/06/2023	Closing Balance	0.00	0.00	0.00	64,977.23
<b>Member Entitlement Accounts / Mrs Tracey Todd / Accumulation</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	178,034.90
08/07/2022	BT Life Insuranc YL871951 182-512	0.00	484.89	0.00	177,550.01

Date	Description	Quantity	Debits	Credits	Balance
08/08/2022	BT Life Insuranc YL871951 182-512	0.00	584.33	0.00	176,965.68
08/08/2022	ClickSuper p_vu_cc_9906550350	0.00	0.00	715.74	177,681.42
07/09/2022	ClickSuper p_vu_cc_9906576735	0.00	0.00	842.59	178,524.01
08/09/2022	BT Life Insuranc YL871951 182-512	0.00	584.33	0.00	177,939.68
07/10/2022	ClickSuper p_vu_cc_9906601965	0.00	0.00	974.79	178,914.47
10/10/2022	BT Life Insuranc YL871951 182-512	0.00	584.33	0.00	178,330.14
08/11/2022	BT Life Insuranc YL871951 182-512	0.00	584.33	0.00	177,745.81
08/11/2022	ClickSuper p_vu_cc_9906631935	0.00	0.00	892.61	178,638.42
08/12/2022	BT Life Insuranc YL871951 182-512	0.00	584.33	0.00	178,054.09
09/12/2022	ClickSuper p_vu_cc_9906663657	0.00	0.00	905.75	178,959.84
09/01/2023	BT Life Insuranc YL871951 182-512	0.00	584.33	0.00	178,375.51
16/01/2023	ClickSuper p_vu_cc_9906701321	0.00	0.00	729.50	179,105.01
08/02/2023	BT Life Insuranc YL871951 182-512	0.00	584.33	0.00	178,520.68
08/02/2023	ClickSuper p_vu_cc_9906726987	0.00	0.00	787.46	179,308.14
08/03/2023	BT Life Insuranc YL871951 182-512	0.00	584.33	0.00	178,723.81
09/03/2023	ClickSuper p_vu_cc_9906758361	0.00	0.00	630.86	179,354.67
11/04/2023	BT Life Insuranc YL871951 182-512	0.00	3,442.20	0.00	175,912.47
13/04/2023	ClickSuper p_vu_cc_9906791129	0.00	0.00	1,014.73	176,927.20
08/05/2023	BT Life Insuranc YL871951 182-512	0.00	584.33	0.00	176,342.87
10/05/2023	ClickSuper p_vu_cc_9906826562	0.00	0.00	644.02	176,986.89

Date	Description	Quantity	Debits	Credits	Balance
08/06/2023	BT Life Insuranc YL871951 182-512	0.00	584.33	0.00	176,402.56
13/06/2023	ClickSuper p_vu_cc_9906861695	0.00	0.00	745.88	177,148.44
22/06/2023	ClickSuper p_vu_cc_9906875773	0.00	0.00	687.03	177,835.47
30/06/2023	ANDREW TODD Super Contributions	0.00	0.00	50,000.00	227,835.47
30/06/2023	Contribution Tax	0.00	8,935.64	0.00	218,899.83
30/06/2023	Income Taxes Allocated	0.00	2,712.54	0.00	216,187.29
30/06/2023	Investment Profit or Loss	0.00	0.00	19,458.48	235,645.77
30/06/2023	Tax Effect of Direct Member Expenses	0.00	0.00	1,465.56	237,111.33
30/06/2023	Closing Balance	0.00	0.00	0.00	237,111.33

## Permanent Documents

<a href="#">OCR_Investment Strategy.pdf</a>
<a href="#">OCR_Trust deed -signed - Todds Superannuation Fund_15092012.pdf</a>
<a href="#">OCR_Todds Family Superfund Investment Strategy_150911.pdf</a>
<a href="#">OCR_Todd, Andrew - signed docs_071211.pdf</a>
<a href="#">OCR_Todds SMSF - ABN _ TFN + Corporate Key.pdf</a>
<a href="#">OCR_Trustee Declaration - Tracey.pdf</a>
<a href="#">OCR_Trustee Declaration - Andrew.pdf</a>

# Self-managed superannuation fund annual return **2023**

## Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2023* (NAT 71287).

- ! The *Self-managed superannuation fund annual return instructions 2023* (NAT 71606) (the instructions) can assist you to complete this annual return.
- The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via [ABR.gov.au](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT 3036).

## To complete this annual return

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

S M I T H S T

- Place X in ALL applicable boxes.

➤ Postal address for annual returns:

**Australian Taxation Office**  
**GPO Box 9845**  
**[insert the name and postcode**  
**of your capital city]**

For example;

**Australian Taxation Office**  
**GPO Box 9845**  
**SYDNEY NSW 2001**

## Section A: Fund information

1 **Tax file number (TFN)**

➤ To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

- ! The ATO is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

2 **Name of self-managed superannuation fund (SMSF)**

Todds Family Superannuation Fund

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

4 **Current postal address**

PO Box 230

Suburb/town

Glen Osmond

State/territory

SA

Postcode

5064

5 **Annual return status**

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

A No  Yes

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

B No  Yes

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

**6 SMSF auditor**

Auditor's name

Title: MR

Family name

Boys

First given name

Anthony

Other given names

SMSF Auditor Number

100014140

Auditor's phone number

04

10702708

Postal address

PO Box 3376

Suburb/town

Rundle Mall

State/territory

SA

Postcode

5000

Date audit was completed

A

Day Month Year

Was Part A of the audit report qualified?

B No  Yes 

Was Part B of the audit report qualified?

C No  Yes 

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

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

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

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

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

Fund BSB number 182512

Fund account number 961708195

Fund account name

Todds Family Superannuation Fund Pty Ltd ATF Todds Family Supera

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

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

BSB number

Account number

Account name

**C Electronic service address alias**

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

smsfdataflow

Fund's tax file number (TFN) 

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

**9 Was the fund wound up during the income year?**

No  Yes  If yes, provide the date on which the fund was wound up  Day Month Year Have all tax lodgment and payment obligations been met? No  Yes

**10 Exempt current pension income**

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

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

No  Go to Section B: Income.

Yes  Exempt current pension income amount **A** \$ .00

Which method did you use to calculate your exempt current pension income?

Segregated assets method **B**

Unsegregated assets method **C**  Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

**E** Yes  Go to Section B: Income.

No  Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. Go to Section C: Deductions and non-deductible expenses. (Do **not** complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.



Fund's tax file number (TFN)

## Section B: Income

**Do not complete this section** if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the **entire year**, there was **no** other income that was assessable, and you **have not** realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

### 11 Income

Did you have a capital gains tax (CGT) event during the year? **G** No  Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2023*.

Have you applied an exemption or rollover? **M** No  Yes  Code

Net capital gain **A** \$ -00

Gross rent and other leasing and hiring income **B** \$ -00

Gross interest **C** \$ -00

Forestry managed investment scheme income **X** \$ -00

Gross foreign income	<b>D1</b> \$ <input type="text" value="748"/> -00	Net foreign income	<b>D</b> \$ <input type="text" value="748"/> -00	Loss <input type="checkbox"/>
----------------------	---	--------------------	--	-------------------------------

Australian franking credits from a New Zealand company **E** \$ -00

Transfers from foreign funds **F** \$ -00 Number

Gross payments where ABN not quoted **H** \$ -00

**Calculation of assessable contributions**

Assessable employer contributions  
**R1** \$ -00

plus Assessable personal contributions  
**R2** \$ -00

plus **#No-TFN-quoted contributions**  
**R3** \$ -00  
*(an amount must be included even if it is zero)*

less Transfer of liability to life insurance company or PST  
**R6** \$ -00

Gross distribution from partnerships **I** \$ -00

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

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

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

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

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

**Calculation of non-arm's length income**

\*Net non-arm's length private company dividends  
**U1** \$ -00

plus \*Net non-arm's length trust distributions  
**U2** \$ -00

plus \*Net other non-arm's length income  
**U3** \$ -00

\*Other income **S** \$ -00

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

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

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

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

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

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

Fund's tax file number (TFN)

## Section C: Deductions and non-deductible expenses

### 12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	<b>A1</b> \$ <input type="text" value="0"/> -00	<b>A2</b> \$ <input type="text" value="0"/> -00	
Interest expenses overseas	<b>B1</b> \$ <input type="text" value="0"/> -00	<b>B2</b> \$ <input type="text" value="0"/> -00	
Capital works expenditure	<b>D1</b> \$ <input type="text" value="0"/> -00	<b>D2</b> \$ <input type="text" value="0"/> -00	
Decline in value of depreciating assets	<b>E1</b> \$ <input type="text" value="0"/> -00	<b>E2</b> \$ <input type="text" value="0"/> -00	
Insurance premiums – members	<b>F1</b> \$ <input type="text" value="38388"/> -00	<b>F2</b> \$ <input type="text" value="0"/> -00	
SMSF auditor fee	<b>H1</b> \$ <input type="text" value="330"/> -00	<b>H2</b> \$ <input type="text" value="0"/> -00	
Investment expenses	<b>I1</b> \$ <input type="text" value="0"/> -00	<b>I2</b> \$ <input type="text" value="0"/> -00	
Management and administration expenses	<b>J1</b> \$ <input type="text" value="1159"/> -00	<b>J2</b> \$ <input type="text" value="0"/> -00	
Forestry managed investment scheme expense	<b>U1</b> \$ <input type="text" value="0"/> -00	<b>U2</b> \$ <input type="text" value="0"/> -00	
Other amounts	<b>L1</b> \$ <input type="text" value="259"/> -00	<b>L2</b> \$ <input type="text" value="0"/> -00	Code <input type="text" value="0"/>
Tax losses deducted	<b>M1</b> \$ <input type="text" value="0"/> -00		Code <input type="text" value=""/>

**TOTAL DEDUCTIONS**  
**N** \$ -00  
 (Total **A1** to **M1**)

**TOTAL NON-DEDUCTIBLE EXPENSES**  
**Y** \$ -00  
 (Total **A2** to **L2**)

**#TAXABLE INCOME OR LOSS**  
**O** \$ -00  Loss  
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

**TOTAL SMSF EXPENSES**  
**Z** \$ -00  
 (N plus Y)

#This is a mandatory label.

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

## Section D: Income tax calculation statement

**#Important:**

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

### 13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2023* on how to complete the calculation statement.

#Taxable income	<b>A \$</b>	<input type="text" value="108465"/>	<b>-00</b>
<i>(an amount must be included even if it is zero)</i>			
#Tax on taxable income	<b>T1 \$</b>	<input type="text" value="16269.75"/>	
<i>(an amount must be included even if it is zero)</i>			
#Tax on no-TFN-quoted contributions	<b>J \$</b>	<input type="text" value="0"/>	
<i>(an amount must be included even if it is zero)</i>			

Gross tax **B \$**   
*(T1 plus J)*

Foreign income tax offset	<b>C1 \$</b>	<input type="text" value="222.59"/>	
Rebates and tax offsets	<b>C2 \$</b>	<input type="text"/>	
Non-refundable non-carry forward tax offsets		<b>C \$</b>	<input type="text" value="222.59"/>
		<i>(C1 plus C2)</i>	

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

Early stage venture capital limited partnership tax offset	<b>D1 \$</b>	<input type="text" value="0"/>	
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D2 \$</b>	<input type="text" value="0"/>	
Early stage investor tax offset	<b>D3 \$</b>	<input type="text" value="0"/>	
Early stage investor tax offset carried forward from previous year	<b>D4 \$</b>	<input type="text" value="0"/>	
Non-refundable carry forward tax offsets		<b>D \$</b>	<input type="text" value="0"/>
		<i>(D1 plus D2 plus D3 plus D4)</i>	

SUBTOTAL 2  
**T3 \$**   
*(T2 less D – cannot be less than zero)*

Complying fund's franking credits tax offset	<b>E1 \$</b>	<input type="text" value="1835.23"/>	
No-TFN tax offset	<b>E2 \$</b>	<input type="text"/>	
National rental affordability scheme tax offset	<b>E3 \$</b>	<input type="text"/>	
Exploration credit tax offset	<b>E4 \$</b>	<input type="text"/>	
Refundable tax offsets		<b>E \$</b>	<input type="text" value="1835.23"/>
		<i>(E1 plus E2 plus E3 plus E4)</i>	

#TAX PAYABLE **T5 \$**   
*(T3 less E – cannot be less than zero)*

Section 102AAM interest charge  
**G \$**

Fund's tax file number (TFN)

Credit for tax withheld – foreign resident withholding (excluding capital gains)	
<b>H2 \$</b>	<input type="text" value="0"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	
<b>H3 \$</b>	<input type="text" value="0"/>
Credit for TFN amounts withheld from payments from closely held trusts	
<b>H5 \$</b>	<input type="text"/>
Credit for interest on no-TFN tax offset	
<b>H6 \$</b>	<input type="text"/>
Credit for foreign resident capital gains withholding amounts	
<b>H8 \$</b>	<input type="text"/>
<b>Eligible credits</b>	
<b>H \$</b>	<input type="text" value="0"/>
<i>(H2 plus H3 plus H5 plus H6 plus H8)</i>	

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

**PAYG instalments raised**

**K \$**

**Supervisory levy**

**L \$**

**Supervisory levy adjustment for wound up funds**

**M \$**

**Supervisory levy adjustment for new funds**

**N \$**

<b>AMOUNT DUE OR REFUNDABLE</b> <small>A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.</small>	<b>S \$</b>	<input type="text" value="14470.93"/>
<small>(T5 plus G less H less I less K plus L less M plus N)</small>		

#This is a mandatory label.

## Section E: Losses

### 14 Losses

**!** If total loss is greater than \$100,000, complete and attach a *Losses schedule 2023*.

Tax losses carried forward to later income years	<b>U \$</b>	<input type="text" value="0"/>	<b>-00</b>
Net capital losses carried forward to later income years	<b>V \$</b>	<input type="text" value="0"/>	<b>-00</b>

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

## Section F: Member information

### MEMBER 1

Title:

Family name

First given name  Other given names

Member's TFN  Date of birth

### Contributions

OPENING ACCOUNT BALANCE \$

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

Employer contributions  
**A** \$

ABN of principal employer  
**A1**

Personal contributions  
**B** \$

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

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

Personal injury election  
**E** \$

Spouse and child contributions  
**F** \$

Other third party contributions  
**G** \$

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

Receipt date  Day Month Year  
**H1**

Assessable foreign superannuation fund amount  
**I** \$

Non-assessable foreign superannuation fund amount  
**J** \$

Transfer from reserve: assessable amount  
**K** \$

Transfer from reserve: non-assessable amount  
**L** \$

Contributions from non-complying funds and previously non-complying funds  
**T** \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)  
**M** \$

**TOTAL CONTRIBUTIONS N** \$   
(Sum of labels **A** to **M**)

### Other transactions

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance  
**S1** \$

Inward rollovers and transfers **P** \$

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

Outward rollovers and transfers **Q** \$

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

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN)

**MEMBER 2**

Title:

Family name

First given name

Other given names

Member's TFN   
See the Privacy note in the Declaration.

Date of birth  (Day Month Year)

**Contributions**

OPENING ACCOUNT BALANCE \$

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

Employer contributions **A** \$

ABN of principal employer **A1**

Personal contributions **B** \$

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

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

Personal injury election **E** \$

Spouse and child contributions **F** \$

Other third party contributions **G** \$

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

Receipt date **H1**  (Day Month Year)

Assessable foreign superannuation fund amount **I** \$

Non-assessable foreign superannuation fund amount **J** \$

Transfer from reserve: assessable amount **K** \$

Transfer from reserve: non-assessable amount **L** \$

Contributions from non-complying funds and previously non-complying funds **T** \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts) **M** \$

**TOTAL CONTRIBUTIONS N** \$   
(Sum of labels **A** to **M**)

**Other transactions**

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance **S1** \$

Inward rollovers and transfers **P** \$

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

Outward rollovers and transfers **Q** \$

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

Lump Sum payments **R1** \$

Code

Income stream payments **R2** \$

Code

TRIS Count

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN)

## Section H: Assets and liabilities

### 15 ASSETS

#### 15a Australian managed investments

Listed trusts **A** \$ -00  
 Unlisted trusts **B** \$ -00  
 Insurance policy **C** \$ -00  
 Other managed investments **D** \$ -00

#### 15b Australian direct investments

**Limited recourse borrowing arrangements**  
 Australian residential real property  
**J1** \$ -00  
 Australian non-residential real property  
**J2** \$ -00  
 Overseas real property  
**J3** \$ -00  
 Australian shares  
**J4** \$ -00  
 Overseas shares  
**J5** \$ -00  
 Other  
**J6** \$ -00  
 Property count  
**J7**

Cash and term deposits **E** \$ -00  
 Debt securities **F** \$ -00  
 Loans **G** \$ -00  
 Listed shares **H** \$ -00  
 Unlisted shares **I** \$ -00  
 Limited recourse borrowing arrangements **J** \$ -00  
 Non-residential real property **K** \$ -00  
 Residential real property **L** \$ -00  
 Collectables and personal use assets **M** \$ -00  
 Other assets **O** \$ -00

#### 15c Other investments

Crypto-Currency **N** \$ -00

#### 15d Overseas direct investments

Overseas shares **P** \$ -00  
 Overseas non-residential real property **Q** \$ -00  
 Overseas residential real property **R** \$ -00  
 Overseas managed investments **S** \$ -00  
 Other overseas assets **T** \$ -00

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS** **U** \$ -00  
 (Sum of labels **A** to **T**)

#### 15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year?  
**A** No  Yes  \$ -00

Fund's tax file number (TFN)

**15f Limited recourse borrowing arrangements**

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

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

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements	<b>V1</b> \$ <input type="text" value=""/>	-00		
Permissible temporary borrowings	<b>V2</b> \$ <input type="text" value=""/>	-00		
Other borrowings	<b>V3</b> \$ <input type="text" value=""/>	-00	Borrowings	<b>V</b> \$ <input type="text" value="0"/>
				-00
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)			<b>W</b> \$	<input type="text" value="302088"/>
				-00
Reserve accounts	<b>X</b> \$	<input type="text" value="0"/>		-00
Other liabilities	<b>Y</b> \$	<input type="text" value="14211"/>		-00
<b>TOTAL LIABILITIES</b>			<b>Z</b> \$	<input type="text" value="316299"/>
				-00

**Section I: Taxation of financial arrangements**

**17 Taxation of financial arrangements (TOFA)**

Total TOFA gains **H** \$

Total TOFA losses **I** \$

**Section J: Other information**

**Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2022–23 income year, write **2023**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2023*. **B**

**Interposed entity election status**

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2023* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2023*. **D**



Section K: **Declarations**

 Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

**Important**

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

**Privacy**

The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

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

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

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

Date  /  /

**Preferred trustee or director contact details:**

Title:

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return  Hrs

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

**TAX AGENT'S DECLARATION:**

I declare that the *Self-managed superannuation fund annual return 2023* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date  /  /

**Tax agent's contact details**

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

**Todds Family Superannuation Fund**  
**Investment Revaluation as at 30 June 2023**

Investment		Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Listed Securities Market</b>						
AMP	Amp Limited (ASX:AMP)	30 Jun 2023	1.13000	0.00000	0.00	4,185.72
BHP	BHP Group Limited (ASX:BHP)	30 Jun 2023	44.99000	0.00000	0.00	(4,207.25)
CBA	Commonwealth Bank of Australia. (ASX:CBA)	30 Jun 2023	100.27000	0.00000	0.00	(1,223.84)
EDV	Endeavour Group Limited (ASX:EDV)	30 Jun 2023	6.31000	0.00000	0.00	(390.52)
IEM	Ishares Msci Emerging Markets (ASX:IEM)	30 Jun 2023	58.46000	0.00000	0.00	(1,484.50)
IOO	Ishares S&p Global 100 (ASX:IOO)	30 Jun 2023	113.86000	0.00000	0.00	(6,193.52)
MGOC	Magellan Global Fund (Open Class) (Managed Fund) (ASX:MGOC)	30 Jun 2023	2.66000	12,205.54130	32,466.74	4,149.88
NAB	National Australia Bank Limited (ASX:NAB)	30 Jun 2023	26.37000	0.00000	0.00	1,174.37
ORG	Origin Energy Limited (ASX:ORG)	30 Jun 2023	8.41000	0.00000	0.00	3,223.12
QBE	Qbe Insurance Group Limited (ASX:QBE)	30 Jun 2023	15.67000	0.00000	0.00	1,136.30
RHCPA	Ramsay Health Care Limited (RHCPA) (ASX:RHCPA)	30 Jun 2023	103.99000	0.00000	0.00	441.40
RIO	Rio Tinto Limited (ASX:RIO)	30 Jun 2023	114.69000	0.00000	0.00	(2,970.00)
TLS	Telstra Corporation Limited. (ASX:TLS)	30 Jun 2023	4.30000	0.00000	0.00	1,387.50
VEU	Vanguard All-World Ex-Us Shares Indx Etf (ASX:VEU)	30 Jun 2023	81.34000	0.00000	0.00	(1,619.84)
VTS	Vanguard Us Total Market Shares Indx Etf (ASX:VTS)	30 Jun 2023	329.34000	0.00000	0.00	(8,330.96)
WDS	Woodside Energy Group Ltd (ASX:WDS)	30 Jun 2023	34.44000	0.00000	0.00	929.08
WOR	Worleyparsons Limited (ASX:WOR)	30 Jun 2023	15.79000	0.00000	0.00	1,972.80
WOW	Woolworths Limited (ASX:WOW)	30 Jun 2023	39.73000	0.00000	0.00	(834.98)
<b>Listed Securities Market Total</b>					<b>32,466.74</b>	<b>(8,655.24)</b>
<b>Fund Total</b>					<b>32,466.74</b>	<b>(8,655.24)</b>

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

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data					
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
<b>Cash and Cash Equivalents</b>										
<b>605: Macquarie Bank Term Deposit</b>										
18/11/2022	Interest	71.50	0.00							
		<u>71.50</u>	<u>0.00</u>							
<b>Total</b>		<b>71.50</b>	<b>0.00</b>							
<b>Cash At Bank</b>										
<b>604: Macquarie Bank Limited</b>										
29/07/2022	Interest	16.57	0.00							
31/08/2022	Interest	35.92	0.00							
30/09/2022	Interest	47.41	0.00							
31/10/2022	Interest	64.99	0.00							
30/11/2022	Interest	72.47	0.00							
30/12/2022	Interest	82.34	0.00							
31/01/2023	Interest	91.62	0.00							
28/02/2023	Interest	81.35	0.00							
31/03/2023	Interest	92.85	0.00							
28/04/2023	Interest	87.72	0.00							
31/05/2023	Interest	171.62	0.00							
30/06/2023	Interest	365.88	0.00							
		<u>1,210.74</u>	<u>0.00</u>							
<b>Total</b>		<b>1,210.74</b>	<b>0.00</b>							
<b>Total</b>		<b>0.00</b>	<b>0.00</b>					<b>0.00</b>	<b>0.00</b>	
<b>Shares in Listed Companies</b>										
<b>AMP: Amp Limited (ASX:AMP)</b>										
03/04/2023	Dividend	28.18	2.42		1,127	0	0.0250	28.18	2.42	
		<u>28.18</u>	<u>2.42</u>					<u>28.18</u>	<u>2.42</u>	
<b>BHP: BHP Group Limited (ASX:BHP)</b>										
22/09/2022	Dividend	870.18	372.93		341	0	2.5518	870.18	372.93	
30/03/2023	Dividend	465.00	199.29		341	0	1.3636	465.00	199.29	
		<u>1,335.18</u>	<u>572.22</u>					<u>1,335.18</u>	<u>572.22</u>	
<b>CBA: Commonwealth Bank of Australia. (ASX:CBA)</b>										
29/09/2022	Dividend	142.80	61.20		68	0	2.1000	142.80	61.20	
30/03/2023	Dividend	142.80	61.20		68	0	2.1000	142.80	61.20	
		<u>285.60</u>	<u>122.40</u>					<u>285.60</u>	<u>122.40</u>	
<b>EDV: Endeavour Group Limited (ASX:EDV)</b>										
16/09/2022	Dividend	11.55	4.95		150	0	0.0770	11.55	4.95	
20/03/2023	Dividend	21.45	9.19		150	0	0.1430	21.45	9.19	
		<u>33.00</u>	<u>14.14</u>					<u>33.00</u>	<u>14.14</u>	
<b>NAB: National Australia Bank Limited (ASX:NAB)</b>										
05/07/2022	Dividend	231.41	99.18		317	0	0.7300	231.41	99.18	
14/12/2022	Dividend	247.26	105.97		317	0	0.7800	247.26	105.97	

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

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

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data				
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
		478.67	205.15					478.67	205.15
<b>ORG: Origin Energy Limited (ASX:ORG)</b>									
30/09/2022	Dividend	58.74	18.88		356	0	0.1650	58.74	18.88
24/03/2023	Dividend	58.74	25.17		356	0	0.1650	58.74	25.17
		117.48	44.05					117.48	44.05
<b>QBE: Qbe Insurance Group Limited (ASX:QBE)</b>									
23/09/2022	Dividend	30.42	1.30		338	0	0.0900	30.42	1.30
14/04/2023	Dividend	101.40	4.35		338	0	0.3000	101.40	4.35
		131.82	5.65					131.82	5.65
<b>RHCPA: Ramsay Health Care Limited (RHCPA) (ASX:RHCPA)</b>									
20/10/2022	Dividend	172.65	73.99		84	0	2.0553	172.65	73.99
20/04/2023	Dividend	246.43	105.61		84	0	2.9337	246.43	105.61
		419.08	179.60					419.08	179.60
<b>RIO: Rio Tinto Limited (ASX:RIO)</b>									
22/09/2022	Dividend	306.96	131.55		80	0	3.8370	306.96	131.55
20/04/2023	Dividend	261.19	111.94		80	0	3.2649	261.19	111.94
		568.15	243.49					568.15	243.49
<b>TLS: Telstra Corporation Limited. (ASX:TLS)</b>									
21/09/2022	Dividend	85.85	36.79		1,010	0	0.0850	85.85	36.79
31/03/2023	Dividend	85.85	36.79		1,010	0	0.0850	85.85	36.79
		171.70	73.58					171.70	73.58
<b>WDS: Woodside Energy Group Ltd (ASX:WDS)</b>									
06/10/2022	Dividend	307.11	131.62		192	0	1.5995	307.11	131.62
05/04/2023	Dividend	413.64	177.27		192	0	2.1544	413.64	177.27
		720.75	308.89					720.75	308.89
<b>WOR: Worleyparsons Limited (ASX:WOR)</b>									
28/09/2022	Dividend	57.50	0.00		230	0	0.2500	57.50	0.00
29/03/2023	Dividend	57.50	0.00		230	0	0.2500	57.50	0.00
		115.00	0.00					115.00	0.00
<b>WOW: Woolworths Limited (ASX:WOW)</b>									
27/09/2022	Dividend	79.50	34.07		150	0	0.5300	79.50	34.07
13/04/2023	Dividend	69.00	29.57		150	0	0.4600	69.00	29.57
		148.50	63.64					148.50	63.64
<b>Total</b>		<b>4,553.11</b>	<b>1,835.23</b>					<b>4,553.11</b>	<b>1,835.23</b>
<b>Units In Listed Unit Trusts</b>									
<b>IEM: Ishares Msci Emerging Markets (ASX:IEM)</b>									
21/12/2022	Distribution	75.27	0.00		107	0	0.7035	75.27	0.00
		75.27	0.00					75.27	0.00
<b>IOO: Ishares S&amp;p Global 100 (ASX:IOO)</b>									
21/12/2022	Distribution	71.84	0.00		116	0	0.6193	71.84	0.00
		71.84	0.00					71.84	0.00
<b>MGOC: Magellan Global Fund (Open Class) (Managed Fund) (ASX:MGOC)</b>									
03/01/2023	Distribution	622.48	0.00		12,206	0	0.0510	622.48	0.00
30/06/2023	Distribution	623.70	0.00		12,206	0	0.0511	623.70	0.00

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

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

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data				
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
		1,246.18	0.00					1,246.18	0.00
<b>VEU: Vanguard All-World Ex-Us Shares Indx Etf (ASX:VEU)</b>									
20/07/2022	Foreign Income	74.99	22.50	*	88	0	0.7244	74.99	11.25
18/10/2022	Foreign Income	36.51	10.97	*	88	0	0.3526	36.51	5.48
20/01/2023	Foreign Income	77.68	23.30	*	88	0	0.7503	77.68	11.65
20/04/2023	Foreign Income	14.86	4.47	*	88	0	0.1435	14.86	2.23
		204.04	61.24					204.04	30.61
<b>VTS: Vanguard Us Total Market Shares Indx Etf (ASX:VTS)</b>									
22/07/2022	Foreign Income	52.72	15.82	*	48	0	0.9335	52.72	7.91
24/10/2022	Foreign Income	60.38	18.11	*	48	0	1.0692	60.38	9.06
25/01/2023	Foreign Income	64.08	19.23	*	48	0	1.1347	64.08	9.61
26/04/2023	Foreign Income	55.82	16.74	*	48	0	0.9886	55.82	8.37
		233.00	69.90					233.00	34.95
<b>Total</b>		<b>1,830.33</b>	<b>131.14</b>					<b>1,830.33</b>	<b>65.56</b>

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

## Todds Family Superannuation Fund

### Tax Accounting Reconciliation

For the period 1 July 2022 to 30 June 2023

Operating Statement Profit vs. Provision for Income Tax	2023																		
	\$																		
<b>Benefits Accrued as a Result of Operations before Income Tax</b>	<b>110,026.53</b>																		
<b><u>ADD:</u></b>																			
Decrease in Market Value	8,655.24																		
Non-Taxable Income	3,161.56																		
Taxable Capital Gains	13,866.00																		
<b><u>LESS:</u></b>																			
Realised Capital Gains	22,907.37																		
Distributed Capital Gains	4,334.36																		
Rounding	2.60																		
<b>Taxable Income or Loss</b>	<b>108,465.00</b>																		
	<table style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width: 60%;"></th> <th style="text-align: right; border-bottom: 1px solid black;">Income Amount</th> <th style="text-align: right; border-bottom: 1px solid black;">Tax Amount</th> </tr> </thead> <tbody> <tr> <td>Gross Tax @ 15% for Concessional Income</td> <td style="text-align: right;">108,465.00</td> <td style="text-align: right;">16,269.75</td> </tr> <tr> <td>Gross Tax @ 45% for Net Non-Arm's Length Income</td> <td style="text-align: right;">0.00</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>No-TFN Quoted Contributions @ 32%</td> <td style="text-align: right;">0.00</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>Change in Carried Forward Losses</td> <td style="text-align: right;">0.00</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td><b>Provision for Income Tax</b></td> <td style="text-align: right; border-top: 1px solid black; border-bottom: 3px double black;"><b>16,269.75</b></td> <td style="text-align: right; border-top: 1px solid black; border-bottom: 3px double black;"><b>16,269.75</b></td> </tr> </tbody> </table>		Income Amount	Tax Amount	Gross Tax @ 15% for Concessional Income	108,465.00	16,269.75	Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00	No-TFN Quoted Contributions @ 32%	0.00	0.00	Change in Carried Forward Losses	0.00	0.00	<b>Provision for Income Tax</b>	<b>16,269.75</b>	<b>16,269.75</b>
	Income Amount	Tax Amount																	
Gross Tax @ 15% for Concessional Income	108,465.00	16,269.75																	
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00																	
No-TFN Quoted Contributions @ 32%	0.00	0.00																	
Change in Carried Forward Losses	0.00	0.00																	
<b>Provision for Income Tax</b>	<b>16,269.75</b>	<b>16,269.75</b>																	

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

Provision for Income Tax	16,269.75
Income Tax Expense	16,269.75

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

Provision for Income Tax	16,269.75
<b><u>LESS:</u></b>	
Franking Credits	1,835.23
Foreign Tax Credits	222.59
<b>Income Tax Payable (Receivable)</b>	<b>14,211.93</b>

### Exempt Current Pension Income Settings

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

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

Description	Investment Reference	Date	Tax Return Ref.	Amount
				<b>Section B</b>
<b>Income</b>				
<b>Net Capital Gain</b>				
Gross Capital Gain - Shares & Units - Listed Shares	As Per Investment Disposals CGT Report	30 Jun 2023	A	12,145.00
Gross Capital Gain - Shares & Units - Listed Trusts	As Per Investment Disposals CGT Report	30 Jun 2023	A	22,185.00
Gross Capital Gain - Distributed Capital Gains from Trusts	As Per Investment Disposals CGT Report	30 Jun 2023	A	4,334.00
Deferred Capital Gain Realised		30 Jun 2023	A	0.00
Less Capital Losses Applied		30 Jun 2023	A	(17,865.00)
Less Discount		30 Jun 2023	A	(6,933.00)
<b>Total Net Capital Gain</b>			<b>A</b>	<b>13,866.00</b>
<b>Total Gross Rent and Other Leasing &amp; Hiring Income</b>			<b>B</b>	<b>0.00</b>
<b>Gross Interest</b>				
MACQUARIE CMA INTEREST PAID	604: Macquarie Bank Limited	29 Jul 2022	C	16.57
MACQUARIE CMA INTEREST PAID	604: Macquarie Bank Limited	31 Aug 2022	C	35.92
MACQUARIE CMA INTEREST PAID	604: Macquarie Bank Limited	30 Sep 2022	C	47.41
MACQUARIE CMA INTEREST PAID	604: Macquarie Bank Limited	31 Oct 2022	C	64.99
MACQUARIE CMA INTEREST PAID	604: Macquarie Bank Limited	30 Nov 2022	C	72.47
MACQUARIE CMA INTEREST PAID	604: Macquarie Bank Limited	30 Dec 2022	C	82.34
MACQUARIE CMA INTEREST PAID	604: Macquarie Bank Limited	31 Jan 2023	C	91.62
MACQUARIE CMA INTEREST PAID	604: Macquarie Bank Limited	28 Feb 2023	C	81.35
MACQUARIE CMA INTEREST PAID	604: Macquarie Bank Limited	31 Mar 2023	C	92.85
MACQUARIE CMA INTEREST PAID	604: Macquarie Bank Limited	28 Apr 2023	C	87.72
MACQUARIE CMA INTEREST PAID	604: Macquarie Bank Limited	31 May 2023	C	171.62
MACQUARIE CMA INTEREST PAID	604: Macquarie Bank Limited	30 Jun 2023	C	365.88
MACQUARIE BANK 182-222 261520266	605: Macquarie Bank Term Deposit	18 Nov 2022	C	71.50
Less Rounding			C	(0.24)
<b>Total Gross Interest</b>			<b>C</b>	<b>1,282.00</b>
<b>Total Forestry Managed Investment Scheme Income</b>			<b>X</b>	<b>0.00</b>
<b>Net Foreign Income</b>				
Distribution - Tax Statement	IEM: Ishares Msci Emerging Markets	21 Dec 2022	D	88.68
Distribution - Tax Statement	IOO: Ishares S&p Global 100	21 Dec 2022	D	84.56
Distribution - Tax Statement	MGOC: Magellan Global Fund (Open Class) (Managed Fund)	03 Jan 2023	D	69.03
Distribution - Tax Statement	MGOC: Magellan Global Fund (Open Class) (Managed Fund)	30 Jun 2023	D	69.16
VEU USD 0.578, 15% WHT	VEU: Vanguard All-World Ex-Us Shares Indx Etf	20 Jul 2022	D	74.99
VEU USD 0.2613, 15% WHT	VEU: Vanguard All-World Ex-Us Shares Indx Etf	18 Oct 2022	D	36.51
VEU USD 0.6186, 15% WHT	VEU: Vanguard All-World Ex-Us Shares Indx Etf	20 Jan 2023	D	77.68
VEU USD 0.115, 15% WHT	VEU: Vanguard All-World Ex-Us Shares Indx Etf	20 Apr 2023	D	14.86
VTS USD 0.7491, 15% WHT	VTS: Vanguard Us Total Market Shares Indx Etf	22 Jul 2022	D	52.72
VTS USD 0.7955, 15% WHT	VTS: Vanguard Us Total Market Shares Indx Etf	24 Oct 2022	D	60.38
VTS USD 0.9305, 15% WHT	VTS: Vanguard Us Total Market Shares Indx Etf	25 Jan 2023	D	64.08
VTS USD 0.7862, 15% WHT	VTS: Vanguard Us Total Market Shares Indx Etf	26 Apr 2023	D	55.82

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

Description	Investment Reference	Date	Tax Return Ref.	Amount
<i>Less Rounding</i>			D	(0.47)
<b>Total Net Foreign Income</b>			<b>D</b>	<b>748.00</b>
<b>Total Australian Franking Credits from a New Zealand Company</b>			<b>E</b>	<b>0.00</b>
<b>Total Transfers from Foreign Funds</b>			<b>F</b>	<b>0.00</b>
<b>Total Gross Payments where ABN not quoted</b>			<b>H</b>	<b>0.00</b>
<b>Total Gross Distribution from Partnerships</b>			<b>I</b>	<b>0.00</b>
<b>Unfranked Dividend Amount</b>				
AMP AUD 0.005 FRANKED, 30% CTR, 0.02 CFI, DRP NIL DISC	AMP: Amp Limited	03 Apr 2023	J	22.54
ORG AUD 0.12375 FRANKED, 30% CTR, NIL CFI, DRP SUSP	ORG: Origin Energy Limited	30 Sep 2022	J	14.68
QBE AUD 0.009 FRANKED, 30% CTR, 0.081 CFI, DRP NIL DISC, BSP	QBE: Qbe Insurance Group Limited	23 Sep 2022	J	27.38
QBE AUD 0.03 FRANKED, 30% CTR, 0.27 CFI, DRP NIL DISC, BSP	QBE: Qbe Insurance Group Limited	14 Apr 2023	J	91.26
WOR AUD UNFRANKED, 0.25 CFI	WOR: Worleyparsons Limited	28 Sep 2022	J	57.50
WOR AUD UNFRANKED, 0.25 CFI	WOR: Worleyparsons Limited	29 Mar 2023	J	57.50
<i>Less Rounding</i>			J	(0.86)
<b>Total Unfranked Dividend Amount</b>			<b>J</b>	<b>270.00</b>
<b>Franked Dividend Amount</b>				
AMP AUD 0.005 FRANKED, 30% CTR, 0.02 CFI, DRP NIL DISC	AMP: Amp Limited	03 Apr 2023	K	5.64
BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC	BHP: BHP Group Limited	22 Sep 2022	K	870.18
BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC	BHP: BHP Group Limited	30 Mar 2023	K	465.00
CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank of Australia.	29 Sep 2022	K	142.80
CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank of Australia.	30 Mar 2023	K	142.80
EDV AUD 0.077 FRANKED, 30% CTR	EDV: Endeavour Group Limited	16 Sep 2022	K	11.55
EDV AUD 0.143 FRANKED, 30% CTR	EDV: Endeavour Group Limited	20 Mar 2023	K	21.45
NAB AUD 0.73 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	05 Jul 2022	K	231.41
NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	14 Dec 2022	K	247.26
ORG AUD 0.12375 FRANKED, 30% CTR, NIL CFI, DRP SUSP	ORG: Origin Energy Limited	30 Sep 2022	K	44.06
ORG AUD 0.165 FRANKED, 30% CTR, DRP SUSP	ORG: Origin Energy Limited	24 Mar 2023	K	58.74
QBE AUD 0.009 FRANKED, 30% CTR, 0.081 CFI, DRP NIL DISC, BSP	QBE: Qbe Insurance Group Limited	23 Sep 2022	K	3.04
QBE AUD 0.03 FRANKED, 30% CTR, 0.27 CFI, DRP NIL DISC, BSP	QBE: Qbe Insurance Group Limited	14 Apr 2023	K	10.14
RHCPA AUD 2.0553 FRANKED, 30% CTR	RHCPA: Ramsay Health Care Limited (RHCPA)	20 Oct 2022	K	172.65
RHCPA AUD 2.9337 FRANKED, 30% CTR	RHCPA: Ramsay Health Care Limited (RHCPA)	20 Apr 2023	K	246.43
RIO AUD 3.837 FRANKED, 30% CTR, DRP NIL DISC	RIO: Rio Tinto Limited	22 Sep 2022	K	306.96
RIO AUD 3.2649 FRANKED, 30% CTR, DRP NIL DISC	RIO: Rio Tinto Limited	20 Apr 2023	K	261.19
TLS AUD 0.01 SPEC, 0.085 FRANKED, 30% CTR, DRP NIL DISC	TLS: Telstra Corporation Limited.	21 Sep 2022	K	85.85
TLS AUD 0.085 FRANKED, 30% CTR, DRP NIL DISC	TLS: Telstra Corporation Limited.	31 Mar 2023	K	85.85
WDS USD 1.09, 1.09 FRANKED, 30% CTR, DRP NIL DISC	WDS: Woodside Energy Group Ltd	06 Oct 2022	K	307.11
WDS USD 1.44, 1.44 FRANKED, 30% CTR, DRP SUSP	WDS: Woodside Energy Group Ltd	05 Apr 2023	K	413.64
WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Limited	27 Sep 2022	K	79.50



