

Compliance Workpapers

Braudmunds Self Managed Super Fund

Financial Year - 2023



Fund Details

Fund Name	Braudmunds Self Managed Super Fund
Contact no	
Financial Year	2023
Established Date	30/08/2021
ABN	98 123 039 691
TFN	695939017
Trustee Type	Corporate
Trustees	Braudmunds Pty Ltd
ACN	653232949

Statement of Financial Position

Assets	Qty	2023	2022	Change (\$)	Change (%)	
Other Assets	0.00	241,401.59	226,746.85	14,654.74	6.46	
Cash At Bank	0.00	239,901.59	226,746.85	13,154.74	5.80	WP-1
Bendigo Bank Account	0.00	239,901.59	226,746.85	13,154.74	5.80	
Sundry Assets	0.00	1,500.00	0.00	1,500.00	100.00	
Sundry Debtor	0.00	1,500.00	0.00	1,500.00	100.00	WP-1
Total Assets	0.00	241,401.59	226,746.85	14,654.74	6.46	

Liabilities	Qty	2023	2022	Change (\$)	Change (%)	
Income Tax Payable	0.00	2,265.15	532.65	1,732.50	325.26	WP-1 WP-2
Income Tax Instalments Paid	0.00	-270.00	0.00	-270.00	100.00	WP-1 WP-2
Income Tax Payable	0.00	532.65	0.00	532.65	100.00	
Provision for Income Tax	0.00	2,002.50	532.65	1,469.85	275.95	
Other Taxes Payable	0.00	135.00	0.00	135.00	100.00	
Activity Statement Payable/Refundable	0.00	135.00	0.00	135.00	100.00	WP-1
Total Liabilities	0.00	2,400.15	532.65	1,867.50	350.61	

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
Member Entitlement Accounts	0.00	239,001.44	226,214.20	12,787.24	5.65	WP-1 WP-2
Mr Bradley Edmunds	0.00	178,549.62	165,875.04	12,674.58	7.64	

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
Accumulation	0.00	178,549.62	165,875.04	12,674.58	7.64	
Mrs Laura Jane Edmunds	0.00	60,451.82	60,339.16	112.66	0.19	
Accumulation	0.00	60,451.82	60,339.16	112.66	0.19	
Total Member Entitlements	0.00	239,001.44	226,214.20	12,787.24	5.65	

Operating Statement

Income	2023	2022	Change (\$)	Change (%)	
Investment Income	1,995.68	42.13	1,953.55	4,636.96	WP-1 WP-2
Interest	1,995.68	42.13	1,953.55	4,636.96	
Cash At Bank	1,995.68	42.13	1,953.55	4,636.96	
Bendigo Bank Account	1,995.68	42.13	1,953.55	4,636.96	
Member Receipts	15,209.37	228,904.72	-213,695.35	93.36	
Contributions	14,104.61	3,519.60	10,585.01	300.74	WP-1
Employer	13,770.36	3,509.60	10,260.76	292.36	
Mr Bradley Edmunds	13,731.53	3,509.60	10,221.93	291.26	
Mrs Laura Jane Edmunds	38.83	0.00	38.83	100.00	
Government Co-Contributions	334.25	0.00	334.25	100.00	WP-1
Mrs Laura Jane Edmunds	334.25	0.00	334.25	100.00	
Member	0.00	10.00	-10.00	100.00	
Personal Non-Concessional	0.00	10.00	-10.00	100.00	
Mr Bradley Edmunds	0.00	10.00	-10.00	100.00	
Rollovers In	1,104.76	225,385.12	-224,280.36	99.51	WP-1
Mr Bradley Edmunds	1,104.76	164,493.89	-163,389.13	99.33	
Mrs Laura Jane Edmunds	0.00	60,891.23	-60,891.23	100.00	
Total Income	17,205.05	228,946.85	-211,741.80	92.49	

Expenses	2023	2022	Change (\$)	Change (%)	
Member Payments	926.31	0.00	926.31	100.00	
Insurance Premiums	926.31	0.00	926.31	100.00	
Mr Bradley Edmunds	494.89	0.00	494.89	100.00	WP-1
Accumulation	494.89	0.00	494.89	100.00	
Mrs Laura Jane Edmunds	431.42	0.00	431.42	100.00	WP-1
Accumulation	431.42	0.00	431.42	100.00	
Other Expenses	1,489.00	2,200.00	-711.00	32.32	
Accountancy Fee	1,100.00	0.00	1,100.00	100.00	WP-1
ASIC Fee	59.00	0.00	59.00	100.00	WP-1
Auditor Fee	330.00	0.00	330.00	100.00	WP-1
Establishment Fee	0.00	2,200.00	-2,200.00	100.00	
Total Expenses	2,415.31	2,200.00	215.31	9.79	
Income Tax	2023	2022	Change (\$)	Change (%)	
Income Tax Expense	2,002.50	532.65	1,469.85	275.95	WP-1 WP-2
Income Tax Expense	2,002.50	532.65	1,469.85	275.95	
Total Income Tax	2,002.50	532.65	1,469.85	275.95	
Net Profit(Loss) Total	12,787.24	226,214.20			

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			
Mr Bradley Edmunds (Age: 40 at 30/06/2023)										
Accumulation	Accumulation	165,875.04	0.00	0.00	178,549.62	0.00	0.00			
Mrs Laura Jane Edmunds (Age: 35 at 30/06/2023)										
Accumulation	Accumulation	60,339.16	0.00	0.00	60,451.82	0.00	0.00			

Tax Component Verification (Accumulation)

		Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Account Name		Prior Year Tax Free Amount	Current Year Tax Free Amount
Mr Bradley Edmunds (Age: 40 at 30/06/2023)				
	Accumulation		10.00	10.00
Mrs Laura Jane Edmunds (Age: 35 at 30/06/2023)				
🚩	Accumulation		298.80	633.05

Work Test - Good to Go

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



Contribution Cap Limit

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
Current Year Contributions			Concessional	Non-Concessional
Mr Bradley Edmunds Date of Birth: 22/08/1982 (Age: 39 at 30/06/2023)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		98,990.40	0.00
	Maximum cap available		126,490.40	110,000.00
	Contributions made (to this fund)		13,731.53	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		13,731.53	0.00
	Amount above caps		0.00	0.00
Mrs Laura Jane Edmunds Date of Birth: 22/01/1988 (Age: 34 at 30/06/2023)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		102,500.00	0.00
	Maximum cap available		130,000.00	110,000.00
	Contributions made (to this fund)		38.83	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		38.83	0.00
	Amount above caps		0.00	0.00

Negative Balance - Good to Go

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

Contra Bank Entries

				Current Status : Good to Go Prior Status : Warning		Prepared By : N/A	Reviewed By : N/A
	Date	Description	Debits	Credits	Balance		
Bendigo Bank Account							
	07/12/2022	E-BANKING TFR 00360284621401 0324891454 SMSF fees	450.00	0.00	232,393.62		
	14/12/2022	E-BANKING TFR 00360284621401 0326003565 not needed for bil	0.00	450.00	232,843.62		

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.

Market Value - Not Applicable

The system did not find any data to process.

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
Member Receipts / Rollovers In / Mr Bradley Edmunds					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/11/2022	Rollover In	0.00	0.00	1,104.76	1,104.76
30/06/2023	Closing Balance	0.00	0.00	0.00	1,104.76
Member Receipts / Contributions / Employer / Mr Bradley Edmunds					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
04/07/2022	Employer Contribution: The Trustee for HEANEY FAMILY TRUST	0.00	0.00	1,057.70	1,057.70
03/08/2022	Employer Contribution: The Trustee for HEANEY FAMILY TRUST	0.00	0.00	634.62	1,692.32
24/09/2022	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	0.00	1,093.75	2,786.07
24/10/2022	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	0.00	1,093.75	3,879.82
18/11/2022	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	0.00	1,101.71	4,981.53
21/12/2022	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	0.00	1,093.75	6,075.28
20/01/2023	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	0.00	1,093.75	7,169.03
24/02/2023	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	0.00	1,093.75	8,262.78
20/03/2023	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	0.00	1,093.75	9,356.53

Date	Description	Quantity	Debits	Credits	Balance
21/04/2023	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	0.00	1,093.75	10,450.28
24/05/2023	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	0.00	1,093.75	11,544.03
20/06/2023	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	0.00	1,093.75	12,637.78
21/06/2023	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	0.00	1,093.75	13,731.53
30/06/2023	Closing Balance	0.00	0.00	0.00	13,731.53
Member Receipts / Contributions / Employer / Mrs Laura Jane Edmunds					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
26/06/2023	Employer Contribution: ST JOSEPH'S SCHOOL HECTORVILLE	0.00	0.00	38.83	38.83
30/06/2023	Closing Balance	0.00	0.00	0.00	38.83
Member Receipts / Contributions / Mrs Laura Jane Edmunds					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	DIRECT CREDIT ATO005000017006147 ATO 0165071047	0.00	0.00	334.25	334.25
30/06/2023	Closing Balance	0.00	0.00	0.00	334.25
Investment Income / Interest / Cash At Bank / Bendigo Bank Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	INTEREST	0.00	0.00	41.61	41.61
01/08/2022	INTEREST	0.00	0.00	109.34	150.95

Date	Description	Quantity	Debits	Credits	Balance
01/09/2022	INTEREST	0.00	0.00	125.66	276.61
01/10/2022	INTEREST	0.00	0.00	121.89	398.50
01/11/2022	INTEREST	0.00	0.00	126.74	525.24
01/12/2022	INTEREST	0.00	0.00	136.30	661.54
01/01/2023	INTEREST	0.00	0.00	191.02	852.56
01/02/2023	INTEREST	0.00	0.00	219.13	1,071.69
01/03/2023	INTEREST	0.00	0.00	197.98	1,269.67
01/04/2023	INTEREST	0.00	0.00	228.97	1,498.64
01/05/2023	INTEREST	0.00	0.00	241.95	1,740.59
01/06/2023	INTEREST	0.00	0.00	255.09	1,995.68
30/06/2023	Closing Balance	0.00	0.00	0.00	1,995.68
Member Payments / Insurance Premiums / Mr Bradley Edmunds / Accumulation					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/07/2022	E-BANKING TFR 00360284621401 0303892260 TAL Life insurance	0.00	494.89	0.00	494.89
30/06/2023	Closing Balance	0.00	0.00	0.00	494.89
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/07/2022	E-BANKING TFR 00360284621401 0303892260 TAL Life insurance	0.00	0.00	494.89	494.89
21/07/2022	Insurance Premium Paid	0.00	494.89	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Member Payments / Insurance Premiums / Mrs Laura Jane Edmunds / Accumulation					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/07/2022	E-BANKING TFR 00360284621401 0303892260 TAL Life insurance	0.00	431.42	0.00	431.42
30/06/2023	Closing Balance	0.00	0.00	0.00	431.42
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/07/2022	E-BANKING TFR 00360284621401 0303892260 TAL Life insurance	0.00	0.00	431.42	431.42
21/07/2022	Insurance Premium Paid	0.00	431.42	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Expenses / Accountancy Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
09/02/2023	OSKO PAYMENT SMSF Australia Pty L Brad & Laura Edmunds -INV 1249	0.00	1,100.00	0.00	1,100.00
30/06/2023	Closing Balance	0.00	0.00	0.00	1,100.00
Other Expenses / ASIC Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/09/2022	E-BANKING TFR 00360284621401 0312105260 ASIC annual review	0.00	59.00	0.00	59.00
30/06/2023	Closing Balance	0.00	0.00	0.00	59.00
Other Expenses / Auditor Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
09/02/2023	OSKO PAYMENT SMSF Australia Pty L Brad & Laura Edmunds -INV 1249	0.00	330.00	0.00	330.00
30/06/2023	Closing Balance	0.00	0.00	0.00	330.00
Income Tax Expense / Income Tax Expense					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
04/07/2022	Fund Income Tax	0.00	158.66	0.00	158.66
21/07/2022	Fund Income Tax	0.00	0.00	64.71	93.95
21/07/2022	Fund Income Tax	0.00	0.00	74.23	19.72
03/08/2022	Fund Income Tax	0.00	95.19	0.00	114.91
24/09/2022	Fund Income Tax	0.00	164.06	0.00	278.97
24/10/2022	Fund Income Tax	0.00	164.06	0.00	443.03
18/11/2022	Fund Income Tax	0.00	165.26	0.00	608.29
21/12/2022	Fund Income Tax	0.00	164.06	0.00	772.35
20/01/2023	Fund Income Tax	0.00	164.06	0.00	936.41
24/02/2023	Fund Income Tax	0.00	164.06	0.00	1,100.47
20/03/2023	Fund Income Tax	0.00	164.06	0.00	1,264.53
21/04/2023	Fund Income Tax	0.00	164.06	0.00	1,428.59
24/05/2023	Fund Income Tax	0.00	164.06	0.00	1,592.65
20/06/2023	Fund Income Tax	0.00	164.06	0.00	1,756.71
21/06/2023	Fund Income Tax	0.00	164.06	0.00	1,920.77

Date	Description	Quantity	Debits	Credits	Balance
26/06/2023	Fund Income Tax	0.00	5.82	0.00	1,926.59
30/06/2023	Fund Income Tax	0.00	75.91	0.00	2,002.50
30/06/2023	Closing Balance	0.00	0.00	0.00	2,002.50
Cash At Bank - Bendigo Bank Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	226,746.85
01/07/2022	INTEREST	0.00	41.61	0.00	226,788.46
04/07/2022	DIRECT CREDIT PC280622-134048642 SuperChoice P/L 0145980198	0.00	1,057.70	0.00	227,846.16
21/07/2022	E-BANKING TFR 00360284621401 0303892260 TAL Life insurance	0.00	0.00	926.31	226,919.85
01/08/2022	INTEREST	0.00	109.34	0.00	227,029.19
03/08/2022	DIRECT CREDIT PC280722-194771146 SuperChoice P/L 0153296869	0.00	634.62	0.00	227,663.81
01/09/2022	INTEREST	0.00	125.66	0.00	227,789.47
15/09/2022	E-BANKING TFR 00360284621401 0312105260 ASIC annual review	0.00	0.00	59.00	227,730.47
21/09/2022	DIRECT CREDIT ATO005000017006147 ATO 0165071047	0.00	334.25	0.00	228,064.72
23/09/2022	DIRECT CREDIT PC190922-150916199 SuperChoice P/L 0165421913	0.00	1,093.75	0.00	229,158.47
01/10/2022	INTEREST	0.00	121.89	0.00	229,280.36
24/10/2022	DIRECT CREDIT PC191022-197598387 SuperChoice P/L 0172679835	0.00	1,093.75	0.00	230,374.11
01/11/2022	INTEREST	0.00	126.74	0.00	230,500.85

Date	Description	Quantity	Debits	Credits	Balance
18/11/2022	DIRECT CREDIT PC151122-192210569 SuperChoice P/L 0179040695	0.00	1,101.71	0.00	231,602.56
23/11/2022	DIRECT CREDIT 199054229812894067 MercerSuperTrust 0180036308	0.00	1,104.76	0.00	232,707.32
01/12/2022	INTEREST	0.00	136.30	0.00	232,843.62
07/12/2022	E-BANKING TFR 00360284621401 0324891454 SMSF fees	0.00	0.00	450.00	232,393.62
14/12/2022	E-BANKING TFR 00360284621401 0326003565 not needed for bil	0.00	450.00	0.00	232,843.62
21/12/2022	DIRECT CREDIT PC151222-192972367 SuperChoice P/L 0187044797	0.00	1,093.75	0.00	233,937.37
01/01/2023	INTEREST	0.00	191.02	0.00	234,128.39
20/01/2023	DIRECT CREDIT PC170123-196676365 SuperChoice P/L 0193720809	0.00	1,093.75	0.00	235,222.14
01/02/2023	INTEREST	0.00	219.13	0.00	235,441.27
09/02/2023	OSKO PAYMENT SMSF Australia Pty L Brad & Laura Edmunds -INV 1249	0.00	0.00	1,430.00	234,011.27
24/02/2023	DIRECT CREDIT PC210223-116087406 SuperChoice P/L 0201937454	0.00	1,093.75	0.00	235,105.02
01/03/2023	INTEREST	0.00	197.98	0.00	235,303.00
20/03/2023	DIRECT CREDIT PC150323-155237970 SuperChoice P/L 0207564804	0.00	1,093.75	0.00	236,396.75
01/04/2023	E-BANKING TFR 00360284621401 0342506360 TAL insurance	0.00	0.00	1,500.00	234,896.75
01/04/2023	INTEREST	0.00	228.97	0.00	235,125.72
20/04/2023	DIRECT CREDIT PC170423-160372637 SuperChoice P/L 0215532369	0.00	1,093.75	0.00	236,219.47

Date	Description	Quantity	Debits	Credits	Balance
24/04/2023	BILL PAYMENT 0145547989 BPAY TO: TAX OFFICE PAYMENTS	0.00	0.00	135.00	236,084.47
01/05/2023	INTEREST	0.00	241.95	0.00	236,326.42
24/05/2023	Direct Credit Superchoice P/L 0223729396 / Pc190523-150071807	0.00	1,093.75	0.00	237,420.17
01/06/2023	INTEREST	0.00	255.09	0.00	237,675.26
20/06/2023	Direct Credit Superchoice P/L 0230218927 / Pc160623-103704999	0.00	1,093.75	0.00	238,769.01
21/06/2023	Direct Credit Superchoice P/L 0230578322 / Pc190623-104015967	0.00	1,093.75	0.00	239,862.76
26/06/2023	Direct Credit Quicksuper 0231497470 / Quickspr3508200186	0.00	38.83	0.00	239,901.59
30/06/2023	Closing Balance	0.00	0.00	0.00	239,901.59

