

ANZ Low STATEMENTS

2014 - 2018



BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 36

17 MAY 2019 TO 18 JULY 2019

THE DIRECTOR
PULFORD CUSTODIAN PTY LTD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

PULFORD CUSTODIAN PTY LTD

Branch Number (BSB)

014-298

Account Number

1900-91387

Opening Balance:

\$ **31,675.11**

Total Deposits:

\$ **6,563.96**

Total Withdrawals:

\$ **3,661.48**

Closing Balance:

\$ **34,577.59**

NEED TO GET IN TOUCH?



ANZ Internet Banking

OR



Enquiries: 13 13 14

XPRCA

BUSINESS PREMIUM SAVER STATEMENT

Account Number 1900-91387

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
17 MAY	OPENING BALANCE			31,675.11
21 MAY	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 20 MAY 2019	1,830.74		29,844.37
31 MAY	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,278.05	33,122.42
31 MAY	CREDIT INTEREST PAID		4.12	33,126.54
20 JUN	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 JUN 2019	1,830.74		31,295.80
28 JUN	CREDIT INTEREST PAID		3.74	31,299.54
01 JUL	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,278.05	34,577..
TOTALS AT END OF PAGE		\$3,661.48	\$6,563.96	
TOTALS AT END OF PERIOD		\$3,661.48	\$6,563.96	\$34,577.59

This Statement Includes

Interest earned on deposits	\$7.86
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Yearly Summary

Previous Year to 30/06/2019 (\$)

Interest earned on deposits	69.07
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Fee Summary

Fees Charged for period: 01 MAY 2019 to 31 MAY 2019

Summary of ANZ Transaction Fees

	Transactions		Fee Per	Total
	Total	Free	Additional	Transaction
				Charge
			(\$)	(\$)
Transaction Fees				
INTERNET/ONLINE WDL	2.00	2.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 18/07/19 and the monthly fee cycle, as appears above, ended on 31/05/19.



BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 37

18 JULY 2019 TO 18 SEPTEMBER 2019

THE DIRECTOR
PULFORD CUSTODIAN PTY LTD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

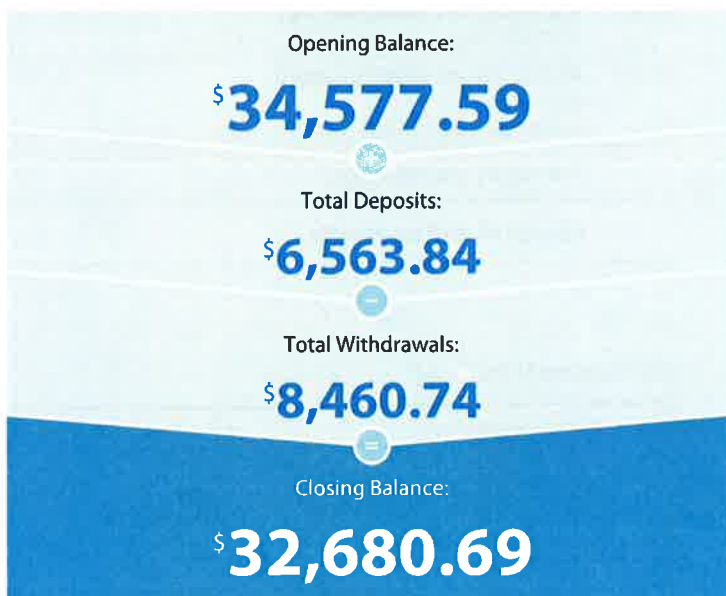
PULFORD CUSTODIAN PTY LTD

Branch Number (BSB)

014-298

Account Number

1900-91387



NEED TO GET IN TOUCH?



ANZ Internet Banking

OR



Enquiries: 13 13 14

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BUSINESS PREMIUM SAVER STATEMENT

Account Number 1900-91387

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
18 JUL	OPENING BALANCE			34,577.59
22 JUL	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 JUL 2019	1,830.74		32,746.85
22 JUL	ANZ INTERNET BANKING BPAY DEFT INSURANCE {389245} EFFECTIVE DATE 21 JUL 2019	2,225.77		30,521.08
31 JUL	CREDIT INTEREST PAID		4.47	30,525.55
01 AUG	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,278.05	33,803.60
20 AUG	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 AUG 2019	1,830.74		31,972.86
30 AUG	CREDIT INTEREST PAID		3.27	31,976.13
02 SEP	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,278.05	35,254.18
04 SEP	ANZ INTERNET BANKING BPAY ASIC {457106}	596.00		34,658.18
09 SEP	ANZ INTERNET BANKING BPAY WEIPA {407217} EFFECTIVE DATE 07 SEP 2019	1,977.49		32,680.69
TOTALS AT END OF PAGE		\$8,460.74	\$6,563.84	
TOTALS AT END OF PERIOD		\$8,460.74	\$6,563.84	\$32,680.69

This Statement Includes

Interest earned on deposits	\$7.74
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Fee Summary

Fees Charged for period: 29 JUN 2019 to 31 JUL 2019

Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included



BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 38

18 SEPTEMBER 2019 TO 18 NOVEMBER 2019

THE DIRECTOR
PULFORD CUSTODIAN PTY LTD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

PULFORD CUSTODIAN PTY LTD

Branch Number (BSB)

014-298

Account Number

1900-91387

Opening Balance:

\$32,680.69

Total Deposits:

\$5,556.19

Total Withdrawals:

\$6,466.48

Closing Balance:

\$31,770.40

NEED TO GET IN TOUCH?