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

Description	Investment Reference	Date	Tax Return Ref.	Amount
WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Limited	13 Apr 2023	K	69.00
<i>Less Rounding</i>			K	(0.25)
<b>Total Franked Dividend Amount</b>			<b>K</b>	<b>4,282.00</b>
<b>Dividend Franking Credit</b>				
AMP AUD 0.005 FRANKED, 30% CTR, 0.02 CFI, DRP NIL DISC	AMP: Amp Limited	03 Apr 2023	L	2.42
BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC	BHP: BHP Group Limited	22 Sep 2022	L	372.93
BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC	BHP: BHP Group Limited	30 Mar 2023	L	199.29
CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank of Australia.	29 Sep 2022	L	61.20
CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank of Australia.	30 Mar 2023	L	61.20
EDV AUD 0.077 FRANKED, 30% CTR	EDV: Endeavour Group Limited	16 Sep 2022	L	4.95
EDV AUD 0.143 FRANKED, 30% CTR	EDV: Endeavour Group Limited	20 Mar 2023	L	9.19
NAB AUD 0.73 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	05 Jul 2022	L	99.18
NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	14 Dec 2022	L	105.97
ORG AUD 0.12375 FRANKED, 30% CTR, NIL CFI, DRP SUSP	ORG: Origin Energy Limited	30 Sep 2022	L	18.88
ORG AUD 0.165 FRANKED, 30% CTR, DRP SUSP	ORG: Origin Energy Limited	24 Mar 2023	L	25.17
QBE AUD 0.009 FRANKED, 30% CTR, 0.081 CFI, DRP NIL DISC, BSP	QBE: Qbe Insurance Group Limited	23 Sep 2022	L	1.30
QBE AUD 0.03 FRANKED, 30% CTR, 0.27 CFI, DRP NIL DISC, BSP	QBE: Qbe Insurance Group Limited	14 Apr 2023	L	4.35
RHCPA AUD 2.0553 FRANKED, 30% CTR	RHCPA: Ramsay Health Care Limited (RHCPA)	20 Oct 2022	L	73.99
RHCPA AUD 2.9337 FRANKED, 30% CTR	RHCPA: Ramsay Health Care Limited (RHCPA)	20 Apr 2023	L	105.61
RIO AUD 3.837 FRANKED, 30% CTR, DRP NIL DISC	RIO: Rio Tinto Limited	22 Sep 2022	L	131.55
RIO AUD 3.2649 FRANKED, 30% CTR, DRP NIL DISC	RIO: Rio Tinto Limited	20 Apr 2023	L	111.94
TLS AUD 0.01 SPEC, 0.085 FRANKED, 30% CTR, DRP NIL DISC	TLS: Telstra Corporation Limited.	21 Sep 2022	L	36.79
TLS AUD 0.085 FRANKED, 30% CTR, DRP NIL DISC	TLS: Telstra Corporation Limited.	31 Mar 2023	L	36.79
WDS USD 1.09, 1.09 FRANKED, 30% CTR, DRP NIL DISC	WDS: Woodside Energy Group Ltd	06 Oct 2022	L	131.62
WDS USD 1.44, 1.44 FRANKED, 30% CTR, DRP SUSP	WDS: Woodside Energy Group Ltd	05 Apr 2023	L	177.27
WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Limited	27 Sep 2022	L	34.07
WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Limited	13 Apr 2023	L	29.57
<i>Less Rounding</i>			L	(0.23)
<b>Total Dividend Franking Credit</b>			<b>L</b>	<b>1,835.00</b>
<b>Gross Trust Distributions</b>				
Distribution - Tax Statement	IEM: Ishares Msci Emerging Markets	21 Dec 2022	M	(75.27)
IEM AUD DRP	IEM: Ishares Msci Emerging Markets	21 Dec 2022	M	75.27
Distribution - Tax Statement	IOO: Ishares S&p Global 100	21 Dec 2022	M	(71.84)
IOO AUD DRP	IOO: Ishares S&p Global 100	21 Dec 2022	M	71.84
Distribution - Tax Statement	MGOC: Magellan Global Fund (Open Class) (Managed Fund)	03 Jan 2023	M	(622.23)
MGOC AUD DRP	MGOC: Magellan Global Fund (Open Class) (Managed Fund)	03 Jan 2023	M	622.48
Distribution - Tax Statement	MGOC: Magellan Global Fund (Open Class) (Managed Fund)	30 Jun 2023	M	(623.44)
MGOC AUD DRP	MGOC: Magellan Global Fund (Open Class) (Managed Fund)	30 Jun 2023	M	623.70
<i>Less Rounding</i>			M	(0.51)

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

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
<b>Total Gross Trust Distributions</b>			<b>M</b>	<b>0.00</b>
<b>Assessable Employer Contributions</b>				
Employer Contribution: GTS Group Australia Pty Ltd	TODDA0: Andrew Todd	05 Jul 2022	R1	492.31
Employer Contribution: GTS Group Australia Pty Ltd	TODDA0: Andrew Todd	18 Jul 2022	R1	516.92
Employer Contribution: GTS Group Australia Pty Ltd	TODDA0: Andrew Todd	02 Aug 2022	R1	581.54
Employer Contribution: GTS Group Australia Pty Ltd	TODDA0: Andrew Todd	15 Aug 2022	R1	581.54
Employer Contribution: GTS Group Australia Pty Ltd	TODDA0: Andrew Todd	29 Aug 2022	R1	581.54
Employer Contribution: GTS Group Australia Pty Ltd	TODDA0: Andrew Todd	12 Sep 2022	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	TODDA0: Andrew Todd	29 Sep 2022	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	TODDA0: Andrew Todd	11 Oct 2022	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	TODDA0: Andrew Todd	24 Oct 2022	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	TODDA0: Andrew Todd	07 Nov 2022	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	TODDA0: Andrew Todd	21 Nov 2022	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	TODDA0: Andrew Todd	05 Dec 2022	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	TODDA0: Andrew Todd	19 Dec 2022	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	TODDA0: Andrew Todd	20 Jan 2023	R1	1,332.70
Employer Contribution: GTS Group Australia Pty Ltd	TODDA0: Andrew Todd	01 Feb 2023	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	TODDA0: Andrew Todd	14 Feb 2023	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	TODDA0: Andrew Todd	27 Feb 2023	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	TODDA0: Andrew Todd	15 Mar 2023	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	TODDA0: Andrew Todd	05 Apr 2023	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	TODDA0: Andrew Todd	24 Apr 2023	R1	1,332.70
Employer Contribution: GTS Group Australia Pty Ltd	TODDA0: Andrew Todd	09 May 2023	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	TODDA0: Andrew Todd	23 May 2023	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	TODDA0: Andrew Todd	05 Jun 2023	R1	666.35
Employer Contribution: GTS Group Australia Pty Ltd	TODDA0: Andrew Todd	20 Jun 2023	R1	666.35
ClickSuper p_vu_cc_9906550350	TODDT0: Tracey Todd	08 Aug 2022	R1	715.74
ClickSuper p_vu_cc_9906576735	TODDT0: Tracey Todd	07 Sep 2022	R1	842.59
ClickSuper p_vu_cc_9906601965	TODDT0: Tracey Todd	07 Oct 2022	R1	974.79
ClickSuper p_vu_cc_9906631935	TODDT0: Tracey Todd	08 Nov 2022	R1	892.61
ClickSuper p_vu_cc_9906663657	TODDT0: Tracey Todd	09 Dec 2022	R1	905.75
ClickSuper p_vu_cc_9906701321	TODDT0: Tracey Todd	16 Jan 2023	R1	729.50
ClickSuper p_vu_cc_9906726987	TODDT0: Tracey Todd	08 Feb 2023	R1	787.46
ClickSuper p_vu_cc_9906758361	TODDT0: Tracey Todd	09 Mar 2023	R1	630.86
ClickSuper p_vu_cc_9906791129	TODDT0: Tracey Todd	13 Apr 2023	R1	1,014.73
ClickSuper p_vu_cc_9906826562	TODDT0: Tracey Todd	10 May 2023	R1	644.02
ClickSuper p_vu_cc_9906861695	TODDT0: Tracey Todd	13 Jun 2023	R1	745.88
ClickSuper p_vu_cc_9906875773	TODDT0: Tracey Todd	22 Jun 2023	R1	687.03
<i>Less Rounding</i>			R1	(0.16)
<b>Total Assessable Employer Contributions</b>			<b>R1</b>	<b>26,318.00</b>
<b>Assessable Personal Contributions</b>				
ANDREW TODD Super Contributions	TODDA0: Andrew Todd	30 Jun 2023	R2	50,000.00
ANDREW TODD Super Contributions	TODDT0: Tracey Todd	30 Jun 2023	R2	50,000.00
<b>Total Assessable Personal Contributions</b>			<b>R2</b>	<b>100,000.00</b>
<b>Total No-TFN quoted contributions</b>			<b>R3</b>	<b>0.00</b>
<b>Total Transfer of Liability to life insurance company or PST</b>			<b>R6</b>	<b>0.00</b>

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

Description	Investment Reference	Date	Tax Return Ref.	Amount
<b>Total Assessable Contributions</b>			<b>R</b>	126,318.00
<b>Total Other Income</b>			<b>S</b>	0.00
<b>Total Assessable Income Due to Changed Tax Status of Fund</b>			<b>T</b>	0.00
<b>Total Net Non-arm's Length Income</b>			<b>U</b>	0.00
<b>Total Exempt Current Pension Income</b>			<b>Y</b>	0.00
<b>Total Assessable Income</b>				<b>148,601.00</b>

**Deductions**

**Section C**

<b>Total Interest Expenses within Australia</b>	<b>A</b>	0.00
<b>Total Interest Expenses Overseas</b>	<b>B</b>	0.00
<b>Total Capital Works Deductions</b>	<b>D</b>	0.00
<b>Total Deduction for Decline in Value of Depreciating Assets</b>	<b>E</b>	0.00

**Death or Disability Premiums**

BT Life Insuranc YL871990 182-512	TODDA0: Andrew Todd	11 Jul 2022	F	2,153.16
BT Life Insuranc YL871990 182-512	TODDA0: Andrew Todd	11 Aug 2022	F	2,153.16
BT Life Insuranc YL871990 182-512	TODDA0: Andrew Todd	12 Sep 2022	F	2,153.16
BT Life Insuranc YL871990 182-512	TODDA0: Andrew Todd	11 Oct 2022	F	2,153.16
BT Life Insuranc YL871990 182-512	TODDA0: Andrew Todd	11 Nov 2022	F	2,857.87
BT Life Insuranc YL871990 182-512	TODDA0: Andrew Todd	12 Dec 2022	F	2,857.87
BT Life Insuranc YL871990 182-512	TODDA0: Andrew Todd	11 Jan 2023	F	2,857.87
BT Life Insuranc YL871990 182-512	TODDA0: Andrew Todd	13 Feb 2023	F	2,857.87
BT Life Insuranc YL871990 182-512	TODDA0: Andrew Todd	13 Mar 2023	F	2,857.87
BT Life Insuranc YL871990 182-512	TODDA0: Andrew Todd	11 May 2023	F	2,857.87
BT Life Insuranc YL871990 182-512	TODDA0: Andrew Todd	13 Jun 2023	F	2,857.87
BT Life Insuranc YL871951 182-512	TODDT0: Tracey Todd	08 Jul 2022	F	484.89
BT Life Insuranc YL871951 182-512	TODDT0: Tracey Todd	08 Aug 2022	F	584.33
BT Life Insuranc YL871951 182-512	TODDT0: Tracey Todd	08 Sep 2022	F	584.33
BT Life Insuranc YL871951 182-512	TODDT0: Tracey Todd	10 Oct 2022	F	584.33
BT Life Insuranc YL871951 182-512	TODDT0: Tracey Todd	08 Nov 2022	F	584.33
BT Life Insuranc YL871951 182-512	TODDT0: Tracey Todd	08 Dec 2022	F	584.33
BT Life Insuranc YL871951 182-512	TODDT0: Tracey Todd	09 Jan 2023	F	584.33
BT Life Insuranc YL871951 182-512	TODDT0: Tracey Todd	08 Feb 2023	F	584.33
BT Life Insuranc YL871951 182-512	TODDT0: Tracey Todd	08 Mar 2023	F	584.33
BT Life Insuranc YL871951 182-512	TODDT0: Tracey Todd	11 Apr 2023	F	3,442.20
BT Life Insuranc YL871951 182-512	TODDT0: Tracey Todd	08 May 2023	F	584.33
BT Life Insuranc YL871951 182-512	TODDT0: Tracey Todd	08 Jun 2023	F	584.33
<i>Less Rounding</i>			F	(0.12)

<b>Total Death or Disability Premiums</b>	<b>F</b>	<b>38,388.00</b>
<b>Total Death Benefit Increase</b>	<b>G</b>	<b>0.00</b>
<b>Approved Auditor Fee</b>		
TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY	17 May 2023	H 330.00
<b>Total Approved Auditor Fee</b>	<b>H</b>	<b>330.00</b>
<b>Total Investment Expenses</b>	<b>I</b>	<b>0.00</b>

**Management and Administration Expenses**

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

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
BPAY TO ASIC		16 Sep 2022	J	59.00
TRANSACT FUNDS TFR TO SMSF AUSTRALIA PTY		17 May 2023	J	1,100.00
<b>Total Management and Administration Expenses</b>			<b>J</b>	<b>1,159.00</b>
<b>Total Forestry Managed Investment Scheme Deduction</b>			<b>U</b>	<b>0.00</b>
<b>Other Deductions</b>				
ATO ATO009000017855152		31 May 2023	L	259.00
<b>Total Other Deductions</b>			<b>L</b>	<b>259.00</b>
<b>Tax Losses Deducted</b>				
Tax Losses Brought Forward		30 Jun 2023	M	0.00
Less Net Exempt Income		30 Jun 2023	M	0.00
<b>Total Tax Losses Deducted</b>			<b>M</b>	<b>0.00</b>
<b>Total Deductions</b>				<b>40,136.00</b>
<b>Taxable Income or Loss</b>			<b>(V - N) O</b>	<b>108,465.00</b>

**Income Tax Calculation Statement**

**Section D**

**Gross Tax**

Gross Tax @ 15% for Concessional Income		30 Jun 2023	T1	16,269.75
Gross Tax @ 45% for Net Non-Arm's Length Income		30 Jun 2023	T1	0.00
No-TFN Quoted Contributions @ 32%		30 Jun 2023	J	0.00
<b>Total Gross Tax</b>				<b>16,269.75</b>

**Credit: Foreign Tax Income Offset**

Distribution - Tax Statement	IEM: Ishares Msci Emerging Markets	21 Dec 2022	C1	13.41
Distribution - Tax Statement	IOO: Ishares S&p Global 100	21 Dec 2022	C1	12.72
Distribution - Tax Statement	MGOC: Magellan Global Fund (Open Class) (Managed Fund)	03 Jan 2023	C1	32.63
Distribution - Tax Statement	MGOC: Magellan Global Fund (Open Class) (Managed Fund)	30 Jun 2023	C1	32.69
VEU USD 0.578, 15% WHT	VEU: Vanguard All-World Ex-Us Shares Indx Etf	20 Jul 2022	C1	22.50
VEU USD 0.2613, 15% WHT	VEU: Vanguard All-World Ex-Us Shares Indx Etf	18 Oct 2022	C1	10.97
VEU USD 0.6186, 15% WHT	VEU: Vanguard All-World Ex-Us Shares Indx Etf	20 Jan 2023	C1	23.30
VEU USD 0.115, 15% WHT	VEU: Vanguard All-World Ex-Us Shares Indx Etf	20 Apr 2023	C1	4.47
VTS USD 0.7491, 15% WHT	VTS: Vanguard Us Total Market Shares Indx Etf	22 Jul 2022	C1	15.82
VTS USD 0.7955, 15% WHT	VTS: Vanguard Us Total Market Shares Indx Etf	24 Oct 2022	C1	18.11
VTS USD 0.9305, 15% WHT	VTS: Vanguard Us Total Market Shares Indx Etf	25 Jan 2023	C1	19.23
VTS USD 0.7862, 15% WHT	VTS: Vanguard Us Total Market Shares Indx Etf	26 Apr 2023	C1	16.74

**Total Credit: Foreign Tax Income Offset**

**C1** **222.59**

**Total Credit: Rebates and Tax Offset**

**C2** **0.00**

**Rebates and Offsets**

**C** **222.59**

**SUBTOTAL**

**16,047.16**

**Credit: Refundable Franking Credits**

AMP AUD 0.005 FRANKED, 30% CTR, 0.02 CFI, DRP NIL DISC	AMP: Amp Limited	03 Apr 2023	E1	2.42
--	------------------	-------------	----	------

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

Description	Investment Reference	Date	Tax Return Ref.	Amount
BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC	BHP: BHP Group Limited	22 Sep 2022	E1	372.93
BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC	BHP: BHP Group Limited	30 Mar 2023	E1	199.29
CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank of Australia.	29 Sep 2022	E1	61.20
CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank of Australia.	30 Mar 2023	E1	61.20
EDV AUD 0.077 FRANKED, 30% CTR	EDV: Endeavour Group Limited	16 Sep 2022	E1	4.95
EDV AUD 0.143 FRANKED, 30% CTR	EDV: Endeavour Group Limited	20 Mar 2023	E1	9.19
NAB AUD 0.73 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	05 Jul 2022	E1	99.18
NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	14 Dec 2022	E1	105.97
ORG AUD 0.12375 FRANKED, 30% CTR, NIL CFI, DRP SUSP	ORG: Origin Energy Limited	30 Sep 2022	E1	18.88
ORG AUD 0.165 FRANKED, 30% CTR, DRP SUSP	ORG: Origin Energy Limited	24 Mar 2023	E1	25.17
QBE AUD 0.009 FRANKED, 30% CTR, 0.081 CFI, DRP NIL DISC, BSP	QBE: Qbe Insurance Group Limited	23 Sep 2022	E1	1.30
QBE AUD 0.03 FRANKED, 30% CTR, 0.27 CFI, DRP NIL DISC, BSP	QBE: Qbe Insurance Group Limited	14 Apr 2023	E1	4.35
RHCPA AUD 2.0553 FRANKED, 30% CTR	RHCPA: Ramsay Health Care Limited (RHCPA)	20 Oct 2022	E1	73.99
RHCPA AUD 2.9337 FRANKED, 30% CTR	RHCPA: Ramsay Health Care Limited (RHCPA)	20 Apr 2023	E1	105.61
RIO AUD 3.837 FRANKED, 30% CTR, DRP NIL DISC	RIO: Rio Tinto Limited	22 Sep 2022	E1	131.55
RIO AUD 3.2649 FRANKED, 30% CTR, DRP NIL DISC	RIO: Rio Tinto Limited	20 Apr 2023	E1	111.94
TLS AUD 0.01 SPEC, 0.085 FRANKED, 30% CTR, DRP NIL DISC	TLS: Telstra Corporation Limited.	21 Sep 2022	E1	36.79
TLS AUD 0.085 FRANKED, 30% CTR, DRP NIL DISC	TLS: Telstra Corporation Limited.	31 Mar 2023	E1	36.79
WDS USD 1.09, 1.09 FRANKED, 30% CTR, DRP NIL DISC	WDS: Woodside Energy Group Ltd	06 Oct 2022	E1	131.62
WDS USD 1.44, 1.44 FRANKED, 30% CTR, DRP SUSP	WDS: Woodside Energy Group Ltd	05 Apr 2023	E1	177.27
WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Limited	27 Sep 2022	E1	34.07
WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Limited	13 Apr 2023	E1	29.57
<b>Total Credit: Refundable Franking Credits</b>			<b>E1</b>	<b>1,835.23</b>
<b>Total Credit: No-TFN Tax Offset</b>			<b>E2</b>	<b>0.00</b>
<b>Total Credit: Refundable National Rental Affordability Scheme Tax Offset</b>			<b>E3</b>	<b>0.00</b>
<b>Total Credit: Interest on Early Payments</b>			<b>H1</b>	<b>0.00</b>
<b>Total Credit: Foreign Resident Withholding</b>			<b>H2</b>	<b>0.00</b>
<b>Total Credit: ABN/TFN Not Quoted (Non-Individual)</b>			<b>H3</b>	<b>0.00</b>
<b>Total Credit: Interest on No-TFN Tax Offset</b>			<b>H6</b>	<b>0.00</b>
<b>Total Eligible Credits</b>				<b>0.00</b>
<b>Net Tax Payable</b>				<b>14,211.93</b>
<b>Total PAYG Instalments Raised</b>			<b>K</b>	<b>0.00</b>
<b>Total Supervisory Levy</b>			<b>L</b>	<b>259.00</b>
<b>Total Supervisory Levy Adjustment for Wound Up Funds</b>			<b>M</b>	<b>0.00</b>
<b>Total Supervisory Levy Adjustment for New Funds</b>			<b>N</b>	<b>0.00</b>

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

Description	Investment Reference	Date	Tax Return Ref.	Amount
<b>Total Amount Due / (Refundable)</b>			■	<b>14,470.93</b>



## Todds Family Superannuation Fund

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

Member's Detail	Opening Balance	Increases				Decreases					Closing Balance
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid	
<b>Mr Andrew Todd</b>											
205 Beaumont Road Balhannah SA 5242											
Accumulation <b>Accumulation</b>	30,296.88	66,747.20	0.00	2,638.01	0.00	(6,087.13)	0.00	(28,617.73)	0.00	0.00	64,977.23
	30,296.88	66,747.20	0.00	2,638.01	0.00	(6,087.13)	0.00	(28,617.73)	0.00	0.00	64,977.23
<b>Mrs Tracey Todd</b>											
205 Beaumont Road Balhannah SA 5242											
Accumulation <b>Accumulation</b>	178,034.90	59,570.96	0.00	19,458.48	0.00	(10,182.62)	0.00	(9,770.39)	0.00	0.00	237,111.33
	178,034.90	59,570.96	0.00	19,458.48	0.00	(10,182.62)	0.00	(9,770.39)	0.00	0.00	237,111.33
	208,331.78	126,318.16	0.00	22,096.49	0.00	(16,269.75)	0.00	(38,388.12)	0.00	0.00	302,088.56

## Todds Family Superannuation Fund Investment Summary as at 30 June 2023

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Bank</u></b>								
Macquarie Bank Limited				270,210.05	270,210.05			85.60%
				<b>270,210.05</b>	<b>270,210.05</b>			<b>85.60%</b>
<b><u>Listed Securities Market</u></b>								
Magellan Global Fund (Open Class) (Managed Fund) (ASX:MGOC)	12,205.54130	1.6386	2.6600	20,000.00	32,466.74	12,466.74	62.33%	10.28%
				<b>20,000.00</b>	<b>32,466.74</b>	<b>12,466.74</b>	<b>62.33%</b>	<b>10.28%</b>
<b><u>Term Deposits</u></b>								
Macquarie Bank Term Deposit				13,000.00	13,000.00	0.00	0.00%	4.12%
				<b>13,000.00</b>	<b>13,000.00</b>	<b>0.00</b>	<b>0.00%</b>	<b>4.12%</b>
				<b>303,210.05</b>	<b>315,676.79</b>	<b>12,466.74</b>	<b>4.11%</b>	<b>100.00%</b>

The accounting cost is the original cost base adjusted by any subsequent capital call/improvement or capital return transactions. In many cases, it is not the same as the adjusted or reduced cost base, or the reset cost base resulting from the CGT relief. To view the tax cost base and unrealised gain/(loss) for tax purposes refer to the Unrealised Capital Gains Report or change the report parameter to tax cost base.



**Todds Family Superannuation Fund  
Investment Income Summary  
For the period 1 July 2022 to 30 June 2023**

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *	
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST						
<b><u>Bank</u></b>														
Macquarie Bank Limited														
1,210.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,210.74	0.00	0.00	0.00	0.00
<b>1,210.74</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,210.74</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b><u>Listed Securities Market</u></b>														
Amp Limited (ASX:AMP)														
28.18	2.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30.60	0.00	0.00	0.00	0.00
BHP Group Limited (ASX:BHP)														
1,335.18	572.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,907.40	0.00	0.00	0.00	0.00
Commonwealth Bank of Australia. (ASX:CBA)														
285.60	122.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	408.00	0.00	0.00	0.00	0.00
Endeavour Group Limited (ASX:EDV)														
33.00	14.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47.14	0.00	0.00	0.00	0.00
Ishares Msci Emerging Markets (ASX:IEM)														
75.27	0.00	13.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88.68	0.00	0.00	0.00	0.00
Ishares S&p Global 100 (ASX:IOO)														
71.84	0.00	12.72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84.56	0.00	0.00	0.00	0.00
Magellan Global Fund (Open Class) (Managed Fund) (ASX:MGOC)														
1,246.18	0.00	65.32	0.00	0.00	(3,161.56)	0.00	4,334.36	0.00	0.00	138.70	0.00	2,167.18	0.00	2,167.18
National Australia Bank Limited (ASX:NAB)														
478.67	205.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	683.82	0.00	0.00	0.00	0.00
Origin Energy Limited (ASX:ORG)														
117.48	44.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	161.53	0.00	0.00	0.00	0.00
Qbe Insurance Group Limited (ASX:QBE)														

**Todds Family Superannuation Fund**  
**Investment Income Summary**  
**For the period 1 July 2022 to 30 June 2023**

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST					
131.82	5.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137.47	0.00	0.00	0.00	0.00
Ramsay Health Care Limited (RHCPA) (ASX:RHCPA)													
419.08	179.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	598.68	0.00	0.00	0.00	0.00
Rio Tinto Limited (ASX:RIO)													
568.15	243.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	811.64	0.00	0.00	0.00	0.00
Telstra Corporation Limited. (ASX:TLS)													
171.70	73.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	245.28	0.00	0.00	0.00	0.00
Vanguard All-World Ex-Us Shares Indx Etf (ASX:VEU)													
142.80	0.00	61.24	0.00	0.00	0.00	0.00	0.00	0.00	204.04	0.00	0.00	0.00	0.00
Vanguard Us Total Market Shares Indx Etf (ASX:VTS)													
163.10	0.00	69.90	0.00	0.00	0.00	0.00	0.00	0.00	233.00	0.00	0.00	0.00	0.00
Woodside Energy Group Ltd (ASX:WDS)													
720.75	308.89	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,029.64	0.00	0.00	0.00	0.00
Woolworths Limited (ASX:WOW)													
148.50	63.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	212.14	0.00	0.00	0.00	0.00
Worleyparsons Limited (ASX:WOR)													
115.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	115.00	0.00	0.00	0.00	0.00
<b>6,252.30</b>	<b>1,835.23</b>	<b>222.59</b>	<b>0.00</b>	<b>0.00</b>	<b>(3,161.56)</b>	<b>0.00</b>	<b>4,334.36</b>	<b>0.00</b>	<b>7,137.32</b>	<b>0.00</b>	<b>2,167.18</b>	<b>0.00</b>	<b>2,167.18</b>
<b><u>Term Deposits</u></b>													
Macquarie Bank Term Deposit													
71.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	71.50	0.00	0.00	0.00	0.00
<b>71.50</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>71.50</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>7,534.54</b>	<b>1,835.23</b>	<b>222.59</b>	<b>0.00</b>	<b>0.00</b>	<b>(3,161.56)</b>	<b>0.00</b>	<b>4,334.36</b>	<b>0.00</b>	<b>8,419.56</b>	<b>0.00</b>	<b>2,167.18</b>	<b>0.00</b>	<b>2,167.18</b>

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

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

Net Distribution	Australian Income			Other Non-Assessable Amounts			Foreign Income		Capital Gains			AMIT	Gross Distribution			
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Capital Returns	Assesable Amounts	Foreign Tax Credits	Discounted Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Net Cost Base Increase/ (Decrease)	Accounting	Tax
<b>Listed Securities Market</b>																
Ishares Msci Emerging Markets (ASX:IEM)																
75.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75.27	13.41	0.00	0.00	0.00	0.00	0.00	88.68	0.00
Ishares S&p Global 100 (ASX:IOO)																
71.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	71.84	12.72	0.00	0.00	0.00	0.00	0.00	84.56	0.00
Magellan Global Fund (Open Class) (Managed Fund) (ASX:MGOC)																
1,246.18	0.51	0.00	0.00	(3,161.56)	0.00	0.00	0.00	72.87	65.32	2,167.18	2,167.18	0.00	0.00	3,161.56	1,311.50	0.51
<b>1,393.29</b>	<b>0.51</b>	<b>0.00</b>	<b>0.00</b>	<b>(3,161.56)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>219.98</b>	<b>91.45</b>	<b>2,167.18</b>	<b>2,167.18</b>	<b>0.00</b>	<b>0.00</b>	<b>3,161.56</b>	<b>1,484.74</b>	<b>0.51</b>
<b>1,393.29</b>	<b>0.51</b>	<b>0.00</b>	<b>0.00</b>	<b>(3,161.56)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>219.98</b>	<b>91.45</b>	<b>2,167.18</b>	<b>2,167.18</b>	<b>0.00</b>	<b>0.00</b>	<b>3,161.56</b>	<b>1,484.74</b>	<b>0.51</b>

**Reconciliation**

	Australian Income		Other Non-Assessable Amounts			Foreign Income		Capital Gains			Gross Distribution		
	NPP Income	Franking Credits	Tax Exempt	Tax Free	Tax Deferred	Assesable Amounts	Foreign Tax Credits	Disc. Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Accounting	Tax
Gross Accounting Distribution	0.51	-	(3,161.56)	-	-	219.98	91.45	2,167.18	2,167.18	-	-	1,484.74	-
Gross Tax Distribution	0.51	-	-	-	-	-	-	-	-	-	-	-	0.51
Net Foreign Income	-	-	-	-	-	219.98	91.45	-	-	-	-	-	311.43
Net Distributed Capital Gain	-	-	-	-	-	-	-	4,334.36	N/A	-	-	-	4,334.36



**Todds Family Superannuation Fund**  
**Realised Capital Gains**  
**For the period from 1 July 2022 to 30 June 2023**

		Accounting Treatment				Taxation Treatment							
		Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
							Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss
<b><u>Listed Securities Market</u></b>													
<b>Amp Limited (ASX:AMP)</b>													
24/05/2023	Sale	1,127.00	1,186.53		5,262.00	(4,075.47)		5,262.00					4,075.47
		1,127.00	1,186.53		5,262.00	(4,075.47)		5,262.00				0.00	4,075.47
<b>BHP Group Limited (ASX:BHP)</b>													
24/05/2023	Sale	341.00	15,067.66		9,859.00	5,208.66	9,859.00			5,208.66			
		341.00	15,067.66		9,859.00	5,208.66	9,859.00			5,208.66		0.00	
<b>Commonwealth Bank of Australia. (ASX:CBA)</b>													
24/05/2023	Sale	68.00	6,702.92		4,922.00	1,780.92	4,922.00			1,780.92			
		68.00	6,702.92		4,922.00	1,780.92	4,922.00			1,780.92		0.00	
<b>Endeavour Group Limited (ASX:EDV)</b>													
24/05/2023	Sale	150.00	921.50		744.98	176.52	744.98			176.52			
		150.00	921.50		744.98	176.52	744.98			176.52		0.00	
<b>Ishares Msci Emerging Markets (ASX:IEM)</b>													
24/05/2023	Sale	107.00	6,264.46		4,775.00	1,489.46	4,775.00			1,489.46			
		107.00	6,264.46		4,775.00	1,489.46	4,775.00			1,489.46		0.00	
<b>Ishares S&amp;p Global 100 (ASX:IOO)</b>													
24/05/2023	Sale	116.00	12,801.44		4,736.00	8,065.44	4,736.00			8,065.44			
		116.00	12,801.44		4,736.00	8,065.44	4,736.00			8,065.44		0.00	
<b>Magellan Global Fund (Open Class) (Managed Fund) (ASX:MGOC)</b>													
03/01/2023	Dist	0.00	0.00		0.00					2,165.06			
30/06/2023	Dist	0.00	0.00		0.00					2,169.30			
		0.00	0.00		0.00					4,334.36		0.00	
<b>National Australia Bank Limited (ASX:NAB)</b>													
24/05/2023	Sale	317.00	8,411.59		9,857.00	(1,445.41)		9,857.00					1,445.41
		317.00	8,411.59		9,857.00	(1,445.41)		9,857.00				0.00	1,445.41

**Todds Family Superannuation Fund**  
**Realised Capital Gains**  
For the period from 1 July 2022 to 30 June 2023

		Accounting Treatment				Taxation Treatment							
		Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
							Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss
<b><u>Listed Securities Market</u></b>													
<b>Origin Energy Limited (ASX:ORG)</b>													
24/05/2023	Sale	356.00	2,919.12		5,263.00	(2,343.88)		5,263.00					2,343.88
		356.00	2,919.12		5,263.00	(2,343.88)		5,263.00				0.00	2,343.88
<b>Qbe Insurance Group Limited (ASX:QBE)</b>													
24/05/2023	Sale	338.00	4,965.57		5,243.00	(277.43)		5,243.00					277.43
		338.00	4,965.57		5,243.00	(277.43)		5,243.00				0.00	277.43
<b>Ramsay Health Care Limited (RHCPA) (ASX:RHCPA)</b>													
24/05/2023	Sale	84.00	8,635.40		8,812.00	(176.60)		8,812.00					176.60
		84.00	8,635.40		8,812.00	(176.60)		8,812.00				0.00	176.60
<b>Rio Tinto Limited (ASX:RIO)</b>													
24/05/2023	Sale	80.00	8,734.20		5,246.00	3,488.20	5,246.00			3,488.20			
		80.00	8,734.20		5,246.00	3,488.20	5,246.00			3,488.20		0.00	
<b>Telstra Corporation Limited. (ASX:TLS)</b>													
24/05/2023	Sale	1,010.00	4,358.40		5,276.00	(917.60)		5,276.00					917.60
		1,010.00	4,358.40		5,276.00	(917.60)		5,276.00				0.00	917.60
<b>Vanguard All-World Ex-Us Shares Indx Etf (ASX:VEU)</b>													
24/05/2023	Sale	88.00	7,203.32		4,754.00	2,449.32	4,754.00			2,449.32			
		88.00	7,203.32		4,754.00	2,449.32	4,754.00			2,449.32		0.00	
<b>Vanguard Us Total Market Shares Indx Etf (ASX:VTS)</b>													
24/05/2023	Sale	48.00	14,978.88		4,798.00	10,180.88	4,798.00			10,180.88			
		48.00	14,978.88		4,798.00	10,180.88	4,798.00			10,180.88		0.00	
<b>Woodside Energy Group Ltd (ASX:WDS)</b>													
24/05/2023	Sale	192.00	6,631.64		7,042.36	(410.72)	1,815.36	5,227.00			291.57		702.29
		192.00	6,631.64		7,042.36	(410.72)	1,815.36	5,227.00			291.57	0.00	702.29
<b>Woolworths Limited (ASX:WOW)</b>													
24/05/2023	Sale	150.00	5,705.00		4,505.02	1,199.98	4,505.02			1,199.98			
		150.00	5,705.00		4,505.02	1,199.98	4,505.02			1,199.98		0.00	
<b>Worleyparsons Limited (ASX:WOR)</b>													
24/05/2023	Sale	230.00	3,763.10		5,248.00	(1,484.90)		5,248.00					1,484.90
		230.00	3,763.10		5,248.00	(1,484.90)		5,248.00				0.00	1,484.90

**Todds Family Superannuation Fund**  
**Realised Capital Gains**  
**For the period from 1 July 2022 to 30 June 2023**

	Accounting Treatment				Taxation Treatment							
	Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
						Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss
<b>Listed Securities Market Total</b>	119,250.73			96,343.36	22,907.37	46,155.36	50,188.00		38,373.74	291.57	0.00	11,423.58
<b>Grand Total</b>	<b>119,250.73</b>			<b>96,343.36</b>	<b>22,907.37</b>	<b>46,155.36</b>	<b>50,188.00</b>		<b>38,373.74</b>	<b>291.57</b>	<b>0.00</b>	<b>11,423.58</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.

**Todds Family Superannuation Fund**  
**Realised Capital Gains**  
**For the period from 1 July 2022 to 30 June 2023**

**Capital Gains Tax Return Summary**

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
<b>Current Year Capital Gains</b>						
Shares & Units - Listed Shares	0.00	11,854.00	291.00	0.00	12,145.00	11,423.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	22,185.00	0.00	0.00	22,185.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	4,334.00	0.00	0.00	4,334.00	0.00
	0.00	38,373.00	291.00	0.00	38,664.00	11,423.00
<b>Capital Losses Applied</b>						
Current Year	0.00	11,132.00	291.00	0.00	11,423.00	
Prior Years	0.00	6,442.00	0.00	0.00	6,442.00	
	0.00	17,574.00	291.00	0.00	17,865.00	
<b>Net Capital Gains</b>						
Net Gain after applying losses	0.00	20,799.00	0.00	0.00	20,799.00	
Discount applicable		6,933.00				
Net Gain after applying discount	0.00	13,866.00	0.00	0.00	13,866.00	

**Todds Family Superannuation Fund**  
(ABN: 70 786 889 452)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 205 Beaumont Road Balhannah, SA 5242
Member	Number: TODDA0
Mr Andrew Todd	Date of Birth: 20 January 1968 Date Joined Fund: 15 September 2011 Eligible Service Date: 24 November 2005
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF  
Refer to the Member Benefit Statements produced for each member account for further details*

**Your Accounts**

<b>Withdrawal Benefit</b> as at 1 Jul 2022	
Accumulation	30,296.88
<b>Total</b> as at 1 Jul 2022	<b><u>30,296.88</u></b>

<b>Withdrawal Benefit</b> as at 30 Jun 2023	
Accumulation	64,977.23
<b>Total</b> as at 30 Jun 2023	<b><u>64,977.23</u></b>

**Your Tax Components**

Tax Free	2,000.00
Taxable - Taxed	62,977.23
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	58,861.03
Restricted Non Preserved	1,500.00
Unrestricted Non Preserved	4,616.20

**Your Insurance Benefits**

	Balance	Insurance	Total Benefit
On Death	64,977.23	1,770,723.00	1,835,700.23
On TPD	64,977.23	665,684.00	730,661.23
Salary Cont		15,400.00	

**Your Beneficiaries**

No beneficiary details have been recorded

**For Enquiries:**

mail Todds Family Superannuation Fund, PO Box 230, Glen Osmond SA 5064



**Todds Family Superannuation Fund**  
 (ABN: 70 786 889 452)

**Member Benefit Statement**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 205 Beaumont Road Balhannah, SA 5242
<b>Member</b> Number: TODDA0	Date of Birth: 20 January 1968
<b>Mr Andrew Todd</b>	Date Joined Fund: 15 September 2011
<b>Accumulation Account</b>	Eligible Service Date: 24 November 2005
<b>Accumulation</b>	Tax File Number Held: Yes
	Account Start Date: 15 September 2011

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	<b>30,296.88</b>
<i><u>Increases to your account:</u></i>	
Employer Contributions	16,747.20
Member Contributions	50,000.00
Share Of Net Fund Income	2,638.01
Tax Effect Of Direct Member Expenses	4,292.66
<b><u>Total Increases</u></b>	<b>73,677.87</b>
<i><u>Decreases to your account:</u></i>	
Contributions Tax	10,012.08
Member Insurance Premiums	28,617.73
Tax on Net Fund Income	367.71
<b><u>Total Decreases</u></b>	<b>38,997.52</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b>64,977.23</b>

Your Tax Components		
Tax Free	3.0780 %	2,000.00
Taxable - Taxed		62,977.23
Taxable - Untaxed		-

Your Preservation Components	
Preserved	58,861.03
Restricted Non Preserved	1,500.00
Unrestricted Non Preserved	4,616.20

Your Insurance Benefits			
	Balance	Insurance	Total Benefit
On Death	64,977.23	1,770,723.00	1,835,700.23
On TPD	64,977.23	665,684.00	730,661.23
Salary Cont		15,400.00	

**Your Beneficiaries**

No beneficiary details have been recorded

**For Enquiries:**  
 mail Todds Family Superannuation Fund, PO Box 230, Glen Osmond SA 5064



**Trustee**

The Trustee of the Fund is as follows:

Todds Family Superannuation Fund Pty Ltd

The directors of the Trustee company are:

Andrew Todd and  
Tracey Todd

**Availability of Other Fund Information**

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

**Trustee Disclaimer**

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While every effort has been made by the Trustee to ensure the accuracy and completeness of this statement, the Trustee does not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....  
Andrew Todd  
Director - Todds Family Superannuation Fund Pty Ltd

.....  
Tracey Todd  
Director - Todds Family Superannuation Fund Pty Ltd

Statement Date: 30 June 2023

**For Enquiries:**  
mail **Todds Family Superannuation Fund, PO Box 230, Glen Osmond SA 5064**

**Todds Family Superannuation Fund**  
 (ABN: 70 786 889 452)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 205 Beaumont Road Balhannah, SA 5242
Member	Number: TODDT0
<b>Mrs Tracey Todd</b>	Date of Birth: 14 May 1971 Date Joined Fund: 1 July 2013 Eligible Service Date: 1 July 2013
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF  
 Refer to the Member Benefit Statements produced for each member account for further details*

**Your Accounts**

<b>Withdrawal Benefit</b> as at 1 Jul 2022	
Accumulation	178,034.90
<b>Total</b> as at 1 Jul 2022	<b>178,034.90</b>

<b>Withdrawal Benefit</b> as at 30 Jun 2023	
Accumulation	237,111.33
<b>Total</b> as at 30 Jun 2023	<b>237,111.33</b>

**Your Tax Components**

Tax Free	1,000.00
Taxable - Taxed	236,111.33
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	237,111.33
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

	Balance	Insurance	Total Benefit
On Death	237,111.33	1,014,769.00	1,251,880.33
On TPD	237,111.33	685,664.00	922,775.33
Salary Cont		3,862.00	

**Your Beneficiaries**

No beneficiary details have been recorded

**For Enquiries:**  
 mail Todds Family Superannuation Fund, PO Box 230, Glen Osmond SA 5064

**Todds Family Superannuation Fund**  
(ABN: 70 786 889 452)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2022 - 30 June 2023</b>	Residential Address: 205 Beaumont Road Balhannah, SA 5242
<b>Member</b> Number: TODDT0	Date of Birth: 14 May 1971
<b>Mrs Tracey Todd</b>	Date Joined Fund: 1 July 2013
<b>Accumulation Account</b>	Eligible Service Date: 1 July 2013
<b>Accumulation</b>	Tax File Number Held: Yes
	Account Start Date: 1 July 2013

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	<b>178,034.90</b>
<i><u>Increases to your account:</u></i>	
Employer Contributions	9,570.96
Member Contributions	50,000.00
Share Of Net Fund Income	19,458.48
Tax Effect Of Direct Member Expenses	1,465.56
<b><u>Total Increases</u></b>	<b>80,495.00</b>
<i><u>Decreases to your account:</u></i>	
Contributions Tax	8,935.64
Member Insurance Premiums	9,770.39
Tax on Net Fund Income	2,712.54
<b><u>Total Decreases</u></b>	<b>21,418.57</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b><u>237,111.33</u></b>

Your Tax Components		
Tax Free	0.4217 %	1,000.00
Taxable - Taxed		236,111.33
Taxable - Untaxed		-

Your Preservation Components	
Preserved	237,111.33
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits			
	Balance	Insurance	Total Benefit
On Death	237,111.33	1,014,769.00	1,251,880.33
On TPD	237,111.33	685,664.00	922,775.33
Salary Cont		3,862.00	

**Your Beneficiaries**

No beneficiary details have been recorded

**For Enquiries:**  
mail Todds Family Superannuation Fund, PO Box 230, Glen Osmond SA 5064



**Trustee**

The Trustee of the Fund is as follows:

Todds Family Superannuation Fund Pty Ltd

The directors of the Trustee company are:

Andrew Todd and  
Tracey Todd

**Availability of Other Fund Information**

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

**Trustee Disclaimer**

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While every effort has been made by the Trustee to ensure the accuracy and completeness of this statement, the Trustee does not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....