Other Assets - Sundry Assets / Sundry Debtor

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/04/2023	Transfer error to member's personal account	0.00	1,500.00	0.00	1,500.00
30/06/2023	Closing Balance	0.00	0.00	0.00	1,500.00

Other Assets - Unsettled Trades / Acquisitions / Sundry Assets / Sundry Debtor

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/04/2023	Transfer error to member's personal account	0.00	0.00	1,500.00	1,500.00
01/04/2023	Transfer error to member's personal account	0.00	1,500.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / Bendigo Bank Account

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	INTEREST	0.00	0.00	41.61	41.61
01/07/2022	INTEREST	0.00	41.61	0.00	0.00
01/08/2022	INTEREST	0.00	0.00	109.34	109.34
01/08/2022	INTEREST	0.00	109.34	0.00	0.00
01/09/2022	INTEREST	0.00	0.00	125.66	125.66
01/09/2022	INTEREST	0.00	125.66	0.00	0.00
01/10/2022	INTEREST	0.00	0.00	121.89	121.89
01/10/2022	INTEREST	0.00	121.89	0.00	0.00
01/11/2022	INTEREST	0.00	0.00	126.74	126.74
01/11/2022	INTEREST	0.00	126.74	0.00	0.00
01/12/2022	INTEREST	0.00	0.00	136.30	136.30
01/12/2022	INTEREST	0.00	136.30	0.00	0.00
01/01/2023	INTEREST	0.00	0.00	191.02	191.02
01/01/2023	INTEREST	0.00	191.02	0.00	0.00
01/02/2023	INTEREST	0.00	0.00	219.13	219.13
01/02/2023	INTEREST	0.00	219.13	0.00	0.00
01/03/2023	INTEREST	0.00	0.00	197.98	197.98
01/03/2023	INTEREST	0.00	197.98	0.00	0.00
01/04/2023	INTEREST	0.00	0.00	228.97	228.97

Date	Description	Quantity	Debits	Credits	Balance
01/04/2023	INTEREST	0.00	228.97	0.00	0.00
01/05/2023	INTEREST	0.00	0.00	241.95	241.95
01/05/2023	INTEREST	0.00	241.95	0.00	0.00
01/06/2023	INTEREST	0.00	0.00	255.09	255.09
01/06/2023	INTEREST	0.00	255.09	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Member Income Receivable / Rollovers In / Mr Bradley Edmunds					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/11/2022	Rollover In	0.00	1,104.76	0.00	1,104.76
23/11/2022	RolloverIn Received	0.00	0.00	1,104.76	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Member Income Receivable / Contributions / Mr Bradley Edmunds					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
04/07/2022	Contribution Received	0.00	0.00	1,057.70	1,057.70
04/07/2022	Employer Contribution: The Trustee for HEANEY FAMILY TRUST	0.00	1,057.70	0.00	0.00
03/08/2022	Contribution Received	0.00	0.00	634.62	634.62
03/08/2022	Employer Contribution: The Trustee for HEANEY FAMILY TRUST	0.00	634.62	0.00	0.00
23/09/2022	Contribution Received	0.00	0.00	1,093.75	1,093.75
24/09/2022	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	1,093.75	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
24/10/2022	Contribution Received	0.00	0.00	1,093.75	1,093.75
24/10/2022	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	1,093.75	0.00	0.00
18/11/2022	Contribution Received	0.00	0.00	1,101.71	1,101.71
18/11/2022	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	1,101.71	0.00	0.00
21/12/2022	Contribution Received	0.00	0.00	1,093.75	1,093.75
21/12/2022	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	1,093.75	0.00	0.00
20/01/2023	Contribution Received	0.00	0.00	1,093.75	1,093.75
20/01/2023	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	1,093.75	0.00	0.00
24/02/2023	Contribution Received	0.00	0.00	1,093.75	1,093.75
24/02/2023	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	1,093.75	0.00	0.00
20/03/2023	Contribution Received	0.00	0.00	1,093.75	1,093.75
20/03/2023	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	1,093.75	0.00	0.00
20/04/2023	Contribution Received	0.00	0.00	1,093.75	1,093.75
21/04/2023	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	1,093.75	0.00	0.00
24/05/2023	Contribution Received	0.00	0.00	1,093.75	1,093.75
24/05/2023	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	1,093.75	0.00	0.00
20/06/2023	Contribution Received	0.00	0.00	1,093.75	1,093.75

Date	Description	Quantity	Debits	Credits	Balance
20/06/2023	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	1,093.75	0.00	0.00
21/06/2023	Contribution Received	0.00	0.00	1,093.75	1,093.75
21/06/2023	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	1,093.75	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Member Income Receivable / Contributions / Mrs Laura Jane Edmunds					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	Contribution Received	0.00	0.00	334.25	334.25
21/09/2022	DIRECT CREDIT ATO005000017006147 ATO 0165071047	0.00	334.25	0.00	0.00
26/06/2023	Contribution Received	0.00	0.00	38.83	38.83
26/06/2023	Employer Contribution: ST JOSEPH'S SCHOOL HECTORVILLE	0.00	38.83	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Accountancy Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
09/02/2023	OSKO PAYMENT SMSF Australia Pty L Brad & Laura Edmunds -INV 1249	0.00	0.00	1,100.00	1,100.00
09/02/2023	OSKO PAYMENT SMSF Australia Pty L Brad & Laura Edmunds -INV 1249	0.00	1,100.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / ASIC Fee					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/09/2022	E-BANKING TFR 00360284621401 0312105260 ASIC annual review	0.00	0.00	59.00	59.00
15/09/2022	E-BANKING TFR 00360284621401 0312105260 ASIC annual review	0.00	59.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Auditor Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
09/02/2023	OSKO PAYMENT SMSF Australia Pty L Brad & Laura Edmunds -INV 1249	0.00	0.00	330.00	330.00
09/02/2023	OSKO PAYMENT SMSF Australia Pty L Brad & Laura Edmunds -INV 1249	0.00	330.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Income Tax Payable / Income Tax Payable					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Fund Tax Finalisation	0.00	0.00	532.65	532.65
30/06/2023	Closing Balance	0.00	0.00	0.00	532.65
Income Tax Payable / Provision for Income Tax					
01/07/2022	Opening Balance	0.00	0.00	0.00	532.65
01/07/2022	Fund Tax Finalisation	0.00	532.65	0.00	0.00
04/07/2022	Tax Effect Of Income	0.00	0.00	158.66	158.66
21/07/2022	Tax Effect Of Income	0.00	64.71	0.00	93.95

Date	Description	Quantity	Debits	Credits	Balance
21/07/2022	Tax Effect Of Income	0.00	74.23	0.00	19.72
03/08/2022	Tax Effect Of Income	0.00	0.00	95.19	114.91
24/09/2022	Tax Effect Of Income	0.00	0.00	164.06	278.97
24/10/2022	Tax Effect Of Income	0.00	0.00	164.06	443.03
18/11/2022	Tax Effect Of Income	0.00	0.00	165.26	608.29
21/12/2022	Tax Effect Of Income	0.00	0.00	164.06	772.35
20/01/2023	Tax Effect Of Income	0.00	0.00	164.06	936.41
24/02/2023	Tax Effect Of Income	0.00	0.00	164.06	1,100.47
20/03/2023	Tax Effect Of Income	0.00	0.00	164.06	1,264.53
21/04/2023	Tax Effect Of Income	0.00	0.00	164.06	1,428.59
24/05/2023	Tax Effect Of Income	0.00	0.00	164.06	1,592.65
20/06/2023	Tax Effect Of Income	0.00	0.00	164.06	1,756.71
21/06/2023	Tax Effect Of Income	0.00	0.00	164.06	1,920.77
26/06/2023	Tax Effect Of Income	0.00	0.00	5.82	1,926.59
30/06/2023	Tax Effect Of Income	0.00	0.00	75.91	2,002.50
30/06/2023	Closing Balance	0.00	0.00	0.00	2,002.50
Income Tax Payable / Income Tax Instalments Paid					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/03/2023	BILL PAYMENT 0145547989 BPAY TO: TAX OFFICE PAYMENTS	0.00	135.00	0.00	135.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	PAYG June	0.00	135.00	0.00	270.00
30/06/2023	Closing Balance	0.00	0.00	0.00	270.00
Other Taxes Payable / Activity Statement Payable/Refundable					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/03/2023	BILL PAYMENT 0145547989 BPAY TO: TAX OFFICE PAYMENTS	0.00	0.00	135.00	135.00
24/04/2023	BILL PAYMENT 0145547989 BPAY TO: TAX OFFICE PAYMENTS	0.00	135.00	0.00	0.00
30/06/2023	PAYG June	0.00	0.00	135.00	135.00
30/06/2023	Closing Balance	0.00	0.00	0.00	135.00
Fund Suspense / Bendigo Bank Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	INTEREST	0.00	0.00	41.61	41.61
01/07/2022	INTEREST	0.00	41.61	0.00	0.00
04/07/2022	DIRECT CREDIT PC280622-134048642 SuperChoice P/L 0145980198	0.00	0.00	1,057.70	1,057.70
04/07/2022	DIRECT CREDIT PC280622-134048642 SuperChoice P/L 0145980198	0.00	1,057.70	0.00	0.00
21/07/2022	E-BANKING TFR 00360284621401 0303892260 TAL Life insurance	0.00	0.00	431.42	431.42
21/07/2022	E-BANKING TFR 00360284621401 0303892260 TAL Life insurance	0.00	0.00	494.89	926.31
21/07/2022	E-BANKING TFR 00360284621401 0303892260 TAL Life insurance	0.00	926.31	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/08/2022	INTEREST	0.00	0.00	109.34	109.34
01/08/2022	INTEREST	0.00	109.34	0.00	0.00
03/08/2022	DIRECT CREDIT PC280722-194771146 SuperChoice P/L 0153296869	0.00	0.00	634.62	634.62
03/08/2022	DIRECT CREDIT PC280722-194771146 SuperChoice P/L 0153296869	0.00	634.62	0.00	0.00
01/09/2022	INTEREST	0.00	0.00	125.66	125.66
01/09/2022	INTEREST	0.00	125.66	0.00	0.00
15/09/2022	E-BANKING TFR 00360284621401 0312105260 ASIC annual review	0.00	0.00	59.00	59.00
15/09/2022	E-BANKING TFR 00360284621401 0312105260 ASIC annual review	0.00	59.00	0.00	0.00
21/09/2022	DIRECT CREDIT ATO005000017006147 ATO 0165071047	0.00	0.00	334.25	334.25
21/09/2022	DIRECT CREDIT ATO005000017006147 ATO 0165071047	0.00	334.25	0.00	0.00
23/09/2022	DIRECT CREDIT PC190922-150916199 SuperChoice P/L 0165421913	0.00	0.00	1,093.75	1,093.75
23/09/2022	DIRECT CREDIT PC190922-150916199 SuperChoice P/L 0165421913	0.00	1,093.75	0.00	0.00
01/10/2022	INTEREST	0.00	0.00	121.89	121.89
01/10/2022	INTEREST	0.00	121.89	0.00	0.00
24/10/2022	DIRECT CREDIT PC191022-197598387 SuperChoice P/L 0172679835	0.00	0.00	1,093.75	1,093.75
24/10/2022	DIRECT CREDIT PC191022-197598387 SuperChoice P/L 0172679835	0.00	1,093.75	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/11/2022	INTEREST	0.00	0.00	126.74	126.74
01/11/2022	INTEREST	0.00	126.74	0.00	0.00
18/11/2022	DIRECT CREDIT PC151122-192210569 SuperChoice P/L 0179040695	0.00	0.00	1,101.71	1,101.71
18/11/2022	DIRECT CREDIT PC151122-192210569 SuperChoice P/L 0179040695	0.00	1,101.71	0.00	0.00
23/11/2022	DIRECT CREDIT 199054229812894067 MercerSuperTrust 0180036308	0.00	0.00	1,104.76	1,104.76
23/11/2022	DIRECT CREDIT 199054229812894067 MercerSuperTrust 0180036308	0.00	1,104.76	0.00	0.00
01/12/2022	INTEREST	0.00	0.00	136.30	136.30
01/12/2022	INTEREST	0.00	136.30	0.00	0.00
07/12/2022	E-BANKING TFR 00360284621401 0324891454 SMSF fees	0.00	450.00	0.00	450.00
14/12/2022	E-BANKING TFR 00360284621401 0324891454 SMSF fees	0.00	0.00	450.00	0.00
14/12/2022	E-BANKING TFR 00360284621401 0326003565 not needed for bil	0.00	0.00	450.00	450.00
14/12/2022	E-BANKING TFR 00360284621401 0326003565 not needed for bil	0.00	450.00	0.00	0.00
21/12/2022	DIRECT CREDIT PC151222-192972367 SuperChoice P/L 0187044797	0.00	0.00	1,093.75	1,093.75
21/12/2022	DIRECT CREDIT PC151222-192972367 SuperChoice P/L 0187044797	0.00	1,093.75	0.00	0.00
01/01/2023	INTEREST	0.00	0.00	191.02	191.02
01/01/2023	INTEREST	0.00	191.02	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
20/01/2023	DIRECT CREDIT PC170123-196676365 SuperChoice P/L 0193720809	0.00	0.00	1,093.75	1,093.75
20/01/2023	DIRECT CREDIT PC170123-196676365 SuperChoice P/L 0193720809	0.00	1,093.75	0.00	0.00
01/02/2023	INTEREST	0.00	0.00	219.13	219.13
01/02/2023	INTEREST	0.00	219.13	0.00	0.00
09/02/2023	OSKO PAYMENT SMSF Australia Pty L Brad & Laura Edmunds -INV 1249	0.00	0.00	330.00	330.00
09/02/2023	OSKO PAYMENT SMSF Australia Pty L Brad & Laura Edmunds -INV 1249	0.00	0.00	1,100.00	1,430.00
09/02/2023	OSKO PAYMENT SMSF Australia Pty L Brad & Laura Edmunds -INV 1249	0.00	1,430.00	0.00	0.00
24/02/2023	DIRECT CREDIT PC210223-116087406 SuperChoice P/L 0201937454	0.00	0.00	1,093.75	1,093.75
24/02/2023	DIRECT CREDIT PC210223-116087406 SuperChoice P/L 0201937454	0.00	1,093.75	0.00	0.00
01/03/2023	INTEREST	0.00	0.00	197.98	197.98
01/03/2023	INTEREST	0.00	197.98	0.00	0.00
20/03/2023	DIRECT CREDIT PC150323-155237970 SuperChoice P/L 0207564804	0.00	0.00	1,093.75	1,093.75
20/03/2023	DIRECT CREDIT PC150323-155237970 SuperChoice P/L 0207564804	0.00	1,093.75	0.00	0.00
01/04/2023	E-BANKING TFR 00360284621401 0342506360 TAL insurance	0.00	0.00	1,500.00	1,500.00
01/04/2023	E-BANKING TFR 00360284621401 0342506360 TAL insurance	0.00	1,500.00	0.00	0.00
01/04/2023	INTEREST	0.00	0.00	228.97	228.97

Date	Description	Quantity	Debits	Credits	Balance
01/04/2023	INTEREST	0.00	228.97	0.00	0.00
20/04/2023	DIRECT CREDIT PC170423-160372637 SuperChoice P/L 0215532369	0.00	0.00	1,093.75	1,093.75
20/04/2023	DIRECT CREDIT PC170423-160372637 SuperChoice P/L 0215532369	0.00	1,093.75	0.00	0.00
24/04/2023	BILL PAYMENT 0145547989 BPAY TO: TAX OFFICE PAYMENTS	0.00	0.00	135.00	135.00
24/04/2023	BILL PAYMENT 0145547989 BPAY TO: TAX OFFICE PAYMENTS	0.00	135.00	0.00	0.00
01/05/2023	INTEREST	0.00	0.00	241.95	241.95
01/05/2023	INTEREST	0.00	241.95	0.00	0.00
24/05/2023	Direct Credit Superchoice P/L 0223729396 / Pc190523-150071807	0.00	0.00	1,093.75	1,093.75
24/05/2023	Direct Credit Superchoice P/L 0223729396 / Pc190523-150071807	0.00	1,093.75	0.00	0.00
01/06/2023	INTEREST	0.00	0.00	255.09	255.09
01/06/2023	INTEREST	0.00	255.09	0.00	0.00
20/06/2023	Direct Credit Superchoice P/L 0230218927 / Pc160623-103704999	0.00	0.00	1,093.75	1,093.75
20/06/2023	Direct Credit Superchoice P/L 0230218927 / Pc160623-103704999	0.00	1,093.75	0.00	0.00
21/06/2023	Direct Credit Superchoice P/L 0230578322 / Pc190623-104015967	0.00	0.00	1,093.75	1,093.75
21/06/2023	Direct Credit Superchoice P/L 0230578322 / Pc190623-104015967	0.00	1,093.75	0.00	0.00
26/06/2023	Direct Credit Quicksuper 0231497470 / Quickspr3508200186	0.00	0.00	38.83	38.83