ANZ Internet Banking

OR



Enquiries: 13 13 14

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BUSINESS PREMIUM SAVER STATEMENT

Account Number 1900-91387

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
18 SEP	OPENING BALANCE			32,680.69
20 SEP	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 SEP 2019	1,830.74		30,849.95
30 SEP	CREDIT INTEREST PAID		2.74	30,852.69
01 OCT	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		2,798.05	33,650.74
11 OCT	ANZ INTERNET BANKING PAYMENT 783727 TO PEARSON GROUP NOMINEES PTY LTD	935.00		32,715.74
11 OCT	ANZ INTERNET BANKING PAYMENT 782788 TO PEARSON GROUP NOMINEES PTY LTD	935.00		31,780.74
11 OCT	ANZ INTERNET BANKING PAYMENT 781678 TO PEARSON GROUP NOMINEES PTY LTD	935.00		30,845.74
22 OCT	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 21 OCT 2019	1,830.74		29,015.00
31 OCT	CREDIT INTEREST PAID		2.65	29,017.65
04 NOV	TRANSFER FROM REALBRY PTY LTD SUNBIRD CRT		2,752.75	31,770.40
TOTALS AT END OF PAGE		\$6,466.48	\$5,556.19	
TOTALS AT END OF PERIOD		\$6,466.48	\$5,556.19	\$31,770.40

This Statement Includes

Interest earned on deposits	\$5.39
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Fee Summary

Fees Charged for period: 31 AUG 2019 to 30 SEP 2019

Summary of ANZ Transaction Fees

Summary of ANZ Transaction Fees	Transactions		Fee Per	Total
	Total	Free Additional	Transaction (\$)	Charge (\$)
Transaction Fees				
INTERNET/ONLINE WDL	2.00	2.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included



BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 39

18 NOVEMBER 2019 TO 17 JANUARY 2020

THE DIRECTOR
PULFORD CUSTODIAN PTY LTD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

PULFORD CUSTODIAN PTY LTD

Branch Number (BSB)

014-298

Account Number

1900-91387

Opening Balance:

\$31,770.40

Total Deposits:

\$3,658.86

Total Withdrawals:

\$5,578.48

Closing Balance:

\$29,850.78

NEED TO GET IN TOUCH?



ANZ Internet Banking

OR



Enquiries: 13 13 14

XPRCA

BUSINESS PREMIUM SAVER STATEMENT

Account Number 1900-91387

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
18 NOV	OPENING BALANCE			31,770.40
20 NOV	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 NOV 2019	1,830.74		29,939.66
21 NOV	ANZ INTERNET BANKING PAYMENT 280194 TO PEARSON GROUP	1,320.00		28,619.66
25 NOV	ANZ INTERNET BANKING PAYMENT 878593 TO PEARSON GROUP	250.00		28,369.66
25 NOV	ANZ INTERNET BANKING BPAY ASIC (879345)	347.00		28,022.66
29 NOV	CREDIT INTEREST PAID		2.41	28,025.07
02 DEC	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,278.05	31,303.
20 DEC	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 DEC 2019	1,830.74		29,472.38
31 DEC	CREDIT INTEREST PAID		2.65	29,475.03
2020				
02 JAN	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		375.75	29,850.78
TOTALS AT END OF PAGE		\$5,578.48	\$3,658.86	
TOTALS AT END OF PERIOD		\$5,578.48	\$3,658.86	\$29,850.78

This Statement Includes

Interest earned on deposits	\$5.06
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Fee Summary

Fees Charged for period: 01 NOV 2019 to 29 NOV 2019

Summary of ANZ Transaction Fees

Summary of ANZ Transaction Fees	Transactions		Fee Per	Total	
	Total	Free	Additional	Transaction	Charge
				(\$)	(\$)
Transaction Fees					
INTERNET/ONLINE WDL	3.00	3.00		0.60	0.00
EFTPOS/PHONE BANKING WDL	1.00	1.00		0.60	0.00
Total Transaction Fees Charged					\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included



BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 40

17 JANUARY 2020 TO 18 MARCH 2020

THE DIRECTOR
PULFORD CUSTODIAN PTY LTD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

PULFORD CUSTODIAN PTY LTD

Branch Number (BSB)

014-298

Account Number

1900-91387

Opening Balance:

\$ **29,850.78**

Total Deposits:

\$ **6,560.90**

Total Withdrawals:

\$ **5,231.48**

Closing Balance:

\$ **31,180.20**

NEED TO GET IN TOUCH?



ANZ Internet Banking

OR



Enquiries: 13 13 14

XPBCA

BUSINESS PREMIUM SAVER STATEMENT

Account Number 1900-91387

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
17 JAN	OPENING BALANCE			29,850.78
21 JAN	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 20 JAN 2020	1,830.74		28,020.04
31 JAN	CREDIT INTEREST PAID		2.48	28,022.52
03 FEB	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,278.05	31,300.57
20 FEB	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 FEB 2020	1,830.74		29,469.83
25 FEB	ANZ INTERNET BANKING PAYMENT 912902 TO PEARSON GROUP ACCOUNTANTS	1,570.00		27,899.83
28 FEB	CREDIT INTEREST PAID		2.32	27,902.15
02 MAR	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,278.05	31,180.20
TOTALS AT END OF PAGE		\$5,231.48	\$6,560.90	
TOTALS AT END OF PERIOD		\$5,231.48	\$6,560.90	\$31,180.20

This Statement Includes

Interest earned on deposits	\$4.80
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Fee Summary

Fees Charged for period: 01 JAN 2020 to 31 JAN 2020

Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included



BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 41
18 MARCH 2020 TO 18 MAY 2020

THE DIRECTOR
PULFORD CUSTODIAN PTY LTD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

PULFORD CUSTODIAN PTY LTD

Branch Number (BSB)

014-298

Account Number

1900-91387



NEED TO GET IN TOUCH?



