
Workpapers - 2022 Financial Year

GJ Hoddinott Superannuation Fund

Preparer: Rachel Barrett

Reviewer: Rachel Barrett

Printed: 16 October 2022

Lead Schedule

2022 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
23900	Dividends Received	(\$19,066.83)	(\$11,104.62)	71.7%	Completed
24700	Changes in Market Values of Investments	\$167,982.37	(\$261,440.27)	(164.25)%	Completed
46000	Benefits Paid/Transfers Out	\$12,096.00		100%	Completed
48500	Income Tax Expense	(\$3,762.72)	(\$2,345.66)	60.41%	Completed
49000	Profit/Loss Allocation Account	(\$157,248.82)	\$274,890.55	(157.2)%	Completed
50000	Members	(\$519,484.36)	(\$676,733.18)	(23.24)%	Completed
62000	Dividends Receivable	\$22,587.53	\$18,273.52	23.61%	Completed
68000	Sundry Debtors	\$11,000.00		100%	Completed
77600	Shares in Listed Companies (Australian)	\$470,540.18	\$645,463.48	(27.1)%	Completed
85000	Income Tax Payable /Refundable	\$18,100.49	\$14,337.77	26.24%	Completed
88000	Sundry Creditors	(\$2,743.84)	(\$1,341.59)	104.52%	Completed
A	Financial Statements				Completed
B	Permanent Documents				Completed
C	Other Documents				Completed
D	Pension Documentation				N/A - Not Applicable
E	Estate Planning				N/A - Not Applicable

23900 - Dividends Received

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
AMP.AX	AMP Limited		(\$700.00)	100%
BSL.AX	Bluescope Steel Limited	(\$460.23)	(\$93.38)	392.86%
CAM.AX	Clime Capital Limited	(\$2,656.82)	(\$2,148.36)	23.67%
CCP.AX	Credit Corp Group Limited	(\$12,432.00)	(\$6,048.00)	105.56%
CIM.AX	Cimic Group Limited	(\$510.00)		100%
NAB.AX	National Australia Bank Limited	(\$1,524.00)	(\$720.00)	111.67%
TLS.AX	Telstra Corporation Limited.	(\$1,464.80)	(\$1,394.88)	5.01%
VUK.AX	Virgin Money Uk Plc	(\$18.98)		100%
	TOTAL	CY Balance	LY Balance	
		(\$19,066.83)	(\$11,104.62)	

Supporting Documents

- Dividend Reconciliation Report [Report](#)
- Investment Income Comparison Report [Report](#)
- 2022 Dividend Statements - BSL.pdf [BSL.AX](#)
- 2022 Dividend Statements - CAM.pdf [CAM.AX](#)
- 2022 Dividend Statements - CCP.pdf [CCP.AX](#)
- 2022 Dividend Statements - CIM.pdf [CIM.AX](#)
- 2022 Dividend Statements - NAB.pdf [NAB.AX](#)
- 2022 Dividend Statements - TLS.pdf [TLS.AX](#)
- 2022 Dividend Statements - VUK.pdf [VUK.AX](#)

Standard Checklist

- Attach copies of all dividend statements
- Attach copy of Dividend Reconciliation Report
- Attach copy of Investment Income Comparison Report

GJ Hoddinott Superannuation Fund

Dividend Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
Shares in Listed Companies (Australian)										
BSL.AX Bluescope Steel Limited										
13/10/2021	293.48	293.48								
29/03/2022	166.75	166.75								
	460.23	460.23								
CAM.AX Clime Capital Limited										
28/07/2021	609.90	0.00	609.90	261.39						
28/10/2021	751.43	0.00	751.43	322.04						
28/01/2022	643.16	0.00	643.16	275.64						
28/04/2022	652.33	0.00	652.33	279.57						
	2,656.82	0.00	2,656.82	1,138.64						
CCP.AX Credit Corp Group Limited										
11/03/2022	6,384.00	0.00	6,384.00	2,736.00						
31/03/2022	6,048.00	0.00	6,048.00	2,592.00						
	12,432.00	0.00	12,432.00	5,328.00						
CIM.AX Cimic Group Limited										
05/07/2021	300.00	240.00	60.00	25.71						

GJ Hoddinott Superannuation Fund

Dividend Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
07/10/2021	210.00	168.00	42.00	18.00						
	510.00	408.00	102.00	43.71						
NAB.AX National Australia Bank Limited										
02/07/2021	720.00	0.00	720.00	308.57						
15/12/2021	804.00	0.00	804.00	344.57						
	1,524.00	0.00	1,524.00	653.14						
TLS.AX Telstra Corporation Limited.										
23/09/2021	732.40	0.00	732.40	313.89						
01/04/2022	732.40	0.00	732.40	313.89						
	1,464.80	0.00	1,464.80	627.78						
VUK.AX Virgin Money Uk Plc										
11/03/2022	5.71	5.71								
21/06/2022	13.27	13.27								
	18.98	18.98								
	19,066.83	887.21	18,179.62	7,791.27						

GJ Hoddinott Superannuation Fund
Dividend Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
TOTAL	19,066.83	887.21	18,179.62	7,791.27						

Tax Return Reconciliation

	Totals	Tax Return Label
Unfranked	887.21	J
Franked Dividends	18,179.62	K
Franking Credits	7,791.27	L

GJ Hoddinott Superannuation Fund

Investment Income Comparison Report

As at 30 June 2022

Investment	Ledger Data			ASX & UUT Data							
	Transaction Date	Income Amount	Franking Credit	Date Payable	Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*	
Reconciled											
Shares in Listed Companies (Australian)											
BSL.AX	Bluescope Steel Limited	13/10/2021	293.48	13/10/2021	07/09/2021	667.00	667.00	0.4400	293.48	0.00	
BSL.AX	Bluescope Steel Limited	29/03/2022	166.75	29/03/2022	25/02/2022	667.00	667.00	0.2500	166.75	0.00	
CAM.AX	Clime Capital Limited	28/07/2021	609.90	261.39	28/07/2021	05/07/2021	48,792.00	48,792.00	0.0125	609.90	261.39
CAM.AX	Clime Capital Limited	28/10/2021	751.43	322.04	28/10/2021	05/10/2021	49,436.00	49,436.00	0.0152	751.43	322.04
CAM.AX	Clime Capital Limited	28/01/2022	643.16	275.64	28/01/2022	05/01/2022	50,247.00	50,247.00	0.0128	643.16	275.64
CAM.AX	Clime Capital Limited	28/04/2022	652.33	279.57	28/04/2022	05/04/2022	50,963.00	50,963.00	0.0128	652.33	279.57
CCP.AX	Credit Corp Group Limited				10/09/2021	30/08/2021	16,800.00	16,800.00	0.3600	6,048.00	2,592.00
CCP.AX	Credit Corp Group Limited	11/03/2022	6,384.00	2,736.00	11/03/2022	28/02/2022	16,800.00	16,800.00	0.3800	6,384.00	2,736.00
CCP.AX	Credit Corp Group Limited	31/03/2022	6,048.00	2,592.00							
CIM.AX	Cimic Group Limited	05/07/2021	300.00	25.71	05/07/2021	11/06/2021	500.00	500.00	0.6000	300.00	25.71
CIM.AX	Cimic Group Limited	07/10/2021	210.00	18.00	07/10/2021	15/09/2021	500.00	500.00	0.4200	210.00	18.00
NAB.AX	National Australia Bank Limited	02/07/2021	720.00	308.57	02/07/2021	13/05/2021	1,200.00	1,200.00	0.6000	720.00	308.57
NAB.AX	National Australia Bank Limited	15/12/2021	804.00	344.57	15/12/2021	15/11/2021	1,200.00	1,200.00	0.6700	804.00	344.57
TLS.AX	Telstra Corporation Limited.	23/09/2021	732.40	313.89	23/09/2021	25/08/2021	9,155.00	9,155.00	0.0800	732.40	313.89
TLS.AX	Telstra Corporation Limited.	01/04/2022	732.40	313.89	01/04/2022	02/03/2022	9,155.00	9,155.00	0.0800	732.40	313.89
VUK.AX	Virgin Money Uk Plc	11/03/2022	5.71		11/03/2022	10/02/2022	300.00	300.00	0.0190	5.71	0.00
VUK.AX	Virgin Money Uk Plc	21/06/2022	13.27		21/06/2022	19/05/2022	300.00	300.00	0.0442	13.27	0.00
			19,066.83	7,791.27					3.9966	19,066.82	7,791.27

19,066.83	7,791.27	3.9966	19,066.82	7,791.27
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*Franking credit is estimated using 45 day qualified units. The estimation might not be accurate for preference shares and hedging arrangements.

Payment Advice



BlueScope

BLUESCOPE STEEL LIMITED

ABN: 16 000 011 058

EST MR GARRY JOHN HODDINOTT <GJ HODDINOTT SUPER A/C>

21 JESSIES LANE
MURPHYS CREEK QLD
4352

All Registry communications to:

Link Market Services Limited
Locked Bag A14, Sydney South, NSW 1235
Telephone: +61 1300 855 998
ASX Code: **BSL**
Email: bluescopesteel@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

DIVIDEND STATEMENT

Reference No.: X*****2272
Payment Date: 13 October 2021
Record Date: 08 September 2021

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
BSL - ORDINARY FULLY PAID SHARES	\$0.44	667	\$293.48	\$0.00	\$293.48	\$0.00
		Less Withholding Tax			\$0.00	
		Net Amount			AUD 293.48	
		Represented By:				
		Withheld Payment			AUD 293.48	

AUSTRALIAN TAX INFORMATION (A\$)	Income Description	Amount
	Conduit Foreign Income (CFI)	\$293.48
	Nil CFI	\$0.00
	Total unfranked Income	\$293.48

Withholding tax is not payable by non-residents on the Conduit Foreign Income portion of the unfranked dividend amount. The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

The details above relate to a final unfranked dividend of \$0.25 per share and a special unfranked dividend of \$0.19 per share payable on ordinary shares entitled to participate in the dividend at the record date. This dividend is declared to be conduit foreign income.

IMPORTANT: Payments to shareholders with a registered address in Australia, Switzerland, United Kingdom, Hong Kong, New Zealand, Singapore or the United States of America are paid by direct credit only. It is therefore important that you provide, or if required, update your banking instructions; otherwise future dividend payments may be delayed.

Currency Options: Our Share Registry offers a foreign direct credit facility that allows you to receive future dividends in a number of different currencies. Once you log into the Investor Centre, go to Payment Instructions from the Payments & Tax tab at the top of the page, where you can obtain further information and provide banking instructions in your choice of currency.

Withheld: To enable payment please update your Payment Instructions in the Payments & Tax section on the Link Investor Centre.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

Payment Advice



BlueScope

BLUESCOPE STEEL LIMITED

ABN: 16 000 011 058

EST MR GARRY JOHN HODDINOTT <GJ HODDINOTT SUPER
A/C>

21 JESSIES LANE
MURPHYS CREEK QLD
4352

All Registry communications to:

Link Market Services Limited
Locked Bag A14, Sydney South, NSW 1235
Telephone: +61 1300 855 998
ASX Code: **BSL**
Email: bluescopesteel@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

DIVIDEND STATEMENT

Reference No.: X*****2272
Payment Date: 29 March 2022
Record Date: 28 February 2022

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
BSL - ORDINARY FULLY PAID SHARES	\$0.25	667	\$166.75	\$0.00	\$166.75	\$0.00
					Less Withholding Tax	\$0.00
					Net Amount	AUD 166.75
					Represented By:	
					Withheld Payment	AUD 166.75
AUSTRALIAN TAX INFORMATION (A\$)						
					Income Description	Amount
					Conduit Foreign Income (CFI)	\$166.75
					Nil CFI	\$0.00
					Total unfranked Income	\$166.75

Withholding tax is not payable by non-residents on the Conduit Foreign Income portion of the unfranked dividend amount.
The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Withheld: To enable payment please update your Payment Instructions in the Payments & Tax section on the Link Investor Centre.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

EST MR GARRY JOHN HODDINOTT
 <GJ HODDINOTT SUPER A/C>
 21 JESSIES LANE
 MURPHYS CREEK QLD 4352

Holder Identification Number (HIN): X*****2272
TFN/ABN Status: Quoted
Subregister: CHES
Record Date: 06/07/2021
Payment Date: 28/07/2021
Reference Number: S00019566773

Dividend Statement

Payment Description: Dividend for the quarter ended 30 June 2021

Security Class: Fully Paid Ordinary Shares

ASX Code: CAM

No. of shares participating at Record Date	Dividend Rate per share	Gross Dividend	Withholding Tax ¹	Net Dividend	Franked Amount ²	Unfranked Amount	Franking Credit ³
48,792	1.25 cents	\$609.90	Nil	\$609.90	\$609.90	Nil	\$261.39

- This withholding tax applies to you if the dividend amount is partially or totally unfranked and you are a:
 - resident of Australia and your TFN or ABN has not been recorded by the share registry. TFN withholding tax is deducted from the gross unfranked portion of the dividend at the highest marginal tax rate applying to personal income; or
 - non-resident of Australia. Non-resident withholding tax (30%) is deducted from the gross unfranked portion of the dividend unless you are a resident of a country which has entered into a Double Taxation Agreement with Australia. In that case a lower rate (generally 15%) may apply.
- This dividend is 100% franked
- The franking credit has been calculated at the rate of 30%.

Dividend Reinvestment Plan (DRP) Statement

Cash fraction brought forward	Nil
Net dividend available for reinvestment	\$609.90
Total available for reinvestment	\$609.90
DRP issue price at 1% discount	\$0.9467
Total amount applied to new shares	\$609.67
Cash balance carried forward to next payment	Nil
Number of shares held as at Record Date	48,792
Number of new shares allotted on 28/07/2021	644 (Rounded up or down to the nearest whole share)
Total shares after allotment¹	49,436

- The Total shares after allotment/Total number of shares now held figure was derived by adding the number of shares at Record Date with the number of shares allotted in the DRP. It does not include any ex dividend transactions registered during the period between the ex dividend date and the date of this advice. Neither the Issuer nor Boardroom Pty Limited will be liable for any losses that are incurred by a person who relies on the holding shown without making their own adjustments for any transactions.

Please retain this statement for taxation purposes

EST MR GARRY JOHN HODDINOTT
 <GJ HODDINOTT SUPER A/C>
 21 JESSIES LANE
 MURPHYS CREEK QLD 4352

Holder Identification Number (HIN): X*****2272
TFN/ABN Status: Quoted
Subregister: CHESS
Record Date: 06/10/2021
Payment Date: 28/10/2021
Reference Number: S00019566773

Dividend Statement

Payment Description: Dividend for the quarter ended 30 September 2021

Security Class: Fully Paid Ordinary Shares

ASX Code: CAM

No. of shares participating at Record Date	Dividend Rate per share	Gross Dividend	Withholding Tax ¹	Net Dividend	Franked Amount ²	Unfranked Amount	Franking Credit ³
49,436	1.52 cents	\$751.43	Nil	\$751.43	\$751.43	Nil	\$322.04

- This withholding tax applies to you if the dividend amount is partially or totally unfranked and you are a:
 - resident of Australia and your TFN or ABN has not been recorded by the share registry. TFN withholding tax is deducted from the gross unfranked portion of the dividend at the highest marginal tax rate applying to personal income; or
 - non-resident of Australia. Non-resident withholding tax (30%) is deducted from the gross unfranked portion of the dividend unless you are a resident of a country which has entered into a Double Taxation Agreement with Australia. In that case a lower rate (generally 15%) may apply.
- This dividend is 100% franked
- The franking credit has been calculated at the rate of 30%.

Dividend Reinvestment Plan (DRP) Statement

Cash fraction brought forward	Nil
Net dividend available for reinvestment	\$751.43
Total available for reinvestment	\$751.43
DRP issue price at 1% discount	\$0.927
Total amount applied to new shares	\$751.80
Cash balance carried forward to next payment	Nil
Number of shares held as at Record Date	49,436
Number of new shares allotted on 28/10/2021	811 (Rounded up or down to the nearest whole share)
Total shares after allotment¹	50,247

- The Total shares after allotment/Total number of shares now held figure was derived by adding the number of shares at Record Date with the number of shares allotted in the DRP. It does not include any ex dividend transactions registered during the period between the ex dividend date and the date of this advice. Neither the Issuer nor Boardroom Pty Limited will be liable for any losses that are incurred by a person who relies on the holding shown without making their own adjustments for any transactions.

Please retain this statement for taxation purposes

EST MR GARRY JOHN HODDINOTT
 <GJ HODDINOTT SUPER A/C>
 21 JESSIES LANE
 MURPHYS CREEK QLD 4352

Holder Identification Number (HIN): X*****2272
TFN/ABN Status: Quoted
Subregister: CHES
Record Date: 06/01/2022
Payment Date: 28/01/2022
Reference Number: S00019566773

Dividend Statement

Payment Description: Dividend for the quarter ended 31 December 2021

Security Class: Fully Paid Ordinary Shares

ASX Code: CAM

No. of shares participating at Record Date	Dividend Rate per share	Gross Dividend	Withholding Tax ¹	Net Dividend	Franked Amount ²	Unfranked Amount	Franking Credit ³
50,247	1.28 cents	\$643.16	Nil	\$643.16	\$643.16	Nil	\$275.64

- This withholding tax applies to you if the dividend amount is partially or totally unfranked and you are a:
 - resident of Australia and your TFN or ABN has not been recorded by the share registry. TFN withholding tax is deducted from the gross unfranked portion of the dividend at the highest marginal tax rate applying to personal income; or
 - non-resident of Australia. Non-resident withholding tax (30%) is deducted from the gross unfranked portion of the dividend unless you are a resident of a country which has entered into a Double Taxation Agreement with Australia. In that case a lower rate (generally 15%) may apply.
- This dividend is 100% franked
- The franking credit has been calculated at the rate of 30%.

Dividend Reinvestment Plan (DRP) Statement

Cash fraction brought forward	Nil
Net dividend available for reinvestment	\$643.16
Total available for reinvestment	\$643.16
DRP issue price at 1% discount	\$0.8987
Total amount applied to new shares	\$643.47
Cash balance carried forward to next payment	Nil
Number of shares held as at Record Date	50,247
Number of new shares allotted on 28/01/2022	716 (Rounded up or down to the nearest whole share)
Total shares after allotment¹	50,963

- The Total shares after allotment/Total number of shares now held figure was derived by adding the number of shares at Record Date with the number of shares allotted in the DRP. It does not include any ex dividend transactions registered during the period between the ex dividend date and the date of this advice. Neither the Issuer nor Boardroom Pty Limited will be liable for any losses that are incurred by a person who relies on the holding shown without making their own adjustments for any transactions.

Please retain this statement for taxation purposes

EST MR GARRY JOHN HODDINOTT
 <GJ HODDINOTT SUPER A/C>
 21 JESSIES LANE
 MURPHYS CREEK QLD 4352

Holder Identification Number (HIN): X*****2272
TFN/ABN Status: Quoted
Subregister: CHES
Record Date: 06/04/2022
Payment Date: 28/04/2022
Reference Number: S00019566773

Dividend Statement

Payment Description: Dividend for the quarter ended 31 March 2022

Security Class: Fully Paid Ordinary Shares

ASX Code: CAM

No. of shares participating at Record Date	Dividend Rate per share	Gross Dividend	Withholding Tax ¹	Net Dividend	Franked Amount ²	Unfranked Amount	Franking Credit ³
50,963	1.28 cents	\$652.33	Nil	\$652.33	\$652.33	Nil	\$279.57

- This withholding tax applies to you if the dividend amount is partially or totally unfranked and you are a:
 - resident of Australia and your TFN or ABN has not been recorded by the share registry. TFN withholding tax is deducted from the gross unfranked portion of the dividend at the highest marginal tax rate applying to personal income; or
 - non-resident of Australia. Non-resident withholding tax (30%) is deducted from the gross unfranked portion of the dividend unless you are a resident of a country which has entered into a Double Taxation Agreement with Australia. In that case a lower rate (generally 15%) may apply.
- This dividend is 100% franked
- The franking credit has been calculated at the rate of 30%.

Dividend Reinvestment Plan (DRP) Statement

Cash fraction brought forward	Nil
Net dividend available for reinvestment	\$652.33
Total available for reinvestment	\$652.33
DRP issue price at 1% discount	\$0.8743
Total amount applied to new shares	\$652.23
Cash balance carried forward to next payment	Nil
Number of shares held as at Record Date	50,963
Number of new shares allotted on 28/04/2022	746 (Rounded up or down to the nearest whole share)
Total shares after allotment¹	51,709

- The Total shares after allotment/Total number of shares now held figure was derived by adding the number of shares at Record Date with the number of shares allotted in the DRP. It does not include any ex dividend transactions registered during the period between the ex dividend date and the date of this advice. Neither the Issuer nor Boardroom Pty Limited will be liable for any losses that are incurred by a person who relies on the holding shown without making their own adjustments for any transactions.

Please retain this statement for taxation purposes

Dividend Payments

Credit Corp Group Limited

EST MR GARRY JOHN HODDINOTT
 <GJ HODDINOTT SUPER A/C>
 21 JESSIES LANE
 MURPHYS CREEK QLD 4352

Security	Date	Method	No. of Securities	Dividend (\$)	Franking (\$)	Imputed Credit (\$)	Unfranked (\$)	Tax (\$)	Net Dividend (\$)	Exchange Rate	Cash Payment	Payment ID	Receipt Currency	Status
Fully Paid Ordinary Shares	11-Mar-2022	Cheque	16,800	6,384.00	6,384.00	2,736.00	0.00	0.00	6,384.00	1.0000	6,384.00	220811579	AUD	Initial
Fully Paid Ordinary Shares	10-Sep-2021	Cheque	16,800	6,048.00	6,048.00	2,592.00	0.00	0.00	6,048.00	1.0000	6,048.00	215651146	AUD	Cheque Presented Correct 31-Mar-2022
Fully Paid Ordinary Shares	12-Mar-2021	Cheque	16,800	6,048.00	6,048.00	2,592.00	0.00	0.00	6,048.00	1.0000	6,048.00	210467103	AUD	Cheque Presented Correct 30-Jul-2021
Fully Paid Ordinary Shares	13-Mar-2020	Withheld	16,800	6,048.00	6,048.00	2,592.00	0.00	0.00	6,048.00	1.0000	6,048.00	202486079	AUD	EFT Replacement 06-Apr-2020
Fully Paid Ordinary Shares	13-Mar-2020	EFT	16,800	6,048.00	6,048.00	2,592.00	0.00	0.00	6,048.00	1.0000	6,048.00	201438844	AUD	EFT Rejected - Withheld 06-Apr-2020
Fully Paid Ordinary Shares	30-Aug-2019	EFT	16,800	6,048.00	6,048.00	2,592.00	0.00	0.00	6,048.00	1.0000	6,048.00	191410519	AUD	Initial
Fully Paid Ordinary Shares	15-Mar-2019	EFT	16,800	6,048.00	6,048.00	2,592.00	0.00	0.00	6,048.00	1.0000	6,048.00	182531200	AUD	Initial



CIMIC Group Limited

A.B.N 57 004 482 982

Update your information:

Online:
www.computershare.com.au/easyupdate/cim

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

Enquiries:

(within Australia) 1300 855 080
(international) +61 3 9415 4000

001272 000 CIM



EST MR GARRY JOHN HODDINOTT
<GJ HODDINOTT SUPER A/C>
21 JESSIES LANE
MURPHYS CREEK QLD 4352

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	CIM
TFN/ABN Status	Quoted
Record Date	15 June 2021
Payment Date	5 July 2021

Final Dividend for the Full Year Ended 31 December 2020

Dear Shareholder,

This payment represents the final dividend of 60 cents per share for the full year ended 31 December 2020. This dividend is paid on the shares registered in your name and entitled to participate as at 7:00pm AEST on the Record Date of 15 June 2021. This payment is 20% franked at the corporate tax rate of 30% and 80% unfranked which is declared to be conduit foreign income (CFI).

Please register at www.computershare.com.au/easyupdate/cim in order to update your tax file number, bank account and other details online.

Yours sincerely
CIMIC Group Limited

Class Description	Amount per Share	Number of Shares	Franked Amount	Unfranked Amount	Gross Payment
Fully Paid Ordinary Shares	60 cents	500	\$60.00	\$240.00	\$300.00
				Net Payment	\$300.00
				Franking Credit	\$25.71

Please note you have previous payments that remain unrepresented.
To request replacement payments please log in to www.investorcentre.com/au and follow the prompts.

Note: You should retain this statement to assist you in preparing your tax return.
All currency references are quoted in Australian dollars unless otherwise stated.


Important Notice

We note that as at the Record Date we had not received your direct credit banking instructions and as a result, in accordance with the Company's direct credit dividend payment policy, we have been unable to effect payment of your dividend entitlement. Your dividend entitlement will be deposited into your nominated account after receipt of your valid direct credit banking instructions. A Direct Credit form and return envelope is enclosed for your convenience.

If you have submitted your direct credit banking instructions since the Record Date, we will be banking your payment entitlement shortly. Upon crediting the dividend payment to your nominated account, a further advice will be sent to your registered address to confirm the deposit of that amount.

Update your information:

 **Online:**
www.computershare.com.au/easyupdate/cim

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

Enquiries:

(within Australia) 1300 855 080
(international) +61 3 9415 4000

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	CIM
TFN/ABN Status	Quoted
Record Date	16 September 2021
Payment Date	7 October 2021

000865 000 CIM



EST MR GARRY JOHN HODDINOTT
<GJ HODDINOTT SUPER A/C>
21 JESSIES LANE
MURPHYS CREEK QLD 4352

Interim Dividend for the Half Year Ended 30 June 2021

Dear Shareholder,

This payment represents the interim dividend of 42 cents per share for the half year ended 30 June 2021. This dividend is paid on the shares registered in your name and entitled to participate as at 7:00pm AEST on the Record Date of 16 September 2021. This payment is 20% franked at the corporate tax rate of 30% and 80% unfranked which is declared to be conduit foreign income (CFI).

Please register at www.computershare.com.au/easyupdate/cim in order to update your tax file number, bank account and other details online.

Yours sincerely
CIMIC Group Limited

Class Description	Amount per Share	Number of Shares	Franked Amount	Unfranked Amount	Gross Payment
Fully Paid Ordinary Shares	42 cents	500	\$42.00	\$168.00	\$210.00
				Net Payment	\$210.00
				Franking Credit	\$18.00

Please note you have previous payments that remain unrepresented.
To request replacement payments please log in to www.investorcentre.com/au and follow the prompts.

Note: You should retain this statement to assist you in preparing your tax return.
All currency references are quoted in Australian dollars unless otherwise stated.

Important Notice

We note that as at the Record Date we had not received your direct credit banking instructions and as a result, in accordance with the Company's direct credit dividend payment policy, we have been unable to effect payment of your dividend entitlement. Your dividend entitlement will be deposited into your nominated account after receipt of your valid direct credit banking instructions. A Direct Credit form and return envelope is enclosed for your convenience.

If you have submitted your direct credit banking instructions since the Record Date, we will be banking your payment entitlement shortly. Upon crediting the dividend payment to your nominated account, a further advice will be sent to your registered address to confirm the deposit of that amount.



2021 Interim Dividend Statement

110722 042 NAB



EST MR GARRY JOHN HODDINOTT
<GJ HODDINOTT SUPER A/C>
21 JESSIES LANE
MURPHYS CREEK QLD 4352

Contact our Share Registry

www.investorcentre.com/au

(in Australia) 1300 367 647
(outside Australia) +61 3 9415 4299

Holder Identification Number (HIN)

HIN WITHHELD

Summary of key information

Payment Date 2 July 2021
Record Date 14 May 2021
TFN/ABN status Quoted
ASX code NAB
Unissued Credit Reference No. 1003171

URGENT ACTION REQUIRED - your dividend has not yet been paid

As previously advised, your cash dividend cannot be paid until such time you provide your bank account details to the Share Registry.

Ordinary Shares	Dividend Rate per Share	Unfranked Amount	Franked Amount	Franking Credit
1,200	60 cents	\$0.00	\$720.00	\$308.57

Dividend Summary

1,200 shares x 60 cents = \$720.00

This dividend is 100% franked at the relevant Australian Corporate Tax Rate of 30%.

What do you need to do?

To enable us to pay your cash dividend, it is important that you provide your bank account details in one of the following ways:

- online by visiting www.investorcentre.com/au
- completing the enclosed dividend nomination advice and returning it in the reply paid envelope provided; or
- phone NAB's Share Registry on 1300 367 647 (Australia) or +61 3 9415 4299 (outside Australia)

Full details of the Dividend Package is available at www.nab.com.au/dividendinformation.

If you have already provided your instructions you can disregard this reminder. Outstanding dividends will be paid into your nominated bank account promptly.

Tax information

This statement should be retained to assist in preparing your income tax return.

Australian resident shareholders

Franked Amount: This should be included in your assessable income.

Franking Credit: This may also need to be included in your assessable income. This amount may be available as a tax offset to reduce your income tax liability.

If you are unsure of the tax treatment of your dividend, please contact your accountant or taxation adviser.

Unpaid Dividend Amount \$720.00



2021 Final Dividend Statement

083439 042 NAB



EST MR GARRY JOHN HODDINOTT
<GJ HODDINOTT SUPER A/C>
21 JESSIES LANE
MURPHYS CREEK QLD 4352

Contact our Share Registry

www.investorcentre.com/au

(in Australia) 1300 367 647
(outside Australia) +61 3 9415 4299

Holder Identification Number (HIN)

HIN WITHHELD

Summary of key information

Payment Date 15 December 2021
Record Date 16 November 2021
TFN/ABN status Quoted
ASX code NAB
Unissued Credit Reference No. 496983

URGENT ACTION REQUIRED - your dividend has not yet been paid

As previously advised, your cash dividend cannot be paid until such time you provide your bank account details to the Share Registry.

Ordinary Shares	Dividend Rate per Share	Unfranked Amount	Franked Amount	Franking Credit
1,200	67 cents	\$0.00	\$804.00	\$344.57

Dividend Summary

1,200 shares x 67 cents = \$804.00

This dividend is 100% franked at the relevant Australian Corporate Tax Rate of 30%.

What do you need to do?

To enable us to pay your cash dividend, it is important that you provide your bank account details in one of the following ways:

- online by visiting www.investorcentre.com/au
- completing the enclosed dividend nomination advice and returning it in the reply paid envelope provided; or
- phone NAB's Share Registry on 1300 367 647 (Australia) or +61 3 9415 4299 (outside Australia)

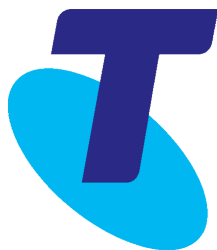
Full details of the Dividend Package is available at www.nab.com.au/dividendinformation.

If you have already provided your instructions you can disregard this reminder. Outstanding dividends will be paid into your nominated bank account promptly.

Tax information is set out on the reverse side of this page.

Unpaid Dividend Amount \$804.00

Payment Advice



TELSTRA CORPORATION LIMITED

ABN: 33 051 775 556

EST MR GARRY JOHN HODDINOTT <GJ HODDINOTT SUPER A/C>
21 JESSIES LANE
MURPHYS CREEK QLD
4352

All Registry communications to:
TELSTRA CORPORATION LIMITED
PO Box A942 SYDNEY SOUTH NSW 1234
Telephone: 1300 88 66 77
ASX Code: **TLS**
Email: telstra@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

DIVIDEND STATEMENT

Reference No.: X*****2272
Payment Date: 23 September 2021
Record Date: 26 August 2021

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
TLS - FULLY PAID ORDINARY SHARES	\$0.08	9,155	\$0.00	\$732.40	\$732.40	\$313.89
						Less Withholding Tax \$0.00
						Net Amount AUD 732.40
						Represented By:
						Withheld Payment AUD 732.40
FRANKING INFORMATION						Franked Rate per Share \$0.08 Franking Percentage 100% Company Tax Rate 30%

The final dividend for the period ended 30 June 2021 is comprised of a final ordinary dividend of 5 cents per share and a final special dividend of 3 cents per share, both fully franked at the company tax rate of 30%.

Withheld: To enable payment please update your Payment Instructions in the Payments & Tax section on the Link Investor Centre.

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

011306 000 VUK



EST MR GARRY JOHN HODDINOTT
<GJ HODDINOTT SUPER A/C>
21 JESSIES LANE
MURPHYS CREEK QLD 4352

Update your information:



Online:

www.computershare.com.au/easyupdate/VUK



By Mail:

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

Enquiries:

(within Australia) 1800 764 308
(international) +61 3 9415 4142

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	VUK
TFN/ABN Status	Not Required
Record Date	11 February 2022
Payment Date	11 March 2022
Cheque Number	53805

Final Dividend

Dear CDI holder,

The details below represent payment of the final dividend of GBP£0.01 per Chess Depository Interest (CDI) for the year ended 30 September 2021, payable on 11 March 2022, on the undermentioned holding of CDIs registered in your name on 11 February 2022.

UPDATE YOUR PAYMENT INSTRUCTIONS

We strongly encourage shareholders to update their payment details so that dividend payments can be made by direct credit to a nominated bank or financial institution account.

Please go to www.computershare.com.au/easyupdate/VUK to update your details online.

Class Description	Amount per CDI (GBP)	Number of CDIs	Gross Payment (GBP)
VUK CDIs	£0.01	300	£3.00
		Less non resident withholding tax	£0.00
		Net Payment (GBP£)	£3.00
		Net Payment (AUD\$)	\$5.71

The UK Pound Sterling conversion rate to Australian Dollar as at 11:00am (GMT) on 14 February 2022 was GBP£1.00 = AUD\$1.9040

Note 1: You should retain this statement to assist you in preparing your tax return.

Note 2: If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment.

PLEASE BANK THIS CHEQUE PROMPTLY

011427 000 VUK



EST MR GARRY JOHN HODDINOTT
<GJ HODDINOTT SUPER A/C>
21 JESSIES LANE
MURPHYS CREEK QLD 4352

Update your information:



Online:
www.computershare.com.au/easyupdate/VUK



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

Enquiries:

(within Australia) 1800 764 308
(international) +61 3 9415 4142

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	VUK
TFN/ABN Status	Not Required
Record Date	20 May 2022
Payment Date	21 June 2022
Cheque Number	69143

Interim Dividend

Dear CDI holder,

The details below represent payment of the interim dividend of GBP£0.025 per Chess Depository Interest (CDI) for the half year ended 31 March 2022, payable on 21 June 2022, on the undermentioned holding of CDIs registered in your name on 20 May 2022.

UPDATE YOUR PAYMENT INSTRUCTIONS

We strongly encourage shareholders to update their payment details so that dividend payments can be made by direct credit to a nominated bank or financial institution account.

Please go to www.computershare.com.au/easyupdate/VUK to update your details online.

Class Description	Amount per CDI (GBP)	Number of CDIs	Gross Payment (GBP)
VUK CDIs	£0.025	300	£7.50
		Less non resident withholding tax	£0.00
		Net Payment (GBP£)	£7.50
		Net Payment (AUD\$)	\$13.27

The UK Pound Sterling conversion rate to Australian Dollar as at 11:00am (GMT) on 23 May 2022 was GBP£1.00 = AUD\$1.7687

Note 1: You should retain this statement to assist you in preparing your tax return.

Note 2: If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment.