Date	Description	Quantity	Debits	Credits	Balance
26/06/2023	Direct Credit Quicksuper 0231497470 / Quickspr3508200186	0.00	38.83	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Member Entitlement Accounts / Mr Bradley Edmunds / Accumulation					
01/07/2022	Opening Balance	0.00	0.00	0.00	165,875.04
04/07/2022	Contribution Tax Withheld	0.00	158.66	0.00	165,716.38
04/07/2022	Employer Contribution: The Trustee for HEANEY FAMILY TRUST	0.00	0.00	1,057.70	166,774.08
21/07/2022	E-BANKING TFR 00360284621401 0303892260 TAL Life insurance	0.00	494.89	0.00	166,279.19
21/07/2022	Tax Effect of Direct Member Expenses	0.00	0.00	74.23	166,353.42
03/08/2022	Contribution Tax Withheld	0.00	95.19	0.00	166,258.23
03/08/2022	Employer Contribution: The Trustee for HEANEY FAMILY TRUST	0.00	0.00	634.62	166,892.85
24/09/2022	Contribution Tax Withheld	0.00	164.06	0.00	166,728.79
24/09/2022	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	0.00	1,093.75	167,822.54
24/10/2022	Contribution Tax Withheld	0.00	164.06	0.00	167,658.48
24/10/2022	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	0.00	1,093.75	168,752.23
18/11/2022	Contribution Tax Withheld	0.00	165.26	0.00	168,586.97
18/11/2022	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	0.00	1,101.71	169,688.68
23/11/2022	Rollover In	0.00	0.00	1,104.76	170,793.44

Date	Description	Quantity	Debits	Credits	Balance
21/12/2022	Contribution Tax Withheld	0.00	164.06	0.00	170,629.38
21/12/2022	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	0.00	1,093.75	171,723.13
20/01/2023	Contribution Tax Withheld	0.00	164.06	0.00	171,559.07
20/01/2023	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	0.00	1,093.75	172,652.82
24/02/2023	Contribution Tax Withheld	0.00	164.06	0.00	172,488.76
24/02/2023	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	0.00	1,093.75	173,582.51
20/03/2023	Contribution Tax Withheld	0.00	164.06	0.00	173,418.45
20/03/2023	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	0.00	1,093.75	174,512.20
21/04/2023	Contribution Tax Withheld	0.00	164.06	0.00	174,348.14
21/04/2023	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	0.00	1,093.75	175,441.89
24/05/2023	Contribution Tax Withheld	0.00	164.06	0.00	175,277.83
24/05/2023	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	0.00	1,093.75	176,371.58
20/06/2023	Contribution Tax Withheld	0.00	164.06	0.00	176,207.52
20/06/2023	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	0.00	1,093.75	177,301.27
21/06/2023	Contribution Tax Withheld	0.00	164.06	0.00	177,137.21
21/06/2023	Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	0.00	0.00	1,093.75	178,230.96
30/06/2023	Contribution Tax	0.00	0.02	0.00	178,230.94

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Income Taxes Allocated	0.00	56.14	0.00	178,174.80
30/06/2023	Investment Profit or Loss	0.00	0.00	374.82	178,549.62
30/06/2023	Closing Balance	0.00	0.00	0.00	178,549.62
Member Entitlement Accounts / Mrs Laura Jane Edmunds / Accumulation					
01/07/2022	Opening Balance	0.00	0.00	0.00	60,339.16
21/07/2022	E-BANKING TFR 00360284621401 0303892260 TAL Life insurance	0.00	431.42	0.00	59,907.74
21/07/2022	Tax Effect of Direct Member Expenses	0.00	0.00	64.71	59,972.45
21/09/2022	DIRECT CREDIT ATO005000017006147 ATO 0165071047	0.00	0.00	334.25	60,306.70
26/06/2023	Contribution Tax Withheld	0.00	5.82	0.00	60,300.88
26/06/2023	Employer Contribution: ST JOSEPH'S SCHOOL HECTORVILLE	0.00	0.00	38.83	60,339.71
30/06/2023	Income Taxes Allocated	0.00	19.75	0.00	60,319.96
30/06/2023	Investment Profit or Loss	0.00	0.00	131.86	60,451.82
30/06/2023	Closing Balance	0.00	0.00	0.00	60,451.82

Permanent Documents

OCR_Signed Trust Deed.pdf
OCR_Signed Consents.pdf
OCR_Signed Investment Strategy.pdf
OCR_Signed Engagement Letter.pdf
OCR_Signed ATO Trustee Declarations.pdf

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

Who should complete this annual return?

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

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

To complete this annual return

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

S M I T H S T

- Place **X** in ALL applicable boxes.

➤ Postal address for annual returns:

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

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

➤ 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)

Braudmunds Self Managed Super Fund

3 Australian business number (ABN) (if applicable)

4 Current postal address

PO Box 230

Suburb/town

Glen Osmond

State/territory

SA

Postcode

5064

5 Annual return status

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

A No Yes

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

B No Yes

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

6 SMSF auditor

Auditor's name

Title: MR

Family name

Boys

First given name

Anthony

Other given names

SMSF Auditor Number

100014140

Auditor's phone number

04

10702708

Postal address

PO Box 3376

Suburb/town

Rundle Mall

State/territory

SA

Postcode

5000

Date audit was completed

A

Day Month Year

Was Part A of the audit report qualified?

B No Yes

Was Part B of the audit report qualified?

C No Yes

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

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

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

A Fund's financial institution account details

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

Fund BSB number 633000

Fund account number 187716956

Fund account name

Braudmunds Pty Ltd ATF Braudmunds Self Managed Super Fund

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

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

BSB number

Account number

Account name

C Electronic service address alias

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

smsfdataflow

Fund's tax file number (TFN)

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

9 Was the fund wound up during the income year?
 No Yes If yes, provide the date on which the fund was wound up

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

 Have all tax lodgment and payment obligations been met? No Yes

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

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

No Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

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

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

Fund's tax file number (TFN)

Section B: Income

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

11 Income

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

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

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

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

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

Gross interest **C** \$ -00

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

Gross foreign income **D1** \$ -00 Net foreign income **D** \$ -00 Loss

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 Loss

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

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

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

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

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 Code

*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	A1 \$ <input type="text" value="0-00"/>		A2 \$ <input type="text" value="0-00"/>
Interest expenses overseas	B1 \$ <input type="text" value="0-00"/>		B2 \$ <input type="text" value="0-00"/>
Capital works expenditure	D1 \$ <input type="text" value="0-00"/>		D2 \$ <input type="text" value="0-00"/>
Decline in value of depreciating assets	E1 \$ <input type="text" value="0-00"/>		E2 \$ <input type="text" value="0-00"/>
Insurance premiums – members	F1 \$ <input type="text" value="926-00"/>		F2 \$ <input type="text" value="0-00"/>
SMSF auditor fee	H1 \$ <input type="text" value="330-00"/>		H2 \$ <input type="text" value="0-00"/>
Investment expenses	I1 \$ <input type="text" value="0-00"/>		I2 \$ <input type="text" value="0-00"/>
Management and administration expenses	J1 \$ <input type="text" value="1159-00"/>		J2 \$ <input type="text" value="0-00"/>
Forestry managed investment scheme expense	U1 \$ <input type="text" value="0-00"/>		U2 \$ <input type="text" value="0-00"/>
Other amounts	L1 \$ <input type="text" value="0-00"/>	Code <input type="text" value=""/>	L2 \$ <input type="text" value="0-00"/>
Tax losses deducted	M1 \$ <input type="text" value="0-00"/>		

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

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

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

TOTAL SMSF EXPENSES
Z \$
 (N plus Y)

#This is a mandatory label.

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

Section D: Income tax calculation statement

#Important:

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

13 Calculation statement

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

#Taxable income	A	\$	<input type="text" value="13350"/>	-00
<i>(an amount must be included even if it is zero)</i>				
#Tax on taxable income	T1	\$	<input type="text" value="2002.50"/>	
<i>(an amount must be included even if it is zero)</i>				
#Tax on no-TFN-quoted contributions	J	\$	<input type="text" value="0"/>	
<i>(an amount must be included even if it is zero)</i>				

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

Foreign income tax offset	C1	\$	<input type="text" value="0"/>	
Rebates and tax offsets	C2	\$	<input type="text"/>	
Non-refundable non-carry forward tax offsets				
	C	\$	<input type="text" value="0"/>	
<i>(C1 plus C2)</i>				

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

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

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

Complying fund's franking credits tax offset	E1	\$	<input type="text"/>	
No-TFN tax offset	E2	\$	<input type="text"/>	
National rental affordability scheme tax offset	E3	\$	<input type="text"/>	
Exploration credit tax offset	E4	\$	<input type="text"/>	
Refundable tax offsets				
	E	\$	<input type="text" value="0"/>	
<i>(E1 plus E2 plus E3 plus E4)</i>				

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

Section 102AAM interest charge
G \$

Fund's tax file number (TFN)

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

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

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE <small>A positive amount at S is what you owe, while a negative amount is refundable to you.</small>	S \$	<input type="text" value="1991.50"/>
<i>(T5 plus G less H less I less K plus L less M plus N)</i>		

#This is a mandatory label.

Section E: Losses

14 Losses

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

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

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

Section F: Member information

MEMBER 1

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Day Month Year

Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date

Day Month Year

H1

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

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

T \$

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

M \$

TOTAL CONTRIBUTIONS N \$

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

Other transactions

Allocated earnings or losses

O \$

Loss

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

Code

Accumulation phase account balance

S1 \$

Retirement phase account balance - Non CDBIS

S2 \$

Retirement phase account balance - CDBIS

S3 \$

TRIS Count

CLOSING ACCOUNT BALANCE S \$

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN)

MEMBER 2

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Day Month Year

Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date

Day Month Year

H1

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

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

T \$

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

M \$

TOTAL CONTRIBUTIONS N \$

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

Other transactions

Allocated earnings or losses

O \$

Loss

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Code

Income stream payments

R2 \$

Code

Accumulation phase account balance

S1 \$

Retirement phase account balance - Non CDBIS

S2 \$

Retirement phase account balance - CDBIS

S3 \$

TRIS Count

CLOSING ACCOUNT BALANCE S \$

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN)

Section H: **Assets and liabilities**

15 ASSETS

15a Australian managed investments

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

15b Australian direct investments

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

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

15c Other investments

Crypto-Currency **N** \$

15d Overseas direct investments

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

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

15e In-house assets

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

Fund's tax file number (TFN)

15f Limited recourse borrowing arrangements

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

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

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 \$ <input type="text" value=""/>	-00		
Permissible temporary borrowings	V2 \$ <input type="text" value=""/>	-00		
Other borrowings	V3 \$ <input type="text" value=""/>	-00	Borrowings	V \$ <input type="text" value="0"/>
				-00
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)			W \$	<input type="text" value="239001"/>
				-00
Reserve accounts	X \$	<input type="text" value="0"/>		-00
Other liabilities	Y \$	<input type="text" value="2400"/>		-00
TOTAL LIABILITIES			Z \$	<input type="text" value="241401"/>
				-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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date Day / Month / Year

Preferred trustee or director contact details:

Title:

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return

Hrs

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

TAX AGENT'S DECLARATION:

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

Tax agent's signature

Date Day / Month / Year

Tax agent's contact details

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

**Braudmunds Self Managed Super Fund
Investment Income Comparison Report
For the period 1 July 2022 to 30 June 2023**

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data					
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
Cash At Bank										
BBL.BACCT: Bendigo Bank Account										
01/07/2022	Interest	41.61	0.00							
01/08/2022	Interest	109.34	0.00							
01/09/2022	Interest	125.66	0.00							
01/10/2022	Interest	121.89	0.00							
01/11/2022	Interest	126.74	0.00							
01/12/2022	Interest	136.30	0.00							
01/01/2023	Interest	191.02	0.00							
01/02/2023	Interest	219.13	0.00							
01/03/2023	Interest	197.98	0.00							
01/04/2023	Interest	228.97	0.00							
01/05/2023	Interest	241.95	0.00							
01/06/2023	Interest	255.09	0.00							
		1,995.68	0.00							
Total		1,995.68	0.00							

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

Braudmunds Self Managed Super Fund

Tax Accounting Reconciliation

For the period 1 July 2022 to 30 June 2023

Operating Statement Profit vs. Provision for Income Tax	2023 \$
Benefits Accrued as a Result of Operations before Income Tax	14,789.74

LESS:

Non-Taxable Contributions	334.25
Rollovers In	1,104.76
Rounding	0.73

Taxable Income or Loss

13,350.00

	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	13,350.00	2,002.50
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
Provision for Income Tax		2,002.50

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	2,002.50
Income Tax Expense	2,002.50

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	2,002.50
<u>LESS:</u>	
Income Tax Instalments Paid	270.00
Income Tax Payable (Receivable)	1,732.50

Exempt Current Pension Income Settings

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

Braudmunds Self Managed Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
			Section B	
Income				
Net Capital Gain				
Deferred Capital Gain Realised		30 Jun 2023	A	0.00
Less Capital Losses Applied		30 Jun 2023	A	0.00
Less Discount		30 Jun 2023	A	0.00
Total Net Capital Gain			A	0.00
Total Gross Rent and Other Leasing & Hiring Income			B	0.00
Gross Interest				
INTEREST	BBL.BACCT: Bendigo Bank Account	01 Jul 2022	C	41.61
INTEREST	BBL.BACCT: Bendigo Bank Account	01 Aug 2022	C	109.34
INTEREST	BBL.BACCT: Bendigo Bank Account	01 Sep 2022	C	125.66
INTEREST	BBL.BACCT: Bendigo Bank Account	01 Oct 2022	C	121.89
INTEREST	BBL.BACCT: Bendigo Bank Account	01 Nov 2022	C	126.74
INTEREST	BBL.BACCT: Bendigo Bank Account	01 Dec 2022	C	136.30
INTEREST	BBL.BACCT: Bendigo Bank Account	01 Jan 2023	C	191.02
INTEREST	BBL.BACCT: Bendigo Bank Account	01 Feb 2023	C	219.13
INTEREST	BBL.BACCT: Bendigo Bank Account	01 Mar 2023	C	197.98
INTEREST	BBL.BACCT: Bendigo Bank Account	01 Apr 2023	C	228.97
INTEREST	BBL.BACCT: Bendigo Bank Account	01 May 2023	C	241.95
INTEREST	BBL.BACCT: Bendigo Bank Account	01 Jun 2023	C	255.09
<i>Less Rounding</i>			C	(0.68)
Total Gross Interest			C	1,995.00
Total Forestry Managed Investment Scheme Income			X	0.00
Total Net Foreign Income			D	0.00
Total Australian Franking Credits from a New Zealand Company			E	0.00
Total Transfers from Foreign Funds			F	0.00
Total Gross Payments where ABN not quoted			H	0.00
Total Gross Distribution from Partnerships			I	0.00
Total Unfranked Dividend Amount			J	0.00
Total Franked Dividend Amount			K	0.00
Total Dividend Franking Credit			L	0.00
Total Gross Trust Distributions			M	0.00
Assessable Employer Contributions				
Employer Contribution: The Trustee for HEANEY FAMILY TRUST	1: Bradley Edmunds	04 Jul 2022	R1	1,057.70
Employer Contribution: The Trustee for HEANEY FAMILY TRUST	1: Bradley Edmunds	03 Aug 2022	R1	634.62
Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	1: Bradley Edmunds	24 Sep 2022	R1	1,093.75
Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	1: Bradley Edmunds	24 Oct 2022	R1	1,093.75

Braudmunds Self Managed Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	1: Bradley Edmunds	18 Nov 2022	R1	1,101.71
Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	1: Bradley Edmunds	21 Dec 2022	R1	1,093.75
Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	1: Bradley Edmunds	20 Jan 2023	R1	1,093.75
Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	1: Bradley Edmunds	24 Feb 2023	R1	1,093.75
Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	1: Bradley Edmunds	20 Mar 2023	R1	1,093.75
Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	1: Bradley Edmunds	21 Apr 2023	R1	1,093.75
Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	1: Bradley Edmunds	24 May 2023	R1	1,093.75
Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	1: Bradley Edmunds	20 Jun 2023	R1	1,093.75
Employer Contribution: PERNOD RICARD WINEMAKERS PTY LTD	1: Bradley Edmunds	21 Jun 2023	R1	1,093.75
Employer Contribution: ST JOSEPH'S SCHOOL HECTORVILLE	2: Laura Jane Edmunds	26 Jun 2023	R1	38.83
<i>Less Rounding</i>			R1	(0.36)
Total Assessable Employer Contributions			R1	13,770.00
Total Assessable Personal Contributions			R2	0.00
Total No-TFN quoted contributions			R3	0.00
Total Transfer of Liability to life insurance company or PST			R6	0.00
Total Assessable Contributions			R	13,770.00
Total Other Income			S	0.00
Total Assessable Income Due to Changed Tax Status of Fund			T	0.00
Total Net Non-arm's Length Income			U	0.00
Total Exempt Current Pension Income			Y	0.00
Total Assessable Income				15,765.00
Deductions			Section C	
Total Interest Expenses within Australia			A	0.00
Total Interest Expenses Overseas			B	0.00
Total Capital Works Deductions			D	0.00
Total Deduction for Decline in Value of Depreciating Assets			E	0.00
Death or Disability Premiums				
E-BANKING TFR 00360284621401 0303892260 TAL Life insurance	1: Bradley Edmunds	21 Jul 2022	F	494.89
E-BANKING TFR 00360284621401 0303892260 TAL Life insurance	2: Laura Jane Edmunds	21 Jul 2022	F	431.42
<i>Less Rounding</i>			F	(0.31)
Total Death or Disability Premiums			F	926.00
Total Death Benefit Increase			G	0.00
Approved Auditor Fee				
OSKO PAYMENT SMSF Australia Pty L Brad & Laura Edmunds -INV 1249		09 Feb 2023	H	330.00