ANZ Internet Banking

OR



Enquiries: 13 13 14

XPICA

BUSINESS PREMIUM SAVER STATEMENT

Account Number 1900-91387

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
18 MAR	OPENING BALANCE			31,180.20
20 MAR	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 MAR 2020	1,830.74		29,349.46
23 MAR	ANZ INTERNET BANKING BPAY WEIPA {652273} EFFECTIVE DATE 21 MAR 2020	1,977.49		27,371.97
31 MAR	CREDIT INTEREST PAID		2.59	27,374.56
01 APR	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,256.05	30,630.61
21 APR	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 20 APR 2020	1,830.74		28,799.87
30 APR	CREDIT INTEREST PAID		2.46	28,802.33
01 MAY	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,255.05	32,057.38
01 MAY	ANZ INTERNET BANKING PAYMENT 539158 TO REALBRY PTY LTD TA WEIPA REAL ES	23.00		32,034.38
15 MAY	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		12.00	32,046.38
TOTALS AT END OF PAGE		\$5,661.97	\$6,528.15	
TOTALS AT END OF PERIOD		\$5,661.97	\$6,528.15	\$32,046.38

This Statement Includes

Interest earned on deposits	\$5.05
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Fee Summary

Fees Charged for period: 29 FEB 2020 to 31 MAR 2020

Summary of ANZ Transaction Fees

Summary of ANZ Transaction Fees	Transactions		Fee Per	Total
	Total	Free Additional	Transaction (\$)	Charge (\$)
Transaction Fees				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included



BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 42

18 MAY 2020 TO 17 JULY 2020

THE DIRECTOR
PULFORD CUSTODIAN PTY LTD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

PULFORD CUSTODIAN PTY LTD

Branch Number (BSB)

014-298

Account Number

1900-91387

Opening Balance:

\$32,046.38



Total Deposits:

\$6,565.45



Total Withdrawals:

\$5,621.68



Closing Balance:

\$32,990.15

NEED TO GET IN TOUCH?



ANZ Internet Banking

OR



Enquiries: 13 13 14

XPRCA

BUSINESS PREMIUM SAVER STATEMENT

Account Number 1900-91387

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
18 MAY	OPENING BALANCE			32,046.38
19 MAY	ANZ INTERNET BANKING PAYMENT 411326 TO PEARSON GROUP	275.00		31,771.38
20 MAY	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 MAY 2020	1,830.74		29,940.64
29 MAY	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {242075}	35.20		29,905.44
29 MAY	CREDIT INTEREST PAID		2.48	29,907.92
01 JUN	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,315.94	33,223.86
04 JUN	ANZ INTERNET BANKING PAYMENT 422249 TO PEARSON GROUP UNIT TRUST	220.00		33,003.86
22 JUN	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 JUN 2020	1,830.74		31,173.12
30 JUN	ANZ INTERNET BANKING PAYMENT 156359 TO PEARSON GROUP	1,430.00		29,743.12
30 JUN	CREDIT INTEREST PAID		1.98	29,745.10
01 JUL	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,245.05	32,990.15
TOTALS AT END OF PAGE		\$5,621.68	\$6,565.45	
TOTALS AT END OF PERIOD		\$5,621.68	\$6,565.45	\$32,990.15

This Statement Includes

Interest earned on deposits	\$4.4
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Yearly Summary

Previous Year to 30/06/2020 (\$)

Interest earned on deposits	32.50
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ANZ Residential Invest. Loan Statement



MRS J A PULFORD
9 MACADAMIA ST
VICTORIA POINT QLD 4165



Statement number 2
Statement period 19/02/2014 - 19/08/2014

Branch BSB 014-298
Account number 3852-77659

Branch name Victoria Point
Branch address SHOPM05 Victoria Point
Lakesid
12-27 Bunker Road
Victoria Point 4161

Account name(s) PULFORD STEPHEN
LAWRENCE
PULFORD JOYCE ANNE
PULFORD CUSTODIAN PTY
LTD

Your statement overview

Opening balance	-\$300,000.00
Total payments	+\$7,706.13
Total withdrawals	\$0.00
Total interest	-\$7,706.13
Total bank/services charges	\$0.00
Closing balance	-\$300,000.00
Minimum required payment *	Interest only
Payment frequency *	Monthly
Next scheduled payment *	19/09/2014

*Correct as at date of statement issue, however, if there has been a recent interest rate change or you have an existing payment arrangement agreed with ANZ, any resulting changes to repayments may not have been taken into account.

Interest only term expires 19/08/2018

Is your property insured?

Please note that under the terms and conditions of your ANZ mortgage it is your obligation to have your property insured. You should discuss your insurance cover with your insurer regularly. More information can be found on www.moneysmart.gov.au

If you would like to discuss ANZ's insurance options, please contact us on 1300 216 912 or visit your local branch.



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your dedicated



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come to you

Transaction details

Date	Transaction description	Debits	Credits	Balance
2014				
19 FEB	BALANCE BROUGHT FORWARD			300,000.00 DR
20 FEB	OPENING INT RATE ON BORROWINGS 5.18%			
19 MAR	INTEREST	1,192.11		301,192.11 DR
19 MAR	INTEREST REDIRECTED FROM 1900-91387		1,192.11	300,000.00 DR
22 APR	INTEREST	1,319.83		301,319.83 DR
	EFFECTIVE DATE 19 APR 2014			
22 APR	INTEREST REDIRECTED FROM 1900-91387		1,319.83	300,000.00 DR
	EFFECTIVE DATE 19 APR 2014			
19 MAY	INTEREST	1,277.26		301,277.26 DR
19 MAY	INTEREST REDIRECTED FROM 1900-91387		1,277.26	300,000.00 DR
19 JUN	INTEREST	1,319.84		301,319.84 DR
19 JUN	INTEREST REDIRECTED FROM 1900-91387		1,319.84	300,000.00 DR
21 JUL	INTEREST	1,277.26		301,277.26 DR
	EFFECTIVE DATE 19 JUL 2014			
21 JUL	INTEREST REDIRECTED FROM 1900-91387		1,277.26	300,000.00 DR
	EFFECTIVE DATE 19 JUL 2014			
19 AUG	INTEREST	1,319.83		301,319.83 DR
19 AUG	INTEREST REDIRECTED FROM 1900-91387		1,319.83	300,000.00 DR
TOTALS AT END OF PERIOD		7,706.13	7,706.13	300,000.00 DR