PLEASE BANK THIS CHEQUE PROMPTLY

24700 - Changes in Market Values of Investments

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	\$167,982.37	(\$261,440.27)	(164.25)%
TOTAL		CY Balance	LY Balance	
		\$167,982.37	(\$261,440.27)	

Supporting Documents

- Market Movement [Report](#)
- Realised Capital Gain Report [Report](#)
- Net Capital Gains Reconciliation [Report](#)
- 2022 Transaction History - CIM.pdf
- 2022 Corporate Action - CIM Takeover.pdf

Standard Checklist

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

GJ Hoddinott Superannuation Fund

Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
AMP.AX - AMP Limited										
	01/07/2021	Opening Balance	7,000.00	0.00	0.00	0.00	7,875.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(1,190.00)	0.00	6,685.00	0.00	0.00	0.00
	30/06/2022		7,000.00	0.00	(1,190.00)	0.00	6,685.00	0.00	0.00	0.00
BSL.AX - Bluescope Steel Limited										
	01/07/2021	Opening Balance	667.00	0.00	0.00	0.00	14,647.32	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(4,042.02)	0.00	10,605.30	0.00	0.00	0.00
	30/06/2022		667.00	0.00	(4,042.02)	0.00	10,605.30	0.00	0.00	0.00
CAM.AX - Clime Capital Limited										
	01/07/2021	Opening Balance	48,792.00	0.00	0.00	0.00	46,596.36	0.00	0.00	0.00
	28/07/2021	Purchase	644.00	609.90	0.00	0.00	47,206.26	0.00	0.00	0.00
	28/10/2021	Purchase	811.00	751.43	0.00	0.00	47,957.69	0.00	0.00	0.00
	28/01/2022	Purchase	716.00	643.16	0.00	0.00	48,600.85	0.00	0.00	0.00
	28/04/2022	Purchase	746.00	652.33	0.00	0.00	49,253.18	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(6,851.80)	0.00	42,401.38	0.00	0.00	0.00
	30/06/2022		51,709.00	2,656.82	(6,851.80)	0.00	42,401.38	0.00	0.00	0.00
CCP.AX - Credit Corp Group Limited										
	01/07/2021	Opening Balance	16,800.00	0.00	0.00	0.00	499,464.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(158,760.00)	0.00	340,704.00	0.00	0.00	0.00
	30/06/2022		16,800.00	0.00	(158,760.00)	0.00	340,704.00	0.00	0.00	0.00
CIM.AX - Cimic Group Limited										
	01/07/2021	Opening Balance	500.00	0.00	0.00	0.00	9,890.00	0.00	0.00	0.00
	16/05/2022	Disposal	(500.00)	(15,798.82)	0.00	0.00	(5,908.82)	11,000.00	15,798.82	(4,798.82)
	16/05/2022	Writeback	0.00	0.00	5,908.82	0.00	0.00	0.00	0.00	0.00
	30/06/2022		0.00	(15,798.82)	5,908.82	0.00	0.00	11,000.00	15,798.82	(4,798.82)
NAB.AX - National Australia Bank Limited										
	01/07/2021	Opening Balance	1,200.00	0.00	0.00	0.00	31,464.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	1,404.00	0.00	32,868.00	0.00	0.00	0.00
	30/06/2022		1,200.00	0.00	1,404.00	0.00	32,868.00	0.00	0.00	0.00
TLS.AX - Telstra Corporation Limited.										
	01/07/2021	Opening Balance	9,155.00	0.00	0.00	0.00	34,422.80	0.00	0.00	0.00
	18/03/2022	Purchase	355.00	1,402.25	0.00	0.00	35,825.05	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	823.95	0.00	36,649.00	0.00	0.00	0.00

GJ Hoddinott Superannuation Fund

Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
	30/06/2022	Revaluation	0.00	0.00	(35.50)	0.00	36,613.50	0.00	0.00	0.00
	30/06/2022		9,510.00	1,402.25	788.45	0.00	36,613.50	0.00	0.00	0.00
VUK.AX - Virgin Money Uk Plc										
	01/07/2021	Opening Balance	300.00	0.00	0.00	0.00	1,104.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(441.00)	0.00	663.00	0.00	0.00	0.00
	30/06/2022		300.00	0.00	(441.00)	0.00	663.00	0.00	0.00	0.00
Total Market Movement					(163,183.55)				(4,798.82)	(167,982.37)

GJ Hoddinott Superannuation Fund

Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

	Total	Discounted	Indexed	Other	Notional
Losses available to offset					
Carried forward from prior losses	49,164.07				
Carried forward from prior losses - Collectables	0.00				
Current year capital losses	4,798.82				
Current year capital losses - Collectables	0.00				
Total Losses Available	53,962.89				
Total Losses Available - Collectables	0.00				
Capital Gains					
Capital gains from disposal of assets	0.00	0.00	0.00	0.00	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	0.00	0.00	0.00	0.00	0.00
Capital Gains Before Losses applied	0.00	0.00	0.00	0.00	0.00
Losses and discount applied					
Losses applied	0.00	0.00	0.00	0.00	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	0.00				
CGT Discount applied - Collectables	0.00				

GJ Hoddinott Superannuation Fund

Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

	Total	Discounted	Indexed	Other	Notional
Net Capital Gain					
Net capital gain	0.00				
Net capital gain - Collectables	0.00				
Total Net Capital Gain (11A)	0.00				
Net Capital Losses Carried Forward to later income					
Net Capital Losses Carried Forward to later income years	53,962.89				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
Total Net Capital Losses Carried Forward to later income years (14V)	53,962.89				

Note

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

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

GJ Hoddinott Superannuation Fund
Realised Capital Gains Report

For The Period 01 July 2021 - 30 June 2022

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)												
CIM.AX - Cimic Group Limited												
23/06/2010	16/05/2022	500.00	15,798.82	11,000.00	(4,798.82)	15,798.82	15,798.82	0.00	0.00	0.00	0.00	(4,798.82)
		500.00	15,798.82	11,000.00	(4,798.82)	15,798.82	15,798.82	0.00	0.00	0.00	0.00	(4,798.82)
		500.00	15,798.82	11,000.00	(4,798.82)	15,798.82	15,798.82	0.00	0.00	0.00	0.00	(4,798.82)
		500.00	15,798.82	11,000.00	(4,798.82)	15,798.82	15,798.82	0.00	0.00	0.00	0.00	(4,798.82)

Transactions

CIMIC GROUP LIMITED

Recent Transactions

Est Mr Garry John Hoddinott Decd X***2272**

FULLY PAID ORDINARY SHARES

Date	Transaction	Movement	Running balance
16/05/2022	SUBREGISTER CLOSE	-500	0
24/04/2015	CHESS DAILY MOVEMENT UP	+500	500
24/04/2015	COMPANY ASX CHANGE	-500	0
28/06/2010	CHESS DAILY MOVEMENT UP	+500	500

**Lodged via
ASX Online**

Our ref: 66-41031000

Direct Dial: +61 2 8922 8575

E-mail: david.clee@cliffordchance.com

Market Announcements Office
ASX Limited
Exchange Centre
20 Bridge Street
SYDNEY NSW 2000

29 April 2022

Dear Sirs/Madams

HOCHTIEF Australia Holdings Limited – Compulsory acquisition of shares in CIMIC Group Limited (ASX: CIM) following takeover bid

We act for HOCHTIEF Australia Holdings Limited ACN 103 181 675 ("**HOCHTIEF**").

We refer to HOCHTIEF's off-market takeover bid for all the ordinary shares in CIMIC Group Limited ACN 004 482 982 ("**CIMIC**") in which it does not already have a relevant interest which will close at 7.00pm (Sydney time) on 10 May 2022 ("**Offer**").

As at the date of this letter, HOCHTIEF has a relevant interest in at least 90% of the ordinary shares in CIMIC and at least 75% of the ordinary shares in CIMIC that HOCHTIEF offered to acquire under the Offer. Accordingly, in accordance with Part 6A.1 of the Corporations Act 2001 (Cth) ("**Act**"), HOCHTIEF is exercising its right to commence the process of compulsorily acquiring the remaining ordinary shares in CIMIC in which it does not already have a relevant interest.

In accordance with section 661B(1)(d) of the Act, we enclose:

- (a) a letter to the remaining holders of ordinary shares in CIMIC; and
 - (b) an ASIC Form 6021: Notice of Compulsory Acquisition Following Takeover Bid,
- (together the "**Documents**").

For personal use only

The Documents were lodged with the Australian Securities and Investments Commission and sent to CIMIC today, and will be dispatched to the remaining CIMIC shareholders in accordance with section 661B(1)(c) and 661B(2) of the Act.

Yours sincerely



David Clee
Partner
Clifford Chance



Jacob Kahwaji
Partner
Clifford Chance

For personal use only

CIMTKO
MR SAM SAMPLE
FLAT 123
123 SAMPLE STREET
THE SAMPLE HILL
SAMPLE ESTATE
SAMPLEVILLE VIC 3030

29 April 2022

Dear CIMIC Shareholder

Compulsory Acquisition of Shares in CIMIC Group Limited

As you are aware, HOCHTIEF Australia Holdings Limited ACN 103 181 675 (“**HOCHTIEF Australia**”) announced on 23 February 2022 an unconditional and final¹ cash off-market takeover offer by HOCHTIEF Australia for all of the ordinary shares in CIMIC Group Limited ACN 004 482 982 (ASX: CIM) (“**CIMIC**”) (“**Offer**”). The terms of the Offer are contained in HOCHTIEF Australia’s replacement bidder’s statement dated 3 March 2022, which replaced HOCHTIEF Australia’s original bidder’s statement dated 23 February 2022, as supplemented by HOCHTIEF Australia’s second supplementary bidder’s statement dated 11 March 2022 (“**Bidder’s Statement**”). Capitalised terms used in this letter have the same meaning as in the Bidder’s Statement unless otherwise defined.

HOCHTIEF Australia has become entitled, under Part 6A.1 of the *Corporations Act 2001* (Cth) (“**Corporations Act**”), to compulsorily acquire all of the CIMIC Shares in which HOCHTIEF Australia does not already have a relevant interest, as HOCHTIEF Australia now holds a relevant interest in at least 90% of the CIMIC Shares on issue as at the date of this letter, and has acquired at least 75% of the CIMIC Shares that HOCHTIEF Australia offered to acquire under the Offer. HOCHTIEF Australia has decided to exercise its right to compulsory acquisition under Part 6A.1 of the Corporations Act (“**Follow-on Compulsory Acquisition**”) and proposes to **acquire each remaining CIMIC Share for the Offer Price of \$22.00 in cash per CIMIC Share**, subject to the Offer terms specified in the Bidder’s Statement.

Your choices

This letter is being sent to you because you are currently registered as the holder of CIMIC Shares and you either had not accepted the Offer before the date of this letter or your acceptance was not valid.

The independent board committee of CIMIC, consisting of the independent directors of CIMIC, unanimously recommends you accept HOCHTIEF Australia’s Offer for your CIMIC Shares, in the absence of a superior proposal and subject to the independent expert continuing to conclude that the offer is fair and reasonable to CIMIC shareholders.

You now have the following alternatives:

(a) **You can ACCEPT the recommended Offer.**

The Offer Price is \$22.00 in cash per CIMIC Share, subject to the Offer terms specified in the Bidder’s Statement. By accepting the recommended Offer, you will, subject to the Offer terms specified in the Bidder’s Statement, receive \$22.00 per CIMIC Share in cash, with payment being made within five business days after the Offer is validly accepted.

The Offer Period will close at **7.00pm (Sydney time) on 10 May 2022**. HOCHTIEF Australia will NOT extend the Offer Period any further.

1. Subject to no competing proposal emerging.

For personal use only

If you wait to have your CIMIC Shares compulsorily acquired pursuant to the Follow-on Compulsory Acquisition, you will, pursuant to and as a result of the Follow-on Compulsory Acquisition procedure set out in the Corporations Act, have to wait at least one month from the date of this letter to be able to claim the Offer Price for each of your CIMIC Shares.

(b) You can sell your CIMIC Shares on market.

Please note that, in accordance with ASX Listing Rule 17.4, HOCHTIEF Australia expects the Australian Securities Exchange to suspend CIMIC Shares five business days after the date of this letter.

(c) You can do nothing and allow your CIMIC Shares to be compulsorily acquired, in due course, under the Follow-on Compulsory Acquisition procedures described below.

If you have accepted the Offer recently, please disregard this letter.

Follow-on Compulsory Acquisition procedures

Please find enclosed an ASIC Form 6021: Notice of compulsory acquisition following takeover bid ("**Notice**"), which HOCHTIEF Australia is required to give you under the Corporations Act in order to exercise its right to undertake the Follow-on Compulsory Acquisition.

The Notice was lodged with the Australian Securities and Investments Commission on 29 April 2022. As well as providing formal notice of HOCHTIEF Australia's intention to compulsorily acquire your CIMIC Shares pursuant to the Follow-on Compulsory Acquisition, the Notice sets out certain rights available to you under the Corporations Act in response to the Notice.

The Follow-on Compulsory Acquisition procedure, which is subject to the Corporations Act, is likely to take approximately four to six weeks from the date of this letter but may take longer in some circumstances. The Follow-on Compulsory Acquisition will be undertaken on the same terms as those that applied to the Offer which means you will, subject to the Offer terms specified in the Bidder's Statement, receive the Offer Price of \$22.00 per CIMIC Share in cash (upon receipt of a valid claim form from you).

Please note that CIMIC Shareholders who attempted to accept the Offer but failed to do so validly before the end of the Offer Period are treated as shareholders whose CIMIC Shares may be compulsorily acquired pursuant to the Follow-on Compulsory Acquisition.

If your CIMIC Shares are compulsorily acquired pursuant to the Follow-on Compulsory Acquisition, the Offer Price for each of your CIMIC Shares will be paid to CIMIC as your trustee upon completion of the Follow-on Compulsory Acquisition procedure. You will then be entitled to claim the Offer Price for each of your CIMIC Shares from CIMIC.

You do not need to sign or return the Notice accompanying this letter. In due course, CIMIC will send to CIMIC Shareholders who remain on the register at the end of the Follow-on Compulsory Acquisition procedure a written notice setting out details on how to claim the Offer Price for each of their CIMIC Shares.

Further information

Instructions on how to accept the Offer are set out in the Bidder's Statement and in the Acceptance Form that has been sent to you. Note that your ability to accept the Offer only applies until 7.00pm (Sydney time) on 10 May 2022.

If you have any questions about this letter, the Follow-on Compulsory Acquisition procedure generally, or you have any other questions, please contact the Offer Information Line on 1300 648 874 (for calls made within Australia) or +61 2 8355 1000 (for calls made from outside Australia) from Monday to Friday, excluding public holidays, between 9:00am and 5:00pm (Sydney time). Alternatively, contact the chat line at <http://chat1.shareholdersfirst.com.au/>. If you are in any doubt as to how to deal with this letter, you should consult with your financial or other professional advisor.

Yours sincerely



David Robinson

Director

HOCHTIEF Australia Holdings Limited

For personal use only

46000 - Benefits Paid/Transfers Out

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
HODGAR00001A	(Benefits Paid/Transfers Out) Hoddinott, Garry - Accumulation (Accumulation)	\$12,096.00		100%
TOTAL		CY Balance	LY Balance	
		\$12,096.00		

Supporting Documents

- General Ledger [Report](#)
- 2022 Death Certificate for Garry 31-07-2018.pdf
- 2022 PAYG Payment Summary \$6,048.00 31-03-2022 - unsigned.pdf
- 2022 PAYG Payment Summary \$6,048.00 30-07-2021 - unsigned.pdf
- 2022 Death Benefit Payment to Trustee - CCP.pdf

Standard Checklist

- Attach appropriate documentation in case of death or disability benefits or marriage breakdown
- Attach copies of Minutes, Rollover Benefits Statement, Lump Sum Payment form etc
- Ensure benefit calculated in accordance with Trust Deed

GJ Hoddinott Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Benefits Paid/Transfers Out (46000)					
<i>(Benefits Paid/Transfers Out) Hoddinott, Garry - Accumulation (HODGAR00001A)</i>					
30/07/2021	CCP Cheque Presented to Trust Account		6,048.00		6,048.00 DR
31/03/2022	CCP Cheque Presented		6,048.00		12,096.00 DR
			12,096.00		12,096.00 DR

Total Debits: 12,096.00

Total Credits: 0.00

Dividend Payments

Credit Corp Group Limited

EST MR GARRY JOHN HODDINOTT

<GJ HODDINOTT SUPER A/C>

21 JESSIES LANE

MURPHYS CREEK QLD 4352

Security	Date	Method	No. of Securities	Dividend (\$)	Franking (\$)	Imputed Credit (\$)	Unfranked (\$)	Tax (\$)	Net Dividend (\$)	Exchange Rate	Cash Payment	Payment ID	Receipt Currency	Status
Fully Paid Ordinary Shares	11-Mar-2022	Cheque	16,800	6,384.00	6,384.00	2,736.00	0.00	0.00	6,384.00	1.0000	6,384.00	220811579	AUD	Initial
Fully Paid Ordinary Shares	10-Sep-2021	Cheque	16,800	6,048.00	6,048.00	2,592.00	0.00	0.00	6,048.00	1.0000	6,048.00	215651146	AUD	Cheque Presented Correct 31-Mar-2022
Fully Paid Ordinary Shares	12-Mar-2021	Cheque	16,800	6,048.00	6,048.00	2,592.00	0.00	0.00	6,048.00	1.0000	6,048.00	210467103	AUD	Cheque Presented Correct 30-Jul-2021
Fully Paid Ordinary Shares	13-Mar-2020	Withheld	16,800	6,048.00	6,048.00	2,592.00	0.00	0.00	6,048.00	1.0000	6,048.00	202486079	AUD	EFT Replacement 06-Apr-2020
Fully Paid Ordinary Shares	13-Mar-2020	EFT	16,800	6,048.00	6,048.00	2,592.00	0.00	0.00	6,048.00	1.0000	6,048.00	201438844	AUD	EFT Rejected - Withheld 06-Apr-2020
Fully Paid Ordinary Shares	30-Aug-2019	EFT	16,800	6,048.00	6,048.00	2,592.00	0.00	0.00	6,048.00	1.0000	6,048.00	191410519	AUD	Initial
Fully Paid Ordinary Shares	15-Mar-2019	EFT	16,800	6,048.00	6,048.00	2,592.00	0.00	0.00	6,048.00	1.0000	6,048.00	182531200	AUD	Initial

PAYG Payment Summary - Superannuation Lump Sum

Payment summary for year ending 30 June 2022

Warning: This form has been designed to assist you to prepare the Australian Tax Office's PAYG Payment Summary Statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

Section A: Payee details

Tax file number

Surname or family name

Given name(s)

Residential address

Suburb/town/locality

State/territory

Postcode

Date of birth (if known)

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

Section B: Payment details

Date of payment

30 JULY 2021

TOTAL TAX WITHHELD \$

Taxable component

Taxed element

\$ 6048.00

Untaxed element

\$

Tax-free component

\$

Is this payment a death benefit?

No

Yes

Type of death benefit

Trustee of deceased estate

or Non-dependant

Section C: Payer details

! You must also complete this section

Australian business number (ABN) or withholding payer number (WPN)

39410794394

Branch number

Name (use the same name that appears on your activity statement)

GJ HODDINOTT SUPERANNUATION FUND

Privacy – For information about your privacy visit our website at ato.gov.au/privacy

DECLARATION – I declare that the information given on this form is complete and correct.

Signature of authorised person

Date

NOTICE TO PAYEE If this payment summary shows an amount in the total tax withheld box, you must lodge a tax return. If no tax was withheld, you may still have to lodge a tax return. If you have already lodged your tax return, you may need to lodge an amendment request. For more information about this payment summary, lodging your tax return or an amendment request, you can : - visit www.ato.gov.au - refer to TaxPack - phone 13 28 61

PAYG Payment Summary - Superannuation Lump Sum

Payment summary for year ending 30 June 2022

Warning: This form has been designed to assist you to prepare the Australian Tax Office's PAYG Payment Summary Statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

Section A: Payee details

Tax file number

Surname or family name

Given name(s)

Residential address

Suburb/town/locality

State/territory

Postcode

Date of birth (if known)

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

Section B: Payment details

Date of payment

31 MARCH 2022

TOTAL TAX WITHHELD \$

Taxable component

Taxed element

\$ 6048.00

Untaxed element

\$

Tax-free component

\$

Is this payment a death benefit?

No

Yes

Type of death benefit

Trustee of deceased estate

or Non-dependant

Section C: Payer details

! You must also complete this section

Australian business number (ABN) or withholding payer number (WPN)

39410794394

Branch number

Name (use the same name that appears on your activity statement)

GJ HODDINOTT SUPERANNUATION FUND

Privacy – For information about your privacy visit our website at ato.gov.au/privacy

DECLARATION – I declare that the information given on this form is complete and correct.

Signature of authorised person

Date

NOTICE TO PAYEE If this payment summary shows an amount in the total tax withheld box, you must lodge a tax return. If no tax was withheld, you may still have to lodge a tax return. If you have already lodged your tax return, you may need to lodge an amendment request. For more information about this payment summary, lodging your tax return or an amendment request, you can : - visit www.ato.gov.au - refer to TaxPack - phone 13 28 61

(Translation)

Thor.Ror. 5 part 1
Application No. 14090/2561

QR Code

-OFFICIAL EMBLEM-

Persons living in Thailand
Illegally or temporarily.

CERTIFICATE OF DEATH

Local Registration Office: Pathum Wan District

"non-resident"

No. 01-10072125

1. The Deceased	1.1 Name - Surname Mr. Garry John Hoddinott		1.2 Identification No.	1.3 Sex: Male	1.4 Age: 63 years old
	1.5 Nationality Australian	1.6 Occupation		1.7 Marital Status	
	1.8 Address Australia				
2. Particular of Death	2.1 Day/month/year of death July 31, 2018 Time: 10:40 hrs.		2.2 Person giving treatment before death: Physician		
	2.3 Letter of certificate of death Yes No. 122/2561		2.4 Cause of death Final stage brain cancer		
Place of Death	3.1 Place of death: Chulalongkorn Hospital, 1873 Rama 4 Road, Pathum Wan Sub-district, Pathum Wan District, Bangkok Metropolis			3.2 Duration of stay at the place of death -Year - Month - Day	
4. Parents of the Deceased	4.1 Mother (Name - Surname)			4.2 Identification No.	
	4.3 Father (Name- Surname)			4.4 Identification No.	
5. Death notifying person	5.1 Name - Surname Acting Sub Lt. Ekkachai Phomtham			5.2 Identification No. 5-3110-00035-37-7	
	5.3 Address: 214/1 Village No. 15, Khok Klang Sub-district, Lam Plai Mat District, Buri Ram Province			5.4 Relationship to the Deceased: Officer of Chulalongkorn Hospital	
6. Corpse	6.1 Corpse Arrangement Cremation	6.2 Location of Postmortem treatment: Wat Na Kuam Tai, Chomphu Sub-district, Mueang District, Lampang Province			
7. Death Acknowledgment Document None			8. Death Acknowledging date August 2, 2018		
Signed -Signature- (Acting Sub Lt. Ekkachai Phomtham) Death Notifying Person		Signed -Signature- (Mr. Chaiyakit Kertsuwan) Performing Officer		Signed -Signature- (Mr. Chaiyakit Kertsuwan) Assistant Local Registrar of Pathum Wan District Death Acknowledging Registrar	
Change of Corpse Arrangement				SignedRegistrar.....	
				Change Acknowledging Person	

Addendum:

Certified Correct Translation

รับรองคำแปลถูกต้อง

S-T

นางสุจิตา ตั้งดีคุณพิเชียร

Mrs. Sujitda Tongdeekunpiet

Siam Translation 1985 Co., Ltd.

พ.จ. สุจิตา ตั้งดีคุณพิเชียร

18.1.2019

Tel. 02-2501655, 02-2543582

48500 - Income Tax Expense

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	(\$3,762.72)	(\$2,345.66)	60.41%
TOTAL		CY Balance	LY Balance	
		(\$3,762.72)	(\$2,345.66)	

Supporting Documents

- 2022 Income Tax Expense.pdf 48500

GJ Hoddinott Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2022

	2022
	\$
Benefits accrued as a result of operations	(161,011.54)
Less	
Realised Accounting Capital Gains	(4,798.82)
	<u>(4,798.82)</u>
Add	
Decrease in MV of investments	163,183.55
Franking Credits	7,791.27
Benefits Paid/Transfers Out	12,096.00
	<u>183,070.82</u>
SMSF Annual Return Rounding	(1.10)
	<u>26,857.00</u>
Taxable Income or Loss	<u>26,857.00</u>
Income Tax on Taxable Income or Loss	4,028.55
Less	
Franking Credits	7,791.27
	<u>(3,762.72)</u>
CURRENT TAX OR REFUND	<u>(3,762.72)</u>
Supervisory Levy	259.00
	<u>(3,503.72)</u>
AMOUNT DUE OR REFUNDABLE	<u>(3,503.72)</u>

49000 - Profit/Loss Allocation Account

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	(\$157,248.82)	\$274,890.55	(157.2)%
TOTAL		CY Balance	LY Balance	
		(\$157,248.82)	\$274,890.55	

Supporting Documents

No supporting documents

50000 - Members

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
HODGAR00001A	Hoddinott, Garry - Accumulation (Accumulation)	(\$676,733.18)		\$141,124.27	\$12,096.00	\$4,028.55	(\$519,484.36)	(23.24)%
TOTAL		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$676,733.18)		\$141,124.27	\$12,096.00	\$4,028.55	(\$519,484.36)	

Supporting Documents

- Members Statements [Report](#)
- Members Summary [Report](#)
- 2022 ATO Total Superannuation Balance.pdf
- 2022 Death Certificate for Garry 31-07-2018.pdf

Standard Checklist

- Attach copies of Members Statements

GJ Hoddinott Superannuation Fund

Members Statement

Garry John Hoddinott
 25 Tighe Street
 Waratah, New South Wales, 2298, Australia

Your Details

Date of Birth :	Provided	Date of Death:	31/07/2018
Age:	67	Nominated Beneficiaries:	N/A
Tax File Number:	Provided	Nomination Type:	N/A
Date Joined Fund:	25/02/2005	Vested Benefits:	519,484.36
Service Period Start Date:			
Date Left Fund:			
Member Code:	HODGAR00001A		
Account Start Date:	25/02/2005		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	519,484.36
<u>Preservation Components</u>	
Preserved	181,038.72
Unrestricted Non Preserved	338,445.64
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	
Taxable	519,484.36

Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	676,733.18
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(141,124.27)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	4,028.55
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	12,096.00
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2022	519,484.36

GJ Hoddinott Superannuation Fund

Members Summary

As at 30 June 2022

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Garry John Hoddinott (Age: 67)											
HODGAR00001A - Accumulation											
676,733.18			(141,124.27)				4,028.55	12,096.00			519,484.36
676,733.18			(141,124.27)				4,028.55	12,096.00			519,484.36
676,733.18			(141,124.27)				4,028.55	12,096.00			519,484.36



Total superannuation balance

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

Date generated 15/08/2022
Total superannuation balance as at 30/06/2018 \$23,076.13

Financial year 2017 - 2018

Accumulation phase **\$23,076.13 CR**

Fund THE TRUSTEE FOR RETIREMENT WRAP
USI BTA0287AU
Account number 103226734
Amount \$23,076.13 CR

Total superannuation balance as at 30 June 2018 **\$23,076.13 CR**

Financial year 2016 - 2017

Accumulation phase **\$716,609.04 CR**

Fund GJ HODDINOTT SUPERANNUATION FUND
Account number 1
Amount \$696,023.43 CR

Fund THE TRUSTEE FOR RETIREMENT WRAP
USI BTA0287AU
Account number 103226734
Amount \$20,585.61 CR

Total superannuation balance as at 30 June 2017 **\$716,609.04 CR**

(Translation)

Thor.Ror. 5 part 1
Application No. 14090/2561

QR Code

-OFFICIAL EMBLEM-

Persons living in Thailand
Illegally or temporarily.

CERTIFICATE OF DEATH

Local Registration Office: Pathum Wan District

"non-resident"

No. 01-10072125

1. The Deceased	1.1 Name - Surname Mr. Garry John Hoddinott		1.2 Identification No.	1.3 Sex: Male	1.4 Age: 63 years old
	1.5 Nationality Australian	1.6 Occupation		1.7 Marital Status	
	1.8 Address Australia				
2. Particular of Death	2.1 Day/month/year of death July 31, 2018 Time: 10:40 hrs.		2.2 Person giving treatment before death: Physician		
	2.3 Letter of certificate of death Yes No. 122/2561		2.4 Cause of death Final stage brain cancer		
Place of Death	3.1 Place of death: Chulalongkorn Hospital, 1873 Rama 4 Road, Pathum Wan Sub-district, Pathum Wan District, Bangkok Metropolis			3.2 Duration of stay at the place of death -Year - Month - Day	
4. Parents of the Deceased	4.1 Mother (Name - Surname)			4.2 Identification No.	
	4.3 Father (Name- Surname)			4.4 Identification No.	
5. Death notifying person	5.1 Name - Surname Acting Sub Lt. Ekkachai Phomtham			5.2 Identification No. 5-3110-00035-37-7	
	5.3 Address: 214/1 Village No. 15, Khok Klang Sub-district, Lam Plai Mat District, Buri Ram Province			5.4 Relationship to the Deceased: Officer of Chulalongkorn Hospital	
6. Corpse	6.1 Corpse Arrangement Cremation	6.2 Location of Postmortem treatment: Wat Na Kuam Tai, Chomphu Sub-district, Mueang District, Lampang Province			
7. Death Acknowledgment Document None			8. Death Acknowledging date August 2, 2018		
Signed -Signature- (Acting Sub Lt. Ekkachai Phomtham) Death Notifying Person		Signed -Signature- (Mr. Chaiyakit Kertsuwan) Performing Officer		Signed -Signature- (Mr. Chaiyakit Kertsuwan) Assistant Local Registrar of Pathum Wan District Death Acknowledging Registrar	
Change of Corpse Arrangement				SignedRegistrar.....	
				Change Acknowledging Person	

Addendum:

Certified Correct Translation
 รับรองคำแปลถูกต้อง
 S-T
 นางสุวิภา ตันศิริกุลพันธ์
 Mrs. Suwida Tanthanasri
 Siam Translation 1980 Co., Ltd.
 พิก. สุขุมวิทซอย 11/11
 18/11/2019
 Tel. 02-2501655, 02-2543582

62000 - Dividends Receivable

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
AMP.AX	AMP Limited	\$700.00	\$700.00	0%
BSL.AX	Bluescope Steel Limited	\$646.99	\$186.76	246.43%
CCP.AX	Credit Corp Group Limited	\$12,432.00	\$12,096.00	2.78%
CIM.AX	Cimic Group Limited	\$1,295.00	\$785.00	64.97%
NAB.AX	National Australia Bank Limited	\$3,240.00	\$1,716.00	88.81%
TLS.AX	Telstra Corporation Limited.	\$4,254.56	\$2,789.76	52.51%
VUK.AX	Virgin Money Uk Plc	\$18.98		100%
TOTAL		CY Balance	LY Balance	
		\$22,587.53	\$18,273.52	

Supporting Documents

- General Ledger [Report](#)
- 2022 Dividends Receivable - AMP.pdf [AMP.AX](#)
- 2022 Dividends Receivable - BSL.pdf [BSL.AX](#)
- 2022 Dividends Receivable - CCP.pdf [CCP.AX](#)
- 2022 Solicitors Trust Account.pdf [CCP.AX](#)
- 2022 Dividends Receivable - CIM.pdf [CIM.AX](#)
- 2022 Dividends Receivable - NAB.pdf [NAB.AX](#)
- 2022 Dividends Receivable - TLS.pdf [TLS.AX](#)
- 2022 Dividends Receivable - VUK.pdf [VUK.AX](#)

Standard Checklist

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

GJ Hoddinott Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Dividends Receivable (62000)					
<u>AMP Limited (AMP.AX)</u>					
01/07/2021	Opening Balance				700.00 DR
					700.00 DR
<u>Bluescope Steel Limited (BSL.AX)</u>					
01/07/2021	Opening Balance				186.76 DR
13/10/2021	BSL Dividend Withheld		293.48		480.24 DR
29/03/2022	BSL Dividend Withheld		166.75		646.99 DR
			460.23		646.99 DR
<u>Credit Corp Group Limited (CCP.AX)</u>					
01/07/2021	Opening Balance				12,096.00 DR
30/07/2021	CCP Cheque Presented to Trust Account			6,048.00	6,048.00 DR
11/03/2022	CCP Cheque Presented to Trust Account		6,384.00		12,432.00 DR
			6,384.00	6,048.00	12,432.00 DR
<u>Cimic Group Limited (CIM.AX)</u>					
01/07/2021	Opening Balance				785.00 DR
05/07/2021	CIM Dividend Withheld		300.00		1,085.00 DR
07/10/2021	CIM Dividend Withheld		210.00		1,295.00 DR
			510.00		1,295.00 DR
<u>National Australia Bank Limited (NAB.AX)</u>					
01/07/2021	Opening Balance				1,716.00 DR
02/07/2021	NAB Dividend Withheld		720.00		2,436.00 DR
15/12/2021	NAB Dividend Withheld		804.00		3,240.00 DR
			1,524.00		3,240.00 DR
<u>Telstra Corporation Limited. (TLS.AX)</u>					
01/07/2021	Opening Balance				2,789.76 DR
23/09/2021	TLS Dividend Withheld		732.40		3,522.16 DR
01/04/2022	TLS Dividend Withheld		732.40		4,254.56 DR
			1,464.80		4,254.56 DR
<u>Virgin Money Uk Plc (VUK.AX)</u>					
11/03/2022	VUK Dividend Withheld		5.71		5.71 DR
21/06/2022	VUK Dividend Withheld		13.27		18.98 DR
			18.98		18.98 DR

Total Debits: 10,362.01

Total Credits: 6,048.00

Dividends & Payments

AMP LIMITED

Est Mr Garry John Hoddinott Decd X*****2272

Payment Date	Net	Type	Method	Status
1/10/2020	\$700.00	Dividend	Direct Credit	Unissued Credit
28/03/2019	\$280.00	Dividend	Direct Credit	Paid
28/09/2018	\$700.00	Dividend	Direct Credit	Paid
28/03/2018	\$1,015.00	Dividend	Direct Credit	Paid
29/09/2017	\$1,015.00	Dividend	Direct Credit	Paid
31/03/2017	\$980.00	Dividend	Direct Credit	Paid
7/10/2016	\$980.00	Dividend	Direct Credit	Paid
8/04/2016	\$980.00	Dividend	Direct Credit	Paid
9/10/2015	\$980.00	Dividend	Direct Credit	Paid
10/04/2015	\$945.00	Dividend	Direct Credit	Paid
10/10/2014	\$875.00	Dividend	Direct Credit	Paid
10/04/2014	\$805.00	Dividend	Direct Credit	Paid
11/10/2013	\$805.00	Dividend	Direct Credit	Paid
11/04/2013	\$875.00	Dividend	Direct Credit	Paid
12/10/2012	\$875.00	Dividend	Direct Credit	Paid
5/04/2012	\$980.00	Dividend	Direct Credit	Paid
14/10/2011	\$709.00	Dividend	Direct Credit	Paid

Payment History

View: BSL, X*****2272 (EST MR GARRY JOHN HODDINOTT <GJ HODDINOTT SUPER A/C>)

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

Displaying Payment History from 01 Jul 2017 to 30 Jun 2022

Payment Date	Issuer	HIN/SRN EMP ID	Payment Type	Payment Amount	Payment Status	Download Statement
29/03/2022	BSL	X*****2272	Dividend	\$166.75 AUD	Withheld Payment	
13/10/2021	BSL	X*****2272	Dividend	\$293.48 AUD	Withheld Payment	
30/03/2021	BSL	X*****2272	Dividend	\$40.02 AUD	Withheld Payment	
14/10/2020	BSL	X*****2272	Dividend	\$53.36 AUD	Withheld Payment	
31/03/2020	BSL	X*****2272	Dividend	\$40.02 AUD	Withheld Payment	
16/10/2019	BSL	X*****2272	Dividend	\$53.36 AUD	Direct Credit (Rejected)	
02/04/2019	BSL	X*****2272	Dividend	\$40.02 AUD	Direct Credit (Paid)	
16/10/2018	BSL	X*****2272	Dividend	\$53.36 AUD	Direct Credit (Paid)	
03/04/2018	BSL	X*****2272	Dividend	\$40.02 AUD	Direct Credit (Paid)	
16/10/2017	BSL	X*****2272	Dividend	\$33.35 AUD	Direct Credit (Paid)	

= \$646.99

Viewing 1 - 10 of 10

Dividend Payments

Credit Corp Group Limited

EST MR GARRY JOHN HODDINOTT
 <GJ HODDINOTT SUPER A/C>
 21 JESSIES LANE
 MURPHYS CREEK QLD 4352

Security	Date	Method	No. of Securities	Dividend (\$)	Franking (\$)	Imputed Credit (\$)	Unfranked (\$)	Tax (\$)	Net Dividend (\$)	Exchange Rate	Cash Payment	Payment ID	Receipt Currency	Status
Fully Paid Ordinary Shares	11-Mar-2022	Cheque	16,800	6,384.00	6,384.00	2,736.00	0.00	0.00	6,384.00	1.0000	6,384.00	220811579	AUD	Initial
Fully Paid Ordinary Shares	10-Sep-2021	Cheque	16,800	6,048.00	6,048.00	2,592.00	0.00	0.00	6,048.00	1.0000	6,048.00	215651146	AUD	Cheque Presented Correct 31-Mar-2022
Fully Paid Ordinary Shares	12-Mar-2021	Cheque	16,800	6,048.00	6,048.00	2,592.00	0.00	0.00	6,048.00	1.0000	6,048.00	210467103	AUD	Cheque Presented Correct 30-Jul-2021
Fully Paid Ordinary Shares	13-Mar-2020	Withheld	16,800	6,048.00	6,048.00	2,592.00	0.00	0.00	6,048.00	1.0000	6,048.00	202486079	AUD	EFT Replacement 06-Apr-2020
Fully Paid Ordinary Shares	13-Mar-2020	EFT	16,800	6,048.00	6,048.00	2,592.00	0.00	0.00	6,048.00	1.0000	6,048.00	201438844	AUD	EFT Rejected - Withheld 06-Apr-2020
Fully Paid Ordinary Shares	30-Aug-2019	EFT	16,800	6,048.00	6,048.00	2,592.00	0.00	0.00	6,048.00	1.0000	6,048.00	191410519	AUD	Initial
Fully Paid Ordinary Shares	15-Mar-2019	EFT	16,800	6,048.00	6,048.00	2,592.00	0.00	0.00	6,048.00	1.0000	6,048.00	182531200	AUD	Initial



Evans & Wislang

ABN 81 099 857 842

Trust Account Statement

Ms R. N. Barnard
25 Tighe Street
WARATAH NSW 2298

As at: 02/08/2021

Person Responsible: Vasiliki Cook

Matter: 40458
Client: Ms Ruth Nadine Barnard
Description: Probate

Institution: Commonwealth Bank of Australia
Account: Evans & Co Law Practice Trust Account
BSB: 062 768
Account Number: 1000 4174

* Indicates entry date

Date	Transaction No.	Description	Withdrawal	Deposit	Balance
05/06/2019	Receipt 4291	Received from: ANZ Reason: Closure of account 225507347	-	\$299.31	\$299.31
06/06/2019	Receipt 4292	Received from: BT Funds Management Reason: Funds from BT Financial Group	-	\$10,278.45	\$10,577.76
06/06/2019	Receipt 4293	Received from: BT Funds Management No 2 Limited Reason: BT Financial Group withdrawal of all units	-	\$19,885.39	\$30,463.15
06/06/2019	Receipt 4294	Received from: BT Funds Manaement Limited Reason: BT withdrawal of units	-	\$23,389.27	\$53,852.42
18/06/2019	Payment E474	Paid by EFT to: Acc Name: Ruth Barnard BSB012672 Acc No: 467929307 Reason: reimbursement for probate filing fee	\$2,073.00	-	\$51,779.42
27/06/2019	Payment 9215	Paid by Cheque to: Supreme Court of NSW. Reason: repulish probate notice	\$19.00	-	\$51,760.42
07/08/2019 *08/08/2019	Receipt 4389	Received from: Commonwealth Bank of Australia Reason: closure of bank accounts 716719910367 - 254610419140 - 216928005493 -* 2169102222342	-	\$378,024.43	\$429,784.85
23/09/2019 *24/09/2019	Receipt 4440	Received from: Macquarie Bank GPO Box 3615 SYDNEY NSW 2001 Reason: Macquarie Cash Management Account closure	-	\$246,469.92	\$676,254.77
11/12/2019	Payment 9277	Paid by Cheque to: John Winston Hoddinott Reason: partial distribution	\$220,000.00	-	\$456,254.77