Braudmunds Self Managed Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
Total Approved Auditor Fee			H	330.00
Total Investment Expenses			I	0.00
Management and Administration Expenses				
E-BANKING TFR 00360284621401 0312105260 ASIC annual review		15 Sep 2022	J	59.00
OSKO PAYMENT SMSF Australia Pty L Brad & Laura Edmunds -INV 1249		09 Feb 2023	J	1,100.00
Total Management and Administration Expenses			J	1,159.00
Total Forestry Managed Investment Scheme Deduction			U	0.00
Total Other Deductions			L	0.00
Tax Losses Deducted				
Tax Losses Brought Forward		30 Jun 2023	M	0.00
Less Net Exempt Income		30 Jun 2023	M	0.00
Total Tax Losses Deducted			M	0.00
Total Deductions				2,415.00
Taxable Income or Loss		(V - N)	O	13,350.00

Income Tax Calculation Statement

Section D

Gross Tax

Gross Tax @ 15% for Concessional Income		30 Jun 2023	T1	2,002.50
Gross Tax @ 45% for Net Non-Arm's Length Income		30 Jun 2023	T1	0.00
No-TFN Quoted Contributions @ 32%		30 Jun 2023	J	0.00

Total Gross Tax **2,002.50**

Total Credit: Foreign Tax Income Offset **0.00**

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

Rebates and Offsets **0.00**

SUBTOTAL **2,002.50**

Total Credit: Refundable Franking Credits **0.00**

Total Credit: No-TFN Tax Offset **0.00**

Total Credit: Refundable National Rental Affordability Scheme Tax Offset **0.00**

Total Credit: Interest on Early Payments **0.00**

Total Credit: Foreign Resident Withholding **0.00**

Total Credit: ABN/TFN Not Quoted (Non-Individual) **0.00**

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

Total Eligible Credits **0.00**

Net Tax Payable **2,002.50**

PAYG Instalments Raised

BILL PAYMENT 0145547989 BPAY TO: TAX OFFICE PAYMENTS		31 Mar 2023	K	135.00
---	--	-------------	---	--------

Braudmunds Self Managed Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
PAYG June		30 Jun 2023	K	135.00
Total PAYG Instalments Raised			K	270.00
Total Supervisory Levy			L	259.00
Total Supervisory Levy Adjustment for Wound Up Funds			M	0.00
Total Supervisory Levy Adjustment for New Funds			N	0.00
Total Amount Due / (Refundable)				1,991.50



Braudmunds Self Managed Super Fund

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

Member's Detail	Opening Balance	Increases				Decreases					Closing Balance
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid	
Mr Bradley Edmunds											
Unit 3 13 Marian Road Payneham SA 5070											
Accumulation Accumulation	165,875.04	13,731.53	1,104.76	374.82	0.00	(2,041.64)	0.00	(494.89)	0.00	0.00	178,549.62
	165,875.04	13,731.53	1,104.76	374.82	0.00	(2,041.64)	0.00	(494.89)	0.00	0.00	178,549.62
Mrs Laura Jane Edmunds											
Unit 3 13 Marian Road Payneham SA 5070											
Accumulation Accumulation	60,339.16	373.08	0.00	131.86	0.00	39.14	0.00	(431.42)	0.00	0.00	60,451.82
	60,339.16	373.08	0.00	131.86	0.00	39.14	0.00	(431.42)	0.00	0.00	60,451.82
	226,214.20	14,104.61	1,104.76	506.68	0.00	(2,002.50)	0.00	(926.31)	0.00	0.00	239,001.44

Braudmunds Self Managed Super Fund
Investment Income Summary
For the period 1 July 2022 to 30 June 2023

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST					
<u>Bank</u>													
Bendigo Bank Account													
1,995.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,995.68	0.00	0.00	0.00	0.00
1,995.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,995.68	0.00	0.00	0.00	0.00
1,995.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,995.68	0.00	0.00	0.00	0.00

* 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.

Braudmunds Self Managed Super Fund
 (ABN: 98 123 039 691)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: Unit 3 13 Marian Road Payneham, SA 5070
Member	Number: 1
Mr Bradley John Edmunds	Date of Birth: 22 August 1982 Date Joined Fund: 30 August 2021 Eligible Service Date: 14 January 2003
	Tax File Number Held: Yes

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

Your Accounts

Withdrawal Benefit as at 1 Jul 2022	
Accumulation	165,875.04
Total as at 1 Jul 2022	165,875.04

Withdrawal Benefit as at 30 Jun 2023	
Accumulation	178,549.62
Total as at 30 Jun 2023	178,549.62

Your Tax Components

Tax Free	10.00
Taxable - Taxed	178,539.62
Taxable - Untaxed	-

Your Preservation Components

Preserved	178,549.62
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

	Balance	Insurance	Total Benefit
On Death	178,549.62	906,000.00	1,084,549.62
On TPD	178,549.62	-	178,549.62
Salary Cont		-	

Your Beneficiaries

Non Lapsing Binding Death Nomination*

Laura Edmunds
 Wife
 100%

In the event that Laura Edmunds is unable to accept the benefit:

Mila Edmunds
 Daughter
 100%

* Nomination in effect from **8 October 2021**

For Enquiries:

mail Braudmunds Self Managed Super Fund, Unit 3 13 Marian Road, Payneham SA 5070

Braudmunds Self Managed Super Fund
(ABN: 98 123 039 691)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: Unit 3 13 Marian Road Payneham, SA 5070
Member Number: 1	Date of Birth: 22 August 1982
Mr Bradley John Edmunds	Date Joined Fund: 30 August 2021
Accumulation Account	Eligible Service Date: 14 January 2003
Accumulation	Tax File Number Held: Yes
	Account Start Date: 30 August 2021

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	165,875.04
<i>Increases to your account:</i>	
Employer Contributions	13,731.53
Rollovers In	1,104.76
Share Of Net Fund Income	374.82
Tax Effect Of Direct Member Expenses	74.23
<u>Total Increases</u>	<u>15,285.34</u>
<i>Decreases to your account:</i>	
Contributions Tax	2,059.73
Member Insurance Premiums	494.89
Tax on Net Fund Income	56.14
<u>Total Decreases</u>	<u>2,610.76</u>
Withdrawal Benefit as at 30 Jun 2023	<u>178,549.62</u>

Your Tax Components		
Tax Free	0.0056 %	10.00
Taxable - Taxed		178,539.62
Taxable - Untaxed		-

Your Preservation Components	
Preserved	178,549.62
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits			
	Balance	Insurance	Total Benefit
On Death	178,549.62	906,000.00	1,084,549.62
On TPD	178,549.62	-	178,549.62
Salary Cont		-	

Your Beneficiaries	
Non Lapsing Binding Death Nomination*	
Laura Edmunds	
Wife	
100%	
In the event that Laura Edmunds is unable to accept the benefit:	
Mila Edmunds	
Daughter	
100%	
* Nomination in effect from 8 October 2021	

For Enquiries:
mail Braudmunds Self Managed Super Fund, Unit 3 13 Marian Road, Payneham SA 5070



Trustee

The Trustee of the Fund is as follows:

Braudmunds Pty Ltd

The directors of the Trustee company are:

Laura Jane Edmunds and
Bradley Edmunds

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

.....
Laura Jane Edmunds
Director - Braudmunds Pty Ltd

.....
Bradley Edmunds
Director - Braudmunds Pty Ltd

Statement Date: 30 June 2023

For Enquiries:
mail Braudmunds Self Managed Super Fund, Unit 3 13 Marian Road, Payneham SA 5070

Braudmunds Self Managed Super Fund
(ABN: 98 123 039 691)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: Unit 3 13 Marian Road Payneham, SA 5070
Member	Number: 2
Mrs Laura Jane Edmunds	Date of Birth: 22 January 1988 Date Joined Fund: 30 August 2021 Eligible Service Date: 1 January 2006
	Tax File Number Held: Yes

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

Your Accounts

Withdrawal Benefit as at 1 Jul 2022	
Accumulation	60,339.16
Total as at 1 Jul 2022	60,339.16

Withdrawal Benefit as at 30 Jun 2023	
Accumulation	60,451.82
Total as at 30 Jun 2023	60,451.82

Your Tax Components

Tax Free	633.05
Taxable - Taxed	59,818.77
Taxable - Untaxed	-

Your Preservation Components

Preserved	60,451.82
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

	Balance	Insurance	Total Benefit
On Death	60,451.82	600,000.00	660,451.82
On TPD	60,451.82	-	60,451.82
Salary Cont		-	

Your Beneficiaries

Non Lapsing Binding Death Nomination*

Bradley Edmunds
Wife
100%

In the event that Bradley Edmunds is unable to accept the benefit:

Mila Edmunds
Daughter
100%

* Nomination in effect from 8 October 2021

For Enquiries:
mail Braudmunds Self Managed Super Fund, Unit 3 13 Marian Road, Payneham SA 5070

Braudmunds Self Managed Super Fund
(ABN: 98 123 039 691)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: Unit 3 13 Marian Road Payneham, SA 5070
Member Number: 2	Date of Birth: 22 January 1988
Mrs Laura Jane Edmunds	Date Joined Fund: 30 August 2021
Accumulation Account	Eligible Service Date: 1 January 2006
Accumulation	Tax File Number Held: Yes
	Account Start Date: 30 August 2021

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	60,339.16
<i>Increases to your account:</i>	
Employer Contributions	38.83
Government Co-Contributions	334.25
Share Of Net Fund Income	131.86
Tax Effect Of Direct Member Expenses	64.71
<u>Total Increases</u>	<u>569.65</u>
<i>Decreases to your account:</i>	
Contributions Tax	5.82
Member Insurance Premiums	431.42
Tax on Net Fund Income	19.75
<u>Total Decreases</u>	<u>456.99</u>
Withdrawal Benefit as at 30 Jun 2023	<u>60,451.82</u>

Your Tax Components		
Tax Free	1.0472 %	633.05
Taxable - Taxed		59,818.77
Taxable - Untaxed		-

Your Preservation Components	
Preserved	60,451.82
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits			
	Balance	Insurance	Total Benefit
On Death	60,451.82	600,000.00	660,451.82
On TPD	60,451.82	-	60,451.82
Salary Cont		-	

Your Beneficiaries

Non Lapsing Binding Death Nomination*

Bradley Edmunds
Wife
100%

In the event that Bradley Edmunds is unable to accept the benefit:
Mila Edmunds
Daughter
100%

* Nomination in effect from **8 October 2021**

For Enquiries:
mail Braudmunds Self Managed Super Fund, Unit 3 13 Marian Road, Payneham SA 5070



Trustee

The Trustee of the Fund is as follows:

Braudmunds Pty Ltd

The directors of the Trustee company are:

Laura Jane Edmunds and
Bradley Edmunds

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

.....
Laura Jane Edmunds
Director - Braudmunds Pty Ltd

.....
Bradley Edmunds
Director - Braudmunds Pty Ltd

Statement Date: 30 June 2023

For Enquiries:
mail Braudmunds Self Managed Super Fund, Unit 3 13 Marian Road, Payneham SA 5070

**Braudmunds Self Managed Super Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023**

Mr Bradley Edmunds

Date of Birth: 22 Aug 1982
Age: 40 (at 30/06/2023)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

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

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	98,990.40	0.00
Contributions made (to this fund)	3	13,731.53	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		13,731.53	0.00
Amount above caps	4	0.00	0.00
Available		<u>112,758.87</u>	<u>110,000.00</u>

Notes

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

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	13,731.53
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Contributions as allocated	13,731.53
NonConcessional	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Contributions as allocated	0.00
Other	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	Total Other contributions	0.00

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
-------------	--------------------------	---------------------	-------------------------	--------------	---------------

Braudmunds Self Managed Super Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mr Bradley Edmunds

04/07/2022	Employer Voluntary	1,057.70	smsfdataflow
03/08/2022	Employer Voluntary	634.62	smsfdataflow
24/09/2022	Employer Mandated	1,093.75	smsfdataflow
24/10/2022	Employer Mandated	1,093.75	smsfdataflow
18/11/2022	Employer Mandated	1,101.71	smsfdataflow
21/12/2022	Employer Mandated	1,093.75	smsfdataflow
20/01/2023	Employer Mandated	1,093.75	smsfdataflow
24/02/2023	Employer Mandated	1,093.75	smsfdataflow
20/03/2023	Employer Mandated	1,093.75	smsfdataflow
21/04/2023	Employer Mandated	1,093.75	smsfdataflow
24/05/2023	Employer Mandated	1,093.75	smsfdataflow
20/06/2023	Employer Mandated	1,093.75	smsfdataflow
21/06/2023	Employer Mandated	1,093.75	smsfdataflow
Totals:		13,731.53	

Braudmunds Self Managed Super Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mrs Laura Jane Edmunds

Date of Birth: 22 Jan 1988
Age: 35 (at 30/06/2023)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Prior Year Contributions		Non-Concessional	
Contributions for the previous 2 years are not confirmed			Unknown
3-year cap in effect from previous years			Unknown
Total non-concessional contributions in previous 2 years			Unknown
Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	102,500.00	0.00
Contributions made (to this fund)	3	38.83	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		38.83	0.00
Amount above caps	4	0.00	0.00
Available		129,961.17	110,000.00

Notes

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

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	38.83
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Contributions as allocated	38.83
NonConcessional	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Contributions as allocated	0.00
Other	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	334.25
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	Total Other contributions	334.25

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
21/09/2022	Government Co-Contributions			334.25	manual
26/06/2023	Employer Mandated	38.83			smsfdataflow
	Totals:	38.83		334.25	

Inquires 1300 300 630

Issue date 30 Aug 22

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 36542206

Check this statement carefully

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

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

ACN 653 232 949
FOR BRAUDMUNDS PTY LTD

REVIEW DATE: 30 August 22

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



To make changes to company details or amend incorrect information

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



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



Use your agent.

Company Statement

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

1 Registered office
UNIT 8 435-439 FULLARTON ROAD HIGHGATE SA 5063

2 Principal place of business
UNIT 3 13 MARIAN ROAD PAYNEHAM SOUTH SA 5070

3 Officeholders

Name: BRADLEY JOHN EDMUNDS
Born: BACCHUS MARSH VIC
Date of birth: 22/08/1982
Address: UNIT 3 13 MARIAN ROAD PAYNEHAM SOUTH SA 5070
Office(s) held: DIRECTOR, APPOINTED 30/08/2021; SECRETARY, APPOINTED 30/08/2021

Name: LAURA-JANE EDMUNDS
Born: MILDURA VIC
Date of birth: 22/01/1988
Address: UNIT 3 13 MARIAN ROAD PAYNEHAM SOUTH SA 5070
Office(s) held: DIRECTOR, APPOINTED 30/08/2021

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORD SHARES	180	\$180.00	\$0.00

5 Members

These details continue on the next page

BRAUDMUNDS PTY LTD ACN 653 232 949

Page 1 of 2

Company statement continued

Name: BRADLEY JOHN EDMUNDS
Address: UNIT 3 13 MARIAN ROAD PAYNEHAM SOUTH SA 5070

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

Name: LAURA-JANE EDMUNDS
Address: UNIT 3 13 MARIAN ROAD PAYNEHAM SOUTH SA 5070

Share Class	Total number held	Fully paid	Beneficially held
ORD	90	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.

6 Contact address for ASIC use only

Registered agent name: SMSF AUSTRALIA PTY LTD
Registered agent number: 46046
Address: PO BOX 230 GLEN OSMOND SA 5064

**ASIC**

Australian Securities & Investments Commission

ABN 86 768 265 615

BRAUDMUNDS PTY LTD
 SMSF AUSTRALIA PTY LTD
 PO BOX 230 GLEN OSMOND SA 5064

INVOICE STATEMENT

Issue date 30 Aug 22

BRAUDMUNDS PTY LTD

ACN 653 232 949

Account No. 22 653232949

Summary

Opening Balance	\$0.00
New items	\$59.00
Payments & credits	\$0.00
TOTAL DUE	\$59.00

- 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	\$0.00
By 30 Oct 22	\$59.00

If you have already paid please ignore this invoice statement.

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

**ASIC**

Australian Securities & Investments Commission

PAYMENT SLIP**BRAUDMUNDS PTY LTD**

ACN 653 232 949

Account No: 22 653232949

**22 653232949**

TOTAL DUE	\$59.00
Immediately	\$0.00
By 30 Oct 22	\$59.00

Payment options are listed on the back of this payment slip



Bill Code: 17301
Ref: 2296532329499



*814 129 0002296532329499 33

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2022-08-30	Annual Review - Special Purpose Pty Co	4X0982077480P A	\$59.00
	Outstanding transactions		
2022-08-30	Annual Review - Special Purpose Pty Co	4X0982077480P A	\$59.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 5323 2949 933

Australia Post

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

Phone

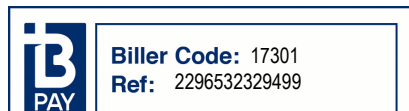
Call 13 18 16 to pay by Mastercard or Visa

On-line

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

Mail

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



Biller Code: 17301
Ref: 2296532329499

Telephone & Internet Banking – BPAY®

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

Due Date: 13 Feb 2023

TAX INVOICE

Braudmunds Super Fund
2a Beaconsfield St
FULLARTON SA 5063
AUSTRALIAInvoice Number
INV-1249Invoice Date
06 Feb 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
	Amount Due	\$1,430.00

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

How to Pay

EFT directly into our bank account:
Account: SMSF Australia Pty Ltd
BSB: 065-004 Account No: 1108 1117
Reference: Name and INV-1249Credit card payment via Stripe
VISA or MasterCard Accepted
3% surcharge oncharged

009598



BRAUDMUNDS PTY LTD
2A BEACONSFIELD ST
FULLARTON SA 5063

Stay alert, stay safe.
Avoid a scam.

bendigobank.com.au/security/scams



Your details at a glance

BSB number	633-000
Account number	187716956
Customer number	45646049/V501
Account title	BRAUDMUNDS PTY LTD ATF BRAUDMANS SELF MANAGED SUPER FUND

Account summary

Statement period	8 May 2022 - 7 Nov 2022
Statement number	2
Opening balance on 8 May 2022	\$225,884.60
Deposits & credits	\$5,801.56
Withdrawals & debits	\$1,185.31
Closing Balance on 7 Nov 2022	\$230,500.85

Any questions?