Yearly summary	Financial year ending 30/06/2014
Interest paid on borrowings	\$12,942.18
Services charges posted	\$1,971.00

Helpful hint to manage your loan**Reduce your interest**

A number of ANZ loans allow a mortgage offset account to be linked to the loan. An offset account makes the most of your available funds by reducing the interest payable on your ANZ loan. For example, if you have \$100,000 owing on your mortgage and \$10,000 in an offset account, you are effectively paying interest on only \$90,000. The money in an offset account can be accessed in the same way as a savings or transaction account.

The savings you make with an ANZ One account could amount to thousands of dollars, cutting years off your loan term. ANZ One accounts are available on ANZ Standard Variable Rate and ANZ 1 Year Fixed Rate loans.

This material does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you. ANZ recommends you read the Terms and Conditions before deciding to acquire or hold the product.

Please note that under the terms and conditions of your ANZ mortgage it is your obligation to have your property insured. You should discuss your insurance cover with your insurer regularly. More information can be found on www.moneysmart.gov.au

If you would like to discuss ANZ's insurance options, please contact us on 1300 216 912 or visit your local branch.

How's your money health?

Find out today. Complete a Money Health Check by visiting www.moneysmartweek.org.au

We are proud to be a gold partner of MoneySmart Week 2014. To learn more about this and our money skills and savings programs, visit www.anz.com/moneysmartweek

ANZ Residential Invest. Loan Statement



MRS J A PULFORD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Statement number 3
Statement period 19/08/2014 - 19/02/2015

Branch BSB 014-298
Account number **3852-77659**

Branch name Victoria Point
Branch address SHOPE29 Victoria Point
Shpgcn
Cnr Cleveland-Redland Bay
Rdbunke
Victoria Point 4165

Account name(s) PULFORD STEPHEN
LAWRENCE
PULFORD JOYCE ANNE
PULFORD CUSTODIAN PTY
LTD

Your statement overview

Opening balance	-\$300,000.00
Total payments	+\$7,819.48
Total withdrawals	\$0.00
Total interest	-\$7,819.48
Total bank/services charges	\$0.00
Closing balance	-\$300,000.00

Minimum required payment *	Interest only
Payment frequency *	Monthly
Next scheduled payment *	19/03/2015

*Correct as at date of statement issue, however, if there has been a recent interest rate change or you have an existing payment arrangement agreed with ANZ, any resulting changes to repayments may not have been taken into account.

Interest only term expires	19/08/2018
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Transaction details

Date	Transaction description	Debits	Credits	Balance
2014				
19 AUG	BALANCE BROUGHT FORWARD			300,000.00 DR
20 AUG	OPENING INT RATE ON BORROWINGS 5.18%			
19 SEP	INTEREST	1,319.84		301,319.84 DR
19 SEP	INTEREST REDIRECTED FROM 1900-91387		1,319.84	300,000.00 DR
20 OCT	INTEREST EFFECTIVE DATE 19 OCT 2014	1,277.26		301,277.26 DR
20 OCT	INTEREST REDIRECTED FROM 1900-91387 EFFECTIVE DATE 19 OCT 2014		1,277.26	300,000.00 DR
19 NOV	INTEREST	1,319.84		301,319.84 DR
19 NOV	INTEREST REDIRECTED FROM 1900-91387		1,319.84	300,000.00 DR
19 DEC	INTEREST	1,277.26		301,277.26 DR
19 DEC	INTEREST REDIRECTED FROM 1900-91387		1,277.26	300,000.00 DR
2015				
19 JAN	INTEREST	1,319.83		301,319.83 DR
19 JAN	INTEREST REDIRECTED FROM 1900-91387		1,319.83	300,000.00 DR
12 FEB	INT RATE ON BORROWING CHNGD TO 4.93%			
19 FEB	INTEREST	1,305.45		301,305.45 DR
19 FEB	INTEREST REDIRECTED FROM 1900-91387		1,305.45	300,000.00 DR
TOTALS AT END OF PERIOD		7,819.48	7,819.48	300,000.00 DR

Helpful hint to manage your loan**Read your loan conditions carefully**

For Fixed Rate Loans, there's a limit on the amount of additional repayments you can make per year. Additional repayments beyond this amount can trigger an early repayment cost.

Important information

Please check this statement of account carefully and immediately notify ANZ of any unauthorised or disputed transactions. All entries generated are subject to authorisation and verification, and if necessary, adjustments will appear on a later statement.

Brochures detailing ANZ's fees and charges are available at anz.com or any ANZ branch.

Please retain this statement for taxation purposes.

This statement shows entries processed by ANZ. Some entries may show an effective date. These entries are posted to your account at the date shown in the left hand column but affect the balance of your account for interest calculations at the effective date.

If your account is linked to a card, and your card or Personal Identification Number (PIN) is lost or stolen, or if your PIN becomes known to someone else, you must notify ANZ immediately.

Please tell us if you change your address or contact details.