Andrew Todd  
Director - Todds Family Superannuation Fund Pty Ltd

.....

Tracey Todd  
Director - Todds Family Superannuation Fund Pty Ltd

Statement Date: 30 June 2023

**For Enquiries:**  
mail **Todds Family Superannuation Fund, PO Box 230, Glen Osmond SA 5064**

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

**Mr Andrew Todd**

**Date of Birth:** 20 Jan 1968  
**Age:** 55 (at 30/06/2023)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

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

<b>Current Year Contributions</b>	<b>Note</b>	<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	60,101.57	0.00
Contributions made (to this fund)	3	66,747.20	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		66,747.20	0.00
Amount above caps	4	0.00	0.00
<b>Available</b>		<b>20,854.37</b>	<b>110,000.00</b>

**Notes**

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

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	16,747.20
	Personal	50,000.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>66,747.20</b>
<b>NonConcessional</b>	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>0.00</b>
<b>Other</b>	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>	<b>Source</b>
-------------	--------------------------	---------------------	-------------------------	--------------	---------------

---

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

---

**Mr Andrew Todd**

05/07/2022	Employer Mandated	492.31	smsfdataflow
18/07/2022	Employer Mandated	516.92	smsfdataflow
02/08/2022	Employer Mandated	581.54	smsfdataflow
15/08/2022	Employer Mandated	581.54	smsfdataflow
29/08/2022	Employer Mandated	581.54	smsfdataflow
12/09/2022	Employer Mandated	666.35	smsfdataflow
29/09/2022	Employer Mandated	666.35	smsfdataflow
11/10/2022	Employer Mandated	666.35	smsfdataflow
24/10/2022	Employer Mandated	666.35	smsfdataflow
07/11/2022	Employer Mandated	666.35	smsfdataflow
21/11/2022	Employer Mandated	666.35	smsfdataflow
05/12/2022	Employer Mandated	666.35	smsfdataflow
19/12/2022	Employer Mandated	666.35	smsfdataflow
20/01/2023	Employer Mandated	1,332.70	smsfdataflow
01/02/2023	Employer Mandated	666.35	smsfdataflow
14/02/2023	Employer Mandated	666.35	smsfdataflow
27/02/2023	Employer Mandated	666.35	smsfdataflow
15/03/2023	Employer Mandated	666.35	smsfdataflow
05/04/2023	Employer Mandated	666.35	smsfdataflow
24/04/2023	Employer Mandated	1,332.70	smsfdataflow
09/05/2023	Employer Mandated	666.35	smsfdataflow
23/05/2023	Employer Mandated	666.35	smsfdataflow
05/06/2023	Employer Mandated	666.35	smsfdataflow
20/06/2023	Employer Mandated	666.35	smsfdataflow
30/06/2023	Personal	50,000.00	manual
<b>Totals:</b>		<b>66,747.20</b>	

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

**Mrs Tracey Todd**

**Date of Birth:** 14 May 1971  
**Age:** 52 (at 30/06/2023)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

<b>Prior Year Contributions</b>		<b>Non-Concessional</b>	
Contributions for the previous 2 years are not confirmed			Unknown
3-year cap in effect from previous years			Unknown
Total non-concessional contributions in previous 2 years			Unknown
<b>Current Year Contributions</b>	<b>Note</b>	<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	70,664.76	0.00
Contributions made (to this fund)	3	59,570.96	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		59,570.96	0.00
Amount above caps	4	0.00	0.00
Available		38,593.80	110,000.00

**Notes**

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

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	9,570.96
	Personal	50,000.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>59,570.96</b>
<b>NonConcessional</b>	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>0.00</b>
<b>Other</b>	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>	<b>Source</b>
08/08/2022	Employer Mandated	715.74			manual
07/09/2022	Employer Mandated	842.59			manual
07/10/2022	Employer Mandated	974.79			manual
08/11/2022	Employer Mandated	892.61			manual
09/12/2022	Employer Mandated	905.75			manual



---

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

---

**Mrs Tracey Todd**

16/01/2023	Employer Mandated	729.50	manual
08/02/2023	Employer Mandated	787.46	manual
09/03/2023	Employer Mandated	630.86	manual
13/04/2023	Employer Mandated	1,014.73	manual
10/05/2023	Employer Mandated	644.02	manual
13/06/2023	Employer Mandated	745.88	manual
22/06/2023	Employer Mandated	687.03	manual
30/06/2023	Personal	50,000.00	manual
<b>Totals:</b>		<b>59,570.96</b>	

**Todds Family Superannuation Fund**  
**Investment Movement Summary**  
**For the period 1 July 2022 to 30 June 2023**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<b><u>Bank</u></b>										
Macquarie Bank Limited		54,610.73		255,476.44		39,877.12	0.00		270,210.05	270,210.05
		54,610.73		255,476.44		39,877.12	0.00		270,210.05	270,210.05
<b><u>Listed Securities Market</u></b>										
Amp Limited (ASX:AMP)	1,127.00	5,262.00	0.00	0.00	1,127.00	1,186.53	(4,075.47)	0.00	0.00	0.00
BHP Group Limited (ASX:BHP)	341.00	9,859.00	0.00	0.00	341.00	15,067.66	5,208.66	0.00	0.00	0.00
Commonwealth Bank of Australia. (ASX:CBA)	68.00	4,922.00	0.00	0.00	68.00	6,702.92	1,780.92	0.00	0.00	0.00
Endeavour Group Limited (ASX:EDV)	150.00	744.98	0.00	0.00	150.00	921.50	176.52	0.00	0.00	0.00
Ishares Msci Emerging Markets (ASX:IEM)	107.00	4,775.00	0.00	0.00	107.00	6,264.46	1,489.46	0.00	0.00	0.00
Ishares S&p Global 100 (ASX:IOO)	116.00	4,736.00	0.00	0.00	116.00	12,801.44	8,065.44	0.00	0.00	0.00
Magellan Global Fund (Open Class) (Managed Fund) (ASX:MGOC)	12,205.54	20,000.00	0.00	0.00	0.00	0.00	0.00	12,205.54	20,000.00	32,466.74
National Australia Bank Limited (ASX:NAB)	317.00	9,857.00	0.00	0.00	317.00	8,411.59	(1,445.41)	0.00	0.00	0.00
Origin Energy Limited (ASX:ORG)	356.00	5,263.00	0.00	0.00	356.00	2,919.12	(2,343.88)	0.00	0.00	0.00
Qbe Insurance Group Limited (ASX:QBE)	338.00	5,243.00	0.00	0.00	338.00	4,965.57	(277.43)	0.00	0.00	0.00
Ramsay Health Care Limited (RHCPA) (ASX:RHCPA)	84.00	8,812.00	0.00	0.00	84.00	8,635.40	(176.60)	0.00	0.00	0.00
Rio Tinto Limited (ASX:RIO)	80.00	5,246.00	0.00	0.00	80.00	8,734.20	3,488.20	0.00	0.00	0.00
Telstra Corporation Limited. (ASX:TLS)	1,010.00	5,276.00	0.00	0.00	1,010.00	4,358.40	(917.60)	0.00	0.00	0.00
Vanguard All-World Ex-Us Shares Indx Etf (ASX:VEU)	88.00	4,754.00	0.00	0.00	88.00	7,203.32	2,449.32	0.00	0.00	0.00
Vanguard Us Total Market Shares Indx Etf (ASX:VTS)	48.00	4,798.00	0.00	0.00	48.00	14,978.88	10,180.88	0.00	0.00	0.00
Woodside Energy Group Ltd (ASX:WDS)	192.00	7,042.36	0.00	0.00	192.00	6,631.64	(410.72)	0.00	0.00	0.00
Woolworths Limited (ASX:WOW)	150.00	4,505.02	0.00	0.00	150.00	5,705.00	1,199.98	0.00	0.00	0.00

**Todds Family Superannuation Fund**  
**Investment Movement Summary**  
**For the period 1 July 2022 to 30 June 2023**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
Worleyparsons Limited (ASX:WOR)	230.00	5,248.00	0.00	0.00	230.00	3,763.10	(1,484.90)	0.00	0.00	0.00
		<u>116,343.36</u>		<u>0.00</u>		<u>119,250.73</u>	<u>22,907.37</u>		<u>20,000.00</u>	<u>32,466.74</u>
<b><i>Term Deposits</i></b>										
Macquarie Bank Term Deposit		13,000.00		0.00		0.00	0.00		13,000.00	13,000.00
		<u>13,000.00</u>		<u>0.00</u>		<u>0.00</u>	<u>0.00</u>		<u>13,000.00</u>	<u>13,000.00</u>
<b>Fund Total</b>		<u><u>183,954.09</u></u>		<u><u>255,476.44</u></u>		<u><u>159,127.85</u></u>	<u><u>22,907.37</u></u>		<u><u>303,210.05</u></u>	<u><u>315,676.79</u></u>

# Term deposit transactions

1 Jul 2022 to 30 Jun 2023



Account name TODDS FAMILY SUPERANNUATION FUND PTY LTD ATF TODDS FAMILY SUPERANNUATION FUND Active  
Account number 261520266  
Product Term deposit  
Issued 03/08/2023

Date	Description	Debit	Credit	Balance
18 Nov 2022	Interest Paid to - Transfer to 182-512 961708195	71.50		13,000.00
18 Nov 2022	Interest Paid		71.50	13,071.50
	<b>Totals</b>	<b>71.50</b>	<b>71.50</b>	

This transaction list isn't a statement. We recommend you or your client review all transactions to ensure they're accurate.

## Account details

TODDS FAMILY SUPERANNUATION FUND PTY LTD ATF TODDS FAMILY SUPERANNUATION FUND  
261520266  
Term deposit

21 July 2023

TODDS FAMILY SUPERANNUATION FUND PTY LTD <TODDS  
 FAMILY SUPERANNUATION FUND>  
 PO BOX 230  
 GLEN OSMOND SA 5064

ASX Code: MGOC  
 APIR Code: MGE0001AU  
 Investor Number: 070960  
 SRN: I\*\*\*\*\*627

## Periodic Statement

### Magellan Global Fund (Open Class Units)

This statement details your transactions and the fees and costs applicable to your investment for the period 1 July 2022 to 30 June 2023.

Date	Transaction	Transaction Amount (\$)	Transaction Price (\$)	Transaction Units	Buy/Sell Spread(\$) <sup>1</sup>	Unit Balance	Exit Unit Price (\$)	Value (\$) <sup>2</sup>
01-07-2022	Opening Balance					12,205.5413	2.2769	27,790.80
31-12-2022	Distribution	622.48						
30-06-2023	Distribution	623.70						
30-06-2023	Closing Balance					12,205.5413	2.6357	32,170.15

<sup>1</sup>The buy-sell spread represents the Responsible Entity's estimate of costs incurred by the Fund in purchasing or selling assets in relation to your transaction. The buy-sell spread is not a fee paid to the Responsible Entity.

<sup>2</sup>This is the value of your investment calculated by multiplying your unit balance by the exit unit price for the relevant date.

**Fees and Cost Summary**

**Fees deducted directly from your account: \$0.00**

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

**Fees and costs deducted from your investment: \$427.57**

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

**TOTAL FEES AND COSTS YOU PAID \$427.57**

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

**Additional Explanation of Fees and Costs**

There are no additional fees or costs.

The fee amounts set out in this statement are inclusive of GST and net of the benefit of any reduced input tax credits claimed by the Fund.

**Net return summary**

**Net return on Investment: \$5,625.53**

Return on investment is the change in the value of your investment over the period from 1 July 2022 to 30 June 2023. It is calculated as closing balance, plus redemptions and distributions, minus additional investments (including reinvestments) and opening balance. The return listed is net of the total fees and costs you paid, as detailed in this statement above.

**Complaints Resolution**

If you have any concerns or complaints, as a first step please contact our Complaints Officer on +61 2 9235 4888 or by email [complaints@magellangroup.com.au](mailto:complaints@magellangroup.com.au) and we will do our best to resolve your concern quickly and fairly. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority ("AFCA"). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Details on how to make a complaint with AFCA can be found at [www.afca.org.au](http://www.afca.org.au).

**Further Information**

Should you have any questions regarding this statement please contact our Unit Registry on 1300 127 780 (Australia), 0800 787 621 (NZ), +61 2 8259 8566 (international) or by email at [magellanfunds@apexgroup.com](mailto:magellanfunds@apexgroup.com).

**Due Date: 19 May 2023**

TAX INVOICE

Trustee for Todd Family SMSF  
205 Beaumont Rd  
BALHANNAH SA 5242  
AUSTRALIA

**Invoice Number**  
INV-1364

**Invoice Date**  
12 May 2023

Description	GST	Amount
For Professional Services including:		
Accounting time completing entry, reconciliations, members statements, financials and tax return for the fund	10%	825.00
Class Super Software costs oncharged	10%	275.00
Audit costs including disbursement to independent auditor	10%	330.00
Subtotal		1,300.00
Total GST 10%		130.00
Invoice Total		1,430.00
Payments Received		0.00
<b>Amount Due</b>		<b>\$1,430.00</b>

Account payment terms are STRICTLY 7 days net  
[accounts@smsfaustralia.com](mailto:accounts@smsfaustralia.com)

## How to Pay



EFT directly into our bank account:  
Account: SMSF Australia Pty Ltd  
BSB: 065-004 Account No: 1108 1117  
Reference: Name and INV-1364



Credit card payment via Stripe  
VISA or MasterCard Accepted  
**3% surcharge oncharged**

Inquires 1300 300 630

Issue date 15 Sep 22

# Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 10879203

## 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.

## 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

C/- BARTLEY PARTNERS PTY LTD 322 GLEN OSMOND ROAD MYRTLE BANK SA 5064

### 2 Principal place of business

322 GLEN OSMOND ROAD MYRTLE BANK SA 5064

### 3 Officeholders

Name: ANDREW OSBORNE TODD  
Born: MILLICENT SA  
Date of birth: 20/01/1968  
Address: 205 BEAUMONT ROAD BALHANNAH SA 5242  
Office(s) held: DIRECTOR, APPOINTED 15/09/2011; SECRETARY, APPOINTED 15/09/2011

Name: TRACEY PAULINE TODD  
Born: ADELAIDE SA  
Date of birth: 14/05/1971  
Address: 205 BEAUMONT ROAD BALHANNAH SA 5242  
Office(s) held: DIRECTOR, APPOINTED 22/07/2013

### 4 Company share structure

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

### 5 Members

These details continue on the next page

TODDS FAMILY SUPERANNUATION FUND PTY LTD ACN 153 251 382

Page 1 of 2



## Company statement continued

Name: ANDREW OSBORNE TODD  
Address: 205 BEAUMONT ROAD BALHANNAH SA 5242

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	No

Name: TRACEY PAULINE TODD  
Address: 205 BEAUMONT ROAD BALHANNAH SA 5242

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: BARTLEY PARTNERS PTY LTD  
Registered agent number: 6374  
Address: PO BOX 230 GLEN OSMOND SA 5064

**ASIC**

Australian Securities &amp; Investments Commission

ABN 86 768 265 615

TODDS FAMILY SUPERANNUATION FUND PTY LTD  
 BARTLEY PARTNERS PTY LTD  
 PO BOX 230  
 GLEN OSMOND SA 5064

**INVOICE STATEMENT**

Issue date 15 Sep 22

**TODDS FAMILY SUPERANNUATION FUND PTY LTD**

ACN 153 251 382

Account No. 22 153251382

**Summary**

Opening Balance	\$0.00
New items	\$59.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$59.00</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 15 Nov 22	<b>\$59.00</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 &amp; Investments Commission

**PAYMENT SLIP****TODDS FAMILY SUPERANNUATION FUND PTY LTD**

ACN 153 251 382

Account No: 22 153251382

**22 153251382**

<b>TOTAL DUE</b>	<b>\$59.00</b>
<b>Immediately</b>	<b>\$0.00</b>
<b>By 15 Nov 22</b>	<b>\$59.00</b>

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



**Bill Code:** 17301  
**Ref:** 2291532513820



\*814 129 0002291532513820 07

# Transaction details:

page 2 of 2

	<b>Transactions for this period</b>	<b>ASIC reference</b>	<b>\$ Amount</b>
2022-09-15	Annual Review - Special Purpose Pty Co	4X1111623480P A	\$59.00
	<b>Outstanding transactions</b>		
2022-09-15	Annual Review - Special Purpose Pty Co	4X1111623480P A	\$59.00

## PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2291 5325 1382 007

### 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

	<b>Biller Code:</b> 17301 <b>Ref:</b> 2291532513820
<b>Telephone &amp; Internet Banking – BPAY®</b> Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a>	

# Financial Year Summary

1 JULY 2022 - 30 JUNE 2023

# AUSIEX

Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2023
Shares	6197964	TODDS FAMILY SUPERANNUATION FUND PTY LTD <TODDS FAMILY SUPER FUND A/C>	\$0.00
<b>TOTAL PORTFOLIO VALUE</b>			<b>\$0.00</b>

## Allocation as at 30 June 2023

### Shares in your portfolio

There are no holdings on this account for the given period.

### Sectors in your portfolio

There are no holdings on this account for the given period.

## Estimated Interest & Dividends 2022-2023 Financial Year

Est. Franked Dividends	\$4,282.26
Est. Unfranked Dividends	\$1,000.26
Est. Franking Credits	\$1,835.25
Est. Interest Received from Interest Rate Securities	\$0.00
<b>TOTAL INCOME</b>	<b>\$5,282.52</b>

## Fees & Charges 2022-2023 Financial Year

Total Brokerage (inc. GST)	\$425.00
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	Nil
<b>TOTAL FEES &amp; CHARGES</b>	<b>\$425.00</b>

## DISCLAIMER

This statement is issued by Australian Investment Exchange Limited ABN 71 076 515 930 AFSL 241400 ("AUSIEX"), a Market Participant of ASX Limited and Cboe Australia Pty Limited, a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited. AUSIEX is a wholly owned, but not guaranteed, subsidiary of Nomura Research Institute, LTD. Information contained in this statement is believed to be accurate at the time the statement is generated. NRI and its subsidiaries do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement.

This statement is a summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. You should therefore retain your CHESS statements, dividend statements, confirmations and bank account statements for your records in this regard. If there are any errors in this statement, please contact us as set out below. The total brokerage outlined does not include any rebates you may have received over the financial year. Please refer to your transaction statement records for any rebates you may have received for the statement period. This statement only includes dividends paid for holdings held with AUSIEX. Any dividends paid (based on the ex-dividend date) prior to holdings being transferred to AUSIEX are not included in this report. This report may not include information on some accounts if you have switched products during the financial year. AUSIEX is not a registered tax practitioner and the information provided in this report does not constitute tax advice. The above information, whilst based upon your holdings, only takes into account those of your circumstances of which we are aware. It is recommended that you provide the statement to your tax adviser or accountant in order that your particular circumstances can be properly addressed.

Address Locked Bag 3005, Australia Square NSW 1215 | Enquiries 1800 252 351 | 8:30am - 5:30pm Sydney time, Mon to Fri | [www.ausix.com.au](http://www.ausix.com.au)

SHARES - 6197964 - HIN 63946630

TODDS FAMILY SUPERANNUATION FUND PTY LTD <TODDS FAMILY SUPER FUND A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
There are no holdings on this account for the given period.				
TOTAL			\$0.00	0.00%

#### DISCLAIMER

This statement is issued by Australian Investment Exchange Limited ABN 71 076 515 930 AFSL 241400 ("AUSIEX"), a Market Participant of ASX Limited and Cboe Australia Pty Limited, a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited. AUSIEX is a wholly owned, but not guaranteed, subsidiary of Nomura Research Institute, LTD. Information contained in this statement is believed to be accurate at the time the statement is generated. NRI and its subsidiaries do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement.

This statement is a summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. You should therefore retain your CHESSE statements, dividend statements, confirmations and bank account statements for your records in this regard. If there are any errors in this statement, please contact us as set out below. The total brokerage outlined does not include any rebates you may have received over the financial year. Please refer to your transaction statement records for any rebates you may have received for the statement period. This statement only includes dividends paid for holdings held with AUSIEX. Any dividends paid (based on the ex-dividend date) prior to holdings being transferred to AUSIEX are not included in this report. This report may not include information on some accounts if you have switched products during the financial year. AUSIEX is not a registered tax practitioner and the information provided in this report does not constitute tax advice. The above information, whilst based upon your holdings, only takes into account those of your circumstances of which we are aware. It is recommended that you provide the statement to your tax adviser or accountant in order that your particular circumstances can be properly addressed.

Address Locked Bag 3005, Australia Square NSW 1215 | Enquiries 1800 252 351 | 8:30am - 5:30pm Sydney time, Mon to Fri | [www.ausieux.com.au](http://www.ausieux.com.au)

# Transaction Summary

1 JULY 2022 - 30 JUNE 2023

# AUSIEX

SHARES - 6197964 - HIN 63946630

TODDS FAMILY SUPERANNUATION FUND PTY LTD <TODDS FAMILY SUPER FUND A/C>

Total Buys and Sells	2022 - 2023 Financial Year
Total Buys (inc. Brokerage + GST)	\$0.00
Total Sells (inc. Brokerage + GST)	\$119,250.73

## AMP - AMP LIMITED FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
22-May-2023	Sell	-1,127	\$1.0750	-\$1,211.53	\$25.00	\$2.27	40634400	-\$1,186.53
				<b>Sub Total</b>	<b>\$25.00</b>	<b>\$2.27</b>		<b>-\$1,186.53</b>

## BHP - BHP GROUP LIMITED FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
22-May-2023	Sell	-341	\$44.2600	-\$15,092.66	\$25.00	\$2.27	40634405	-\$15,067.66
				<b>Sub Total</b>	<b>\$25.00</b>	<b>\$2.27</b>		<b>-\$15,067.66</b>

## CBA - COMMONWEALTH BANK. FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
22-May-2023	Sell	-68	\$98.9400	-\$6,727.92	\$25.00	\$2.27	40634407	-\$6,702.92
				<b>Sub Total</b>	<b>\$25.00</b>	<b>\$2.27</b>		<b>-\$6,702.92</b>

## EDV - ENDEAVOUR FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
22-May-2023	Sell	-150	\$6.3100	-\$946.50	\$25.00	\$2.27	40634408	-\$921.50
				<b>Sub Total</b>	<b>\$25.00</b>	<b>\$2.27</b>		<b>-\$921.50</b>

## IEM - ISHS MSCI EMG MKTETF ETF UNITS (ISHARES MSCI EMERGING MARKETS ETF)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
22-May-2023	Sell	-107	\$58.7800	-\$6,289.46	\$25.00	\$2.27	40634409	-\$6,264.46
				<b>Sub Total</b>	<b>\$25.00</b>	<b>\$2.27</b>		<b>-\$6,264.46</b>

## IOO - ISHS GLOBAL 100 ETF ETF UNITS (ISHARES GLOBAL 100 ETF)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
22-May-2023	Sell	-116	\$110.5728	-\$12,826.44	\$25.00	\$2.27	40634411	-\$12,801.44
				<b>Sub Total</b>	<b>\$25.00</b>	<b>\$2.27</b>		<b>-\$12,801.44</b>

## NAB - NATIONAL AUST. BANK FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
22-May-2023	Sell	-317	\$26.6138	-\$8,436.59	\$25.00	\$2.27	40634413	-\$8,411.59
				<b>Sub Total</b>	<b>\$25.00</b>	<b>\$2.27</b>		<b>-\$8,411.59</b>

**ORG - ORIGIN ENERGY FPO (ORDINARY FULLY PAID)**

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
22-May-2023	Sell	-356	\$8.2700	-\$2,944.12	\$25.00	\$2.27	40634416	-\$2,919.12
				<b>Sub Total</b>	<b>\$25.00</b>	<b>\$2.27</b>		<b>-\$2,919.12</b>

**QBE - QBE INSURANCE GROUP FPO (ORDINARY FULLY PAID)**

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
22-May-2023	Sell	-338	\$14.7650	-\$4,990.57	\$25.00	\$2.27	40634417	-\$4,965.57
				<b>Sub Total</b>	<b>\$25.00</b>	<b>\$2.27</b>		<b>-\$4,965.57</b>

**RHCPA - RAMSAY HEALTH CARE KPYR6QT (TRANS PEF 6-BBSW+ 4.85% PERP SUB RED T-10-10)**

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
22-May-2023	Sell	-84	\$103.1000	-\$8,660.40	\$25.00	\$2.27	40634418	-\$8,635.40
				<b>Sub Total</b>	<b>\$25.00</b>	<b>\$2.27</b>		<b>-\$8,635.40</b>

**RIO - RIO TINTO LIMITED FPO (ORDINARY FULLY PAID)**

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
22-May-2023	Sell	-80	\$109.4900	-\$8,759.20	\$25.00	\$2.27	40634419	-\$8,734.20
				<b>Sub Total</b>	<b>\$25.00</b>	<b>\$2.27</b>		<b>-\$8,734.20</b>

**TLS - TELSTRA GROUP FPO (ORDINARY FULLY PAID)**

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
22-May-2023	Sell	-1,010	\$4.3400	-\$4,383.40	\$25.00	\$2.27	40634420	-\$4,358.40
				<b>Sub Total</b>	<b>\$25.00</b>	<b>\$2.27</b>		<b>-\$4,358.40</b>

**VEU - VNGD ALL-WORLD EX-US CDI 1:1 (VANGUARD ALL-WORLD EX-US SHARES INDEX ETF)**

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
22-May-2023	Sell	-88	\$82.1400	-\$7,228.32	\$25.00	\$2.27	40634424	-\$7,203.32
				<b>Sub Total</b>	<b>\$25.00</b>	<b>\$2.27</b>		<b>-\$7,203.32</b>

**VTS - VNGD US TOTAL MARKET CDI 1:1 (VANGUARD US TOTAL MARKET SHARES INDEX ETF)**

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
22-May-2023	Sell	-48	\$312.5808	-\$15,003.88	\$25.00	\$2.27	40634426	-\$14,978.88
				<b>Sub Total</b>	<b>\$25.00</b>	<b>\$2.27</b>		<b>-\$14,978.88</b>

### WDS - WOODSIDE ENERGY FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
22-May-2023	Sell	-192	\$34.6700	-\$6,656.64	\$25.00	\$2.27	40634427	-\$6,631.64
				<b>Sub Total</b>	<b>\$25.00</b>	<b>\$2.27</b>		<b>-\$6,631.64</b>

### WOR - WORLEY LIMITED FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
22-May-2023	Sell	-230	\$16.4700	-\$3,788.10	\$25.00	\$2.27	40634428	-\$3,763.10
				<b>Sub Total</b>	<b>\$25.00</b>	<b>\$2.27</b>		<b>-\$3,763.10</b>

### WOW - WOOLWORTHS GROUP LTD FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
22-May-2023	Sell	-150	\$38.2000	-\$5,730.00	\$25.00	\$2.27	40634429	-\$5,705.00
				<b>Sub Total</b>	<b>\$25.00</b>	<b>\$2.27</b>		<b>-\$5,705.00</b>

The transaction summary is only able to display information available to us. Transactions regarding corporate actions or stock transfers are not included and can be found on your statements as issued by the company or the share registry. Transactions for Issuer Sponsored holdings are not included in this summary. Links to some of the key share registries can be found below:

Computershare (<http://www.computershare.com/au/Pages/default.aspx>)  
Link Market Services (<https://investorcentre.linkmarketservices.com.au/Login.aspx/Login>)  
Automic Group Registrars (<https://www.automicgroup.com.au/>)  
Advanced Share Registry Services (<http://www.advancedshare.com.au/Home.aspx>)

#### DISCLAIMER

This statement is issued by Australian Investment Exchange Limited ABN 71 076 515 930 AFSL 241400 ("AUSIEX"), a Market Participant of ASX Limited and Cboe Australia Pty Limited, a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited. AUSIEX is a wholly owned, but not guaranteed, subsidiary of Nomura Research Institute, LTD. Information contained in this statement is believed to be accurate at the time the statement is generated. NRI and its subsidiaries do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement.

This statement is a summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. You should therefore retain your CHESSE statements, dividend statements, confirmations and bank account statements for your records in this regard. If there are any errors in this statement, please contact us as set out below. The total brokerage outlined does not include any rebates you may have received over the financial year. Please refer to your transaction statement records for any rebates you may have received for the statement period. This statement only includes dividends paid for holdings held with AUSIEX. Any dividends paid (based on the ex-dividend date) prior to holdings being transferred to AUSIEX are not included in this report. This report may not include information on some accounts if you have switched products during the financial year. AUSIEX is not a registered tax practitioner and the information provided in this report does not constitute tax advice. The above information, whilst based upon your holdings, only takes into account those of your circumstances of which we are aware. It is recommended that you provide the statement to your tax adviser or accountant in order that your particular circumstances can be properly addressed.

Address Locked Bag 3005, Australia Square NSW 1215 | Enquiries 1800 252 351 | 8:30am - 5:30pm Sydney time, Mon to Fri | [www.ausix.com.au](http://www.ausix.com.au)



# Interest & Estimated Dividend Summary

# AUSIEX

1 JULY 2022 - 30 JUNE 2023

SHARES - 6197964 - HIN 63946630

TODDS FAMILY SUPERANNUATION FUND PTY LTD <TODDS FAMILY SUPER FUND A/C>

## ESTIMATED DIVIDEND SUMMARY

### AMP - AMP LIMITED FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
01-Mar-2023	03-Apr-2023	Final	\$0.0250	1,127	\$22.54	\$5.64	\$28.18	\$2.42
<b>Sub Total</b>					<b>\$22.54</b>	<b>\$5.64</b>	<b>\$28.18</b>	<b>\$2.42</b>

### BHP - BHP GROUP LIMITED FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
09-Mar-2023	30-Mar-2023	Interim	\$1.3636	341	\$0.00	\$465.00	\$465.00	\$199.29
01-Sep-2022	22-Sep-2022	Final	\$2.5518	341	\$0.00	\$870.18	\$870.18	\$372.93
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$1,335.18</b>	<b>\$1,335.18</b>	<b>\$572.22</b>

### CBA - COMMONWEALTH BANK. FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
22-Feb-2023	30-Mar-2023	Interim	\$2.1000	68	\$0.00	\$142.80	\$142.80	\$61.20
17-Aug-2022	29-Sep-2022	Final	\$2.1000	68	\$0.00	\$142.80	\$142.80	\$61.20
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$285.60</b>	<b>\$285.60</b>	<b>\$122.40</b>

### EDV - ENDEAVOUR FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
21-Feb-2023	20-Mar-2023	Interim	\$0.1430	150	\$0.00	\$21.45	\$21.45	\$9.19
31-Aug-2022	16-Sep-2022	Final	\$0.0770	150	\$0.00	\$11.55	\$11.55	\$4.95
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$33.00</b>	<b>\$33.00</b>	<b>\$14.14</b>

### IEM - ISHS MSCI EMG MKTETF ETF UNITS (ISHARES MSCI EMERGING MARKETS ETF)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
21-Dec-2022	05-Jan-2023	Interim	\$0.7035	107	\$75.27	\$0.00	\$75.27	\$0.00
01-Jul-2022	13-Jul-2022	Final	\$0.5443	107	\$58.24	\$0.00	\$58.24	\$0.00
<b>Sub Total</b>					<b>\$133.51</b>	<b>\$0.00</b>	<b>\$133.51</b>	<b>\$0.00</b>

### IOO - ISHS GLOBAL 100 ETF ETF UNITS (ISHARES GLOBAL 100 ETF)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
21-Dec-2022	05-Jan-2023	Interim	\$0.6193	116	\$71.84	\$0.00	\$71.84	\$0.00

**IOO - ISHS GLOBAL 100 ETF ETF UNITS (ISHARES GLOBAL 100 ETF)**

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
01-Jul-2022	13-Jul-2022	Final	\$1.3154	116	\$152.58	\$0.00	\$152.58	\$0.00
<b>Sub Total</b>					<b>\$224.42</b>	<b>\$0.00</b>	<b>\$224.42</b>	<b>\$0.00</b>

**NAB - NATIONAL AUST. BANK FPO (ORDINARY FULLY PAID)**

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
15-Nov-2022	14-Dec-2022	Final	\$0.7800	317	\$0.00	\$247.26	\$247.26	\$105.97
11-May-2022	05-Jul-2022	Interim	\$0.7300	317	\$0.00	\$231.41	\$231.41	\$99.18
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$478.67</b>	<b>\$478.67</b>	<b>\$205.15</b>

**ORG - ORIGIN ENERGY FPO (ORDINARY FULLY PAID)**

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
28-Feb-2023	24-Mar-2023	Interim	\$0.1650	356	\$0.00	\$58.74	\$58.74	\$25.17
06-Sep-2022	30-Sep-2022	Final	\$0.1650	356	\$14.67	\$44.07	\$58.74	\$18.89
<b>Sub Total</b>					<b>\$14.67</b>	<b>\$102.81</b>	<b>\$117.48</b>	<b>\$44.06</b>

**QBE - QBE INSURANCE GROUP FPO (ORDINARY FULLY PAID)**

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
06-Mar-2023	14-Apr-2023	Final	\$0.3000	338	\$91.26	\$10.14	\$101.40	\$4.35
18-Aug-2022	23-Sep-2022	Interim	\$0.0900	338	\$27.38	\$3.04	\$30.42	\$1.30
<b>Sub Total</b>					<b>\$118.64</b>	<b>\$13.18</b>	<b>\$131.82</b>	<b>\$5.65</b>

**RHCPA - RAMSAY HEALTH CARE KPYP6QT (TRANS PEF 6-BBSW+ 4.85% PERP SUB RED T-10-10)**

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
29-Mar-2023	20-Apr-2023	Interim	\$2.9337	84	\$0.00	\$246.43	\$246.43	\$105.61
27-Sep-2022	20-Oct-2022	Interim	\$2.0553	84	\$0.00	\$172.65	\$172.65	\$73.99
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$419.08</b>	<b>\$419.08</b>	<b>\$179.60</b>

**RIO - RIO TINTO LIMITED FPO (ORDINARY FULLY PAID)**

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
09-Mar-2023	20-Apr-2023	Final	\$3.2649	80	\$0.00	\$261.19	\$261.19	\$111.94
11-Aug-2022	22-Sep-2022	Interim	\$3.8370	80	\$0.00	\$306.96	\$306.96	\$131.55
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$568.15</b>	<b>\$568.15</b>	<b>\$243.49</b>

TLS - TELSTRA GROUP FPO (ORDINARY FULLY PAID)								
Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
01-Mar-2023	31-Mar-2023	Interim	\$0.0850	1,010	\$0.00	\$85.85	\$85.85	\$36.79
24-Aug-2022	21-Sep-2022	Final	\$0.0850	1,010	\$0.00	\$85.85	\$85.85	\$36.79
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$171.70</b>	<b>\$171.70</b>	<b>\$73.58</b>

VEU - VNGD ALL-WORLD EX-US CDI 1:1 (VANGUARD ALL-WORLD EX-US SHARES INDEX ETF)								
Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
21-Mar-2023	20-Apr-2023	Interim	\$0.1435	88	\$12.63	\$0.00	\$12.63	\$0.00
20-Dec-2022	20-Jan-2023	Interim	\$0.7503	88	\$66.03	\$0.00	\$66.03	\$0.00
20-Sep-2022	18-Oct-2022	Interim	\$0.3526	88	\$31.03	\$0.00	\$31.03	\$0.00
22-Jun-2022	20-Jul-2022	Interim	\$0.7244	88	\$63.74	\$0.00	\$63.74	\$0.00
<b>Sub Total</b>					<b>\$173.43</b>	<b>\$0.00</b>	<b>\$173.43</b>	<b>\$0.00</b>

VTS - VNGD US TOTAL MARKET CDI 1:1 (VANGUARD US TOTAL MARKET SHARES INDEX ETF)								
Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
24-Mar-2023	26-Apr-2023	Interim	\$0.9886	48	\$47.45	\$0.00	\$47.45	\$0.00
23-Dec-2022	25-Jan-2023	Final	\$1.1348	48	\$54.47	\$0.00	\$54.47	\$0.00
26-Sep-2022	24-Oct-2022	Interim	\$1.0692	48	\$51.32	\$0.00	\$51.32	\$0.00
24-Jun-2022	22-Jul-2022	Interim	\$0.9335	48	\$44.81	\$0.00	\$44.81	\$0.00
<b>Sub Total</b>					<b>\$198.05</b>	<b>\$0.00</b>	<b>\$198.05</b>	<b>\$0.00</b>

WDS - WOODSIDE ENERGY FPO (ORDINARY FULLY PAID)								
Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
08-Mar-2023	05-Apr-2023	Final	\$2.1544	192	\$0.00	\$413.64	\$413.64	\$177.28
08-Sep-2022	06-Oct-2022	Interim	\$1.5995	192	\$0.00	\$307.11	\$307.11	\$131.62
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$720.75</b>	<b>\$720.75</b>	<b>\$308.90</b>

WOR - WORLEY LIMITED FPO (ORDINARY FULLY PAID)								
Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
28-Feb-2023	29-Mar-2023	Interim	\$0.2500	230	\$57.50	\$0.00	\$57.50	\$0.00
29-Aug-2022	28-Sep-2022	Final	\$0.2500	230	\$57.50	\$0.00	\$57.50	\$0.00
<b>Sub Total</b>					<b>\$115.00</b>	<b>\$0.00</b>	<b>\$115.00</b>	<b>\$0.00</b>

WOW - WOOLWORTHS GROUP LTD FPO (ORDINARY FULLY PAID)								
Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
02-Mar-2023	13-Apr-2023	Interim	\$0.4600	150	\$0.00	\$69.00	\$69.00	\$29.57

## WOW - WOOLWORTHS GROUP LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
31-Aug-2022	27-Sep-2022	Final	\$0.5300	150	\$0.00	\$79.50	\$79.50	\$34.07
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$148.50</b>	<b>\$148.50</b>	<b>\$63.64</b>
<b>TOTAL</b>					<b>\$1,000.26</b>	<b>\$4,282.26</b>	<b>\$5,282.52</b>	<b>\$1,835.25</b>

## ESTIMATED INTEREST RECEIVED

There are no transactions on this account for the given period.

**TOTAL**

**\$0.00**

(1) This is an estimate prepared by AUSIEX based upon units that you hold in accordance with our records. Your actual entitlement will be determined by whether or not a company's share registry shows you as owning shares at the relevant record dates. Amounts that may have been withheld for failing to provide your tax file number to your share registries are not disclosed on this report.

Dividends are estimated by AUSIEX based on the total registered Units held on the Record Date of the dividend. The following fields are estimated in accordance with the calculations outlined below:

(a) Units = Total registered units of security held on the Record Date of the dividend

(b) Est. Unfranked Amount = Units X Dividend per security X Unfranked %

(c) Est. Franked Amount = Units X Dividend per security X Franked %

(d) Est. Franking Credit = (Est. Franked Amount X company tax rate)/(100 - company tax rate)

(e) Est. Total Dividend = Units x Dividend per security

(2) If you have total franking credit amounts greater than \$5,000, in order to be eligible to claim the benefit of the franking credit, you must have held the security for at least 45 consecutive days, not including date of purchase and date of sale. Where the 45 day holding requirement has not been satisfied, the holding period rule (also known as the 45 day rule) may apply to deny the franking credits attached to the dividend received in respect of the particular security. If that situation applies to you please speak to your tax adviser.

Please refer to your dividend statement provided by the Share Registry for any foreign tax credits you may be entitled to and breakdown of any trust distribution you may have received.

For details of the components of your ASX listed trust distributions you will need to refer to the Annual Tax Statement issued by the trust manager.

### DISCLAIMER

This statement is issued by Australian Investment Exchange Limited ABN 71 076 515 930 AFSL 241400 ("AUSIEX"), a Market Participant of ASX Limited and Cboe Australia Pty Limited, a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited. AUSIEX is a wholly owned, but not guaranteed, subsidiary of Nomura Research Institute, LTD. Information contained in this statement is believed to be accurate at the time the statement is generated. NRI and its subsidiaries do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement.