Contact Manager at Shop 42 204 Unley Rd, Unley 5061
on **08 8225 2400**, or call **1300 BENDIGO** (1300 236 344).

Business EasySaver Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$225,884.60
1 Jun 22	INTEREST		16.09	225,900.69
3 Jun 22	DIRECT CREDIT PC270522-112752486 SuperChoice P/L 0139089512		846.16	226,746.85
7 Jun 22	E-BANKING TFR 00360284621401 0297602282 Tt		200.00	226,946.85
7 Jun 22	E-BANKING TFR 00422798021401 0297602341 Tt	200.00		226,746.85
1 Jul 22	INTEREST		41.61	226,788.46
4 Jul 22	DIRECT CREDIT PC280622-134048642 SuperChoice P/L 0145980198		1,057.70	227,846.16
21 Jul 22	E-BANKING TFR 00360284621401 0303892260 TAL Life insurance	926.31		226,919.85
1 Aug 22	INTEREST		109.34	227,029.19
3 Aug 22	DIRECT CREDIT PC280722-194771146 SuperChoice P/L 0153296869		634.62	227,663.81

Business EasySaver Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
1 Sep 22	INTEREST		125.66	227,789.47
15 Sep 22	E-BANKING TFR 00360284621401 0312105260 ASIC annual review	59.00		227,730.47
21 Sep 22	DIRECT CREDIT ATO005000017006147 ATO 0165071047		334.25	228,064.72
23 Sep 22	DIRECT CREDIT PC190922-150916199 SuperChoice P/L 0165421913		1,093.75	229,158.47
1 Oct 22	INTEREST		121.89	229,280.36
24 Oct 22	DIRECT CREDIT PC191022-197598387 SuperChoice P/L 0172679835		1,093.75	230,374.11
1 Nov 22	INTEREST		126.74	230,500.85
Transaction totals / Closing balance		\$1,185.31	\$5,801.56	\$230,500.85

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see <https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit bendigobank.com.au/mycard for all card related information. Business customers visit mybusinesscard.

Resolving Complaints

If you have a complaint, please contact us on 1300 361 911 to speak to a member of our staff. If the matter 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. You can contact AFCA at:

Website: www.afca.org.au

Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

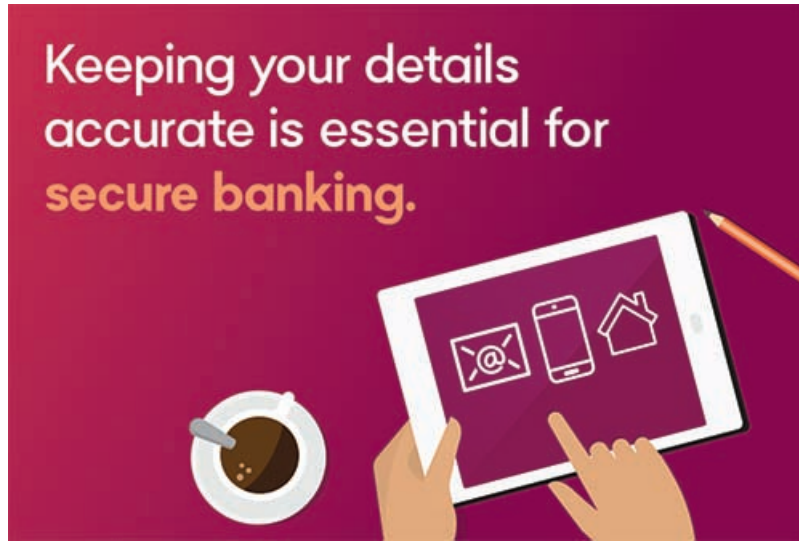
In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Learn more about the latest scams at
bendigobank.com.au/security/scams/alerts



009598

 BRAUDMUNDS PTY LTD
 2A BEACONSFIELD ST
 FULLARTON SA 5063



Your details at a glance

BSB number	633-000
Account number	187716956
Customer number	45646049/V501
Account title	BRAUDMUNDS PTY LTD ATF BRAUDMANS SELF MANAGED SUPER FUND

Account summary

Statement period	8 Nov 2022 - 7 May 2023
Statement number	3
Opening balance on 8 Nov 2022	\$230,500.85
Deposits & credits	\$9,340.57
Withdrawals & debits	\$3,515.00
Closing Balance on 7 May 2023	\$236,326.42

Any questions?

Contact Manager at Shop 42 204 Unley Rd, Unley 5061
 on **08 8225 2400**, or call **1300 BENDIGO** (1300 236 344).

Business EasySaver Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$230,500.85
18 Nov 22	DIRECT CREDIT PC151122-192210569 SuperChoice P/L 0179040695		1,101.71	231,602.56
23 Nov 22	DIRECT CREDIT 199054229812894067 MercerSuperTrust 0180036308		1,104.76	232,707.32
1 Dec 22	INTEREST		136.30	232,843.62
7 Dec 22	E-BANKING TFR 00360284621401 0324891454 SMSF fees	450.00		232,393.62
14 Dec 22	E-BANKING TFR 00360284621401 0326003565 not needed for bil		450.00	232,843.62
21 Dec 22	DIRECT CREDIT PC151222-192972367 SuperChoice P/L 0187044797		1,093.75	233,937.37
1 Jan 23	INTEREST		191.02	234,128.39
20 Jan 23	DIRECT CREDIT PC170123-196676365 SuperChoice P/L 0193720809		1,093.75	235,222.14
1 Feb 23	INTEREST		219.13	235,441.27

563BH118 / E-O / S-67789 / 1-6789 / 0045646049016455

Business EasySaver Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
9 Feb 23	OSKO PAYMENT SMSF Australia Pty L Brad & Laura Edmunds -INV 1249	1,430.00		234,011.27
24 Feb 23	DIRECT CREDIT PC210223-116087406 SuperChoice P/L 0201937454		1,093.75	235,105.02
1 Mar 23	INTEREST		197.98	235,303.00
20 Mar 23	DIRECT CREDIT PC150323-155237970 SuperChoice P/L 0207564804		1,093.75	236,396.75
1 Apr 23	INTEREST		228.97	236,625.72
1 Apr 23	E-BANKING TFR 00360284621401 0342506360 TAL insurance	1,500.00		235,125.72
20 Apr 23	DIRECT CREDIT PC170423-160372637 SuperChoice P/L 0215532369		1,093.75	236,219.47
24 Apr 23	BILL PAYMENT 0145547989 BPAY TO: TAX OFFICE PAYMENTS	135.00		236,084.47
1 May 23	INTEREST		241.95	236,326.42
Transaction totals / Closing balance		\$3,515.00	\$9,340.57	\$236,326.42

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see <https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit bendigobank.com.au/mycard for all card related information. Business customers visit mybusinesscard.

Resolving Complaints

If you have a complaint, please contact us on 1300 361 911 to speak to a member of our staff. If the matter 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. You can contact AFCA at:

Website: www.afca.org.au

Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Update your details in branch or inside e-banking.

bendigobank.com.au/locate-us



Savings Account
633000 / 187716956

\$240,176.00
Available balance

\$240,176.00
Current balance

Activity

	Debit	Credit	Running balance
July 1, 2023		\$274.41	\$240,176.00
			Interest
June 26, 2023		\$38.83	\$239,901.59
			Direct Credit Quicksuper 0231497470 / Quickspr3508200186
June 21, 2023		\$1,093.75	\$239,862.76
			Direct Credit Superchoice P/L 0230578322 / Pc190623-104015967
June 20, 2023		\$1,093.75	\$238,769.01
			Direct Credit Superchoice P/L 0230218927 / Pc160623-103704999
June 1, 2023		\$255.09	\$237,675.26
			Interest
May 24, 2023		\$1,093.75	\$237,420.17
			Direct Credit Superchoice P/L 0223729396 / Pc190523-150071807
May 1, 2023		\$241.95	\$236,326.42
			Interest
April 24, 2023	\$135.00		\$236,084.47
			TAX OFFICE PAYMENTS (AUSTRALIAN TAXATION OFFICE) PAYG - BRAUDMUNDS SELF MANAGED
April 20, 2023		\$1,093.75	\$236,219.47
			Direct Credit Superchoice P/L 0215532369 / Pc170423-160372637
April 1, 2023	\$1,500.00		\$235,125.72
			Statement Account TAL Insurance / 00360284621401
		\$228.97	\$236,625.72
			Interest
March 20, 2023		\$1,093.75	\$236,396.75
			Direct Credit Superchoice P/L 0207564804 / Pc150323-155237970
March 1, 2023		\$197.98	\$235,303.00
			Interest
February 24, 2023		\$1,093.75	\$235,105.02
			Direct Credit Superchoice P/L 0201937454 / Pc210223-116087406
February 9, 2023	\$1,430.00		\$234,011.27
			SMSF Australia Pty L Brad & Laura Edmunds -INV 1249
February 1, 2023		\$219.13	\$235,441.27
			Interest
January 20, 2023		\$1,093.75	\$235,222.14
			Direct Credit Superchoice P/L 0193720809 / Pc170123-196676365
January 1, 2023		\$191.02	\$234,128.39
			Interest
December 21, 2022		\$1,093.75	\$233,937.37
			Direct Credit Superchoice P/L 0187044797 / Pc151222-192972367
December 14, 2022		\$450.00	\$232,843.62
			Statement Account not needed for bill / 00360284621401
December 7, 2022	\$450.00		\$232,393.62
			Statement Account SMSF fees / 00360284621401
December 1, 2022		\$136.30	\$232,843.62
			Interest
November 23, 2022		\$1,104.76	\$232,707.32
			Direct Credit Mercersupertrust 0180036308 / 199054229812894067

November 18, 2022	Direct Credit Superchoice P/L 0179040695 / Pc151122-192210569	\$1,101.71	\$231,602.56
November 1, 2022	Interest	\$126.74	\$230,500.85
October 24, 2022	Direct Credit Superchoice P/L 0172679835 / Pc191022-197598387	\$1,093.75	\$230,374.11
October 1, 2022	Interest	\$121.89	\$229,280.36
September 23, 2022	Direct Credit Superchoice P/L 0165421913 / Pc190922-150916199	\$1,093.75	\$229,158.47
September 21, 2022	Direct Credit ATO 0165071047 / Ato005000017006147	\$334.25	\$228,064.72
September 15, 2022	Statement Account ASIC annual review / 00360284621401	\$59.00	\$227,730.47

More activity items may exist



Your new TAL Policy

┌ 000089

Braudmunds Super Fund
2a Beaconsfield Street
FULLARTON SA 5063

22 July 2022

ACCELERATED PROTECTION

Policy number	7044886
Policy start date	21 July 2022

Dear Trustee

We have accepted your application

Welcome to TAL – your Accelerated Protection application has been accepted and your insurance cover is in place. You can feel confident to get on with living your life, knowing we'll be there if you need us.

Your important documents

The following documents are included with this letter:

- **Policy Schedule** – provides specific details of your cover including any different/special terms you may have previously agreed to.
- **Combined PDS and Policy Document** – sets out the terms and conditions of your policy

What do you need to do?

Please take the time to read your Policy Schedule and Combined PDS and Policy Document, to check that all details are correct and that the terms remain suitable to your needs. If there are any details that require changing, please let us know as soon as possible.

You should keep these documents in a safe place as they hold information that will be important if you ever need to make a claim.

More information

If you have any questions or would like more information, please contact your financial adviser SWM Finance Matters by phone on (08) 8271 5427 or by email to tony@swmgroup.com.au. You can also get in touch with us directly by phone on 1300 209 088 or by email to customerservice@tal.com.au.

Thank you for choosing TAL for your life insurance.

Yours sincerely,



TAL Customer Service

Office use only: 40

Accelerated Protection

Policy number 7044886

Policy Owner Braudmunds Super Fund

YOUR POLICY

Issue date	22 July 2022
Policy start date	21 July 2022
Policy anniversary date	21 July each year, starting on 21 July 2023
First premium payable	\$431.42  Premiums may be adjusted from time to time, where there is a credit or outstanding amount owed on your Policy.
Premium frequency	Yearly
Next Premium due date	21 July 2023 We will send you a notice prior to each premium due date.
State in which Policy is registered	SA
Stamp duty	Paid in accordance with relevant State legislation and included in the yearly premium amount.

Information about special conditions and exclusions

During the underwriting process, we may be required to apply special conditions on the Policy that we issue to cover the increase in risk, based on your personal situation. For example, we may apply exclusions to a particular health condition or pastime, require an increased premium payment or reduce the benefit.

The wording of our exclusions includes language that describes symptoms, rather than diagnosed conditions. They are based on research and are formed in consultation with medical and legal advisers to ensure they are as comprehensive as possible.

If special conditions have been applied to your Policy, you can be assured that we will assess any claim you make fairly, and make our decisions based on the evidence available at the time. If your health or lifestyle changes after you've taken out the Policy please let us know, because we may be able to alter some of these special conditions.

Where we have relied on medical evidence to make our decision and you would like a copy of this, we will provide this either directly to you or your doctor within 10 business days of receiving your request.

Your Health Sense Discount

A Health Sense Discount has been applied to eligible parts of your policy and is reflected in your premium shown above. The percentage discount will apply for the life of the policy and is shown in the relevant plan details appearing in this policy schedule.

The discount may be changed or removed if you request alterations to your policy, for example if you remove cover or reduce your sum insured.

Please note, this discount does not apply to the policy fee and any government duties.

Your financial adviser

SWM Finance Matters
(08) 8271 5427
tony@swmgroup.com.au

Policy Schedule (continued)

LIFE INSURED

Name	Laura Edmunds
Date of birth	22 January 1988
Gender	Female
Smoker status	Non-smoker
Occupation class	UI21
Self Employed	No


Life Insurance Plan


Policy number	7044886
Benefit Amount	\$600,000.00
Issue date	22 July 2022
Plan start date	21 July 2022
Plan end date	21 July 2087
Premium basis	Level Premium to Age 65
Health sense discount	7.50%

Special conditions and exclusions

Nil


CONTACTING TAL

 customerservice@tal.com.au

 1300 351133

 1300 209 088

 tal.com.au

 TAL Life Limited
GPO Box 5380
Sydney NSW 2001


 Rollover In completed

SUPER.GEN.RLVR.2 - Rollover Process successful

Rollover In

Status	Complete
Payment Reference Number	199054229812894067
Created Date	23/11/2022 at 4:26 PM
Amount	Full Balance Requested

Class (Receiving) Fund Details

Fund Name	Braudmunds Self Managed Super Fund
ABN	 98123039691
Member Name	Bradley Edmunds

Transferring Fund Details

Fund Name	MERCER SUPER TRUST
Fund Type	APRA
Fund ABN	19905422981
Fund USI	19905422981244
Member Id	UNKNOWN



Australian Government
Australian Taxation Office

Agent SMSF AUSTRALIA PTY LTD
Client THE TRUSTEE FOR
BRAUDMUNDS SELF MANAGED
SUPER FUND
ABN 98 123 039 691

Print instalment

Account	Period	Document ID
Activity statement – 004 – THE TRUSTEE FOR BRAUDMUNDS SELF MANAGED SUPER FUND	Apr 2023 – Jun 2023	51158640643
Receipt ID	3542320391	
Date lodged	11 July 2023	
Payment due date	28 July 2023	

Statement summary

Description	Reported Value	Owed to ATO	Owed by ATO
<i>PAYG income tax instalment</i>			
5A Owed to ATO		\$135.00	
T7 Instalment amount – Based on the notional tax \$ 532.65 from the 2022 assessment.	\$135.00		

Total amount to pay

\$135.00 DR

You need to pay **\$135.00** by **28/07/2023** for this activity statement to minimise possible interest charges.

Breakdown of this activity statement lodgment

PAYGI	\$135.00 DR
Activity statement result	\$135.00 DR

Your new activity statement account balance

Account balance before lodgment	\$0.00
Activity statement result	\$135.00 DR
Account balance after lodgment	\$135.00 DR

as at 11:30 PM AEST 11 July 2023

Account balances may:

Include amounts that are either

- > not yet due and payable
- > under an existing payment plan
- > under dispute.

Not include amounts that are either

- > related to **outstanding** activity statements
- > interest and penalties including any general interest charges accrued due to outstanding amounts not yet applied
- > from payments **submitted but not yet processed**
- > relating to credits held in other accounts, such as GST property credits.

BPAY®



Biller code 75556
Ref 4981230396910260

Telephone and Internet Banking - BPAY®

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

For more information see www.bpay.com.au

Australia Post

Payment can be made in person at Australia Post outlets with cash, cheque or money order using the barcode below.