ANZ Residential Invest. Loan Statement



MRS J A PULFORD
9 MACADAMIA ST
VICTORIA POINT QLD 4165



Statement number 4
Statement period 19/02/2015 - 19/08/2015

Branch BSB 014-298
Account number **3852-77659**

Branch name Victoria Point
Branch address SHOPE29 Victoria Point
Shpgcn
Cnr Cleveland-Redland Bay
Rdbunke
Victoria Point 4165

Account name(s) PULFORD STEPHEN
LAWRENCE
PULFORD JOYCE ANNE
PULFORD CUSTODIAN PTY
LTD

Your statement overview

Opening balance	-\$300,000.00
Total payments	+\$7,142.55
Total withdrawals	\$0.00
Total interest	-\$7,142.55
Total bank/services charges	\$0.00
Closing balance	-\$300,000.00

Minimum required payment *	Interest only
Payment frequency *	Monthly
Next scheduled payment *	19/09/2015

*Correct as at date of statement issue, however, if there has been a recent interest rate change or you have an existing payment arrangement agreed with ANZ, any resulting changes to repayments may not have been taken into account.

Interest only term expires	19/08/2018
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Service 13 25 99



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Transaction details

Date	Transaction description	Debits	Credits	Balance
2015				
19 FEB	BALANCE BROUGHT FORWARD			300,000.00 DR
20 FEB	OPENING INT RATE ON BORROWINGS 4.93%			
19 MAR	INTEREST	1,134.58		301,134.58 DR
19 MAR	INTEREST REDIRECTED FROM 1900-91387		1,134.58	300,000.00 DR
20 APR	INTEREST	1,256.14		301,256.14 DR
	EFFECTIVE DATE 19 APR 2015			
20 APR	INTEREST REDIRECTED FROM 1900-91387		1,256.14	300,000.00 DR
	EFFECTIVE DATE 19 APR 2015			
08 MAY	INT RATE ON BORROWING CHNGD TO 4.68%			
19 MAY	INTEREST	1,193.01		301,193.01 DR
19 MAY	INTEREST REDIRECTED FROM 1900-91387		1,193.01	300,000.00 DR
19 JUN	INTEREST	1,192.44		301,192.44 DR
19 JUN	INTEREST REDIRECTED FROM 1900-91387		1,192.44	300,000.00 DR
20 JUL	INTEREST	1,153.97		301,153.97 DR
	EFFECTIVE DATE 19 JUL 2015			
20 JUL	INTEREST REDIRECTED FROM 1900-91387		1,153.97	300,000.00 DR
	EFFECTIVE DATE 19 JUL 2015			
10 AUG	INT RATE ON BORROWING CHNGD TO 4.95%			
19 AUG	INTEREST	1,212.41		301,212.41
19 AUG	INTEREST REDIRECTED FROM 1900-91387		1,212.41	300,000.00 DR
TOTALS AT END OF PERIOD		7,142.55	7,142.55	300,000.00 DR

Yearly summary**Financial year ending 30/06/2015**

Interest paid on borrowings

\$15,192.74**Helpful hint to manage your loan****Consolidate your debts**

Many Australians have multiple debts such as credit cards or personal loans to juggle. If so, you may be paying more interest than you need to. Speak to us about the possibility of consolidating your debts into your home loan.

We're making Redraw even easier for you

From **10th October 2015**, eligible customers can take advantage of a redraw facility with **no minimum redraw amount for online redraw requests**. So now eligible customers can access smaller amounts whenever they need to.

To view or redraw your available funds, log on to Internet Banking and click on your home loan. To register for Internet Banking, call 13 33 50.

For more information on redraw, simply search 'redraw' on anz.com. Please note, eligibility criteria apply, and a minimum redraw amount of \$2,000 will remain for requests made by calling the Redraw Team.

We're updating the relevant section of the Consumer Lending Terms and Conditions. Effective from 10th October 2015, clause 10 of Specific Conditions A will be amended as follows:

1. In the third bullet point under the heading "Conditions", the following words are deleted "**\$2,000 or more for eligible loans (excludes ANZ Personal Loans). For eligible ANZ Personal Loans, the amount of your early or additional repayments must total**"

2. In the final paragraph under the heading "Conditions", the words "**is \$2,000**" and the words "**(excludes ANZ Personal Loans). For eligible ANZ Personal Loans, the amount of your early or additional repayments**" are deleted.

ANZ Residential Invest. Loan Statement



MRS J A PULFORD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Statement number 5
Statement period 19/08/2015 - 19/02/2016

Branch BSB 014-298
Account number **3852-77659**

Branch name Victoria Point
Branch address SHOPE29 Victoria Point
Shpgcn
Cnr Cleveland-Redland Bay
Rdbunke
Victoria Point 4165

Account name(s) PULFORD STEPHEN
LAWRENCE
PULFORD JOYCE ANNE
PULFORD CUSTODIAN PTY
LTD

Your statement overview

Opening balance	-\$300,000.00
Total payments	+\$7,620.66
Total withdrawals	\$0.00
Total interest	-\$7,620.66
Total bank/services charges	\$0.00
Closing balance	-\$300,000.00

Minimum required payment *	Interest only
Payment frequency *	Monthly
Next scheduled payment *	19/03/2016

*Correct as at date of statement issue, however, if there has been a recent interest rate change or you have an existing payment arrangement agreed with ANZ, any resulting changes to repayments may not have been taken into account.