11/12/2019	Payment 9278	Paid by Cheque to: R & M Mack Reason: partial distribution	\$220,000.00	-	\$236,254.77
11/12/2019	Payment 9279	Paid by Cheque to: Estate of the late Garry John Hoddinott Reason: partial distribution	\$220,000.00	-	\$16,254.77
11/12/2019	Payment E714	Paid by EFT to: Acc Name: Evans & Wislang BSB062768 Acc No: 10004166 Reason: costs	\$7,139.99	-	\$9,114.78
08/12/2020	Receipt 5333	Received from: Commonwealth Securities Ltd 1 Harbour Street SYDNEY NSW 2000 Reason: Sale of CommSec shares	-	\$981,979.78	\$991,094.56
16/12/2020	Payment 9279	Paid by Cheque to: Estate of the late Garry John Hoddinott Reason: Reversal: partial distribution	(\$220,000.00)	-	\$1,211,094.56
16/12/2020	Payment 009423	Paid by Cheque to: Marion Claire Mack Mrs M. C. Mack Unit 18 62 Thomas Street PARRAMATTA NSW 2150 Reason: Partial distribution	\$330,000.00	-	\$881,094.56
16/12/2020	Payment 009424	Paid by Cheque to: John Winston Hoddinott Mr J. W. Hoddinott 8 Wixstead Close POINT CLARE NSW 2250 Reason: Partial distribution	\$330,000.00	-	\$551,094.56
16/12/2020	Payment 009425	Paid by Cheque to: Estate of the late Garry John Hoddinott Reason: Partial distribution from 11/12/2019 re-issued	\$220,000.00	-	\$331,094.56
16/12/2020	Payment 009426	Paid by Cheque to: Estate of the late Garry John Hoddinott Reason: Investment for tax of estate	\$320,000.00	-	\$11,094.56
16/12/2020	Payment 288 40458	Paid by EFT to: Acc Name: Evans & Wislang Pty Ltd BSB062 768 Acc No: 1000 4166 Reason: Trust to Office Transfer	\$2,864.40	-	\$8,230.16
22/01/2021	Receipt 5456	Received from: WAM Capital Reason: April 2020 dividend	-	\$345.65	\$8,575.81
22/01/2021	Receipt 5457	Received from: BHP Reason: March 2020 dividend	-	\$6,113.32	\$14,689.13
22/01/2021	Receipt 5458	Received from: Fortescue Metals Group Reason: October 2020 shares dividend	-	\$35,400.00	\$50,089.13
22/01/2021	Receipt 5459	Received from: WAM Capital Limited Reason: November 2020 shares dividend	-	\$345.65	\$50,434.78
22/01/2021	Receipt 5460	Received from: BHP Reason: September 2020 dividend	-	\$4,640.55	\$55,075.33
30/07/2021	Receipt 6029	Received from: Attwaters PO Box 616 NEWCASTLE NSW 2300 Reason: payment from attwaters re commonwealth bank	-	\$30.00	\$55,105.33
30/07/2021	Receipt 6030	Received from: Boardroom Pty Limited - Credit Corp GPO Box 3993 SYDNEY NSW 2001 Reason: dividends from credit corp group	-	\$6,048.00	\$61,153.33

02/08/2021	Payment E1928	Paid by EFT to: Acc Name: Department of Communities & Justice BSB062416 Acc No: 10159737 Reason: reissue of document due to party error	\$46.00	-	\$61,107.33
			<hr/>		
			\$1,652,142.39	\$1,713,249.72	\$61,107.33

Dividends & Payments

CIMIC GROUP LIMITED

Est Mr Garry John Hoddinott Decd X*****2272

Payment Date	Net	Type	Method	Status
7/10/2021	\$210.00	Dividend	Direct Credit	Unissued Credit
5/07/2021	\$300.00	Dividend	Direct Credit	Unissued Credit
3/10/2019	\$355.00	Dividend	Direct Credit	Unissued Credit
4/07/2019	\$430.00	Dividend	Direct Credit	Unissued Credit
4/10/2018	\$350.00	Dividend	Direct Credit	Paid
4/07/2018	\$375.00	Dividend	Direct Credit	Paid
4/10/2017	\$300.00	Dividend	Direct Credit	Paid
4/07/2017	\$310.00	Dividend	Direct Credit	Paid
5/10/2016	\$240.00	Dividend	Direct Credit	Paid
8/04/2016	\$250.00	Dividend	Direct Credit	Paid
2/10/2015	\$230.00	Dividend	Direct Credit	Paid
10/04/2015	\$340.00	Dividend	Direct Credit	Paid
3/10/2014	\$285.00	Dividend	Direct Credit	Paid
4/04/2014	\$300.00	Dividend	Direct Credit	Paid
3/10/2013	\$225.00	Dividend	Direct Credit	Paid
28/03/2013	\$300.00	Dividend	Direct Credit	Paid
28/09/2012	\$100.00	Dividend	Direct Credit	Paid
30/03/2012	\$300.00	Dividend	Direct Credit	Paid
19/05/2011	\$6.20	Dividend	Cheque	Presented
31/03/2011	\$300.00	Dividend	Direct Credit	Paid
30/09/2010	\$425.00	Dividend	Direct Credit	Paid

= \$1,295.00

Dividends & Payments

NATIONAL AUSTRALIA BANK LIMITED

Est Mr Garry John Hoddinott Decd X*****2272

Payment Date	Net	Type	Method	Status	
5/07/2022	\$876.00	Dividend	Direct Credit	Unissued Credit	
15/12/2021	\$804.00	Dividend	Direct Credit	Unissued Credit	= \$3,240.00
2/07/2021	\$720.00	Dividend	Direct Credit	Unissued Credit	
10/12/2020	\$360.00	Dividend	Direct Credit	Unissued Credit	
3/07/2020	\$360.00	Dividend	Direct Credit	Unissued Credit	
12/12/2019	\$996.00	Dividend	Direct Credit	Unissued Credit	
3/07/2019	\$996.00	Dividend	Direct Credit	Paid	
14/12/2018	\$1,188.00	Dividend	Direct Credit	Paid	
5/07/2018	\$1,188.00	Dividend	Direct Credit	Paid	
13/12/2017	\$1,188.00	Dividend	Direct Credit	Paid	
5/07/2017	\$1,188.00	Dividend	Direct Credit	Paid	
13/12/2016	\$1,188.00	Dividend	Direct Credit	Paid	
5/07/2016	\$1,188.00	Dividend	Direct Credit	Paid	
15/12/2015	\$1,188.00	Dividend	Direct Credit	Paid	
3/07/2015	\$1,188.00	Dividend	Direct Credit	Paid	
16/06/2015	\$297.60	Consolidation	Direct Credit	Paid	
16/12/2014	\$1,188.00	Dividend	Direct Credit	Paid	
8/07/2014	\$1,188.00	Dividend	Direct Credit	Paid	
18/12/2013	\$1,164.00	Dividend	Direct Credit	Paid	
16/07/2013	\$1,116.00	Dividend	Direct Credit	Paid	
18/12/2012	\$1,080.00	Dividend	Direct Credit	Paid	
16/07/2012	\$1,080.00	Dividend	Direct Credit	Paid	
19/12/2011	\$1,056.00	Dividend	Cheque	Presented	

Payment History

View: TLS, X*****2272 (EST MR GARRY JOHN HODDINOTT <GJ HODDINOTT SUPER A/C>)

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

Displaying Payment History from 01 Jul 2017 to 30 Jun 2022

Payment Date	Issuer	HIN/SRN EMP ID	Payment Type	Payment Amount	Payment Status	Download Statement
01/04/2022	TLS	X*****2272	Dividend	\$732.40 AUD	Withheld Payment	
23/09/2021	TLS	X*****2272	Dividend	\$732.40 AUD	Withheld Payment	
26/03/2021	TLS	X*****2272	Dividend	\$697.44 AUD	Withheld Payment	
24/09/2020	TLS	X*****2272	Dividend	\$697.44 AUD	Withheld Payment	
27/03/2020	TLS	X*****2272	Dividend	\$697.44 AUD	Withheld Payment	
26/09/2019	TLS	X*****2272	Dividend	\$697.44 AUD	Direct Credit (Rejected)	
29/03/2019	TLS	X*****2272	Dividend	\$697.44 AUD	Direct Credit (Paid)	
27/09/2018	TLS	X*****2272	Dividend	\$958.98 AUD	Direct Credit (Paid)	
29/03/2018	TLS	X*****2272	Dividend	\$958.98 AUD	Direct Credit (Paid)	
28/09/2017	TLS	X*****2272	Dividend	\$1,351.29 AUD	Direct Credit (Paid)	

= \$4,254.56

Viewing 1 - 10 of 10

Dividends & Payments

VIRGIN MONEY UK PLC

Est Mr Garry John Hoddinott Decd X*****2272

Payment Date	Net	Type	Method	Status
21/06/2022	GBP 7.50	Dividend	Cheque	Unpresented
11/03/2022	GBP 3.00	Dividend	Cheque	Unpresented
15/02/2019	GBP 9.30	Dividend	Direct Credit	Paid
16/02/2018	GBP 3.00	Dividend	Direct Credit	Paid

011306 000 VUK



EST MR GARRY JOHN HODDINOTT
<GJ HODDINOTT SUPER A/C>
21 JESSIES LANE
MURPHYS CREEK QLD 4352

Update your information:



Online:
www.computershare.com.au/easyupdate/VUK



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

Enquiries:

(within Australia) 1800 764 308
(international) +61 3 9415 4142

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	VUK
TFN/ABN Status	Not Required
Record Date	11 February 2022
Payment Date	11 March 2022
Cheque Number	53805

Final Dividend

Dear CDI holder,

The details below represent payment of the final dividend of GBP£0.01 per Chess Depository Interest (CDI) for the year ended 30 September 2021, payable on 11 March 2022, on the undermentioned holding of CDIs registered in your name on 11 February 2022.

UPDATE YOUR PAYMENT INSTRUCTIONS

We strongly encourage shareholders to update their payment details so that dividend payments can be made by direct credit to a nominated bank or financial institution account.

Please go to www.computershare.com.au/easyupdate/VUK to update your details online.

Class Description	Amount per CDI (GBP)	Number of CDIs	Gross Payment (GBP)
VUK CDIs	£0.01	300	£3.00
		Less non resident withholding tax	£0.00
		Net Payment (GBP£)	£3.00
		Net Payment (AUD\$)	\$5.71

The UK Pound Sterling conversion rate to Australian Dollar as at 11:00am (GMT) on 14 February 2022 was GBP£1.00 = AUD\$1.9040

Note 1: You should retain this statement to assist you in preparing your tax return.

Note 2: If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment.

PLEASE BANK THIS CHEQUE PROMPTLY

011427 000 VUK



EST MR GARRY JOHN HODDINOTT
<GJ HODDINOTT SUPER A/C>
21 JESSIES LANE
MURPHYS CREEK QLD 4352

Update your information:



Online:
www.computershare.com.au/easyupdate/VUK



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

Enquiries:

(within Australia) 1800 764 308
(international) +61 3 9415 4142

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	VUK
TFN/ABN Status	Not Required
Record Date	20 May 2022
Payment Date	21 June 2022
Cheque Number	69143

Interim Dividend

Dear CDI holder,

The details below represent payment of the interim dividend of GBP£0.025 per Chess Depository Interest (CDI) for the half year ended 31 March 2022, payable on 21 June 2022, on the undermentioned holding of CDIs registered in your name on 20 May 2022.

UPDATE YOUR PAYMENT INSTRUCTIONS

We strongly encourage shareholders to update their payment details so that dividend payments can be made by direct credit to a nominated bank or financial institution account.

Please go to www.computershare.com.au/easyupdate/VUK to update your details online.

Class Description	Amount per CDI (GBP)	Number of CDIs	Gross Payment (GBP)
VUK CDIs	£0.025	300	£7.50
		Less non resident withholding tax	£0.00
		Net Payment (GBP£)	£7.50
		Net Payment (AUD\$)	\$13.27

The UK Pound Sterling conversion rate to Australian Dollar as at 11:00am (GMT) on 23 May 2022 was GBP£1.00 = AUD\$1.7687

Note 1: You should retain this statement to assist you in preparing your tax return.

Note 2: If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment.

PLEASE BANK THIS CHEQUE PROMPTLY

68000 - Sundry Debtors

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
68000	Sundry Debtors	\$11,000.00		100%
TOTAL		CY Balance	LY Balance	
		\$11,000.00		

Supporting Documents

- General Ledger [Report](#)
- 2022 Corporate Action - CIM Takeover.pdf [68000](#)

Standard Checklist

- Match to Source Documentation

Notes

Rachel Barrett

Note | 68000

16/10/2022 15:21

500 shares x \$22.00 per share = \$11,000.00

GJ Hoddinott Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Debtors (68000)					
<u>Sundry Debtors (68000)</u>					
16/05/2022	HOCHTIEF off-market takeover offer to acquire all CIMIC Shares for \$22 cash per share		11,000.00		11,000.00 DR
			11,000.00		11,000.00 DR

Total Debits: 11,000.00

Total Credits: 0.00

**Lodged via
ASX Online**

Our ref: 66-41031000

Direct Dial: +61 2 8922 8575

E-mail: david.clee@cliffordchance.com

Market Announcements Office
ASX Limited
Exchange Centre
20 Bridge Street
SYDNEY NSW 2000

29 April 2022

Dear Sirs/Madams

HOCHTIEF Australia Holdings Limited – Compulsory acquisition of shares in CIMIC Group Limited (ASX: CIM) following takeover bid

We act for HOCHTIEF Australia Holdings Limited ACN 103 181 675 ("**HOCHTIEF**").

We refer to HOCHTIEF's off-market takeover bid for all the ordinary shares in CIMIC Group Limited ACN 004 482 982 ("**CIMIC**") in which it does not already have a relevant interest which will close at 7.00pm (Sydney time) on 10 May 2022 ("**Offer**").

As at the date of this letter, HOCHTIEF has a relevant interest in at least 90% of the ordinary shares in CIMIC and at least 75% of the ordinary shares in CIMIC that HOCHTIEF offered to acquire under the Offer. Accordingly, in accordance with Part 6A.1 of the Corporations Act 2001 (Cth) ("**Act**"), HOCHTIEF is exercising its right to commence the process of compulsorily acquiring the remaining ordinary shares in CIMIC in which it does not already have a relevant interest.

In accordance with section 661B(1)(d) of the Act, we enclose:

- (a) a letter to the remaining holders of ordinary shares in CIMIC; and
 - (b) an ASIC Form 6021: Notice of Compulsory Acquisition Following Takeover Bid,
- (together the "**Documents**").

For personal use only

The Documents were lodged with the Australian Securities and Investments Commission and sent to CIMIC today, and will be dispatched to the remaining CIMIC shareholders in accordance with section 661B(1)(c) and 661B(2) of the Act.

Yours sincerely



David Clee
Partner
Clifford Chance



Jacob Kahwaji
Partner
Clifford Chance

For personal use only

CIMTKO
MR SAM SAMPLE
FLAT 123
123 SAMPLE STREET
THE SAMPLE HILL
SAMPLE ESTATE
SAMPLEVILLE VIC 3030

29 April 2022

Dear CIMIC Shareholder

Compulsory Acquisition of Shares in CIMIC Group Limited

As you are aware, HOCHTIEF Australia Holdings Limited ACN 103 181 675 (“**HOCHTIEF Australia**”) announced on 23 February 2022 an unconditional and final¹ cash off-market takeover offer by HOCHTIEF Australia for all of the ordinary shares in CIMIC Group Limited ACN 004 482 982 (ASX: CIM) (“**CIMIC**”) (“**Offer**”). The terms of the Offer are contained in HOCHTIEF Australia’s replacement bidder’s statement dated 3 March 2022, which replaced HOCHTIEF Australia’s original bidder’s statement dated 23 February 2022, as supplemented by HOCHTIEF Australia’s second supplementary bidder’s statement dated 11 March 2022 (“**Bidder’s Statement**”). Capitalised terms used in this letter have the same meaning as in the Bidder’s Statement unless otherwise defined.

HOCHTIEF Australia has become entitled, under Part 6A.1 of the *Corporations Act 2001* (Cth) (“**Corporations Act**”), to compulsorily acquire all of the CIMIC Shares in which HOCHTIEF Australia does not already have a relevant interest, as HOCHTIEF Australia now holds a relevant interest in at least 90% of the CIMIC Shares on issue as at the date of this letter, and has acquired at least 75% of the CIMIC Shares that HOCHTIEF Australia offered to acquire under the Offer. HOCHTIEF Australia has decided to exercise its right to compulsory acquisition under Part 6A.1 of the Corporations Act (“**Follow-on Compulsory Acquisition**”) and proposes to **acquire each remaining CIMIC Share for the Offer Price of \$22.00 in cash per CIMIC Share**, subject to the Offer terms specified in the Bidder’s Statement.

Your choices

This letter is being sent to you because you are currently registered as the holder of CIMIC Shares and you either had not accepted the Offer before the date of this letter or your acceptance was not valid.

The independent board committee of CIMIC, consisting of the independent directors of CIMIC, unanimously recommends you accept HOCHTIEF Australia’s Offer for your CIMIC Shares, in the absence of a superior proposal and subject to the independent expert continuing to conclude that the offer is fair and reasonable to CIMIC shareholders.

You now have the following alternatives:

(a) **You can ACCEPT the recommended Offer.**

The Offer Price is \$22.00 in cash per CIMIC Share, subject to the Offer terms specified in the Bidder’s Statement. By accepting the recommended Offer, you will, subject to the Offer terms specified in the Bidder’s Statement, receive \$22.00 per CIMIC Share in cash, with payment being made within five business days after the Offer is validly accepted.

The Offer Period will close at **7.00pm (Sydney time) on 10 May 2022**. HOCHTIEF Australia will NOT extend the Offer Period any further.

1. Subject to no competing proposal emerging.

For personal use only

If you wait to have your CIMIC Shares compulsorily acquired pursuant to the Follow-on Compulsory Acquisition, you will, pursuant to and as a result of the Follow-on Compulsory Acquisition procedure set out in the Corporations Act, have to wait at least one month from the date of this letter to be able to claim the Offer Price for each of your CIMIC Shares.

(b) You can sell your CIMIC Shares on market.

Please note that, in accordance with ASX Listing Rule 17.4, HOCHTIEF Australia expects the Australian Securities Exchange to suspend CIMIC Shares five business days after the date of this letter.

(c) You can do nothing and allow your CIMIC Shares to be compulsorily acquired, in due course, under the Follow-on Compulsory Acquisition procedures described below.

If you have accepted the Offer recently, please disregard this letter.

Follow-on Compulsory Acquisition procedures

Please find enclosed an ASIC Form 6021: Notice of compulsory acquisition following takeover bid ("**Notice**"), which HOCHTIEF Australia is required to give you under the Corporations Act in order to exercise its right to undertake the Follow-on Compulsory Acquisition.

The Notice was lodged with the Australian Securities and Investments Commission on 29 April 2022. As well as providing formal notice of HOCHTIEF Australia's intention to compulsorily acquire your CIMIC Shares pursuant to the Follow-on Compulsory Acquisition, the Notice sets out certain rights available to you under the Corporations Act in response to the Notice.

The Follow-on Compulsory Acquisition procedure, which is subject to the Corporations Act, is likely to take approximately four to six weeks from the date of this letter but may take longer in some circumstances. The Follow-on Compulsory Acquisition will be undertaken on the same terms as those that applied to the Offer which means you will, subject to the Offer terms specified in the Bidder's Statement, receive the Offer Price of \$22.00 per CIMIC Share in cash (upon receipt of a valid claim form from you).

Please note that CIMIC Shareholders who attempted to accept the Offer but failed to do so validly before the end of the Offer Period are treated as shareholders whose CIMIC Shares may be compulsorily acquired pursuant to the Follow-on Compulsory Acquisition.

If your CIMIC Shares are compulsorily acquired pursuant to the Follow-on Compulsory Acquisition, the Offer Price for each of your CIMIC Shares will be paid to CIMIC as your trustee upon completion of the Follow-on Compulsory Acquisition procedure. You will then be entitled to claim the Offer Price for each of your CIMIC Shares from CIMIC.

You do not need to sign or return the Notice accompanying this letter. In due course, CIMIC will send to CIMIC Shareholders who remain on the register at the end of the Follow-on Compulsory Acquisition procedure a written notice setting out details on how to claim the Offer Price for each of their CIMIC Shares.

Further information

Instructions on how to accept the Offer are set out in the Bidder's Statement and in the Acceptance Form that has been sent to you. Note that your ability to accept the Offer only applies until 7.00pm (Sydney time) on 10 May 2022.

If you have any questions about this letter, the Follow-on Compulsory Acquisition procedure generally, or you have any other questions, please contact the Offer Information Line on 1300 648 874 (for calls made within Australia) or +61 2 8355 1000 (for calls made from outside Australia) from Monday to Friday, excluding public holidays, between 9:00am and 5:00pm (Sydney time). Alternatively, contact the chat line at <http://chat1.shareholdersfirst.com.au/>. If you are in any doubt as to how to deal with this letter, you should consult with your financial or other professional advisor.

Yours sincerely



David Robinson

Director

HOCHTIEF Australia Holdings Limited

For personal use only

77600 - Shares in Listed Companies (Australian)

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
AMP.AX	AMP Limited	7000.000000	\$6,685.00	7000.000000	\$7,875.00	(15.11)%
BSL.AX	Bluescope Steel Limited	667.000000	\$10,605.30	667.000000	\$14,647.32	(27.6)%
CAM.AX	Clime Capital Limited	51709.000000	\$42,401.38	48792.000000	\$46,596.36	(9)%
CCP.AX	Credit Corp Group Limited	16800.000000	\$340,704.00	16800.000000	\$499,464.00	(31.79)%
CIM.AX	Cimic Group Limited	0.000000		500.000000	\$9,890.00	100%
NAB.AX	National Australia Bank Limited	1200.000000	\$32,868.00	1200.000000	\$31,464.00	4.46%
TLS.AX	Telstra Corporation Limited.	9510.000000	\$36,613.50	9155.000000	\$34,422.80	6.36%
VUK.AX	Virgin Money UK Plc	300.000000	\$663.00	300.000000	\$1,104.00	(39.95)%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		87186.000000	\$470,540.18	84414.000000	\$645,463.48	

Supporting Documents

- Investment Movement Report [Report](#)
- 2022 Holding Statement - AMP.pdf [AMP.AX](#)
- 2022 Holding Statement - CAM.pdf [CAM.AX](#)
- 2022 Holding Statement - CIM.pdf [CIM.AX](#)
- 2022 Holding Statement - TLS.pdf [TLS.AX](#)
- 2022 TLS Transaction History.pdf [TLS.AX](#)
- Balance Review Report [Report](#)
- 2022 Holding Statement - BSL.pdf [BSL.AX](#)
- 2022 Holding Statement - CCP.pdf [CCP.AX](#)
- 2022 Holding Statement - NAB.pdf [NAB.AX](#)
- 2022 TLS Share Price 18-03-2022.pdf [TLS.AX](#)
- 2022 Holding Statement - VUK.pdf [VUK.AX](#)

Standard Checklist

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

Notes

Rachel Barrett

Note

16/10/2022 15:34

HIN X0045032272 Postcode 4352

GJ Hoddinott Superannuation Fund

Balance Review Report

As at 30 June 2022

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
77600	Shares in Listed Companies (Australian)						
AMP.AX	AMP Limited				Setup	7,000.0000	7,000.0000
BSL.AX	Bluescope Steel Limited				Setup	667.0000	667.0000
CAM.AX	Clime Capital Limited				Setup	51,709.0000	51,709.0000
CCP.AX	Credit Corp Group Limited				Setup	16,800.0000	16,800.0000
NAB.AX	National Australia Bank Limited				Setup	1,200.0000	1,200.0000
TLS.AX	Telstra Corporation Limited.				Setup	9,510.0000	9,510.0000
VUK.AX	Virgin Money Uk Plc				Setup	300.0000	300.0000

GJ Hoddinott Superannuation Fund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
Shares in Listed Companies (Australian)										
AMP.AX - AMP Limited	7,000.00	33,423.29						7,000.00	33,423.29	6,685.00
BSL.AX - Bluescope Steel Limited	667.00	9,469.95						667.00	9,469.95	10,605.30
CIM.AX - Cimic Group Limited	500.00	15,798.82			(500.00)	(15,798.82)	(4,798.82)		0.00	
CAM.AX - Clime Capital Limited	48,792.00	48,882.01	2,917.00	2,656.82				51,709.00	51,538.83	42,401.38
CCP.AX - Credit Corp Group Limited	16,800.00	92,920.28						16,800.00	92,920.28	340,704.00
NAB.AX - National Australia Bank Limited	1,200.00	27,866.84						1,200.00	27,866.84	32,868.00
TLS.AX - Telstra Corporation Limited.	9,155.00	28,256.97	355.00	1,402.25				9,510.00	29,659.22	36,613.50
VUK.AX - Virgin Money Uk Plc	300.00	1,203.00						300.00	1,203.00	663.00
	257,821.16	4,059.07			(15,798.82)	(4,798.82)		246,081.41	470,540.18	
	257,821.16	4,059.07			(15,798.82)	(4,798.82)		246,081.41	470,540.18	

Date: 20/09/2022

Dear Sir/Madam,

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

**AMP LIMITED
AMP FULLY PAID ORDINARY SHARES**

Name	Share Type	Register	Quantity
EST MR GARRY JOHN HODDINOTT DECD <GJ HODDINOTT SUPER> X*****2272	CHESS Sponsored	NSW	7000
		Total	7000

Sincerely,

Computershare

Only Computershare managed holdings are listed.

Balance History

Currency Australian Dollar

View: BSL, X*****2272 (EST MR GARRY JOHN HODDINOTT <GJ HODDINOTT SUPER A/C>)

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

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

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****2272	BSL	15.90	667	667	10,605.30

Viewing 1 - 1 of 1
Total Value: \$ 10,605.30

Holdings Balance History

Enter your search ^

Issuer

Clime Capital Limited


Security Class

CAM - Fully Paid Ordinary Shares

Subregister

CHESS

Enter Balance Date (dd/mm/yyyy)

30/06/2022 

Add Comparison Date

[View](#)

Results

PLEASE NOTE: The balances shown below may not be a complete record of your current holding as there may be transactions which are not yet registered.

Clime Capital Limited

Fully Paid Ordinary Shares

- CHESS

Balance Details

Holding Balance Date

30-Jun-2022

No of Securities

51,709

*All times are displayed in Sydney time.

Holdings Balance History

Enter your search ^

Issuer

Credit Corp Group Limited

Security Class

CCP - Fully Paid Ordinary Shares

Subregister

CHESS

Enter Balance Date (dd/mm/yyyy)

30/06/2022



Add Comparison Date

[View](#)

Results

PLEASE NOTE: The balances shown below may not be a complete record of your current holding as there may be transactions which are not yet registered.

Credit Corp Group Limited

Fully Paid Ordinary Shares

- CHESS

Balance Details

Holding Balance Date

30-Jun-2022

No of Securities

16,800

*All times are displayed in Sydney time.

Date: 20/09/2022

Dear Sir/Madam,

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

**CIMIC GROUP LIMITED
FULLY PAID ORDINARY SHARES Zero Balance**

Name	Share Type	Register	Quantity	
EST MR GARRY JOHN HODDINOTT DECD <GJ HODDINOTT SUPER> X*****2272	CHESS Sponsored	NSW	0	Zero Balance
		Total	0	

Sincerely,

Computershare

Only Computershare managed holdings are listed.

Date: 20/09/2022

Dear Sir/Madam,

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

**NATIONAL AUSTRALIA BANK LIMITED
NAB ORDINARY FULLY PAID SHARES**

Name	Share Type	Register	Quantity
EST MR GARRY JOHN HODDINOTT DECD <GJ HODDINOTT SUPER> X*****2272	CHESS Sponsored	VIC	1200
		Total	1200

Sincerely,

Computershare

Only Computershare managed holdings are listed.

Balance History

Currency Australian Dollar

View: TLS, X*****2272 (EST MR GARRY JOHN HODDINOTT <GJ HODDINOTT SUPER A/C>)

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

Displaying Balance History as at 30 Jun 2022

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****2272	TLS	3.85	9,510	9,510	36,613.50

Viewing 1 - 1 of 1
Total Value: \$ 36,613.50

Transaction History

◀ View: TLS, X*****2272 (EST MR GARRY JOHN HODDINOTT <GJ HODDINOTT SUPER A/C>)

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

Displaying Transaction History from 01 Jul 2020 to 16 Oct 2022

HIN/SRN EMP ID	Security Code▲	Date	Transaction	Change	Running Balance
X*****2272	TLS	18/03/2022	Transfer	355	9,510
X*****2272	TLS	18/03/2022	Transfer	355	9,510
X*****2272	TLS	17/03/2022	Transfer	437	9,155
X*****2272	TLS	12/03/2021	Transfer	437	9,155
X*****2272	TLS	12/03/2021	Transfer	437	9,155

Viewing 1 - 5 of 5

Telstra Corporation Limited (TLS.AX)

ASX - ASX Delayed price. Currency in AUD

☆ Add to watchlist

Quote lookup



3.8400 **+0.0400 (+1.05%)**

At close: 14 October 04:10PM AEDT

Advertisement

Start Trading >>

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Franking Credits Petition

OPEN

Time period: 18 Mar 2022 - 18 Mar 2022

Show: Historical prices

Frequency: Daily

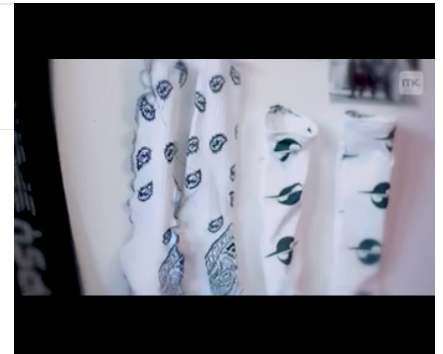
Apply

Currency in AUD

Download

Date	Open	High	Low	Close*	Adj. close**	Volume
18 Mar 2022	3.9400	3.9500	3.9200	3.9500	3.9404	36,419,780

*Close price adjusted for splits. **Close price adjusted for splits and dividend and/or capital gain distributions.



People also watch

Symbol	Last price	Change	% change
ANZ.AX	25.36	+0.09	+0.36%
Australia and New Zealand Banking Group...			
WBC.AX	23.50	+0.43	+1.86%
Westpac Banking Corporation			
CBA.AX	98.90	+0.77	+0.78%
Commonwealth Bank of Australia			
BHP.AX	40.02	+0.79	+2.01%
BHP Group Limited			
WES.AX	44.87	+0.76	+1.72%
Wesfarmers Limited			

Total ESG risk score >

23.8 Medium 39th percentile

Financials >



Date: 20/09/2022

Dear Sir/Madam,

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

**VIRGIN MONEY UK PLC
VUK CHESS DEPOSITARY INTERESTS**

Name	Share Type	Register	Quantity
EST MR GARRY JOHN HODDINOTT DECD <GJ HODDINOTT SUPER> X*****2272	CHESS Sponsored	AUS	300
		Total	300

Sincerely,

Computershare

Only Computershare managed holdings are listed.

85000 - Income Tax Payable/Refundable

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	\$18,100.49	\$14,337.77	26.24%
TOTAL		CY Balance	LY Balance	
		\$18,100.49	\$14,337.77	

Supporting Documents

- Statement of Taxable Income [Report](#)
- Tax Reconciliation Report [Report](#)
- 2021 Income Tax Refundable.pdf
- 2022 ATO ITA.pdf
- 2018 Income Tax Refundable.pdf
- 2022 ATO ASA.pdf
- Non Deductible Expense Reconciliation [Report](#)
- Exempt Pension Reconciliation [Report](#)
- 2019 Income Tax Refundable.pdf
- 2022 Provision for Income Tax WP.pdf
- 2020 Income Tax Refundable.pdf

Standard Checklist

- Attach Actuarial Certificate (if applicable)
- Attach any other Tax reconciliations
- Attach copy of Exempt Pension Reconciliation (if applicable)
- Attach copy of Non Deductible Expense Reconciliation (if applicable)
- Attach copy of Statement of Taxable Income
- Attach copy of Tax Reconciliation Report
- Confirm Transactions in ATO Portal

GJ Hoddinott Superannuation Fund**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Segment - 01 July 2021 to 30 June 2022						
Label J						
	05/07/2021	23900/CIM.AX	Cimic Group Limited	240.00		
	07/10/2021	23900/CIM.AX	Cimic Group Limited	168.00		
	13/10/2021	23900/BSL.AX	Bluescope Steel Limited	293.48		
	11/03/2022	23900/VUK.AX	Virgin Money Uk Plc	5.71		
	29/03/2022	23900/BSL.AX	Bluescope Steel Limited	166.75		
	21/06/2022	23900/VUK.AX	Virgin Money Uk Plc	13.27		
			Total	887.21	0.000 %	0.00
Label K						
	02/07/2021	23900/NAB.AX	National Australia Bank Limited	720.00		
	05/07/2021	23900/CIM.AX	Cimic Group Limited	60.00		
	28/07/2021	23900/CAM.AX	Clime Capital Limited	609.90		
	23/09/2021	23900/TLS.AX	Telstra Corporation Limited.	732.40		
	07/10/2021	23900/CIM.AX	Cimic Group Limited	42.00		
	28/10/2021	23900/CAM.AX	Clime Capital Limited	751.43		
	15/12/2021	23900/NAB.AX	National Australia Bank Limited	804.00		
	28/01/2022	23900/CAM.AX	Clime Capital Limited	643.16		
	11/03/2022	23900/CCP.AX	Credit Corp Group Limited	6,384.00		
	31/03/2022	23900/CCP.AX	Credit Corp Group Limited	6,048.00		
	01/04/2022	23900/TLS.AX	Telstra Corporation Limited.	732.40		
	28/04/2022	23900/CAM.AX	Clime Capital Limited	652.33		

GJ Hoddinott Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label K						
				Total	18,179.62	0.000 %
						0.00
Label L						
	02/07/2021	23900/NAB.AX	National Australia Bank Limited	308.57		
	05/07/2021	23900/CIM.AX	Cimic Group Limited	25.71		
	28/07/2021	23900/CAM.AX	Clime Capital Limited	261.39		
	23/09/2021	23900/TLS.AX	Telstra Corporation Limited.	313.89		
	07/10/2021	23900/CIM.AX	Cimic Group Limited	18.00		
	28/10/2021	23900/CAM.AX	Clime Capital Limited	322.04		
	15/12/2021	23900/NAB.AX	National Australia Bank Limited	344.57		
	28/01/2022	23900/CAM.AX	Clime Capital Limited	275.64		
	11/03/2022	23900/CCP.AX	Credit Corp Group Limited	2,736.00		
	31/03/2022	23900/CCP.AX	Credit Corp Group Limited	2,592.00		
	01/04/2022	23900/TLS.AX	Telstra Corporation Limited.	313.89		
	28/04/2022	23900/CAM.AX	Clime Capital Limited	279.57		
			Total	7,791.27	0.000 %	0.00
					Total Segment ECPI *	0.00
					SMSF Annual Return Rounding	0.00
					Total ECPI	0.00

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

GJ Hoddinott Superannuation Fund
Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Total Segment Expenses					0.00	0.00
Total Expenses *					0.00	0.00

* General expense percentage - 0 %

* Investment expense percentage - 0 %

GJ Hoddinott Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2022

	2022
	\$
Benefits accrued as a result of operations	(161,011.54)
Less	
Realised Accounting Capital Gains	(4,798.82)
	<u>(4,798.82)</u>
Add	
Decrease in MV of investments	163,183.55
Franking Credits	7,791.27
Benefits Paid/Transfers Out	12,096.00
	<u>183,070.82</u>
SMSF Annual Return Rounding	(1.10)
	<u>26,857.00</u>
Taxable Income or Loss	<u>26,857.00</u>
Income Tax on Taxable Income or Loss	4,028.55
Less	
Franking Credits	7,791.27
	<u>(3,762.72)</u>
CURRENT TAX OR REFUND	<u>(3,762.72)</u>
Supervisory Levy	259.00
	<u>(3,503.72)</u>
AMOUNT DUE OR REFUNDABLE	<u>(3,503.72)</u>