Payment reference number
4981230396910260



*171 4981230396910260



Australian Government
Australian Taxation Office

Agent SMSF AUSTRALIA PTY LTD
Client THE TRUSTEE FOR
 BRAUDMUNDS SELF MANAGED
 SUPER FUND
ABN 98 123 039 691

Print instalment

Account	Period	Document ID
Activity statement – 004 – THE TRUSTEE FOR BRAUDMUNDS SELF MANAGED SUPER FUND	Jan 2023 – Mar 2023	47313911350
Receipt ID	5413160000	
Date lodged	20 April 2023	
Payment due date	12 May 2023	

Statement summary

Description	Reported Value	Owed to ATO	Owed by ATO
<i>PAYG income tax instalment</i>			
5A Owed to ATO		\$135.00	
T7 Instalment amount – Based on the notional tax \$ 532.65 from the 2022 assessment.	\$135.00		

Amount owing to ATO

\$135.00

BPAY®



Bill code 75556
Ref 4981230396910260

Telephone and Internet Banking - BPAY®

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

For more information see www.bpay.com.au

Australia Post

Payment can be made in person at Australia Post outlets with cash, cheque or money order using the barcode below.

Payment reference number

4981230396910260



*171 4981230396910260



THE TRUSTEE FOR BRAUDMUNDS SELF
MANAGED SUPER FUND
PO BOX 633
ST AGNES SA 5097

Our reference: 7132964028141
Phone: 13 10 20
ABN: 98 123 039 691

23 September 2022

Superannuation remittance advice

To whom it may concern

An amount of \$334.25 has been forwarded to you from the low income super amount account for THE TRUSTEE FOR BRAUDMUNDS SELF MANAGED SUPER FUND as per the enclosed remittance advice.

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

Yours faithfully

Grant Brodie
Deputy Commissioner of Taxation

Reading your remittance advice

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

Payment for and account details

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

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

Remittance reference number

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

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

Payment

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

Tax file numbers

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

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

You will need to complete a *Superannuation payment variation advice* (NAT 8451) statement and lodge it and your repayment with us on or before **28 October 2022**.

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

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

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

HOW TO PAY

Your payment reference number (PRN) is:

BPAY®



Billers code: 75556

Ref:

Telephone & Internet Banking – BPAY®

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

More info: www.bpay.com.au

CREDIT OR DEBIT CARD

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

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

A card payment fee applies.

OTHER PAYMENT OPTIONS

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

Superannuation remittance advice

Provider: THE TRUSTEE FOR BRAUDMUNDS SELF MANAGED SUPER FUND
Tax file number: 695 939 017
Remittance type: Low income super amount

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
Laura Jane Edmunds		384 549 198	22/1/1988	7028369960342	2022	\$334.25

Payment details	Description	Processed date	Credit
	Low income super amount remittance	21 September 2022	\$334.25 CR
Total payment amount			\$334.25 CR



Your new TAL Policy

┆ 000088

Braudmunds Super Fund
2a Beaconsfield Street
FULLARTON SA 5063

22 July 2022

ACCELERATED PROTECTION

Policy number	7044885
Policy start date	21 July 2022

Dear Trustee

We have accepted your application

Welcome to TAL – your Accelerated Protection application has been accepted and your insurance cover is in place. You can feel confident to get on with living your life, knowing we'll be there if you need us.

Your important documents

The following documents are included with this letter:

- **Policy Schedule** – provides specific details of your cover including any different/special terms you may have previously agreed to.
- **Combined PDS and Policy Document** – sets out the terms and conditions of your policy

What do you need to do?

Please take the time to read your Policy Schedule and Combined PDS and Policy Document, to check that all details are correct and that the terms remain suitable to your needs. If there are any details that require changing, please let us know as soon as possible.

You should keep these documents in a safe place as they hold information that will be important if you ever need to make a claim.

More information

If you have any questions or would like more information, please contact your financial adviser SWM Finance Matters by phone on (08) 8271 5427 or by email to tony@swmgroup.com.au. You can also get in touch with us directly by phone on 1300 209 088 or by email to customerservice@tal.com.au.

Thank you for choosing TAL for your life insurance.

Yours sincerely,



TAL Customer Service

Office use only: 40

Accelerated Protection

Policy number 7044885

Policy Owner Braudmunds Super Fund

YOUR POLICY

Issue date	22 July 2022
Policy start date	21 July 2022
Policy anniversary date	21 July each year, starting on 21 July 2023
First premium payable	\$494.89 Premiums may be adjusted from time to time, where there is a credit or outstanding amount owed on your Policy.
Premium frequency	Yearly
Next Premium due date	21 July 2023 We will send you a notice prior to each premium due date.
Policy fee	\$88.00 (included in the yearly premium amount)
State in which Policy is registered	SA
Stamp duty	Paid in accordance with relevant State legislation and included in the yearly premium amount.

Information about special conditions and exclusions

During the underwriting process, we may be required to apply special conditions on the Policy that we issue to cover the increase in risk, based on your personal situation. For example, we may apply exclusions to a particular health condition or pastime, require an increased premium payment or reduce the benefit.

The wording of our exclusions includes language that describes symptoms, rather than diagnosed conditions. They are based on research and are formed in consultation with medical and legal advisers to ensure they are as comprehensive as possible.

If special conditions have been applied to your Policy, you can be assured that we will assess any claim you make fairly, and make our decisions based on the evidence available at the time. If your health or lifestyle changes after you've taken out the Policy please let us know, because we may be able to alter some of these special conditions.

Where we have relied on medical evidence to make our decision and you would like a copy of this, we will provide this either directly to you or your doctor within 10 business days of receiving your request.

Your financial adviser

SWM Finance Matters
(08) 8271 5427
tony@swmgroup.com.au

Policy Schedule (continued)

LIFE INSURED	
Name	Brad Edmunds
Date of birth	22 August 1982
Gender	Male
Smoker status	Non-smoker
Occupation class	AA
Self Employed	No

Life Insurance Plan	
Policy number	7044885
Benefit Amount	\$906,000.00
Issue date	22 July 2022
Plan start date	21 July 2022
Plan end date	21 July 2082
Premium basis	Stepped

Special conditions and exclusions

Nil


CONTACTING TAL

 customerservice@tal.com.au

 1300 351133

 1300 209 088

 tal.com.au

 TAL Life Limited
GPO Box 5380
Sydney NSW 2001



Emily Cooper <emily@smsfaustralia.com>

Braudmunds Self Managed Super Fund - 2023 Queries

6 messages

Emily Cooper <emily@smsfaustralia.com>
To: Brad Edmunds <brad_edmunds@hotmail.com>

30 June 2023 at 15:25

Hi Brad,

I hope you are well! As we approach the end of financial year I wanted to reach out to confirm the documents we will need for your SMSF when we hit July:

1. Copy of Bendigo bank statements covering the period 1 July 2022 to 30 June 2023
2. Copy of insurance policy owned and paid by the fund during the year
3. Copies of any invoices paid by the fund (except ones we sent you which we will already have)

Please find attached a bank feeds authorisation form for you.

To make things easier at the end of the financial year, we request automated bank feeds for our clients (this only gives us read-only access to the account via Class, our SMSF processing platform). Can you please sign the Bendigo bank authority form and return to us.

Let me know if any other changes I should be aware of.

Thank you.

Regards

Emily Cooper

SMSF Accountant | SMSF Australia

0481 001 746

emily@smsfaustralia.com

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



This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. If you have received this email in error, please notify the system manager. This message contains confidential information and is intended only for the individual named. If you are not the named addressee you should not disseminate, distribute or copy this email. Please notify the sender immediately by email if you have received this email by mistake and delete this e-mail from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

 **SMSFAUS_BRAUDMUNDS.Bendigo Bank.187716956_Authority_2023-06-27.pdf**
42K


Brad Edmunds <brad_edmunds@hotmail.com>
To: Emily Cooper <emily@smsfaustralia.com>


11 July 2023 at 10:38


From: Emily Cooper <emily@smsfaustralia.com>
Sent: Friday, 30 June 2023 5:25 PM
To: Brad Edmunds <brad_edmunds@hotmail.com>
Subject: Braudmunds Self Managed Super Fund - 2023 Queries


[Quoted text hidden]

7 attachments

 **Statement 08-05-22 to 07-11-2022.pdf**
490K

 **Statement 08-11-2022 to 07-05-2023.pdf**
434K

 **1316_001.pdf**
80K

 **1317_001.pdf**
117K

 **TAL details for payment of premium B^0L Edmunds July 2022.pdf**
196K

 **Document.pdf**
330K

 **Document.pdf**
329K

Emily Cooper <emily@smsfaustralia.com>
To: Brad Edmunds <brad_edmunds@hotmail.com>

11 July 2023 at 10:43

Thanks Brad!

I will start working through it all for you and let you know if I have any questions.

[Quoted text hidden]

[Quoted text hidden]

Brad Edmunds <brad_edmunds@hotmail.com>
To: Emily Cooper <emily@smsfaustralia.com>

11 July 2023 at 10:45

perfect, thank you

From: Emily Cooper <emily@smsfaustralia.com>
Sent: Tuesday, 11 July 2023 12:43 PM
To: Brad Edmunds <brad_edmunds@hotmail.com>
Subject: Re: Braudmunds Self Managed Super Fund - 2023 Queries

[Quoted text hidden]

Emily Cooper <emily@smsfaustralia.com>
To: Brad Edmunds <brad_edmunds@hotmail.com>

17 July 2023 at 13:41

Hi Brad,

We have worked on the statements you sent us and noted that we still need the following.

- Bendigo bank statements covering the period 7 May 2023 to 30 June 2023 (when available)
- Copy of TAL Life insurance policies showing the fund as policy owner, cover benefits and premiums of \$431.42, \$494.89 and \$1,500.

Also, could you please advise the password for the attached documents you sent?

[Quoted text hidden]

[Quoted text hidden]

2 attachments

 **Document_1.pdf**
329K

 **Document.pdf**
330K

Brad Edmunds <brad_edmunds@hotmail.com>
To: Emily Cooper <emily@smsfaustralia.com>

18 July 2023 at 09:49

Hi Emily,

Sorry about the passwords, they are below:

Document pfd - 22011988
Document_1 pdf 22081982

You had me thinking about the TAL insurance and what the hell I did with it. So, I transferred the money to my everyday account and paid in on July 21st (page 45 of attachment) and I transferred the \$1500 in anticipation to pay the TAL insurance again when due in July 2023. The \$1500 is in my commonwealth account. ■

As for the latest statement I can't seem to down load it into a PDF?

← Download Transactions

Date Range

Last Quarter
01/04/2023 – 30/06/2023 ✔

Start Date

📅 01/04/2023

End Date

📅 30/06/2023

File Format

Simple CSV Format

Extended CSV Format
Suitable for Agimaster and Phoenix

Microsoft Money Format (OFC)

Quicken Format (QIF)
Suitable for Quicken and MYOB

Classic Quicken Format (QIF)
Suitable for older software

BAI2 Format

From: Emily Cooper <emily@smsfaustralia.com>

Sent: Monday, 17 July 2023 3:41 PM

[Quoted text hidden]

[Quoted text hidden]

 **Statement 27-02-2022 to 26-08-2022 TAL.pdf**
693K

SUPERANNUATION FUND DEED

Braudmunds Self Managed Super Fund

Braudmunds Pty Ltd
(Trustee)

EVAN RICHARDS & ASSOCIATES

Demystifying Law, Delivering Value

Level 4, 22 Grenfell Street

Adelaide SA 5000

evan.richards@erichards.com.au

www.erichards.com.au

TABLE OF CONTENTS

1	Definitions	3
2	Rules of interpretation	6
3	Relevant Law	6
3.1	Inconsistency	6
3.2	Power to act in accordance with Relevant Law	6
3.3	Deemed inclusion of Relevant Law	6
4	The Fund	7
4.1	Establishment	7
4.2	Fund vested in Trustee	7
4.3	Purpose	7
5	Trustee	7
5.1	Number of Trustees	7
5.2	Appointment and removal	7
5.3	Trustee meetings	8
5.4	Decisions of Trustees	9
5.5	Minutes	9
5.6	Written resolutions	9
5.7	Conflict of interest	9
5.8	Validity of acts of Trustees	9
5.9	Constitution	10
6	Trustee's duties	10
7	Trustee's powers	10
7.1	All powers	10
7.2	Absolute discretion	11
7.3	Delegation	11
7.4	Remuneration	11
7.5	Confidentiality	11
7.6	Dependants and other beneficiaries	11
7.7	Indemnity	11
7.8	Release	11
7.9	Limited indemnity and release	12
7.10	Trustee's lien	12
8	Membership	12
8.1	Admission	12
8.2	Bound by this Deed	12
8.3	Variation of membership terms	12
8.4	Information to new Members	12
8.5	Trustee's requirements	12
8.6	Cessation	12
9	Contributions to the Fund	13
9.1	Employer contributions	13
9.2	Member contributions	13
9.3	Manner and timing of contributions	13
9.4	Contributions	13

9.5	Form of contributions	13
10	Transfers to and from other funds	13
10.1	Transfers to other funds.....	13
10.2	Transfer by Trustee	14
10.3	Benefits cease	14
10.4	Transfers from other funds	14
11	Investment portfolios.....	14
11.1	Selection of investment portfolios.....	14
11.2	No selection	14
11.3	Variation or redemption	14
11.4	Delay or refusal	15
11.5	Trustee may cease investment portfolio	15
11.6	No liability	15
11.7	No separate trust funds.	15
12	Fund Accounts.....	15
12.1	Fund Accounts.....	15
12.2	Member Accounts	15
12.3	Crediting Member's Accounts.....	16
12.4	Investment fluctuation Account.....	16
12.5	Reserves	16
13	Investments	17
13.1	Strategy	17
13.2	Authorised investments	17
13.3	Power to sell and vary investments	17
13.4	Investment income	17
13.5	Fund earning rate.....	18
13.6	Interim Fund earning rate	18
14	Benefits.....	19
14.1	When payable	19
14.2	Method of payment	19
14.3	Pension	19
14.4	Pension rules	19
14.5	Death Benefits.....	20
14.6	Conditions	21
14.7	Taxation on Benefits	21
14.8	Suspension of Benefit.....	21
14.9	Transfer of assets	21
14.10	Preserved Benefits	22
15	Forfeiture of Benefits	22
15.1	Conditions of forfeiture.....	22
15.2	Application of forfeited Benefits.....	22
16	Costs and expenses and Taxation.....	22
16.1	Costs and expenses	22
16.2	Taxation.....	22
17	Records	23
17.1	Records and accounts to be kept	23
17.2	Audit.....	23

17.3	Disclosure	23
18	Termination of the Fund	23
18.1	Termination.....	23
18.2	Application of assets	23
19	Amendments.....	24
19.1	By deed.....	24
19.2	Notice to Members	24
20	Trustee Act.....	24
21	Other acts	24
22	Costs	24
23	Consents, requests and notices	24
24	Governing law	25
25	Dealing with rights and obligations granted by this Deed	25
26	Parties.....	25
27	Time	25
28	Execution	25
	Resolution	27
	Application For Membership	28
	TFN Notification.....	29
	Binding Death Benefit Nomination Form	30
	Application For Membership	32
	TFN Notification.....	33
	Binding Death Benefit Nomination Form	34

Date

This deed is made on 30/08/2021

Parties

Name	Braudmunds Pty Ltd ('Trustee')
Address	2a Beaconsfield Street Fullarton SA 5063

Name	Bradley John Edmunds ('Member')
Address	2a Beaconsfield Street Fullarton SA 5063

Name	Laura-Jane Edmunds ('Member')
Address	2a Beaconsfield Street Fullarton SA 5063

Recitals

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

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

Operative Terms

1 Definitions

Term	Meaning
Account	an account established by the Trustee for the purpose of administering the Fund or calculating the Benefits payable in respect of a Member or for any other purpose under this Deed
Account-Based Pension	has the meaning given in sub-regulation 1.03(1) of the SIS Regulations
Allocated Pension	a Pension that complies with sub-regulation 1.06(4) of the SIS Regulations
Auditor	an approved auditor within the meaning of the Relevant Law being the auditor appointed by the Trustee from time to time to audit the Fund
Beneficiary	a person (including a Member or a former Member) beneficially entitled to a Benefit from the Fund
Benefit	the benefits payable or that may be payable to a Member or his Dependants or any other person under this Deed or the Relevant Law
Commencement Date	the date of this Deed
Deed	this Deed
Dependant	<ul style="list-style-type: none"> a) a Member's spouse and, where there is more than one person who fits that description, the person determined by the Trustee to be the Member's spouse; b) a Member's child including any person who is, in the Trustee's opinion, maintained as a child by the Member; c) any other person whom the Trustee considers to be substantially financially dependant on the Member at the relevant time; and d) any other person considered to be a dependant under the Relevant Law
Eligible Fund	a superannuation fund, an approved deposit fund, an eligible rollover fund, a rollover annuity, or any other like fund or annuity which the acceptance of monies or assets from, or the payment or transfer of monies or assets to, would not, in the opinion of the Trustee, be in breach of the Relevant Law

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

Term	Meaning
Relevant Law	<p>that legislation which must be complied with, or that the Trustee considers desirable to comply with, in order for the Fund to be a regulated and complying self managed superannuation fund or such other fund (whether by another name) that is entitled to concessional treatment for Taxation purposes. That legislation may include:</p> <ul style="list-style-type: none"> a) the SIS Act; b) the SIS Regulations; c) the <i>Superannuation (Financial Assistance Funding) Levy Act 1993</i> (Cth); d) the <i>Superannuation (Resolution of Complaints) Act 1993</i> (Cth); e) the <i>Superannuation (Rollover Benefits) Levy Act 1993</i> (Cth); f) the <i>Superannuation Entities (Taxation) Act 1987</i> (Cth); g) the <i>Superannuation Supervision Levy Act 1991</i> (Cth); h) the <i>Income Tax Assessment Act 1936</i> (Cth); i) the <i>Income Tax Assessment Act 1997</i> (Cth); and j) any other legislation, requirements, standards, guidelines, rulings or announcements
Review Date	the final day of each Financial Year and/or any other date the Trustee determines in its absolute discretion
SIS Act	the <i>Superannuation Industry (Supervision) Act 1993</i> (Cth)
SIS Regulations	the <i>Superannuation Industry (Supervision) Regulations 1994</i> (Cth)
Taxation	includes income tax (including capital gains tax, tax on eligible termination payments and tax on contributions), payroll tax, land tax, goods and services tax, stamp duty and any other taxes or duties
Transition to Retirement Income Stream	has the meaning given by sub-regulation 6.01(2) of the SIS Regulations
Trustee	the trustee(s) for the time being of the Fund

2 Rules of interpretation

- a) Any provision of this Deed must be read down to the extent necessary to be valid. If that is not possible, it must be severed. All other provisions of this Deed are unaffected.
- b) A provision of this Deed will not be construed to the disadvantage of a party because that party was responsible for including that provision and/or that provision benefits that party.
- c) In this Deed unless the contrary intention appears:
 - (i) a person includes any other legal entity and vice versa;
 - (ii) the singular includes the plural and vice versa;
 - (iii) a gender includes all other genders;
 - (iv) where an expression is defined, its other grammatical forms have a corresponding meaning;
 - (v) a clause or annexure is a clause of or an annexure to this Deed;
 - (vi) a reference to a document is to that document as amended or varied;
 - (vii) any legislation includes any subordinate legislation and amendments;
 - (viii) conduct includes any act, omission, representation, statement or undertaking whether or not in writing;
 - (ix) 'writing', 'written' and 'in writing' include any mode of representing or reproducing words in a visible form; and
 - (x) 'including', or similar words, does not limit what else might be included.