Interest only term expires 19/08/2018

Item No. 55/32 10.2011 W238/02



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Transaction details

Date	Transaction description	Debits	Credits	Balance
2015				
19 AUG	BALANCE BROUGHT FORWARD			300,000.00 DR
20 AUG	OPENING INT RATE ON BORROWINGS 4.95%			
21 SEP	INTEREST EFFECTIVE DATE 19 SEP 2015	1,261.23		301,261.23 DR
21 SEP	INTEREST REDIRECTED FROM 1900-91387 EFFECTIVE DATE 19 SEP 2015		1,261.23	300,000.00 DR
19 OCT	INTEREST	1,220.55		301,220.55 DR
19 OCT	INTEREST REDIRECTED FROM 1900-91387		1,220.55	300,000.00 DR
19 NOV	INTEREST	1,261.23		301,261.23 DR
19 NOV	INTEREST REDIRECTED FROM 1900-91387		1,261.23	300,000.00 DR
20 NOV	INT RATE ON BORROWING CHNGD TO 5.13%			
21 DEC	INTEREST EFFECTIVE DATE 19 DEC 2015	1,263.46		301,263.46 DR
21 DEC	INTEREST REDIRECTED FROM 1900-91387 EFFECTIVE DATE 19 DEC 2015		1,263.46	300,000.00 DR
2016				
19 JAN	INTEREST	1,307.09		301,307.09 DR
19 JAN	INTEREST REDIRECTED FROM 1900-91387		1,307.09	300,000.00 DR
19 FEB	INTEREST	1,307.10		301,307.10 DR
19 FEB	INTEREST REDIRECTED FROM 1900-91387		1,307.10	300,000.00 DR
TOTALS AT END OF PERIOD		7,620.66	7,620.66	300,000.00 DR

Helpful hint to manage your loan**Pay extra from the start**

If you have a variable rate loan, and you add extra money to each loan payment or deposit large amounts (like your tax return, dividend payments and any bonuses), you can shorten the life of the loan considerably, as well as save on interest. You may not notice the difference in your daily spending, but you will notice the difference in your loan balance.

For fixed rate loans, remember that making extra payments during a fixed rate period could trigger an Early Repayment Cost. This cost can be very large. You should consider the tolerance amounts for early or additional repayments on your loan before making any changes during a fixed rate period. ANZ can provide an estimate of the Early Repayment Cost if you are considering making changes to your repayment arrangements during a fixed rate period.

Change to advertising our home loan interest rates

From the 31 July 2016 we will no longer be advertising the below home loan and residential investment loan interest rates in The Australian Financial Review each week;

Home Loan Index
 RIPL Index
 Equity Manager Rate
 Simplicity PLUS Index
 Home Equity Loan Index
 Money Saver Home Loan Index
 Money Saver Investment Loan
 ANZ Direct Equity Manager Rate

For interest rates applicable on all ANZ home loan and residential investment loan products please visit anz.com.au/auxiliary/rates-fees-terms/interest-rates, visit a branch or call 13 13 14.

ANZ Residential Invest. Loan Statement



MRS J A PULFORD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Statement number 6
Statement period 19/02/2016 - 19/08/2016

Branch BSB 014-298
Account number 3852-77659

Branch name Victoria Point
Branch address SHOPE29 Victoria Point
Shpgcn
Cnr Cleveland-Redland Bay
Rdbunke
Victoria Point 4165

Account name(s) PULFORD STEPHEN
LAWRENCE
PULFORD JOYCE ANNE
PULFORD CUSTODIAN PTY
LTD

Your statement overview

Opening balance	-\$300,000.00
Total payments	+\$7,513.97
Total withdrawals	\$0.00
Total interest	-\$7,513.97
Total bank/services charges	\$0.00
Closing balance	-\$300,000.00

Minimum required payment *	Interest only
Payment frequency *	Monthly
Next scheduled payment *	19/09/2016

*Correct as at date of statement issue, however, if there has been a recent interest rate change or you have an existing payment arrangement agreed with ANZ, any resulting changes to repayments may not have been taken into account.

Interest only term expires	19/08/2018
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14007022 / S000001 / 1027205

Item No 55732 10.2011 W238702



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Transaction details

Date	Transaction description	Debits	Credits	Balance
2016				
19 FEB	BALANCE BROUGHT FORWARD			300,000.00 DR
20 FEB	OPENING INT RATE ON BORROWINGS 5.13%			
21 MAR	INTEREST	1,222.77		301,222.77 DR
	EFFECTIVE DATE 19 MAR 2016			
21 MAR	INTEREST REDIRECTED FROM 1900-91387		1,222.77	300,000.00 DR
	EFFECTIVE DATE 19 MAR 2016			
19 APR	INTEREST	1,307.09		301,307.09 DR
19 APR	INTEREST REDIRECTED FROM 1900-91387		1,307.09	300,000.00 DR
13 MAY	INT RATE ON BORROWING CHNGD TO 4.94%			
19 MAY	INTEREST	1,255.56		301,255.56 DR
19 MAY	INTEREST REDIRECTED FROM 1900-91387		1,255.56	300,000.00 DR
20 JUN	INTEREST	1,258.69		301,258.69 DR
	EFFECTIVE DATE 19 JUN 2016			
20 JUN	INTEREST REDIRECTED FROM 1900-91387		1,258.69	300,000.00 DR
	EFFECTIVE DATE 19 JUN 2016			
19 JUL	INTEREST	1,218.08		301,218.08 DR
19 JUL	INTEREST REDIRECTED FROM 1900-91387		1,218.08	300,000.00 DR
12 AUG	INT RATE ON BORROWING CHNGD TO 4.82%			
19 AUG	INTEREST	1,251.78		301,251.78 DR
19 AUG	INTEREST REDIRECTED FROM 1900-91387		1,251.78	300,000.00 DR
	TOTALS AT END OF PERIOD	7,513.97	7,513.97	300,000.00 DR

Yearly summary	Financial year ending 30/06/2016
Interest paid on borrowings	\$15,031.15

Helpful hint to manage your loan

Move to fortnightly repayments

By moving to fortnightly repayments set at half the monthly repayment amount, you could reduce your home loan principal faster and reduce the total interest payable.