This statement is a summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. You should therefore retain your CHESSE statements, dividend statements, confirmations and bank account statements for your records in this regard. If there are any errors in this statement, please contact us as set out below. The total brokerage outlined does not include any rebates you may have received over the financial year. Please refer to your transaction statement records for any rebates you may have received for the statement period. This statement only includes dividends paid for holdings held with AUSIEX. Any dividends paid (based on the ex-dividend date) prior to holdings being transferred to AUSIEX are not included in this report. This report may not include information on some accounts if you have switched products during the financial year. AUSIEX is not a registered tax practitioner and the information provided in this report does not constitute tax advice. The above information, whilst based upon your holdings, only takes into account those of your circumstances of which we are aware. It is recommended that you provide the statement to your tax adviser or accountant in order that your particular circumstances can be properly addressed.

Address Locked Bag 3005, Australia Square NSW 1215 | Enquiries 1800 252 351 | 8:30am - 5:30pm Sydney time, Mon to Fri | [www.ausix.com.au](http://www.ausix.com.au)

### GLOSSARY

Units	The number of registered securities that you own.
Unit Price	The Portfolio Valuation 'Unit Price' is calculated using a 'Reference' Price provided by the ASX which takes into account an adjustment to determine value at Close of Market if the Security does not trade in the Closing Single Price Auction on the Valuation Date. The Unit Price in the Transaction Summary is the average price paid for each unit of stock as detailed in your contract note.
Brokerage	The fee or charge that is paid by you when transacting a buy or sell. Brokerage and costs may include advice and/or service fees charged to you by your adviser (where applicable). Refer to your adviser for further details.
Holder Identification Number (HIN)	When you are CHESSE sponsored with a Broker you will be issued a unique number, called a HIN. Multiple holdings can be registered under the single HIN. A HIN starts with the letter X and usually followed by 10 numbers, e.g. X0001234567.
Dividend	A dividend is a payment made to shareholders from the company. This payment is a portion of the company's profits. ASX listed companies typically pay dividends twice a year, usually as an 'interim' dividend and a 'final dividend'. From time to time, a company may also pay a 'special' dividend.
Ex-dividend date	The ex-dividend date occurs two business days before the company's Record Date. To be entitled to a dividend a shareholder must have purchased the shares before the ex-dividend date. If you purchase shares on or after that date, the previous owner of the shares (and not you) is entitled to the dividend.
Interim dividend	A dividend paid during a year representing a return based on the previous six months' financial performance and the outlook for the future.
Final dividend	A dividend paid during a year representing a return based on the previous twelve months' financial performance.
Special dividend	A dividend paid by the company outside typical recurring (interim and final) dividend cycle.
Record date	The record date is the date the share registries use in determining who is entitled to a dividend or entitlement associated with a security. Those who held the security in the company and were on the register on the record date are eligible for the entitlement.
Payment date	The date on which a declared dividend is scheduled to be paid.
Unfranked dividend	Dividends which do not carry a franking credit.
Franked dividend	Franked dividends are paid to security holders out of profits on which the company has already paid tax.
Franking /Imputation Credit	A franking credit is your share of tax paid by a company on the profits from which your dividend are paid. They are also known as Imputation Credits.
Total subscriptions	Total subscriptions can include, but are not limited to: ViewPoint fees, Morningstar research subscription fees and trading alerts.

Other fees	Other fees can include, but are not limited to: Off market transfer fees, conditional trading fees (added as brokerage), rejection fees, early and late settlement fees, fail fees, SRN query, rebooking fees, cheque payment fee or cheque dishonour fees and the printing and posting of contract notes.
Corporate action (CA)	Any action initiated by the company or corporation, for the purpose of giving an entitlement to shareholders.



## Mr Andrew Todd

Date of Birth: 20 Jan 1968  
Suburb: Stirling, 5152  
Mobile: 0412292589  
Smoker: See Policy Details

## Term Life Policy

---

### Benefits Cover & Options

---

#### Death

**Benefit Cover**

Benefit: \$1,770,723  
Premium Type: Stepped

**Options**

Business Cover: No

**Benefit Premium**

Premium Instalment \$805.43  
Payment Method Direct Debit  
Date Paid To 11/08/2023

#### TPD Rider

**Benefit Cover**

Benefit: \$665,684  
Premium Type: Stepped  
TPD Definition: Any Occupation  
Occupation Class: A

**Options**

Double TPD: Yes  
Disability Buy Back: No  
Waiver of Life Premium: No  
Business Cover: No

**Benefit Premium**

Premium Instalment Included in Primary Benefit  
Payment Method Direct Debit  
Date Paid To 11/08/2023

#### Linked Flexible Linking Plus

##### Super Plus TPD

**Benefit Cover**

Benefit: \$665,684  
Premium Type: Stepped  
TPD Definition: Own Occupation  
Occupation Class: A

**Options**

Double TPD: Yes

FOR DEALER GROUP USE ONLY: This material has been prepared for Dealer Groups only. It must not be copied, used, reproduced or otherwise distributed or circulated to any retail client or other party. The information provided is a brief overview only, is general in nature, and is not intended to be the only source of readers' knowledge and should be read together with the relevant Product Disclosure Statement (PDS). The PDS should be read before making a decision to purchase or continue to hold a product. A PDS can be obtained by visiting [bt.com.au](http://bt.com.au) or calling 1800 025 127. The Insurer and Issuer is TAL Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (TLISL), except for Term Life as Superannuation, Income Protection as Superannuation, and Income Protection Assured as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM) as trustee of Asgard Independence Plan Division Two ABN 90 194 410 365. BTFM is a subsidiary of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (Westpac). Westpac does not guarantee the insurance. TLISL is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). BT is a trade mark of BT Financial Group Pty Limited ABN 38 087 480 331 and is used by TLISL under licence. Asgard is a trade mark of Asgard Wealth Solutions Ltd ABN 28 009 143 597 and is used by TLISL under licence. A Target Market Determination has been made for Protection Plans products. Please visit [bt.com.au/tmd](http://bt.com.au/tmd) for any of our Target Market Determinations.



Disability Buy Back: No  
Business Cover: No

**Benefit Premium**  
Premium Instalment \$707.74  
Payment Method Direct Debit  
Date Paid To 11/08/2023

#### Living Plus

**Benefit Cover**  
Benefit: \$266,272  
Premium Type: Stepped

**Options**  
Double Living: Yes  
Living Reinstatement: Yes  
Business Cover: No

**Benefit Premium**  
Premium Instalment \$707.74  
Payment Method Direct Debit  
Date Paid To 11/08/2023

---

## Financial Details

---

### Premium Details

Annual Premium: \$18,158.04  
Premium Frequency: Monthly  
Premium Instalment: Breakdown provided in Benefit Cover & Options  
Payment Method: Breakdown provided in Benefit Cover & Options  
Date Paid To: Breakdown provided in Benefit Cover & Options

### Commission/Fee Details

Revenue Type: Commission  
Ongoing Commission/Fee Payable: Yes  
Agent Dial Down: 30%  
Commission Structure: UpFront  
Split/Shared Commission: No  
Initial Commission/Fee: Please refer to your commission statement  
Ongoing Commission Fee: \$0.00

---

FOR DEALER GROUP USE ONLY: This material has been prepared for Dealer Groups only. It must not be copied, used, reproduced or otherwise distributed or circulated to any retail client or other party. The information provided is a brief overview only, is general in nature, and is not intended to be the only source of readers' knowledge and should be read together with the relevant Product Disclosure Statement (PDS). The PDS should be read before making a decision to purchase or continue to hold a product. A PDS can be obtained by visiting [bt.com.au](http://bt.com.au) or calling 1800 025 127. The Insurer and Issuer is TAL Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (TLISL), except for Term Life as Superannuation, Income Protection as Superannuation, and Income Protection Assured as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM) as trustee of Asgard Independence Plan Division Two ABN 90 194 410 365. BTFM is a subsidiary of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (Westpac). Westpac does not guarantee the insurance. TLISL is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). BT is a trade mark of BT Financial Group Pty Limited ABN 38 087 480 331 and is used by TLISL under licence. Asgard is a trade mark of Asgard Wealth Solutions Ltd ABN 28 009 143 597 and is used by TLISL under licence. A Target Market Determination has been made for Protection Plans products. Please visit [bt.com.au/tmd](http://bt.com.au/tmd) for any of our Target Market Determinations.

---



## General Details

---

**Portfolio Number:** BL871990A

Lives Insured: Andrew Todd

Smoker Status: Non Smoker  
Lodgement Date: 01 Aug 2013  
Risk Start Date: 11 Nov 2013  
Renewal Date: 11 November  
Product Name: BTPP  
Adviser: F0638573

### Primary Term Life

Policy Number: YL871990  
Policy Status: In Force  
Policy Owner: Todds Family Superannuation Fu

### Linked Flexible Linking Plus

Policy Number: YLF71990  
Policy Status: In Force

---

FOR DEALER GROUP USE ONLY: This material has been prepared for Dealer Groups only. It must not be copied, used, reproduced or otherwise distributed or circulated to any retail client or other party. The information provided is a brief overview only, is general in nature, and is not intended to be the only source of readers' knowledge and should be read together with the relevant Product Disclosure Statement (PDS). The PDS should be read before making a decision to purchase or continue to hold a product. A PDS can be obtained by visiting [bt.com.au](http://bt.com.au) or calling 1800 025 127. The Insurer and Issuer is TAL Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (TLISL), except for Term Life as Superannuation, Income Protection as Superannuation, and Income Protection Assured as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM) as trustee of Asgard Independence Plan Division Two ABN 90 194 410 365. BTFM is a subsidiary of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (Westpac). Westpac does not guarantee the insurance. TLISL is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). BT is a trade mark of BT Financial Group Pty Limited ABN 38 087 480 331 and is used by TLISL under licence. Asgard is a trade mark of Asgard Wealth Solutions Ltd ABN 28 009 143 597 and is used by TLISL under licence. A Target Market Determination has been made for Protection Plans products. Please visit [bt.com.au/tmd](http://bt.com.au/tmd) for any of our Target Market Determinations.

---





## Mr Andrew Todd

Date of Birth: 20 Jan 1968  
Suburb: Stirling, 5152  
Mobile: 0412292589  
Smoker: See Policy Details

## Income Protection Policy

---

### Benefits Cover & Options

---

#### Income Protection

**Benefit Cover**

Monthly Benefit: \$15,400  
Premium Type: Stepped  
IP Policy Type: Endorsed Agreed Value  
IP Definition: Own Occupation  
Waiting Period: 30 days  
Benefit Period: To Age 65  
Occupation Class: AA

**Options**

Accident Benefit: Yes  
Super Contribution Option: No  
Income Ratio: 0.0%

**Benefit Premium**

Premium Instalment \$2,052.44 ■  
Payment Method Direct Debit  
Date Paid To 11/08/2023

#### Linked Income Linking Plus

#### Super Plus Income Protection

**Benefit Cover**

Benefit: \$15,400  
Premium Type: Stepped  
IP Policy Type: Endorsed Agreed Value  
IP Definition: Own Occupation  
Waiting Period: 30 days  
Benefit Period: To Age 65  
Occupation Class: AA

**Options**

Accident Benefit: No  
Super Contribution Option: No  
Income Ratio: 0.0%

**Benefit Premium**

Premium Instalment \$155.70  
Payment Method Direct Debit  
Date Paid To 11/08/2023

---

FOR DEALER GROUP USE ONLY: This material has been prepared for Dealer Groups only. It must not be copied, used, reproduced or otherwise distributed or circulated to any retail client or other party. The information provided is a brief overview only, is general in nature, and is not intended to be the only source of readers' knowledge and should be read together with the relevant Product Disclosure Statement (PDS). The PDS should be read before making a decision to purchase or continue to hold a product. A PDS can be obtained by visiting [bt.com.au](http://bt.com.au) or calling 1800 025 127. The Insurer and Issuer is TAL Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (TLISL), except for Term Life as Superannuation, Income Protection as Superannuation, and Income Protection Assured as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM) as trustee of Asgard Independence Plan Division Two ABN 90 194 410 365. BTFM is a subsidiary of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (Westpac). Westpac does not guarantee the insurance. TLISL is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). BT is a trade mark of BT Financial Group Pty Limited ABN 38 087 480 331 and is used by TLISL under licence. Asgard is a trade mark of Asgard Wealth Solutions Ltd ABN 28 009 143 597 and is used by TLISL under licence. A Target Market Determination has been made for Protection Plans products. Please visit [bt.com.au/tmd](http://bt.com.au/tmd) for any of our Target Market Determinations.

---



---

## Financial Details

---

### Premium Details

Annual Premium:	\$26,497.68
Premium Frequency:	Monthly
Premium Instalment:	Breakdown provided in Benefit Cover & Options
Payment Method:	Breakdown provided in Benefit Cover & Options
Date Paid To:	Breakdown provided in Benefit Cover & Options

### Commission/Fee Details

Revenue Type:	Commission
Ongoing Commission/Fee Payable:	Yes
Agent Dial Down:	30%
Commission Structure:	UpFront
Split/Shared Commission:	No
Initial Commission/Fee:	Please refer to your commission statement
Ongoing Commission Fee:	\$0.00

---

## General Details

---

**Portfolio Number:** BL871990A

Lives Insured: Andrew Todd

Smoker Status: Non Smoker  
Lodgement Date: 01 Aug 2013  
Risk Start Date: 11 Nov 2013  
Renewal Date: 11 November  
Product Name: BTPP  
Adviser: F0638573

### Primary Income Protection

Policy Number: CL871991  
Policy Status: In Force  
Policy Owner: Todds Family Superannuation Fu

### Linked Income Linking Plus

Policy Number: CLF71991  
Policy Status: In Force

---

FOR DEALER GROUP USE ONLY: This material has been prepared for Dealer Groups only. It must not be copied, used, reproduced or otherwise distributed or circulated to any retail client or other party. The information provided is a brief overview only, is general in nature, and is not intended to be the only source of readers' knowledge and should be read together with the relevant Product Disclosure Statement (PDS). The PDS should be read before making a decision to purchase or continue to hold a product. A PDS can be obtained by visiting [bt.com.au](http://bt.com.au) or calling 1800 025 127. The Insurer and Issuer is TAL Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (TLISL), except for Term Life as Superannuation, Income Protection as Superannuation, and Income Protection Assured as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM) as trustee of Asgard Independence Plan Division Two ABN 90 194 410 365. BTFM is a subsidiary of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (Westpac). Westpac does not guarantee the insurance. TLISL is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). BT is a trade mark of BT Financial Group Pty Limited ABN 38 087 480 331 and is used by TLISL under licence. Asgard is a trade mark of Asgard Wealth Solutions Ltd ABN 28 009 143 597 and is used by TLISL under licence. A Target Market Determination has been made for Protection Plans products. Please visit [bt.com.au/tmd](http://bt.com.au/tmd) for any of our Target Market Determinations.

---



## Mrs Tracey Todd

Date of Birth: 14 May 1971  
Suburb: Stirling, 5152  
Phone: 0873292365  
Mobile: 0402916239  
Smoker: See Policy Details

## Term Life Policy

---

### Benefits Cover & Options

---

#### Death

**Benefit Cover**

Benefit: \$965,528  
Premium Type: Stepped

**Additional Benefit**

Benefit: \$49,241  
Premium Type: Stepped

**Options**

Business Cover: No

**Benefit Premium**

Premium Instalment \$228.86  
Payment Method Direct Debit  
Date Paid To 08/08/2023

#### TPD Rider

**Benefit Cover**

Benefit: \$652,383  
Premium Type: Stepped  
TPD Definition: Any Occupation  
Occupation Class: A

**Additional Benefit**

Benefit: \$33,271  
Premium Type: Stepped  
TPD Definition: Any Occupation  
Occupation Class: A

**Options**

Double TPD: Yes  
Disability Buy Back: No  
Waiver of Life Premium: No  
Business Cover: No

**Benefit Premium**

Premium Instalment Included in Primary Benefit  
Payment Method Direct Debit  
Date Paid To 08/08/2023

FOR DEALER GROUP USE ONLY: This material has been prepared for Dealer Groups only. It must not be copied, used, reproduced or otherwise distributed or circulated to any retail client or other party. The information provided is a brief overview only, is general in nature, and is not intended to be the only source of readers' knowledge and should be read together with the relevant Product Disclosure Statement (PDS). The PDS should be read before making a decision to purchase or continue to hold a product. A PDS can be obtained by visiting [bt.com.au](http://bt.com.au) or calling 1800 025 127. The Insurer and Issuer is TAL Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (TLISL), except for Term Life as Superannuation, Income Protection as Superannuation, and Income Protection Assured as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM) as trustee of Asgard Independence Plan Division Two ABN 90 194 410 365. BTFM is a subsidiary of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (Westpac). Westpac does not guarantee the insurance. TLISL is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). BT is a trade mark of BT Financial Group Pty Limited ABN 38 087 480 331 and is used by TLISL under licence. Asgard is a trade mark of Asgard Wealth Solutions Ltd ABN 28 009 143 597 and is used by TLISL under licence. A Target Market Determination has been made for Protection Plans products. Please visit [bt.com.au/tmd](http://bt.com.au/tmd) for any of our Target Market Determinations.



## Linked Flexible Linking Plus

### Super Plus TPD

<b>Benefit Cover</b>	
Benefit:	\$0
Premium Type:	Stepped
TPD Definition:	Own Occupation
Occupation Class:	A

<b>Options</b>	
Double TPD:	Yes
Disability Buy Back:	No
Business Cover:	No

<b>Benefit Premium</b>	
Premium Instalment	\$200.00
Payment Method	Credit Card
Date Paid To	08/07/2023

### Living Plus

<b>Benefit Cover</b>	
Benefit:	\$0
Premium Type:	Stepped

<b>Options</b>	
Double Living:	Yes
Living Reinstatement:	Yes
Business Cover:	No

<b>Benefit Premium</b>	
Premium Instalment	\$200.00
Payment Method	Credit Card
Date Paid To	08/07/2023

---

## Financial Details

### Premium Details

Annual Premium:	\$2,746.32
Premium Frequency:	Monthly
Premium Instalment:	Breakdown provided in Benefit Cover & Options
Payment Method:	Breakdown provided in Benefit Cover & Options
Date Paid To:	Breakdown provided in Benefit Cover & Options

### Commission/Fee Details

Revenue Type:	Commission
Ongoing Commission/Fee Payable:	Yes
Agent Dial Down:	30%
Commission Structure:	UpFront
Split/Shared Commission:	No
Initial Commission/Fee:	Please refer to your commission statement
Ongoing Commission Fee:	\$0.00

---

FOR DEALER GROUP USE ONLY: This material has been prepared for Dealer Groups only. It must not be copied, used, reproduced or otherwise distributed or circulated to any retail client or other party. The information provided is a brief overview only, is general in nature, and is not intended to be the only source of readers' knowledge and should be read together with the relevant Product Disclosure Statement (PDS). The PDS should be read before making a decision to purchase or continue to hold a product. A PDS can be obtained by visiting [bt.com.au](http://bt.com.au) or calling 1800 025 127. The Insurer and Issuer is TAL Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (TLISL), except for Term Life as Superannuation, Income Protection as Superannuation, and Income Protection Assured as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM) as trustee of Asgard Independence Plan Division Two ABN 90 194 410 365. BTFM is a subsidiary of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (Westpac). Westpac does not guarantee the insurance. TLISL is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). BT is a trade mark of BT Financial Group Pty Limited ABN 38 087 480 331 and is used by TLISL under licence. Asgard is a trade mark of Asgard Wealth Solutions Ltd ABN 28 009 143 597 and is used by TLISL under licence. A Target Market Determination has been made for Protection Plans products. Please visit [bt.com.au/tmd](http://bt.com.au/tmd) for any of our Target Market Determinations.



## General Details

---

**Portfolio Number:** BL871951A

Lives Insured: Tracey Todd

Smoker Status: Non Smoker

Lodgement Date: 01 Aug 2013

Risk Start Date: 08 Aug 2013

Renewal Date: 08 August

Product Name: BTPP

Adviser: F0638573

### Primary Term Life

Policy Number: YL871951

Policy Status: In Force

Policy Owner: Todds Family Superannuation Fu

### Linked Flexible Linking Plus

Policy Number: YLF71951

Policy Status: Cancelled

---

FOR DEALER GROUP USE ONLY: This material has been prepared for Dealer Groups only. It must not be copied, used, reproduced or otherwise distributed or circulated to any retail client or other party. The information provided is a brief overview only, is general in nature, and is not intended to be the only source of readers' knowledge and should be read together with the relevant Product Disclosure Statement (PDS). The PDS should be read before making a decision to purchase or continue to hold a product. A PDS can be obtained by visiting [bt.com.au](http://bt.com.au) or calling 1800 025 127. The Insurer and Issuer is TAL Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (TLISL), except for Term Life as Superannuation, Income Protection as Superannuation, and Income Protection Assured as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM) as trustee of Asgard Independence Plan Division Two ABN 90 194 410 365. BTFM is a subsidiary of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (Westpac). Westpac does not guarantee the insurance. TLISL is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). BT is a trade mark of BT Financial Group Pty Limited ABN 38 087 480 331 and is used by TLISL under licence. Asgard is a trade mark of Asgard Wealth Solutions Ltd ABN 28 009 143 597 and is used by TLISL under licence. A Target Market Determination has been made for Protection Plans products. Please visit [bt.com.au/tmd](http://bt.com.au/tmd) for any of our Target Market Determinations.

---



## Mrs Tracey Todd

Date of Birth: 14 May 1971  
Suburb: Stirling, 5152  
Phone: 0873292365  
Mobile: 0402916239  
Smoker: See Policy Details

## Income Protection Policy

---

### Benefits Cover & Options

---

#### Income Protection

**Benefit Cover**

Monthly Benefit: \$3,675  
Premium Type: Stepped  
IP Policy Type: Indemnity  
IP Definition: Own Occupation  
Waiting Period: 30 days  
Benefit Period: To Age 65  
Occupation Class: A

**Additional Benefit**

Monthly Benefit: \$187  
Premium Type: Stepped  
IP Policy Type: Indemnity  
IP Definition: Own Occupation  
Waiting Period: 30 days  
Benefit Period: To Age 65  
Occupation Class: A

**Options**

Accident Benefit: Yes  
Super Contribution Option: No  
Income Ratio: 0.0%

**Benefit Premium**

Premium Instalment \$355.47 ■  
Payment Method Direct Debit  
Date Paid To 08/08/2023

#### Linked Income Linking Plus

#### Super Plus Income Protection

**Benefit Cover**

Benefit: \$0  
Premium Type: Stepped  
IP Policy Type: Indemnity  
IP Definition: Own Occupation  
Waiting Period: 30 days  
Benefit Period: To Age 65  
Occupation Class: A

---

FOR DEALER GROUP USE ONLY: This material has been prepared for Dealer Groups only. It must not be copied, used, reproduced or otherwise distributed or circulated to any retail client or other party. The information provided is a brief overview only, is general in nature, and is not intended to be the only source of readers' knowledge and should be read together with the relevant Product Disclosure Statement (PDS). The PDS should be read before making a decision to purchase or continue to hold a product. A PDS can be obtained by visiting [bt.com.au](http://bt.com.au) or calling 1800 025 127. The Insurer and Issuer is TAL Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (TLISL), except for Term Life as Superannuation, Income Protection as Superannuation, and Income Protection Assured as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM) as trustee of Asgard Independence Plan Division Two ABN 90 194 410 365. BTFM is a subsidiary of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (Westpac). Westpac does not guarantee the insurance. TLISL is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). BT is a trade mark of BT Financial Group Pty Limited ABN 38 087 480 331 and is used by TLISL under licence. Asgard is a trade mark of Asgard Wealth Solutions Ltd ABN 28 009 143 597 and is used by TLISL under licence. A Target Market Determination has been made for Protection Plans products. Please visit [bt.com.au/tmd](http://bt.com.au/tmd) for any of our Target Market Determinations.

---



#### Options

Accident Benefit: No  
Super Contribution Option: No  
Income Ratio: 0.0%

#### Benefit Premium

Premium Instalment \$36.21  
Payment Method Credit Card  
Date Paid To 08/07/2023

---

## Financial Details

---

### Premium Details

Annual Premium: \$4,265.64  
Premium Frequency: Monthly  
Premium Instalment: Breakdown provided in Benefit Cover & Options  
Payment Method: Breakdown provided in Benefit Cover & Options  
Date Paid To: Breakdown provided in Benefit Cover & Options

### Commission/Fee Details

Revenue Type: Commission  
Ongoing Commission/Fee Payable: Yes  
Agent Dial Down: 30%  
Commission Structure: UpFront  
Split/Shared Commission: No  
Initial Commission/Fee: Please refer to your commission statement  
Ongoing Commission Fee: \$0.00

---

## General Details

---

**Portfolio Number:** BL871951A

Lives Insured: Tracey Todd

Smoker Status: Non Smoker  
Lodgement Date: 01 Aug 2013  
Risk Start Date: 08 Aug 2013  
Renewal Date: 08 August  
Product Name: BTPP  
Adviser: F0638573

### Primary Income Protection

Policy Number: CL871952  
Policy Status: In Force  
Policy Owner: Todds Family Superannuation Fu

### Linked Income Linking Plus

Policy Number: CLF71952  
Policy Status: Cancelled

---

FOR DEALER GROUP USE ONLY: This material has been prepared for Dealer Groups only. It must not be copied, used, reproduced or otherwise distributed or circulated to any retail client or other party. The information provided is a brief overview only, is general in nature, and is not intended to be the only source of readers' knowledge and should be read together with the relevant Product Disclosure Statement (PDS). The PDS should be read before making a decision to purchase or continue to hold a product. A PDS can be obtained by visiting [bt.com.au](http://bt.com.au) or calling 1800 025 127. The Insurer and Issuer is TAL Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (TLISL), except for Term Life as Superannuation, Income Protection as Superannuation, and Income Protection Assured as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM) as trustee of Asgard Independence Plan Division Two ABN 90 194 410 365. BTFM is a subsidiary of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (Westpac). Westpac does not guarantee the insurance. TLISL is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). BT is a trade mark of BT Financial Group Pty Limited ABN 38 087 480 331 and is used by TLISL under licence. Asgard is a trade mark of Asgard Wealth Solutions Ltd ABN 28 009 143 597 and is used by TLISL under licence. A Target Market Determination has been made for Protection Plans products. Please visit [bt.com.au/tmd](http://bt.com.au/tmd) for any of our Target Market Determinations.

---

# Cash transactions

01 Jul 2022 to 30 Jun 2023



Account name	TODDS FAMILY SUPERANNUATION FUND PTY LTD ATF TODDS FAMILY SUPERANNUATION FUND <span>Active</span>	Balance
Account number	961708195	\$301,661.67
BSB	182-512	
Product	Cash Management Account	
Issued	03/08/2023	

Date	Category	Description	Debit	Credit	Balance
30 Jun 2023	Interest	MACQUARIE CMA INTEREST PAID		365.88	270,210.05
30 Jun 2023	Transfers	ANDREW TODD Super Contributions		100,000.00	269,844.17
22 Jun 2023	Transfers	ClickSuper p_vu_cc_9906875773		687.03	169,844.17
20 Jun 2023	Transfers	SuperChoice P/L PC140623-125976745		666.35	169,157.14
13 Jun 2023	Direct Debits	BT Life Insuranc YL871990 182-512	2,857.87		168,490.79
13 Jun 2023	Transfers	ClickSuper p_vu_cc_9906861695		745.88	171,348.66
08 Jun 2023	Direct Debits	BT Life Insuranc YL871951 182-512	584.33		170,602.78
05 Jun 2023	Transfers	SuperChoice P/L PC300523-151065183		666.35	171,187.11
31 May 2023	Transfers	ATO ATO009000017855152		2,163.41	170,520.76
31 May 2023	Interest	MACQUARIE CMA INTEREST PAID		171.62	168,357.35
24 May 2023	Transfers	AUSIEX TRUST ACC S BHP 40634405-00		15,067.66	168,185.73
24 May 2023	Transfers	AUSIEX TRUST ACC S VTS 40634426-00		14,978.88	153,118.07
24 May 2023	Transfers	AUSIEX TRUST ACC S IOO 40634411-00		12,801.44	138,139.19
24 May 2023	Transfers	AUSIEX TRUST ACC S RIO 40634419-00		8,734.20	125,337.75
24 May 2023	Transfers	AUSIEX TRUST ACC S RHCPA 40634418-0		8,635.40	116,603.55
24 May 2023	Transfers	AUSIEX TRUST ACC S NAB 40634413-00		8,411.59	107,968.15
24 May 2023	Transfers	AUSIEX TRUST ACC S VEU 40634424-00		7,203.32	99,556.56
24 May 2023	Transfers	AUSIEX TRUST ACC S CBA 40634407-00		6,702.92	92,353.24
24 May 2023	Transfers	AUSIEX TRUST ACC S WDS 40634427-00		6,631.64	85,650.32



Date	Category	Description	Debit	Credit	Balance
24 May 2023	Transfers	AUSIEX TRUST ACC S IEM 40634409-00		6,264.46	79,018.68
24 May 2023	Transfers	AUSIEX TRUST ACC S WOW 40634429-00		5,705.00	72,754.22
24 May 2023	Transfers	AUSIEX TRUST ACC S QBE 40634417-00		4,965.57	67,049.22
24 May 2023	Transfers	AUSIEX TRUST ACC S TLS 40634420-00		4,358.40	62,083.65
24 May 2023	Transfers	AUSIEX TRUST ACC S WOR 40634428-00		3,763.10	57,725.25
24 May 2023	Transfers	AUSIEX TRUST ACC S ORG 40634416-00		2,919.12	53,962.15
24 May 2023	Transfers	AUSIEX TRUST ACC S AMP 40634400-00		1,186.53	51,043.03
24 May 2023	Transfers	AUSIEX TRUST ACC S EDV 40634408-00		921.50	49,856.50
23 May 2023	Transfers	SuperChoice P/L PC170523- 120015060		666.35	48,935.00
17 May 2023	Transfers	Annual Accounting	1,430.00		48,268.65
11 May 2023	Direct Debits	BT Life Insuranc YL871990 182- 512	2,857.87		49,698.65
10 May 2023	Transfers	ClickSuper p_vu_cc_9906826562		644.02	52,556.52
09 May 2023	Transfers	SuperChoice P/L PC020523- 193709262		666.35	51,912.50
08 May 2023	Direct Debits	BT Life Insuranc YL871951 182- 512	584.33		51,246.15
28 Apr 2023	Interest	MACQUARIE CMA INTEREST PAID		87.72	51,830.48
26 Apr 2023	Dividends & Distributions	VTS DIVIDEND VTS53/00808492		39.08	51,742.76
24 Apr 2023	Transfers	SuperChoice P/L PC180423- 160682448		1,332.70	51,703.68
20 Apr 2023	Transfers	RHCL Hybrid S00060857946		246.43	50,370.98
20 Apr 2023	Dividends & Distributions	RIO TINTO LTD AUF22/00161420		261.19	50,124.55
20 Apr 2023	Dividends & Distributions	VEU DIVIDEND VEU53/00806673		10.39	49,863.36
14 Apr 2023	Dividends & Distributions	QBE DIVIDEND 22FPA/00837767		101.40	49,852.97
13 Apr 2023	Transfers	ClickSuper p_vu_cc_9906791129		1,014.73	49,751.57
13 Apr 2023	Dividends & Distributions	WOW DIV 001294180686		69.00	48,736.84
11 Apr 2023	Direct Debits	BT Life Insuranc YL871951 182- 512	3,442.20		48,667.84
05 Apr 2023	Transfers	SuperChoice P/L PC300323- 157947221		666.35	52,110.04

Date	Category	Description	Debit	Credit	Balance
05 Apr 2023	Dividends & Distributions	WOODSIDE FIN22/00896439		413.64	51,443.69
03 Apr 2023	Dividends & Distributions	AMP LIMITED 23FIN/01037237		28.18	51,030.05
31 Mar 2023	Dividends & Distributions	TLS ITM DIV 001292423189		85.85	51,001.87
31 Mar 2023	Interest	MACQUARIE CMA INTEREST PAID		92.85	50,916.02
30 Mar 2023	Dividends & Distributions	BHP GROUP DIV AI387/00401811		465.00	50,823.17
30 Mar 2023	Dividends & Distributions	CBA DIV 001291117557		142.80	50,358.17
29 Mar 2023	Dividends & Distributions	WOR DIVIDEND INT23/00812973		57.50	50,215.37
24 Mar 2023	Dividends & Distributions	Origin Energy S00060857946		58.74	50,157.87
20 Mar 2023	Dividends & Distributions	EDV DIV 001290708761		21.45	50,099.13
15 Mar 2023	Transfers	SuperChoice P/L PC090323-154660148		666.35	50,077.68
13 Mar 2023	Direct Debits	BT Life Insuranc YL871990 182-512	2,857.87		49,411.33
09 Mar 2023	Transfers	ClickSuper p_vu_cc_9906758361		630.86	52,269.20
08 Mar 2023	Direct Debits	BT Life Insuranc YL871951 182-512	584.33		51,638.34
28 Feb 2023	Interest	MACQUARIE CMA INTEREST PAID		81.35	52,222.67
27 Feb 2023	Transfers	SuperChoice P/L PC210223-116082599		666.35	52,141.32
14 Feb 2023	Transfers	SuperChoice P/L PC080223-165437775		666.35	51,474.97
13 Feb 2023	Direct Debits	BT Life Insuranc YL871990 182-512	2,857.87		50,808.62
08 Feb 2023	Direct Debits	BT Life Insuranc YL871951 182-512	584.33		53,666.49
08 Feb 2023	Transfers	ClickSuper p_vu_cc_9906726987		787.46	54,250.82
01 Feb 2023	Transfers	SuperChoice P/L PC250123-199927472		666.35	53,463.36
31 Jan 2023	Interest	MACQUARIE CMA INTEREST PAID		91.62	52,797.01
25 Jan 2023	Dividends & Distributions	VTS DIVIDEND VTS52/00808561		44.85	52,705.39
20 Jan 2023	Transfers	SuperChoice P/L PC160123-196346617		1,332.70	52,660.54
20 Jan 2023	Dividends & Distributions	VEU DIVIDEND VEU52/00806732		54.38	51,327.84

Date	Category	Description	Debit	Credit	Balance
18 Jan 2023	Transfers	MAGELLAN MAGELLAN0003385953		622.48	51,273.46
16 Jan 2023	Transfers	ClickSuper p_vu_cc_9906701321		729.50	50,650.98
11 Jan 2023	Direct Debits	BT Life Insuranc YL871990 182-512	2,857.87		49,921.48
09 Jan 2023	Direct Debits	BT Life Insuranc YL871951 182-512	584.33		52,779.35
05 Jan 2023	Dividends & Distributions	IEM PAYMENT JAN23/00802835		75.27	53,363.68
05 Jan 2023	Dividends & Distributions	IOO PAYMENT JAN23/00808180		71.84	53,288.41
30 Dec 2022	Interest	MACQUARIE CMA INTEREST PAID		82.34	53,216.57
19 Dec 2022	Transfers	SuperChoice P/L PC131222-192561684		666.35	53,134.23
14 Dec 2022	Dividends & Distributions	NAB FINAL DIV DV232/00564599		247.26	52,467.88
12 Dec 2022	Direct Debits	BT Life Insuranc YL871990 182-512	2,857.87		52,220.62
09 Dec 2022	Transfers	ClickSuper p_vu_cc_9906663657		905.75	55,078.49
08 Dec 2022	Direct Debits	BT Life Insuranc YL871951 182-512	584.33		54,172.74
05 Dec 2022	Transfers	SuperChoice P/L PC291122-108808625		666.35	54,757.07
30 Nov 2022	Interest	MACQUARIE CMA INTEREST PAID		72.47	54,090.72
21 Nov 2022	Transfers	SuperChoice P/L PC151122-192198189		666.35	54,018.25
18 Nov 2022	Transfers	MACQUARIE BANK 182-222 261520266		71.50	53,351.90
11 Nov 2022	Direct Debits	BT Life Insuranc YL871990 182-512	2,857.87		53,280.40
08 Nov 2022	Direct Debits	BT Life Insuranc YL871951 182-512	584.33		56,138.27
08 Nov 2022	Transfers	ClickSuper p_vu_cc_9906631935		892.61	56,722.60
07 Nov 2022	Transfers	SuperChoice P/L PC011122-106688774		666.35	55,829.99
31 Oct 2022	Interest	MACQUARIE CMA INTEREST PAID		64.99	55,163.64
24 Oct 2022	Transfers	SuperChoice P/L PC181022-197388446		666.35	55,098.65
24 Oct 2022	Dividends & Distributions	VTS DIVIDEND VTS51/00808648		42.27	54,432.30
20 Oct 2022	Transfers	RHCL Hybrid S00060857946		172.65	54,390.03
18 Oct 2022	Dividends & Distributions	VEU DIVIDEND VEU51/00806826		25.54	54,217.38

Date	Category	Description	Debit	Credit	Balance
11 Oct 2022	Direct Debits	BT Life Insuranc YL871990 182-512	2,153.16		54,191.84
11 Oct 2022	Transfers	SuperChoice P/L PC051022-135762960		666.35	56,345.00
10 Oct 2022	Direct Debits	BT Life Insuranc YL871951 182-512	584.33		55,678.65
07 Oct 2022	Transfers	ClickSuper p_vu_cc_9906601965		974.79	56,262.98
06 Oct 2022	Dividends & Distributions	WOODSIDE INT22/00878319		307.11	55,288.19
30 Sep 2022	Dividends & Distributions	Origin Energy S00060857946		58.74	54,981.08
30 Sep 2022	Interest	MACQUARIE CMA INTEREST PAID		47.41	54,922.34
29 Sep 2022	Dividends & Distributions	CBA FNL DIV 001280603026		142.80	54,874.93
28 Sep 2022	Transfers	SuperChoice P/L PC210922-157271693		666.35	54,732.13
28 Sep 2022	Dividends & Distributions	WOR DIVIDEND FIN22/00813986		57.50	54,065.78
27 Sep 2022	Dividends & Distributions	WOW FNL DIV 001283327583		79.50	54,008.28
23 Sep 2022	Dividends & Distributions	BHP GROUP DIV AF386/00409758		870.18	53,928.78
23 Sep 2022	Dividends & Distributions	QBE DIVIDEND FPA22/00840100		30.42	53,058.60
21 Sep 2022	Dividends & Distributions	RIO TINTO LTD AUI22/00165173		306.96	53,028.18
21 Sep 2022	Dividends & Distributions	TLS FNL DIV 001281430684		85.85	52,721.22
16 Sep 2022	Uncategorised	BPAY TO ASIC	59.00		52,635.37
16 Sep 2022	Dividends & Distributions	EDV DIV 001282825913		11.55	52,694.37
12 Sep 2022	Direct Debits	BT Life Insuranc YL871990 182-512	2,153.16		52,682.82
12 Sep 2022	Transfers	SuperChoice P/L PC060922-177618289		666.35	54,835.98
08 Sep 2022	Direct Debits	BT Life Insuranc YL871951 182-512	584.33		54,169.63
07 Sep 2022	Transfers	ClickSuper p_vu_cc_9906576735		842.59	54,753.96
31 Aug 2022	Interest	MACQUARIE CMA INTEREST PAID		35.92	53,911.37
29 Aug 2022	Transfers	SuperChoice P/L PC230822-176162186		581.54	53,875.45
15 Aug 2022	Transfers	SuperChoice P/L PC090822-174203316		581.54	53,293.91
11 Aug 2022	Direct Debits	BT Life Insuranc YL871990 182-512	2,153.16		52,712.37

Date	Category	Description	Debit	Credit	Balance
08 Aug 2022	Direct Debits	BT Life Insuranc YL871951 182-512	584.33		54,865.53
08 Aug 2022	Transfers	ClickSuper p_vu_cc_9906550350		715.74	55,449.86
02 Aug 2022	Transfers	SuperChoice P/L PC270722-194537275		581.54	54,734.12
29 Jul 2022	Interest	MACQUARIE CMA INTEREST PAID		16.57	54,152.58
22 Jul 2022	Dividends & Distributions	VTS DIVIDEND VTS50/00808696		36.90	54,136.01
21 Jul 2022	Transfers	MAGELLAN MAGELLAN0003030625		622.48	54,099.11
20 Jul 2022	Dividends & Distributions	VEU DIVIDEND VEU50/00806905		52.49	53,476.63
18 Jul 2022	Transfers	SuperChoice P/L PC120722-178832828		516.92	53,424.14
13 Jul 2022	Dividends & Distributions	IOO PAYMENT JUL22/00808394		152.58	52,907.22
13 Jul 2022	Dividends & Distributions	IEM PAYMENT JUL22/00802946		58.24	52,754.64
11 Jul 2022	Direct Debits	BT Life Insuranc YL871990 182-512	2,153.16		52,696.40
08 Jul 2022	Direct Debits	BT Life Insuranc YL871951 182-512	484.89		54,849.56
05 Jul 2022	Transfers	SuperChoice P/L PC290622-193197581		492.31	55,334.45
05 Jul 2022	Dividends & Distributions	NAB INTERIM DIV DV231/01068818		231.41	54,842.14
<b>Totals</b>			<b>39,877.12</b>	<b>255,476.44</b>	



For all enquiries regarding this report please contact  
Daniel McCabe  
08 8333 0291

This transaction list isn't a statement. We recommend you or your client review all transactions to ensure they're accurate.