GJ Hoddinott Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
J - Unfranked dividend amount				
	05/07/2021	23900/CIM.AX	Cimic Group Limited	240.00
	07/10/2021	23900/CIM.AX	Cimic Group Limited	168.00
	13/10/2021	23900/BSL.AX	Bluescope Steel Limited	293.48
	11/03/2022	23900/VUK.AX	Virgin Money Uk Plc	5.71
	29/03/2022	23900/BSL.AX	Bluescope Steel Limited	166.75
	21/06/2022	23900/VUK.AX	Virgin Money Uk Plc	13.27
Sub-Total				887.21
Ignore Cents				0.21
Total				887.00
K - Franked dividend amount				
	02/07/2021	23900/NAB.AX	National Australia Bank Limited	720.00
	05/07/2021	23900/CIM.AX	Cimic Group Limited	60.00
	28/07/2021	23900/CAM.AX	Clime Capital Limited	609.90
	23/09/2021	23900/TLS.AX	Telstra Corporation Limited.	732.40
	07/10/2021	23900/CIM.AX	Cimic Group Limited	42.00
	28/10/2021	23900/CAM.AX	Clime Capital Limited	751.43
	15/12/2021	23900/NAB.AX	National Australia Bank Limited	804.00
	28/01/2022	23900/CAM.AX	Clime Capital Limited	643.16
	11/03/2022	23900/CCP.AX	Credit Corp Group Limited	6,384.00
	31/03/2022	23900/CCP.AX	Credit Corp Group Limited	6,048.00
	01/04/2022	23900/TLS.AX	Telstra Corporation Limited.	732.40
	28/04/2022	23900/CAM.AX	Clime Capital Limited	652.33
Sub-Total				18,179.62
Ignore Cents				0.62
Total				18,179.00
L - Income - Dividend franking credit				
	02/07/2021	23900/NAB.AX	National Australia Bank Limited	308.57
	05/07/2021	23900/CIM.AX	Cimic Group Limited	25.71
	28/07/2021	23900/CAM.AX	Clime Capital Limited	261.39
	23/09/2021	23900/TLS.AX	Telstra Corporation Limited.	313.89
	07/10/2021	23900/CIM.AX	Cimic Group Limited	18.00
	28/10/2021	23900/CAM.AX	Clime Capital Limited	322.04
	15/12/2021	23900/NAB.AX	National Australia Bank Limited	344.57
	28/01/2022	23900/CAM.AX	Clime Capital Limited	275.64
	11/03/2022	23900/CCP.AX	Credit Corp Group Limited	2,736.00
	31/03/2022	23900/CCP.AX	Credit Corp Group Limited	2,592.00
	01/04/2022	23900/TLS.AX	Telstra Corporation Limited.	313.89
	28/04/2022	23900/CAM.AX	Clime Capital Limited	279.57
Sub-Total				7,791.27
Ignore Cents				0.27
Total				7,791.00
W - GROSS INCOME (Sum of labels A to U)				

GJ Hoddinott Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
W - GROSS INCOME (Sum of labels A to U)				
				26,857.00
Sub-Total				26,857.00
Ignore Cents				0.00
Total				26,857.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				26,857.00
Sub-Total				26,857.00
Ignore Cents				0.00
Total				26,857.00
O - TAXABLE INCOME OR LOSS				
				26,857.00
Sub-Total				26,857.00
Ignore Cents				0.00
Total				26,857.00
A - Taxable income				
				26,857.00
Sub-Total				26,857.00
Ignore Cents				0.00
Total				26,857.00
T1 - Tax on taxable income				
				4,028.55
Sub-Total				4,028.55
Ignore Cents				0.00
Total				4,028.55
B - Gross Tax				
				4,028.55
Sub-Total				4,028.55
Ignore Cents				0.00
Total				4,028.55
T2 - SUBTOTAL				
				4,028.55
Sub-Total				4,028.55
Ignore Cents				0.00
Total				4,028.55
T3 - SUBTOTAL 2				
				4,028.55
Sub-Total				4,028.55
Ignore Cents				0.00
Total				4,028.55

GJ Hoddinott Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
E1 - Complying fund's franking credits tax offset				
	02/07/2021	23900/NAB.AX	National Australia Bank Limited	308.57
	05/07/2021	23900/CIM.AX	Cimic Group Limited	25.71
	28/07/2021	23900/CAM.AX	Clime Capital Limited	261.39
	23/09/2021	23900/TLS.AX	Telstra Corporation Limited.	313.89
	07/10/2021	23900/CIM.AX	Cimic Group Limited	18.00
	28/10/2021	23900/CAM.AX	Clime Capital Limited	322.04
	15/12/2021	23900/NAB.AX	National Australia Bank Limited	344.57
	28/01/2022	23900/CAM.AX	Clime Capital Limited	275.64
	11/03/2022	23900/CCP.AX	Credit Corp Group Limited	2,736.00
	31/03/2022	23900/CCP.AX	Credit Corp Group Limited	2,592.00
	01/04/2022	23900/TLS.AX	Telstra Corporation Limited.	313.89
	28/04/2022	23900/CAM.AX	Clime Capital Limited	279.57
Sub-Total				7,791.27
Ignore Cents				0.00
Total				7,791.27
E - Refundable tax offsets				
				7,791.27
Sub-Total				7,791.27
Ignore Cents				0.00
Total				7,791.27
I - Remainder of refundable tax offsets				
				3,762.72
Sub-Total				3,762.72
Ignore Cents				0.00
Total				3,762.72
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				(3,503.72)
Sub-Total				(3,503.72)
Ignore Cents				0.00
Total				(3,503.72)



Income tax 551

Date generated	15/08/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

0 results found - from **01 July 2020** to **15 August 2022** sorted by **processed date** ordered **oldest to newest**



Activity statement 001

Date generated	15/08/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

0 results found - from **01 July 2020** to **15 August 2022** sorted by **processed date** ordered **oldest to newest**

Client	GJ Hoddinott Superannuation Fund	Prepared By	RB
Year Ended	30-Jun-22	Date Prepared	16/10/2022
Subject	Provision for Income Tax		

Opening Balance	01-Jul-21	(14,337.77)	DR
2021 Tax (Paid) / Refunded		-	
2021 ATO Supervisory Levy*		-	
Rounding		-	
2022 Tax Payable / (Refundable)		(3,762.72)	
Closing Balance	30-Jun-22	(18,100.49)	DR

Represented by:

2018 Tax Payable / (Refundable)	(4,325.86)
2019 Tax Payable / (Refundable)	(3,778.29)
2020 Tax Payable / (Refundable)	(3,887.96)
2021 Tax Payable / (Refundable)	(2,345.66)
2022 Tax Payable / (Refundable)	(3,762.72)
	(18,100.49)

Variance -

Notes: * To be expensed in the 2023FY when the return is lodged

GJ Hoddinott Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2018



	2018
	\$
Benefits accrued as a result of operations	5,483.97
Less	
Accounting Trust Distributions	10,055.34
	<u>10,055.34</u>
Add	
Decrease in MV of investments	22,154.55
SMSF non deductible expenses	825.00
Franking Credits	8,729.76
Foreign Credits	13.30
Taxable Trust Distributions	2,231.53
Distributed Foreign income	67.18
	<u>34,021.32</u>
SMSF Annual Return Rounding	(1.95)
	<u>29,448.00</u>
Taxable Income or Loss	<u>29,448.00</u>
Income Tax on Taxable Income or Loss	4,417.20
Less	
Franking Credits	8,729.76
Foreign Credits	13.30
	<u>(4,325.86)</u>
CURRENT TAX OR REFUND	<u>(4,325.86)</u>
Supervisory Levy	259.00
	<u>(4,066.86)</u>
AMOUNT DUE OR REFUNDABLE	<u>(4,066.86)</u>

GJ Hoddinott Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2019



	2019
	\$
Benefits accrued as a result of operations	137,274.07
Less	
Increase in MV of investments	158,099.99
Realised Accounting Capital Gains	(13,902.39)
Accounting Trust Distributions	556.87
	<u>144,754.47</u>
Add	
Franking Credits	8,518.60
Foreign Credits	2.84
Taxable Trust Distributions	395.63
Distributed Foreign income	22.55
Benefits Paid/Transfers Out	30,163.84
	<u>39,103.46</u>
SMSF Annual Return Rounding	(2.06)
	<u>31,621.00</u>
Taxable Income or Loss	<u>31,621.00</u>
Income Tax on Taxable Income or Loss	4,743.15
Less	
Franking Credits	8,518.60
Foreign Credits	2.84
	<u>(3,778.29)</u>
CURRENT TAX OR REFUND	<u>(3,778.29)</u>
Supervisory Levy	259.00
AMOUNT DUE OR REFUNDABLE	<u>(3,519.29)</u>

GJ Hoddinott Superannuation Fund
Statement of Taxable Income



For the year ended 30 June 2020

	2020
	\$
Benefits accrued as a result of operations	(448,943.64)
Add	
Decrease in MV of investments	221,527.16
Franking Credits	7,936.16
Benefits Paid/Transfers Out	246,469.92
	<hr/> 475,933.24
SMSF Annual Return Rounding	(1.60)
	<hr/>
Taxable Income or Loss	26,988.00
	<hr/>
Income Tax on Taxable Income or Loss	4,048.20
Less	
Franking Credits	7,936.16
	<hr/>
CURRENT TAX OR REFUND	(3,887.96)
	<hr/>
Supervisory Levy	259.00
	<hr/>
AMOUNT DUE OR REFUNDABLE	(3,628.96)
	<hr/>

GJ Hoddinott Superannuation Fund
Statement of Taxable Income



For the year ended 30 June 2021

	2021
	\$
Benefits accrued as a result of operations	272,544.89
Less	
Increase in MV of investments	261,440.27
	<u>261,440.27</u>
Add	
Franking Credits	4,719.11
	<u>4,719.11</u>
SMSF Annual Return Rounding	(0.73)
	<u>(0.73)</u>
Taxable Income or Loss	<u>15,823.00</u>
Income Tax on Taxable Income or Loss	2,373.45
Less	
Franking Credits	4,719.11
	<u>4,719.11</u>
CURRENT TAX OR REFUND	<u>(2,345.66)</u>
Supervisory Levy	259.00
	<u>259.00</u>
AMOUNT DUE OR REFUNDABLE	<u>(2,086.66)</u>

88000 - Sundry Creditors

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
88000	Sundry Creditors	(\$2,743.84)	(\$1,341.59)	104.52%
TOTAL		CY Balance	LY Balance	
		(\$2,743.84)	(\$1,341.59)	

Supporting Documents

- General Ledger [Report](#)
- 2022 TLS Share Price 12-03-2021.pdf [88000](#)
- 2022 TLS Transaction History.pdf [88000](#)
- 2022 TLS Share Price 18-03-2022.pdf [88000](#)

Standard Checklist

- Attach all source documentation and confirmations of Liability

Notes

Rachel Barrett

Note | 88000

16/10/2022 15:51

437 shares transferred on 12/03/2021 x \$3.07 share price as at transfer date = \$1,341.59

Note | 88000

16/10/2022 15:51

355 shares transferred on 18/03/2022 x \$3.95 share price as at transfer date = \$1,402.25

GJ Hoddinott Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Creditors (88000)					
Sundry Creditors (88000)					
01/07/2021	Opening Balance				1,341.59 CR
18/03/2022	TLS Transfer			1,402.25	2,743.84 CR
				1,402.25	2,743.84 CR

Total Debits: 0.00

Total Credits: 1,402.25

Transaction History

◀ View: TLS, X*****2272 (EST MR GARRY JOHN HODDINOTT <GJ HODDINOTT SUPER A/C>)

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

Displaying Transaction History from 01 Jul 2020 to 16 Oct 2022

HIN/SRN EMP ID	Security Code▲	Date	Transaction	Change	Running Balance
X*****2272	TLS	18/03/2022	Transfer	355	9,510
X*****2272	TLS	18/03/2022	Transfer	355	9,510
X*****2272	TLS	17/03/2022	Transfer	437	9,155
X*****2272	TLS	12/03/2021	Transfer	437	9,155
X*****2272	TLS	12/03/2021	Transfer	437	9,155

Viewing 1 - 5 of 5

4.0850 -0.0150 (-0.37%)

As of 02:23PM AEST. Market open.

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Summary Chart Statistics **Historical data** Profile Financials Analysis Options Holders Sustainability



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FISHER INVESTMENTS AUSTRALIA*



Time period: 12 Mar 2021 - 12 Mar 2021

Show: Historical prices

Frequency: Daily

Apply

Currency in AUD

Download

Date	Open	High	Low	Close*	Adj. close**	Volume
12 Mar 2021	3.0600	3.0900	3.0600	3.0700	3.0312	14,111,618

*Close price adjusted for splits. **Close price adjusted for splits and dividend and/or capital gain distributions.



People also watch

Symbol	Last price	Change	% change
ANZ.AX	23.94	+0.11	+0.48%
Australia and New Zealand Banking Group...			
WBC.AX	22.52	+0.18	+0.81%
Westpac Banking Corporation			
CBA.AX	99.94	+0.58	+0.58%
Commonwealth Bank of Australia			
BHP.AX	40.66	+0.15	+0.37%
BHP Group Limited			
WES.AX	49.15	+1.25	+2.61%
Wesfarmers Limited			

Total ESG risk score >

23.8 Medium 39th percentile

Financials >

Annual Quarterly Revenue Earnings

Telstra Corporation Limited (TLS.AX)

ASX - ASX Delayed price. Currency in AUD

★ Add to watchlist

Quote lookup



3.8400 **+0.0400 (+1.05%)**

At close: 14 October 04:10PM AEDT

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- Money
- Work
- Technology
- Industries
- The New Investors
- ...

australianstockreport.com.au

Franking Credits Petition

OPEN

Time period: 18 Mar 2022 - 18 Mar 2022

Show: Historical prices

Frequency: Daily

Apply

Currency in AUD

Download

Date	Open	High	Low	Close*	Adj. close**	Volume
18 Mar 2022	3.9400	3.9500	3.9200	3.9500	3.9404	36,419,780

*Close price adjusted for splits. **Close price adjusted for splits and dividend and/or capital gain distributions.



People also watch

Symbol	Last price	Change	% change
ANZ.AX	25.36	+0.09	+0.36%
Australia and New Zealand Banking Group...			
WBC.AX	23.50	+0.43	+1.86%
Westpac Banking Corporation			
CBA.AX	98.90	+0.77	+0.78%
Commonwealth Bank of Australia			
BHP.AX	40.02	+0.79	+2.01%
BHP Group Limited			
WES.AX	44.87	+0.76	+1.72%
Wesfarmers Limited			

Total ESG risk score >

23.8 Medium 39th percentile

Financials >



A - Financial Statements

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Supporting Documents

- 2022 SMSF Annual Return - unsigned.pdf
- 2022 Financial Statements - unsigned.pdf

Standard Checklist

- Attach copy of Financial Statements
- Attach copy of SMSF Annual Return



Financial statements and reports for the year ended
30 June 2022

GJ Hoddinott Superannuation Fund

Prepared for: John Hoddinott and Ruth Barnard



Operating Statement

Statement of Financial Position

Notes to the Financial Statements

Statement of Taxable Income

Compilation Report

Trustees Declaration

Members Summary

Members Statement

Investment Summary

Operating Statement

For the year ended 30 June 2022



	Note	2022 \$	2021 \$
Income			
Investment Income			
Dividends Received	7	19,066.83	11,104.62
Total Income		<u>19,066.83</u>	<u>11,104.62</u>
Expenses			
Member Payments			
Benefits Paid/Transfers Out		12,096.00	0.00
Investment Losses			
Changes in Market Values	8	167,982.37	(261,440.27)
Total Expenses		<u>180,078.37</u>	<u>(261,440.27)</u>
Benefits accrued as a result of operations before income tax		<u>(161,011.54)</u>	<u>272,544.89</u>
Income Tax Expense	9	(3,762.72)	(2,345.66)
Benefits accrued as a result of operations		<u>(157,248.82)</u>	<u>274,890.55</u>

GJ Hoddinott Superannuation Fund
Statement of Financial Position

As at 30 June 2022



	Note	2022 \$	2021 \$
Assets			
Investments			
Shares in Listed Companies (Australian)	2	470,540.18	645,463.48
Total Investments		<u>470,540.18</u>	<u>645,463.48</u>
Other Assets			
Dividends Receivable		22,587.53	18,273.52
Sundry Debtors		11,000.00	0.00
Income Tax Refundable		18,100.49	14,337.77
Total Other Assets		<u>51,688.02</u>	<u>32,611.29</u>
Total Assets		<u>522,228.20</u>	<u>678,074.77</u>
Less:			
Liabilities			
Sundry Creditors		2,743.84	1,341.59
Total Liabilities		<u>2,743.84</u>	<u>1,341.59</u>
Net assets available to pay benefits		<u>519,484.36</u>	<u>676,733.18</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	4, 5		
Hoddinott, Garry - Accumulation		519,484.36	676,733.18
Total Liability for accrued benefits allocated to members' accounts		<u>519,484.36</u>	<u>676,733.18</u>

GJ Hoddinott Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022



Note 1: Summary of Significant Accounting Policies

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

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

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

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

a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

b. Cash and Cash Equivalents

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

c. Revenue

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

GJ Hoddinott Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2022



Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. Critical Accounting Estimates and Judgements

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

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

Note 2: Shares in Listed Companies (Australian)

	2022	2021
	\$	\$
AMP Limited	6,685.00	7,875.00
Bluescope Steel Limited	10,605.30	14,647.32
Clime Capital Limited	42,401.38	46,596.36
Credit Corp Group Limited	340,704.00	499,464.00
Cimic Group Limited	0.00	9,890.00
National Australia Bank Limited	32,868.00	31,464.00

GJ Hoddinott Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2022



Telstra Corporation Limited.	36,613.50	34,422.80
Virgin Money Uk Plc	663.00	1,104.00
	470,540.18	645,463.48

Note 3: Banks and Term Deposits

Note 4: Liability for Accrued Benefits

	2022 \$	2021 \$
Liability for accrued benefits at beginning of year	676,733.18	401,842.63
Benefits accrued as a result of operations	(157,248.82)	274,890.55
Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	519,484.36	676,733.18

Note 5: Vested Benefits

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

	2022 \$	2021 \$
Vested Benefits	519,484.36	676,733.18

Note 6: Guaranteed Benefits

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

Note 7: Dividends

	2022 \$	2021 \$
AMP Limited	0.00	700.00
Bluescope Steel Limited	460.23	93.38
Cimic Group Limited	510.00	0.00
Clime Capital Limited	2,656.82	2,148.36
Credit Corp Group Limited	12,432.00	6,048.00
National Australia Bank Limited	1,524.00	720.00
Telstra Corporation Limited.	1,464.80	1,394.88
Virgin Money Uk Plc	18.98	0.00
	19,066.83	11,104.62

GJ Hoddinott Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2022



Note 8: Changes in Market Values

Unrealised Movements in Market Value

	2022	2021
	\$	\$
Shares in Listed Companies (Australian)		
AMP Limited	(1,190.00)	(5,110.00)
Bluescope Steel Limited	(4,042.02)	6,850.09
Cimic Group Limited	5,908.82	(2,170.00)
Clime Capital Limited	(6,851.80)	8,148.81
Credit Corp Group Limited	(158,760.00)	237,720.00
National Australia Bank Limited	1,404.00	9,600.00
Telstra Corporation Limited.	788.45	5,793.87
Virgin Money Uk Plc	(441.00)	607.50
	<hr/>	<hr/>
	(163,183.55)	261,440.27
	<hr/>	<hr/>
Total Unrealised Movement	(163,183.55)	261,440.27

Realised Movements in Market Value

	2022	2021
	\$	\$
Shares in Listed Companies (Australian)		
Cimic Group Limited	(4,798.82)	0.00
	<hr/>	<hr/>
	(4,798.82)	0.00
	<hr/>	<hr/>
Total Realised Movement	(4,798.82)	0.00
	<hr/>	<hr/>
Changes in Market Values	(167,982.37)	261,440.27
	<hr/>	<hr/>

Note 9: Income Tax Expense

	2022	2021
	\$	\$
The components of tax expense comprise		
Current Tax	(3,762.72)	(2,345.66)
	<hr/>	<hr/>
Income Tax Expense	(3,762.72)	(2,345.66)
	<hr/>	<hr/>

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

Notes to the Financial Statements

For the year ended 30 June 2022



Prima facie tax payable on benefits accrued before income tax at 15%	(24,151.73)	40,881.73
Less:		
Tax effect of:		
Increase in MV of Investments	0.00	39,216.04
Realised Accounting Capital Gains	(719.82)	0.00
Add:		
Tax effect of:		
Decrease in MV of Investments	24,477.53	0.00
Benefit Payments	1,814.40	0.00
Franking Credits	1,168.69	707.87
Rounding	(0.16)	(0.11)
Income Tax on Taxable Income or Loss	4,028.55	2,373.45
Less credits:		
Franking Credits	7,791.27	4,719.11
Current Tax or Refund	<u>(3,762.72)</u>	<u>(2,345.66)</u>

GJ Hoddinott Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2022



	2022
	\$
Benefits accrued as a result of operations	(161,011.54)
Less	
Realised Accounting Capital Gains	(4,798.82)
	<u>(4,798.82)</u>
Add	
Decrease in MV of investments	163,183.55
Franking Credits	7,791.27
Benefits Paid/Transfers Out	12,096.00
	<u>183,070.82</u>
SMSF Annual Return Rounding	(1.10)
	<u>26,857.00</u>
Taxable Income or Loss	<u>26,857.00</u>
Income Tax on Taxable Income or Loss	4,028.55
Less	
Franking Credits	7,791.27
	<u>(3,762.72)</u>
CURRENT TAX OR REFUND	<u>(3,762.72)</u>
Supervisory Levy	259.00
	<u>(3,503.72)</u>
AMOUNT DUE OR REFUNDABLE	<u>(3,503.72)</u>

GJ Hoddinott Superannuation Fund Compilation Report



We have compiled the accompanying special purpose financial statements of the GJ Hoddinott Superannuation Fund which comprise the statement of financial position as at 30/06/2022 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustee(s)

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

Our Responsibility

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

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

Assurance Disclaimer

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

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

Brendan Curran

of

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

Signed:

Dated: 17/10/2022

GJ Hoddinott Superannuation Fund Trustees Declaration



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

The trustees declare that:

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

Specifically, the trustees declare that:

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

Signed in accordance with a resolution of the trustees by:

.....
John Hoddinott

Trustee

.....
Ruth Barnard

Trustee

17 October 2022

Members Summary

As at 30 June 2022



Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Garry John Hoddinott (Age: 67)											
HODGAR00001A - Accumulation											
676,733.18			(141,124.27)				4,028.55	12,096.00			519,484.36
676,733.18			(141,124.27)				4,028.55	12,096.00			519,484.36
676,733.18			(141,124.27)				4,028.55	12,096.00			519,484.36

GJ Hoddinott Superannuation Fund

Members Statement



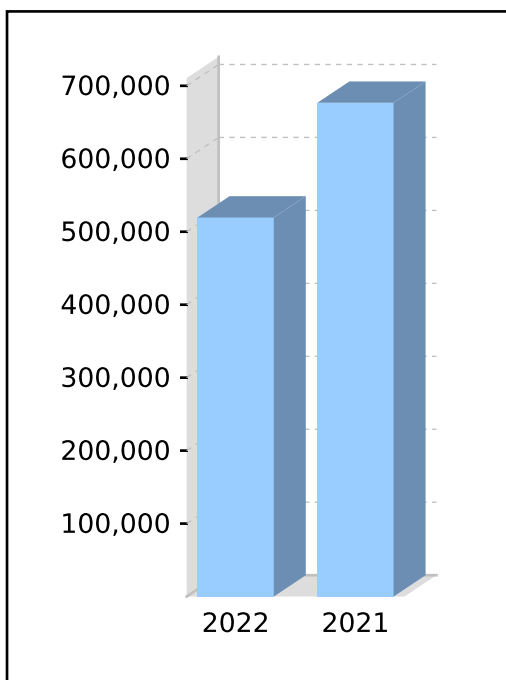
Garry John Hoddinott
 25 Tighe Street
 Waratah, New South Wales, 2298, Australia

Your Details

Date of Birth :	Provided	Date of Death:	31/07/2018
Age:	67	Nominated Beneficiaries:	N/A
Tax File Number:	Provided	Nomination Type:	N/A
Date Joined Fund:	25/02/2005	Vested Benefits:	519,484.36
Service Period Start Date:			
Date Left Fund:			
Member Code:	HODGAR00001A		
Account Start Date:	25/02/2005		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	519,484.36
<u>Preservation Components</u>	
Preserved	181,038.72
Unrestricted Non Preserved	338,445.64
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	
Taxable	519,484.36



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	676,733.18	401,842.63
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(141,124.27)	277,264.00
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax	4,028.55	2,373.45
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out	12,096.00	
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	519,484.36	676,733.18



Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

John Winston Hoddinott
Trustee

Ruth Nadine Barnard
Trustee

GJ Hoddinott Superannuation Fund Investment Summary Report



As at 30 June 2022

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%	
Shares in Listed Companies (Australian)									
AMP.AX	AMP Limited	7,000.00	0.955000	6,685.00	4.77	33,423.29	(26,738.29)	(80.00) %	1.42 %
BSL.AX	Bluescope Steel Limited	667.00	15.900000	10,605.30	14.20	9,469.95	1,135.35	11.99 %	2.25 %
CAM.AX	Clime Capital Limited	51,709.00	0.820000	42,401.38	1.00	51,538.83	(9,137.45)	(17.73) %	9.01 %
CCP.AX	Credit Corp Group Limited	16,800.00	20.280000	340,704.00	5.53	92,920.28	247,783.72	266.66 %	72.41 %
NAB.AX	National Australia Bank Limited	1,200.00	27.390000	32,868.00	23.22	27,866.84	5,001.16	17.95 %	6.99 %
TLS.AX	Telstra Corporation Limited.	9,510.00	3.850000	36,613.50	3.12	29,659.22	6,954.28	23.45 %	7.78 %
VUK.AX	Virgin Money Uk Plc	300.00	2.210000	663.00	4.01	1,203.00	(540.00)	(44.89) %	0.14 %
					470,540.18	246,081.41	224,458.77	91.21 %	100.00 %
					470,540.18	246,081.41	224,458.77	91.21 %	100.00 %

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

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

Privacy

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

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

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

Tax File Number	Name of Fund	Year
Provided	GJ Hoddinott Superannuation Fund	2022

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

Important

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

Declaration:

I declare that:

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

Signature of Partner, Trustee, or Director		Date	/ /
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ELECTRONIC FUNDS TRANSFER CONSENT

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

5 Wt i bhBUa Y	Eväns & Co Law Practice Trust Ac		
Account Number	062768 10004174	Client Reference	HODD05

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

Signature		Date	/ /
-----------	--	------	-----

.....Tax Agent's 8 YWUfUjcb

I declare that:

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

Agent's signature **Date** / /

Contact name **Client Reference**

Agent's Phone Number **HUI '5 [YbhBi a VYf**

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

Who should complete this annual return?

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

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

To complete this annual return

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

S M / T # S T

- Place in ALL applicable boxes.

Postal address for annual returns:

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

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

▶ To assist processing, write the fund's TFN at the top of pages 3, 5, 7, 9 and 11.

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

2 Name of self-managed superannuation fund (SMSF)

GJ Hoddinott Superannuation Fund

3 Australian business number (ABN) (if applicable)

4 Current postal address

BPC Accounting Chartered Accountants

PO Box 41

Suburb/town

Budgewoi

State/territory

NSW

Postcode

2262

5 Annual return status

Is this an amendment to the SMSF's 2022 return?

A No Yes

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

B No Yes

Tax File Number

6 SMSF auditor

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A** / /

Was Part A of the audit report qualified? **B** No Yes

Was Part B of the audit report qualified? **C** No Yes

If Part B of the audit report was qualified, have the reported issues been rectified? **D** No Yes

7 Electronic funds transfer (EFT)

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

A Fund's financial institution account details

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

Fund BSB number Fund account number

Fund account name

I would like my tax refunds made to this account. Go to C.

B Financial institution account details for tax refunds

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

BSB number Account number

Account name

C Electronic service address alias

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

Tax File Number

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

9 Was the fund wound up during the income year?

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

10 Exempt current pension income

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

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

No Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

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

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

Section B: Income

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

11 Income

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

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2022*.

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

Net capital gain **A** \$

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

Gross interest **C** \$

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

Gross foreign income	<input type="text"/>		Net foreign income D \$ <input type="text"/>	Loss <input type="checkbox"/>
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Australian franking credits from a New Zealand company **E** \$

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

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

Calculation of assessable contributions

Assessable employer contributions **R1** \$

plus Assessable personal contributions **R2** \$

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

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

Gross distribution from partnerships **I** \$ Loss

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

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

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

Calculation of non-arm's length income

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

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

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

*Other income **S** \$ Code

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

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

#This is a mandatory label.

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

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

Exempt current pension income **Y** \$

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

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES
Interest expenses within Australia	A1 \$ <input style="width: 150px;" type="text"/>		A2 \$ <input style="width: 150px;" type="text"/>
Interest expenses overseas	B1 \$ <input style="width: 150px;" type="text"/>		B2 \$ <input style="width: 150px;" type="text"/>
Capital works expenditure	D1 \$ <input style="width: 150px;" type="text"/>		D2 \$ <input style="width: 150px;" type="text"/>
Decline in value of depreciating assets	E1 \$ <input style="width: 150px;" type="text"/>		E2 \$ <input style="width: 150px;" type="text"/>
Insurance premiums – members	F1 \$ <input style="width: 150px;" type="text"/>		F2 \$ <input style="width: 150px;" type="text"/>
SMSF auditor fee	H1 \$ <input style="width: 150px;" type="text"/>		H2 \$ <input style="width: 150px;" type="text"/>
Investment expenses	I1 \$ <input style="width: 150px;" type="text"/>		I2 \$ <input style="width: 150px;" type="text"/>
Management and administration expenses	J1 \$ <input style="width: 150px;" type="text"/>		J2 \$ <input style="width: 150px;" type="text"/>
Forestry managed investment scheme expense	U1 \$ <input style="width: 150px;" type="text"/>		U2 \$ <input style="width: 150px;" type="text"/>
Other amounts	L1 \$ <input style="width: 150px;" type="text"/>	Code <input style="width: 20px; height: 15px;" type="text"/>	L2 \$ <input style="width: 150px;" type="text"/>
Tax losses deducted	M1 \$ <input style="width: 150px;" type="text"/>		

TOTAL DEDUCTIONS

N \$

(Total **A1** to **M1**)

TOTAL NON-DEDUCTIBLE EXPENSES

Y \$

(Total **A2** to **L2**)

#TAXABLE INCOME OR LOSS Loss

O \$ 26,857

(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

TOTAL SMSF EXPENSES

Z \$

(N plus Y)

#This is a mandatory label.

Section D: Income tax calculation statement

#Important:

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

13 Calculation statement

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

#Taxable income	A	\$	26,857
<i>(an amount must be included even if it is zero)</i>			
#Tax on taxable income	T1	\$	4,028.55
<i>(an amount must be included even if it is zero)</i>			
#Tax on no-TFN-quoted contributions	J	\$	0.00
<i>(an amount must be included even if it is zero)</i>			
Gross tax	B	\$	4,028.55
<i>(T1 plus J)</i>			

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

SUBTOTAL 1

T2	\$	4,028.55
-----------	----	----------

(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1	\$	0.00
Early stage venture capital limited partnership tax offset carried forward from previous year	D2	\$	0.00
Early stage investor tax offset	D3	\$	0.00
Early stage investor tax offset carried forward from previous year	D4	\$	0.00
Non-refundable carry forward tax offsets			
			D
<i>(D1 plus D2 plus D3 plus D4)</i>			
SUBTOTAL 2			
T3	\$	4,028.55	
<i>(T2 less D – cannot be less than zero)</i>			

Complying fund's franking credits tax offset	E1	\$	7,791.27
No-TFN tax offset	E2	\$	
National rental affordability scheme tax offset	E3	\$	
Exploration credit tax offset	E4	\$	0.00
Refundable tax offsets			
			E
<i>(E1 plus E2 plus E3 plus E4)</i>			

#TAX PAYABLE T5	\$	0.00
<i>(T3 less E – cannot be less than zero)</i>		

Section 102AAM interest charge

G	\$	
----------	----	--

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

#Tax offset refunds <small>(Remainder of refundable tax offsets)</small>	I	\$	3,762.72
<small>(unused amount from label E – an amount must be included even if it is zero)</small>			

PAYG instalments raised

K \$

Supervisory levy

L \$ 259.00

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	\$	-3,503.72
<small>(T5 plus G less H less I less K plus L less M plus N)</small>			

#This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a *Losses schedule 2022*.

Tax losses carried forward to later income years	U	\$	
Net capital losses carried forward to later income years	V	\$	53,962

Section G: **Supplementary member information**

MEMBER 7

Title: Mr Mrs Miss Ms Other Account status Code

Family name **Hoddinott**

First given name **Garry** Other given names **John**

Member's TFN **114846033** Date of birth **11/01/1955** If deceased, date of death **31 / 07 / 2018**

Contributions OPENING ACCOUNT BALANCE \$ **676,733.18**

I Refer to instructions for completing these labels.

Employer contributions **A** \$

ABN of principal employer **A1**

Personal contributions **B** \$

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

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

Personal injury election **E** \$

Spouse and child contributions **F** \$

Other third party contributions **G** \$

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

Receipt date **H1** / /

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

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

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

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

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

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

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

Other transactions

Accumulation phase account balance **S1** \$ **519,484.36**

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

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

Allocated earnings or losses **O** \$ **145,152.82** Loss **L**

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$ **12,096.00** Code **A**

Income stream payments **R2** \$ Code

CLOSING ACCOUNT BALANCE S \$ **519,484.36** (**S1 plus S2 plus S3**)

0 TRIS Count

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

15b Australian direct investments

Cash and term deposits **E** \$

<p>Limited recourse borrowing arrangements</p> <p>Australian residential real property J1 \$ <input style="width: 100%;" type="text"/></p> <p>Australian non-residential real property J2 \$ <input style="width: 100%;" type="text"/></p> <p>Overseas real property J3 \$ <input style="width: 100%;" type="text"/></p> <p>Australian shares J4 \$ <input style="width: 100%;" type="text"/></p> <p>Overseas shares J5 \$ <input style="width: 100%;" type="text"/></p> <p>Other J6 \$ <input style="width: 100%;" type="text"/></p> <p>Property count J7 <input style="width: 50px;" type="text"/></p>	<p>Debt securities F \$ <input style="width: 100%;" type="text"/></p> <p>Loans G \$ <input style="width: 100%;" type="text"/></p> <p>Listed shares H \$ <input style="width: 100%; text-align: right; value: 470,540;" type="text"/></p> <p>Unlisted shares I \$ <input style="width: 100%;" type="text"/></p> <p>Limited recourse borrowing arrangements J \$ <input style="width: 100%;" type="text"/></p> <p>Non-residential real property K \$ <input style="width: 100%;" type="text"/></p> <p>Residential real property L \$ <input style="width: 100%;" type="text"/></p> <p>Collectables and personal use assets M \$ <input style="width: 100%;" type="text"/></p> <p>Other assets O \$ <input style="width: 100%; text-align: right; value: 51,688;" type="text"/></p>
--	---

15c Other investments

Crypto-Currency **N** \$

15d Overseas direct investments

Overseas shares **P** \$

Overseas non-residential real property **Q** \$

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

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

15e In-house assets

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

15f Limited recourse borrowing arrangements

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

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

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 \$	<input type="text"/>
Permissible temporary borrowings	V2 \$	<input type="text"/>
Other borrowings	V3 \$	<input type="text"/>
		Borrowings V \$ <input type="text"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W \$ <input type="text" value="519,485"/>
Reserve accounts		X \$ <input type="text"/>
Other liabilities		Y \$ <input type="text" value="2,743"/>
TOTAL LIABILITIES		Z \$ <input type="text" value="522,228"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$

Total TOFA losses **I** \$

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2021–22 income year, write **2022**). **A**


If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2022*. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2022* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2022*. **D**

Section K: **Declarations**

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date / /

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2022* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date / /

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

Capital gains tax (CGT) schedule

2022

When completing this form

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

S	M	I	T	H		S	T										
---	---	---	---	---	--	---	---	--	--	--	--	--	--	--	--	--	--

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

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

Tax file number (TFN)

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

Australian business number (ABN)

Taxpayer's name

1 Current year capital gains and capital losses

	Capital gain	Capital loss
Shares in companies listed on an Australian securities exchange	A \$ <input type="text"/>	K \$ <input type="text" value="4,798"/>
Other shares	B \$ <input type="text"/>	L \$ <input type="text"/>
Units in unit trusts listed on an Australian securities exchange	C \$ <input type="text"/>	M \$ <input type="text"/>
Other units	D \$ <input type="text"/>	N \$ <input type="text"/>
Real estate situated in Australia	E \$ <input type="text"/>	O \$ <input type="text"/>
Other real estate	F \$ <input type="text"/>	P \$ <input type="text"/>
Amount of capital gains from a trust (including a managed fund)	G \$ <input type="text"/>	
Collectables	H \$ <input type="text"/>	Q \$ <input type="text"/>
Other CGT assets and any other CGT events	I \$ <input type="text"/>	R \$ <input type="text"/>
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S \$ <input type="text" value="0"/>	
Total current year capital gains	J \$ <input type="text"/>	

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

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

Tax File Number

Provided

7 Earnout arrangements

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

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

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

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

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

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

! Request for amendment

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

Income year earnout right created **F**

Amended net capital gain or capital losses carried forward **G** \$ / ^{LOSS}

8 Other CGT information required (if applicable)

Small business 15 year exemption – exempt capital gains **A** \$ / ^{CODE}

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

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

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

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

Tax File Number **Taxpayer's declaration**

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

Important

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

Privacy

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

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

Signature

Date

Day	/	Month	/	Year

Contact name

Daytime contact number (include area code)

Losses schedule

2022

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2022 tax return. Superannuation funds should complete and attach this schedule to their 2022 tax return.

Print neatly in BLOCK LETTERS with a black or blue ballpoint pen only. Print one letter or number in each box. Do not use correction fluid or tape.

Place in all applicable boxes.

Refer to *Losses schedule instructions 2022*, available on our website ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

Provided

Name of entity

GJ Hoddinott Superannuation Fund

Australian business number

39410794394

Part A – Losses carried forward to the 2022–23 income year – excludes film losses

1 Tax losses carried forward to later income years

Year of loss	
2021–22	B <input type="text"/>
2020–21	C <input type="text"/>
2019–20	D <input type="text"/>
2018–19	E <input type="text"/>
2017–18	F <input type="text"/>
2016–17 and earlier income years	G <input type="text"/>
Total	U <input type="text"/>

Transfer the amount at **U** to the **Tax losses carried forward to later income years** label on your tax return.

2 Net capital losses carried forward to later income years

Year of loss	
2021–22	H <input type="text" value="4,798"/>
2020–21	I <input type="text"/>
2019–20	J <input type="text"/>
2018–19	K <input type="text" value="7,299"/>
2017–18	L <input type="text"/>
2016–17 and earlier income years	M <input type="text" value="41,864"/>
Total	V <input type="text" value="53,961"/>

Transfer the amount at **V** to the **Net capital losses carried forward to later income years** label on your tax return.