*Paying half the monthly repayment amount of your loan each fortnight is a way to make an additional repayment each year.

Is your property insured?

Please note that under the terms and conditions of your ANZ mortgage it is your obligation to have your property insured. You should discuss your insurance cover with your insurer regularly. More information can be found on www.moneysmart.gov.au

If you would like to discuss ANZ's insurance options, please contact us on 1300 216 912 or visit your local branch.

Notice to ANZ Breakfree Customers

Effective Sunday 28th February 2016, the annual ANZ Breakfree Package Fee increased from \$375 to \$395. The change applies to ANZ Breakfree Package Fees charged after that date.

For details of the current ANZ Breakfree package features and benefits, please visit anz.com/breakfree

ANZ Residential Invest. Loan Statement

MRS J A PULFORD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Statement number 7
Statement period 19/08/2016 - 17/02/2017

Branch BSB 014-298
Account number **3852-77659**

Branch name Victoria Point
Branch address SHOPE29 Victoria Point
Shpgcn
Cnr Cleveland-Redland Bay
Rdbunke
Victoria Point 4165

Account name(s) PULFORD STEPHEN
LAWRENCE
PULFORD JOYCE ANNE
PULFORD CUSTODIAN PTY
LTD

Your statement overview

Opening balance	-\$300,000.00
Total payments	+\$6,083.67
Total withdrawals	\$0.00
Total interest	-\$6,083.67
Total bank/services charges	\$0.00
Closing balance	-\$300,000.00

Minimum required payment *	Interest only
Payment frequency *	Monthly
Next scheduled payment *	19/02/2017

*Correct as at date of statement issue, however, if there has been a recent interest rate change or you have an existing payment arrangement agreed with ANZ, any resulting changes to repayments may not have been taken into account.

Interest only term expires	19/08/2018
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MM07401 / 5000001 / 1028837

Item No. 55732, 10/2011 W239/02



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Enquiries 13 13 14



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Transaction details

Date	Transaction description	Debits	Credits	Balance
2016				
19 AUG	BALANCE BROUGHT FORWARD			300,000.00 DR
20 AUG	OPENING INT RATE ON BORROWINGS 4.82%			
19 SEP	INTEREST	1,228.11		301,228.11 DR
19 SEP	INTEREST REDIRECTED FROM 1900-91387		1,228.11	300,000.00 DR
19 OCT	INTEREST	1,188.49		301,188.49 DR
19 OCT	INTEREST REDIRECTED FROM 1900-91387		1,188.49	300,000.00 DR
21 NOV	INTEREST	1,228.11		301,228.11 DR
	EFFECTIVE DATE 19 NOV 2016			
21 NOV	INTEREST REDIRECTED FROM 1900-91387		1,228.11	300,000.00 DR
	EFFECTIVE DATE 19 NOV 2016			
16 DEC	INT RATE ON BORROWING CHNGD TO 4.90%			
19 DEC	INTEREST	1,190.47		301,190.47 DR
19 DEC	INTEREST REDIRECTED FROM 1900-91387		1,190.47	300,000.00 DR
2017				
19 JAN	INTEREST	1,248.49		301,248.49 DR
19 JAN	INTEREST REDIRECTED FROM 1900-91387		1,248.49	300,000.00 DR
TOTALS AT END OF PERIOD		6,083.67	6,083.67	300,000.00 DR

Helpful hint to manage your loan**Use Internet and Phone Banking**

Save time by using ANZ Internet and Phone Banking. It gives you access to all your ANZ accounts in one spot, so you can check balances, transfer funds and make online transactions. Call 13 33 50 to register or visit anz.com

This material does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you. ANZ recommends you read the Terms and Conditions before deciding to acquire or hold the product.

Changes to ANZ Consumer Lending Terms and Conditions and ANZ Saving & Transaction Products Terms and Conditions

With effect from 30 days after the date of this statement, clause 12 of Specific Conditions (A) of the ANZ Consumer Lending Terms and Conditions and the first three paragraphs of clause 7.1 of the ANZ Saving & Transaction Products Terms and Conditions will each be amended to the following:

ANZ Home Loan Offset account refers to an ANZ One account or ANZ Home Loan Interest Saver account (no longer offered).

ANZ Home Loan Offset accounts can only be used by individuals for private or domestic use, and can only be linked to an eligible loan type:

- ANZ Standard Variable Rate Home Loan or ANZ Standard Variable Rate Residential Investment Loan; or
- ANZ One Year Fixed Rate Home Loan or ANZ One Year Fixed Rate Residential Investment Loan drawn on or after 2 March 1998 (excluding Interest in Advance Loan).

ANZ may, in its discretion, treat another loan as an eligible ANZ loan. Only one ANZ Home Loan Offset account can be linked to an eligible ANZ loan, or an eligible sub-account, where you hold an ANZ Portfolio facility.

ANZ Residential Invest. Loan Statement



MRS J A PULFORD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Statement number 8
Statement period 17/02/2017 - 18/08/2017

Branch BSB 014-298
Account number 3852-77659

Branch name Victoria Point
Branch address SHOPE29 Victoria Point
Shpgcn
Cnr Cleveland-Redland Bay
Rdbunke
Victoria Point 4165

Account name(s) PULFORD STEPHEN
LAWRENCE
PULFORD JOYCE ANNE
PULFORD CUSTODIAN PTY
LTD

Your statement overview

Opening balance	-\$300,000.00
Total payments	+\$7,502.06
Total withdrawals	\$0.00
Total interest	-\$7,502.06
Total bank/services charges	\$0.00
Closing balance	-\$300,000.00

Minimum required payment * Interest only

Payment frequency * Monthly

Next scheduled payment * 19/08/2017

*Correct as at date of statement issue, however, if there has been a recent interest rate change or you have an existing payment arrangement agreed with ANZ, any resulting changes to repayments may not have been taken into account.