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

3 Relevant Law

3.1 Inconsistency

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

3.2 Power to act in accordance with Relevant Law

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

3.3 Deemed inclusion of Relevant Law

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

4 The Fund

4.1 Establishment

By this Deed the Trustee establishes the Braudmunds Self Managed Super Fund.

4.2 Fund vested in Trustee

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

4.3 Purpose

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

5 Trustee

5.1 Number of Trustees

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

5.2 Appointment and removal

- (a) Members may at any time by deed:
 - (i) remove any Trustee who is not a Member or a person acting as Trustee pursuant to **clauses 5.2(c) to 5.2(f)**;
 - (ii) appoint any person in that Trustee's place; and/or
 - (iii) appoint any person as an additional or replacement Trustee.
- (b) A Trustee will continue to hold office until the Trustee:
 - (i) resigns by notice to the Members;
 - (ii) if a natural person, dies;
 - (iii) if a natural person, becomes incapable of performing his duties as Trustee;
 - (iv) if a company, becomes an externally administered body corporate (as defined in the *Corporations Act 2001* (Cth)) or has a provisional liquidator appointed;
 - (v) is removed from office by the Members pursuant to the provisions of this Deed or the Relevant Law; or
 - (vi) becomes a disqualified person under the Relevant Law.
- (c) Subject to any restrictions imposed by the Relevant Law, if a Member dies:

- (i) the deceased Member's legal personal representative may act as a Trustee in place of the deceased Member for so long as the Relevant Law allows; and
 - (ii) for the purpose of this **clause 5.2(c)** the 'legal personal representative' of a deceased Member includes the executor named in the Will of the deceased Member whether or not a grant of Probate has been issued or will be sought in relation to the deceased Member's estate.
- (d) If a Member is under a legal disability, that Member's legal personal representative may act as Trustee in his place.
- (e) If a Member is under a legal disability because of age, and the Member does not have a legal personal representative, the Member's parent or guardian may act as Trustee on behalf of the Member.
- (f) A Trustee may, by enduring power of attorney, appoint another person to act as Trustee in his place.
- (g) Where the Trustee consists of a constitutional corporation, the Members will do all things necessary to ensure that the appointment and removal of directors of the Trustee is governed in a manner substantially similar to **clauses 5.2(c) to 5.2(f)**.
- (h) Section 14(2)(c) of the *Trustee Act 1936 (SA)* does not apply to this Deed.

5.3 Trustee meetings

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

5.4 Decisions of Trustees

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

5.5 Minutes

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

5.6 Written resolutions

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

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

5.7 Conflict of interest

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

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

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

5.8 Validity of acts of Trustees

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

5.9 Constitution

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

6 Trustee's duties

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

- (a) act honestly in all the Trustee's dealings with the Fund;
- (b) exercise the same degree of care, skill and diligence as an ordinary prudent person would exercise in dealing with property of another person for whom the person felt morally bound to provide;
- (c) ensure that the Trustee's duties and powers in respect of the Fund are performed and exercised in the best interests of Members;
- (d) keep the money and other assets of the Fund separate from any money and assets of the Trustee; and
- (e) not enter into any contract or do anything else that would prevent the Trustee from, or hinder the Trustee in, properly performing or exercising the Trustee's functions and powers in respect of the Fund.

7 Trustee's powers

7.1 All powers

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

- (a) entering into and executing all contracts, deeds and documents and doing all such matters and things as it considers expedient for the purpose of carrying out the trusts, authorities, powers and discretions conferred upon the Trustee by this Deed;
- (b) giving such undertakings and incurring all such obligations relating to the Fund as the Trustee thinks fit;
- (c) instituting, conducting, defending or abandoning, settling, compromising or submitting to arbitration any claim, proceedings, matter or thing relating to the Fund or to the rights of Members or other persons claiming to be entitled to be paid a benefit from the Fund;
- (d) borrowing or lending money and securing the repayment of that money in any manner and upon any terms, with or without security which the Trustee may consider advisable;
- (e) insuring or re-insuring any risks, contingencies or liabilities of the Fund;
- (f) paying out of the Fund all expenses of and incidental to the management and administration of the Fund, including the fees of any advisers or agents and the remuneration of persons appointed pursuant to this Deed;
- (g) giving receipts and releases or discharges of any other kind in relation to any debts owed to the Fund; and

- (h) indemnifying or undertaking to indemnify any person in respect of any claim, matter or thing relating to the Fund or to the rights of Members or other persons entitled in respect of the Fund.

7.2 Absolute discretion

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

7.3 Delegation

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

7.4 Remuneration

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

7.5 Confidentiality

The Trustee will regard as strictly confidential so far as practicable all information disclosed to or gained by it in the course of administering the Fund or otherwise in connection with this Deed, or anything relating or incidental to it.

7.6 Dependants and other beneficiaries

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

7.7 Indemnity

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

7.8 Release

The Trustee (and if a constitutional corporation, each of its directors) is released from all liabilities, losses, costs and expenses incurred in the exercise, purported exercise or attempted exercise of the

trusts, powers, authorities and discretions vested in the Trustee or at law, including in respect of any payments made to any person whom the Trustee bona fide believes to be entitled to the payment and it is subsequently found that the person was not in fact so entitled.

7.9 Limited indemnity and release

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

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

7.10 Trustee's lien

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

8 Membership

8.1 Admission

The Trustee may in its absolute discretion admit any Eligible Person who has lodged with the Trustee an application for membership, in such form as the Trustee may require, to membership of the Fund.

8.2 Bound by this Deed

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

8.3 Variation of membership terms

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

8.4 Information to new Members

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

8.5 Trustee's requirements

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

8.6 Cessation

A Member ceases to be a Member if:

- (a) the Member dies; or
- (b) all Benefits payable to the Member under the Fund have been:
 - (i) transferred to another fund pursuant to **clause 10**; or
 - (ii) paid to the Member pursuant to **clause 0**.

9 Contributions to the Fund

9.1 Employer contributions

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

9.2 Member contributions

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

9.3 Manner and timing of contributions

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

9.4 Contributions

The Trustee:

- (a) may accept contributions from any person in respect of a Member to the extent permitted by the Relevant Law;
- (b) must not accept any contribution if, in the opinion of the Trustee, the acceptance of the contribution would be in breach of the Relevant Law; and
- (c) may refuse to accept such contributions as the Trustee deems appropriate.

9.5 Form of contributions

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

10 Transfers to and from other funds

10.1 Transfers to other funds

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

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

10.2 Transfer by Trustee

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

10.3 Benefits cease

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

10.4 Transfers from other funds

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

11 Investment portfolios

11.1 Selection of investment portfolios

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

11.2 No selection

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

11.3 Variation or redemption

- (a) A Member may request the Trustee to vary or redeem any part of that Member's investment portfolio, as allowed by the Relevant Law.
- (b) The Trustee may (whether or not it is requested to do so) vary or redeem any part of an investment portfolio.

11.4 Delay or refusal

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

11.5 Trustee may cease investment portfolio

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

11.6 No liability

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

11.7 No separate trust funds.

Investment portfolios are not separate trust funds.

12 Fund Accounts

12.1 Fund Accounts

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

12.2 Member Accounts

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

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

- (f) such other purpose as the Trustee considers appropriate.

12.3 Crediting Member's Accounts

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

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

12.4 Investment fluctuation Account

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

12.5 Reserves

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

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

13 Investments

13.1 Strategy

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

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

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

13.2 Authorised investments

The Trustee may invest all or so much of the moneys forming part of the Fund from time to time as is not required immediately for the payment of Benefits or other amounts authorised by this Deed in any investment whatsoever which the Trustee considers appropriate and which is authorised by the Relevant Law.

13.3 Power to sell and vary investments

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

13.4 Investment income

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

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

13.5 Fund earning rate

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

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

13.6 Interim Fund earning rate

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

14 Benefits

14.1 When payable

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

14.2 Method of payment

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

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

14.3 Pension

- (a) If the Trustee is not a constitutional corporation any Benefit payable under this Deed must be paid in the form of a Pension or in any other form that complies with the Relevant Law.
- (b) At the written request of a Member receiving a Pension or a Member who will be receiving a Pension in the future, the Trustee may commute all or part of the Pension to a lump sum.

14.4 Pension rules

- (a) Subject to the SIS Regulations, the Trustee must pay a Pension Benefit to a Beneficiary in the form of:
 - (i) an Allocated Pension;
 - (ii) an Account-Based Pension;
 - (iii) a Transition to Retirement Income Stream;
 - (iv) a Pension wholly determined by reference to policies of life assurance purchased or obtained by the Trustee solely to provide Pension Benefits to Members; or

- (v) such other form of Old-Age Pension as is permitted by the SIS Regulations.
- (b) The Trustee and the Beneficiary may agree which form of Pension is to be paid.
- (c) A Pension Benefit is subject to, and must be paid in accordance with, the relevant Pension Standards.
- (d) The Trustee may alter the amount or frequency of a Beneficiary's Pension as permitted by the relevant Pension Standards.

14.5 Death Benefits

14.5.1 General

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

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

14.5.2 Non-binding death benefit nomination

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

14.5.3 Binding death benefit nomination

- (a) A Member may make a binding death benefit nomination by notifying the Trustee in a form binding upon the Trustee in accordance with the Relevant Law of the manner in which the Member's benefits are to be distributed upon his or her death between his or her Dependants and/or legal personal representative.
 - (i) A binding death benefit nomination can apply for a defined period of time or can apply indefinitely ('Non Lapsing Nomination').
 - (ii) A Non Lapsing Nomination must express to be binding until such time as it has been replaced by a subsequent valid binding death benefit nomination.

- (iii) If a Member is or is deemed to be under a legal disability any binding death benefit nomination they have previously made can be renewed by the duly appointed Attorney of the Member.
- (iv) No binding death benefit nomination can be revoked or altered except by the execution of a subsequent valid binding death benefit nomination by the Member.
- (b) The Trustee may reject a binding death benefit nomination on any grounds provided the Trustee notifies the Member of the rejection within 10 days of the Trustee receiving the binding death benefit nomination. If the Trustee rejects a binding death benefit nomination then:
 - (i) the Trustee is not bound to pay a Member's Benefits in accordance with that binding death benefit nomination; and
 - (ii) the Member may make another binding death benefit nomination.
- (c) The Trustee may require a Member to make a new binding death benefit nomination at any time.

14.5.4 Method of Payment

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

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

14.6 Conditions

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

14.7 Taxation on Benefits

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

14.8 Suspension of Benefit

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

14.9 Transfer of assets

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

14.10 Preserved Benefits

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

15 Forfeiture of Benefits

15.1 Conditions of forfeiture

Subject to the Relevant Law, a Member forfeits his Benefit if any one or more of the following occurs:

- (a) the Member assigns, charges, or attempts to assign or charge any benefit;
- (b) the Member is, in the opinion of the Trustee, incapable of managing his affairs;
- (c) the Member's Benefit becomes payable to, or vested in, any other person, whether by his own act, operation of law, order of Court or otherwise;
- (d) the Member cannot be found by the Trustee after reasonable inquiry for a period of at least three years since the last contact between the Member and the Trustee; or
- (e) the Member dies and the Trustee is, after reasonable inquiry, unable to locate any Dependants or legal personal representative of the Member.

15.2 Application of forfeited Benefits

The Trustee may deal with any forfeited Benefit in one or more of the following ways:

- (a) for or towards the maintenance, education, advancement or otherwise for the benefit of the Member or his Dependants or any one of them in such proportions as the Trustee thinks fit, and in such form and manner and subject to such terms and conditions as the Trustee thinks fit; and
- (b) for or towards any other person or other purpose that is permitted by the Relevant Law.

16 Costs and expenses and Taxation

16.1 Costs and expenses

- (a) Except as otherwise expressly provided in this Deed, all costs, charges and expenses incurred in connection with the preparation, establishment, maintenance, administration, operation or winding up of the Fund will be borne by the Fund and paid by the Trustee out of the assets of the Fund.
- (b) The Trustee may debit Member Accounts, reserves and any other Accounts in such manner as it considers appropriate to reflect the payment of, or the making of, any provision for any such costs, charges and expenses.

16.2 Taxation

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

- (a) the Commonwealth of Australia or any State or Territory, or any other country or part of a country for Taxation or any other charges upon the Fund; or

- (b) on account of the retention of any moneys or assets in the Fund to meet any prospective liability on the part of the Trustee in relation to the Fund to such fiscal authority, notwithstanding that any such payment or provision need not have been made.

17 Records

17.1 Records and accounts to be kept

The Trustee must:

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

17.2 Audit

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

17.3 Disclosure

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

18 Termination of the Fund

18.1 Termination

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

- (a) if it appears to the Trustee that the Fund is unable to pay its debts as and when they become due and payable and the Trustee resolves to terminate the Fund;
- (b) if for any reason the Trustee thinks it is appropriate to and does resolve to terminate the Fund;
- (c) if there are no Members in the Fund and the Trustee resolves to terminate the Fund; or
- (d) if the Members, by unanimous resolution, ask the Trustee to terminate the Fund.

18.2 Application of assets

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

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

19 Amendments

19.1 By deed

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

19.2 Notice to Members

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

20 Trustee Act

To the extent permitted, section 35B of the Trustee Act 1936 (SA) does not apply to the Fund.

21 Other acts

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

22 Costs

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

23 Consents, requests and notices

- (a) A consent, request or notice must be in writing and executed by the person giving it or their agent. It may be given:
 - (i) by pre-paid post to the address notified to all parties;
 - (ii) by facsimile transmission to the facsimile number notified to the other parties; or
 - (iii) by any other means allowed by law.
- (b) A consent, notice or request, if validly given, is deemed to have been received:
 - (i) on the third business day after posting;
 - (ii) on the next business day after transmission by facsimile; or
 - (iii) at any other time allowed by law.

24 Governing law

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

25 Dealing with rights and obligations granted by this Deed

The rights and obligations under this Deed:

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

26 Parties

- (a) A party includes the party's successors and permitted assigns.
- (b) This Deed confers no rights or obligations upon any person who is not a party.
- (c) An agreement, representation, or warranty:
 - (i) (on the part of two or more persons binds them jointly and severally; and
 - (ii) in favour of two or more persons is for the benefit of them jointly and severally.

27 Time

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

28 Execution

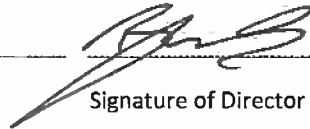
- (a) This Deed (and any other document contemplated by this Deed) may be signed in counterparts. Each counterpart is taken to be an original. All counterparts together constitute one Deed. A signed counterpart may be delivered by facsimile.
- (b) A person signing this Deed on behalf of a party warrants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

Executed as a deed.

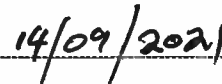
Executed by **Braudmunds Pty Ltd** in accordance with section 127 of the Corporations Act 2001 (Cth)



Signature of Director



Signature of Director



Date of Signing

Resolution

Trustee: **Braudmunds Pty Ltd**

SMSF: **Braudmunds Self Managed Super Fund**

Proceedings: A superannuation fund deed prepared by Evan Richards & Associates
The Deed was considered by the directors.