Tax File Number **Part B – Ownership and business continuity test** – company and listed widely held trust only

Complete item 3 of **Part B** if a loss is being carried forward to later income years and the business continuity test has to be satisfied in relation to that loss.

Do not complete items 1 or 2 of **Part B** if, in the 2021–22 income year, no loss has been claimed as a deduction, applied against a net capital gain or, in the case of companies, losses have not been transferred in or out.

1 Whether continuity of majority ownership test passed

Note: If the entity has deducted, applied, transferred in or transferred out (as applicable) in the 2021–22 income year a loss incurred in any of the listed years, print **X** in the **Yes** or **No** box to indicate whether the entity has satisfied the continuity of majority ownership test in respect of that loss.

Year of loss		Yes	No
2021–22	A	<input type="checkbox"/>	<input type="checkbox"/>
2020–21	B	<input type="checkbox"/>	<input type="checkbox"/>
2019–20	C	<input type="checkbox"/>	<input type="checkbox"/>
2018–19	D	<input type="checkbox"/>	<input type="checkbox"/>
2017–18	E	<input type="checkbox"/>	<input type="checkbox"/>
2016–17 and earlier income years	F	<input type="checkbox"/>	<input type="checkbox"/>

2 Amount of losses deducted/applied for which the continuity of majority ownership test is not passed but the business continuity test is satisfied – excludes film lossesTax losses **G** Net capital losses **H** **3 Losses carried forward for which the business continuity test must be satisfied before they can be deducted/applied in later years** – excludes film lossesTax losses **I** Net capital losses **J** **4 Do current year loss provisions apply?**

Is the company required to calculate its taxable income or tax loss for the year under Subdivision 165-B or its net capital gain or net capital loss for the year under Subdivision 165-CB of the *Income Tax Assessment Act 1997* (ITAA 1997)?

K Yes No **Part C – Unrealised losses** – company only

Note: These questions relate to the operation of Subdivision 165-CC of ITAA 1997.

Has a changeover time occurred in relation to the company after 1.00pm by legal time in the Australian Capital Territory on 11 November 1999?

L Yes No

If you printed **X** in the **No** box at **L**, do not complete **M**, **N** or **O**.

At the changeover time did the company satisfy the maximum net asset value test under section 152-15 of ITAA 1997?

M Yes No

If you printed **X** in the **No** box at **M**, has the company determined it had an unrealised net loss at the changeover time?

N Yes No

If you printed **X** in the **Yes** box at **N**, what was the amount of unrealised net loss calculated under section 165-115E of ITAA 1997?

O

Tax File Number **Part D – Life insurance companies**Complying superannuation class tax losses carried forward to later income years **P**Complying superannuation net capital losses carried forward to later income years **Q****Part E – Controlled foreign company losses**Current year CFC losses **M**CFC losses deducted **N**CFC losses carried forward **O****Part F – Tax losses reconciliation statement**Balance of tax losses brought forward from the prior income year **A****ADD** Uplift of tax losses of designated infrastructure project entities **B****SUBTRACT** Net forgiven amount of debt **C****ADD** Tax loss incurred (if any) during current year **D****ADD** Tax loss amount from conversion of excess franking offsets **E****SUBTRACT** Net exempt income **F****SUBTRACT** Tax losses forgone **G****SUBTRACT** Tax losses deducted **H****SUBTRACT** Tax losses transferred out under Subdivision 170-A
(only for transfers involving a foreign bank branch or a PE of a foreign financial entity) **I**Total tax losses carried forward to later income years **J**Transfer the amount at **J** to the **Tax losses carried forward to later income years** label on your tax return.

Tax File Number

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

Important

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

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

Taxpayer's declaration

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

Signature

Date / /

Contact person

Daytime contact number (include area code)

B - Permanent Documents

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Supporting Documents

- Fund Summary Report Report
- Super Fund Lookup.pdf
- ABN Lookup.pdf
- Trust Deed 25-02-2005 - signed.pdf

Standard Checklist

- Attach latest copy of ASIC annual company statement (if corporate trustee)
- Ensure latest copies of ATO Trustee Declarations and ATO confirmation that the fund is a regulated fund is attached
- Ensure latest copies of trustee consents, member consents and registers are attached
- Ensure latest copy of trust deed (including amendments) are attached
- Use [Australian Business Register](#) to ensure details are correct
- Use [Super Fund Lookup](#) to check the eligibility to receive rollovers and contributions

GJ Hoddinott Superannuation Fund

Fund Summary Report

As at 30 June 2022

Fund Details

Date Formed: 25/02/2005

Tax File Number: Provided

ABN: 39410794394

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

Fund Type: SMSF

GST Registered: No

Postal Address:

C/- Ruth Barnard 25 Tighe Street

Waratah, New South Wales 2298

Physical Address:

25 Tighe Street

Waratah, New South Wales 2298

Members

Number of Members: 1

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Hoddinott, Garry	67	1	0	Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Accountant	Curran, Brendan
Auditor	Boys, Tony
Fund Contact	Barnard, Ruth
Tax Agent	Curran, Brendan
Trustee	Hoddinott, John
Trustee	Barnard, Ruth



Current details for ABN 39 410 794 394

ABN details

Entity name:	GJ HODDINOTT SUPERANNUATION FUND
ABN status:	Active from 25 Feb 2005
Entity type:	Superannuation Fund
Goods & Services Tax (GST):	Not currently registered for GST
Main business location:	QLD 4054

Super Fund Lookup

Use Super Fund Lookup [🔗](#) to check the eligibility of **GJ HODDINOTT SUPERANNUATION FUND** to receive rollovers and contributions

Deductible gift recipient status

Not entitled to receive tax deductible gifts

ABN last updated: 03 Aug 2021

Record extracted: 16 Oct 2022

Disclaimer

The Registrar makes every reasonable effort to maintain current and accurate information on this site. The Commissioner of Taxation advises that if you use ABN Lookup for information about another entity for taxation purposes and that information turns out to be incorrect, in certain circumstances you will be protected from liability. For more information see [disclaimer](#).



Regulation details removed

ABN: 39 410 794 394 [View record on ABN Lookup](#)

Status: Regulation details removed

Previous fund name	From	To
The trustee for GJ Hoddinott Superannuation Fund	25 Feb 2005	03 Jun 2009

ABN last updated: 03 Aug 2021

Record extracted: 16 Oct 2022

What does 'Regulation details removed' mean?

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

APRA funds

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

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

SMSF

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

Also refer to [frequently asked questions](#).

Disclaimer

This extract is based on information supplied by superannuation entities to the Commissioner of Taxation.

Important Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.

GJ HODDINOTT SUPERANNUATION FUND

Drawn by:

redchip lawyers
Level 1, 'The Portal'
1 Breakfast Creek Road
Newstead Qld 4006
Ph: (07) 3852 5055
Fax: (07) 3852 2559
Email: redchip@redchip.com.au

Solicitors for:-

Australian Company Incorporation Services Pty. Ltd.
Level 1, 'The Portal'
1 Breakfast Creek Road
Newstead Qld 4006
FREECALL: 1800 773 477
FREEFAX: 1800 655 556
Email: info@acis.net.au

THIS SUPERANNUATION FUND TRUST DEED is made on the date specified in Schedule 4 by the Trustee named in Schedule 4.

WHEREAS:-

- A. The Trustee has agreed to act as the first Trustee of the Fund named in Schedule 4, which is established and is to be maintained as an indefinitely continuing superannuation fund (the 'Fund') for the purpose of providing superannuation benefits for Members.
- B. The Trustee has agreed to accept the trusts constituted under this Deed and to undertake the liabilities, duties and obligations imposed upon the Trustee by this Deed and by the laws applicable in the jurisdiction to which it is subject.

NOW THIS DEED WITNESSES AS FOLLOWS:-

1. This Deed will be governed and interpreted and will take effect in accordance with the Relevant Law.
2. The Fund will come into operation on the 'Inception Date' specified in Schedule 4.
3. Except to the extent that any interests of Members or Beneficiaries of the Fund are otherwise affected or circumscribed by the Relevant Law or by this Deed, the Fund will be vested in, controlled by and administered by the Trustee.
4. This Deed will be interpreted in accordance with the Rules.
5. If the Relevant Law does not exclude the operation of the rule against perpetuities in relation to those trusts, the trusts created by this Deed will terminate on the first to occur of:
 - (a) the day immediately preceding the day which is 80 years after the date of execution of this Deed;
 - (b) the day immediately preceding the day which is 21 years after the date of the death of the last survivor of the lineal descendants of Her Majesty Queen Elizabeth II living on the date of the execution of this Deed; or
 - (c) the date on which this Deed is terminated in accordance with its provisions.
6. The sole or primary purpose of the Fund must always be the provision of Old-Age Pensions.

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RULES

PLEASE NOTE that the material referred to in these Rules is constantly changing and you must keep up to date with those changes. If you are unsure about the currency of any information in the Rules, please contact us immediately or your accountant, financial planner or other advisor.

YOU SHOULD NOT ATTEMPT TO MANAGE YOUR OWN SUPERANNUATION FUND WITHOUT CONSULTING YOUR ACCOUNTANT, FINANCIAL PLANNER, LAWYER OR OTHER ADVISER.

1. INTERPRETATION PROVISIONS

1.1 TERMS DEFINED IN THE ACT

- (a) Any terms or expressions which have defined meanings in the Superannuation Industry (Supervision) Act 1993 have the same meanings when used in this Deed. If any term or expression defined in this Deed conflicts or is inconsistent with any term or expression defined in the Act, the term or expression will have the meaning set out in the Act.
- (b) If a definition used in this Deed expands any defined term contained in the Act, the expanded meaning does not, by itself, result in a conflict or inconsistency under Rule 1.1(a).

1.2 DICTIONARY (ALSO SEE SCHEDULE 3)

The terms and expressions defined in the Dictionary:

- (a) will apply to this Deed; and
- (b) will have those meanings when used in this Deed.

1.3 ADDITIONAL DEFINITIONS

In this Deed, unless the context or subject matter requires otherwise:

Act means the Superannuation Industry (Supervision) Act 1993;

Deed means this Deed including all of its recitals, clauses, Rules, Schedule 1, Schedule 2, Schedule 3 and Schedule 4;

Dictionary means the dictionary of terms and expressions in Schedule 3;

Rules means these rules contained in this Deed which regulate the Fund and **Rule** means any one of them.

1.4 INTERPRETATION

- (a) In this Deed, unless the context or subject matter requires otherwise, references to:
 - (i) **Singular** words includes the plural and vice versa;
 - (ii) any **gender** includes every gender;
 - (iii) a **person** includes natural persons, firms, companies, corporations, bodies corporate, trustees, trusts, associations, partnerships, government authorities, and other legal entities and includes successors and assigns from time to time;
 - (iv) **writing** includes printing, typing, facsimile and other means of representing or reproducing words, figures, drawings or symbols in a visible and tangible or electronic form, in English;
 - (v) **signature** and **signing** mean due execution of a document by a person, corporation or other relevant entity and include signing by an agent or attorney or representative (if a body corporate);
 - (vi) **months** mean calendar months;
 - (vii) **statutes** include statutes amending, modifying, rewriting, consolidating or replacing the statutes referred to and all regulations, orders-in-council, rules, by-laws, orders in council and ordinances made under those statutes;
 - (viii) **sections** of statutes or terms defined in statutes refer to corresponding sections or defined terms in amended, consolidated or replacement statutes;

- (ix) **regulations** or terms defined in regulations refer to corresponding regulations or defined terms in amended, consolidated or replacement regulations;
 - (x) an **agreement** or **document** (including this Deed) means that agreement or document as amended, novated or supplemented and includes all parts of it including clauses, recitals, schedules, appendices and exhibits to it;
 - (xi) a **party** includes that party's executors, administrators, substitutes, successors and assigns;
 - (xii) **Rules, clauses** or **schedules** are references to the Rules, clauses or schedules contained in this Deed;
 - (xiii) Where a person is entitled to **vote** or holds the **right to vote** on any matter by virtue of this Deed, the person may vote by proxy or attorney or representative (if a body corporate). A reference to a person being present means present in person or by proxy.
- (b) In this Deed, the following rules apply unless the context or subject matter requires otherwise:
- (i) **Headings** and the **table of contents** are used for convenience only and must be disregarded in the interpretation of this Deed;
 - (ii) If a word or phrase is given a **defined meaning**, another grammatical form of that word or phrase has a corresponding meaning;
 - (iii) a requirement to give a person **notice** in writing must be satisfied by posting the notice to that person's last known address;
 - (iv) no **rule of construction** of documents will apply to the disadvantage of a party, on the basis that the party put forward the document or any relevant part of it;
 - (v) **notes and references** to statutes (or sections of statutes) or other documents contained in bold text after any term defined in this Deed are used to assist in the reading of this Deed and must be disregarded in the legal interpretation of this Deed.

1.5 RULES FOR SELF MANAGED SUPERANNUATION FUNDS

Subject to the Act and Regulations, the Fund is a **Self Managed Superannuation Fund** or **SMSF** only if it satisfies all of the conditions in either Rule 1.5(a) or 1.5(b). **Section 17A**

- (a) **Funds other than single member funds.** Where the Fund has more than one Member, the Fund is an SMSF if:
- (i) it has less than 5 Members;
 - (ii) where the Trustees are individuals - each Trustee is a Member;
 - (iii) where the Fund has a Corporate Trustee - each Director of the Corporate Trustee is a Member;
 - (iv) each Member is a Trustee or if the Fund has a Corporate Trustee, is a director of the Corporate Trustee;
 - (v) no Member is an Employee of another Member, unless they are a Relative of that Member; and
 - (vi) no Trustee receives any remuneration from the Fund or from any person for any duties or services performed by the Trustee in relation to the Fund.
- (b) **Single member funds.** Where the Fund has only one Member, the Fund is an SMSF if:

- (i) where the Fund has a Corporate Trustee:
 - A. the Member is the sole Director;
 - B. the Member and one Relative of the Member are the only Directors; or
 - C. the Member and one other person who is not the Member's Employer are the only Directors;
 - (ii) where the Trustees are individuals, the Member and one Relative of the Member are the only Trustees or the Member and one other person who is not the Member's Employer are the only Trustees; and
 - (iii) no Trustee receives any remuneration from the Fund or from any person for any duties or services performed by the Trustee in relation to the Fund.
- (c) **Other persons may be Trustees.** The Fund does not fail to satisfy the conditions in either Rule 1.5(a) or Rule 1.5(b) simply because:
- (i) a Member has died and the Member's legal personal representative is a Trustee or a Director of a Corporate Trustee, in place of the Member from the time when the Member died and ending when the payment of Death Benefits commence for the Member; or
 - (ii) a Member's legal personal representative is a Trustee or a director of a Corporate Trustee, in place of the Member, during any period when the Member is under a Legal Disability or the legal personal representative has an enduring power of attorney from the Member; or
 - (iii) a Member's parent or guardian is a Trustee in place of the Member where the Member is under a Legal Disability because of age and does not have a legal personal representative; or
 - (iv) an appointment of an acting Trustee is in force under section 134 of the Act.
- (d) **Extended meaning of Employee.** For the purposes of this Rule 1.5, in addition to the meaning given in the Dictionary, a Member who is an Employee of an Employer is also an Employee of another person (the "**Other Person**") if the Employer is:
- (i) a Relative of the Other Person; or
 - (ii) a body corporate of which the Other Person, or a Relative of the Other Person, is a director or a body corporate related to that body corporate; or
 - (iii) the trustee of a trust of which the Other Person, or a Relative of the Other Person, is a beneficiary; or
 - (iv) a partnership, in which:
 - A. the Other Person, or a Relative of the Other Person, is a partner; or
 - B. the Other Person, or a Relative of the Other Person, is a director of a body corporate that is a partner; or
 - C. a trust of which the Other Person, or a Relative of the Other Person, is a beneficiary, is a partner.
- (e) **Meaning of Relative.** Relative, in relation to an individual, for the purposes of Rule 1.5, means:
- (i) a parent, Child, grandparent, grandchild, sibling, aunt, uncle, great-aunt, great-uncle, niece, nephew, first cousin or second cousin of the individual or of his or her Spouse or former Spouse; or

- (ii) another individual having such a relationship to the individual or to his or her Spouse or former Spouse because of adoption or remarriage; or
- (iii) the Spouse or former Spouse of the individual, or of an individual referred to in (i) or (ii).

2. MEMBERSHIP

2.1 WHO MAY APPLY

- (a) The Trustee may admit as a Member, any person who is or has at any time been an Employee, an Eligible Person or a Child of a Member and/or any other person acceptable to the Regulator.
- (b) Rule 2.1(a) is subject to the Relevant Law which may expand or restrict the persons or classes of persons who may be admitted as members of a superannuation fund.

2.2 BECOMING A MEMBER

- (a) **Submit application.** Any person may apply for membership of the Fund by completing and submitting a Membership Application to the Trustee.
- (b) **Applicant agrees to Deed.** A person who completes a Membership Application and is admitted as a Member, is deemed to be bound by this Deed.

2.3 SOME EX-SPOUSES TREATED AS MEMBERS

Where a Superannuation Interest is subject to a Payment Split and the Non-member Spouse was not a Member immediately before the order is made, the Trustee must treat a Non-member Spouse as a Member for the purposes of:

- (a) Rule 1.5 and the definition of Self Managed Superannuation Fund;
- (b) Rule 8.4, which deals with In-house Assets and other restricted or prohibited investments; and
- (c) any other provisions which the Act may, from time to time, require.

2.4 CATEGORIES AND SUB-PLANS

- (a) **Trustee may divide Members into categories.** The Trustee may divide the Members and Beneficiaries into different categories for any purposes which it considers appropriate. The benefits and entitlements of each category, and the criteria for admission into each category must be determined by the Trustee in its absolute discretion. The benefits and entitlements of any Members or Beneficiaries affected by any division must not be reduced by the division without the prior written approval of the affected Members or Beneficiaries.
- (b) **Trustee may divide the Fund into sub-plans.** The Trustee may divide the Fund into one or more sub-plans for any purposes which it considers appropriate. The membership, contributions, assets, and liabilities for payment of benefits and entitlements or otherwise, in relation to each sub-plan must be maintained separately from the rest of the Fund. The criteria for admission into each sub-plan must be determined by the Trustee in its absolute discretion. The benefits and entitlements of any Members or Beneficiaries affected by any division must not be reduced by the division without the prior written approval of the affected Members or Beneficiaries.

3. INFORMATION WHICH TRUSTEE MUST GIVE

3.1 PRODUCT DISCLOSURE STATEMENTS

The Trustee must consider whether or not an obligation exists to prepare a Product Disclosure Statement and, where necessary, must comply with Part 7.9 of the Corporations Act 2001 (Cth) as to the preparation, content and giving of such a statement.

3.2 CIRCUMSTANCES REQUIRING INFORMATION

The Trustee must consider whether or not an obligation exists under the Relevant Law to provide information concerning the Fund to Members, Beneficiaries, Employers, the Taxation Commissioner or other appropriate persons:

- (a) at or before the time a new Member applies for membership;
- (b) upon receiving a request from a person who is (or was within the preceding 12 months) a Member or Beneficiary;
- (c) upon receiving a request from an Employer;
- (d) upon a Member ceasing to be a Member;
- (e) at the end of each Year of Income;
- (f) before a Member enters into, or the Trustee accepts, a Binding Death Nomination or a Non-lapsing Binding Nomination;
- (g) upon the occurrence of any of the following events:
 - (i) the Governing Rules have been changed and, as a result, an adverse effect occurs in relation to:
 - A. a Member's accumulated benefits;
 - B. the benefits to which a Member may become entitled;
 - C. the circumstances in which a Member's benefits would become payable;
 - D. the manner in which a Member's benefits will be calculated; or
 - E. the security of the Member's benefits;
 - (ii) the Member's membership is transferred to a different fund;
 - (iii) a change occurs in the matters set out in any PDS which was or should have been issued under Rule 3.1;
- (h) upon receiving any notice of non-compliance of the Fund issued under the Relevant Law;
- (i) upon the winding up or termination of the Fund;
- (j) upon the occurrence of any event that the Trustee reasonably believes a Member would reasonably be expected to be informed of;
- (k) at the time of:
 - (i) paying benefits or entitlements at the direction of a Member;
 - (ii) rolling over or transferring benefits or entitlements to another entity; or
 - (iii) any combination of the preceding paragraphs; or

- (l) at any other time or in any circumstances required by the Relevant Law.

3.3 HOW TO PROVIDE INFORMATION

Where the Trustee considers that there is an obligation to provide information in accordance with this Rule, the Trustee must provide the appropriate information to Members, Beneficiaries, Employers or other appropriate persons in the manner prescribed in the Relevant Law.

3.4 INFORMATION ON DEATH OF MEMBER

Upon the death of a Member, the Trustee must:

- (a) provide all appropriate information in accordance with this Rule to the Member's personal legal representative; and
- (b) notify each person to whom any benefits or entitlements are payable of the reasons why benefits and entitlements are payable to them, the amounts payable and the terms upon which they are to be paid.

3.5 INFORMATION PURSUANT TO FAMILY LAW ACT ORDERS

- (a) **Information to be given.** If a Member's Superannuation Interest becomes subject to Payment Split, or other action or restriction pursuant to an order under the Family Law Act, the Trustee will be required to give the information prescribed by the Relevant Law to the Non-member Spouse and to the Member.
- (b) **Cost of information.** Where the Trustee is obliged to give information under Rule 3.5(a) to the Non-member Spouse, the Trustee may levy reasonable charges against the Non-member Spouse's Superannuation Interest in respect of the provision of that information including the cost of obtaining professional advice in relation to any requirement under this Rule.

4. CONTRIBUTIONS

4.1 WHO MAY MAKE CONTRIBUTIONS

The Trustee may accept contributions to the Fund that are made in respect of a Member:

- (a) who is under age 65;
- (b) who has reached age 65 but not age 70 only if:
 - (i) the contributions are Mandated Employer Contributions; or
 - (ii) the member has been Gainfully Employed at least on a Part time Basis during the financial year in which the contributions are made;
- (c) who has reached age 70 but not age 75 only if:
 - (i) the contributions are Mandated Employer Contributions; or
 - (ii) the contributions are made by the Member in respect of the Member and the Member has been Gainfully Employed on at least a Part time Basis during the financial year in which the contributions are made;
- (d) who has reached age 75 only if the contributions are Mandated Employer Contributions.

4.2 SUBJECT TO RELEVANT LAW

- (a) Rule 4.1 is subject to the Relevant Law which may expand or restrict the persons or classes of persons from whom contributions may be accepted.

4.3 GOVERNMENT CO-CONTRIBUTION

The Trustee may accept Government Co-contributions to the Fund.

5. BENEFITS AND ENTITLEMENTS

5.1 BENEFITS A MEMBER MAY RECEIVE

- (a) **Retirement at the normal time.** A Member who Retires or attains the age of 65 years is entitled to receive a Normal Retirement Benefit, calculated in accordance with Rule 5.2.
- (b) **Total and Permanent Disablement.** A Member who ceases Gainful Employment because of Total and Permanent Disablement is entitled to receive a Total and Permanent Disablement Benefit, calculated in accordance with Rule 5.2.
- (c) **Total and Temporary Disablement.** Upon the Total and Temporary Disablement of a Member, the Member is entitled to receive a Total and Temporary Disablement Benefit, calculated in accordance with Rule 5.2.
- (d) **Death Benefits.** A Death Benefit becomes payable upon the death of:
- (i) a Member; or
 - (ii) a former Member who receives a Pension from the Fund, but will be reduced by an amount determined by the Trustee as representing benefits or entitlements previously paid or applied in respect of the Member or that Member's Dependants.
- (e) **Pension may continue if Member dies.** If a Member dies while receiving a Pension from the Fund, the Member's Spouse may elect to continue to receive that Pension. The amount of that Pension will not exceed the amount calculated in accordance with the Act and Regulations. A person will, unless the Trustee otherwise determines, be entitled to a continuation of the deceased Member's Pension only if the person was the Member's Spouse before the Member retired.
- (f) **Other cases.** A person who ceases to be a Member, otherwise than by death, and who is not entitled to a:
- (i) Normal Retirement Benefit; or
 - (ii) Total and Permanent Disablement Benefit,
- will be entitled to:
- (iii) receive the balance of his or her Accumulation Account, subject to the restrictions imposed by Rules 5.8 to 5.11(a); or
 - (iv) have the balance of his or her Accumulation Account transferred to another Regulated Superannuation Fund, Approved Deposit Fund, EPSSS or RSA, in accordance with Rule 6.
- (g) **Early Release.** If the Trustee receives a written request for the early release of some or all of a Member's entitlements and if:
- (i) the Member's circumstances constitute grounds for early release; and
 - (ii) the Trustee receives written approval from the Regulator,
- the Trustee may release benefits and entitlements to the Member, as directed by the Regulator, net of any taxes or reasonable charges applicable to the release of those benefits and entitlements.
- (h) **Effect of Family Law Act.** Where, pursuant to an order under the Family Law Act, a Superannuation Interest has been created in favour of a Non-member Spouse, a reference in this Rule 5.1 to a Member will be read as including a Non-member Spouse.

5.2 HOW TO CALCULATE BENEFITS

- (a) **Normal Retirement Benefit.** A Member's Normal Retirement Benefit will be a Pension of an amount determined by the Trustee, having regard to:
- (i) the balance of the Member's Accumulation Account at the date the Member Retires;
 - (ii) the period over which and the terms upon which the Pension is to be payable;
 - (iii) the expected investment earnings of the Fund to be attributable to the balance of the Member's Accumulation Account;
 - (iv) the operating costs of the Fund, costs associated with the termination of the Fund and any administrative, insurance and taxation costs relating to the operation and termination of the Fund, which are anticipated to be attributable to the balance of the Member's Accumulation Account;
 - (v) the cost of any annuities, Pensions and income streams purchased or to be purchased by the Trustee in respect of the Member or the Member's Beneficiaries;
 - (vi) any restrictions placed upon the payment of annuities, Pensions and income streams by the Act and Regulations; and
 - (vii) any total or partial commutation in accordance with Rule 5.7.
- (b) **Benefit payable until nil balance.** A Member's Normal Retirement Benefit will:
- (i) be calculated to produce a nil balance in the Member's Accumulation Account after satisfying the terms on which the Pension is to be paid; and
 - (ii) in any event, cease to be payable when the balance in the Member's Accumulation Account is nil.
- (c) **Total and Permanent Disablement Benefit.** A Member's Total and Permanent Disablement Benefit will be the balance of the Member's Accumulation Account less any taxes or reasonable charges determined by the Trustee to be applicable to the payment of those benefits.
- (d) **Total and Temporary Disablement.** A Member's Total and Temporary Disablement Benefit will, subject to any requirements imposed by the Regulator on the payment of similar benefits, be a Non-commutable Income Stream cashed from the Fund for:
- (i) the purpose of continuing (in whole or in part) the gain or reward which the Member was receiving before the Temporary Incapacity; and
 - (ii) a period not exceeding the period during which the Member is prevented from undertaking Employment of the kind engaged in immediately before the Temporary Incapacity,
- but in any event must not exceed an amount equal to the balance of the Member's Accumulation Account, less any taxes or reasonable charges determined by the Trustee to be applicable to the payment of those benefits.
- (e) **Death Benefit.** A Member's Death Benefit will be an amount equal to the balance of the Member's Accumulation Account less:
- (i) any taxes or reasonable charges determined by the Trustee to be applicable to the payment of that benefit; and
 - (ii) the amount necessary to meet any obligations with respect to a Pension or other payments required to be met from the Member's benefits and entitlements,

and will be payable in any amounts and to any of the following persons as the Trustee reasonably considers to be appropriate in the circumstances:

- (iii) the Member's Designated Beneficiary;
- (iv) the Member's Spouse;
- (v) one or more of the Member's former Spouses;
- (vi) one or more of the Member's natural or adopted children, grandchildren or great-grandchildren; or
- (vii) the Member's personal representative,

unless Rule 5.3 or 5.4 requires a payment in accordance with a Binding Death Nomination or a Non-lapsing Binding Nomination.

5.3 BINDING DEATH NOMINATIONS

- (a) **Requirements.** A Binding Death Nomination:
 - (i) must be in writing;
 - (ii) must be signed and dated by the Member in the presence of 2 witnesses, each of whom has turned 18 and neither of whom is a person mentioned in the notice;
 - (iii) must contain a declaration, signed and dated, by the witnesses stating that the notice was signed by the Member in their presence;
 - (iv) must be accepted by the Trustee;
 - (v) will lapse and be of no further effect on the day which is 3 years after the day on which it was first signed or last confirmed or amended by the Member whichever is the later; and
 - (vi) may be revoked by the Member by written notice to the Trustee at any time.
- (b) **Member may give.** A Member may, at any time, give the Trustee a Binding Death Nomination directing the payment of any part of the Member's Death Benefit to a person or persons named in the notice. If the Trustee receives a Binding Death Nomination, the Trustee will pay the amount of the Member's Death Benefit specified in accordance with that notice unless it has lapsed or been revoked by the Member.
- (c) **Information to Member.** Before the Trustee accepts a Binding Death Nomination, the Trustee must give to the Member a statement:
 - (i) that the Trustee cannot alter the Member's properly made request, regardless of the consequences or circumstances which might arise subsequent to the Member making the request and so long as that request remains current;
 - (ii) that careful consideration should be given to the wording of the Member's request to ensure that the Member's intentions are clearly and legally binding and executable;
 - (iii) that the Member is advised to seek further information and professional advice as to the manner and consequences of the request prior to its being made;
 - (iv) containing all other information required by the Act and Regulations; and
 - (v) containing any other information that the Trustee reasonably believes the Member reasonably needs for the purpose of understanding the Member's rights under this Rule.

5.4 NON-LAPSING BINDING NOMINATION

- (a) **Requirements.** A Non-lapsing Binding Nomination:
- (i) must be in writing;
 - (ii) must be signed, and dated, by the Member in the presence of 2 witnesses, each of whom has turned 18 and neither of whom is a person mentioned in the notice;
 - (iii) must contain a declaration signed and dated by the witnesses stating that the notice was signed by the Member in their presence;
 - (iv) must be considered in a meeting and accepted by the Trustee;
 - (v) will not lapse by the passing of time;
 - (vi) may be revoked by the Member by written notice to the Trustee at any time;
 - (vii) must contain sufficient details to identify the Member;
 - (viii) must contain sufficient details to identify one or more Beneficiaries for each category of benefits selected;
 - (ix) must contain a table which identifies benefit categories, beneficiary categories and manner of payment of Death Benefits in the format provided in Schedule 2, enabling the Member to select one or more options from the table which, once selected, are binding on the Trustee with respect to that Member's Death Benefit; and
 - (x) must name one or more default beneficiaries, being the Member's Dependents or legal personal representative, to receive benefits, should part or the whole of the disposition fail.
- (b) **Member may give.** A Member may at any time give the Trustee a Non-lapsing Binding Nomination directing the payment of any part of the Member's Death Benefit to a person or persons named in the notice. If the Trustee receives a Non-lapsing Binding Nomination, the Trustee will pay the amount of the Member's Death Benefit specified in accordance with that notice unless it has been revoked by the Member.
- (c) **Information to Member.** Before the Trustee accepts a Non-lapsing Binding Nomination, the Trustee must give to the Member a statement:
- (i) that the Trustee cannot alter the Member's properly made request, regardless of the consequences or circumstances which might arise subsequent to the Member making the request and so long as that request remains current;
 - (ii) that careful consideration should be given to the wording of the Member's request to ensure that the Member's intentions are clearly and legally binding and executable;
 - (iii) that the Member is advised to seek further information and professional advice as to the manner and consequences of the request prior to its being made;
 - (iv) containing all other information required by the Act and Regulations; and
 - (v) containing any other information that the Trustee reasonably believes the Member reasonably needs for the purpose of understanding the Member's rights under this Rule.

5.5 ORDER OF PRIORITY

- (a) **Invalid Nomination.** Where a Binding Death Nomination or a Non-lapsing Binding Nomination is invalid in whole or in part, to the extent that it is invalid, the Trustee must pay the Member's Death Benefit in accordance with Rule 5.2(e).

- (b) **Automatic revocation.** If the Trustee accepts a Binding Death Benefit Nomination or a Non-lapsing Binding Nomination, it will automatically revoke any earlier Binding Death Benefit Nomination or Non-lapsing Binding Nomination accepted by the Trustee.

5.6 DEALING WITH INSURANCE

- (a) **Insurance relating to benefits.** The Trustee may effect one or more policies of insurance or assurance in relation to a Member as Benefit Payment Insurance or Additional Insurance.
- (b) **Insurance applied to liability.** Whenever a payment is to be made under any insurance, the payment will be applied:
- (i) in the case of Benefit Payment Insurance, towards satisfaction of the Fund's liability to pay any one or more of a Member's benefits; or
 - (ii) in the case of Additional Insurance, in addition to the Fund's liability to pay any one or more of a Member's benefits,
- as agreed by the Member and the Trustee.
- (c) **Insurance not designated.** If a policy has been effected under Rule 5.6(a) and the policy is not designated as Benefit Payment Insurance or Additional Insurance, the policy will be deemed to be Benefit Payment Insurance.
- (d) **Treatment of Additional Insurance.** Where the Trustee has effected Additional Insurance and an amount becomes payable to the Trustee under it, the Trustee must add the amount payable, net of any reasonable fees, charges and taxes, to the Member's Accumulation Account prior to calculating the amount of the Member's benefits or entitlements payable in accordance with this Deed.
- (e) **Treatment of Benefit Payment Insurance.** Where the Trustee has effected Benefit Payment Insurance and an amount becomes payable to the Trustee under it, the Trustee must first apply that amount towards satisfaction of the Fund's liability to pay the Member's benefits or entitlements in accordance with this Deed and the Trustee will reduce the Member's Accumulation Account by the amount applied. Any amount remaining plus the balance of the Member's Accumulation Account will be dealt with by the Trustee in its discretion as follows:
- (i) where any amounts have been deducted from the Member's Accumulation Account to pay any premiums in relation to the insurance, by paying or applying similar amounts to or on behalf of the Member in addition to the Fund's liability to pay benefits or entitlements in accordance with this Deed;
 - (ii) by paying amounts to or on behalf of the Member in addition to the amounts set out in Rule 5.6(b) and in addition to the Fund's liability to pay benefits or entitlements in accordance with this Deed; and / or
 - (iii) by reallocating any amounts to a reserve to be dealt with as the Trustee sees fit.

5.7 HOW TO PAY A PENSION AND HOW TO PAY A LUMP SUM BENEFIT

- (a) **How to pay a Pension.** Any Pension payable under this Deed:
- (i) must conform to Rule 5.8;
 - (ii) must comply with any minimum terms specified in the Act and the Regulations; and
 - (iii) will be payable on other terms decided by the Trustee.

(b) **Terms to be given to Member.** A copy of the terms and conditions of a Pension is to be given to the Member or Beneficiary of that Pension at or before the Pension Date for that Pension.

(c) **How to pay a lump sum benefit (or change a Pension to a lump sum).** Any person who is entitled to receive a Pension, Annuity or income stream from the Fund other than a Total and Temporary Disablement Benefit, may direct the Trustee in writing to:

- (i) pay any amount as a lump sum; or
- (ii) commute any amount to a lump sum

but only to the extent permitted by the terms of the Pension, Annuity or income stream. The amount of any lump sum will be equal to the balance of the Member's Accumulation Account related to the payment less any taxes and other reasonable charges which the Trustee considers are applicable to the payment or commutation.

(d) **How to reduce a Pension when commuting to a lump sum benefit.** Where a person exercises the right in Rule 5.7(c)(ii), the Trustee must discount the amount to which the person is entitled to the extent which the Trustee considers necessary to take account of the commutation. The Fund and the Trustee will then be discharged and relieved of any further liability in respect of the amount of the discount.

(e) **How to pay benefits to minors and certain other people.** Where any Beneficiary is under a Legal Disability, the Trustee will be entitled to pay or apply the Beneficiary's benefits or entitlements:

- (i) to the Beneficiary; or
- (ii) to another person for the sole purpose of that person paying or applying those benefits or entitlements for, or on behalf of, the Beneficiary or the Beneficiary's Dependants; or
- (iii) to a trust established for the benefit of the Beneficiary or the Beneficiary's Dependants.

That payment or application will constitute an effective discharge to the Fund and the Trustee. The Trustee need not be concerned and is not liable to see to the application of those benefits or entitlements after the time of their payment or application.

(f) **Effect of Family Law Act.** A reference to a Member in this Rule 5.7 includes a Non-member Spouse. If a Superannuation Interest is created in favour of a Non-member Spouse and the order creating that interest does not require the Non-member Spouse's benefits or entitlements to be paid as a Pension, the Trustee is not required to pay those benefits or entitlements as a Pension.

5.8 TYPES OF PENSIONS WHICH MAY BE PAID

The Trustee may pay any Pension allowable under the Act and Regulations. A Pension must be subject to the terms and conditions contained in the Act and Regulations in relation to that type of Pension. The following Pensions, and the descriptions of them in Schedule 1, are specific examples of the Pensions which may be paid and should not be interpreted as limiting the Pensions allowable:

- (a) **Allocated Pensions** described in Part 1 of Schedule 1.
- (b) **Market Linked Pensions** described in Part 2 of Schedule 1.
- (c) **Lifetime Pensions** (included in the definition of Defined Benefit Pension) described in Part 3 of Schedule 1.

- (d) **Life Expectancy Pensions** (included in the definition of Defined Benefit Pension described in Part 4 of Schedule 1.
- (e) **Lifetime Commutable Pensions** (included in the definition of Defined Benefit Pension described in Part 5 of Schedule 1.