#### Account details

TODDS FAMILY SUPERANNUATION FUND PTY LTD ATF  
TODDS FAMILY SUPERANNUATION FUND  
961708195  
Cash Management Account

#### Adviser details

Daniel McCabe  
08 8333 0291  
daniel@mccabefinancialservices.com.au

Todds Family SF

Bank Statements Match Transactions Business Events

Bank Account  Date Range  to  Group By

Show only Unmatched

Add Upload CSV Upload PDF Export CSV Match To New Edit Delete Unmatch 0 selected 10 items

Opening Balance: \$270,210.05 | Closing Balance: \$301,661.67

<input type="checkbox"/>	Date	Description	Cash Out	Cash In	Match Summary	Processed By	Balance
<input type="checkbox"/>	03/07/2023	SuperChoice P/L PC270623-105513556		\$666.35	Matched: Member Contribution	Automated Feed	\$270,876.40
<input type="checkbox"/>	05/07/2023	NAB INTERIM DIV DV241/01060973		\$263.11	Matched: Dividend	Automated Feed	\$271,139.51
<input type="checkbox"/>	06/07/2023	MAGELLAN MAGELLAN0003742632		\$31,829.61	Unmatched	Automated Feed	\$302,969.12
<input type="checkbox"/>	10/07/2023	BT Life Insuranc YL871951 182-512	\$584.33		Matched: Member Insurance Premium	Automated Feed	\$302,384.79
<input type="checkbox"/>	11/07/2023	SYNCHRON 35145793251	\$660.00		Unmatched	Automated Feed	\$301,724.79
<input type="checkbox"/>	11/07/2023	BT Life Insuranc YL871990 182-512	\$2,857.87		Matched: Member Insurance Premium	Automated Feed	\$298,866.92
<input type="checkbox"/>	17/07/2023	SuperChoice P/L PC110723-162878512		\$740.38	Matched: Member Contribution	Automated Feed	\$299,607.30
<input type="checkbox"/>	21/07/2023	MAGELLAN MAGELLAN0003786177		\$623.70	Matched: Distribution	Automated Feed	\$300,231.00
<input type="checkbox"/>	31/07/2023	MACQUARIE CMA INTEREST PAID		\$690.29	Matched: Interest Received	Automated Feed	\$300,921.29
<input type="checkbox"/>	01/08/2023	SuperChoice P/L PC260723-155465762		\$740.38	Matched: Member Contribution	Automated Feed	\$301,661.67

## **SMSF Investment Strategy**

Todds Family Superannuation Fund

Date: 1 July 2018

### **Objective**

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

### **The Fund:**

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

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

### **Risk and Return**

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

The Trustee is ever vigilant to balance these two objectives:

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

### **Position on Diversification**

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

### **Required Rate of Return**

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

### **Trustee's Obligations**

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

### **Paying Debts**

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

### **Cost of Investing**

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

### **Gearing**

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

### **Investments (all investments maybe held within the following range 0-100%)**

#### ***Cash***

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



### ***Australian Shares***

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

### ***Fixed Interest***

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

### ***International Shares***

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

### ***Property***

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

### ***Derivatives***

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

### ***Structured Products***

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

### ***Art***

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

**Insurance**

The trustees have reviewed the need to hold a contract insurance for members of the fund and have determined that the members currently hold suitable insurance within the fund in compliance with the directives contained within SIS Act1994 Regulation 4.09 (2)(e)

**Review**

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

**Signed by the Trustee(s)**

Name of Director of Trustee: **Andrew Todd**

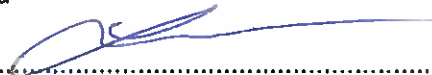
Signed



.....

Name of Director of Trustee: **Tracey Todd**

Signed



.....

**Superannuation Trust Deed for a Self-  
Managed Fund**

for

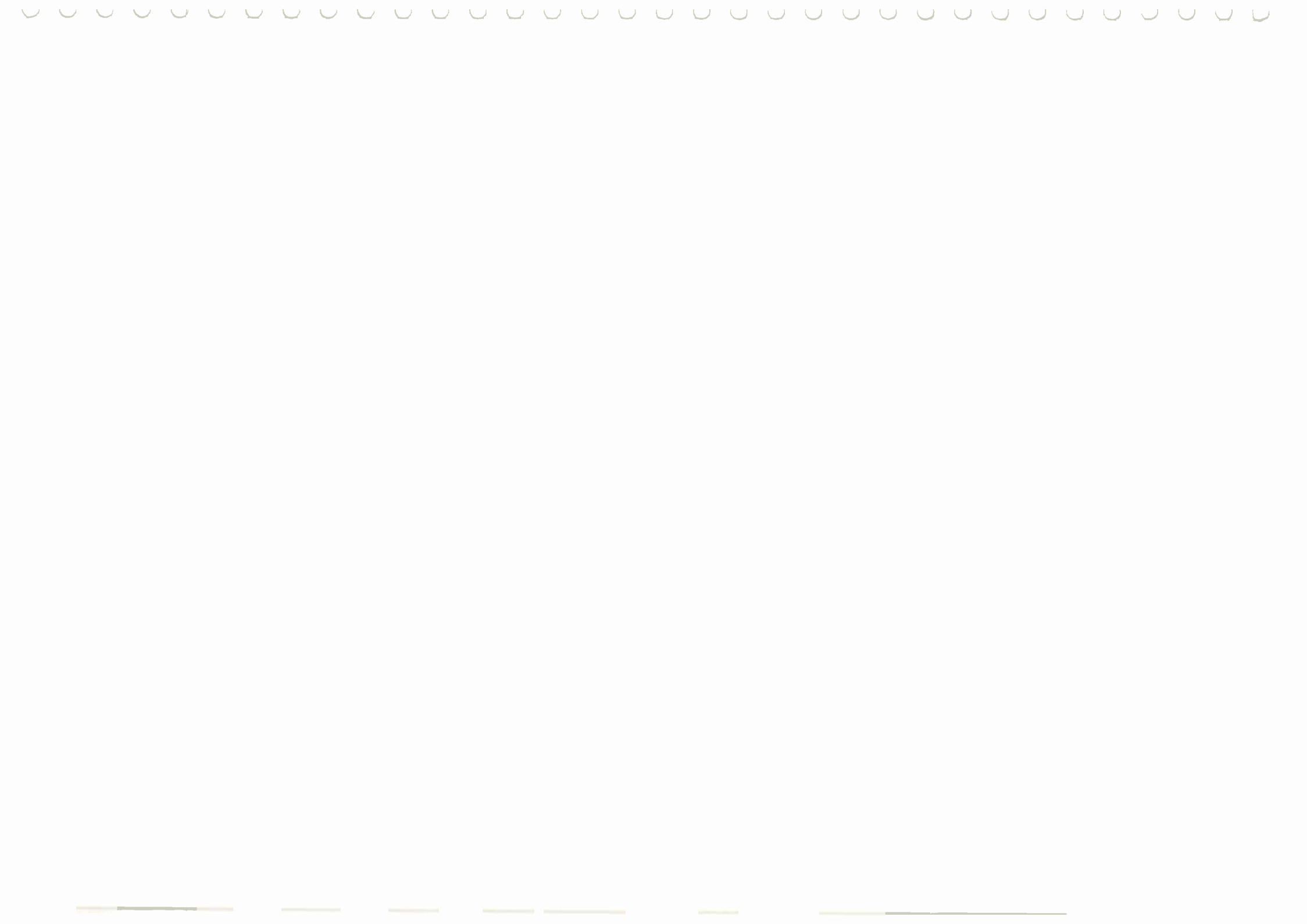
---

**Todds Family Superannuation Fund**

---

ActiveSuper Pty Ltd  
2 Pendraat Parade  
  
Hope Island QLD 4212  
Tel: 1300 867 229  
Fax: 1300 867 338  
jburrows@activesuper.com.au  
www.activesuper.com.au

Maddocks  
Level 6  
140 William Street  
Melbourne VIC 3000  
Tel: 03 9288 0555  
Fax: 03 9288 0666  
info@maddocks.com.au  
www.maddocks.com.au



## Table of contents

<b>Overview</b> .....	<b>1</b>
<b>A Establishment of the fund</b> .....	<b>2</b>
The establishment of the fund .....	2
Purpose of the fund.....	2
Trustee of the fund.....	2
Method of decision by trustee under this deed .....	2
Deed subject to superannuation law .....	2
Trustee must comply with law.....	2
<b>B Membership</b> .....	<b>3</b>
Initial members of the fund .....	3
Trustee may appoint additional members .....	3
Beneficiaries as additional members .....	3
Applicant to provide information to trustee .....	3
Conditions must be met.....	3
Effect of becoming member.....	4
Date of commencement of membership of additional member .....	4
Date of additional member's commencement as trustee .....	4
Back-dating of membership.....	4
Conditions on membership.....	4
Trustee must notify new member.....	4
Trustee must disclose and report.....	4
Trustee must notify exiting member .....	4
Limit on disclosure .....	5
Members must inform trustee of change affecting fund compliance .....	5
Members and trustee must ensure fund compliance .....	5
Trustee and members must rectify non-compliance .....	5
Types of compliance arrangement.....	5
Ceasing to be a member .....	5
Minor as a member .....	6
<b>C Accounts of the fund</b> .....	<b>6</b>
Trustee must establish certain types of account.....	6
Credits to accumulation accounts .....	6
Debits to accumulation accounts .....	7
Contributions-split requests .....	8
Credits to the income account .....	8
Debits to the income account .....	8
Tax on income .....	9
Distribution from income account.....	9
Trustee may establish equalisation account.....	9
Credits to equalisation account.....	9
Trustee may establish or maintain other accounts or reserves .....	10
Valuation of fund .....	10
Interim fund earning rate .....	10

<b>D</b>	<b>Contributions .....</b>	<b>10</b>
	Member contributions.....	10
	Employer contributions.....	10
	Other contributions.....	10
	Participating employers .....	11
	How contributions to be made .....	11
	Late contributions.....	11
	Failure to contribute.....	11
	Contributions etc not accepted .....	11
	Breach of clause headed 'Contributions etc not accepted' .....	11
	Allocation of contributions.....	12
	Reduction of contributions by employer .....	12
	Tax on contributions and shortfall components .....	13
	Surcharge .....	13
	Termination of employer's contributions.....	13
	Effect of termination on member's contributions.....	13
	No termination on transfer of business to another employer.....	13
<b>E</b>	<b>Investment.....</b>	<b>13</b>
	Authorised investments.....	13
	Forbidden investments .....	14
	Strategy .....	14
	Power to deal with investments .....	14
	Investment choice by members .....	15
	Member or beneficiary may choose strategy.....	15
	Member or beneficiary may not choose particular investments within strategy .....	15
	Chosen strategies to be monitored .....	15
	Sub-accounts etc for investment choice.....	15
	Power to deal with investment choice investments.....	16
<b>F</b>	<b>Benefits: general .....</b>	<b>16</b>
	Limit on payment of preserved payment benefits .....	16
	When payment of preserved payment benefits allowed .....	16
	Payment of non-preserved amount.....	16
	Vesting and compulsory payment.....	16
	Possible addition to entitlement when member ceases to be member.....	16
	Anti-detriment payments (section 295-485 of the <i>Income Assessment Act 1997</i> ).....	17
	Trustee may retain benefit in fund .....	17
	Transfer of insurance policy.....	17
	Information to be provided to trustee .....	17
	Trustee may adjust benefits for wrong information .....	17
<b>G</b>	<b>Pensions: general .....</b>	<b>17</b>
	Trustee's power to pay pension .....	17
	Member or beneficiary may choose type of pension .....	18
	Actuarial certificate.....	18
	Funding pension through annuity.....	18
	Trustee may allocate benefit between 2 or more spouses.....	18

	Trustee must establish pension account .....	18
	Credits to pension account .....	18
	Debits to pension account .....	19
	Adjustment based on fund earning rate .....	19
	Segregation of assets and valuation .....	20
	Pensions: residue in account.....	20
	Trustee's right to commute pensions generally .....	20
	Qualification of pensions as asset test exempt income streams .....	20
<b>H</b>	<b>Death, disability and retirement benefits .....</b>	<b>21</b>
	Death benefit payments.....	21
	Death benefit agreement payment arrangements .....	21
	Binding death benefit notice payment arrangements.....	22
	Non-binding death benefit notice payment arrangements.....	22
	Death of member or former member.....	22
	Discharge of trustee .....	22
	Total and permanent disablement benefit .....	23
	Temporary total disablement benefit.....	23
	Period of payment: temporary total disablement .....	23
	Method of payment: temporary total disablement.....	23
	Member contributions may be suspended: temporary total disablement.....	23
	Membership not affected by temporary total disablement.....	24
	Retirement benefit.....	24
	Early retirement.....	24
<b>I</b>	<b>Payment of benefit .....</b>	<b>24</b>
	Trustee must notify that benefit is payable .....	24
	Method of notice.....	25
	Claim out of time .....	25
	Unclaimed benefit .....	25
	Tax on benefit .....	25
	Where benefit is payable.....	25
	Trustee may send benefit to person entitled .....	25
	Notification of address etc .....	25
	Receipt to be given .....	25
	Person under legal disability.....	25
	Discharge of trustee .....	26
	Transfer of assets .....	26
<b>J</b>	<b>Forfeiture of benefit entitlements .....</b>	<b>26</b>
	Forfeiture account .....	26
	Circumstances of forfeiture.....	26
	Forfeiture of residue .....	27
	Application of forfeiture account.....	27
	Limit in relation to payments to member or dependants .....	27
	Possible adjustment to entitlements.....	27
<b>K</b>	<b>Provisions relating to the <i>Family Law Act</i> .....</b>	<b>27</b>
	Payment splits.....	27

	Rules for payment splits .....	28
	Deferred payment splits.....	28
	Flagging agreements.....	28
	Transfer of non-member spouse interests.....	28
	Refusal to admit as member.....	29
<b>L</b>	<b>Trustee's powers.....</b>	<b>29</b>
	All the powers of an individual .....	29
	Trustee's discretion .....	29
	Delegation of power .....	29
	Trustee not subject to direction.....	29
	Specific powers.....	29
	Limit on borrowing.....	30
	Trustee may grant security over asset .....	30
	When borrowing is allowed (including "limited recourse borrowing arrangements") .....	30
	Trustee's power to effect insurance .....	31
	Trustee bound to exercise power in limited cases .....	31
	Inconsistent conditions in policy.....	31
	Powers not affected by conflict of interests .....	31
	Disclosure of conflict of interest .....	31
	Trustee's power to effect transfer on written request.....	31
	Form and effect of transfer .....	32
	Trustee's power to transfer to successor fund.....	32
	Trustee's power to transfer to eligible roll over fund .....	32
	Transfer of assets .....	32
	The trustee's power to receive transfer.....	32
<b>M</b>	<b>Administration of fund.....</b>	<b>32</b>
	Dealing with money received.....	32
	Effect of receipts .....	33
	Employers to provide information to trustee .....	33
	Compliance.....	33
	Trustee may not charge fees .....	33
	Trustee entitled to be reimbursed for expenses .....	33
	Trustee to keep records and accounts.....	33
	Trustee to collect money owing to the fund.....	33
	Trustee to keep records, accounts, books etc.....	33
	Documents to be prepared .....	34
	Annual return .....	34
	Audit .....	34
	Disclosure requirements.....	34
	Availability of books and records .....	34
	Availability of deed and documents.....	34
	Appointment of auditor .....	35
	Appointment of actuary.....	35
	Appointment of administration manager.....	35
	Appointment of investment manager .....	35



Appointment of custodian .....	35
Superannuation law to be observed.....	35
Trustee may remove person from office.....	35
Trustee not bound by advice .....	35
Liability of the trustee is limited.....	35
Indemnity .....	36
Other persons who may act.....	36
Appointment of members as trustee .....	36
Appointment of replacement corporate trustee.....	36
Continuity of office.....	36
Appointment and resignation of trustee.....	37
<b>N Miscellaneous .....</b>	<b>37</b>
Trustee may elect to wind up fund .....	37
Notice of winding up.....	37
Payment etc on winding up.....	37
Employment relationship not affected by this deed .....	38
Legal rights of member not affected by this deed .....	38
Variation.....	38
Limits on effect of variation.....	38
Limits on power to vary.....	38
Notice of variation .....	39
Dispute resolution .....	39
Interpretation.....	39
Proper law.....	39
<b>Schedule 1 to this deed .....</b>	<b>40</b>
<b>Schedule 2 to this deed .....</b>	<b>41</b>
Application to become a Member .....	41
<b>Schedule 3 to this deed .....</b>	<b>46</b>
Application to become Participating Employer .....	46
<b>Schedule 4 to this deed .....</b>	<b>47</b>
Application to become an Employer-Sponsor.....	47
<b>Schedule 5 to this deed .....</b>	<b>48</b>
Application to become a member (if member is a minor).....	48
<b>Schedule 6 to this deed .....</b>	<b>53</b>
Form of Product Disclosure Statement .....	53
<b>Schedule 7 to this deed .....</b>	<b>66</b>
<b>Superannuation Trust Deed Definitions.....</b>	<b>71</b>
<b>Execution .....</b>	<b>76</b>



## Overview

For the convenience of users, this superannuation trust deed is written in plain language. It contains only those clauses that are appropriate for the particular form of self-managed superannuation fund that you have chosen. It is therefore suitable for a self managed superannuation trust whose trustee is a corporation of which the members of the fund are the only directors. *It is not suitable for any other form of fund.*

If you decide to change the form of the fund from a fund whose trustee is a corporation of which the members of the fund are the only directors to a fund whose trustees are the members of the fund, you will have to use the Cleardocs system to create a replacement deed that incorporates the necessary clauses for the new form of fund.

*You cannot change the form of the fund in any other way.*



## **A Establishment of the fund**

### **The establishment of the fund**

- 1 The person named in Schedule 1 as the 'person establishing the fund' establishes the Todds Family Superannuation Fund as a self-managed superannuation fund under the SIS Act. It is an indefinitely continuing superannuation fund.

### **Purpose of the fund**

- 2 The sole or primary purpose of the fund is to provide old age pensions and other benefits to members on their retirement.

### **Trustee of the fund**

- 3 The initial trustee is named in Schedule 1 of this deed. The trustee accepts the appointment. The fund is vested in the trustee. No other person (including a member) has any legal or beneficial interest in any asset of the fund except to the extent expressly stated elsewhere in this deed. The trustee must manage the fund in accordance with this deed.

### **Method of decision by trustee under this deed**

- 4 The trustee may only make decisions under this deed in the manner set out in the trustee's constitution.

### **Deed subject to superannuation law**

- 5 This deed is to be interpreted so as to comply with superannuation law. In particular, it is to be construed so that the fund it establishes qualifies as a self managed superannuation fund under superannuation law and so that it qualifies for, and payments from it qualify for, concessional tax treatment under the Tax Act. To the extent that anything in this deed is inconsistent with superannuation law, it is to be severed from the deed. Any obligation imposed by superannuation law in respect of the fund established by this deed that is not expressed in this deed is nonetheless to be regarded as incorporated in it by reference.

### **Trustee must comply with law**

- 6 The trustee must not do or fail to do anything as trustee of the fund that would result in either of the following:
  - a breach of law, including superannuation law; or
  - the fund ceasing to qualify as a self managed superannuation fund under superannuation law or to qualify for, or for payments made from the fund to qualify for, concessional tax treatment under the Tax Act.

## **B Membership**

### **Initial members of the fund**

- 7 The initial members of the fund are named in Schedule 1. Each of them has completed and signed the 'Application to become a Member' in a form that is equivalent to the form set out in Schedule 2.

### **Trustee may appoint additional members**

- 8 The trustee may appoint a person as an additional member of the fund if he or she has completed and signed an 'Application to become a Member' in a form that is equivalent to the form for initial members set out in Schedule 2, or on another form approved by the trustee.

The additional member must consent to doing all things necessary to become a director of the trustee of the fund upon appointment unless the additional member is unable to become a director of a trustee under superannuation law.

### **Beneficiaries as additional members**

- 9 Subject to clause 13, a person who is to receive a death benefit from the fund in the form of a pension becomes a member of the fund when:
- the trustee has accepted that person as an additional member; and
  - that person has received a pension payment from the fund.

### **Applicant to provide information to trustee**

- 10 On written request by the trustee, a member or applicant for membership of the fund must supply the trustee with information that the trustee thinks necessary for any purpose. This extends to submitting to a medical examination by a doctor who is acceptable to the trustee.
- 11 If a member fails to do so, the trustee may refuse to accept further contributions in respect of that member.
- 12 If an applicant fails to do so, the trustee may decline to accept the applicant as a member.

### **Conditions must be met**

- 13 Subject to clause 28, a person does not become an additional member of the fund, and the trustee must not accept a person as an additional member of the fund, unless each of the following conditions is met:
- the total number of members would be no more than 4;
  - the person is not disqualified from being a director of the trustee of the fund;
  - the person is not in an employment relationship with another member of the fund except another member who is also a relative of that person;
  - the trustee is satisfied that the person will become a director of the trustee of the fund on being accepted as a member of the fund.

### **Effect of becoming member**

- 14 An additional member becomes bound by this deed on being accepted as an additional member.

### **Date of commencement of membership of additional member**

- 15 An additional member's membership commences on the date the trustee specifies, when accepting the person as a member. If the trustee does not specify a date, then the additional member's membership commences on the date the trustee received his or her application or the date referred to in clause 9 (if applicable).

### **Date of additional member's commencement as trustee**

- 16 An additional member becomes director of the trustee of the fund on the date his or her membership commences provided that the trustee has done everything necessary to appoint the additional member as a director of the trustee.

### **Back-dating of membership**

- 17 With the trustee's consent, the relevant participating employer may back-date the commencement of an additional member's membership for any period the employer thinks fit. Unless the employer decides otherwise with the agreement of the trustee, that additional period will count as a period of membership.

### **Conditions on membership**

- 18 The trustee may impose any conditions the trustee thinks fit on the membership of an additional member and the additional member's rights and duties. The trustee may remove or vary any condition at any time.

### **Trustee must notify new member**

- 19 As soon as practicable after a person becomes a member of the fund (and not later than 3 months after the person becomes a member), the trustee must ensure that the member is given a product disclosure statement (in the form set out in Schedule 6, updated as required) which the superannuation law requires to be given to new members of the fund.

### **Trustee must disclose and report**

- 20 The trustee must ensure that members, former members and beneficiaries are provided with information in writing, or copies of accounts, records and documents of the fund, that the superannuation law requires them to be given.

### **Trustee must notify exiting member**

- 21 As soon as practicable after a person ceases to be a member of the fund, the trustee must ensure that that person (or his or her legal personal representative) is given a written statement of the information the superannuation law requires to be given to persons who cease to be members of the fund.

### **Limit on disclosure**

- 22 A dependant of a member is not entitled to any additional information relating to the operation or conduct of the fund which the trustee thinks it is inappropriate to disclose.

### **Members must inform trustee of change affecting fund compliance**

- 23 A member must immediately inform the trustee if the member becomes aware that either of the following may happen:
- the member may enter into an employment relationship with another member who is not also a relative of the member; or
  - the member may be disqualified from being a director of the trustee of the fund.

### **Members and trustee must ensure fund compliance**

- 24 A member and the trustee must ensure that the member ceases to be a member of the fund within 6 months after either of the following happens:
- the member enters into an employment relationship with another member who is not also a relative of the member; or
  - the member is disqualified from being a director of the trustee of the fund.

### **Trustee and members must rectify non-compliance**

- 25 If a member of the fund enters into an employment relationship with another member who is not also a relative of the member, or becomes disqualified from being a director of the trustee of the fund, the trustee and the members must do whatever is necessary to ensure that, within 6 months after the member entered into the employment relationship or became disqualified:
- no member of the fund is in an employment relationship with another member who is not also a relative of the member; and
  - no member of the fund is disqualified from being a director of the trustee of the fund.

### **Types of compliance arrangement**

- 26 The types of things that may be done to ensure compliance include each of the following:
- a member may request the member's benefits or entitlement in the fund to be paid in accordance with this deed or to be transferred or rolled over to an approved benefit arrangement under clause 150.
  - the trustee may transfer a member's benefits or entitlement in the fund to an eligible roll over fund under clause 151.

### **Ceasing to be a member**

- 27 A person ceases to be a member of the fund as soon as the first of the following happens:
- the person dies.



- the person ceases to be a director of the trustee of the fund.
- when payment of all the member's benefits is made to the member or to an approved benefit arrangement for the member.
- when benefits payable to or for the member cease to be payable.

When a person ceases to be a member of the fund, the person ceases to be a director of the trustee of the fund, if he or she has not already ceased to act in that role.

### **Minor as a member**

28 A minor, being a person who is under 18 years of age, may be a member of the fund provided the superannuation law is complied with. In relation to a member who is a minor:

- the minor's parent or guardian must make the application for the minor to become a member in the form set out in Schedule 5 or in the form otherwise approved by the trustee;
- decisions in relation to the minor's membership must be made by the minor's parent or guardian until:
  - the minor turns 18; or
  - after the minor turns 16, the time at which the parent or guardian notifies the fund that the minor will be making decisions in relation to the minor's membership.
- when the minor turns 18, the minor becomes a director of the trustee of the fund provided that the trustee has done everything necessary to appoint the minor as a director of the trustee.

## **C Accounts of the fund**

### **Trustee must establish certain types of account**

29 The trustee must establish:

- an accumulation account or a pension account, or a combination of both, in respect of each member or beneficiary for each class; and
- an income account.

### **Credits to accumulation accounts**

30 The trustee may credit (and in the case of clause 30.11, allot and credit) each of the following to the accumulation account of a member according to the class to which they are relevant:

- 30.1 Contributions made by a member.
- 30.2 Contributions made in respect of the member or a beneficiary of that member by an employer.
- 30.3 Other contributions allowed under this deed and superannuation law that are made in respect of the member.
- 30.4 Positive earnings transferred from the income account.

- 30.5 A shortfall component paid in respect of that member after any tax that is payable in relation to it has been deducted from it.
- 30.6 An amount paid to the trustee as a transfer or roll over payment in respect of that member which the trustee thinks it appropriate to credit to the account.
- 30.7 A forfeited amount allocated to the member or beneficiary under clause 125.
- 30.8 An amount transferred from the pension account of a beneficiary of the member.
- 30.9 The proceeds of an annuity or insurance policy effected by the trustee in respect of the member or a beneficiary of the member which the trustee thinks it appropriate to credit to the account.
- 30.10 Financial assistance under part 23 of the SIS Act which the trustee thinks it appropriate to credit to the account.
- 30.11 An amount deducted from the accumulation account of another member pursuant to a contributions-split request made by that other member and accepted by the trustee.
- 30.12 Any other amount the trustee thinks it appropriate to credit to the account.

#### **Debits to accumulation accounts**

- 31 The trustee may debit each of the following from the accumulation account of a member according to the class to which they are relevant:
  - 31.1 The proportion that the trustee thinks appropriate of the expenses of the fund.
  - 31.2 The proportion that the trustee thinks appropriate of either of the following:
    - tax payable in respect of contributions or any shortfall component that are paid to the fund; or
    - any earnings of the fund credited to the accumulation account or arising as a result of a roll over payment.
  - 31.3 A payment of a benefit to or in respect of the member or a beneficiary of the member except a payment from a pension account.
  - 31.4 An amount paid out of the fund in respect of the member or a beneficiary of the member as a transfer or roll over payment.
  - 31.5 The cost of any annuity or policy of insurance effected by the trustee in respect of the member or a beneficiary of the member; and the proportion that the trustee thinks equitable of any group policy effected by the trustee in respect of the member or beneficiary and another member or beneficiary.
  - 31.6 The amount of a lien in respect of an indemnity exercised by the trustee in accordance with this deed.
  - 31.7 An amount forfeited in accordance with this deed.
  - 31.8 The proportion that the trustee thinks appropriate of any negative earnings of the fund determined in accordance with this deed.
  - 31.9 An amount paid to indemnify the trustee in accordance with this deed.
  - 31.10 An amount credited to the pension account of a beneficiary.

- 31.11 The proportion that the trustee thinks appropriate of a levy.
- 31.12 The amount of tax attributable to the member or a beneficiary of the member.
- 31.13 An amount to be allotted and credited to the accumulation account of another member pursuant to a contributions-split request made by the member whose accumulation account is to be debited and accepted by the trustee.
- 31.14 Any other amount the trustee thinks it appropriate to debit.

### **Contributions-split requests**

- 32 A member may ask the trustee (in a way that satisfies the requirements of superannuation law) that contributions made to the fund in respect of that member in the previous financial year be:
  - 32.1 allotted to the accumulation account of that member's spouse; or
  - 32.2 rolled-over or transferred to the trustee of an approved benefit arrangement of which that member's spouse has joined or is eligible to join.
- 33 The trustee must allot, roll-over or transfer the relevant contributions pursuant to a request received under clause 32 provided:
  - The request satisfies the requirements of superannuation law.
  - The trustee is satisfied that the allotment, roll-over or transfer complies with superannuation law; and
  - The amount of the contributions that the trustee allots, rolls-over or transfers does not exceed the amount in the member's accumulation account, taking into account any amount that the trustee otherwise determines to debit from the member's accumulation account.

### **Credits to the income account**

- 34 The trustee may credit each of the following to the income account of the fund:
  - 34.1 Income and profits of the fund.
  - 34.2 Adjustment credits made in accordance with clause 37.
  - 34.3 The proceeds of an insurance policy which the trustee decides not to credit to a member's or beneficiary's accumulation or pension account.
  - 34.4 A surplus resulting from a valuation under clause 41.
  - 34.5 Financial assistance received by the fund under part 23 of the SIS Act which the trustee decides not to credit to a member's or beneficiary's accumulation or pension account.

### **Debits to the income account**

- 35 The trustee may debit each of the following to the income account of the fund:
  - 35.1 The expenses of the fund, except those the trustee debits from a member's or beneficiary's accumulation or pension account.

- 35.2 Tax payable or likely to become payable in respect of contributions, shortfall components, or income and profits of the fund, except tax the trustee debits from a member's or beneficiary's accumulation or pension account.
- 35.3 Adjustment debits made in accordance with clause 37.
- 35.4 The cost of an insurance policy which the trustee decides not to debit from a member's or beneficiary's accumulation or pension account.
- 35.5 A deficiency resulting from a valuation under clause 41.
- 35.6 The amount of a levy, except an amount the trustee debits from a member's or beneficiary's accumulation or pension account.
- 35.7 Any loss on the disposal of an investment of the fund.

### **Tax on income**

- 36 The trustee must make provision for the payment of any tax payable in relation to the taxable income of the fund and must deduct any tax that is payable and that has not already been deducted from the income account or an accumulation or pension account.

### **Distribution from income account**

- 37 At the end of each fund year, the trustee must determine the fund earning rate. The trustee must allocate amounts from the income account to each accumulation or pension account in proportion to the amount standing to the credit of that account at the beginning of the relevant fund year. The trustee must make an appropriate adjustment for any amount credited or debited to the account since the beginning of that year.

### **Trustee may establish equalisation account**

- 38 The trustee may establish an equalisation account which the trustee may use for any of the following purposes:
  - 38.1 To give effect to the reserving strategy the trustee establishes to smooth the investment earnings of the fund.
  - 38.2 To increase the fund earning rate.
  - 38.3 To pay tax payable by the fund.
  - 38.4 To pay the expenses of the fund.
  - 38.5 To provide for any contingencies the trustee decides to provide for.
  - 38.6 To provide an amount to or for a member, former member, pensioner, beneficiary, including adding to an accumulation or pension account, provided there is no breach of superannuation law.
  - 38.7 To do anything else the trustee decides to do, provided there is no breach of trust or superannuation law.

### **Credits to equalisation account**

- 39 The trustee may credit the equalisation account with any of the following:

- the portion the trustee thinks fit of an amount paid into the fund as a transfer or roll over payment.
- an amount transferred from the forfeiture account under clause 125.
- an amount transferred from a pension account under clause 88.

### **Trustee may establish or maintain other accounts or reserves**

40 The trustee may establish or maintain any other account for or reserve of the fund that the trustee thinks necessary or desirable or that is required or permitted by superannuation law. The trustee may use such accounts or reserves for any purpose permitted by superannuation law and may credit or debit amounts from such accounts or reserves as the trustee sees fit.

### **Valuation of fund**

41 The trustee must value the assets of the fund when superannuation law requires it and when the trustee thinks it appropriate to do so. The trustee may also determine whether there is a surplus or deficiency which it is equitable in the trustee's opinion to transfer to the income account.

### **Interim fund earning rate**

42 If the trustee is required to establish an interim fund earning rate, the trustee must do so in accordance with superannuation law on a basis the trustee believes to be equitable. If the Regulator or superannuation law requires it, the trustee must inform members of that basis.

## **D Contributions**

### **Member contributions**

43 With the trustee's consent, a member may make any contributions to the fund that the member decides to. With the member's and the participating employer's consent, contributions can be paid by deduction from wages or salary. In that case, the member's employer must pay them to the fund in the way the trustee directs.

### **Employer contributions**

44 A participating employer of a member may make any contributions to the fund in respect of that member that the trustee and the employer agree to.

### **Other contributions**

45 With the consent of the trustee and the member, any other person including:

- a spouse of that member;
- another member;
- another trustee of a regulated superannuation fund (including pursuant to a contributions-split requested by the member's spouse);

- any State, Territory or Federal government (including under the Federal government's co-contribution scheme);

may make contributions to the fund in respect of that member.

### **Participating employers**

46 The trustee may allow an employer to become a participating employer and to make contributions in respect of a member or an eligible person who wishes to become a member. The trustee may require the employer to apply in the form in Schedule 3 'Application to become a Participating Employer'. The employer becomes a participating employer either on the date appointed by the trustee or the date it begins making contributions on behalf of a member, whichever is the earlier.

### **How contributions to be made**

47 A contribution to the fund must be made in the way the trustee directs. It must be made within the time specified by superannuation law. It may be made in cash, or by the transfer of assets in accordance with superannuation law. The only assets that may be transferred are those that are authorised investments under clause 61.

### **Late contributions**

48 Despite clause 47, if the trustee agrees then an employer may make an employer contribution after the time the superannuation law requires the payment to be made. If the trustee agrees, and the employer makes the payment, this does not relieve the employer's liability to pay any additional charges or penalties arising under superannuation law because of the late payment.

### **Failure to contribute**

49 In the absence of an agreement, neither a member nor his or her employer is under an obligation to make a contribution to the fund in respect of that member. A failure to do so does not affect the member's membership of the fund.

### **Contributions etc not accepted**

50 The trustee must not accept any of the following:

- a contribution that is not permitted by superannuation law;
- a contribution or shortfall component the acceptance of which would prevent the fund from qualifying as a complying superannuation fund; and
- an employer contribution or shortfall component which the regulator lawfully directs the trustee not to accept.

### **Breach of clause headed 'Contributions etc not accepted'**

51 If the trustee becomes aware that a contribution or shortfall component has been accepted in breach of clause 50, the trustee must refund the amount within any time specified by,

and only as permitted by, superannuation law. However, the trustee may deduct each of the following from that amount:

- any amount which an insurer may have charged in respect of any extra cover provided on the basis of the contribution or shortfall charge;
- reasonable administration charges; and
- any other amount the trustee considers appropriate, acting reasonably.

The trustee may reduce the benefits of the member to those which the member would have had if the contribution or shortfall component had not been accepted.

### **Other contributions not accepted**

52 The trustee may refuse to accept:

- a contribution that the trustee has determined not to accept because the trustee has not been informed of the relevant member's tax file number;
- excess contributions.

### **Permissible actions if excess contributions accepted**

53 If excess contributions are made to the fund by or in respect of a member, then the trustee may:

- release funds to the member if the trustee has received a member release authority;
- release funds to the Commissioner of Taxation where the trustee has received an ATO release authority.

### **Allocation of contributions**

54 If the trustee receives a contribution in a month, the trustee must allocate the contribution to the relevant member of the fund:

- within 28 days after the end of the month, or any other period as required by superannuation law (**relevant period**); or
- if it is not reasonably practicable to allocate the contribution to the relevant member of the fund within the relevant period – within any longer period as is reasonable in the circumstances.

### **Reduction of contributions by employer**

55 An employer who is under an obligation to make contributions in respect of a member may, with the trustee's consent, reduce the amount of those contributions to the extent that it becomes required to make contributions in respect of that member to another fund of which the member is also a member.

## **Tax on contributions and shortfall components**

- 56 Either the trustee or the employer or other appropriate body must deduct any tax that is payable in relation to any contribution or shortfall component before it is credited to the member's accumulation account.

## **Surcharge**

- 57 The trustee must make provision for any surcharge or other amount that is payable under the *Superannuation Contributions Tax (Assessment and Collection) Act 1997* and related legislation, and must deduct the amount from the relevant contributions.

## **Termination of employer's contributions**

- 58 A participating employer ceases being a participating employer and may cease making contributions to the fund if any of the following occurs to the employer:
- an administrator, receiver, receiver and manager, controller or similar officer is appointed to the employer (or its property) or a resolution is passed to appoint such an officer;
  - an order is made to appoint a liquidator or provisional liquidator of the employer;
  - the employer, being a corporation, gives the trustee a written notice that it is, or under applicable legislation the employer is taken to be, unable to pay its debts as and when they fall due;
  - the employer, being an individual, commits an act of bankruptcy or becomes insolvent;
  - the employer gives the trustee written notice that it is permanently terminating its contributions to the fund.

## **Effect of termination on member's contributions**

- 59 A member whose participating employer has ceased to make contributions under this deed under the previous clause may not make any contributions without the trustee's consent.

## **No termination on transfer of business to another employer**

- 60 If a participating employer amalgamates with another participating employer or disposes of its business to another participating employer, members who were employees of the former participating employer are deemed for the purposes of this deed to have become employees of the latter participating employer, which may then make contributions in respect of them.

# **E Investment**

## **Authorised investments**

- 61 The trustee must invest any assets of the fund that are not required for payment of benefits or other amounts under this deed. The trustee must do so in accordance with the current



investment strategy or strategies. The following are the types of investment in which the assets may be invested:

- 61.1 Investments in which it is permissible to invest trust funds under the law of any jurisdiction in Australia.
- 61.2 Securities in any company incorporated anywhere, whether carrying on business in Australia or not.
- 61.3 Deposit (whether secured or not) with a bank, friendly society, building society, credit co-operative, trustee company, or other registered financial institution.
- 61.4 Real or personal property, including an improvement to that property.
- 61.5 Units (including sub-units) in a unit trust established or situated anywhere in the world by subscription or purchase (including joint subscription or purchase). Whether the units are fully paid or partly paid, and whether their issue involves a contingent or reserve liability is irrelevant.
- 61.6 Futures, options or any other synthetic investment.
- 61.7 Hedging, swapping or any similar arrangement, even though it is not linked to any property of the fund.
- 61.8 Deposit (whether secured or not) with, or loan (whether secured or not) to, any person (including an employer) on any terms the trustee thinks reasonable. The fact that the trustee has a direct or indirect interest in the deposit or borrowing or may benefit directly or indirectly from it is irrelevant.
- 61.9 A policy or annuity with an insurer, whether by proposal or purchase.
- 61.10 Instalment warrants or receipts.
- 61.11 By way of a limited recourse borrowing arrangement in accordance with clause 141.
- 61.12 Any other investment allowed by superannuation law that the trustee thinks appropriate.

### **Forbidden investments**

- 62 The trustee must not invest in any investment that is forbidden by superannuation law. The trustee must not make an investment in the form of a loan or other financial assistance to a member or a relative of a member.

### **Strategy**

- 63 The trustee must formulate one or more investment strategies for the fund. The trustee must inform members and beneficiaries of the strategies adopted by the trustee. The trustee may review and change a strategy at any time. The trustee must continually monitor the strategies to ensure that they remain appropriate.

### **Power to deal with investments**

- 64 The trustee may sell, transfer or vary any investment at the trustee's absolute discretion in accordance with this deed. The trustee must do so in the interests of members and

beneficiaries. The trustee must continually monitor the investments to ensure that they remain appropriate.

### **Investment choice by members**

65 The trustee may decide to allow one or more members or beneficiaries to choose between investment strategies. If the trustee does this, the trustee must establish a range of possible investment strategies, and may designate particular assets for those strategies. The trustee must provide the members or beneficiaries with information concerning the strategies and the relevant investment objectives to enable the member or beneficiary to choose between them on an informed basis. The trustee must also provide them with information concerning their rights under this deed.

### **Member or beneficiary may choose strategy**

66 A member or beneficiary who has been offered investment choice by the trustee may choose one or more of the strategies prepared by the trustee by completing any documents the trustee requires. On having done so, the member or beneficiary may direct the trustee to invest any part of the fund that is held for that person in accordance with those strategies. Any direction must be in accordance with superannuation law.

### **Member or beneficiary may not choose particular investments within strategy**

67 A member or beneficiary who has directed the trustee to invest any part of the fund that is held for that person in accordance with those strategies may not direct the trustee to invest in any particular investment. However, the member or beneficiary may request the trustee to develop an investment specific strategy and to make it available to that member or beneficiary. The trustee may accept or reject the request.

### **Chosen strategies to be monitored**

68 The trustee may continually monitor any strategies adopted by members or beneficiaries for investment choice to ensure that they remain appropriate for the members or beneficiaries to whom they are available.

### **Sub-accounts etc for investment choice**

69 If a member adopts a strategy for investment choice, the trustee may do each of the following:

- 69.1 Establish a sub-account of the income account in respect of that strategy.
- 69.2 Credit and debit that sub-account in relation to any amount attributable to that strategy as if it were the income account itself.
- 69.3 Allocate earnings attributable to that strategy to the member's or beneficiary's accumulation account or pension account in a way that the trustee thinks equitable.
- 69.4 Determine a fund earning rate for that sub-account.