Resolutions:

It was resolved as follows:-

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

Signed by the Directors in favour of the resolutions:



(Directors Signature)



(Directors Signature)

Date of Signing: 14/09/21


Application For Membership

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

Schedule:

FULL NAME	Bradley John Edmunds
ADDRESS	2a Beaconsfield Street Fullarton SA 5063
DATE OF BIRTH	22/08/1982
PLACE OF BIRTH	Bacchus Marsh
TAX FILE NUMBER	412215693

Signature



Date

14/09/21

TFN Notification

Name:	Bradley John Edmunds
Address:	2a Beaconsfield Street Fullarton SA 5063
Date of Birth:	22/08/1982
Sex:	Male

I agree to provide my Tax File Number:

4	1	2	2	1	5	6	9	3
---	---	---	---	---	---	---	---	---

Signature 

Date 14/09/2021 20

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

The purposes currently authorised include:

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

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

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

Binding Death Benefit Nomination Form

Name: Bradley John Edmunds

Address: 2a Beaconsfield Street Fullarton SA 5063

Date of Birth: 22/08/1982

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

Name	Address	Relationship	Percentage or Amount
B Laura-Jane Edmnd	2a Beaconsfield Street, Fullarton SA 5063	WIFE	100%

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

Name	Address	Relationship	Percentage or Amount
Mila Edmunds	2a Beaconsfield st Fullarton SA 5063	Daughter	100%

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

Name	Address	Relationship	Percentage or Amount

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

Signature: 

Date: 14 / 09 / 2021

I Laura-Jane Edmunds declare that I have witnessed Bradley John Edmunds
(Name of Witness)

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

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

Signature of Witness 

I Laura-Jane Edmunds declare that I have witnessed Bradley John Edmunds
(Name of Witness)

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

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

Signature of Witness 

Instruction for completing Binding Death Benefit Nomination

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

Application For Membership

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

Schedule:

FULL NAME	Laura-Jane Edmunds
ADDRESS	2a Beaconsfield Street Fullarton SA 5063
DATE OF BIRTH	22/01/1988
PLACE OF BIRTH	Mildura
TAX FILE NUMBER	384549198

Signature 

Date 14/09/2021

TFN Notification

Name:	Laura-Jane Edmunds
Address:	2a Beaconsfield Street Fullarton SA 5063
Date of Birth:	22/01/1988
Sex:	Female

I agree to provide my Tax File Number:

3	8	4	5	4	9	1	9	8
---	---	---	---	---	---	---	---	---

Signature 

Date 14/09/2021 20

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

The purposes currently authorised include:

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

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

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

Binding Death Benefit Nomination Form

Name: Laura-Jane Edmunds

Address: 2a Beaconsfield Street Fullarton SA 5063

Date of Birth: 22/01/1988

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

Name	Address	Relationship	Percentage or Amount
Bradley Edmunds	2a Beaconsfield Street Fullarton SA 5063	Husband	100%

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

Name	Address	Relationship	Percentage or Amount
Mila Edmunds	2a Beaconsfield Street Fullarton SA 5063	daughter	100%

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

Name	Address	Relationship	Percentage or Amount

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

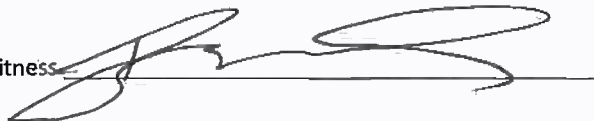
Signature: 

Date: 14 / 09 / 20 21

I Bradley Edmunds declare that I have witnessed Laura-Jane Edmunds
(Name of Witness)

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

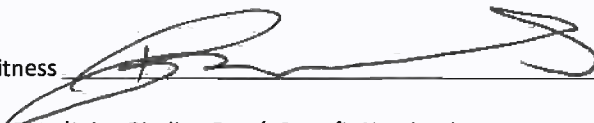
3. I am over 18 years of age; and
4. I am not a dependant or a Legal Personal Representative of Laura-Jane Edmunds

Signature of Witness 

I Bradley Edmunds declare that I have witnessed Laura-Jane Edmunds
(Name of Witness)

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

3. I am over 18 years of age; and
4. I am not a dependant or a Legal Personal Representative of Laura-Jane Edmunds

Signature of Witness 

Instruction for completing Binding Death Benefit Nomination

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

Minutes Record
Minutes of the first meeting of directors of
Braudmunds Pty Ltd
ACN: 653 232 949

- Held at:** UNIT 8, 435-439 FULLARTON ROAD, HIGHGATE SA 5063
- Present:** Bradley John Edmunds
Laura-Jane Edmunds
- Chair:** The following person was appointed Chairperson of the first meeting of Directors.

Bradley John Edmunds
- Registration of Company** **Discussed** that all matters relating to the registration of the Company had been attended to and that the Company had been registered 30th August 2021. The certificate of registration was tabled as evidence the Company was duly registered.
- Director(s)** **Resolved** that

Bradley John Edmunds
Laura-Jane Edmunds

be appointed the first director(s) of the Company and signed consent(s) were tabled.
- Secretary(ies)** **Resolved** that

Bradley John Edmunds

be appointed secretary(s) of the Company and signed consent(s) were tabled.
- Register of Members** **Resolved** that the following members be entered in the register of members in accordance with their consent(s) and share certificate(s) which were tabled.

Bradley John Edmunds
Laura-Jane Edmunds
- Public Officer** **Resolved** that the following person be appointed to fill the position of public officer, as required by Section 252 of the Income Tax Assessment Act and that notice of such appointment be given to the Australian Tax Office:

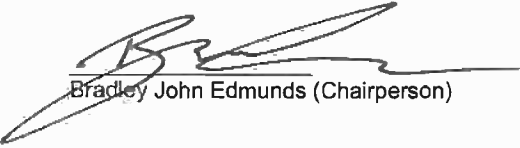
Bradley John Edmunds
- Registered Office** **Resolved** that the registered office of the Company be located at:

UNIT 8, 435-439 FULLARTON ROAD, HIGHGATE SA 5063
- Principal Place of Business** **Resolved** that the principal place of business be located at:

2A BEACONSFIELD STREET, FULLARTON SA 5063
- Constitution** **Resolved** that the constitution tabled at the meeting be approved and adopted as the constitution of the company.
- Trustee Appointment** **Resolved** that the company is to agree to be appointed as the corporate trustee of the Braudmunds Self Managed Super Fund.
- Register of option holders** **Resolved:** to establish, and keep up to date, a register of option holders in accordance with sections 168(1)(b) of the *Corporations Act*.
- Register of debenture holders** **Resolved:** to establish, and keep up to date, a register of debenture holders in accordance with sections 168(1)(c) of the *Corporations Act*.

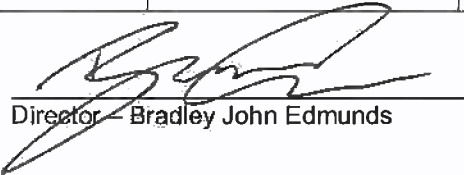
- | | |
|---------------------|---|
| Financial records | Resolved: to do everything necessary to establish, and keep up to date, the financial records of the company, as required by the <i>Corporations Act</i> . |
| Bank account | Resolved: to approve and open the bank accounts and to appoint the signatories in accordance with the terms of the bank account mandate forms. |
| Maintaining records | Resolved: to notify the relevant authorities and update the company's records in relation to the business. |
| Closure | There being no further business the meeting was closed. |

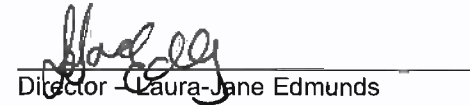
Signed as a true and correct record:
Dated: the 30th day of August 2021


Bradley John Edmunds (Chairperson)

BRAUDMUNDS PTY LTD
ACN: 653 232 949
Share Register

<i>Date of Entry</i>	<i>Shareholder Name</i>	<i>Shareholder Address</i>	<i>Class of Share</i>	<i>Certificate Number</i>	<i>Shares Held</i>	<i>Share Numbers Held</i>	<i>Amount Paid per Share</i>	<i>Amount Unpaid per Share</i>	<i>Fully Paid</i>	<i>Beneficially Held</i>
30/08/2021	Bradley John Edmunds	2A Beaconsfield Street, Fullarton SA 5063	ORD	1	90	1-90	\$1	\$0	Y	Y
30/08/2021	Laura-Jane Edmunds	2A Beaconsfield Street, Fullarton SA 5063	ORD	2	90	91-180	\$1	\$0	Y	Y


Director - Bradley John Edmunds


Director - Laura-Jane Edmunds

BRAUDMUNDS PTY LTD

ACN: 653 232 949

Consent to Act As

Director and Secretary

Pursuant to Section 204C and 201D of the *Corporations Act 2001*

TO: The Board of Directors
BRAUDMUNDS PTY LTD
UNIT 8, 435-439 FULLARTON ROAD
HIGHGATE SA 5063
AUSTRALIA

I, BRADLEY JOHN EDMUNDS, hereby consent to act as a Director and Secretary of BRAUDMUNDS PTY LTD upon registration by the Australian Securities and Investments Commission.

My personal details are as follows:

Full name: BRADLEY JOHN EDMUNDS

Former names (if any):

Residential Address: 2A BEACONSFIELD STREET, FULLARTON SA 5063

Date of Birth: 22nd August 1982

Place of Birth: BACCHUS MARSH, VIC

Dated: the 30th day of August 2021


.....
BRADLEY JOHN EDMUNDS

BRAUDMUNDS PTY LTD

ACN: 653 232 949

Consent to Act As

Director

Pursuant to Section 201D of the *Corporations Act 2001*

TO: The Board of Directors
BRAUDMUNDS PTY LTD
UNIT 8, 435-439 FULLARTON ROAD
HIGHGATE SA 5063
AUSTRALIA

I, LAURA-JANE EDMUNDS hereby consent to act as a Director of BRAUDMUNDS PTY LTD upon registration by the Australian Securities and Investments Commission.

My personal details are as follows:

Full name: LAURA-JANE EDMUNDS

Former names (if any):

Residential Address: 2A BEACONSFIELD STREET, FULLARTON SA 5063

Date of Birth: 22nd January 1988

Place of Birth: MILDURA, VIC

Dated: the 30th day of August 2021


.....
LAURA-JANE EDMUNDS

BRAUDMUNDS PTY LTD
ACN: 653 232 949
Consent to Act As
Public Officer

Pursuant to Section 201D of the *Corporations Act 2001*

TO: The Board of Directors
BRAUDMUNDS PTY LTD
UNIT 8, 435-439 FULLARTON ROAD
HIGHGATE SA 5063
AUSTRALIA

I, BRADLEY JOHN EDMUNDS hereby consent to act as a Public Officer of BRAUDMUNDS PTY LTD upon registration by the Australian Securities and Investments Commission.

My personal details are as follows:

Full name: BRADLEY JOHN EDMUNDS
Former names (if any): NONE
Residential Address: 2A BEACONSFIELD STREET, FULLARTON SA 5063
Date of Birth: 22nd August 1982
Place of Birth: BACCHUS MARSH, VIC

Dated: the 30th day of August 2021


.....
BRADLEY JOHN EDMUNDS

BRAUDMUNDS PTY LTD
ACN: 653 232 949
Consent to Become a
Member

Pursuant to Section 120 of the *Corporations Act 2001*

TO: The Board of Directors
BRAUDMUNDS PTY LTD
UNIT 8, 435-439 FULLARTON ROAD
HIGHGATE SA 5063
AUSTRALIA

I, BRADLEY JOHN EDMUNDS, hereby consent to become a Member of BRAUDMUNDS PTY LTD.

My personal details are as follows:

Full name: BRADLEY JOHN EDMUNDS

Former names (if any):

Residential Address: 2A BEACONSFIELD STREET, FULLARTON SA 5063

Upon registration of the Company, I agree to take up shares in BRAUDMUNDS PTY LTD as outlined in the table below:

<i>Class of Share</i>	<i>Shares Held</i>	<i>Amount Paid per Share</i>	<i>Amount Unpaid per Share</i>	<i>Fully Paid</i>	<i>Beneficially Held</i>
ORD	90	\$1	\$0	Y	Y

Dated: the 30th day of August 2021


.....
BRADLEY JOHN EDMUNDS

BRAUDMUNDS PTY LTD
ACN: 653 232 949
Consent to Become a
Member

Pursuant to Section 120 of the *Corporations Act 2001*

TO: The Board of Directors
BRAUDMUNDS PTY LTD
UNIT 8, 435-439 FULLARTON ROAD
HIGHGATE SA 5063

I, LAURA-JANE EDMUNDS hereby consent to become a Member of BRAUDMUNDS PTY LTD.

My personal details are as follows:

Full name: LAURA-JANE EDMUNDS

Former names (if any):

Residential Address: 2A BEACONSFIELD STREET, FULLARTON SA 5063

Upon registration of the Company, I agree to take up shares in BRAUDMUNDS PTY LTD as outlined in the table below:

<i>Class of Share</i>	<i>Shares Held</i>	<i>Amount Paid per Share</i>	<i>Amount Unpaid per Share</i>	<i>Fully Paid</i>	<i>Beneficially Held</i>
ORD	90	\$1	\$0	Y	Y

Dated: the 30th day of August 2021


.....
LAURA-JANE EDMUNDS

BRAUDMUNDS PTY LTD
ACN 653 232 949

Registered in South Australia under the *Corporations Act 2001 (Cth)*

Share Certificate

Certificate No: 1

This is to certify that:

Bradley John Edmunds

of 2A Beaconsfield Street, Fullarton SA 5063

is the registered holder of:

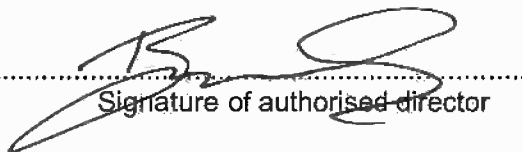
Number of shares: 90

Class of shares: ORD

Fully or partly paid: Y

in the Company subject to the Constitution in force from time to time.

Executed by BRAUDMUNDS PTY LTD by its)
duly authorised officer:)


.....
Signature of authorised director

Bradley John Edmunds

Date: the 30th day of August 2021

BRAUDMUNDS PTY LTD
ACN 653 232 949

Registered in South Australia under the *Corporations Act 2001 (Cth)*

Share Certificate

Certificate No: 2

This is to certify that:

Laura-Jane Edmunds

of 2A Beaconsfield Street, Fullarton SA 5063

is the registered holder of:


Number of shares: 90

Class of shares: ORD

Fully or partly paid: Y

in the Company subject to the Constitution in force from time to time.

Executed by BRAUDMUNDS PTY LTD by its)
duly authorised officer:)
)
)
)
)


.....
Signature of authorised director

Bradley John Edmunds

Date: the 30th day of August 2021

SMSF Investment Strategy

Braudmunds Self Managed Super Fund

Date: 1 September 2021

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 insurance is not currently required in compliance with the directives contained within SIS Act 1994 Regulation 4.09 (2)(e)

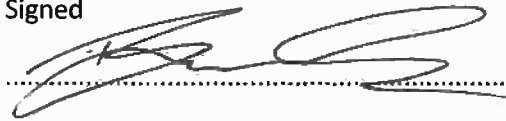
Review

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

Signed by the Trustee(s)

Name of Trustee: Bradley Edmunds

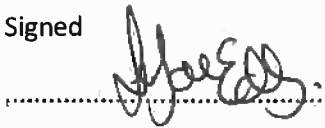
Signed



.....

Name of Trustee: Laura-Jane Edmunds

Signed



.....

Date: 26/08/2021
Client: Bradley & Laura Edmunds
Address: 2a Beaconsfield Street, Fullarton 5063

Re: Engagement of SMSF Australia Pty Ltd

Following our discussions, we are pleased to accept your appointment as your SMSF Accountant providing you with specialised Self Managed Super Fund accounting and administration services. Our firm seeks to act in the best interests of our clients at all times and to provide the highest level of professional services.

Professional Fees and Payments

All professional fees for the services provided to you will be based on the time and degree of skill and acumen required to complete the tasks required, including out of pocket expenses and statutory charges, unless otherwise agreed between the parties. This amount will be quoted prior to the start of any major project.

Work completed outside of quoted scope are based on our professional fees being:

Partner	\$ 250.00 per hour
Accountant	\$ 150.00 per hour
Bookkeeper/other staff	\$ 70.00 per hour

For work undertaken for periods of less than an hour, the rate shall be charged in 15 minute blocks, or part thereof. All professional fees are GST exclusive.

Any estimate of the cost of service is only an estimate unless otherwise agreed and the actual cost may vary. It is not always possible to provide an accurate estimate of the total cost, as the total cost may change due to unforeseeable problems and delays, the cooperation or otherwise of third persons and deficiencies in documentation. If the costs are likely to be significantly higher than originally estimated, we will provide you with an additional letter of engagement informing you of this and setting out the reasons for the likely increase.



P: 1300 392 544

A: 435 Fullarton Rd, Highgate SA 5063, Australia

Quality Review

As the business includes Chartered Tax Advisers, Fellows of the Taxation Institute of Australia and the IPA we are subject to periodic quality assurance reviews. Unless otherwise advised by yourself, by engaging SMSF Australia Pty Ltd, you are consenting to your files possibly being part of such a quality review.

Standards

We aim to provide the highest standard of professional service and are focused on the concerns of our clients. If for any reason you feel you have not received the level of service expected or have an issue to raise, please contact myself to discuss how the problem may be resolved.



Self-managed super fund trustee declaration

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

Fund name

Braudmunds Self Managed Super 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)

- 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

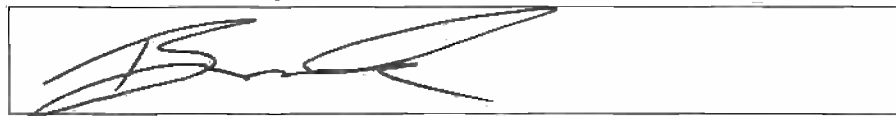
By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- 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

Bradley Edmunds

Trustee's or director's signature



Date
 Day Month Year
 14 / 09 / 2021

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

Laura - Jane Edmunds

Witness' signature



Date
 Day Month Year
 14 / 09 / 2021



Self-managed super fund trustee declaration

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

Fund name

Braudmunds Self Managed Super 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)

- 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

Laura-Jane Edmunds

Trustee's or director's signature



Date

Day: 14 / Month: 09 / Year: 2021

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

BRADLEY EDMUNDS

Witness' signature



Date

Day: 14 / Month: 09 / Year: 2021