5.9 ONLY SOME FUNDS MAY PAY DEFINED BENEFIT PENSIONS

Subject to the Act and Regulations, if the Fund is a Self Managed Superannuation Fund, the following provisions apply in relation to the Fund paying Defined Benefit Pensions to Members:

- (a) Where a Member was already receiving a Defined Benefit Pension on or before 11 May 2004, that Member may continue to receive that Pension, but any further Defined Benefit Pensions in respect of that or other Members are only payable in the circumstances set out in this Rule 5.9.
- (b) Where the Fund was in existence on 11 May 2004 and the Governing Rules provided for the payment of Defined Benefit Pensions at that time, the Fund may continue to provide Defined Benefit Pensions for the Members.
- (c) Where the Fund was in existence on 11 May 2004 and the Governing Rules did not provide for the payment of a Defined Benefit Pension, the Fund may pay one or more Defined Benefit Pensions to a Member if:
 - (i) the Member was a Member on 11 May 2004;
 - (ii) before 1 July 2005, the Member:
 - A. retires on or after attaining age 55; or
 - B. attains age 65; and
 - (iii) a Defined Benefit Pension is commenced for that Member before 1 July 2005, in respect of which the first payment is made within 12 months after the Pension Date for that Pension.

5.10 RESTRICTIONS ON WHEN AND HOW BENEFITS MAY BE PAID

This Rule is subject to any amendments, modifications, re-enactments, or substitutions of the Act and Regulations, from time to time, which may impose any requirement on the payment of benefits and entitlements and must be read and interpreted accordingly.

- (a) **Restrictions on how benefits may be paid.** Subject to the Regulations, a Member's benefits and entitlements in the Fund may only be paid:
 - (i) by being cashed in accordance with Rule 5;
 - (ii) by being rolled over or transferred in accordance with this Deed; or
 - (iii) when, and to the extent that, the Fund is required or permitted to pay them in accordance with this Deed.
- (b) **Payment of Unrestricted Non-Preserved Benefits.** Subject to this Deed and subject to compliance with any restrictions or procedures relating to the commutation of part or all of a Pension to a lump sum, the whole or a part of a Member's Unrestricted Non-preserved Benefits may be cashed at any time in any one or any combination of the following:
 - (i) one or more lump sums;
 - (ii) one or more Pensions; and/or
 - (iii) the purchase of one or more Annuities.

(c) **Payment of Restricted Non-Preserved Benefits.** Subject to this Deed, the whole or a part of a Member's Restricted Non-preserved Benefits:

- (i) may only be cashed on or after the satisfaction of a Condition of Release; and
- (ii) must not exceed the Member's Restricted Non-preserved Benefits that had accrued at the time when the Condition of Release was satisfied,

less administrative, insurance and taxation costs and other direct costs relating to the establishment, operation and termination of the Fund applicable to the Restricted Non-preserved Benefits at the relevant time. The form in which Restricted Non-preserved Benefits may be cashed is:

- (iii) the form, if any, specified in the Cashing Restriction for Restricted Non-preserved Benefits in relation to the relevant Condition of Release; or
- (iv) if the Cashing Restriction is "Nil" then, subject to compliance with any restrictions or procedures relating to the commutation of part or all of a Pension to a lump sum, in any one or any combination of the following forms:
 - A. one or more lump sums;
 - B. one or more Pensions; and/or
 - C. the purchase of one or more Annuities.

(d) **Payment of Preserved Benefits.** Subject to this Deed, the whole or any part of a Member's Preserved Benefits may only be cashed on or after the satisfaction of a Condition of Release and must not exceed the sum of:

- (i) the Member's Preserved Benefits that had accrued at the time when the Condition of Release was satisfied; and
- (ii) any investment earnings accruing on those benefits from that time,

less administrative, insurance and taxation costs and other direct costs relating to the establishment, operation and termination of the Fund applicable to the amounts in (i) and (ii) above at the relevant time. The form in which Preserved Benefits may be cashed is:

- (iii) the form, if any, specified in the Cashing Restriction for Preserved Benefits in relation to the relevant Condition of Release; or
- (iv) if the Cashing Restriction is "Nil" then, subject to compliance with any restrictions or procedures relating to the commutation of part or all of a Pension to a lump sum, in any one or any combination of the following forms:
 - A. one or more lump sums;
 - B. one or more Pensions; and/or
 - C. the purchase of one or more Annuities.

(e) **When it is compulsory to pay benefits.** A Member's benefits and entitlements in a Regulated Superannuation Fund must be cashed as soon as practicable after the occurrence of any of the following events:

- (i) the Member has attained age 65, but not age 75 and is not Gainfully Employed to at least a Part-time Equivalent Level;
- (ii) if the Member was aged less than age 75 on 30 June 2004, the Member attains age 75;
- (iii) the Member had attained age 75 by 30 June 2004 and is not Gainfully Employed for at least 30 hours a week; or
- (iv) the Member dies.

- (f) **Payment of compulsory benefits.** Subject to this Deed and subject to compliance with any restrictions or procedures relating to the commutation of part or all of a Pension to a lump sum, the form in which benefits and entitlements may be cashed under Rule 5.10(e) is any one or any combination of the following forms:
- (i) a single lump sum;
 - (ii) one or more Pensions; and/or
 - (iii) the purchase of one or more Annuities.
- (g) **Effect of Family Law Act.** A reference to a Member in this Rule 5.10 includes a Non-member Spouse. If a Superannuation Interest is created in favour of a Non-member Spouse and the order creating that interest does not require the Non-member Spouse's benefits or entitlements to be paid as a Pension, the Trustee is not required to pay those benefits or entitlements as a Pension.

5.11 OTHER MATTERS AFFECTING PAYMENT OF BENEFITS

- (a) **When benefits are suspended or terminated.** Subject to this Deed and to the Act and Regulations, the benefits payable out of the Fund to or in respect of a Beneficiary will be suspended while or terminated if the Beneficiary:
- (i) owing to Legal Disability or for any reason requires care, treatment or control and is, in the Trustee's opinion, incapable of managing himself or herself, or his or her affairs;
 - (ii) commits an act of bankruptcy leading to the Beneficiary being declared bankrupt; or
 - (iii) either by the Beneficiary's own act, operation of law, order of any court or tribunal, or otherwise, has had or may have their benefits or entitlements vested in or made payable to any other person, company, government or other public authority.
- (b) **How suspended benefits are dealt with.** Where a Beneficiary's benefits and entitlements have been suspended or terminated under Rule 5.11(a) and those benefits and entitlements or any part of them are or become payable while the circumstances of the suspension or termination remain current, the Trustee may, in its absolute and unfettered discretion, pay or apply the Beneficiary's benefits or entitlements to:
- (i) the Beneficiary; or
 - (ii) another person for the sole purpose of that person paying or applying those benefits or entitlements for, or on behalf of, the Beneficiary or the Beneficiary's Dependents.
- That payment or application will constitute an effective discharge to the Fund and the Trustee. The Trustee need not be concerned and is not liable to see to the application of those benefits or entitlements after the time of their payment or application.
- (c) **Some benefits may be re-allocated on request.** Subject to the Act and Regulations, a Member may, by written notice signed by the Member and witnessed by an independent witness, request the Trustee to re-allocate part or all of the Member's benefits and entitlements to one or more other Members or to one or more reserves. The Trustee will give due consideration to any request and will make its decision having regard to the wishes of the Member making the request, and to the best interests of the Members as a whole.

6. ROLLOVERS AND TRANSFERS OF BENEFITS

6.1 INTO THE FUND

- (a) **Members may.** A Member may request that the Trustee accept a rollover or transfer into the Fund of any existing superannuation benefits or entitlements which are able to be rolled over or transferred into the Fund under the Relevant Law. Those benefits or entitlements may include:
- (i) any Eligible Termination Payments being held with another superannuation fund, Approved Deposit Fund, EPSSS, RSA or pooled superannuation trust; and/or
 - (ii) any Eligible Termination Payments from other sources which are able to be rolled over or transferred into the Fund under the Relevant Law.
- (b) **Trustee to decide.** The Trustee must consider a request made in accordance with Rule 6.1 and may:
- (i) accept a rollover or transfer of the entire amount of the benefits or entitlements;
 - (ii) accept a rollover or transfer of part of the benefits or entitlements; or
 - (iii) reject a rollover or transfer of the whole or any part of the benefits or entitlements,
- and in reaching that decision, the Trustee may consider the limits on benefits payable to the Member, the balance of the Member's Accumulation Account before and after the proposed rollover or transfer, the terms under which the benefits or entitlements are currently being held and any other matters which the Trustee considers relevant.
- (c) **Some rollovers and transfers cannot be accepted.** The Trustee must not accept a rollover or transfer of any benefits or entitlements which would or would be likely to cause a breach of a Civil Penalty Provision or constitute an offence under the Act.
- (d) **Condition of rollover or transfer in.** Where the Trustee accepts a rollover or transfer of benefits or entitlements under this Rule 6.1, those benefits or entitlements must be maintained and will only be payable:
- (i) in accordance with the terms of the trust deed or governing rules, if any, of the transferring entity at the date of rollover or transfer, as advised to the Trustee; or
 - (ii) on other terms approved by the Regulator.
- (e) **Most benefits rolled over or transferred into the Fund retain the same status.** Except as otherwise provided by the Act and Regulations, for the purpose of determining the status of benefits or entitlements under this Deed, any benefits or entitlements rolled over or transferred into the Fund will retain the same character in the Fund as they had in the superannuation fund, Approved Deposit Fund, EPSSS, RSA or pooled superannuation trust from which they were transferred.

6.2 OUT OF THE FUND

- (a) **Who may request.** A request to roll over or transfer any benefits or entitlements out of the Fund may only be made by:
- (i) a Member;
 - (ii) in the case of a Member's death or Total and Permanent Disablement, the person or persons otherwise entitled to receive a benefit or entitlement; or
 - (iii) a Member's personal representative.

- (b) **Trustee must notify others.** Upon receiving a request to rollover or transfer benefits out of the Fund, the Trustee must give notice in writing of the proposed rollover or transfer to all other interested persons who at that time are entitled to make a similar request.
- (c) **Trustee must not rollover or transfer benefits with objections.** If a person notified under Rule 6.2(b) objects to the roll over or transfer by notice to the Trustee containing reasons, the Trustee must not rollover or transfer those benefits and must give notice of the objection and of the identity of the objector to the person making the request.
- (d) **Conditions of rollover or transfer out.** The Trustee will roll over or transfer benefits or entitlements in accordance with a request under Rule 6.2(a) if:
 - (i) no person is required to be notified of a request for rollover or transfer;
 - (ii) no objection has been received from an interested person within 7 days of giving notice; or
 - (iii) the Trustee is satisfied that any objection received has been removed.
- (e) **Non-member Spouse benefits.** Where a Superannuation Interest has been created in favour of a Non-member Spouse under a Family Law Act order and that order does not restrict the transfer or rollover of the Non-member Spouse's Superannuation Interest, that interest may be rolled over or transferred out of the Fund:
 - (i) upon the request of the Non-member Spouse, subject to the request complying with the terms of this Rule 6.2; or
 - (ii) if the Trustee, in its absolute and unfettered discretion, decides to do so and the Trustee complies with all conditions imposed by the order,
 and after all reasonable costs of rolling over or transferring that interest out of the Fund have been deducted from the Non-member Spouse's Superannuation Interest.

6.3 TRUSTEE'S DUTIES

- (a) **Duty to ensure transferee is regulated.** When the Trustee receives a request under Rule 6.2(a), the Trustee must, before allowing any rollover or transfer, ensure that the entity accepting the benefits or entitlements is:
 - (i) a Regulated Superannuation Fund;
 - (ii) an Approved Deposit Fund;
 - (iii) a RSA; or
 - (iv) an EPSSS,
 and it is sufficient for the Trustee to receive from the entity accepting the benefits or entitlements, confirmation in writing of its status.
- (b) **Duty to ensure proper deductions made.** Where a rollover, transfer or payment of benefits or entitlements out of the Fund is to be made, the Trustee must ensure that:
 - (i) all taxes, expenses, accrued and actual liabilities required to be deducted from the Member's Accumulation Account have been deducted; and
 - (ii) all income, gains and accretions required to be credited to the Member's Accumulation Account have been credited,
 prior to determining the amount of benefits or entitlements available for rollover, transfer or payment to the Member.

- (c) **People to be notified if Member has died.** If a Member dies and benefits or entitlements become payable to any person other than the Member's legal personal representative, the Trustee must notify each person to whom benefits or entitlements are payable of the reasons why benefits or entitlements are payable to them, the amounts payable and the terms upon which they are to be paid.
- (d) **Dealing with Death Benefits if Beneficiaries cannot be located.** If the Trustee cannot, after making all reasonable attempts, locate a person to whom any benefits or entitlements are payable in accordance with Rule 6.3(c), the Trustee may pay those benefits or entitlements, to the Member's legal personal representative, or to any one or more of the remaining Designated Beneficiaries, if any, in any proportions as the Trustee decides. No person will have any claim or cause of action against the Trustee or the Fund as a result of the Trustee exercising its discretion in accordance with this Rule.
- (e) **Information to the Taxation Commissioner.** When the Trustee pays benefits or entitlements out of the Fund and the entire amount of those benefits or entitlements are not rolled over or transferred into a Regulated Superannuation Fund, Approved Deposit Fund, EPSSS or RSA, the Trustee must, within the prescribed time, provide to the Taxation Commissioner, in the form prescribed by the Relevant Law, information required by the Taxation Commissioner in relation to those benefits or entitlements and in relation to the recipients.

7. EMPLOYERS WHO MAY CONTRIBUTE TO THE FUND

Subject to Rule 4, the Trustee may accept contributions from an Employer or past Employer whether or not the Employer has agreed in writing to the terms and conditions of this Deed.

8. THE TRUSTEE

8.1 APPOINTMENT, RESIGNATION AND REMOVAL

- (a) **Not Disqualified Person.** A Disqualified Person cannot be a Trustee.
- (b) **Appointment.** Subject to this Deed, the sole right and entitlement to appoint one or more Trustees and, where the Trustee is a Constitutional Corporation, to appoint one or more directors of the Trustee may be exercised by the Members, by resolution passed by more than 50% of the Members present at a meeting called for the purpose.
- (c) **Acceptance to be in writing.** The form of acceptance of trusteeship and/or directorship, where the Trustee is a Constitutional Corporation, must be in writing and:
- (i) upon acceptance of a trusteeship, the Trustee, and if a Corporate Trustee, each of its Directors and officers; or
 - (ii) upon acceptance of a directorship, the Director,
- is deemed, as a condition of appointment, to accept and be bound by the terms, conditions, duties and obligations specified in this Deed.
- (d) **Unwritten acceptance not invalid.** The acceptance and appointment to the office of Trustee and, where the Trustee is a Constitutional Corporation, of a director of the Trustee, will not be invalidated because it is not in writing, but any acceptance of the appointment in a form other than in accordance with Rule 8.1(c) will be deemed to be on the same terms and conditions as set out in that Rule.
- (e) **How the Trustee may resign.** A Trustee may resign from the office of Trustee at any time, by giving 1 month's notice in writing to the Members.
- (f) **How the Trustee may be dismissed.** A Trustee may be dismissed from the office of Trustee at any time, by written notice given by any Member, after a resolution to dismiss the Trustee, passed by more than 75% of the Members, at a meeting called for that purpose.
- (g) **Removal of the Trustee in other circumstances.** A Trustee ceases to be a Trustee upon the happening of any of the following events:
- (i) Subject to (h) below, where a Trustee, being a natural person:
 - A. dies;
 - B. becomes incapable of dealing with his or her own affairs;
 - C. is convicted of an offence of dishonesty or otherwise becomes disqualified from office by operation of law;
 - D. commits an act of bankruptcy or threatens to call any meeting with a view to entering into a composition or agreement with creditors;
 - E. makes an assignment to or enters into a composition with his or her creditors, or seeks the protection of any statute for relief from creditors;
 - F. has any floating security become fixed in respect of the whole or part of the Trustee's assets; or
 - G. becomes a Disqualified Person.
 - (ii) Where a Trustee, being a corporation:

- A. has an application made, resolution passed or an order made for its liquidation or winding up (except for the purposes of amalgamation or reconstruction);
 - B. is deemed to be insolvent, or any act or event constituting grounds for winding up by a court occurs;
 - C. is struck off, de-registered or otherwise ceases to exist or to have full capacity;
 - D. has a receiver or official manager appointed to the whole or any part of its undertaking;
 - E. becomes disqualified from office by operation of law; or
 - F. becomes a Disqualified Person.
- (h) **Trustee/Member dies or becomes Legally Disabled.** Where the Fund is an SMSF and a person who is a Trustee and a Member dies or becomes Legally Disabled, the Member's legal personal representative will become a Trustee during the period:
- (i) where the Member dies, beginning at the date of the Member's death and ending when death benefits first commence to be paid in respect of the Member; or
 - (ii) where the Member becomes Legally Disabled, beginning at the date when the Member's legal personal representative assumes control of the Member's affairs and ending either when that person ceases to act in the capacity of legal personal representative for the Member, or in other circumstances allowed or required by this Deed or the Relevant Law.

8.2 GENERAL TRUSTEE MATTERS

- (a) **The Trustee may be a Member.** Where a proposed Trustee is a natural person, that person is not, by their status as a Member, excluded or otherwise restricted from being appointed as a Trustee and may vote as a Member in all circumstances in which Members are entitled to vote, including resolutions for the appointment or dismissal of that person as Trustee.

8.3 COVENANTS, POWERS, AUTHORITIES AND RESTRICTIONS

- (a) **Trustee's covenants.** By accepting the appointment to the office of Trustee, the Trustee covenants:
- (i) to act honestly in all matters concerning the Fund;
 - (ii) to exercise, in relation to all matters affecting the Fund, the same degree of diligence as an ordinary prudent person would exercise in dealing with property of another for whom the person felt morally bound to provide;
 - (iii) to ensure that the Trustee's duties and powers are performed and exercised in the best interests of the Beneficiaries;
 - (iv) to keep the money and other assets of the Fund separate from any money and assets respectively that are held by the Trustee personally or in any other capacity;
 - (v) not to 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;
 - (vi) to formulate and give effect to an investment strategy that has regard to the whole of the circumstances of the Fund or sub-plan (as the case may be), including, but not limited 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 or sub-plan's (as the case may be) objectives and expected cash flow requirements;
 - B. the composition of the investments as a whole, including the extent to which they are diverse or involve exposure of the Fund or sub-plan (as the case may be) to risks from inadequate diversification;
 - C. the liquidity of the investments, having regard to the Fund's or sub-plan's (as the case may be) expected cashflow requirements; and
 - D. the ability of the Fund or sub-plan (as the case may be) to discharge its existing and prospective liabilities.
- (vii) if the Fund has any reserves, to formulate and to give effect to a strategy for their prudential management, consistent with the Fund's investment strategy and its capacity to discharge its liabilities (whether actual or contingent) as and when they fall due; and
- (viii) to allow any Beneficiary access to information or documents which are prescribed by a Relevant Law to be accessible by them.
- (b) **Trustee may authorise others to act.** A covenant in Rule 8.3(a) does not prevent the Trustee from engaging, or authorising persons to do, acts or things on behalf of the Trustee.
- (c) **Beneficiaries may direct Trustee.** An investment strategy made in accordance with Rule 8.3(a) may provide for a specified Beneficiary or class of Beneficiaries to give directions to the Trustee, where:
- (i) the directions relate to the strategy to be followed by the Trustee in relation to the investment of a particular asset or assets of the Fund; and
 - (ii) the directions are given in circumstances where:
 - A. the Trustee gives to the Beneficiary, or to each member of a class of Beneficiaries, a choice of two or more investment strategies from which the Beneficiary, or class of Beneficiaries, may choose a strategy or combination of strategies;
 - B. the Beneficiary, or each member of the class of Beneficiaries, is given the investment objectives of each of the strategies mentioned in A. and all information the Trustee reasonably believes a person would reasonably need for the purpose of understanding the effect of, and any risk involved in, each of those strategies;
 - C. the Beneficiary, or each member of the class of Beneficiaries, is fully informed of the range of directions that may be given and the circumstances in which they may be changed;
 - D. the Trustee clearly identifies, when the Beneficiary, or each member of the class of Beneficiaries, is given a choice of two or more investment strategies, the strategy the Trustee will adopt if no direction is given;
 - E. the direction from the Beneficiary, or each member of the class of Beneficiaries, to the Trustee is given after compliance with the above paragraphs and the direction specifies which of the strategies, or which combination of strategies referred to in A, is to be followed and any other matters applicable to the choice offered in accordance with the above paragraphs; and

F. it conforms with any other matters prescribed by the Regulations for the purposes of Section 52(4) of the Act.

- (d) **General powers of Trustee.** Subject to the Relevant Law, the Trustee has all the rights of a natural person to do any thing, or to engage in any transaction or dealing, on behalf of the Trust Fund as it could do if it were the beneficial owner of the Trust Fund and absolutely entitled to it.
- (e) **Specific powers of Trustee.** The following powers are specific examples of the Trustee's powers in Rule 8.3(d) and should not be interpreted as limiting those powers:
- (i) Subject to Rule 8.4 and to the other provisions of this Deed and the Act and Regulations to invest in such corporeal or incorporeal property, rights, currency, or other things of value as the Trustee decides.
 - (ii) To purchase, acquire, hold, rent, lease, license, sell or otherwise dispose of investments in any property, rights or privileges which the Trustee is authorised by law to acquire or dispose of, on terms and conditions as the Trustee decides.
 - (iii) To appoint and/or remove or suspend, the Fund's Auditor, or any accountants, Custodians, managers, secretaries, clerks, agents and other servants or consultants, and may appoint any of them permanently, temporarily or for special services and may determine the scope and extent of their powers and duties, on terms as to remuneration or salaries as the Trustee decides.
 - (iv) To institute, conduct, defend, compound, compromise or abandon any legal or other proceedings by or against the Fund or its officers or otherwise, concerning the affairs of the Fund and also to compound and allow time for payments or satisfaction of any debts due and of any claims or demands made by or against the Fund.
 - (v) To make and give receipts, releases and other discharges for money payable to the Fund and for any claims and demands against the Fund and to pay expenses as it considers properly relate to the Fund, including any income tax liability which may attach to income of the Fund or contributions made to it.
 - (vi) To open accounts and to retain on current or deposit account at any bank or financial institution, any moneys as it considers proper and to make regulations for the operation of those accounts, including the signing and endorsement of cheques in connection with them.
 - (vii) To borrow moneys, incur liabilities or pledge the assets of the Fund as security, but only to the extent allowed or allowable in accordance with the Act and Regulations.
 - (viii) To purchase annuities, pensions and income streams, and to effect policies of insurance or assurance in relation to Members for the purpose of providing benefits under this Deed.
 - (ix) To revalue the Fund's assets, and to allocate the revaluation amount to the Members and Beneficiaries in a manner consistent with the terms of this Deed.
 - (x) To determine who will be entitled to sign, on the Fund's behalf, receipts, acceptances, endorsements, releases, contracts and documents.
 - (xi) To pay benefits and entitlements out of the Fund to persons entitled to them.
 - (xii) To decide, as and when required, who are Dependants for the purposes of this Deed.
 - (xiii) To enter into any negotiations and contracts, to rescind and vary all contracts, to execute any deeds, and to do all or any things in the name of and on behalf of the

Fund as it may consider expedient for or in relation to any of the matters referred to in this Deed or otherwise for the purposes of the Fund.

- (xiv) To enter into an agreement with a Member varying the benefits or entitlements, or the contributions otherwise payable in respect of that Member, in any manner which the Trustee decides, subject to the terms of this Deed and to the consent of affected Members.
- (f) **Trustee may delegate.** Regardless of any other provision of this Deed but subject to the Relevant Law, the Trustee may delegate any of its powers or discretions to one or more other persons, provided that the prior consent of the Trustee must be required to the exercise of that power or discretion.
- (g) **Trustee's indemnity.** The persons listed in Rule 8.3(h) have a right of indemnity out of the assets of the Fund in respect of any expenses incurred or liabilities resulting from any activities carried out by those persons in the exercise or purported exercise of the powers, duties, responsibilities and discretions imposed or authorised by the trusts constituted by this Deed. Those persons will not be liable for any loss or damage arising from any:
 - (i) act or omission in the exercise of any powers, duties, responsibilities or discretions;
 - (ii) contract entered into or document executed in relation to the Fund;
 - (iii) error in judgment;
 - (iv) neglect, default, intent to defraud, wilful misconduct, defalcation, or act or omission of any manager, agent, professional adviser, banker, stockbroker, or other person not bound or deemed to be a bound by this Deed; or
 - (v) breach of duty or of trust, or any neglect or otherwise.
- (h) **Persons entitled to indemnity.** The following persons are entitled to claim the indemnity in Rule 8.3(g):
 - (i) the Trustee;
 - (ii) the Directors and other officers of the Trustee, in the case of a Corporate Trustee;
 - (iii) any Custodian; and
 - (iv) any Investment Manager.
- (i) **Exception to indemnity.** The indemnity contained in Rule 8.3(g) does not apply to any expense, damage or liability which arises from or as a result of:
 - (i) a breach of trust if the Trustee:
 - A. fails to act honestly in a matter concerning the Fund; or
 - B. intentionally or recklessly fails to exercise in relation to a matter affecting the Fund, the degree of care and diligence that the Trustee was required to exercise; or
 - (ii) a liability for a monetary penalty under a Civil Penalty Provision.

8.4 IN-HOUSE ASSETS AND OTHER RESTRICTED INVESTMENTS

- (a) **Restricted and prohibited investments.** The Trustee must not make any investments and, to the extent necessary, must divest the Fund of investments, in order that:
 - (i) the Market Value of In-house Assets of the Fund does not exceed, at the end of any Year of Income, 5% of the Market Value of the total assets of the Fund;

- (ii) the Fund's assets do not include loans to a Member or to a Relative of a Member unless the Fund was established before 16 December 1985 and the Trustee had express power to lend money to Members and had lent money to Members before that date;
 - (iii) there is no intentional acquisition of assets by the Fund from a Related Party of the Fund, except where:
 - A. the asset is a listed security acquired at Market Value;
 - B. the Fund is a Self Managed Superannuation Fund and the asset acquired is Business Real Property of the Related Party acquired at Market Value;
 - C. the Trustee acquired the asset under a merger between Regulated Superannuation Funds;
 - D. the asset is a life insurance policy issued by a life insurance company (other than a policy acquired from a Member or from a Relative of a Member);
 - E. the asset is of a kind which the Regulator has determined may be acquired by the Fund; or
 - F. the asset is an In-house Asset of the Fund, acquired at Market Value, which would not result in the level of In-house Assets of the Fund exceeding the level permitted by Rule 8.4(a)(i).
- (b) **Pre 23 December 1999 not In-house Assets.** Subject to the Act and Regulations, where an asset of the Fund was acquired, or a lease or Lease Arrangement was entered into, under a contract entered into prior to 23 December 1999, and that asset would otherwise be an In-house Asset of the Fund, but that asset was not an In-house Asset at the time it was acquired, the asset is not an In-house Asset of the Fund.
- (c) **Post 22 December 1999 not In-house Assets.** Subject to the Act and Regulations, where an asset of the Fund was acquired under a contract entered into after 22 December 1999, and that asset would otherwise be an In-house Asset of the Fund and:
- (i) where the asset was acquired after 22 December 1999, but before 1 July 2001, and the asset would not have been an In-house Asset of the Fund if acquired before 23 December 1999, that asset is not an In-house Asset of the Fund until 1 July 2001.
 - (ii) where the asset was acquired after 22 December 1999, but before 1 July 2001, and was still owned by the Fund on 1 July 2001, or where the asset was acquired after 30 June 2001, the asset will not be an In-house Asset if:
 - A. the asset was acquired prior to 1 July 2009, and was acquired solely by way of reinvestment of dividends or trust distributions in an Entity, in respect of an investment in that Entity made by the Fund prior to 23 December 1999; or
 - B. the asset was acquired prior to 1 July 2009 and:
 - I. the Fund has less than 5 Members;
 - II. the asset is an investment in a company or unit trust in which the Fund held a pre-23 December 1999 investment;
 - III. the company or unit trust had a Loan principal amount outstanding on 23 December 1999; and
 - IV. the sum of the investments in the company or unit trust, acquired by the Fund after 23 December 1999, do not exceed the limits specified in Section 71E of the Act.

8.5 RULES APPLY TO OTHERS

All of the rules and restrictions contained in this Deed which affect or apply to any act or thing done or not to be done by the Trustee, will apply to any act or thing done or not done on behalf of the Trustee by any person including, without limitation, any Director of a Corporate Trustee, Custodian or Investment Manager appointed by the Trustee.

9. ACCOUNTS, AUDIT, RECORDS AND RETURNS

9.1 VOLUNTARY CONTRIBUTIONS

- (a) **Voluntary contribution reserve.** Subject to the Act and Regulations, the Trustee must establish and keep, in respect of the Fund or, where there are one or more sub-plans, in respect of each sub-plan, a voluntary contribution reserve, to which the Trustee must credit all contributions other than Mandated Employer Contributions.
- (b) **Allocations within 28 days.** Where, during a Year of Income, an amount has accumulated in the voluntary contribution reserve, the Trustee must:
- (i) use the reserve for any purposes of the Fund as the Trustee decides; and
 - (ii) allocate all of the amounts in the reserve to one or more Members' Accumulation Accounts, in the proportions determined by the Trustee within 28 days after their receipt.
- (c) **Change in allocation.** If required by the Act and Regulations, or otherwise if the Trustee decides to do so, the Trustee may decide to allocate some or all contributions made by or on behalf of a Member directly to the Member's Accumulation Account, even if those contributions are of a type which would normally be allocated to the voluntary contribution reserve.

9.2 MEMBER ACCUMULATION ACCOUNTS

- (a) The Trustee must establish and keep, in respect of each new Member, an Accumulation Account, to which must be added:
- (b) all contributions made by, for, or in relation to the Member which form part of a Member's Minimum Benefits;
- (c) all contributions allocated to the Member's Accumulation Account from the voluntary contribution reserve;
- (d) all benefits or entitlements (including Eligible Termination Payments) transferred into the Fund by, for, or in relation to the Member, in accordance with this Deed;
- (e) all investment earnings of the Fund or, where the Member is a member of a sub-plan, of that sub-plan, allocated to that Member's Accumulation Account attributable to the amounts in (a) and (b);
- (f) the current surrender value of any policy of capital guaranteed life assurance taken out by the Trustee upon the life of that Member; and
- (g) any reserves held by the Fund or, where the Member is a member of a sub-plan, by that sub-plan, which the Trustee has allocated to that Member's Accumulation Account,

and against which must be deducted:

- (h) all direct costs of establishing, operating and terminating the Fund and any administrative, insurance and taxation costs relating to the establishment, operation and termination of the Fund allocated to the Member's Accumulation Account, whether or not they relate directly, indirectly or otherwise to one or more of the amounts in (a), (b) and (c) above; and
- (i) any overpayments of Government Co-contributions which the Fund is required to repay,

and the Trustee must allocate all amounts in a fair, reasonable and consistent manner, having regard to any special circumstances relating to one or more Members which might otherwise affect the allocation of amounts to a Member's Accumulation Account. Where the Trustee has made the allocations in accordance with these principles, its decision will be final.

9.3 ACCOUNTS FOR NON-MEMBER SPOUSES

- (a) **Compliance with Family Court Orders.** When any order is made under the Family Law Act in respect of a Member's Superannuation Interest, the Trustee may be required to:
- (i) create and maintain a new Accumulation Account for a Non-member Spouse;
 - (ii) split the amount standing to the credit of a Member's Accumulation Account with the Non-member Spouse;
 - (iii) identify a component or percentage of a Member's Superannuation Interest which is to be paid to the Non-member Spouse;
 - (iv) transfer or roll over a Non-member Spouse's Superannuation Interest to another regulated superannuation fund, approved deposit fund, EPSSS or RSA; and/or
 - (v) notify the Non-member Spouse and the Member of orders requiring a Payment Split and other matters.
- (b) **Cost of complying.** If Rule 9.3(a) applies, the reasonable costs incurred in complying with any Family Court order, including the costs of the Trustee seeking professional advice, may be deducted from the Non-member Spouse's interest.
- (c) **Splitting Pensions.** Where, pursuant to the Family Law Act, an order is made which affects the Superannuation Interest of a Member in receipt of a Pension, the Trustee may deduct any reasonable costs incurred in complying with those orders from the capital sum supporting the Pension to be paid to the Non-member Spouse, or from the periodical payments of the Pension to be paid to the Non-member Spouse.

9.4 INVESTMENT RESERVE

Subject to the Act and Regulations, the Trustee may, in its discretion, credit any investment earnings of the Fund to an investment reserve, to be used for satisfying any expenses of the Fund. The balance of the investment reserve may be allocated to one or more Member's Accumulation Accounts or, where the reserve relates to a sub-plan, to the Accumulation Accounts of Members of that sub-plan. The Trustee must make any allocation in a fair, reasonable and consistent manner having regard to any special circumstances relating to one or more Members which might otherwise affect the allocation.

9.5 PENSION RESERVE

Subject to the Act and Regulations, where the Trustee is required to pay one or more Pensions to one or more Beneficiaries, the Trustee may, in its discretion, transfer an amount or amounts to one or more pension reserves, for the purpose of paying that Pension or Pensions. The cost of meeting expenses, taxes or other outgoings as the Trustee decides, may be deducted from the reserve. Where an amount is transferred to a pension reserve, the Trustee may reduce the Member's Accumulation Account, to the extent of the amount transferred and may, upon receiving the advice of an Actuary or other properly qualified person, transfer amounts between the pension reserve and Member's Accumulation Account or other reserves, in a fair, reasonable and consistent manner.

9.6 MISCELLANEOUS RESERVES

Subject to the Act and Regulations, the Trustee may, in its discretion, establish a miscellaneous reserve in respect of amounts not presently allocated to Members' Accumulation Accounts or to

other reserves. The cost of meeting expenses, taxes or other outgoings as the Trustee decides, may be deducted from the reserve. The balance of the reserve may be allocated to the Accumulation Accounts of one or more Members or, where the Fund is divided into sub-plans, of Members of that sub-plan. The Trustee must make any allocation in a fair, reasonable and consistent manner having regard to any special circumstances relating to one or more Members which might otherwise affect the allocation.

9.7 ALLOCATIONS AT LEAST ANNUALLY

Where, during a Year of Income, amounts appropriate to be allocated to Members' Accumulation Accounts have arisen, the Trustee may make as many allocations of those amounts during the course of the Year of Income as the Trustee decides. The Trustee must, in any event, make at least one allocation in respect of each Year of Income.

9.8 TRUSTEE TO KEEP RECORDS OF TYPES OF BENEFITS

In addition to maintaining details of the value of Accumulation Accounts for each Member, the Trustee must keep records in a manner to enable the Trustee to determine the amounts of benefits and entitlements of individual Members which consist of:

- (a) Minimum Benefits;
- (b) Preserved Benefits;
- (c) Restricted Non-preserved Benefits; and
- (d) Unrestricted Non-preserved Benefits.

9.9 TRUSTEE TO KEEP ACCOUNTING RECORDS

The Trustee must:

- (a) keep accounting records in writing which correctly record and explain the transactions and financial position of the Fund;
- (b) keep its accounting records to enable the preparation of:
 - (i) the accounts and statements required under Rule 9.10 and/or Rule 9.11; and
 - (ii) the returns of the Fund required under Rule 9.13;
- (c) keep its accounting records to enable those accounts, statements and returns to be conveniently and properly audited in accordance with the Act; and
- (d) keep the accounting records of the Fund, or cause them to be kept, in Australia for at least 5 years after the end of the Year of Income to which they relate.

9.10 PREPARATION OF ACCOUNTS

Except where Rule 9.11 applies, the Trustee must, in respect of each Year of Income, prepare accounts and statements in respect of the Fund which consist of at least:

- (a) a statement of financial position of the Fund;
- (b) an operating statement of the Fund; and
- (c) other accounts and statements as the Act and Regulations specify,

- (d) and, where practicable, the Trustee will prepare those accounts and statements to ensure that the Auditor does not qualify the accounts of the Fund for lack of detail or non-compliance with relevant Australian Accounting Standards.

9.11 ACCOUNTS REQUIRED WHERE BENEFITS SOLELY LIFE ASSURANCE

Where the Fund is, at the end of any Year of Income, a Fund from which the benefits and entitlements paid to each Member are wholly determined by reference to policies of life assurance, the Trustee must prepare:

- (a) a statement that policies of life assurance are in place at the end of the Year of Income;
- (b) a statement as to whether those policies have been fully maintained as required by the relevant insurers;
- (c) a statement of the identities of those insurers;
- (d) a statement of the amounts contributed by Employers and Members in the Year of Income;
- (e) a statement of the amount of premiums paid on those policies; and
- (f) a statement of the expenses incurred by the Fund in respect of the Year of Income, other than amounts covered by premiums.

9.12 AUDIT OF THE ACCOUNTS

The Trustee must appoint, and has the power to dismiss, an Approved Auditor. The Trustee must ensure that each set of accounts and statements prepared in respect of a Year of Income is audited by the Auditor.

9.13 PREPARATION AND LODGEMENT OF RETURNS

The Trustee must, in respect of each Year of Income, prepare and lodge:

- (a) with the Regulator an annual return, in the approved form, containing information which is required in relation to the Fund; and
- (b) with the Taxation Commissioner, an income tax return, in the approved form, containing information which is required in respect of that Year of Income.