## **Power to deal with investment choice investments**

- 70 The trustee may sell, transfer or vary any investment made in accordance with a strategy for investment choice, at the trustee's absolute discretion in accordance with this deed. The trustee must do so in the interests of the relevant members or beneficiaries. The trustee must continually monitor the investments to ensure that they remain appropriate.

## **F Benefits: general**

### **Limit on payment of preserved payment benefits**

- 71 The trustee must not pay out to a member or a dependant of a member any preserved payment benefit that superannuation law does not allow the trustee to pay out.

### **When payment of preserved payment benefits allowed**

- 72 The trustee may pay a member or, if applicable, a dependant of a member, a preserved payment benefit in any of the following circumstances:
- 72.1 The member reaches the relevant preservation age and takes a transition to retirement pension in accordance with Part G.
  - 72.2 The member retires from gainful employment on or after reaching the relevant preservation age.
  - 72.3 The member becomes totally and permanently disabled.
  - 72.4 The member becomes totally and temporarily disabled.
  - 72.5 The member reaches age 65.
  - 72.6 The member dies.
  - 72.7 Any other circumstance allowed by superannuation law.

### **Payment of non-preserved amount**

- 73 With the trustee's consent, a member may withdraw any part of the non-preserved amount in the member's accumulation account. The member must apply to the trustee in writing for the withdrawal in a form acceptable to the trustee. The trustee may set a minimum withdrawal amount by notifying the members of the fund.

### **Vesting and compulsory payment**

- 74 A member's benefit entitlement will vest in accordance with superannuation law. The trustee must cash or commence to cash a member's benefit entitlement as soon as practicable after the member dies or the entitlement has vested. If a lump sum is payable, the trustee may pay it in several stages: an initial payment and then subsequent payments.

### **Possible addition to entitlement when member ceases to be member**

- 75 If a member ceases to be a member of the fund, the trustee may pay an amount that the trustee thinks appropriate from the equalisation account (if any) into the member's accumulation account.

### **Anti-detriment payments (section 295-485 of the *Income Assessment Act 1997*)**

- 76 Where the trustee is to make a payment because a member has died (a **death benefit**), the trustee may pass on to the recipient of that payment any benefit that would accrue to the fund if a deduction were allowed under section 295-485 of the *Income Tax Assessment Act 1997*.

### **Trustee may retain benefit in fund**

- 77 If a member or beneficiary requests it, the trustee may retain any part of a benefit in the fund. The trustee may do so until one of the following occurs:

- 77.1 The member or beneficiary decides otherwise.
- 77.2 The member or beneficiary dies.
- 77.3 The amount has to be paid under this deed or superannuation law.
- 77.4 The trustee decides otherwise.

Subject to Part H, the payment the trustee then makes must be the amount standing to the credit of the member's or beneficiary's accumulation and pension account at that time.

### **Transfer of insurance policy**

- 78 If a member or beneficiary is entitled to a benefit which includes an interest in an insurance policy, the trustee may assign that policy to the member or beneficiary, or to any of the dependants of the member the trustee thinks fit. The trustee must debit the value of the policy to the relevant accumulation or pension account. Neither the trustee nor an employer is liable for any further payment of premiums in relation to the policy.

### **Information to be provided to trustee**

- 79 On written request by the trustee, an applicant, member or beneficiary must supply the trustee with information that the trustee thinks necessary for any purpose. This extends to submitting to a medical examination by a doctor who is acceptable to the trustee.

If an applicant, member or beneficiary fails to do so, the trustee may suspend collection of contributions in respect of that person, may withhold benefits from that person, and may impose conditions on the person, as the trustee thinks fit.

### **Trustee may adjust benefits for wrong information**

- 80 The trustee may adjust any benefit payable to or in respect of a member if an applicant, member or beneficiary has supplied false or misleading information to the trustee, or has deliberately withheld information from the trustee, that affects or is likely to affect benefits payable to or in respect of that member.

## **G Pensions: general**

### **Trustee's power to pay pension**

- 81 When any part of a benefit becomes payable to a member under this deed or in accordance with superannuation law, the trustee has a discretion to decide whether to pay

one or more pensions to the member or to use the benefit payable to acquire one or more annuities in the name of the member. The pensions or annuities may be of any type permitted by superannuation law (including, without limitation, an account-based pension) and will be in substitution for the relevant part of any lump sum benefit that was payable to the member for the amounts credited to the member's pension account as a transfer of a roll over payment under clause 87.2.

### **Member or beneficiary may choose type of pension**

- 82 The relevant member or beneficiary may choose the type of pension that is to be paid, including a transition to retirement pension. However, the pension must be of a type that is allowed by superannuation law or is acceptable to the Regulator. It may include a pension wholly determined by reference to policies of life assurance purchased or obtained by the trustee of a regulated superannuation fund solely for the purposes of providing benefits to members of that fund. The pension must be paid in accordance with the requirements of the superannuation law.

### **Actuarial certificate**

- 83 The trustee must obtain an actuarial certificate in accordance with superannuation law in relation to any pension that the trustee decides to pay, unless either section 295-390 (or any other provision) of the *Income Tax Assessment Act 1997* (Cth) provides otherwise in which case the trustee has a discretion as to whether to obtain an actuarial certificate.

### **Funding pension through annuity**

- 84 The trustee may fund a person's pension by purchasing an annuity payable to the trustee.

### **Trustee may allocate benefit between 2 or more spouses**

- 85 If there are 2 or more spouses of a member, the trustee may decide in what proportion each is entitled to a benefit payable under this deed to the member's spouse.

### **Trustee must establish pension account**

- 86 If the trustee decides to pay a pension to a person in accordance with this deed, the trustee must establish a pension account in the name of that person.

### **Credits to pension account**

- 87 The trustee may credit each of the following amounts to the person's pension account, subject to superannuation law:
- 87.1 The amount the trustee believes necessary to fund the pension.
  - 87.2 The amount paid into the fund in respect of the pensioner as a transfer or roll over payment which the trustee thinks it appropriate to credit to that account.
  - 87.3 Earnings of the fund which the trustee thinks it appropriate to credit to that account.
  - 87.4 A shortfall component paid in respect of the pensioner.

- 87.5 Contributions lawfully paid in respect of the relevant member.
- 87.6 Adjustment credits made in accordance with clause 37.
- 87.7 The proceeds of an annuity or insurance policy effected by the trustee in respect of the pensioner which the trustee thinks it appropriate to credit to the account.
- 87.8 Financial assistance under part 23 of the SIS Act which the trustee thinks it appropriate to credit to the account.
- 87.9 Any other amount the trustee thinks it appropriate to credit to the account.

### **Debits to pension account**

- 88 The trustee may debit each of the following amounts to the person's pension account, subject to superannuation law:
  - 88.1 The proportion that the trustee thinks appropriate of the expenses of the fund.
  - 88.2 The proportion that the trustee thinks equitable of any negative earnings of the fund determined in accordance with clauses 37, 69 or 89.
  - 88.3 The proportion of the loss on the disposal of investments of the fund that the trustee thinks equitable.
  - 88.4 Amounts transferred from the fund in respect of the pensioner as a transfer of a roll over payment which the trustee thinks it appropriate to debit to the account.
  - 88.5 Payments made to or in respect of the pensioner or a reversionary beneficiary under this deed.
  - 88.6 The cost of an insurance policy or annuity effected by the trustee in respect of the pensioner which are not debited from the member's accumulation account.
  - 88.7 The proportion of an amount payable as taxation in respect of the earnings of the fund that are credited to the pensioner's account or arise from a roll over payment that the trustee thinks equitable.
  - 88.8 The proportion of an amount paid in respect of an indemnity to the trustee or other person under this deed that the trustee thinks equitable.
  - 88.9 The amount of a levy that the trustee thinks equitable.
  - 88.10 An amount transferred to the accumulation account of a beneficiary.
  - 88.11 Any other amount that the trustee thinks it appropriate to debit from the account.

### **Adjustment based on fund earning rate**

- 89 In determining the amount standing to the credit of an accumulation account at the time a benefit or pension is calculated or becomes payable, the trustee must make an adjustment to the account that the trustee thinks equitable on the basis of the interim fund earning rate at that date. The adjustment must be made in respect of the period from the beginning of the current fund year to the relevant date. The income account must be credited or debited accordingly.

## **Segregation of assets and valuation**

- 90 The trustee may segregate from other assets those assets which are to fund the pension of a person under this deed. The trustee must value those assets as required by superannuation law. If they are insufficient or more than sufficient to fund the pension, the trustee must do anything that superannuation law requires. The trustee must obtain any certificate of adequacy that the trustee considers necessary in respect of those assets in order to comply with the Tax Act or superannuation law.

## **Pensions: residue in account**

- 91 On the death of a pensioner being paid a pension the trustee must, subject to superannuation law:
- act in accordance with the terms on which the relevant pension is paid, including as to the payment of the pension to a reversionary beneficiary; and
  - then, if there is no reversionary beneficiary, or if there is any residue in the pension account for any other reason, pay that residue as a death benefit in accordance with Part H of this deed.

## **Trustee's right to commute pensions generally**

- 92 On written request by a pensioner, or in accordance with superannuation law or this deed, the trustee may commute any part of a pension to a lump sum, and pay it to the relevant person or his or her estate. The following general conditions apply in respect of all types of pension:
- The commutation must be allowed by, and be in accordance with, superannuation law.
  - The commutation must not disadvantage the fund, an employer, a member, a pensioner or a reversionary beneficiary.

If the trustee commutes only part of a pension to a lump sum, the trustee must then adjust the amount of the pension payable as required by superannuation law.

## **Qualification of pensions as asset test exempt income streams**

- 93 The trustee may decide that a pension should qualify as an asset test exempt income stream (as that term is defined by the *Social Security Act 1991*). If the trustee so decides:
- 93.1 the superannuation law prevails over the terms of this deed to the extent of any inconsistency;
- 93.2 this deed is deemed to contain any provision that is required by superannuation law; and
- 93.3 this deed is deemed not to contain any provision that is required to be excluded by superannuation law.

## H Death, disability and retirement benefits

### Death benefit payments

94 The trustee may pay the death benefit on the death of a current member of the fund. The trustee can do that under:

- 94.1 a death benefit agreement, clause 96;
- 94.2 a binding death benefit notice, clause 98; or
- 94.3 a non-binding death benefit notice, clause 99.

95 In the ways set out in this Part H, the trustee must pay the full amount standing to the credit of the accumulation account, and any pension account residue referred to in clause 91, either as a lump sum, or as one or more pensions or annuities, or both.

### Death benefit agreement payment arrangements

96 On the death of a member or beneficiary who has a death benefit agreement:

- 96.1 the death benefit agreement prevails over clause 98 and over any binding death benefit notice or non-binding nomination form;
- 96.2 the trustee must pay, or apply, the relevant benefit in accordance with the rules set out in the death benefit agreement; and
- 96.3 Part I of this deed applies to the payment of the relevant benefit.

97 A death benefit agreement need be executed only by the trustee and the relevant member or beneficiary. On execution, the terms of any death benefit agreement form part of this deed. They are to be read together with this deed and in accordance with the following rules:

- 97.1 a death benefit agreement replaces any previous death benefit agreement;
- 97.2 if there is a death benefit agreement, then any binding death benefit notice is to be treated as not in effect for the purposes of this deed and of regulation 6.17A(4) of the SIS Regulations (but see also clause 97.4 which can overrule this clause);
- 97.3 if there is any inconsistency between the death benefit agreement and the remaining provisions of this deed, then the terms of the death benefit agreement prevail to the extent of that inconsistency — except that clause 5 of this deed prevails over the agreement; and
- 97.4 if part of the death benefit agreement is invalid because it directs the trustee to pay part, or all, of the benefits to a person to whom those benefits may not be paid in accordance with superannuation law (**disallowed benefits**) then:
  - clause 97.2 does not apply in respect of the disallowed benefits;
  - clauses 96 and 97.1 to 97.3 apply to any part of the death benefit agreement which remains valid (and to the payment of death benefits other than disallowed benefits); and



- clauses 97.1 to 97.3 apply for the purpose of determining the disallowed benefits, and the disallowed benefits must be paid in accordance with the remainder of this Part H.

### **Binding death benefit notice payment arrangements**

- 98 After the death of a member or beneficiary who has given the trustee a binding death benefit notice, the trustee must comply with that notice subject to clauses 96 and 97.

### **Non-binding death benefit notice payment arrangements**

- 99 If after the death of a member or beneficiary, not all death benefits have been paid or applied in accordance with a death benefit agreement or binding death benefit notice, then the trustee must pay or apply the relevant benefit in the way the trustee thinks fit in accordance with the following rules:

- 99.1 If the member or beneficiary has left dependants, then the trustee must pay or apply the benefit to or for the benefit of any one or more of the dependants of the member or beneficiary and the legal personal representatives of the member or beneficiary. The trustee may do so in any proportions the trustee thinks fit and may take into account a member's wishes contained in a non-binding nomination form.
- 99.2 If the member or beneficiary has not left any dependants but does have a legal personal representative, then the trustee must pay the benefit to the legal personal representatives of the member or beneficiary.
- 99.3 If the member or beneficiary has not left any dependants and has no legal personal representative, then the trustee may pay or apply the benefit to or for the benefit of any individual at the trustee's discretion. The trustee may do so in any proportions the trustee thinks fit.
- 99.4 If the trustee has not paid or applied the benefit to or for the benefit of any person under the preceding sub-clauses 99.1 to 99.3, then the trustee must treat the benefit as a forfeited benefit entitlement.

### **Death of member or former member**

- 100 If a member or former member who has become entitled to a lump sum benefit dies before the payment is made, then the trustee must pay the amount in accordance with clauses 96 to 99.

### **Discharge of trustee**

- 101 If a dependant, legal personal representative, relative or other person receives any part of a benefit in accordance with clauses 96 to 100, then that discharges the trustee from liability in relation to the benefit. The trustee is not responsible for seeing how the benefit is applied.

### **Total and permanent disablement benefit**

102 The trustee must pay a benefit to a member whom the trustee believes to be totally and permanently disabled unless requested otherwise by the member. The benefit may be either of the following:

- A lump sum equal to the full amount standing to the credit of the accumulation account of the member; or
- One or more pensions or annuities representing that amount.

### **Temporary total disablement benefit**

103 The trustee must pay a benefit to a member whom the trustee believes to be temporarily totally disabled unless requested otherwise by the member. The benefit must be in the form of a pension or annuity that represent the following amounts:

- In the case where the trustee is entitled to a benefit under an insurance policy in relation to the member's temporary total disablement, the amount payable to the trustee.
- In any other case, the amount decided by the trustee, provided it does not reduce the minimum withdrawal benefit of the member under superannuation law.

The member is not entitled to commute any part of this benefit.

### **Period of payment: temporary total disablement**

104 The trustee must cease paying the benefit for temporary total disablement:

- In a case where the trustee is entitled to benefit under an insurance policy in relation to the member's temporary total disablement, when the trustee ceases to be entitled to that benefit.
- In any other case, when the member ceases to be temporarily totally disabled, or reaches normal retirement age, or becomes entitled to another benefit under this deed or requests that the benefit ceases to be paid.

### **Method of payment: temporary total disablement**

105 The trustee must pay the benefit in respect of temporary total disablement in the following way:

- In a case where the trustee is entitled to benefit under an insurance policy in relation to the member's temporary total disablement, in the way the benefit is paid by the insurer.
- In any other case, in the way the trustee decides.

### **Member contributions may be suspended: temporary total disablement**

106 A member may suspend his or her contributions during a period while he or she is receiving a benefit in relation to temporary total disablement.

## **Membership not affected by temporary total disablement**

- 107 A member does not cease being a member because he or she is receiving a benefit in respect of temporary total disablement.

## **Retirement benefit**

- 108 The trustee may pay a member the retirement benefit at the member's request if either of the following applies:

- the member retires from employment on or after reaching normal retirement age; or
- the member becomes entitled under superannuation law to the payment of a benefit despite still being employed.

The trustee must pay the benefit in any form permitted by superannuation law, including in the form of one or more lump sums representing the amount standing to the credit of the member's accumulation account. However, the trustee may also use part, or all, of that amount to purchase one or more pensions or annuities decided on in consultation with the member. The trustee must immediately inform members of the election.

## **Early retirement**

- 109 On request by a member, the trustee must pay a benefit to that member in each of the following cases:

- the member ceased to be employed before normal retirement age, but has reached the relevant preservation age.
- the member retired from an arrangement under which the member was gainfully employed and has reached 60 or another age prescribed by superannuation law.
- in any other case as permitted by superannuation law.

The trustee must pay the benefit in any form permitted by superannuation law, including in the form of one or more lump sums representing the amount standing to the credit of the member's accumulation account. However, the trustee may also use part, or all, of that amount to purchase one or more pensions or annuities decided on in consultation with the member. The trustee must immediately inform members of the election.

## **I Payment of benefit**

### **Trustee must notify that benefit is payable**

- 110 The trustee must give notice that a benefit is payable to the following persons:

- If the benefit is payable to a member, to that member.
- If the benefit is payable on the death of a member, to the nominated beneficiary, the reversionary beneficiary, the legal representatives of the member, known dependants of the member and any other person the trustee reasonably believes may have an entitlement or interest in the benefit.
- In any other case, any persons the trustee reasonably believes may have an entitlement or interest in the benefit.

### **Method of notice**

- 111 The trustee must give a person written notice of the time within which that person may claim an entitlement to the benefit and of how to make that claim. If the person satisfies the trustee that he or she is entitled to a benefit, the trustee must notify any persons to whom a notice was required to be sent under clause 110 to enable them to object to a payment to that person. If no objection is received or the specified period for objecting has passed, the trustee must pay the relevant part of the benefit to that person.

### **Claim out of time**

- 112 If a person makes a claim out of time to an entitlement to a benefit, the trustee is not bound to make any payment to that person.

### **Unclaimed benefit**

- 113 The trustee must give the Regulator a statement of any unclaimed benefits and must pay them to the Regulator as required by superannuation law.

### **Tax on benefit**

- 114 Either the trustee or an insurer or other appropriate body must deduct any tax that is payable in relation to a benefit before that benefit is paid.

### **Where benefit is payable**

- 115 A benefit is payable at the trustee's principal office, or at a substitute place the trustee notifies to the member or beneficiary.

### **Trustee may send benefit to person entitled**

- 116 The trustee may send a benefit to the postal address that the person entitled to it has last notified to the trustee, or to the bank account into which that person has asked the benefit to be paid, or to some other place the trustee decides on.

### **Notification of address etc**

- 117 A person to whom a benefit becomes payable must notify the trustee of his or her full residential address, and of any change in that address. He or she must also notify the trustee of a bank account into which he or she asks the benefit to be paid.

### **Receipt to be given**

- 118 On request by the trustee, a person to whom a benefit is paid must give the trustee a receipt and release for the payment in the form required by the trustee.

### **Person under legal disability**

- 119 If a person to whom the trustee is to pay any part of a benefit is under a legal disability, or the trustee believes that it would be in that person's best interests for the trustee not to

make the payment to that person, the trustee may make the payment in any of the following ways as the trustee thinks fit:

- To or for the maintenance, education, advancement, support or benefit of the person on any conditions.
- To, and for the benefit of, another person who appears to the trustee to be any of the following: the trustee, spouse, child, parent or guardian of the person, or a person having custody of that person.

### **Discharge of trustee**

120 The receipt by a person of a payment in accordance with clause 119 discharges the trustee from liability in relation to it. The trustee is not responsible for seeing to its application.

### **Transfer of assets**

121 With the consent of a member or beneficiary to whom a benefit is payable, the trustee may, instead of paying or transferring cash, transfer investments of equivalent value to the member or beneficiary or to the trustee of the relevant approved benefit arrangement.

## **J Forfeiture of benefit entitlements**

*Note: Forfeiture accounts are now generally prohibited. Maddocks recommends that you seek professional advice before establishing such an account.*

### **Forfeiture account**

122 The trustee may establish or maintain a forfeiture account into which the trustee must pay any amount forfeited under this deed. Money held in that account does not form part of an accumulation account. The trustee must credit any income from that money to the forfeiture account.

### **Circumstances of forfeiture**

123 All benefit entitlements of a person are forfeited in each the events in 123.1-123.6 — unless the trustee has determined otherwise within six months after the relevant event. The trustee's determination has effect from the date specified by the trustee which may be a date before the date of the event.

123.1 The person assigns or charges, or attempts to assign or charge a benefit entitlement, except in accordance with superannuation law.

123.2 The person's interest in a benefit entitlement becomes payable to or vested in another person or a government or public authority.

123.3 The person is or becomes insolvent or has committed or commits an act of bankruptcy.

123.4 The person is unable personally to receive or enjoy any part of the entitlement.

123.5 In the trustee's opinion, the person is incapable of managing his or her affairs.

123.6 In the trustee's opinion, the person is guilty of fraud or dishonesty.

This clause does not apply to the extent that it would be made ineffective by the *Bankruptcy Act 1966* or superannuation law.

### **Forfeiture of residue**

124 A person forfeits the residue in an accumulation account if the trustee is satisfied that the person has been paid all benefits that he or she is entitled to be paid under this deed.

### **Application of forfeiture account**

125 The trustee may pay or apply forfeited money held in the forfeiture account in any one or more of the following ways in accordance with superannuation law:

125.1 To or for the benefit of the relevant person or the dependants of the relevant member in any proportions the trustee decides on.

125.2 To the trustee of the relevant member's estate.

125.3 To or for the benefit of other members or their dependants who have rights to receive benefits under this deed.

125.4 To provide additional benefits to other members or their dependants in accordance with superannuation law.

125.5 To the equalisation account (if any).

125.6 To any employees of the member or former member the trustee thinks appropriate.

125.7 To any other person or entity the Regulator approves in writing.

### **Limit in relation to payments to member or dependants**

126 The trustee must not make a payment under clause 125 to a member who is still being employed by an employer, except for the purpose of relieving the hardship of that member or his or her dependants.

### **Possible adjustment to entitlements**

127 If the event that gave rise to forfeiture of an entitlement in respect of a member ceases to affect that member, the trustee may re-establish any rights in the member that the trustee thinks fit. They must not be greater than they were before the forfeiture.

## **K Provisions relating to the *Family Law Act***

### **Payment splits**

128 If the trustee receives a splitting agreement or court order under Part VIIIIB of the *Family Law Act*, then provided the agreement or court order has been properly served and subject to superannuation law, the trustee may:

- vary the relevant member's benefit or benefit entitlement on such bases (including by commutation of any pension having regard to the advice of an

actuary) and at any time the trustee determines from time to time, to the extent permitted by superannuation law; and

- make a payment to the non-member spouse or a transfer in respect of the non-member spouse in accordance with clause 132.

### **Rules for payment splits**

129 The trustee may as it determines from time to time subject to superannuation law, make rules dealing with:

- the valuation of a non-member spouse's benefit or benefit entitlement (including any adjustments);
- the timing of the calculation of the non-member spouse's benefit or benefit entitlement;
- other matters relating to the payment split or the non-member spouse's benefit or benefit entitlement.

### **Deferred payment splits**

130 If the trustee is required by superannuation law or considers that it is appropriate to defer giving effect to a payment split, then provided the splitting agreement has been served properly, the trustee must:

- record the existence of the agreement or court order; and
- keep a record of the non-member spouse's benefit or benefit entitlement on such basis (including a notional basis) and in such manner as the trustee determines from time to time subject to superannuation law.

### **Flagging agreements**

131 If the trustee receives a flagging agreement or court order under Part VIII B of the *Family Law Act*, then provided the agreement or court order has been properly served, the trustee must:

- record the existence of the agreement or court order; and
- defer payment of the benefit to or in respect of the relevant member until the agreement or court order is lifted.

### **Transfer of non-member spouse interests**

132 If the trustee receives a splitting agreement or court order under Part VIII B of the *Family Law Act*, the agreement or court order has been validly served, then if any amount becomes payable in respect of the non-member spouse under that agreement or order:

- the trustee must pay that amount to the non-member spouse – if the non-member asks for that payment in writing; or
- the trustee must transfer that amount to another fund (including an eligible rollover fund) in respect of that non-member spouse if the non-member asks for that transfer in writing.

Any payment amount under this clause must be in accordance with superannuation law. The receipt by the non-member spouse or the trustee of that other fund will sufficiently discharge the trustee of its liability in respect of that non-member spouse.

### **Refusal to admit as member**

- 133 Provided that the trustee acts in accordance with superannuation law, the trustee may refuse to admit a non-member spouse as a member of the fund.

## **L Trustee's powers**

### **All the powers of an individual**

- 134 The trustee has all the powers in relation to the assets of the fund that the trustee would have if the trustee were the legal and beneficial owner of those assets. It also has all the powers that a trustee has at law and the powers specifically conferred on the trustee by this deed.

### **Trustee's discretion**

- 135 The trustee has an absolute discretion in relation to exercising or not exercising any power under this deed or at law, and in relation to the way in which any power is exercised. The trustee's decision on such a matter is final and binding.

### **Delegation of power**

- 136 The trustee may delegate to another person, including one or more directors of the trustee, any power or duty on any terms the trustee thinks fit, including by appointing an attorney under a power of attorney. The trustee may alter or revoke any delegation including any power of attorney.

### **Trustee not subject to direction**

- 137 The trustee is not subject to direction in exercising any power under this deed or at law, except to the extent indicated under superannuation law.

### **Specific powers**

- 138 To exclude any possible doubt, the trustee has the power to do any of the following to the extent allowed by superannuation law:
- 138.1 To underwrite or sub-underwrite risks, contingencies or liabilities under a superannuation arrangement conducted by an employer under an agreement for the transfer of employees to the fund.
  - 138.2 To indemnify a person.
  - 138.3 To open and operate bank accounts in the usual way, and to draw, make, accept, endorse, discount, execute, issue or otherwise deal with all forms of negotiable or transferable instruments and to enter into any bill facilities or other form of banking facilities.



- 138.4 To do anything the trustee considers necessary or desirable in connection with performing its obligations under this deed.

### **Limit on borrowing**

- 139 The trustee must not (except as provided by this deed in clause 141 and superannuation law):
- 139.1 borrow money; or
  - 139.2 maintain an existing borrowing of money.

### **Trustee may grant security over asset**

- 140 The trustee may, to the extent allowed by superannuation law, mortgage, pledge, charge, assign or otherwise provide as security, any asset of the fund for the purpose of the trustee borrowing or maintaining a borrowing of money including (without limitation) for the purpose of a "limited recourse borrowing arrangement" referred to in clause 141.3.

**Note:** *There are strict requirements which must be met for a borrowing, and any associated mortgaging or charging of assets, to be lawful (see Part 7 of the SIS Act). A breach of those requirements is a strict liability offence (see Part 7 of the SIS Act). Maddocks recommends that you seek professional advice before entering into any arrangements under which the fund borrows money or mortgages or charges its assets.*

### **When borrowing is allowed (including "limited recourse borrowing arrangements")**

- 141 The trustee may borrow or maintain a borrowing of money in any one or more of the following cases:
- 141.1 to enable the trustee to pay a surcharge or advance instalment which the trustee is required to pay under the *Superannuation Contributions Tax (Assessment and Collection) Act 1997* — as long as the borrowing complies with section 67(2A) of the SIS Act;
  - 141.2 to enable the trustee to settle a transaction to acquire any one or more of the securities listed in section 67(3)(a) of the SIS Act — as long as the borrowing complies with all of the requirements of section 67(3) of the SIS Act;
  - 141.3 under an arrangement (a "limited recourse borrowing arrangement") which the trustee enters, or has entered into, in which the money borrowed is, or has been, used to acquire an asset that superannuation law allows the trustee to acquire — as long as the borrowing complies with Part 7 of the SIS Act.
- 142 Clause 141 does not limit the circumstances in which the trustee may borrow or maintain a borrowing of money.

**Note:** *There are strict requirements which must be met for a borrowing to be lawful (see Part 7 of the SIS Act). A breach of those requirements is a strict liability offence (see Part 7 of the SIS Act). Maddocks recommends that you seek professional advice before entering into any arrangements under which the fund borrows money.*

### **Trustee's power to effect insurance**

- 143 The trustee may arrange one or more insurance policies with one or more insurers to secure the benefit of a member. A policy may be a group policy or an individual policy.

### **Trustee bound to exercise power in limited cases**

- 144 The trustee is not bound to arrange one or more insurance policies, except where the trustee has informed the member or beneficiary that the trustee will arrange a policy of a specified type and amount and the member or beneficiary has not asked the trustee in writing not to do so, or has withdrawn his or her request for the trustee to arrange that policy.

Even so, the trustee is not bound to arrange a policy that the trustee is unable to arrange.

### **Inconsistent conditions in policy**

- 145 If an insurer will only insure a member or beneficiary on conditions that are inconsistent with the conditions in respect of a benefit payable in respect of the member or beneficiary, the trustee may impose the policy conditions on that benefit despite the conditions stated in this deed.

### **Powers not affected by conflict of interests**

- 146 The trustee may exercise any power under this deed or at law despite the fact that the trustee, or a director of the trustee, has a direct or indirect interest in the exercise of that power, or may benefit directly or indirectly from its exercise. An indirect interest or benefit includes, without limitation, where the trustee, or a director of the trustee, obtains or may obtain an interest or benefit as a director, officer, shareholder, partner, unitholder or beneficiary of a third party with whom the trustee enters into a transaction or arrangement.

### **Disclosure of conflict of interest**

- 147 The trustee and any director of the trustee must disclose conflict of interests of the type described in clause 146 in accordance with superannuation law.

### **Trustee's power to effect transfer on written request**

- 148 On written request by a member or beneficiary, the trustee may transfer to the trustee of an approved benefit arrangement any part of the amount in the fund that represents the member's or beneficiary's benefit or benefit entitlement. The trustee may only do so if the following conditions are met:
- The member or beneficiary is eligible to join or has joined the arrangement.
  - The trustee is satisfied that the transfer complies with superannuation law.
  - The amount the trustee transfers must not exceed the amount in the member's or beneficiary's accumulation account, except to the extent of any amount that the trustee decides to add to that account from the equalisation account (if any) under clause 38.

### **Form and effect of transfer**

- 149 The member or beneficiary must complete and execute any documents required by the *Tax Act* for the transfer to be completed as a roll over payment. A receipt from the approved benefit arrangement discharges the trustee from all liability in respect of the amount transferred. The trustee is not responsible for seeing to the application of that amount by the approved benefit arrangement. On completion of the transfer, the member or beneficiary (and anyone entitled to claim in any way in respect of that person) ceases to have any rights against the trustee or the fund in respect of the relevant amount.

### **Trustee's power to transfer to successor fund**

- 150 The trustee may transfer to the trustee of an approved benefit arrangement that is a successor fund to the fund under superannuation law any part of the amount in the fund that represents a benefit entitlement. The consent of the member or beneficiary is not required. Nor is it necessary that the member already be a member of the successor fund.

### **Trustee's power to transfer to eligible roll over fund**

- 151 In accordance with superannuation law, the trustee may transfer to an eligible roll over fund any part of the amount in the fund that represents a member's or beneficiary's benefit entitlement. The trustee must do so if superannuation law requires it.

### **Transfer of assets**

- 152 With the consent of a member or beneficiary to whom or in respect of whom a transfer is to be made under clauses 150 or 151, the trustee may, instead of paying or transferring cash, transfer investments of equivalent value to the member or beneficiary or to the trustee of the relevant approved benefit arrangement.

### **The trustee's power to receive transfer**

- 153 The trustee may take over or acquire by transfer from an approved benefit arrangement any part of the assets of that arrangement that represent the interest of a participant in that arrangement who has become or is to become a member or beneficiary of the fund. The trustee will hold the amount on trust for that person in the relevant accumulation or pension account. The person will have rights in respect of that amount that are equivalent to the rights he or she had under the approved benefit arrangement. The trustee may decide that the person is to be treated as having been a member of the fund from the time he or she became a member of the approved benefit arrangement.

## **M Administration of fund**

### **Dealing with money received**

- 154 The trustee must ensure that any money received by the fund is dealt with as soon as practicable in one of the following ways:
- Deposited to the credit of the fund in an account kept with a bank, friendly society, building society, or other similar body chosen by the trustee.

- Paid to the credit of an insurer for the payment of premiums in relation to a policy of insurance effected by the trustee for the purposes of the fund.
- Paid into the trust account of a lawyer, accountant or investment manager appointed in accordance with this deed.

### **Effect of receipts**

- 155 A receipt given by the trustee or the secretary of the fund or another person authorised by the trustee in writing to issue receipts is a sufficient discharge to the person by whom money is paid to the fund.

### **Employers to provide information to trustee**

- 156 On written request by the trustee, an employer must give the trustee any information which it has or can obtain that is, in the trustee's opinion, necessary or desirable for managing and administering the fund. The trustee may act on that information and is not required to verify it.

### **Compliance**

- 157 The trustee must comply with superannuation law and with any directions of the Regulator in relation to the fund.

### **Trustee may not charge fees**

- 158 The trustee must not charge any fees in relation to acting as trustee under this deed or performing any services in respect of the fund.

### **Trustee entitled to be reimbursed for expenses**

- 159 The trustee is entitled to be reimbursed from the fund for all expenses, taxes, levies, charges, fees and other amounts necessarily or reasonably incurred in acting as trustee under this deed.

### **Trustee to keep records and accounts**

- 160 The trustee must keep proper records and accounts of all money received by the fund and paid out by it, including adequate details of all dealings by the fund in connection with that money.

### **Trustee to collect money owing to the fund**

- 161 The trustee must ensure that money owing to the fund is collected promptly and dealt with in accordance with this deed.

### **Trustee to keep records, accounts, books etc**

- 162 The trustee must ensure that all records, books, accounts, minutes, reports and other documents are maintained and kept safe in accordance with superannuation law for the period required by that law.

### **Documents to be prepared**

- 163 The trustee must ensure that each of the following is prepared in respect of the fund in accordance with superannuation law:
- A statement of its financial position.
  - An operating statement.
  - Any other account or statement required by superannuation law.

### **Annual return**

- 164 The trustee must ensure that an annual return and any other documents required under superannuation law are prepared and lodged with the Regulator in accordance with that law.

### **Audit**

- 165 The trustee must arrange for the books, accounts and records of the fund to be audited annually or as required by superannuation law by an auditor qualified in accordance with superannuation law.

### **Disclosure requirements**

- 166 The trustee must ensure that information and documents are provided to each of the following persons if required by, and in accordance with the requirements of, superannuation law:
- employers.
  - the Regulator.
  - the actuary (if one is appointed).
  - the auditor.
  - any other person.

### **Availability of books and records**

- 167 The trustee must ensure that the books of the fund and information relating to it are available for inspection and copying, and that access is provided to premises where the books and information are available to be inspected and copied, in accordance with superannuation law.

### **Availability of deed and documents**

- 168 The trustee must ensure that this deed and any other documents (or copies of the deed and documents) are made available for inspection by a member, or by a beneficiary on the beneficiary's request, as required by superannuation law. It is sufficient if they are available for inspection at the trustee's office while that office is open.

### **Appointment of auditor**

169 The trustee may appoint a suitably qualified person as auditor of the fund.

### **Appointment of actuary**

170 The trustee may appoint as actuary of the fund:

- an actuary who is a Fellow of the Institute of Actuaries of Australia;
- a member of a firm or company of which at least one member or director is a Fellow of the Institute of Actuaries of Australia; or
- an auditor who is appropriately qualified and is independent according to criteria specified by superannuation law.

### **Appointment of administration manager**

171 The trustee may appoint one or more suitably qualified persons to act as administration manager of the fund or a specified part of the fund.

### **Appointment of investment manager**

172 The trustee may appoint one or more suitably qualified persons to act as investment manager of the fund or a specified part of the fund in accordance with superannuation law.

### **Appointment of custodian**

173 The trustee may appoint one or more suitably qualified persons to act as custodian of the fund or a specified part of the fund, including (without limitation) as part of a limited recourse borrowing arrangement referred to in clause 141.3.

### **Superannuation law to be observed**

174 Any appointment by the trustee must be in accordance with superannuation law.

### **Trustee may remove person from office**

175 The trustee may remove from office a person the trustee has appointed to an office.

### **Trustee not bound by advice**

176 Except to the extent required by superannuation law, the trustee is not bound to follow the advice of a person the trustee has appointed.

### **Liability of the trustee is limited**

177 To the extent allowed by superannuation law, neither the trustee nor any of its directors, officers or employees is liable for anything done or not done in connection with acting as trustee, unless at least one of the following applies:

- The person fails to act honestly.
- The person intentionally or recklessly fails to exercise the degree of care and

diligence the person is required to exercise.

- The person incurs a monetary penalty under a civil penalty order made in accordance with superannuation law.

### **Indemnity**

178 To the extent allowed by superannuation law, the trustee and each of its directors, officers and employees are entitled to an indemnity from the fund in all cases where the person is not liable under the preceding clause. The trustee has a lien on the assets of the fund for this purpose.

### **Other persons who may act**

- 179 Subject to superannuation law, the trustee may appoint the following persons to act as director of the trustee of the fund.
- the legal personal representative of a deceased member, from the date of the member's death until the member's death benefits begin to be paid;
  - the legal personal representative of a member, while he or she holds an enduring power of attorney in respect of the member or while the member is under a legal disability;
  - the legal personal representative, parent or guardian of a member who is a minor; or
  - any other person if the superannuation law allows that person to be a director of the trustee and the fund would remain a self managed superannuation fund.

### **Appointment of members as trustee**

180 The trustee may appoint the members of the fund as trustees in place of the trustee by executing a deed to that effect. It may only do so if immediately afterwards it executes another deed which provides the mechanisms to enable the members of the fund to act as trustees.

### **Appointment of replacement corporate trustee**

181 The trustee may appoint as a replacement trustee a corporation of which the members of the fund are the only directors. The trustee must do everything necessary to vest the fund in the replacement trustee and must deliver all records and other books to the replacement trustee.

### **Continuity of office**

182 When a person ceases to be a trustee or becomes a trustee, any other person acting as trustee must do everything necessary to vest the fund in the new or remaining trustees and must deliver all records and other books to the new or remaining trustees.

## **Appointment and resignation of trustee**

183 The trustee will determine who acts as trustee in accordance with this deed and superannuation law for the fund to continue as a self managed superannuation fund and will take the necessary steps to appoint or remove the persons or body to or from the office of trustee. The trustee may accept the trustee's resignation in writing for this purpose.

- The appointment or removal of a trustee must be in writing and must immediately be advised to any other trustee.
- Where the trustee is unable or unwilling to determine who will act as trustee then the majority of members of the fund will determine who will act as trustee. If there are no members in the fund, the former members of the fund (or their legal personal representatives) will determine who acts as trustee of the fund.
- To the extent permitted by law, these provisions apply to the exclusion of any statutory provisions relating to the appointment of new trustees, including statutory provisions which may otherwise require registration of the relevant deed or instrument.

## **N Miscellaneous**

### **Trustee may elect to wind up fund**

184 The trustee may elect to wind up the fund on a specified date in either of the following cases:

- 184.1 The trustee decides to wind up the fund.
- 184.2 There are no longer any members of the fund.

The trustee must elect to wind up the fund on a specified date if the Regulator requires the fund to be wound up.

### **Notice of winding up**

185 The trustee must give notice to each participating employer and member that the fund is to be wound up on the specified date.

### **Payment etc on winding up**

186 After deducting from the assets of the fund the costs of administering and winding up the fund, the trustee must pay the benefits in the following order to the extent that the assets of the fund are sufficient to do so:

- Benefits to which members, former members or their dependants are entitled but which they have not been paid on the day before the termination date.
- Additional benefits to members, former members or their dependants as the trustee thinks appropriate.
- Payment to the participating employers that have made contributions in respect of members or former members as the trustee thinks appropriate.



### **Employment relationship not affected by this deed**

187 Nothing in this deed affects any powers an employer has in relation to a contract of employment. An actual or prospective right under this deed, or the ending of such a right, is not to be taken into account in relation to any legal action, including one based on termination of employment.

### **Legal rights of member not affected by this deed**

188 Nothing in this deed affects any right a person may have to claim compensation or damages at common law or under statute.

### **Variation**

189 The trustee may vary this deed either prospectively or retrospectively. The trustee may do so by oral declaration, written resolution or deed. If superannuation law requires it, the trustee must promptly give a certified copy of the resolution or a copy of the deed to the Regulator.

### **Limits on effect of variation**

190 If one or more death benefit agreements are in place under this deed, then any variation of the deed does not vary any death benefit agreement or clauses 96 or 97 – unless that variation expressly states that it does vary any one or more of those things. Instead, those agreements and clauses continue to apply in respect of the fund.

191 If one or more agreements or arrangements are in place in respect of the fund relating to payment of a pension, then any variation of the deed does not vary those agreements or arrangements – unless that variation expressly states that it does vary one or more of those things. Instead, those agreements and arrangements continue to apply in respect of the fund.

### **Limits on power to vary**

192 The trustee does not have power to vary this deed so as to do either of the following:

- Reduce or adversely affect the rights of a member to accrued entitlements that arise before the variation is effected.
- Reduce the amount of any other entitlement that is or may become payable in relation to a time before the date of the variation.

However, this (the rule in the previous sentence with the 2 dot points) does not apply if the reduction is necessary to enable the fund to comply with superannuation law or if each affected member, or the Regulator, consents in writing to the reduction.

The trustee also does not have power to vary this deed in a way that would have either of the following effects:

- unless the trustee is a corporation, altering the purpose of the fund so that it is no longer solely or primarily the provision of old age pensions under superannuation law.
- unless the sole or primary purpose of the fund is to provide old age pensions to

members, allowing any person except a corporation to be appointed trustee of the fund.

### **Notice of variation**

193 If superannuation law requires it, the trustee must inform members and beneficiaries in writing of the nature and purpose of the variation and its effect on their entitlements or rights. The trustee must do so in accordance with superannuation law.

### **Dispute resolution**

194 If superannuation law requires it, the trustee must establish a system complying with that law for dealing with enquiries and complaints from members, beneficiaries and dependants.

### **Interpretation**

195 A reference in this deed to:

- a statute includes regulations under it and consolidations, amendments, re-enactments or replacements of any of them;
- a person includes a firm, partnership, joint venture, association, corporation or other corporate body;
- a person includes the legal personal representatives, successors and assigns of that person;
- any body which no longer exists or has been reconstituted, renamed, replaced or whose powers and functions have been removed or transferred to another body or agency, whether expressly or impliedly, is a reference to the body which most closely serves the purpose or objects of the first-mentioned body;
- a clause, schedule or appendix is reference to a clause, schedule or appendix in or to this deed;
- this or any other document includes the document as varied or replaced regardless of any change in the identity of the parties;
- the singular includes the plural and vice versa; and
- a gender includes the other gender.

### **Proper law**

196 This deed is governed by the law of South Australia. The parties consent to the exercise of jurisdiction by the courts of that place.

# Todds Family Superannuation Fund

## Schedule 1 to this deed

### Date deed established

15 September 2011

### Name and address and ACN of trustee

Todds Family Superannuation Fund Pty Ltd, ACN 153251382  
44 Old Carey Gully Road  
Stirling, SA 5152

### Name and address of members

Andrew Osborne Todd  
44 Old Carey Gully Road  
Stirling, SA 5152

### Name of person establishing the fund (Principal)

Andrew Osborne Todd  
44 Old Carey Gully Road  
Stirling, SA 5152

## Schedule 2 to this deed

### Application to become a Member

This Application Form contains your Death Benefit Nomination and undertakings which must be made by you. It is also accompanied by the Product Disclosure Statement relevant to the fund contained in Annexure A.

### Part 1 Application and Undertakings

I apply to become an [*Either* initial *Or* additional] member of this fund under the trust deed.

I make each of the following undertakings:

- [*Either* I am not in an employment relationship with another member. *Or* I am not in an employment relationship with another member who is not a relative of mine.]
- I am not a disqualified person under superannuation law from being a [*Either* trustee *Or* director of the trustee] of the fund.
- I will comply with the trust deed.
- Upon request, I will fully disclose in writing any information required by the trustee in respect of my membership of the fund. This includes disclosing:
  - Any circumstance which may lead to my entering into an employment relationship with any other member of the fund who is not also a relative of mine.
  - That I may become disqualified under superannuation law from being a [*Either* trustee *Or* director of the trustee] of the fund.
  - Any information in relation to my medical condition.
- I will act as a [*Either* trustee *Or* director of the trustee] of the fund.
- I understand the trust deed, particularly its terms concerning the benefits payable under it, and I have read and understood the attached Product Disclosure Statement, annexed and marked 'A'.
- I have read and understand the prescribed information relating to the collection of Tax File Numbers by the trustees of superannuation funds.

I attach a completed ATO Individual Tax File Number Notification form.

Applicant name [Insert applicant's name]  
 Applicant address [Insert applicant's address]  
 Applicant occupation [Insert applicant's occupation]  
 Date of birth [Insert applicant's date of birth]  
 Applicant place of birth [Insert applicant's place of birth]

**Part 2: Death Benefit: Beneficiary Nomination**

*If death benefit nomination is to be binding* This is a binding death benefit notice. By completing and signing it you are requiring the trustee to provide any benefit payable on or after your death to the person or persons you mentioned in this notice, being one or more dependants or your legal personal representative. *Or If death benefit notice is to be non binding* This is a direction to the trustee as to how to apportion any benefit payable on your death. It is a non binding death benefit notice and the trustee retains the discretion as to how to apply any benefit payable on your death.

I direct [Either the trustees Or the directors of the trustee] that the person[s] named in the following table [are/is] to receive the proportions specified in that table of the benefit that is payable if I die.

Person	Relationship to member	Proportion of death benefit
[Insert beneficiary's name]	[Insert beneficiary's relationship to member]	[Insert proportion of the death benefit to be paid to this person] %
[Add rows to table as required]		

*[If death benefit nomination is to be binding (Please note, that this beneficiary direction is valid for only 3 years.)]*

Signed by the applicant: \_\_\_\_\_

Date: \_\_\_\_\_

[Insert member's name]

[If the death benefit is not binding]

Witness: \_\_\_\_\_ Name: \_\_\_\_\_

Or

If the death benefit is to be binding The following persons declare that:

- they are 18 years of age or older;
- they are not persons otherwise mentioned in this notice; and
- this form was signed by or on behalf of the member in their presence.

Date: \_\_\_\_\_ Date: \_\_\_\_\_

Witness: \_\_\_\_\_ Witness: \_\_\_\_\_

Witness name: \_\_\_\_\_ Witness name: \_\_\_\_\_

### First Notice: The types of death benefit arrangements and the order in which they take effect

The Deed provides for:

- **death benefit agreements** (which bind the trustee and which do not expire, see clauses 96 and 97);
- **binding death benefit notices** (which binds the trustee but which expire after 3 years or earlier if replaced or revoked); and
- **non-binding nomination forms** (which do not bind the trustee but which do not expire until replaced or revoked).

**Death benefit agreements** take priority over binding death benefit notices and non-binding nomination forms.

### What you need to consider

When you, as a member, are considering signing a binding death benefit notice or a non-binding nomination form it is important to consider that:

- a death benefit agreement *takes priority* over any binding death benefit notice or any non-binding nomination form;
- to the extent permitted by superannuation law, the trustee must pay or apply the relevant benefit in accordance with the death benefit agreement. Therefore if you sign a binding death benefit notice or a non-binding nomination form, then they will have no effect on any earlier or later death benefit agreement that you sign; and
- if any part of a death benefit agreement is invalid, then the trustee (as required by the fund's deed) will pay or apply the "invalid" part of the death benefit in accordance with any binding death benefit notice, or by reference to any non-binding nomination form, you have signed.

**Second Notice: Consider consistency with pension terms**

Consider how any death benefit nomination or death benefit agreement interacts with the arrangements for payment of a pension to a reversionary beneficiary. The terms of the pension, and the terms of the death benefit nomination or death benefit agreement should be consistent. If the member wants a reversionary pension to be paid to someone different than the person nominated in a death benefit nomination or death benefit agreement, then careful drafting is required and the parties should seek professional advice.

**Annexure A to Application to become a member**

*[Here you need to attach the Product Disclosure Statement from Schedule 6.]*



**Schedule 3 to this deed**

**Application to become Participating Employer**

*[Insert name and address, and ACN if applicable, of applicant]* applies to become a participating employer in the Todds Family Superannuation Fund. The applicant agrees to comply with the trust deed.

Signed by the applicant's authorised officer

\_\_\_\_\_ Date: \_\_\_\_\_  
*[Name of authorised officer]*

**Annexure A to Application to become Participating Employer**

***[Here you need to attach the Product Disclosure Statement from Schedule 6.]***

## Schedule 4 to this deed

### Application to become an Employer-Sponsor

This Application form is accompanied by the Product Disclosure Statement relevant to the fund contained in Annexure A.

*[Insert name and address, and ACN if applicable, of applicant]* applies to become an employer-sponsor of the *[name of fund]*. The applicant agrees to comply with the trust deed.

Signed by the applicant's authorised officer

\_\_\_\_\_ Date: \_\_\_\_\_  
*[Name of authorised officer]*

### Annexure A to Application to become an Employer-Sponsor

***[Here you need to attach the Product Disclosure Statement from Schedule 6.]***

## Schedule 5 to this deed

### Application to become a member (if member is a minor)

This Application Form contains your Death Benefit Nomination and undertakings which must be made by you. It is also accompanied by the Product Disclosure Statement relevant to the fund contained in Annexure A.

### Part 1 Application and undertakings

I apply, as the parent or guardian of, and on behalf of, the person listed below (**Applicant**), that the Applicant become an initial member of this fund under the trust deed.

I make each of the following undertakings:

- *[Either* The Applicant is not in an employment relationship with another member.  
*Or* The Applicant is not in an employment relationship with another member who is not a relative of the Applicant.]
- I am not disqualified under superannuation law from being a *[Either* trustee *Or* director of the trustee] of the fund.
- I will comply with the trust deed.
- Upon request, I will fully disclose in writing any information required by the trustee in respect of the Applicant's my membership of the fund. This includes disclosing:
  - Any circumstance which may lead to the Applicant entering into an employment relationship with any other member of the fund who is not also a relative of the Applicant.
  - That I may become disqualified under superannuation law from being a *[Either* trustee *Or* director of the trustee] of the fund.
  - Any information in relation to the Applicant's medical condition.

*[If the parent or guardian is NOT also separate member of the fund in their own right, then]*

- *[Either* I will act as a trustee of the fund. *Or* I will act as a director of the trustee of the fund.]

*[If the parent or guardian IS a separate member of the fund, then]*

- *[Either* I am a member of the fund myself and I will act as a trustee of the fund.  
*Or* I am a member of the fund myself and will act as a director of the trustee of the fund.]
- I understand the trust deed, particularly its terms concerning the benefits payable under it, and I have read and understood the attached Product Disclosure Statement, annexed and marked 'A'.
- I have read and understand the prescribed information relating to the collection of Tax File Numbers by the trustees of superannuation funds.

In consideration of the Applicant's status as a minor, I have not attached a completed ATO Individual Tax File Number Notification form.

Applicant name [Insert applicant's name]  
Applicant address [Insert applicant's address]  
Applicant occupation [Insert applicant's occupation]  
Date of birth [Insert applicant's date of birth]  
Applicant place of birth [Insert applicant's place of birth]  
Parent or guardian name [Insert parent or guardian's name]  
Parent or guardian address [Insert parent or guardian's address]  
Parent or guardian date of birth [Insert parent or guardian's date of birth]  
Parent or guardian place of birth [Insert parent or guardian's place of birth]

## Part 2: Death Benefit: Beneficiary Nomination

*If death benefit nomination is to be binding* This is a binding death benefit notice. By completing and signing it you are requiring the trustee to provide any benefit payable on or after the Applicant's death to the person or persons you mentioned in this notice, being one or more of the Applicant's dependants or the Applicant's legal personal representative. *Or If death benefit notice is to be non binding* This is a direction to the trustee as to how to apportion any benefit payable on the Applicant's death. It is a non binding death benefit notice and the trustee retains the discretion as to how to apply any benefit payable on the Applicant's death.

On behalf of the Applicant, I direct [*Either* the trustees *Or* the directors of the trustee] that the person[s] named in the following table [are/is] to receive the proportions specified in that table of the benefit that is payable if I die.

Person	Relationship to member	Proportion of death benefit
[Insert beneficiary's name]	[Insert beneficiary's relationship to member]	[Insert proportion of the death benefit to be paid to this person] %
[Add rows to table as required]		

*If the death beneficiary nomination is binding* (Please note that this beneficiary direction is valid for only 3 years.)

Signed by the parent/guardian: \_\_\_\_\_

Date: \_\_\_\_\_

[Insert parent or guardian's name]

[If the death benefit is not binding]

Witness: \_\_\_\_\_ Name: \_\_\_\_\_

Or

*If the death benefit is to be binding* The following persons declare that:

- they are 18 years of age or older;
- they are not persons otherwise mentioned in this notice; and
- this form was signed by or on behalf of the member in their presence.

Date: \_\_\_\_\_ Date: \_\_\_\_\_

Witness: \_\_\_\_\_ Witness: \_\_\_\_\_

Witness name: \_\_\_\_\_ Witness name: \_\_\_\_\_

Witness name: \_\_\_\_\_ Witness name: \_\_\_\_\_

**First Notice: The types of death benefit arrangements and the order in which they take effect**

The Deed provides for:

- **death benefit agreements** (which bind the trustee and which do not expire, see clauses 96 and 97);
- **binding death benefit notices** (which binds the trustee but which expire after 3 years or earlier if replaced or revoked); and
- **non-binding nomination forms** (which do not bind the trustee but which do not expire until replaced or revoked).

**Death benefit agreements** take priority over binding death benefit notices and non-binding nomination forms.

## What you need to consider

When you, as a member, are considering signing a binding death benefit notice or a non-binding nomination form it is important to consider that:

- a death benefit agreement *takes priority* over any binding death benefit notice or any non-binding nomination form;
- to the extent permitted by superannuation law, the trustee must pay or apply the relevant benefit in accordance with the death benefit agreement. Therefore if you sign a binding death benefit notice or a non-binding nomination form, then they will have no effect on any earlier or later death benefit agreement that you sign; and
- if any part of a death benefit agreement is invalid, then the trustee (as required by the fund's deed) will pay or apply the "invalid" part of the death benefit in accordance with any binding death benefit notice, or by reference to any non-binding nomination form, you have signed.

### **Second Notice: Consider consistency with pension terms**

Consider how any death benefit nomination or death benefit agreement interacts with the arrangements for payment of a pension to a reversionary beneficiary. The terms of the pension, and the terms of the death benefit nomination or death benefit agreement should be consistent. If the member wants a reversionary pension to be paid to someone different than the person nominated in a death benefit nomination or death benefit agreement, then careful drafting is required and the parties should seek professional advice.

**Annexure A to Application to become a Member (where member is a minor)**

***[Here you need to attach the Product Disclosure Statement from Schedule 6.]***

## Schedule 6 to this deed

### Form of Product Disclosure Statement

## Product Disclosure Statement

### Todds Family Superannuation Fund

[Date]

[Name of member]

[Address of member]

[Contact details of member – PDS may be sent by email, fax or post]

[Name of trustee or trustees]

[Address]

[Contact details]

**The details of the Product Disclosure Statement (PDS) start on the next page. Attach that page and the following pages of the PDS to the Member Application form and to any Employer-Sponsor Application form.**

### Introduction

This PDS contains a summary of the important provisions of the fund's deed and the effects which those provisions may have on you. The *Corporations Act* requires that you be given this PDS within 3 months after you become a member of the fund.

If you have any questions at any time, you should refer those to the trustee. However, the trustee can only provide you with information – so you will need to seek your own legal, accounting and financial advice.

Terms which are capitalised in this PDS are either defined in the fund's deed or are contained in Schedule 1.

### You should consider getting professional advice about the fund

Your decision to become a member of the fund is important and involves issues including retirement planning, estate planning, taxation, and social security. The trustee strongly recommends that you consider consulting an appropriately qualified adviser before you decide to become a member or to have contributions made to the fund on your behalf.

This PDS is prepared for your general information only and is not, and is not intended to be, a recommendation to become a member of the fund. This PDS does not take into account your investment objectives, financial situation or retirement planning needs. You should not base a decision whether to become a member solely on the information in this PDS. You need to consider,



and obtain advice on, the suitability of the fund in view of your investment objectives, financial situation and retirement planning needs.

## **Information about your potential benefits**

### **1 Details of potential lump sum benefits**

#### **1.1 On your retirement**

On your retirement, you will become entitled to a lump sum benefit, equal to the amount in your Accumulation Account on your retirement. As the definition of retirement in Schedule 1 suggests, there will be some circumstances in which you will become entitled to payment of a retirement benefit while you are still employed or when you retire and have reached the relevant Preservation Age. Your trustee will be able to advise you further in this regard at the relevant time.

#### **1.2 Total and permanent disability**

If you become totally and permanently disabled, you may become entitled to a lump sum benefit from your Accumulation Account. Your trustee will be able to advise you further in this regard at the relevant time.

#### **1.3 Temporary total disability**

If you become totally disabled temporarily, you may become entitled to payment of a pension or annuity representing the amount:

- decided by the trustee, provided it does not infringe the limit set out in the superannuation law; or
- payable to the trustee under an insurance policy which the trustee may have purchased and which covers the disability you suffer. (Premiums for these insurance policies are generally paid by the trustee from your Accumulation Account but may be paid out of other Accounts of the fund (such as the Income Account)).

## 1.4 On death

On your death, the trustee may choose to or may be required to pay a pension or lump sum benefit from your Accumulation Account to the persons named in your 'Death Benefit: Beneficiary Nomination' (which is on your Application for Membership) or to your dependants. The trustee may have also taken out a life insurance policy for you which may also entitle your dependants, or some other person, to a pension or lump sum benefit. Your 'Death Benefit: Beneficiary Nomination' can be binding or non-binding on the trustee (you can choose). Binding nominations need to be renewed every 3 years.

To overcome the requirement to renew binding nominations every 3 years, you can also choose to implement a 'death benefit agreement' under the fund's deed. The form of death benefit agreement is set out in Schedule 7 to the fund's deed.

Your death benefits will also include any residue in a pension account previously established for you, unless the arrangements in respect of that pension are that the pension will revert on your death to a Pension Dependant.

Generally speaking, you should seek professional advice concerning what plans need to be made in respect of your death benefits and what options are available to you.

The Deed provides for:

- **death benefit agreements** (which bind the trustee and which do not expire, see clauses 96 and 97);
- **binding death benefit notices** (which binds the trustee but which expire after 3 years or earlier if replaced or revoked); and
- **non-binding nomination forms** (which do not bind the trustee but which do not expire until replaced or revoked).

**Death benefit agreements take priority over binding death benefit notices and non-binding nomination forms.**

### What you need to consider

When you, as a member, are considering signing a death benefit agreement, a binding death benefit notice or a non-binding nomination form it is important to consider that:

- a death benefit agreement *takes priority* over any binding death benefit notice or any non-binding nomination form;
- to the extent permitted by superannuation law, the trustee must pay or apply the relevant benefit in accordance with the death benefit agreement. Therefore if you sign a binding death benefit notice or a non-binding nomination form, then they will have no effect on any earlier or later death benefit agreement that you sign; and
- if any part of a death benefit agreement is invalid, then the trustee (as required by the fund's deed) will pay or apply the "invalid" part of the death benefit in accordance with any binding death benefit notice, or by reference to any non-binding nomination form, you have signed.

## 1.5 Other circumstances

'Severe Financial Hardship' – in the case of severe financial hardship, you may be able to apply to have all benefits owing to you, paid to you by the trustee. There are certain conditions to be met and the benefits can only be paid to you to meet expenses in the nature of treatment of life-threatening illnesses, prevention of foreclosure under a mortgage, medical transport costs, palliative care costs and so on.

## 2 Details of potential income benefits

### *Income benefits where you retire or reach your preservation age*

When you become entitled to payment of a **lump sum benefit**, the trustee may allow you to choose to receive that lump sum in the form of regularly paid income. This is called a pension. The fund can only provide you with an 'account-based pension'.

The rules for an 'account-based pension' include:

- **Minimum annual amount:** a minimum amount of the capital funding the pension must be paid to the pensioner each year. The minimum, which is expressed as a percentage of the capital, is determined by reference to the pensioner's age. You should speak to your adviser about relief from minimum pension payment amounts as the government does provide relief from time to time.
- **No maximum:** there will be no maximum amount that can be paid in a year, reflecting the fact that pensions and lump sums will be taxed in the same way. RBLs do not apply from 1 July 2007.
- **But a maximum for transition to retirement pensions:** pensioners being paid a transition to retirement pension will only be able to be paid a maximum of 10% of the capital per annum.
- **Transfer on death:** on death, the pension may only be transferred to a Pension Dependant or cashed as a lump sum to the pensioner's dependants or estate.

### ***Existing pensions***

If this PDS is being provided as a consequence of an update to the fund's existing deed, and the fund is presently paying you a pension, then:

- the pension will be deemed to meet the current rules provided that it was commenced before 20 September 2007 in accordance with the rules that applied at that time;
- if the pension is a complying pension (such as a life pension) then it will only be able to be terminated pursuant to the rules as they were in force before 1 July 2007; and
- if the pension is an allocated pension then it may be transferred to an 'account-based' pension without having to first be commuted.

### ***Social Security Eligibility***

Your eligibility for a government age pension is means tested.

The assets test reduces the amount of any aged pension payments to which a member may be eligible by \$1.50 per fortnight for every \$1,000 of the member's assets.

***Income benefits where you may not have retired but you have reached your preservation age.***

In some circumstances, you may be able to be paid a pension before you actually retire but after you have reached your preservation age. In the fund's deed these are referred to as 'Transition to retirement pensions'.

**2.1 Transition to retirement pensions**

Once you reach your preservation age you may still be restricted from accessing your superannuation benefits (because, for instance, you may not have retired). However, once you reach your preservation age you may access a non-commutable pension, or what the fund's deed refers to as a transition to retirement pension.

So you may receive a 'transition to retirement' or 'account-based' pension, but additional restrictions apply if you want to commute (or cash out) that pension. Essentially the transition to retirement pensions are 'non-commutable' but there are some very limited exceptions. If you are interested in a transition to retirement pension, you should discuss this in detail with the trustee before requesting the payment of such a pension.

**3 Taxation of benefits**

**3.1 Seek advice**

This section is general only. You must seek professional advice concerning your own circumstances and how tax will impact on your participation in the fund and on amounts payable to you.

**3.2 Benefits paid to you**

Superannuation benefits paid to persons **aged less than 60** are taxed as follows:

- **Lump sum benefits** have two components: an exempt component and a taxed component. The exempt component is tax free (it includes amounts such as pre-1983 contributions and undeducted contributions). The taxed component is tax free up to a low rate threshold (initially in 2008-2009 \$145,000, then in 2010-2011 \$160,000 and in 2011-2012 \$165,000). After that threshold, it is taxed at 16.5% (incl Medicare levy) — except where the recipient is aged less than 55, in which case the whole taxed component is taxed at 21.5% (incl Medicare levy).
- **Pension benefits** are taxed in a similar manner to lump sums at the moment, though overall tax can be less in some circumstances. Once the recipient turns 60, the pension is tax free.
- **Proportional drawdown:** In both cases, payments are deemed to include both exempt and taxable components, paid in proportion to the amount these components constitute of the recipient's total benefit.

### 3.3 **Death benefits**

Benefits paid in the event of your death are taxed as follows:

- **Lump sum benefits** to a member's dependant are tax free, as long as they are also a death benefits dependant as defined in section 302-195 of the ITAA97. Lump sum benefits paid to a dependant (who is not a death benefits dependant for ITAA97 purposes) have the taxable component taxed at 16.5% (incl Medicare levy).
- **Reversionary pensions** are taxed according to the age of the primary and reversionary beneficiaries. If the primary beneficiary was aged 60 or over at the time of death, then the payments to the reversionary will be tax free. If the primary beneficiary was aged less than 60, then the payments will be taxed at the reversionary beneficiary's marginal tax rate until the reversionary turns 60 (then it will be tax-free). However, a reversionary pension will only be payable to a Pension Dependant. Also a pension paid to a Pension Dependant who is a child will have to be cashed to a lump sum when the child turns 25 (unless they're permanently disabled).
- Pensions can only revert to a Pension Dependant: simply being a dependant is not sufficient. Therefore, these benefits must be paid as a lump sum to a dependant or the member's estate.

## **Information about risks associated with the fund**

### **4 Details of risks: General**

The assets of the fund must be invested in accordance with an appropriate investment strategy as devised by the trustee. Although the trustee decides on an investment strategy aimed at increasing the value of the fund's assets, this value can be reduced by movements in the underlying value of the funds assets, for instances movement in share or property prices. This may mean the value of the assets held in the fund for your benefit, or to pay you a pension, may be reduced. Indeed, if the performance of the fund's assets is very poor, the value of the assets held in the fund for your benefit, or to pay you a pension, may be less than the value of the contributions made to the fund on your behalf. Poor investment performance may also affect the trustee's capacity to make payments to you or to sustain the level of payments made to you. More information about risks associated with the fund borrowing in order to invest are set out under "Investment of fund assets" at paragraph 10 below.

If you choose to receive a pension then the amounts you receive are calculated by reference to the value of the assets in the fund. Therefore, if the value of the assets decreases, there may be a corresponding decrease in benefit or pension amounts payable to you and you effectively bear the risk associated with potentially poor investment performance of those assets. Broadly speaking, 100% of the amount used to fund the pension will be taken into account for the aged pension means test.

Finally, if a benefit payable to you is commuted so that the trustee may purchase:

- an annuity from a third party (such as a life assurance company), then you will

have a regular income stream and the associated risk will be born by the third party; or

- an 'account-based' pension from a third party (such as a life assurance company), then the situation is the same as for an 'account-based' pension from the trustee and you effectively bear the risk associated with the variations in the value of the assets which fund the pension.

## **5 Regulatory Risk**

The fund is a self-managed superannuation fund regulated by the ATO. As a member, you will also have to be a trustee, or a director of the corporate trustee. These persons are responsible for ensuring the fund complies with all relevant superannuation laws, as enforced by the ATO.

Serious consequences flow if the fund is operated in a manner inconsistent with these rules. The consequences include prosecution by the ATO or a determination by the ATO that the fund is non-complying, with the result that the concessional tax treatment of the fund ends.

You must ensure that you are familiar with, and understand these rules. If you are not confident of this, then you should seek professional advice as to whether you will be in a position to comply with these obligations on joining the fund as a member.

## **Information about amounts paid to the fund for or by you**

### **6 Contributions**

If you have an employer, who is an Employer-Sponsor or a Participating Employer of the fund, then they must contribute a certain portion of your income to the fund. In this situation, contributions made personally by you are unlikely to be deductible for taxation purposes although if you are on a smaller wage, you may be entitled to a co-contribution from the Federal Government (that is, the Government will match your payments to set units in certain circumstances which are described generally under "Superannuation co-contributions" below).

If you are unemployed or self-employed, then you may make contributions to the fund yourself. These contributions are deductible for tax purposes, subject to the caps discussed immediately below.

Alternatively you may make contributions, or another person may make contributions on your behalf.

#### **Superannuation co-contributions**

You will be eligible to receive a co-contribution from the Federal Government if you satisfy the following criteria:

- you make a personal super contribution by 30 June of a financial year;
- your total income is less than the prescribed amount (\$61,920 for the 2011-2012 financial year);
- 10% of your income is from employment sources, such as an employer or running your own business;
- you are 71 years or younger; and
- you lodge your income tax return.

If you are eligible, the Federal Government will match the value of your personal super contributions up to certain thresholds, which can be found at <http://www.ato.gov.au/individuals/content.asp?doc=content/42616.htm>.

**Caps on concessional contributions:** This paragraph sets out the cap for the 2011-2012 financial year. You may make, or have made on your behalf, up to \$25,000 in concessional contributions (they used to be referred to as 'deductible contributions') in a year across all of your superannuation accounts. Concessional contributions are taxed at 15%. Members aged 50 years or over in the 5 years from 1 July 2007 (and who are eligible to contribute to super) may make, or have made on their behalf, up to \$50,000 per annum in concessional contributions for the 2009-2010, 2010-2011 and 2011-2012 financial years. Generally, concessional contributions can only be made by employers or persons who are self-employed.

**Caps on non-concessional contributions:** This paragraph sets out the cap for the 2011-2012 financial year and the cap may then be indexed from year to year (you will need to check this at the relevant time). You are entitled to make up to \$150,000 in non-concessional contributions (they used to be referred to as 'non-deductible contributions' and are contributions that are made from money on which you have already paid applicable income tax) in a year across all of your superannuation accounts.

In addition, if you are under 65 and eligible to contribute to super, then you may bring forward two years of contributions and contribute \$450,000 of non-concessional contributions in one year, and not make any contributions for the following two years.

#### **Contributions-splitting**

Spouses may split superannuation contributions between them. Contributions-splitting allows members to ask the trustee to transfer certain contributions made after 1 January 2006 (**Splittable contributions**) made in respect of the member to the superannuation fund, or account of that member's spouse.

At present, the split can only take place in respect of splittable contributions made in the previous financial year.

### **Information about amounts deducted from the fund**

#### **7 Debits from your Accumulation and Pension Accounts**

The trustee can make deductions from your Accumulation or Pension Accounts to, for example, meet the fund's expenses, to pay taxes (or to set aside for anticipated taxes), to pay for an insurance policy or Annuity premiums or to pay an amount from your Pension Account to your Accumulation Account or vice versa.

## **8 Other application of income**

The trustee also:

- maintains an income account: This is a general account of the fund and does not relate to a specific member. Amounts such as the income and profits of the fund or proceeds of insurance policies (which the trustee decides not to pay to a member or beneficiary) are paid into this account. From this income account the trustee can make payments to your Accumulation Account, but it may also make deductions from the income account to:
  - pay the expenses of the fund;
  - pay taxes due and payable, or likely to become due and payable;
  - pay costs of insurance policies;
  - meet losses suffered on disposal of an asset of the fund and so on.
- may maintain an Equalisation Account: This is also a general account of the fund. The trustee may decide to pay amounts into this account to:
  - smooth the investment earnings of the fund (that is, to even out years of good growth and performance with years of poor growth and performance);
  - provide for tax liabilities;
  - pay fund expenses;
  - otherwise provide for contingencies of the fund.

The trustee is not permitted to charge fees in relation to the services it provides to the fund.

## **Other significant information about the fund**

### **9 Preservation Age**

Set out below are the Preservation Ages relevant to members of the fund:

- for a person born before 1 July 1960 – 55 years
- for a person born during the year 1 July 1960 to 30 June 1961 – 56 years
- for a person born during the year 1 July 1961 to 30 June 1962 – 57 years
- for a person born during the year 1 July 1962 to 30 June 1963 – 58 years
- for a person born during the year 1 July 1963 to 30 June 1964 – 59 years
- for a person born after 30 June 1964 – 60 years.

### **10 Investment of fund assets**

The trustee is permitted to make a wide range of investments provided that they accord with the trustee's investment strategy. The trustee is required to establish an investment strategy or strategies, outlining how the assets of the fund will be invested. The trustee can alter the strategy or strategies provided they remain appropriate. If the trustee offers more than one strategy, you may choose the appropriate strategy but you cannot choose the investments the trustee is to make within the strategy.

The trustee cannot loan money from the fund to a member or a member's relative.



The trustee may borrow money to make any investment — but only in restricted circumstances. In such cases:

- the only fund asset that may be used as security for the borrowing is the asset that the fund is acquiring with the borrowed money;
- the asset acquired must be an asset which the fund could ordinarily and lawfully acquire (for example, the fund is prohibited from acquiring assets which do not satisfy the sole purpose test in section 62 of the SIS Act – this stays the same even though the fund is borrowing to acquire the asset);
- the terms on which the asset is acquired must meet strict requirements set out in superannuation law.

The risks associated with any investment (as described generally under "Details of risks: General" at paragraph 4 above) increase when made using borrowed money. You should always obtain professional advice before making any such investment.

## 11 Taxation

### 11.1 Income of the fund

For tax purposes, the fund's income is divided into 2 components:

- Special Component: which includes the fund's special income (income such as private company distributions, non arms-length income, trust distributions), reduced by tax deductions relating to that special income.
- Standard Component: which is the total of all fund income, less the Special Component.

The Standard Component is taxed at the concessional rate of 15% in the hands of the trustee. The Special Component is taxed at the rate of 45%.

### 11.2 Contributions

Contributions to the fund (made by your employer, yourself, your spouse, etc) are generally treated as contributions of capital and will not be included in the fund's Income. However, if the person making a contribution is entitled to a tax deduction in relation to that contribution, then the contribution will usually be treated as fund Income and will be taxed as outlined in paragraph 11.1 above.

Information about the deductibility of contributions is in paragraph 6 above.

### 11.3 Surcharge on High Income Earners

With effect from 1 July 2005 the superannuation contributions surcharge was abolished in respect of all contributions made **on or after 1 July 2005**. However it still applies to contributions made before that date.

### 11.4 Low Income Spouse Rebate

If a person makes a contribution on behalf of a member who is their low income (or no income) spouse, the person making the contribution may be entitled to a tax rebate.

<b>Spouse's Assessable Income (AI)</b>	<b>Maximum Rebatable Contributions (MRC)</b>	<b>Maximum Rebate (18% of the lesser of)</b>
\$0 - \$10,800	\$3,000	MRC or actual contributions
\$10,801 to \$13,799	\$3,000 – (AI - \$10,800)	MRC or actual contributions
\$13,800	\$0	\$0

For example, if the spouse's assessable income is \$5,000, the maximum amount of contributions which are rebatable is \$3,000. If actual contributions were \$2,700, then the rebate would be 18% x \$2,700 = \$486.

The current low-income spouse rebate figures, and other key superannuation rates, can be confirmed at:

<http://www.ato.gov.au/super/content.asp?doc=/content/60489.htm&mnu=26961&mfp=001/006>; and

<http://www.ato.gov.au/individuals/content.asp?doc=/content/19144.htm>.

**12 The fund deed**

The fund deed is written in plain English. Provisions that are not relevant to the particular fund of which you are a member have been excluded. For example, if individuals are trustees of the fund, then all provisions relevant to a company being a trustee of the fund have been removed. Therefore, if a company is later appointed as trustee, the fund deed will have to be varied to include the relevant provisions.

You should read the trust deed and seek professional advice if you do not understand it.

**13 Other considerations concerning investments made by the fund**

The trustee is required to inform you of whether labour standards or environmental, social or ethical considerations are, or will be, taken into account when the trustee selects, retains or realises an investment. At this stage, the trustee does not take any such considerations into account. However, the trustee is obviously free to incorporate this into its investment strategy if it sees fit.

**14 Contacting the trustee for additional information**

If at any time you require further information including information concerning the fund, the fund deed, the fund's performance or your rights as a member, you can contact the trustee using the contact details at the beginning of this PDS.

# Product Disclosure Statement – Schedule 1

## Definitions

Where a term is capitalised in this PDS, the meaning is either explained below or is explained in the trust deed:

**Accumulation Account** means the account established for you by the trustee. Each member of the fund has an Accumulation Account, into which are paid that member's contributions or contributions made on behalf of that member, as well as other amounts specific to that member (such as the proceeds of an insurance policy taken out by the trustee for your benefit).

**Annuity** means what it means under superannuation law. Essentially, it refers to a financial product which is purchased by providing a lump sum (capital) to the financial product supplier who undertakes to pay you an income for a specified time. Unlike a pension, the capital disappears when you purchase the annuity and you receive a contractual right to receive income.

**Commute** refers to when a right to receive a **regular payment** (like pension or annuity payments) is converted into the right to receive a **lump sum payment**.

**Dependant** – in relation to a member, former member or beneficiary (the 'primary person'), means each of the following:

- the spouse or widow or widower of that primary person.
- any child of that primary person, including a person who, in the trustee's opinion, is or was actually maintained by the primary person as the child of the primary person.
- any person with whom the primary person has an interdependency relationship.
- any other person who, in the trustee's opinion, was substantially dependent on the primary person at the relevant time.

**Pension** refers to a financial product which is purchased by providing a lump sum (capital) to the financial product supplier, who invests the lump sum, manages that investment, and pays you a regular income from the proceeds of those investments. As well as paying you the proceeds of the investments, the financial product supplier may include in your payments part of the initial capital you contributed.

**Pension Dependant** means a dependant of a member to whom a pension may be paid on the member's death, as defined by regulation 6.21(2A) of the SIS Regulations.

**Preservation Age** means what it means under superannuation law. Essentially it is the minimum age after which your benefit arising from a preserved payment may be paid to you. Those ages are set out in paragraph 9 above.

**Preserved Payment** means a payment made to the fund which is required to be preserved under superannuation law if the fund is to be a complying superannuation fund.

**Retirement** occurs:

- if you have reached a Preservation Age less than 60, and
  - an arrangement under which you were gainfully employed comes to an end; and
  - the trustee is reasonably satisfied that you never intend to become gainfully employed (either full time or part time); or

- if you have reached age 60 and an arrangement under which you were gainfully employed has come to an end and either of the following circumstances apply;
  - you have attained that age on or before ending employment; or
  - the trustee is reasonably satisfied that you never intend to become gainfully employed (either full time or part time).

**Superannuation Contributions Surcharge** means an amount which you may be liable to pay if your taxable income is greater than the relevant superannuation surcharge level for a year of income.

## Schedule 7 to this deed

### Death Benefit Agreement – Todds Family Superannuation Fund (Fund)

1 This Agreement, executed as a deed, is between the Fund's trustee listed below and the Fund's member listed below.

2 This Agreement is an addition to the "Superannuation Trust Deed for a Self-Managed Fund" for the Fund (**Deed**). It has effect in the way described in Part H of that Deed. This Agreement is not a binding death benefit notice given in accordance with regulation 6.17A of the *Superannuation Industry (Supervision) Regulations*. Therefore:

2.1 it continues in force until amended or terminated; and

2.2 it does not end after 3 years as binding death benefit notices are required to do by the law.

3 On execution, this Agreement forms part of the Deed.

4 The member directs the trustee that, on the member's death, the persons named in the following table are to receive the proportion specified in that table of any benefit that is payable:

Person	Relationship to member	Proportion of death benefit
[Insert beneficiary's name]	[Insert beneficiary's relationship to member]	[Insert proportion of the death benefit to be paid to this person] %
[Add rows to table as required]		
Total (which must total to 100%)		100%

5 The trustee consents to acting on this direction as evidenced by it executing this Agreement.

6 If compliance with superannuation law prevents any part of the benefit being paid to the named person, then that part of the benefit will be dealt with under Part H of the Deed.

7 The parties agree that:

7.1 the member may terminate this Agreement by serving a notice terminating the Agreement on the trustee; and

7.2 this Agreement may be replaced by the trustee and the member executing a later death benefit agreement at which time this Agreement terminates.

#### **[If the Fund's trustee is a company:**

8 The details of the trustee are:

8.1 Trustee Company Name:.....

8.2 Trustee ACN: .....

8.3 Trustee Address: .....

.....

9 The member is:

9.1 Member's name and address: .....

.....

.....

***[If the Fund's trustees are individuals:***

10 The trustees are:

10.1 Trustee 1 Name and address:.....

.....

.....

10.2 Trustee 2 Name and address:.....

.....

.....

10.3 Trustee 3 Name and address:.....

.....

.....

10.4 Trustee 4 Name and address:.....

.....

.....

11 The member is:

11.1 Member's name and address: .....

.....

.....

**Executed by the parties as a deed:**

Signed sealed and delivered by  
[Insert name of member making death benefit  
arrangements]  
in the capacity of member in the presence of:

\_\_\_\_\_  
Signature of witness

\_\_\_\_\_  
Signature of member

\_\_\_\_\_  
Name of witness (please print)

**[If the Fund's trustee is a company and signs under common seal, then it uses this sort of signing clause:**

Dated: \_\_\_\_\_

The common seal of [Insert company name]  
ACN [Insert ACN]  
in its capacity as trustee, was affixed in  
accordance with section 127(2) of the  
Corporations Act 2001 (Cwth) in the presence  
of:

\_\_\_\_\_  
Signature of director/Sole director and sole  
company secretary

\_\_\_\_\_  
Signature of director/secretary

\_\_\_\_\_  
Name of director/Sole director and sole  
company secretary (please print)

\_\_\_\_\_  
Name of director/secretary (please print)

**[If the Fund's trustee is a company then use this sort of signing clause:**

Executed by  
[Insert company name]  
ACN [Insert ACM] in its capacity as trustee, in  
accordance with section 127(1) of the  
Corporations Act 2001 (Cwth):

\_\_\_\_\_  
Signature of director/Sole director and sole  
company secretary

\_\_\_\_\_  
Signature of director/secretary

\_\_\_\_\_  
Name of director/Sole director and sole  
company secretary (please print)

\_\_\_\_\_  
Name of director/secretary (please print)

***[If the Fund's trustees are individuals, then each of them needs one of these signing clauses***

Signed sealed and delivered by  
[Insert trustee's name]  
in the capacity of trustee in the presence of:

\_\_\_\_\_  
Signature of witness

\_\_\_\_\_  
Signature of trustee

\_\_\_\_\_  
Name of witness (please print)

**First Notice: The types of death benefit arrangements and the order in which they take effect**

The Fund's Deed allows three types of death benefit payment arrangements. They, and the order in which they take effect, are as follows:

- the above form of **death benefit agreement** — which binds the trustee and which does not expire, see Part H of the Deed;
- **binding death benefit notices** — which bind the trustee but which expire after 3 years or earlier if replaced or revoked; and
- **non-binding nomination forms** — which do not bind the trustee but which do not expire until replaced or revoked.

**Death benefit agreements take priority over binding death benefit notices and non-binding nomination forms.**

**What you need to consider**



When you, as a member, are considering signing a binding death benefit notice or a non-binding nomination form it is important to consider that:

- a death benefit agreement *takes priority* over any binding death benefit notice or any non-binding nomination form;
- to the extent permitted by superannuation law, the trustee must pay or apply the relevant benefit in accordance with the death benefit agreement. Therefore if you sign a binding death benefit notice or a non-binding nomination form, then they will have no effect on any earlier or later death benefit agreement that you sign; and
- if any part of a death benefit agreement is invalid, then the trustee (as required by the Fund's Deed) will pay or apply the "invalid" part of the death benefit in accordance with any binding death benefit notice, or by reference to any non-binding nomination form, you have signed.

**Second Notice: Consider consistency with pension terms**

Consider how any death benefit nomination or death benefit agreement interacts with the arrangements for payment of a pension to a reversionary beneficiary. The terms of the pension, and the terms of the death benefit nomination or death benefit agreement should be consistent. If the member wants a reversionary pension to be paid to someone different than the person nominated in a death benefit nomination or death benefit agreement, then careful drafting is required and the parties should seek professional advice.

## Superannuation Trust Deed Definitions

**Annuity** means what it means under superannuation law.

**Approved benefit arrangement** means an arrangement into which or from which assets of the fund can be transferred without a breach of superannuation law. It includes a roll over fund, a complying superannuation fund, an approved deposit fund and an annuity arrangement.

**Approved deposit fund** means a fund which is a complying ADF under the Tax Act.

**Amount standing to the credit** in relation to an accumulation account, includes an amount the trustee decides to pay to that account from the equalisation account (if any).