10. MEETINGS OF TRUSTEES AND MEMBERS

10.1 TRUSTEES OR DIRECTORS MEETINGS

- (a) **How to call a meeting.** The Trustees, or the Directors of a Corporate Trustee, may convene a meeting of the Trustees, or of the Directors, as the case may be, by 1 of their number giving 1 month's notice in writing to each of the others, of the time, place and business to be conducted at the meeting. The notice period in this Rule may be waived by unanimous agreement of all Trustees and/or all Directors.
- (b) **Appointing a chair.** Before any business is discussed at a meeting of Trustees or Directors, they must appoint one of their number to chair the meeting, and the meeting must be conducted by that person in a fair and reasonable manner, but otherwise as that person determines.
- (c) **Meetings at least annually.** Meetings of Trustees or Directors may be convened at any time, but must be convened at least once in every calendar year, to consider:
- (i) the accounts of the Fund and the Approved Auditor's report relating to those accounts;
 - (ii) the returns and other documents specified in Rule 9.13;
 - (iii) any matters raised by the accounts and statements which require action or attention; and
 - (iv) any other matters which the Trustees or the Directors, consider appropriate.
- (d) **Quorum.** The quorum for meetings of Trustees or Directors is:
- (i) one, in the case of a single individual trustee or sole Director of a Corporate Trustee; or
 - (ii) two or half of the total number of Trustees or Directors, whichever is greater, in all other cases.
- (e) **Voting by proxy.** A Trustee and/or a Director who is unable to be present at a meeting of the Trustees or the Directors, as the case may be, may nominate another person to attend the meeting as their proxy, subject to the following requirements:
- (i) The person nominated as proxy must carry into and put before the meeting an authority, signed by the person in whose place the proxy is attending, in the following form:

"I,, being a Trustee / Director of the Trustee, of.....Superannuation Fund, authorise, who presents this document to the meeting, to act as my proxy for the purposes of the Trustees' / Directors' meeting to be held on / / .

Signed, dated / / "
 - (ii) A person may be nominated as a proxy for one meeting only. The same person may be nominated for any meeting held after the date of the meeting the subject of the proxy.
 - (iii) A person nominated as proxy, who is not otherwise a Trustee or a Director of the Trustee, must be asked to leave the meeting if the chairperson considers that a subject to be discussed is of a sensitive or confidential nature.
 - (iv) A person nominated as proxy must be given an opportunity to read and to table any written statement from their appointor, and must vote strictly in accordance with the

directions of that person, but a proxy, who is not otherwise a Trustee or a Director of the Trustee, is not further entitled to participate in the discussions and conduct of the meeting.

10.2 MEMBERS' MEETINGS

- (a) **When to hold meetings.** Subject to Rule 11, a Members' meeting must be convened by the Trustee, when:
 - (i) the Trustee considers it necessary; or
 - (ii) the Trustee or a Director, receives a meeting request, signed by not less than 25% of the current Members.

- (b) **How to call a meeting.** In order to convene a Members' meeting, the Trustees must give to each Member 1 month's notice in writing that a Members' meeting is to be held, specifying the time and place and a general description of the business to be conducted at the meeting. The notice period in this Rule may be waived by the agreement of all Members.

- (c) **Appointing a chair.** Before any business is conducted at a Members' meetings, the Trustees or the Directors must appoint one of their number to chair the meeting, and the meeting must be conducted by that person in a fair and reasonable manner, but otherwise as that person determines.

- (d) **Capacity of meetings.** Subject to the requirements of this Deed and to the Act and Regulations, the Trustees or the Directors of the Trustee, must use their best endeavours to comply with a resolution passed by a majority of the Members then present in person or by proxy at a Members' meeting.

- (e) **Quorum.** The quorum for Members' meetings is half of the total number of Members present in person or by proxy rounded up to the nearest whole number.

- (f) **Voting by proxy.** A Member who is unable to be present at a meeting of Members may nominate a person to attend the meeting as the Member's proxy, subject to the following requirements:
 - (i) The person nominated as proxy must carry into and put before the meeting an authority, signed by the Member in whose place the proxy is attending, in the following form:

"I,, being a Member of the
 Superannuation Fund, authorise, who presents this
 document to the meeting, to act as my proxy for the purposes of the Members'
 meeting to be held on / / .
 Signed....., dated / / ".
 - (ii) A person may be nominated as a proxy for one meeting only. The same person may be nominated for any meeting held after the date of the meeting the subject of the proxy.
 - (iii) A person nominated as proxy must vote strictly in accordance with the directions of the appointing Member. A proxy, who is not otherwise a Member, is not further entitled to participate in the discussions and conduct of the meeting.

11. INQUIRIES AND COMPLAINTS

- (a) **Dealing with complaints.** The Trustee must, within 90 days, consider any inquiry or complaint by one or more Members which has been raised either in a Members' meeting or in writing. Where an inquiry or complaint is not dealt with to the satisfaction of the Member or Members within that time, the parties must arrange for a convenient time and place to meet with each other, for the purpose of resolving the matter. Each party, or the representatives of each party, will be allowed approximately equal time to present the reasons for and to propose resolutions to their grievances.
- (b) **Conduct of meetings.** The parties present at a meeting under Rule 11(a):
- (i) may, by agreement, appoint a person to chair the meeting, but it is not necessary to do so;
 - (ii) must appoint a person to take and distribute, to all parties in attendance, written minutes of the proceedings; and
- may agree to convene one or more further meetings to address the issues in dispute.

12. ADMINISTRATIVE MATTERS

12.1 INTERPRETATION OF THIS DEED

Except as otherwise expressly provided, the interpretation and application of this Deed will be determined by the Trustee and that determination will be binding and final.

12.2 HOW TO DESIGNATE A BENEFICIARY

In circumstances other than the giving of a Binding Death Nomination or a Non-lapsing Binding Nomination, a Member wishing to designate a Dependant or other person as a Beneficiary must do so in writing to the Trustee in the following form, or in any other form which the Trustee may approve:

"I,.....of..... acknowledge that the discretion vested in you as to the application of benefits in circumstances where I cannot receive them myself is an absolute, free and unfettered discretion, but I express the wish that in the exercise of that discretion you give consideration to paying any such benefits to the following persons, in the following proportions:

Name of Designated Beneficiary	Address	Relationship to Member	Proportion of Benefits

Dated this.....day of.....
Signed....."

12.3 LIMITS ON RIGHTS OF MEMBERS

No person, whether as a Member or otherwise, will have any claim, right or interest to, in respect of, or against the Trustee, the Fund, or any contributions made to the Fund, except under and in accordance with this Deed.

12.4 RIGHT TO INSPECT

Every Member has the right to inspect a copy of this Deed, at a time and a place which is convenient to the Trustee.

12.5 SECRECY

- (a) **Confidential Information.** No Member has any right to enquire, or to be given any information concerning the interest of another Member.
- (b) **Other confidential information.** The Trustee must observe strict secrecy with regard to the affairs, accounts and transactions of the Fund, but this does not prevent the publication of financial, statistical or other information to all Members, generally, whenever the Trustee decides.

12.6 RECEIPTS AND PAYMENTS WITH ASSETS

- (a) Subject to Rule 5.8 and to the Act and Regulations, where:

- (b) any benefits or entitlements of Members are payable, transferable or receivable by or to the Fund; or
- (c) any liabilities incurred by or on behalf of the Fund are required to be satisfied; or
- (d) any assets are owing to or are to be acquired by the Fund,

the Trustee may, with the agreement of the other party, in lieu of money, and at its discretion, make or receive settlement of the amounts concerned by:

- (e) transferring assets of the Fund to; or
- (f) receiving a transfer of assets from,
- (g) another person, at the assets' Market Value.

12.7 MEMBERS TO PROVIDE INFORMATION

Every Member and every person claiming a benefit or entitlement, or in receipt of a Pension, or other benefit or entitlement, must give the Trustee any information or authorisation and produce any documents which the Trustee considers necessary for the purposes of giving effect to this Deed.

12.8 VARIATION OF TRUSTS OR DEED

The Trustee may at any time amend, revoke, replace or modify all or any of the provisions of this Deed by deed or other written instrument or by resolution in writing. Any amendment, revocation, replacement or modification must not:

- (a) alter the objects of the Fund;
- (b) reduce the benefits and entitlements payable to Members without the prior written approval of the Members or the amendments are required to comply with the Relevant Law;
- (c) alter the rights and benefits of existing Members in any manner so that, on the whole, equity between Members is not maintained;
- (d) be contrary to or inconsistent with the Act and Regulations; or
- (e) invalidate or alter the terms of any Non-lapsing Binding Nomination given by one or more Members, unless the Relevant Law has changed in a manner which would invalidate or alter the terms of any Non-lapsing Binding Nominations and, in that case, the amendment, revocation or modification to the Deed is no greater than the change necessitated by the Relevant Law.

12.9 EFFECT OF CHANGES IN RELEVANT LAW

The Trustee is authorised and empowered to act in accordance with the Relevant Law (including the requirements for the Fund to be a complying superannuation fund and a Regulated Superannuation Fund) and, to the extent that there is any inconsistency between this Deed and the Relevant Law, the Relevant Law will prevail.

13. WINDING UP THE FUND

13.1 CONDITIONS FOR TERMINATION

The trusts created by this Deed will terminate:

- (a) where the Members, by unanimous resolution vote to wind up the Fund in a special meeting convened for that purpose, on the first day on which the membership of all Members has been terminated and all benefits and entitlements paid or transferred out of the Fund, so that all of the assets of the Fund are expended or distributed;
- (b) where the Trustee becomes aware that the Fund is insolvent, on the day on which the Regulator's permission to wind-up is obtained; or
- (c) in any other circumstances when there are no Members or Beneficiaries and the Trustee considers it to be unlikely that there will be any new Members, on the day determined by the Trustee.

13.2 STEPS TO TAKE ON WINDING-UP

When it becomes clear to the Trustee that Rule 13.1 will apply, the Trustee will take all necessary steps to distribute any remaining assets of the Fund and to satisfy any outstanding liabilities, and will then:

- (a) notify any remaining interested parties of its intention to wind-up the Fund;
- (b) notify the Regulator and the Taxation Commissioner of its intention to wind-up the Fund;
- (c) comply with any other requirements of the Act and the Regulations concerning the winding-up of Funds; and
- (d) take any further steps which, in the Trustee's opinion, are required to wind-up the Fund.

SCHEDULE 1**Description of Pensions****Rule 5.8****PART 1****ALLOCATED PENSION**

A Pension which meets the minimum terms and conditions contained in Regulation 1.06(4) including the following requirements:

- (a) payments are made at least annually;
- (b) the Pension cannot be transferred to a person other than a reversionary beneficiary on the death of the primary beneficiary or of another reversionary beneficiary;
- (c) the capital value of the Pension, and the income from it, cannot be used as security for any borrowing;
- (d) the size of Pension payments is not fixed, but the payments in a year (excluding payments by way of commutation but including payments made under a Payment Split) are not larger or smaller in total than, respectively, the maximum and minimum limits calculated in accordance with Schedule 1A of the Regulations; and
- (e) if the Pension Date is on or after 1 June in a Year of Income, no payment is required to be made for that year.

PART 2**MARKET LINKED PENSION**

A Pension which meets the minimum terms and conditions contained in Regulation 1.06(8) including the following requirements:

- (a) the Pension must not commence before 20 September 2004;
- (b) payments are made to the primary beneficiary or a reversionary beneficiary at least annually throughout the Pension Period;
- (c) the total amount of the payments to be made in a year (excluding payments by way of commutation but including payments made under a Payment Split) is determined in accordance with Schedule 6 of the Regulations;
- (d) the Pension does not have a residual capital value;
- (e) the Pension cannot be commuted, except as authorised by Regulation 1.06(8);
- (f) if the Pension reverts, it does not have a reversionary component greater than the balance of the Member's Accumulation Account immediately before the reversion;
- (g) if the Pension is commuted, the commutation amount cannot exceed the balance of the Member's Accumulation Account immediately before the commutation;
- (h) the Pension can be transferred only as authorised by Regulation 1.06(8);

- (i) the capital value of the Pension, and the income from it, cannot be used as security for any borrowing; and
- (j) if the Pension Date is on or after 1 June in a Year of Income, no payment is required to be made for that year.

PART 3

LIFETIME PENSIONS (INCLUDED IN THE DEFINITION OF "DEFINED BENEFIT PENSION")

A Pension which meets the minimum terms and conditions contained in Regulation 1.06(2) including the following requirements:

- (a) the Pension is paid at least annually throughout the primary beneficiary's life and, if there is a reversionary beneficiary:
 - (i) throughout the reversionary beneficiary's life;
 - (ii) if he or she is a Child of the primary beneficiary or of a former reversionary beneficiary, at least until his or her 16th birthday; or
 - (iii) if the person referred to in B. is a full-time student at age 16, at least until the end of his or her full-time studies or until his or her 25th birthday (whichever occurs first);
- (b) the size of payments of benefit in a year is fixed, allowing for variation only:
 - (i) as specified in the Governing Rules;
 - (ii) to allow commutation to pay a superannuation contributions surcharge; or
 - (iii) to allow an amount to be paid under a Payment Split and reasonable fees in respect of the Payment Split;
- (c) unless the Regulator otherwise approves, the sum payable as benefit in each year to the primary beneficiary or to the reversionary beneficiary, is determined in accordance with the formula contained in Regulation 1.06(2)(c);
- (d) the Pension does not have a residual capital value;
- (e) the Pension cannot be commuted except as authorised by Regulation 1.06(2);
- (f) if the Pension reverts or is commuted, it does not have a reversionary component greater than 100% of the benefit that was payable before the reversion or the commutation;
- (g) the Pension cannot be transferred to a person other than a reversionary beneficiary on the death of the primary beneficiary or of another reversionary beneficiary;
- (h) the capital value of the Pension, and the income from it, cannot be used as security for any borrowing;
- (i) if the primary beneficiary dies within the period referred to in Regulation 1.06(2)(e)(ii), a surviving reversionary beneficiary may obtain a payment equal to the total payments that the primary beneficiary would have received, if the primary beneficiary had not died, from the day of the death until the end of the period;
- (j) if the primary beneficiary dies within the period referred to in Regulation 1.06(2)(e)(ii) and there is no surviving reversionary beneficiary, an amount, not exceeding the difference between the sum of the amounts paid to the primary beneficiary and the sum of the

amounts that would have been payable in the period, is payable to the primary beneficiary's estate; and

- (k) if the primary beneficiary dies within the period referred to in Regulation 1.06(2)(e)(ii) and there is a surviving reversionary beneficiary who also dies within that period, an amount is payable to the reversionary beneficiary's estate determined as described in (j) above as if that paragraph applied to the reversionary beneficiary.

PART 4

LIFE EXPECTANCY PENSIONS (INCLUDED IN THE DEFINITION OF A "DEFINED BENEFIT PENSION")

A Pension which meets the minimum terms and conditions contained in Regulation 1.06(7) including the following requirements:

- (a) if a Pension has a Pension Date before 20 September 2004 and:
 - (i) if the life expectancy of the primary beneficiary on the Pension Date day is less than 15 years, the Pension is paid at least annually to the primary beneficiary or to a reversionary beneficiary throughout the Pension Period provided that the Pension Period must not exceed 15 years; or
 - (ii) if the life expectancy of the primary beneficiary on the Pension Date day is 15 years or more, the Pension is paid at least annually to the primary beneficiary or to a reversionary beneficiary throughout a the Pension Period provided that the Pension Period must not exceed the primary beneficiary's life expectancy on the Pension Date;
- (b) if a Pension has a Pension Date on or after 20 September 2004, payments are made to the primary beneficiary or a reversionary beneficiary at least annually throughout the Pension Period;
- (c) the total amount of the payment, or payments, to be made in the first year after the Pension Date (not taking commuted amounts into account), is fixed and that payment, or the first of those payments, relates to the period commencing on the day the primary beneficiary became entitled to the Pension;
- (d) the total amount of the payments to be made in a year other than the first year after the Pension Date (not taking commuted amounts into account) does not fall below the total amount of the payments made in the immediately preceding year (the "previous total"), and does not exceed the previous total by more than the amounts allowable under Regulation 1.06(7)(d)(i) or (ii);
- (e) the total amount of the payments to be made in a year in accordance with (c) or (d) may be varied only:
 - (i) to allow commutation to pay a superannuation contributions surcharge; or
 - (ii) to allow an amount to be paid under a Payment Split and reasonable fees in respect of the Payment Split;
- (f) the Pension does not have a residual capital value;
- (g) the Pension cannot be commuted except as authorised by Regulation 1.06(7);
- (h) if the Pension reverts, it does not have a reversionary component greater than 100% of the benefit that was payable before the reversion; and

- (i) if the Pension is commuted, the commuted amount cannot exceed the benefit that was payable immediately before the commutation; and
- (j) the Pension can be transferred only as authorised by Regulation 1.06(7);
- (k) the capital value of the Pension, and the income from it, cannot be used as security for any borrowing.

PART 5

LIFETIME COMMUTABLE PENSIONS (INCLUDED IN THE DEFINITION OF A "DEFINED BENEFIT PENSION")

- (a) A Pension which meets the minimum terms and conditions contained in Regulation 1.06(6) including the following requirements:
- (b) if the Pension reverts or is commuted, it does not have a reversionary component greater than 100% of the benefit that was payable before the reversion or the commutation;
- (c) the Pension is not able to be transferred to a person other than a reversionary beneficiary on the death of the primary beneficiary or of another reversionary beneficiary;
- (d) the capital value of the Pension and the income from it, cannot be used as security for any borrowing;
- (e) the size of the payments of benefit in a year is fixed, allowing for variation only as specified in this Deed or as advised by or to allow payments to be made under a Payment Split;
- (f) except in relation to payments, by way of commutation for superannuation contributions surcharge, variation in payments from year to year does not exceed, in any year, the average rate of increase of the consumer price index published by the Australian Bureau of Statistics in the preceding 3 years;
- (g) payments in accordance with the contracted size are made at least annually; and
- (h) where the Pension is commuted, except if conversion is in relation to a commutation to pay a superannuation contributions surcharge, the conversion to a lump sum is limited to a sum that is not greater than the sum determined by applying the appropriate pension valuation factor under Schedule 1B of the Regulations to the Pension as if the Pension Date was the day on which the commutation occurs.

SCHEDULE 2**Table for Non-lapsing Binding Nomination****Rule 5.4(a)**

LUMP SUM BENEFIT UP TO PENSION RBL TO MY:	AND THE BALANCE AS AN ALLOCATED PENSION TO MY:	ORDER OF PRIORITY*
Spouse	Minor Children & Spouse	
Estate	Minor Children	
Estate	Spouse	
Estate	Estate	

* Place a number in this column. For example, placing a number "1" beside an option means that the Trustee will try to distribute in accordance with this option first. If it is not possible to meet the criteria of option "1" (eg. Because a beneficiary in that category has predeceased the Member), the Trustee will attempt to distribute in accordance with option "2", and so on. It is not necessary to complete more than one option. If no options are selected, or if all selected options are invalid, the Death Benefit will be paid out as a lump sum to the Default Beneficiary.

NOTE: This table is only part of the nomination process. Simply completing this table will not result in a legally binding nomination – see Rule 5.4(a) for details.

SCHEDULE 3

Dictionary

Many of the terms you will encounter in this Deed are specifically defined in the Superannuation Industry (Supervision) Act 1993 (Cwth) or any one of a number of other pieces of Commonwealth legislation. Due to the complex nature of superannuation, the definitions used by the legislation and by the documents establishing your Fund can be difficult to read and / or understand.

Please seek professional advice if you are unsure about any matter concerning your Superannuation Fund.

The Dictionary uses plain English versions of some definitions. These must be used as a guide to interpreting this Deed. **PLEASE NOTE** that the definitions set out in the Relevant Law will apply to this Deed regardless of the terms provided in the Dictionary.

Not all of the definitions in the legislation are included in this Dictionary. If you require clarification of any defined term or have any questions about this Deed or about anything you do not understand you should immediately contact your accountant or legal advisor.

PART 1

REFERENCES TO THE ACT

- (a) Unless otherwise stated, references to sections or regulations appearing after defined terms refer to sections of the Act or regulations made under the Act.
- (b) Any terms or expressions used in this Deed which are not defined in this Deed have the meanings given to them by the Act or the Regulations as the case requires.

PART 2

DEFINITIONS

In this Deed, unless the context or subject matter requires otherwise:

Accumulation Account means an account established and maintained under Rule 9.2;

Act means the Superannuation Industry (Supervision) Act 1993;

Actuary means a person who is a Fellow or an Accredited Member of the Institute of Actuaries of Australia; **Section 10**

Additional Insurance means insurance effected by the Trustee to provide benefits in addition to the Trustee's liability to pay Total and Temporary Disablement Benefits, Total and Permanent Disablement Benefits or Death Benefits in accordance with Rule 5.6(b)(ii);

Adopted Child means a person adopted by another person under any law of (or recognised in) any state or territory of Australia relating to the adoption of children; **Section 10**

Allocated Pension means a Pension which meets the standards of Regulation 1.06(4); **Reg 1.03 and 1.06**

Annuity means a benefit which meets the standards of Regulation 1.05; **Reg 1.05**

Approved Auditor means a person included in a class of persons specified in the Regulations, but excludes a person disqualified under the Act; **Section 10**

Approved Deposit Fund means an indefinitely continuing fund that is maintained by an Approved Trustee solely for Approved Purposes and has approved rules. **Section 10**

Approved Purposes means the purposes of:

- (a) receiving on deposit:
 - (i) Eligible Termination Payments under section 27D of the Tax Act; and
 - (ii) amounts paid under Part 24 of the Act; and
 - (iii) amounts paid under Section 65 of the Superannuation Guarantee (Administration) Act 1992; and
- (b) dealing with those amounts, in accordance with the Rules and in any way calculated directly or indirectly to enhance the value of, or render profitable, property of the Fund; and
- (c) paying to Beneficiaries (subject to any standards under Section 32 of the Act) in accordance with the covenant referred to in Section 53 of the Act, or to the legal personal representatives of Beneficiaries, amounts deposited with the Fund together with accumulated earnings on those amounts;
- (d) any other purposes approved by APRA; **Section 10**

Approved Trustee means a Constitutional Corporation in relation to which an approval under section 26 of the Act is in force; **Section 10 Section 26**

APRA means the Australian Prudential Regulation Authority;

ASIC means the Australian Securities and Investments Commission;

Associate has the meaning given by Section 12 of the Act; **Section 10**

Beneficiary means a person who has a beneficial interest in the Fund; **Section 10**

Benefit Payment Insurance means insurance effected by the Trustee to discharge the Trustee's liability to pay Total and Temporary Disablement Benefits, Total and Permanent Disablement Benefits or Death Benefits in accordance with Rule 5.6(b)(i);

Binding Death Nomination means a nomination which complies with Rule 5.3(a);

Business Real Property, in relation to an Entity, means:

- (a) any freehold or leasehold interest of the Entity in real property;
- (b) any interest of the Entity in Crown land, other than a leasehold interest, being an interest that is capable of assignment or transfer; or

- (c) any other class of real property prescribed as Business Real Property by the Regulations;
- (d) where the property is used wholly and exclusively in one or more businesses (whether carried on by the Entity or not), but does not include any interest held in the capacity of beneficiary of a trust estate. For the purposes of this definition, real property used in one or more Primary Production Businesses does not cease to be used wholly and exclusively in that business or those businesses only because:
 - (i) an area of the real property, not exceeding 2 hectares, contains a dwelling used primarily for domestic or private purposes; and
 - (ii) the area is also used primarily for domestic or private purposes,
 - (iii) provided that the use for domestic or private purposes is not the predominant use of the real property;

Cashing Restriction means, in relation to a Condition of Release, the corresponding cashing restriction specified in Column 3 of Schedule 1 to the Regulations;

Child includes an Adopted Child, a step-child or an ex-nuptial child; **Section 10**

Civil Penalty Provision has the meaning in section 193 of the Act;

Condition of Release means a condition of release specified in Column 2 of Schedule 1 to the Regulations;

Constitutional Corporation means a trading corporation or a financial corporation formed within the Commonwealth (within the meaning of paragraph 51(xx) of the Constitution); **Section 10**

Control, for the purpose of Part 8 has the meaning given in Section 70E of the Act;

Corporate Trustee means a Constitutional Corporation that is a Trustee; **Section 10**

Corporations Act means the Corporations Act 2001;

Custodian means a person (other than a Trustee) who, under a contract with a Trustee or an Investment Manager, performs custodial functions in relation to any of the assets of the Fund;
Section 10

Death Benefit means a benefit payable under Rule 5.2(e);

Defined Benefit Pension means a Pension, other than:

- (a) a pension wholly determined by reference to policies of life assurance purchased or obtained by the Trustee solely to provide benefits to Members; or
- (b) an Allocated Pension;

Dependant includes a Spouse, any Child and any person with whom a person has an Interdependency Relationship; **Section 10**

Designated Beneficiary means any Dependant of a Member who is named as a Designated Beneficiary in a Membership Application;

Director has the same meaning as in the Corporations Act;

Disqualified Person means:

- (a) an individual who:
- (i) has been convicted of an offence in respect of dishonest conduct against or arising out of a law of the Commonwealth, a State, a Territory or a foreign country, or has had a civil penalty order made in relation to them and that individual has not been granted a waiver by the Regulator of their disqualified status;
 - (ii) is an Insolvent Under Administration; or
 - (iii) has been disqualified by the Regulator.
- (b) a corporation which:
- (i) knows or has reasonable grounds to suspect that a responsible officer is a disqualified person under (i) above;
 - (ii) has a receiver, or a receiver and manager appointed in respect of property beneficially owned by the corporation;
 - (iii) has an official manager, deputy official manager or administrator appointed in respect of the corporation;
 - (iv) has a provisional liquidator appointed in respect of the corporation; or
 - (v) has begun to be wound up.

Eligible Employment means:

- (a) the holding of any office or appointment;
- (b) the performance of any functions or duties;
- (c) the engaging in of any work; or
- (d) the doing of any act or things,

that results in a person being treated as an employee for the purposes of section 12 of the Superannuation Guarantee (Administration) Act 1992 (but excluding section 12(11) of that Act);

Eligible Person means any person, except someone who is engaged in Eligible Employment during part or all of a Year of Income, unless the following formula applies to that year:

[Assessable income + reportable fringe benefits] from Eligible Employment

is less than 10% of

[Assessable income + exempt income + reportable fringe benefits] from all sources.

Eligible Termination Payment has the meaning in Subdivision AA of Division 2 of Part III of the Tax Act; **Reg 1.03**

Employee has its natural meaning as that meaning is contained and expanded by section 15A of the Act; **Section 10 Section 15A**

Employer has its natural meaning as that meaning is contained and expanded by section 15A of the Act; **Section 10 Section 15A**

Employer Sponsor means an Employer who does or would contribute to the Fund for the benefit of:

- (a) a Member who is an Employee of the Employer or its Associate; or
- (b) the Dependants of the Member on the death of the Member; **Section 16**

Entity means an individual, a body corporate, a partnership, or a trust;

EPSSS means an exempt public sector superannuation scheme; **Reg 1.03**

Excluded Instalment Trust means a trust:

- (a) that arises because a Trustee or an Investment Manager makes an investment under which a listed security is held in trust until the purchase price of that security is paid in full;
- (b) where the underlying security, and property derived from the underlying security, is fully paid; and
- (c) where an investment in the underlying security held in trust would not be an In-house Asset of the Fund.

Family Law Act means the Family Law Act 1975;

Full-time means Gainfully Employed for at least 30 hours each week; **Reg 1.03**

Fund means the Superannuation Fund created upon the execution of this Deed;

Gainfully Employed or **Gainful Employment** means employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment; **Reg 1.03**

Governing Rules means the Rules and any provision applied to the Fund by any Relevant Law; **Section 10**

Government Co-contributions means contributions made in respect of a Member by the Government under the Superannuation (Government Co-contribution for Low Income Earners) Act 2003;

Interdependency Relationship means circumstances in which 2 persons (whether or not related by family):

- (a) have a close personal relationship, live together, one or each of them provides the other with financial support and one or each of them provides the other with domestic support and personal care; or
- (b) have a close personal relationship but do not satisfy paragraph (a) because either or both of them suffer from a physical, intellectual or psychiatric disability,

but excludes relationships which are excluded by the Regulations; **Section 10 Section 10A**

Insolvent Under Administration means a person who:

- (a) is an undischarged bankrupt under the Bankruptcy Act 1966 or the law of an external Territory or a foreign country; or
- (b) has the status of an undischarged bankrupt under the law of any country other than Australia or of an external Territory;

and includes:

- (c) a person, any of whose property is subject to control under Section 150 or 188 of the Bankruptcy Act 1966, or a corresponding provision of the law of an external Territory or of a foreign country; or
- (d) a person who has, at any time, executed a personal insolvency agreement under Part X of the Bankruptcy Act 1966 or the corresponding provisions of the law of an external Territory or of a foreign country and the person has not been released from obligations under that Act or law; **Section 10**

Invest or **Investment** means:

- (a) apply assets in any way; or
- (b) make a contract,

for the purpose of gaining interest, income, profit or gain; **Section 10**

Investment Manager means a person appointed by a Trustee to Invest on behalf of the Trustee; **Section 10**

In-house Asset has the meaning given in Part 8 of the Act and, unless otherwise stated in Part 8, includes a Loan to, or an investment in a Related Party of the Fund, an investment in a Related Trust of the Fund, or an asset of the Fund subject to a lease or Lease Arrangement between the Trustee of the Fund and a Related Party of the Fund;

Lease Arrangement means any agreement, arrangement or understanding in the nature of a lease (other than a lease) between the Trustee and another person, under which the other person is to use, or control the use of, property owned by the Fund, whether or not the agreement, arrangement or understanding is enforceable, or intended to be enforceable, by legal proceedings;

Legal Disability or **Legally Disabled** in relation to a natural person means a lack of legal capacity because the person is:

- (a) a minor;
- (b) an intellectually disabled person who is liable to have their affairs administered by another person under any law dealing with the intellectually disabled; or
- (c) suffering from a mental illness or is mentally disabled and who is liable to have their affairs administered by another person under any law dealing with mental health or the mentally disabled;

Loan includes the provision of credit or any other form of financial accommodation, whether or not enforceable, or intended to be enforceable, by legal proceedings;

Mandated Employer Contributions means contributions required to be made by, or on behalf of, an Employer that are equal to the sum of:

- (a) the contributions to be made by, or on behalf of, the Employer to the Fund in relation to a Member, that:
 - (i) reduce the Employer's potential liability under Section 5 of the Superannuation Guarantee Charge Act 1992; or
 - (ii) are payments of shortfall components under the Superannuation Guarantee (Administration) Act 1992; and

- (b) the contributions (other than contributions specified in (i)) to be made by, or on behalf of, the Employer to the Fund in relation to a Member in or towards satisfaction of the Employer's obligation to make contributions for the Member under an agreement certified, or an award made, on or after 1 July 1986 by an industrial authority;

Market Value means the amount that a willing buyer of an asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

- (a) that the buyer and the seller dealt with each other at arm's length in relation to the sale; and
 (b) that the sale occurred after proper marketing of the asset; and
 (c) that the buyer and the seller acted knowledgeably and prudentially in relation to the sale;
Section 10

Member means any person who has become a member of the Fund in accordance with this Deed and who has not ceased to be a Member, and:

- (a) where the Fund is a Self Managed Superannuation Fund; or
 (b) in all other cases, unless the Trustee declares otherwise by resolution in writing,

includes a person who receives a Pension, or who has deferred his or her entitlement to receive a benefit from the Fund; **Section 10**

Membership Application means an application to be admitted as a Member in a form which the Trustee approves;

Minimum Benefit means all of a Member's benefits in the Fund;

Non-lapsing Binding Nomination means a nomination, the form of which is approved by the Trustee and which complies with Rule 5.4(a);

Non-commutable Income Stream means a benefit that:

- (a) cannot be commuted;
 (b) is paid at least monthly;
 (c) does not have a residual capital value; and
 (d) is such that the total amount paid each month is fixed or varies only:
 (i) for the purpose of complying with the Act and Regulations; and
 (ii) during any period of 12 months by a rate not exceeding either:
 A. 5% per annum; or
 B. the rate of increase in the last Consumer Price Index (All Capital Cities) for a quarter to be published by the Australian Statistician before the end of that period of 12 months compared with the Consumer Price Index (All Capital Cities) published for the same quarter in the preceding year;

Non-member Spouse means a person who is the non-member spouse in relation to a Payment Split; **Reg 1.03**

Normal Retirement Date, subject to the Act or Regulations, means the earlier of:

- (a) the date on which the relevant Member ceases to be Gainfully Employed; or
- (b) the date on which the relevant Member attains the age of 65 years;

Old-age Pension has the meaning in paragraph 51(xxiii) of the Constitution; **Section 10**

Part 8 Associate, in relation to an Entity has the meanings given in Subdivision B of Part 8 of the Act;

Part time Basis means Gainfully Employed for at least 40 hours in a period of 30 consecutive days during a Year of Income;

Part-time Equivalent Level means Gainfully Employed for at least 240 hours in the last preceding Year of Income;

Payment Split, means a payment split under Part VIII B of the Family Law Act;

Pension, except in the expression **Old-age Pension**, includes a benefit provided by the Fund, if the benefit is taken, under the Regulations, to be a pension for the purposes of the Act; **Section 10**

Pension Date means the date on which payment of a Pension commences;

Pension Period means a period in years, nominated by the primary beneficiary which is equal to one only of:

- (a) the primary beneficiary's life expectancy on the Pension Date;
- (b) the primary beneficiary's life expectancy calculated, as if the primary beneficiary were up to 5 years younger on the Pension Date;
- (c) the life expectancy of the primary beneficiary's Spouse on the Pension Date, if the Pension is one that reverts to a surviving Spouse on the death of the primary beneficiary; or
- (d) the life expectancy of the primary beneficiary's Spouse calculated as if the spouse were up to 5 years younger on the Pension Date, if the Pension is one that reverts to a surviving Spouse on the death of the primary beneficiary;

rounded up to the nearest whole number;

Preserved Benefits means the total of all benefits and entitlements standing to the credit of the Member's Accumulation Account, less the sum of:

- (a) Restricted Non-preserved Benefits; and
- (b) Unrestricted Non-preserved Benefits;

Primary Production Business has the meaning given by the Income Tax Assessment Act 1997;

PDS or **Product Disclosure Statement** has the meaning given by the Corporations Act;

Regulated Superannuation Fund means a Superannuation Fund which has a trustee and:

- (a) the trustee is a Constitutional Corporation as required by its trust deed or governing rules; or
- (b) the trust deed or governing rules provide that the sole or primary purpose of the fund is the provision of Old-age Pensions,
- (c) and in relation to which the trustee has elected in writing in a form approved by the Regulator that the Act will apply to the fund; **Section 10 Section 19**

Regulations means the Superannuation Industry (Supervision) Regulations 1994;

Regulator means the body having the responsibility for administering the Act and the activities of the Fund and includes APRA, ASIC or the Taxation Commissioner; **Section 10**

Related Party means any of the following:

- (a) a Member;
- (b) a Standard Employer Sponsor;
- (c) a Part 8 Associate of a person or entity referred to in paragraph (a) or (b); or
- (d) a Non-member Spouse with a Superannuation Interest;

Related Trust means a trust over which a Member or a Standard Employer Sponsor has Control, other than an Excluded Instalment Trust;

Relative in relation to a natural person, means (except in Rule 1.5):

- (a) a parent, grandparent, brother, sister, uncle, aunt, nephew, niece, lineal descendant or Adopted Child of that person or of his or her spouse;
- (b) the spouse of that person or of any other person specified in (a);

Relevant Law means the Act and Regulations, the Tax Act, the Corporations Act and any other laws governing the provision of superannuation and retirement benefits in Australia, from time to time and any regulations made under them;

Restricted Non-preserved Benefits means the total of the amount of any restricted non-preserved benefits that are received from another Regulated Superannuation Fund, a Retirement Savings Account established under the Retirement Savings Account Act 1997, or an EPSSS;

Retire means:

- (a) where a person is at least aged 55 years and less than 60 years, an arrangement under which the Member was Gainfully Employed has come to an end and the Trustee is reasonably satisfied that the Member intends never again to become Gainfully Employed at least on a Part time Basis;
- (b) where a person is at least aged 60 years and less than 65 years, an arrangement under which the Member was Gainfully Employed ceased on or after the Member's 60th birthday;
- (c) where a person is at least aged 65 years, this definition is not relevant, as other provisions govern the permissibility or compulsion to take superannuation benefits;

RSA or Retirement Savings Account has the meaning given in the Act; **Section 10 and Section 8 of the Retirement Savings Accounts Act 1997**

Self Managed Superannuation Fund or SMSF, has the meaning in Rule 1.5;

Spouse includes a person who lives with another person on a bona fide domestic basis in a relationship of husband and wife, even though not legally married to that person. **Section 10**

Standard Employer Sponsor means, an Employer Sponsor who does or would contribute, wholly or partly pursuant to an arrangement between the Employer Sponsor and the Trustee;

Superannuation Fund means:

- (a) a fund that is:
 - (i) an indefinitely continuing fund; and
 - (ii) a provident, benefit, superannuation or retirement fund; or
- (b) a public sector superannuation scheme;

Superannuation Interest means a beneficial interest in the Fund; **Section 10**

Tax Act means, as the case requires, the Income Tax Assessment Act 1936, or the Income Tax Assessment Act 1997;

Taxation Commissioner means the person appointed or acting as the Commissioner of Taxation under the Taxation Administration Act 1953;

Temporary Incapacity means ill-health (whether physical or mental) that caused a Member to cease to be Gainfully Employed but does not constitute Total and Permanent Disablement;

Total and Permanent Disablement means ill-health (whether physical or mental), where the Trustee is reasonably satisfied that the Member is unlikely, ever again to engage in Gainful Employment for which the Member is reasonably qualified by education, training or experience;

Total and Permanent Disablement Benefit means a benefit payable under Rule 5.2(c);

Total and Temporary Disablement Benefit means a benefit payable under Rule 5.2(d);

Trustee means the first Trustee of the Fund and / or any other person appointed as an addition to or replacement or substitute for that person. The Trustee may be one or more persons at any time;

Unrestricted Non-preserved Benefits means the sum of:

- (a) the total of the Member's Unrestricted Non-preserved Contributions;
- (b) the amount of the Member's Preserved Benefits and Restricted Non-preserved Benefits which have met a Condition of Release and have a nil Cashing Restriction;
- (c) the amount of unrestricted non-preserved benefits received by the Fund in respect of the Member on or after the day on which the Fund becomes a Regulated Superannuation Fund; and
- (d) the investment earnings on the amounts specified in paragraphs (a) and (b) for the period before 1 July 1999,

less administrative, insurance and taxation costs and other direct costs relating to the establishment, operation and termination of the Fund applicable to the amounts in (a) to (d) above at the relevant time;

Unrestricted Non-preserved Contributions means the amounts (other than an amount that is a CGT Exempt Component as defined in the Tax Act):

- (a) that will be taken by section 27D of the Tax Act to have been expended out of Eligible Termination Payments within the meaning of that section; and
- (b) that have been received from sources other than:
 - (i) superannuation funds;
 - (ii) Approved Deposit Funds within the meaning of the Act or the Occupational Superannuation Standards Act 1987 as in force immediately before the commencement of section 5 of the Occupational Superannuation Standards Amendment Act 1993; or
 - (iii) deferred annuities within the meaning of Rule 5 or the Occupational Superannuation Standards Regulations; or
 - (iv) Retirement Savings Accounts established in accordance with the Retirement Savings Accounts Act 1997;

Year of Income means the period from 1 July of a calendar year to 30 June of the following calendar year, unless any other period applicable to the Fund is, for the purposes of the Tax Act, a year of income of the Fund. **Section 10**

For further information please contact your accountant, financial planner, lawyer or other advisor or go to

<http://www.ato.gov.au/>

SCHEDULE 4

DATE OF DEED:

25/02/2005

TRUSTEES:

GARRY JOHN HODDINOTT
JOHN WINSTON HODDINOTT

NAME OF FUND:

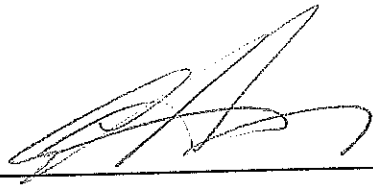
GJ HODDINOTT SUPERANNUATION FUND

INCEPTION DATE:

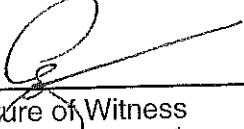
25/02/2005

Client REF: 11318

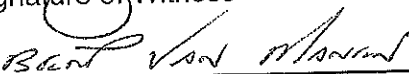
SIGNED, SEALED AND DELIVERED by)
GARRY JOHN HODDINOTT as Trustee in)
the presence of:)



GARRY JOHN HODDINOTT



Signature of Witness

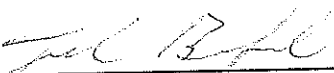


Full Name of Witness

SIGNED, SEALED AND DELIVERED by)
JOHN WINSTON HODDINOTT as Trustee)
in the presence of:)



JOHN WINSTON HODDINOTT



Signature of Witness



Full Name of Witness

Client REF: 11318

C - Other Documents

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status Completed

Supporting Documents

- 2022 Annual Trustee Minutes - unsigned.pdf
- 2022 Trustee Representation Letter - unsigned.pdf
- TrialBalance-01072021-30062022.pdf
- 2022 Audit Engagement Letter - unsigned.pdf
- GeneralLedger-01072021-30062022.pdf

Standard Checklist

- Attach copy of any SOAs issued during the Financial Year
- Attach copy of Investment Strategy
- Attach signed Engagement Letter
- Attach signed Trustee Representation Letter
- Attach Trustee Minutes prepared during the year

Minutes of a meeting of the Trustee(s)

held on 17 October 2022 at 25 Tighe Street, Waratah, New South Wales 2298



PRESENT:	John Hoddinott and Ruth Barnard
MINUTES:	The Chair reported that the minutes of the previous meeting had been signed as a true record.
FINANCIAL STATEMENTS OF SUPERANNUATION FUND:	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is not a reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2022 and it was resolved that such statements be and are hereby adopted as tabled.</p>
TRUSTEE'S DECLARATION:	It was resolved that the trustee's declaration of the Superannuation Fund be signed.
ANNUAL RETURN:	Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2022, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
TRUST DEED:	The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
INVESTMENT STRATEGY:	The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.
INSURANCE COVER:	The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.
ALLOCATION OF INCOME:	It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
INVESTMENT ACQUISITIONS:	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2022.
INVESTMENT DISPOSALS:	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2022.
AUDITORS:	<p>It was resolved that</p> <p>Tony Boys</p> <p>of</p> <p>PO Box 3376, Rundle Mall, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>
TAX AGENTS:	<p>It was resolved that</p> <p>Brendan Curran</p>

Minutes of a meeting of the Trustee(s)

held on 17 October 2022 at 25 Tighe Street, Waratah, New South Wales 2298



act as tax agents of the Fund for the next financial year.