**Assets** means the cash, investments and other property of the fund held by the trustee (or by a nominee or custodian for the trustee) on the trusts established by or under this deed, including:

- any amount standing to the credit of the fund on or after the date when this deed commences.
- contributions made by a member.
- contributions made by an employer.
- contributions allowed by this deed that are superannuation lawfully made by another person.
- interest, dividends, distributions, profits and other benefits of any kind arising from investments and accumulation of income.
- the proceeds of any annuity or insurance policy effected by the trustee.
- the value of any annuity or insurance policy effected by the trustee.
- money, investments and other property received by the trustee as a roll over payment.
- shortfall components and financial assistance received by the trustee.

**ATO release authority** means a written authority given by the Commissioner of Taxation to the trustee to release funds in accordance with section 292-410 of the Tax Act.

**Beneficiary** means a person immediately and absolutely entitled to a benefit under this deed in respect of a member. It does not include a member except where that member is immediately and absolutely entitled to a benefit under this deed in respect of another member.

**Benefit** means an amount payable out of the fund to or in respect of a member or beneficiary.

**Benefit entitlement** means an amount in the fund which may become payable to a member, dependant or beneficiary, but to which that person has not become absolutely entitled. It includes a contingent right to payment.

**Binding death benefit notice** means a notice given by a member or beneficiary to the trustee in accordance with regulation 6.17A of the SIS Regulations and with this deed.

**Business day** means Monday to Friday excluding public holidays in the state or territory identified in clause 196.

**Business hours** means between 9:00 am and 5:00 pm on a business day.

**Cash** means what it means under superannuation law.

**Complying superannuation fund** means a complying superannuation fund under superannuation law.

**Contributions** means gross contributions made to the fund before tax in accordance with this deed.

**Corporation** means a constitutional corporation under superannuation law.

**Death Benefit Agreement** means all, or that part of, an agreement (in the form set out in Schedule 7 to this deed) describing the trustee's obligations concerning the payment of benefits on a member's death which:

- directs the trustee to pay the benefits to a person to whom those benefits may be paid in accordance with superannuation law;
- has been executed by the trustee and the member; and
- has not later been:
  - terminated by the member; or
  - replaced by a separate death benefit agreement with the agreement of the trustee and the member.

**Dependant**, in relation to a member, former member or beneficiary (the 'primary person'), means each of the following:

- the spouse or widow or widower of that primary person.
- any child of that primary person, including a person who, in the trustee's opinion, is or was actually maintained by the primary person as the child of the primary person.
- any person with whom the primary person has an interdependency relationship.
- any other person who, in the trustee's opinion, was substantially dependent on the primary person at the relevant time.

**Doctor** means a registered medical practitioner.

**Eligible roll over fund** means what it means in Part 24 of the SIS Act.

**Employee** means a person who is an eligible person under superannuation law for the purpose of an employer making contributions in order to avoid a liability for the superannuation guarantee charge under the *Superannuation Guarantee (Administration) Act 1992*.

**Employer** means what it means under superannuation law and includes a participating employer.

**Employment relationship** – an employment relationship exists between 2 persons if any of the following applies:

- one person is an employee of the other within the ordinary meaning of that term, or within the meaning of section 15A of the SIS Act, or is taken to be an employee under superannuation law.
- one person is the trustee of a trust of which the other person, or a relative of the other person, is a beneficiary.
- one person is a member of a partnership in which the other person, or a relative of the other person, is either a partner or a director of a body corporate that is a partner.
- one person is a member of a partnership in which the other person, or a relative of the other person, is a beneficiary of a trust, the trustee of which is a partner.

However, an employment relationship does not exist between 2 persons if superannuation law has the contrary effect.

**Excess contributions** means contributions by or on behalf of a fund member which exceed the annual cap amounts for concessional contributions and non-concessional contributions as defined in sections 292-20 and 292-85 respectively of the Tax Act.

**Expenses of the fund** means the expenses for which the trustee is entitled to be reimbursed under this deed.

**Family Law Act** means the *Family Law Act 1975* (Cth).

**Fund earning rate** means the positive or negative earning rate the trustee determines after taking account of any provision or reserve for future contingencies.

**Fund year** means the 12 month period ending on 30 June or a substitute date decided on by the trustee. At the beginning of the trust, and at the end of the trust, it means the lesser period ending on that date, or commencing on the following day.

**Gainful employment** means what it means under superannuation law. It includes gainful employment on a full-time basis and gainful employment on a part-time basis.

**Insurance policy** means an insurance policy effected on the life of the member or a beneficiary of the member or in respect of the member's or beneficiary's illness, accident or disablement.

**Interdependency relationship** has the same meaning as in the SIS Act.

**Levy** means a levy payable by the fund under superannuation law.

**Life expectancy** means the period which a person is expected to live in addition to their age, calculated in accordance with the life expectancy table published by the Australian Government Actuary.

**Member release authority** means a written authority given by a member to the trustee to release funds in accordance with section 292-410 of the Tax Act.

**Nominated dependant** means a person nominated (except in a death benefit notice) by a member as his or her 'nominated dependant'. The nomination must, in the trustee's opinion, be in accordance with superannuation law.

**Non-binding nomination form** means a notice given by a member or beneficiary to the trustee in the form set out in Part 2 of Schedule 2, but which does not meet the requirements of regulation 6.17A of the SIS Regulations.

**Non-member spouse** means a person who is:

- a spouse or former spouse of a member; or
- a Non-Member Spouse within the meaning of that term under Part VIII B of the Family Law Act.

**Non-preserved amount** means an amount (including a roll over payment) that is payable to or in respect of a member that is not subject to cashing restrictions under superannuation law at the time of payment.

**Normal retirement age** means 65, or a substitute age that is at least 55 (or, if the trustee is not a corporation, 60) that is accepted or required by superannuation law and is agreed by the trustee.

**Participating employer** means an employer the trustee admits as a participating employer under clause 46 including the participating employer specified in schedule 1.

**Payment flag** means an agreement or court order referred to in clause 131.

**Payment split** means a payment split under Part VIIIB of the Family Law Act.

**Pension account** means a pension account established under clause 86.

**Pension age** means what it means under superannuation law.

**Pension dependant** means a dependant of a member to whom a pension may be paid on the member's death, as defined by r6.21(2A) of the SIS Regulations.

**Preservation age** means what it means under superannuation law.

**Preserved payment** means a payment made to the fund which is required to be preserved under superannuation law if the fund is to be a complying superannuation fund.

**Preserved payment benefit** means a benefit arising from a preserved payment.

**Regulator** means the particular Commonwealth body responsible for the administration of the relevant aspect of superannuation. It may be the Regulator of Taxation, the Australian Prudential Regulation Authority, the Australian Securities and Investments Commission or some other body.

**Relative** for the purpose of the definition of 'employment relationship' and for the purpose of eligibility to be a director of the trustee, means each of the following in respect of a person:

- a parent, grandparent, child, grandchild, sibling, uncle, aunt, great aunt, great uncle, nephew, niece, first cousin or second cousin of the person;
- another person who has any such relationship to the person by reason of adoption or re-marriage;
- the spouse or former spouse of the person or of any of the persons listed in the previous bullet points.

For any other purpose, means each of the following in respect of a person:

- the parent, grandparent, brother, sister, uncle, aunt, nephew, niece, lineal descendant or adopted child of the person or of the spouse of the person;
- the spouse of the person or of any person listed in the previous bullet point.

**Retires** in relation to employment, means retirement for the purpose of the payment of benefits under superannuation law.

**Reversionary beneficiary** means an eligible dependant for the purpose of superannuation law, including a Pension Dependiant, nominated by a pensioner at the commencement of the pension as his or her residuary beneficiary.

**Roll over payment** includes a transitional employment termination payment made or received by the trustee in accordance with superannuation law and an eligible benefit payment rolled out of or in to a complying superannuation fund.

**Securities** includes fully paid and partly paid shares, fully paid and partly paid stocks, debentures, notes, bonds, mortgages, options and other similar securities. Neither security nor registration is required.

**Self managed superannuation fund** means what it means under the SIS Act.

**Shortfall component** means what it means in section 64 of the *Superannuation Guarantee (Administration) Act 1992* and regulations made under that Act.

**SIS Act** means the *Superannuation Industry (Supervision) Act 1993*, as amended from time to time.

**SIS Regulations** means the *Superannuation Industry (Supervision) Regulations* 1994, as amended from time to time.

**Spouse** means a person legally married to the member at any time; and a person who is not legally married to the member, but who, in the trustee's opinion, lives or lived with the member on a bona fide domestic basis as the partner of that member.

If there are 2 or more persons who are spouses within this definition, 'spouse' means that person or those persons whom the trustee decides to treat as the spouse or spouses.

**Superannuation law** means any law of the Commonwealth of Australia including the *Corporations Act* 2001 and the *Social Security Act* 1991, which deals with any aspect of superannuation or taxation in relation to superannuation, or any lawful requirement in relation to the fund by the Commissioner of Taxation, the Australian Taxation Office, APRA, ASIC or any other body that has responsibility in connection with the regulation of superannuation. It includes changes to any superannuation law after the date of this deed. It also includes any proposed law or lawful requirement that the trustee believes may have retrospective effect.

**Tax** includes any form of taxation, surcharge, levy, duty or other government charge that the trustee is required to pay out of the fund, or a member, former member or beneficiary is required to pay.

**Tax Act** means the *Income Tax Assessment Act* 1936 or the *Income Tax Assessment Act* 1997, as appropriate, and the regulations made under the relevant Act.

**Taxation** includes any tax, charge duty or levy of any type paid or payable by the trustee, or by a member, former member or beneficiary, in relation to any part of the fund.

**Temporary total disablement** means what it means in the relevant policy effected by the trustee.

If there is no such policy, it means total physical or mental disablement that is not total and permanent disablement that makes the relevant member incapable of continuing in the gainful employment that the member was in immediately before the incapacity.

**Total permanent disablement** means what it means in the relevant policy effected by the trustee.

If there is no such policy, it means such total physical or mental disablement that the trustee is reasonably satisfied that the relevant member is unlikely ever again to be able to engage in gainful employment for which the member is reasonably qualified by education, training or experience.

**Transition to retirement pension** means a transition to retirement income stream paid as a pension, as defined by r6.01(2) of the SIS Regulations.

**Transitional employment termination payment** means the same as it means in section 82-130 of the *Income Tax (Transitional Provisions) Act* 1997 (Cth).

**Unclaimed benefits** means benefits described as 'unclaimed money' under superannuation law.

**Unrestricted non-preserved benefit** means what it means under superannuation law.

**Withdrawal benefit** means the minimum benefit that must be paid to a member on withdrawal from the fund under superannuation law.

To the extent that a member's contributions have been applied towards an endowment or whole of life policy, the member's withdrawal benefit is the surrender value of that policy.

**Execution**

Executed as a deed.

Dated: 15/09/2011

Executed by  
Todds Family Superannuation Fund Pty Ltd  
ACN 153251382, in its capacity as trustee, in  
accordance with section 127(1) of the  
*Corporations Act 2001 (Cwth)*:



\_\_\_\_\_  
Andrew Osborne Todd, sole director and sole  
company secretary

**Signed sealed and delivered**

by Andrew Osborne Todd in the capacity of  
principal in the presence of:



\_\_\_\_\_  
Signature of witness



\_\_\_\_\_  
Signature of individual

Warren Edwards

\_\_\_\_\_  
Name of witness (please print)



# Todds Family Superannuation Fund

## Minutes of the Meeting of the Director of the Trustee

Venue	44 Old Carey Gully Road Stirling SA 5152
Date	15 September 2011
Present	Andrew Osborne Todd
Chair	Andrew Osborne Todd

### Investment objectives

- 1 **Resolved** that the fund have the following investment objectives:
  - an investment return in excess of inflation, that is, in excess of the Consumer Price Index (All Groups Weighted Average);
  - to hold assets in a form to enable the Fund to discharge existing and future liabilities in a manner which satisfies the members.

### Investment objectives strategy

- 2 **Resolved** that the fund will have the ability to invest in the following areas:
  - direct equities and stocks, including participation in dividend reinvestment programs and rights issues or any other similar investments offered in this area;
  - property trusts and associated investments;
  - managed investments and associated products;
  - direct property investments; and
  - any other investment that is legal under the laws of the Commonwealth of Australia and its States and Territories.
- 3 **Resolved** that in determining this strategy, the trustees will consider, in respect of each of the fund's investments, the aspects of the investment being in accordance with the fund's investment objectives and relevant legislation.
- 4 Further, the trustees will consider in respect of each investment, the risk to the fund and its member of acquiring it, the diversification of the investment vis a vis all of the other investments owned by the fund, the liquidity requirements of the fund in meeting its liabilities and the effect that this investment will have on those requirements and all matters relating to the prudential nature of the investment after having assessed the entire financial position of the member.
- 5 The trustee will ensure that all the fund's investments are monitored and continue to comply with this strategy and the relevant legislation. The trustee reserve the right to alter this strategy at any time.

Signed as a true record of the meeting

Chairperson:



Andrew Osborne Todd

Date:

7/12/2011

# Todds Family Superannuation Fund

## Director of Trustee Declarations

I make the following declarations:

- I am unaware, or have no reasonable grounds to suspect, that a person who is, or is acting as, a responsible officer of the trustee is a disqualified person as defined in section 120(1) of the *Superannuation Industry (Supervision) Act 1993*.
- Neither a receiver, or a receiver and manager, has been appointed in respect of property beneficially owned by the trustee.
- Neither an administrator nor a liquidator nor a provisional liquidator has been appointed in respect of the trustee.
- The trustee has not commenced to be wound up.

Date:

7 / 12 / 2011

Signed:




Andrew Osborne Todd  
Director of the Trustee

## Todds Family Superannuation Fund

### Consent to Appointment as Director of the Trustee

I consent to being appointed a director of the trustee of the Todds Family Superannuation Fund.

Date: 7/12/2011

Signed:   
Andrew Osborne Todd

## Application to become a Member

This Application Form contains undertakings which must be made by you. It is also accompanied by the Product Disclosure Statement relevant to the fund contained in Annexure A.

### Part 1 Application and undertakings

- I apply to become an initial member of this fund under the trust deed.
- I make each of the following undertakings:
  - I am not in an employment relationship with another member.
  - I am not a disqualified person under superannuation law from being a director of the trustee of the fund.
  - I will comply with the trust deed.
  - Upon request, I will fully disclose in writing any information required by the trustee in respect of my membership of the fund. This includes disclosing:
    - Any circumstance which may lead to my entering into an employment relationship with any other member of the fund who is not also a relative of mine.
    - That I may become disqualified under superannuation law from being a director of the trustee of the fund.
    - Any information in relation to my medical condition.
- I will act as a director of the trustee of the fund.
- I understand the trust deed, particularly its terms concerning the benefits payable under it, and I have read and understood the attached Product Disclosure Statement, annexed and marked 'A'.
- I have read and understand the prescribed information relating to the collection of Tax File Numbers by the trustees of superannuation funds.

I attach a completed ATO Individual Tax File Number Notification form.

Applicant name	Andrew Osborne Todd
Applicant address	44 Old Carey Gully Road, Stirling SA 5152
Applicant occupation	Manager
Date of birth	20 January 1968
Applicant place of birth	Australia

## **Part 2 Death benefit arrangements**

This part of the member's application form is blank because the member elected to 'do nothing'. When they are ready, the member can consider:

- a death benefit nomination (either binding or non-binding); or
- a Death Benefit Agreement which is binding and "permanent" until the member replaces or revokes it.

In either case, the member;

- could prepare the form of those documents using the relevant pro-forma in the schedules to the Fund's deed (if they're comfortable doing so); or
- could order those documents from the person or organisation who arranged this document for them.

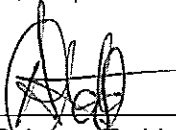
**Part 3 Provision of member's tax file number to regulated superannuation fund**

To the director of the trustee of the Todds Family Superannuation Fund.

I have been informed of the reasons why my TFN is sought by the fund.

My TFN is 151532979.

Date: 7/12/2011

Signed:   
Andrew Osborne Todd

---

## Important information about providing your tax file number (TFN) to the fund

---

Under the *Superannuation Industry (Supervision) Act 1993*, the fund is required to request your TFN. Your TFN is confidential: you don't have to provide it.

### What your TFN may be used for

If you provide your TFN, it will be used for legal purposes only. The purposes for which your TFN may be used may change in the future. At present, they include:

- searching for other benefits that may exist for you in the fund;
- calculating reduced tax rates on eligible termination payments (ETPS) when benefits are paid;
- reporting payments to ATO for reasonable benefit limits (RBL) purposes;
- reporting contributions to ATO for contributions tax (surcharge) purposes which may not otherwise be subject to the surcharge;
- passing to other regulated superannuation fund, ADFs and RSAs if your benefits are rolled over. You may revoke this authority later in writing;
- passing on with other details if you become lost and your benefits are paid to the ATO as unclaimed money.

### What might happen if you don't provide your TFN

If you do not provide your TFN, the following may happen:

- other benefits existing for you in the fund may be more difficult to locate and amalgamate;
- higher tax rates may apply to ETPs paid to you. (This may be recovered with lodgement of your next income tax return);
- your benefits may be subject to an extra 15% contribution tax (surcharge). This may be reclaimed on application to the ATO;
- your TFN will not be passed to other regulated superannuation funds, ADFs and RSAs if your benefits are rolled over;

your benefits may be more difficult to locate if benefits are paid to the ATO as unclaimed money.



Annexure A

## Product Disclosure Statement

### Todds Family Superannuation Fund

Andrew Osborne Todd  
44 Old Carey Gully Road  
Stirling, SA, 5152

*Here you need to attach a copy of the Product Disclosure Statement in Schedule 6 to the Deed.*

# Todds Family Superannuation Fund

## Instructions for use of Certificate of Compliance

---

Used when the member “rolls over” (transfers) benefits from another fund to the Todds Family Superannuation Fund.

### What is the certificate for?

If a member transfers money from another super fund into the member's SMSF, then the other fund may require one of these certificates.

### What is certified?

By signing the Certificate the trustee(s) of the Fund certifies that:

- 1 It is a regulated superannuation fund under the SIS Act;
- 2 It is a complying superannuation fund under the SIS Act;
- 3 It is not subject to a direction under Section 63 of the SIS Act; and
- 4 Its trust deed permits the receipt of rolled over or transferred benefits.

### What should the trustee do before signing?

**IMPORTANT:** Before the fund's trustee(s) sign the certificate they must make sure that:

- items 1-4 above are true; and
- the Fund must both have chosen to be regulated by the Australian Taxation Office (ATO) and have told the ATO of that choice — which the Fund does on the form used to apply for an ABN (Australian Business Number).

## Todds Family Superannuation Fund (Fund)

To whom it may concern

**Trustee Certificate of Compliance —**

**(This is not the “Notice of Compliance” that the Australian Taxation Office provides)**

**This Trustee’s Certificate of Compliance is to be used when the member “rolls over” (transfers) benefits from another fund to the Todds Family Superannuation Fund.**

The Trustee(s) of the Fund certify/ies that the Fund:

- 1 Is a regulated superannuation fund under the *Superannuation Industry (Supervision Act) 1993 (SIS Act)*.
- 2 Is a complying superannuation fund within the meaning of section 42A of the SIS Act.
- 3 Is not subject to a direction under Section 63 of the SIS Act and is therefore able to accept employer contributions.
- 4 Is empowered by the Fund's trust deed to receive rolled over or transferred benefits.
- 5 Has received consent to the rollover from the relevant member, as set out below, in accordance with r6.28(i)(b) of the *Superannuation Industry (Supervision) Regulations 1994*.

Signed for and on behalf of the Trustee(s):

Signature of Trustee:

---

Name:

---

Date:

---

### **Member’s Consent to the “rollover”**

I, \_\_\_\_\_ (member name), by signing this form, consent to the rollover of my benefits into the **Todds Family Superannuation Fund**.

Signature of Member:

---

Date:

---

# Todds Family Superannuation Fund

## Minutes of the Initial Meeting of the Director of the Trustee of the Todds Family Superannuation Fund

<b>Venue</b>	44 Old Carey Gully Road Stirling SA 5152
<b>Date</b>	15 September 2011
<b>Present</b>	Andrew Osborne Todd
<b>Chair</b>	Andrew Osborne Todd

### Establishment of the Todds Family Superannuation Fund

- 1 **Agreed** that it is the desire of the persons present to establish and maintain a fund of which the sole or primary purpose is to provide old age pensions and other benefits to members of the fund on their retirement.
- 2 **Noted** that the persons present have agreed to act as first director of the trustee of the fund in accordance with the proposed trust deed establishing the fund.
- 3 **Resolved unanimously** that:
  - the fund that is to be known and identified by the name the Todds Family Superannuation Fund be established as a superannuation fund;
  - the trust deed be executed by the trustee's director in accordance with section 127(1) of the *Corporations Act 2001*;
  - the fund be established as from the day the deed is executed;
  - the fund be a regulated superannuation fund under the *Superannuation Industry (Supervision) Act 1993*;
  - an 'Application to Register for The New Tax System Superannuation Entities' in respect of an Australian Business Number and an election to be a regulated superannuation fund be lodged with the Australian Taxation Office.

### Membership

- 4 **Noted** that an application for membership had been received from:  
Andrew Osborne Todd

5 **Resolved unanimously that:**

- the membership application be approved;
- the member be advised;
- that information be given to the member that the trustee reasonably believes the member would reasonably need for the purpose of understanding the main features of the fund; the management and financial condition of the fund; and the investment performance of the fund.

#### **Appointment of fund accountant**

6 **Resolved unanimously that:**

- ActiveSuper Pty Ltd be appointed fund accountant and be the contact address for the fund.

#### **Fund bank account**

7 **Resolved unanimously that:**

- a bank account named the Todds Family Superannuation Fund be established; and that the account and all dealings with the bank be operated by the director of the trustee who will be the signatory to the account.

#### **Documents**

8 **Resolved unanimously that:**

- the director of the trustee may sign receipts, acceptances, applications, contracts and other documents on the fund's behalf.

#### **Contributions**

9 **Resolved unanimously that:**

- contributions be received in respect of the member.

#### **Fund auditor**

10 **Resolved unanimously that:**

- be appointed auditor of the fund.

There being no further matters to discuss, the meeting was closed.

#### **Signed as a true record of the meeting**

Chairperson: \_\_\_\_\_  
Andrew Osborne Todd

Date: \_\_\_\_\_

# Todds Family Superannuation Fund

## Advice to the Director of the Trustee

One of the most important duties of a trustee of a superannuation fund is the investment of the fund's assets.

The earnings achieved on the investment of the fund's assets plus the concessional tax rate of 15% that is applied to those earnings helps to maximise the entitlement on retirement.

There are 5 guiding rules that trustees should follow:

### 1. ESTABLISH AND IMPLEMENT AN INVESTMENT STRATEGY

---

The SIS Act requires that all funds **must** have an investment strategy. Once the trustee has agreed to an investment strategy, the fund's investments should be consistent with that strategy.

### 2. INVEST IN ASSETS THAT ARE PERMITTED BY THE TRUST DEED

---

The trust deed may place some restriction on the type and class of asset in which the fund may invest. Ensure that the trust deed gives the trustee power to make an investment that may be proposed.

### 3. AVOID PROHIBITED INVESTMENTS

---

The SIS Act prohibits certain investments. Restrictions are placed upon:

- the acquisition of assets from related entities;
- investing in, giving loans to and entering leases and lease arrangements with related parties (in house assets);
- borrowing; and
- lending to members.

In addition, all investment activities must be on an arm's length basis.

Ensure that all investments do not contravene the requirements of the SIS Act.

### 4. CONSIDER ETHICAL INVESTMENTS

---

In the Product Disclosure Statement, trustees are required to disclose whether labour standards or environmental, social or ethical considerations are, or will be, taken into account when the trustees select, retain or realise an investment. While the Product Disclosure Statement states that, at this stage, the trustees do not take any such considerations into consideration when selecting, retaining or realising an investment, the trustees should consider incorporating such considerations into its investment strategy.

## **5. AVOID INVESTMENTS THAT ARE TOTALLY SPECULATIVE**

---

While any investment may be regarded as speculative, as trustees are expected to act prudently, the acquisition of assets that are totally speculative should be avoided, as they may be so speculative so as not to be regarded as an investment.

The trustees are required to develop an investment strategy and invest in a manner that satisfies these guidelines and which takes account of the particular needs of fund members.



**ASIC**

Australian Securities & Investments Commission

14 – 22 Grey Street, Traralgon  
PO Box 4000  
Gippsland Mail Centre VIC 3841

Customer Inquiries: 1300 300 630  
Facsimile: (03) 5177 3999  
ASIC Homepage: [www.asic.gov.au](http://www.asic.gov.au)

Todds Family Superannuation Fund Pty Ltd  
44 Old Carey Gully Road  
STIRLING SA 5152

15/09/2011

Dear Company Officeholder

TODDS FAMILY SUPERANNUATION FUND PTY LTD  
ACN 153 251 382

### **IMPORTANT INFORMATION**

Corporate Key 10879203

We are writing to notify you that a corporate key has been issued for this company. A corporate key is an 8-digit number that is similar to the PIN on a bank account and is used to keep your company information secure.

The corporate key can be used to register for online access to manage your company details. This will allow you to quickly and easily check and update your company details on our records. For further information on how to register for online access see [www.asic.gov.au/register-for-access](http://www.asic.gov.au/register-for-access).

If you are lodging forms with us in paper rather than online, some of our forms will require you to provide the corporate key on the form. If the corporate key is not provided, we will not be able to update the company record.

It is your responsibility to keep the corporate key number in a safe and secure location. This is important so that unauthorised persons cannot alter your company details. If at any time you feel that the security of the corporate key has been compromised, company officeholders or authorised registered agents can request a new corporate key. For further information on this process, see [www.asic.gov.au/corporatekey](http://www.asic.gov.au/corporatekey).

The corporate key also appears on the top right hand corner of the annual company statement we send on your company's review date (usually the anniversary of your company's registration).

If you require further assistance or information, please visit our website at [www.asic.gov.au](http://www.asic.gov.au), or telephone ASIC on 1300 300 630.

Yours faithfully

Margaret Boothman  
Senior Manager Registry Services  
Registry Services & Licensing



PO Box 908  
Albury NSW 2640



Australian Government  
Australian Business Register



THE TRUSTEE FOR TODDS FAMILY  
SUPERANNUATION FUND  
PO BOX 189  
SANCTUARY COVE QLD 4212

Date of Issue  
03 October 2011

Client Enquiries  
Telephone: 13 28 66  
Facsimile: 1300 130 911

Dear Sir/Madam

**Notification of your Australian business number  
For your information**

I am pleased to advise that you are now registered in the Australian Business Register (ABR).

Your Australian business number (ABN) is **70 786 889 452**.

Your ABN registration is effective as of **15 September 2011**.

Please check the enclosed list of ABN details recorded for your business or organisation are correct, advising us if they are not.

**What you need to know about your ABN**

We may provide your details to other eligible government agencies to streamline government and business interactions.

Some of your ABN details will also be made available to the public via ABN Lookup at [www.abr.business.gov.au](http://www.abr.business.gov.au)

You need to update your ABN record within 28 days of changes to your details. You can make these changes online once you have an AUSkey - a single key to access government online services. Go to [www.abr.gov.au/AUSkey](http://www.abr.gov.au/AUSkey) to register.

Alternatively, you can update your details by contacting us on **13 28 66** between 8.00am and 6.00pm, Monday to Friday.

*Deductible gift recipient, income tax exempt fund and/or tax concession charity*

If you have indicated that you require endorsement as a deductible gift recipient, income tax exempt fund and/or tax concession charity, an application will be sent to you shortly.

**Review rights**

You can lodge an objection to the date on which your registration takes effect. You will need to do this in writing within 60 days from the date of service of this notice. For information about your objection rights, visit [www.abr.gov.au](http://www.abr.gov.au) select Help and search for 'objections'.

**More information**

If you need more information, please visit our website at [www.abr.gov.au](http://www.abr.gov.au) or phone us on **13 28 66** between 8.00am and 6.00pm, Monday to Friday.

**Protecting your privacy when you phone us**

If you phone us, we need to know we are talking to the correct person before providing information. We will ask you for details only you or your authorised representative would know. It would be helpful if you have your tax file number or ABN ready when you phone us.

Yours faithfully

Michael D'Ascenzo  
Registrar of the Australian Business Register and  
Commissioner of Taxation



# Australian Business Register

Australian business number(ABN) : 70 786 889 452

Entity name : THE TRUSTEE FOR TODDS FAMILY  
SUPERANNUATION FUND

Trading Name : not applicable  
(See reverse for additional trading names.)

ABN Status : Registered

ABN Registration Date : 15 September 2011

Postal Address : PO BOX 189  
SANCTUARY COVE QLD 4212

Business Address : 44 OLD CAREY GULLY ROAD  
STIRLING SA 5152

Email Address : admin@activesuper.com.au

Type of Entity : Regulated Self Managed Super Fund

Industry Code (ANZSIC) : 63300

Trustee Name : not applicable  
(See reverse for additional trustee names.)

26/9/13  
updated to  
PO Box 230  
Glenelg SA  
SA 5064

hene@bartley  
partners.com.au

PO BOX 9990  
Chermside QLD 4032

4,694  
09



**Australian Government**  
**Australian Taxation Office**



THE TRUSTEE FOR TODDS FAMILY  
SUPERANNUATION FUND  
PO BOX 189  
SANCTUARY COVE QLD 4212

Date of Issue  
5 OCT 11

## TAX FILE NUMBER ADVICE

Your tax file number (TFN) is:

**929 858 952**

Keep this notice in a safe place for further reference.

This TFN has been issued either in response to your recent application/enquiry, or at the discretion of the Commissioner of Taxation.

Under the law the Commissioner may issue a TFN as necessary, even if you did not apply for one. This only occurs after we have conducted a comprehensive search of our records and were unable to establish that any TFN belonged to you.

While our TFN searches are comprehensive, we appreciate that you may already have a TFN. If you do already have a TFN please call us on 13 28 66 between 8am and 6pm Monday to Friday so that we may amend our records.

Yours sincerely

Paul Duffus  
Deputy Commissioner of Taxation



041

THE TRUSTEE FOR TODDS FAMILY  
SUPERANNUATION FUND  
PO BOX 189  
SANCTUARY COVE QLD 4212

Our reference: 7100995640313

30 September 2011

**Please send all future information about your superannuation fund to us**

Dear Sir/Madam

We recently received information from you about THE TRUSTEE FOR TODDS FAMILY SUPERANNUATION FUND.

You have chosen to make this a regulated self-managed superannuation fund (SMSF). As we are responsible for regulating this type of fund, all future information you provide about THE TRUSTEE FOR TODDS FAMILY SUPERANNUATION FUND, including your SMSF annual return, should be sent to us.

**More useful information**

On the back of this letter you'll find some guidance and useful links for running a self-managed superannuation fund. If you'd like to discuss something with us you can phone us on **13 10 20** between 8.00am and 6.00pm, Monday to Friday. We'll be happy to help.

Yours faithfully

Paul Duffus  
Deputy Commissioner of Taxation





047

MR ANDREW O TODD  
44 OLD CAREY GULLY ROAD  
STIRLING SA 5152

Our reference: 7100999865898  
TFN: 151 532 979

5 October 2011

## Your role as a trustee of a self-managed super fund Please keep this letter

Dear MR TODD

We're writing about your responsibilities as the trustee of TODDS FAMILY SUPERANNUATION FUND (70 786 889 452). You need to keep this letter as proof of your role in your self-managed super fund (SMSF) if you make any rollover requests.

If you're not a trustee of this SMSF please phone us on **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

### Early access to super benefits

You need to be aware that access to super benefits before retirement is only allowed in very limited circumstances. A primary responsibility of a trustee of a SMSF is to ensure the fund is not used to enable the illegal early release of super benefits. This is considered a serious breach and will result in fines and even imprisonment.

### Your other responsibilities

It's important you understand your duties, responsibilities and obligations as significant penalties may be imposed if you fail to perform them.

You can find detailed information in the enclosed guide, *Running a self-managed super fund*, about your responsibilities including:

- protecting and investing all your members' preserved benefits for their retirement, and
- notifying us within 28 days if there is a change in the trustees, directors of the corporate trustee or members of your fund, or if you change the fund's contact details. You can do this either:
  - online at [www.abr.gov.au](http://www.abr.gov.au) if you're registered electronically with the Tax Office (that is you have an ATO digital certificate), or
  - by sending us a *Change of details for superannuation entities* (NAT 3036) form which is available on our website at [www.ato.gov.au](http://www.ato.gov.au) or by phoning **1300 720 092**.

We've also enclosed our publication, *How your self-managed super fund is regulated*, which explains how we'll work with you to help you meet your obligations.

Tracey

# Trustee declaration

To be completed by new trustees and directors of corporate trustees of self-managed super funds.



Read this declaration in conjunction with *Self-managed super funds – key messages for trustees* (NAT 71128).



### WHO SHOULD COMPLETE THIS DECLARATION?

You must complete this declaration if you become a **new** trustee (or director of a corporate trustee) of:

- a **new** self-managed super fund (SMSF)
- an **existing** SMSF.

You must sign this declaration within 21 days of becoming a trustee or director of a corporate trustee of an SMSF.

A separate declaration is required to be completed and signed by each and every new trustee (or director of a corporate trustee).

You must also complete the declaration if you are a legal personal representative who has been appointed as trustee (or director of a corporate trustee) on behalf of a:

- member who is under a legal disability (usually a member under 18 years old)
- member for whom you hold an enduring power of attorney
- deceased member.

### INFORMATION YOU NEED TO READ

Make sure you read *Self-managed super funds – key messages for trustees* (NAT 71128). It highlights some of the key points from the declaration and some important messages for you.

### BEFORE COMPLETING THIS DECLARATION

Before you complete and sign this declaration, make sure you:

- read each section
- understand all the information it contains.

➤ If you have any difficulties completing this declaration or you do not fully understand the information it contains:

- speak to a professional adviser
- visit [www.ato.gov.au/smsf](http://www.ato.gov.au/smsf)
- phone us on **13 10 20**.

If you are not familiar with some of the terms used in this declaration or you need more information, refer to *Running a self-managed super fund* (NAT 11032).

### WHEN COMPLETING THIS DECLARATION

When you complete this declaration, remember to:

- insert the full name of the fund at the beginning
- sign and date it
- ensure it is signed and dated by a witness (anyone 18 years old or over).

### WHAT SHOULD YOU DO WITH THE DECLARATION?

You must keep your completed declaration for at least 10 years and make it available to us if we request it.

We recommend that you keep a copy of your completed declaration and refer to it and *Self-managed super funds – key messages for trustees* (NAT 71128), which is available on the ATO website, when making important decisions, such as those relating to choosing investments, accepting contributions and paying benefits.

❗ Do not send your completed declaration to us.

Tracey



## Self-managed super fund trustee declaration

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

Fund name

Todds Family Superannuation Fund
----------------------------------

I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status, which may result in significant adverse tax consequences for the fund
- prosecute me under the law, which may result in fines or imprisonment.

### SOLE PURPOSE

I understand it is my responsibility to ensure the fund is only maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

### TRUSTEE DUTIES

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that members only access their super benefits if they have met a legitimate condition of release
- refrain from entering into transactions that circumvent restrictions on the payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- allow all members of the fund to have access to information and documents as required, including details about
  - the financial situation of the fund
  - the investments of the fund
  - the members' benefit entitlements.

I also understand that by law I must prepare, implement and regularly review an investment strategy having regard to all the circumstances of the fund, which include, but are not limited to:

- the risks associated with the fund's investments
- the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
- investment diversity and the fund's exposure to risk due to inadequate diversification
- the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities (including benefit payments)
- whether the trustees of the fund should hold insurance cover for one or more members of the fund.

### Investment restrictions

I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from:

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)



Tracey

- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments on behalf of the fund that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

**Accepting contributions and paying benefits**

I understand that I can only accept contributions and pay benefits (income streams or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund trust deed have been met.

**Administration**

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
  - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
  - records of all changes of trustees, including directors of the corporate trustee
  - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
  - all trustee declarations
  - copies of all reports given to members
- ensure that the following are prepared and retained for at least five years
  - an annual statement of the financial position of the fund
  - an annual operating statement
  - copies of all annual returns lodged
  - accounts and statements that accurately record and explain the transactions and financial position of the fund
- ensure that an approved auditor is appointed within the prescribed period (currently this is no later than 31 days before the due date for lodgment of the fund's annual return but this may change to 45 days) to audit the fund for each income year, and provide that auditor with documents as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- notify the ATO within 28 days of any changes to the
  - membership of the fund, or trustees or directors of the corporate trustee
  - name of the fund
  - contact person and their contact details
  - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 28 days of the fund being wound up or after becoming aware that the fund has ceased to be an SMSF.

**DECLARATION**

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

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply.
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.
- I do not have access to the government's financial assistance program that is available to trustees of Australian Prudential Regulation Authority (APRA) regulated funds in the case of financial loss due to fraudulent conduct or theft.

Trustee's or director's name

X

Trustee's or director's signature

[Signature box]

Date

Day                      Month                      Year

□□ / □□ / □□□□

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

[Witness name box]

Witness' signature

[Witness signature box]

Date

Day                      Month                      Year

□□ / □□ / □□□□

# Trustee declaration

To be completed by new trustees and directors of corporate trustees of self-managed super funds.



Read this declaration in conjunction with *Self-managed super funds – Key messages for trustees* (NAT 71128).



### WHO SHOULD COMPLETE THIS DECLARATION?

You must complete this declaration if you became, on or after 1 July 2007, a **new** trustee (or director of a corporate trustee) of:

- a **new** self-managed super fund (SMSF)
- an **existing** SMSF.

You must sign this declaration within 21 days of becoming a trustee or director of a corporate trustee of an SMSF.

A legal personal representative who holds an enduring power of attorney granted by a member may be a trustee or a director of the corporate trustee of the SMSF, in place of the member and is also required to complete and sign this declaration.

### INFORMATION YOU NEED TO READ

Make sure you read *Self-managed super funds – Key messages for trustees* (NAT 71128). It highlights some of the key points from the declaration and some important messages for you.

### BEFORE COMPLETING THIS DECLARATION

Before you complete and sign this declaration, make sure you:

- read each section
- understand all the information it contains.

➤ If you have any difficulties completing this declaration or you do not fully understand the information it contains:

- speak to a professional adviser
- visit **www.ato.gov.au**
- phone us on **13 10 20**.

If you're not familiar with some of the terms used in this declaration or you need more information, refer to *Running a self-managed super fund* (NAT 11032).

### WHEN COMPLETING THIS DECLARATION

When you complete this declaration, remember to:

- insert the full name of the fund at the beginning
- sign and date it
- ensure it is signed and dated by a witness (anyone over the age of 18 years).

### WHAT SHOULD I DO WITH THE DECLARATION?

You must keep your completed declaration for at least 10 years and make it available to us if we request it.

We recommend that you keep a copy of your completed declaration and *Self-managed super funds – Key messages for trustees* (NAT 71128) and refer to them when making important decisions, such as those relating to investments, making contributions and paying a pension or lump sum.

⚠ Do not send your completed declaration to us.

Andrew



# Self-managed super fund trustee declaration

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

Fund name

Todds Family Superannuation Fund

I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993 (SISA)* and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status, which may result in a significant tax penalty on the fund
- prosecute me under the law, which may result in fines or imprisonment.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

## SOLE PURPOSE

I understand it is my responsibility to ensure the fund is maintained for the purpose of providing benefits to its members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies.

## TRUSTEE DUTIES

I understand that by law I must:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that retirement benefits are only accessed by members upon a legitimate condition of release being met
- not enter into transactions that circumvent restrictions on the payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- not enter into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- prepare and implement an investment strategy that takes the whole of the fund's circumstances into account, which includes, but is not limited to
  - the risks associated with the fund's investments
  - the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
  - investment diversity and the fund's exposure to risk due to inadequate diversification
  - the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities
- allow all members of the fund to have access to information and documents as required, including details about
  - the financial situation of the fund
  - the investments of the fund
  - the members' benefit entitlements.

## Investment restrictions

I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from the following:

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
- acquiring assets (other than listed securities, business real property, in-house assets, mergers and special determinations) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited recourse borrowing arrangements
- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund (including trusts) or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments on behalf of the fund that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets reflects their market value).

Andrew.

**Accepting contributions and paying a benefit**

I understand that I can only accept contributions and pay benefits (pensions or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund's trust deed have been met.

**Administration**

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
  - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
  - records of all changes of trustees, including directors of the corporate trustee
  - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
  - all trustee declarations
  - copies of all annual returns lodged
  - copies of all reports given to members
- ensure that the following are prepared and retained for at least five years
  - an annual statement of the financial position of the fund
  - an annual operating statement
  - accounts and statements that accurately record and explain the transactions and financial position of the fund
- notify the ATO within 28 days of any changes in the
  - membership of the fund, trustees, directors of the corporate trustee or members of the fund
  - name of the fund
  - details of the contact person and his/her contact details
  - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing as soon as practicable (not later than 28 days) after becoming aware that the fund has ceased to be a SMSF or ceased to exist
- notify the ATO in writing within 28 days of the fund being wound up
- ensure that an approved auditor is appointed to audit the fund for each income year and provide that auditor with documents as requested
- lodge the fund's annual return by the due date.

**DECLARATION**

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

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.

Trustee's or director's name

Trustee's or director's signature

Date

Day: 07 / Month: 12 / Year: 2011

Witness' name (witness must be over the age of 18 years)

Witness' signature

Date

Day: / / Month: / Year: / /