TRUSTEE STATUS:

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the Fund and that they are not disqualified persons as defined by s 120 of the SISA.

PAYMENT OF BENEFITS:

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

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

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

CLOSURE:

All resolutions for this meeting were made in accordance with the SISA and Regulations.

There being no further business the meeting then closed.

Signed as a true record –

.....

Ruth Barnard

Chairperson

17/10/2022

To the trustee of the
GJ Hoddinott Superannuation Fund
25 Tighe Street
Waratah New South Wales 2298

Dear Trustee,

The Objective and Scope of the Audit

You have requested that we audit the GJ Hoddinott Superannuation Fund (the Fund):

1. financial report, which comprises the statement of financial position, as at 30/06/2022 and the operating statement for the year then ended and the notes to the financial statements; and
2. compliance during the same period with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR) specified in the approved form auditor's report as issued by the ATO, which are sections 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109 and 126K of the SISA and regulations 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14 and 13.18AA of the SISR.

We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted pursuant to the SISA with the objective of our expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and SISR.

The Responsibilities of the Auditor

We will conduct our financial audit in accordance with Australian Auditing Standards and our compliance engagement in accordance with applicable Standards on Assurance Engagements, issued by the Auditing and Assurance Standards Board (AUASB). These standards require that we comply with relevant ethical requirements relating to audit and assurance engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement and that you have complied, in all material respects, with the specified requirements of the SISA and SISR.

The annual audit of the financial reports and records of the Fund must be carried out during and after the end of each year of income. In accordance with section 35C of the SISA, we are required to provide to the trustees of the Fund an auditor's report in the approved form within the prescribed time as set out in the SISR, 28 days after the trustees have provided all documents relevant to the preparation of the auditor's report.

Financial Audit

A financial audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. A financial audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the trustees, as well as evaluating the overall presentation of the financial report. Due to the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered.

In making our risk assessments, we consider internal controls relevant to the fund's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the fund's internal controls. However, we expect to provide you with a separate letter concerning any significant deficiencies in the fund's system of accounting and internal controls that come to our attention during the audit of the financial report. This will be in the form of a trustee letter.

Compliance Engagement

A compliance engagement involves performing audit procedures to obtain audit evidence about the fund's compliance with the provisions of the SISA and SISR specified in the ATO's approved form auditor's report.

Our compliance engagement with respect to investments includes determining whether the investments are made for the sole purpose of funding members' retirement, death or disability benefits and whether you have an investment strategy for the fund, which has been reviewed regularly and gives due consideration to risk, return, liquidity, diversification and the insurance needs of members/managers. Our procedures will include testing whether the investments are made for the allowable purposes in accordance with the investment strategy, but not for the purpose of assessing the appropriateness of those investments to the members.

The Responsibilities of the Trustees

We take this opportunity to remind you that it is the responsibility of the trustees to ensure that the fund, at all times, complies with the SISA and SISR as well as any other legislation relevant to the fund. The trustees are also responsible for the preparation and fair presentation of the financial report.

Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report and for determining that the accounting policies used are consistent with the financial reporting requirements of the SMSF's governing rules, comply with the requirements of SISA and SISR and are appropriate to meet the needs of the members. This responsibility includes:

- Establishing and maintaining controls relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error. The system of accounting and internal control should be adequate in ensuring that all transactions are recorded and that the recorded transactions are valid, accurate, authorised, properly classified and promptly recorded, so as to facilitate the preparation of reliable financial information. This responsibility to maintain adequate internal controls also extends to the Fund's compliance with SIS including any Circulars and Guidelines issued by a relevant regulator to the extent applicable. The internal controls should be sufficient to prevent and/or detect material non-compliance with such legislative requirements.
- Selecting and applying appropriate accounting policies.
- Making accounting estimates that are reasonable in the circumstances; and
- Making available to us all the books of the Funds, including any registers and general documents, minutes and other relevant papers of all Trustee meetings and giving us any information, explanations and assistance we require for the purposes of our audit.

Section 35C(2) of SIS requires that Trustees must give to the auditor any document that the auditor requests in writing within 14 days of the request.

As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

Our audit report is prepared for the members of the Fund and we disclaim any assumption of responsibility for any reliance on our report, or on the financial report to which it relates, to any person other than the members of the fund, or for any purpose other than that for which it was prepared.

Independence

We confirm that, to the best of our knowledge and belief, the engagement team meets the current independence requirements of the SISA and SISR including APES 110 *Code of Ethics for Professional Accountants* in relation to the audit of the Fund. In conducting our financial audit and compliance engagement, should we become aware that we have contravened the independence requirements, we shall notify you on a timely basis.

Report on Matters Identified

Under section 129 of the SISA, we are required to report to you in writing, if during the course of, or in connection with, our audit, we become aware of any contravention of the SISA or SISR which we believe has occurred, is occurring or may occur. Furthermore, you should be aware that we are also required to notify the Australian Taxation Office (ATO) of certain contraventions of the SISA and SISR that we become aware of during the audit, which meet the tests stipulated by the ATO, irrespective of the materiality of the contravention or action taken by the trustees to rectify the matter. Finally, under section 130, we are required to report to you and the ATO if we believe the financial position of the Fund may be, or may be about to become unsatisfactory.

You should not assume that any matters reported to you, or that a report that there are no matters to be communicated, indicates that there are no additional matters, or matters that you should be aware of in meeting your responsibilities. The completed audit report may be provided to you as a signed hard copy or a signed electronic version.

Compliance Program

The conduct of our engagement in accordance with Australian Auditing Standards and applicable Standards on Assurance Engagements means that information acquired by us in the course of our engagement is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your express consent. Our audit files may, however, be subject to review as part of the compliance program of a professional accounting body or the ATO. We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under these programs. Should this occur, we will advise you. The same strict confidentiality requirements apply under these programs as apply to us as your auditor.

Limitation of Liability

As a practitioner/firm participating in a scheme approved under the Professional Services Legislation, our liability may be limited under the scheme.

Fees

We look forward to full co-operation with you/your administrator and we trust that you will make available to us whatever records, documentation and other information are requested in connection with our audit.

Our fees, which will be billed as work progresses, are based on the time required by staff members assigned to the engagement plus out-of-pocket expenses. Individual hourly rates vary according to the degree of responsibility involved and the experience and skills required. Our annual audit fee will be revised and agreed upon each year with the Trustee. Any additional services required, that are outside the scope of this engagement, will be billed on a time basis.

If we are required to respond to requests for information from regulators in relation to our engagement as auditor, the Fund will reimburse us at standard billing rates for our professional time and expenses, including reasonable legal fees, incurred in responding to such requests.

We would appreciate if you could sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the Fund for the year ended 30/06/2022.

Yours sincerely

Tony Boys
100014140

Acknowledged on behalf of the Trustee(s) of the GJ Hoddinott Superannuation Fund by:

.....
John Hoddinott

Trustee
17/10/2022

.....
Ruth Barnard

Trustee
17/10/2022

17 October 2022

Tony Boys
PO Box 3376
Rundle Mall, South Australia 5000

Dear Sir/Madam,

**Re: GJ Hoddinott Superannuation Fund
Trustee Representation Letter**

This representation letter is provided in connection with your audit of the financial report of the GJ Hoddinott Superannuation Fund (the Fund) and the Fund's compliance with the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR), for the year ended 30/06/2022, for the purpose of you expressing an opinion as to whether the financial report is, in all material respects, presented fairly in accordance with the accounting policies adopted by the Fund and the Fund complied, in all material respects, with the relevant requirements of SISA and SISR.

The Trustees have determined that the Fund is not a reporting entity for the year ended 30/06/2022 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the Fund. Accordingly, the financial report prepared is a special purpose financial report which is for distribution to members of the Fund and to satisfy the requirements of the SISA and SISR. We acknowledge our responsibility for ensuring that the financial report is in accordance with the accounting policies as selected by ourselves and requirements of the SISA and SISR, and confirm that the financial report is free of material misstatements, including omissions.

We confirm, to the best of our knowledge and belief, the following representations are made to you during your audit.

1. Sole Purpose Test

The Fund is maintained for the sole purpose of providing benefits for each member on their retirement, death, termination of employment or ill-health.

2. Trustees are not disqualified

No disqualified person acts as a director of the trustee company/an individual trustee.

3. Fund's Governing Rules, Trustees' Responsibilities and Fund Conduct

The Fund meets the definition of a self-managed superannuation fund under SISA, including that no member is an employee of another member, unless they are relatives and no trustee/director of the corporate trustee, receives any remuneration for any duties or services performed by the trustee/director in relation to the fund.

The Fund has been conducted in accordance with its governing rules at all times during the year and there were no amendments to the governing rules during the year, except as notified to you.

The Trustees have complied with all aspects of the trustee requirements of the SISA and SISR.

The Trustees are not subject to any contract or obligation which would prevent or hinder the Trustees in properly executing their functions and powers.

The Fund has been conducted in accordance with the SISA, the SISR and the governing rules of the Fund.

The Fund has complied with the requirements of the SISA and SISR specified in the approved form auditor's report as issued by the ATO, which are sections 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103,104, 104A, 105, 109 and 126K of the SISA and regulations 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14 and 13.18AA of the SISR.

All contributions accepted and benefits paid have been in accordance with the governing rules of the Fund and relevant provisions of the SISA and SISR.

There have been no communications from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report or we have disclosed to you all known instances of non-compliance or suspected non-compliance with laws and regulations whose effects should be considered when preparing the financial report and the Auditor's/actuary contravention report.

4. Investment Strategy

The investment strategy has been determined and reviewed with due regard to risk, including recoverability of investments, return, liquidity, diversity and the insurance needs of Fund members, and the assets of the Fund are in line with this strategy.

5. Accounting Policies

All the significant accounting policies of the Fund are adequately described in the Financial Report and the Notes attached thereto. These policies are consistent with the policies adopted last year.

6. Fund Books and Records

All transactions have been recorded in the accounting records and are reflected in the financial report. We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit; and minutes of all meetings of the Trustees.

We acknowledge our responsibility for the design and implementation of internal controls to prevent and detect error and fraud. We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial reports, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.

We have disclosed to you the results of our assessment of the risk that the financial report may be materially misstated as a result of fraud. We have disclosed to you all information in relation to fraud or suspected fraud that we are aware of and that affects the Fund and involves the Trustees or others.

In instances where the fund uses a custodian, we confirm we have not been advised of any fraud, non-compliance with laws and regulations or uncorrected misstatements that would affect the financial report of the fund.

Information retention obligations have been complied with, including:

- Accounting records and financial reports are being kept for five (5) years,
- Minutes and records of trustees'/directors of the corporate trustee meetings/decisions are being kept for ten (10) years;
- Records of trustees'/directors of the corporate trustees' changes and trustees' consents are being kept for at least ten (10) years;
- Copies of all member or beneficiary reports are being kept for ten (10) years; and
- Trustee declarations in the approved form have been signed and are being kept for each Trustee appointed after 30 June 2007.

7. Fraud, error and non-compliance

There have been no:

- a) Frauds, error or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure that could have a material effect on the financial report.
- b) Communications from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- c) Violations or possible violations of laws or regulations whose effects should have been considered for disclosure in the financial report or as a basis for recording an expense.

8. Asset Form and Valuation

The assets of the Fund are being held in a form suitable for the benefit of the Members of the Fund, and are in accordance with our investment strategy.

Investments are carried in the books at their net market value. Such amounts are considered reasonable in light of present circumstances.

We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.

We have assessed their recoverability and we are comfortable that the SMSF will be able, if needed, to realise these assets.

There are no commitments, fixed or contingent, for the purchase or sale of long term investments.

9. Safeguarding Assets

We have considered the importance of safeguarding the assets of the fund, and we confirm we have the following procedures in place to achieve this:

- Authorised signatories on bank and investment accounts are regularly reviewed and considered appropriate; and
- Tangible assets are, where appropriate, adequately insured and appropriately stored.

10. Significant Assumptions

We believe that significant assumptions used by us in making accounting estimates are reasonable.

11. Ownership and Pledging of Assets

The Fund has satisfactory title to all assets appearing in the Statement of Financial Position. All investments are registered in the name of the Fund, where possible, and are in the custody of the respective manager/Trustee.

There are no liens or encumbrances on any assets or benefits and no assets, benefits or interests in the Fund have been pledged or assigned to secure liabilities of others.

All assets of the Fund are held separately from the assets of the members, employers and the Trustees. All assets are acquired, maintained and disposed of on an arm's length basis and appropriate action is taken to protect the assets of the Fund.

12. Payment of benefits

Benefits have been calculated and provided to members in accordance with the provisions of the Fund's governing rules and the relevant legislation.

The Trustee has revalued Member/s benefits to market value just prior to paying out a portion or all of a member's account balance.

13. Related Parties

We have disclosed to you the identity of the Fund's related parties and all related party transactions and relationships. Related party transactions and related amounts receivable have been properly recorded or disclosed in the financial report.

[Delete this paragraph if not applicable]

Acquisitions from, loans to, leasing of assets to and investments in related parties have not exceeded the in-house asset restrictions in the SISA at the time of investment, acquisition or at year end.

The Fund has not made any loans or provided financial assistance to members of the Fund or their relatives.

If the Fund owns residential property the members of the Fund or associates or other related parties do not lease, or use the property for personal use.

14. Acquisitions from related parties

No assets have been acquired by the Fund from members or associates or other related parties of the Fund other than those assets specifically exempted by Section 66 of SISA.

15. Borrowings

The Fund has not borrowed money or maintained any borrowings during the period, with the exception of borrowings which were allowable under SISA.

16. Subsequent Events

No events or transactions have occurred since the date of the financial report, or are pending, which would have a significant adverse effect on the Fund's financial position at that date, or which are of such significance in relation to the Fund as to require mention in the notes to the Financial Statements in order to ensure they are not misleading as to the financial position of the Fund or its operations.

17. Outstanding Legal Action

[Delete this paragraph if not applicable]

We confirm that you have been advised of all significant legal matters, and that all known actual or possible litigation and claims have been adequately accounted for, and been appropriately disclosed in the financial report. There have been no communications from the ATO concerning a contravention of the SISA or SISR which has occurred, is occurring or is about to occur.

18. Going Concern

We confirm we have no knowledge of any event or conditions that would cast significant doubt on the fund's ability to continue as a going concern.

19. Residency

The Trustees declare that the Fund was a resident Australian superannuation fund at all times during the year of income.

20. Investment Returns

Investment returns of the Fund have been allocated to members in a manner that is fair and reasonable.

21. Insurance

Where the Fund has taken out a life insurance policy on behalf of a member, the Trustee confirms that the Fund is the beneficial owner.

The Trustee also confirms that the Fund has not purchased a policy over the life of a member, where the purchase is a condition and consequence of a buy-sell agreement the member has entered into with another individual.

22. Limiting powers of Trustees

The Trustees have not entered into a contract or done anything else, that would prevent the Trustees from, or hinder the Trustees in, properly performing or exercising the Trustees' functions and powers.

23. Collectables and Personal Use Assets

If the Trustees own collectables and/or personal use assets these assets are not being used for personal use.

24. Uncorrected misstatements

We believe the effects of those uncorrected financial report misstatements aggregated by the auditor during the audit are immaterial, both individually and in aggregate, to the financial report taken as a whole. A summary of such items is attached.

25. Additional Matters

Include any additional matters relevant to the particular circumstances of the audit, for example:

- The work of an expert has been used; or
- Justification for a change in accounting policy

We understand that your examination was made in accordance with Australian Auditing Standards and applicable Standards on Assurance Engagements and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the Fund taken as a whole, and on the compliance of the Fund with specified requirements of SISA and SISR, and that your tests of the financial and compliance records and other auditing procedures were limited to those which you considered necessary for that purpose.

Yours sincerely,
For and on behalf of the Trustee(s)

.....
John Hoddinott

Trustee
17 October 2022

.....
Ruth Barnard

Trustee
17 October 2022

GJ Hoddinott Superannuation Fund

Trial Balance

As at 30 June 2022

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	23900	Dividends Received			
(700.00)	23900/AMP.AX	AMP Limited			
(93.38)	23900/BSL.AX	Bluescope Steel Limited			460.23
(2,148.36)	23900/CAM.AX	Clime Capital Limited			2,656.82
(6,048.00)	23900/CCP.AX	Credit Corp Group Limited			12,432.00
	23900/CIM.AX	Cimic Group Limited			510.00
(720.00)	23900/NAB.AX	National Australia Bank Limited			1,524.00
(1,394.88)	23900/TLS.AX	Telstra Corporation Limited.			1,464.80
	23900/VUK.AX	Virgin Money Uk Plc			18.98
(261,440.27)	24700	Changes in Market Values of Investments		167,982.37	
	46000	Benefits Paid/Transfers Out			
	46000/HODGAR00001 A	(Benefits Paid/Transfers Out) Hoddinott, Garry - Accumulation		12,096.00	
(2,345.66)	48500	Income Tax Expense			3,762.72
274,890.55	49000	Profit/Loss Allocation Account			157,248.82
	50010	Opening Balance			
(401,842.63)	50010/HODGAR00001 A	(Opening Balance) Hoddinott, Garry - Accumulation			676,733.18
	53100	Share of Profit/(Loss)			
(277,264.00)	53100/HODGAR00001 A	(Share of Profit/(Loss)) Hoddinott, Garry - Accumulation		141,124.27	
	53330	Income Tax			
2,373.45	53330/HODGAR00001 A	(Income Tax) Hoddinott, Garry - Accumulation		4,028.55	
	54500	Benefits Paid/Transfers Out			
0.00	54500/HODGAR00001 A	(Benefits Paid/Transfers Out) Hoddinott, Garry - Accumulation		12,096.00	
	62000	Dividends Receivable			
700.00	62000/AMP.AX	AMP Limited		700.00	
186.76	62000/BSL.AX	Bluescope Steel Limited		646.99	
12,096.00	62000/CCP.AX	Credit Corp Group Limited		12,432.00	
785.00	62000/CIM.AX	Cimic Group Limited		1,295.00	
1,716.00	62000/NAB.AX	National Australia Bank Limited		3,240.00	
2,789.76	62000/TLS.AX	Telstra Corporation Limited.		4,254.56	

GJ Hoddinott Superannuation Fund

Trial Balance

As at 30 June 2022

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	62000/VUK.AX	Virgin Money Uk Plc		18.98	
	68000	Sundry Debtors		11,000.00	
	77600	Shares in Listed Companies (Australian)			
7,875.00	77600/AMP.AX	AMP Limited	7,000.0000	6,685.00	
14,647.32	77600/BSL.AX	Bluescope Steel Limited	667.0000	10,605.30	
46,596.36	77600/CAM.AX	Clime Capital Limited	51,709.0000	42,401.38	
499,464.00	77600/CCP.AX	Credit Corp Group Limited	16,800.0000	340,704.00	
9,890.00	77600/CIM.AX	Cimic Group Limited	0.0000		0.00
31,464.00	77600/NAB.AX	National Australia Bank Limited	1,200.0000	32,868.00	
34,422.80	77600/TLS.AX	Telstra Corporation Limited.	9,510.0000	36,613.50	
1,104.00	77600/VUK.AX	Virgin Money Uk Plc	300.0000	663.00	
14,337.77	85000	Income Tax Payable/Refundable		18,100.49	
(1,341.59)	88000	Sundry Creditors			2,743.84
				859,555.39	859,555.39

Current Year Profit/(Loss): (161,011.54)

GJ Hoddinott Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Dividends Received (23900)					
<u>Bluescope Steel Limited (BSL.AX)</u>					
13/10/2021	BSL Dividend Withheld			293.48	293.48 CR
29/03/2022	BSL Dividend Withheld			166.75	460.23 CR
				460.23	460.23 CR
<u>Clime Capital Limited (CAM.AX)</u>					
28/07/2021	CAM Dividend Reinvested			609.90	609.90 CR
28/10/2021	CAM Dividend Reinvested			751.43	1,361.33 CR
28/01/2022	CAM Dividend Reinvested			643.16	2,004.49 CR
28/04/2022	CAM Dividend Reinvested			652.33	2,656.82 CR
				2,656.82	2,656.82 CR
<u>Credit Corp Group Limited (CCP.AX)</u>					
11/03/2022	CCP Cheque Presented to Trust Account			6,384.00	6,384.00 CR
31/03/2022	CCP Cheque Presented			6,048.00	12,432.00 CR
				12,432.00	12,432.00 CR
<u>Cimic Group Limited (CIM.AX)</u>					
05/07/2021	CIM Dividend Withheld			300.00	300.00 CR
07/10/2021	CIM Dividend Withheld			210.00	510.00 CR
				510.00	510.00 CR
<u>National Australia Bank Limited (NAB.AX)</u>					
02/07/2021	NAB Dividend Withheld			720.00	720.00 CR
15/12/2021	NAB Dividend Withheld			804.00	1,524.00 CR
				1,524.00	1,524.00 CR
<u>Telstra Corporation Limited. (TLS.AX)</u>					
23/09/2021	TLS Dividend Withheld			732.40	732.40 CR
01/04/2022	TLS Dividend Withheld			732.40	1,464.80 CR
				1,464.80	1,464.80 CR
<u>Virgin Money Uk Plc (VUK.AX)</u>					
11/03/2022	VUK Dividend Withheld			5.71	5.71 CR
21/06/2022	VUK Dividend Withheld			13.27	18.98 CR
				18.98	18.98 CR
Changes in Market Values of Investments (24700)					
<u>Changes in Market Values of Investments (24700)</u>					
16/05/2022	HOCHTIEF off-market takeover offer to acquire all CIMIC Shares for \$22 cash per share (CIM.AX)		4,798.82		4,798.82 DR
16/05/2022	Unrealised Gain writeback as at 16/05/2022 (CIM.AX)			5,908.82	1,110.00 CR
30/06/2022	Revaluation - 30/06/2022 @ \$20.280000 (System Price) - 16,800.000000 Units on hand (CCP.AX)		158,760.00		157,650.00 DR
30/06/2022	Revaluation - 30/06/2022 @ \$3.850000 (System Price) - 9,155.000000 Units on hand (TLS.AX)			823.95	156,826.05 DR
30/06/2022	Revaluation - 30/06/2022 @ \$15.900000 (System Price) - 667.000000 Units on hand (BSL.AX)		4,042.02		160,868.07 DR
30/06/2022	Revaluation - 30/06/2022 @ \$2.210000 (System Price) - 300.000000 Units on hand (VUK.AX)		441.00		161,309.07 DR
30/06/2022	Revaluation - 30/06/2022 @ \$0.820000		6,851.80		168,160.87 DR

GJ Hoddinott Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
	(System Price) - 51,709.000000 Units on hand (CAM.AX)				
30/06/2022	Revaluation - 30/06/2022 @ \$27.390000 (System Price) - 1,200.000000 Units on hand (NAB.AX)			1,404.00	166,756.87 DR
30/06/2022	Revaluation - 30/06/2022 @ \$0.955000 (System Price) - 7,000.000000 Units on hand (AMP.AX)		1,190.00		167,946.87 DR
30/06/2022	Revaluation - 30/06/2022 @ \$3.850000 (System Price) - 9,510.000000 Units on hand (TLS.AX)		35.50		167,982.37 DR
			176,119.14	8,136.77	167,982.37 DR
Benefits Paid/Transfers Out (46000)					
<u>(Benefits Paid/Transfers Out) Hoddinott, Garry - Accumulation (HODGAR00001A)</u>					
30/07/2021	CCP Cheque Presented to Trust Account		6,048.00		6,048.00 DR
31/03/2022	CCP Cheque Presented		6,048.00		12,096.00 DR
			12,096.00		12,096.00 DR
Income Tax Expense (48500)					
<u>Income Tax Expense (48500)</u>					
30/06/2022	Create Entries - Franking Credits Adjustment - 30/06/2022			7,791.27	7,791.27 CR
30/06/2022	Create Entries - Income Tax Expense - 30/06/2022		4,028.55		3,762.72 CR
			4,028.55	7,791.27	3,762.72 CR
Profit/Loss Allocation Account (49000)					
<u>Profit/Loss Allocation Account (49000)</u>					
30/07/2021	System Member Journals			6,048.00	6,048.00 CR
31/03/2022	System Member Journals			6,048.00	12,096.00 CR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			141,124.27	153,220.27 CR
30/06/2022	Create Entries - Income Tax Expense Allocation - 30/06/2022			4,028.55	157,248.82 CR
				157,248.82	157,248.82 CR
Opening Balance (50010)					
<u>(Opening Balance) Hoddinott, Garry - Accumulation (HODGAR00001A)</u>					
01/07/2021	Opening Balance				401,842.63 CR
01/07/2021	Close Period Journal			274,890.55	676,733.18 CR
				274,890.55	676,733.18 CR
Share of Profit/(Loss) (53100)					
<u>(Share of Profit/(Loss)) Hoddinott, Garry - Accumulation (HODGAR00001A)</u>					
01/07/2021	Opening Balance				277,264.00 CR
01/07/2021	Close Period Journal		277,264.00		0.00 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		141,124.27		141,124.27 DR
			418,388.27		141,124.27 DR
Income Tax (53330)					
<u>(Income Tax) Hoddinott, Garry - Accumulation (HODGAR00001A)</u>					
01/07/2021	Opening Balance				2,373.45 DR
01/07/2021	Close Period Journal			2,373.45	0.00 DR
30/06/2022	Create Entries - Income Tax Expense Allocation - 30/06/2022		4,028.55		4,028.55 DR
			4,028.55	2,373.45	4,028.55 DR

GJ Hoddinott Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Benefits Paid/Transfers Out (54500)					
<u>(Benefits Paid/Transfers Out) Hoddinott, Garry - Accumulation (HODGAR00001A)</u>					
30/07/2021	System Member Journals		6,048.00		6,048.00 DR
31/03/2022	System Member Journals		6,048.00		12,096.00 DR
			12,096.00		12,096.00 DR
Dividends Receivable (62000)					
<u>AMP Limited (AMP.AX)</u>					
01/07/2021	Opening Balance				700.00 DR
					700.00 DR
<u>Bluescope Steel Limited (BSL.AX)</u>					
01/07/2021	Opening Balance				186.76 DR
13/10/2021	BSL Dividend Withheld		293.48		480.24 DR
29/03/2022	BSL Dividend Withheld		166.75		646.99 DR
			460.23		646.99 DR
<u>Credit Corp Group Limited (CCP.AX)</u>					
01/07/2021	Opening Balance				12,096.00 DR
30/07/2021	CCP Cheque Presented to Trust Account			6,048.00	6,048.00 DR
11/03/2022	CCP Cheque Presented to Trust Account		6,384.00		12,432.00 DR
			6,384.00	6,048.00	12,432.00 DR
<u>Cimic Group Limited (CIM.AX)</u>					
01/07/2021	Opening Balance				785.00 DR
05/07/2021	CIM Dividend Withheld		300.00		1,085.00 DR
07/10/2021	CIM Dividend Withheld		210.00		1,295.00 DR
			510.00		1,295.00 DR
<u>National Australia Bank Limited (NAB.AX)</u>					
01/07/2021	Opening Balance				1,716.00 DR
02/07/2021	NAB Dividend Withheld		720.00		2,436.00 DR
15/12/2021	NAB Dividend Withheld		804.00		3,240.00 DR
			1,524.00		3,240.00 DR
<u>Telstra Corporation Limited. (TLS.AX)</u>					
01/07/2021	Opening Balance				2,789.76 DR
23/09/2021	TLS Dividend Withheld		732.40		3,522.16 DR
01/04/2022	TLS Dividend Withheld		732.40		4,254.56 DR
			1,464.80		4,254.56 DR
<u>Virgin Money Uk Plc (VUK.AX)</u>					
11/03/2022	VUK Dividend Withheld		5.71		5.71 DR
21/06/2022	VUK Dividend Withheld		13.27		18.98 DR
			18.98		18.98 DR
Sundry Debtors (68000)					
<u>Sundry Debtors (68000)</u>					
16/05/2022	HOCHTIEF off-market takeover offer to acquire all CIMIC Shares for \$22 cash per share		11,000.00		11,000.00 DR
			11,000.00		11,000.00 DR
Shares in Listed Companies (Australian) (77600)					

GJ Hoddinott Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>AMP Limited (AMP.AX)</u>					
01/07/2021	Opening Balance	7,000.00			7,875.00 DR
30/06/2022	Revaluation - 30/06/2022 @ \$0.955000 (System Price) - 7,000.000000 Units on hand			1,190.00	6,685.00 DR
		7,000.00		1,190.00	6,685.00 DR
<u>Bluescope Steel Limited (BSL.AX)</u>					
01/07/2021	Opening Balance	667.00			14,647.32 DR
30/06/2022	Revaluation - 30/06/2022 @ \$15.900000 (System Price) - 667.000000 Units on hand			4,042.02	10,605.30 DR
		667.00		4,042.02	10,605.30 DR
<u>Clime Capital Limited (CAM.AX)</u>					
01/07/2021	Opening Balance	48,792.00			46,596.36 DR
28/07/2021	CAM Dividend Reinvested	644.00	609.90		47,206.26 DR
28/10/2021	CAM Dividend Reinvested	811.00	751.43		47,957.69 DR
28/01/2022	CAM Dividend Reinvested	716.00	643.16		48,600.85 DR
28/04/2022	CAM Dividend Reinvested	746.00	652.33		49,253.18 DR
30/06/2022	Revaluation - 30/06/2022 @ \$0.820000 (System Price) - 51,709.000000 Units on hand			6,851.80	42,401.38 DR
		51,709.00	2,656.82	6,851.80	42,401.38 DR
<u>Credit Corp Group Limited (CCP.AX)</u>					
01/07/2021	Opening Balance	16,800.00			499,464.00 DR
30/06/2022	Revaluation - 30/06/2022 @ \$20.280000 (System Price) - 16,800.000000 Units on hand			158,760.00	340,704.00 DR
		16,800.00		158,760.00	340,704.00 DR
<u>Cimic Group Limited (CIM.AX)</u>					
01/07/2021	Opening Balance	500.00			9,890.00 DR
16/05/2022	HOCHTIEF off-market takeover offer to acquire all CIMIC Shares for \$22 cash per share	(500.00)		15,798.82	5,908.82 CR
16/05/2022	Unrealised Gain writeback as at 16/05/2022		5,908.82		0.00 DR
		0.00	5,908.82	15,798.82	0.00 DR
<u>National Australia Bank Limited (NAB.AX)</u>					
01/07/2021	Opening Balance	1,200.00			31,464.00 DR
30/06/2022	Revaluation - 30/06/2022 @ \$27.390000 (System Price) - 1,200.000000 Units on hand		1,404.00		32,868.00 DR
		1,200.00	1,404.00		32,868.00 DR
<u>Telstra Corporation Limited. (TLS.AX)</u>					
01/07/2021	Opening Balance	9,155.00			34,422.80 DR
18/03/2022	TLS Transfer	355.00	1,402.25		35,825.05 DR
30/06/2022	Revaluation - 30/06/2022 @ \$3.850000 (System Price) - 9,155.000000 Units on hand		823.95		36,649.00 DR
30/06/2022	Revaluation - 30/06/2022 @ \$3.850000 (System Price) - 9,510.000000 Units on hand			35.50	36,613.50 DR
		9,510.00	2,226.20	35.50	36,613.50 DR
<u>Virgin Money Uk Plc (VUK.AX)</u>					
01/07/2021	Opening Balance	300.00			1,104.00 DR

GJ Hoddinott Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2022	Revaluation - 30/06/2022 @ \$2.210000 (System Price) - 300.000000 Units on hand			441.00	663.00 DR
		300.00		441.00	663.00 DR
Income Tax Payable/Refundable (85000)					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2021	Opening Balance				14,337.77 DR
30/06/2022	Create Entries - Franking Credits Adjustment - 30/06/2022		7,791.27		22,129.04 DR
30/06/2022	Create Entries - Income Tax Expense - 30/06/2022			4,028.55	18,100.49 DR
			7,791.27	4,028.55	18,100.49 DR
Sundry Creditors (88000)					
<u>Sundry Creditors (88000)</u>					
01/07/2021	Opening Balance				1,341.59 CR
18/03/2022	TLS Transfer			1,402.25	2,743.84 CR
				1,402.25	2,743.84 CR
Total Debits:			668,105.63		
Total Credits:				668,105.63	

D - Pension Documentation

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status N/A - Not Applicable

Supporting Documents

- Transfer Balance Account Summary [Report](#)

Standard Checklist

- Attach Actuarial Certificate
- Attach documentation supporting any pensions commenced during the financial year
- Attach documentation supporting any pensions commuted during the financial year
- Ensure correct Transfer Balance Account Reports have been lodged with the ATO

GJ Hoddinott Superannuation Fund

Transfer Balance Account Summary

For The Period 01 July 2021 - 30 June 2022

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
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Garry Hoddinott

E - Estate Planning

2022 Financial Year

Preparer Rachel Barrett

Reviewer Rachel Barrett

Status N/A - Not Applicable

Supporting Documents

No supporting documents

Standard Checklist

- Attach Death Benefit Nominations (if applicable)
- Attach Life Insurance Policies (if applicable)
- Attach Reversionary Pension documentation (if applicable)
- Attach SMSF Will (if applicable)
- Review current Estate planning to ensure it matches wishes of members