Interest only term expires 19/08/2018

M007353 / 5000001 / 1020203

Item No 55732 10/2011 W238702



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Transaction details

Date	Transaction description	Debits	Credits	Balance
2017				
17 FEB	BALANCE BROUGHT FORWARD			300,000.00 DR
18 FEB	OPENING INT RATE ON BORROWINGS 4.90%			
20 FEB	INTEREST EFFECTIVE DATE 19 FEB 2017	1,248.50		301,248.50 DR
20 FEB	INTEREST REDIRECTED FROM 1900-91387 EFFECTIVE DATE 19 FEB 2017		1,248.50	300,000.00 DR
20 MAR	INTEREST EFFECTIVE DATE 19 MAR 2017	1,127.67		301,127.67 DR
20 MAR	INTEREST REDIRECTED FROM 1900-91387 EFFECTIVE DATE 19 MAR 2017		1,127.67	300,000.00 DR
31 MAR	INT RATE ON BORROWING CHNGD TO 5.15%			
19 APR	INTEREST	1,287.53		301,287.53 DR
19 APR	INTEREST REDIRECTED FROM 1900-91387		1,287.53	300,000.00 DR
19 MAY	INTEREST	1,269.86		301,269.86 DR
19 MAY	INTEREST REDIRECTED FROM 1900-91387		1,269.86	300,000.00 DR
16 JUN	INT RATE ON BORROWING CHNGD TO 5.10%			
19 JUN	INTEREST	1,310.96		301,310.96 DR
19 JUN	INTEREST REDIRECTED FROM 1900-91387		1,310.96	300,000.00 DR
19 JUL	INTEREST	1,257.54		301,257.54 DR
19 JUL	INTEREST REDIRECTED FROM 1900-91387		1,257.54	300,000.00 DR
31 JUL	INT RATE ON BORROWING CHNGD TO 5.56%			
TOTALS AT END OF PERIOD		7,502.06	7,502.06	300,000.00 DR

Yearly summary

Financial year ending 30/06/2017

Interest paid on borrowings	\$14,798.05
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Helpful hint to manage your loan

Reduce your interest

A number of ANZ loans allow a mortgage offset account to be linked to the loan. An offset account makes the most of your available funds by reducing the interest payable on your ANZ loan. For example, if you have \$100,000 owing on your mortgage and \$10,000 in an offset account, you are effectively paying interest on only \$90,000. The money in an offset account can be accessed in the same way as a savings or transaction account.

The savings you make with an ANZ One account could amount to thousands of dollars, cutting years off your loan term. ANZ One accounts are available on ANZ Standard Variable Rate and ANZ 1 Year Fixed Rate loans.

This material does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you. ANZ recommends you read the Terms and Conditions before deciding to acquire or hold the product.

Is your property insured?

Please note that under the terms and conditions of your ANZ loan it is your obligation to have your property insured. You should discuss your insurance cover with your insurer regularly. More information can be found on www.moneysmart.gov.au.

If you would like to discuss ANZ's insurance options, please contact us on 1300 216 912 or visit your local branch.

ANZ Residential Invest. Loan Statement



MRS J A PULFORD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Statement number 9
Statement period 18/08/2017 - 19/02/2018

Branch BSB 014-298
Account number 3852-77659

Branch name Victoria Point
Branch address SHOPE29 Victoria Point
Shpgcn
Cnr Cleveland-Redland Bay
Rdbunke
Victoria Point 4165

Account name(s) PULFORD STEPHEN
LAWRENCE
PULFORD JOYCE ANNE
PULFORD CUSTODIAN PTY
LTD

Your statement overview

Opening balance	-\$300,000.00
Total payments	+\$9,779.83
Total withdrawals	\$0.00
Total interest	-\$9,779.83
Total bank/services charges	\$0.00
Closing balance	-\$300,000.00

Minimum required payment *	Interest only
Payment frequency *	Monthly
Next scheduled payment *	19/03/2018

*Correct as at date of statement issue, however, if there has been a recent interest rate change or you have an existing payment arrangement agreed with ANZ, any resulting changes to repayments may not have been taken into account.

Interest only term expires	19/08/2018
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M0025 9000001 / 1009407

Item No. 55732 10.2011 W28702



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Transaction details

Date	Transaction description	Debits	Credits	Balance
2017				
18 AUG	BALANCE BROUGHT FORWARD			300,000.00 DR
19 AUG	OPENING INT RATE ON BORROWINGS 5.56%			
21 AUG	INTEREST EFFECTIVE DATE 19 AUG 2017	1,371.28		301,371.28 DR
21 AUG	INTEREST REDIRECTED FROM 1900-91387 EFFECTIVE DATE 19 AUG 2017		1,371.28	300,000.00 DR
19 SEP	INTEREST	1,416.66		301,416.66 DR
19 SEP	INTEREST REDIRECTED FROM 1900-91387		1,416.66	300,000.00 DR
19 OCT	INTEREST	1,370.96		301,370.96 DR
19 OCT	INTEREST REDIRECTED FROM 1900-91387		1,370.96	300,000.00 DR
20 NOV	INTEREST EFFECTIVE DATE 19 NOV 2017	1,416.66		301,416.66 DR
20 NOV	INTEREST REDIRECTED FROM 1900-91387 EFFECTIVE DATE 19 NOV 2017		1,416.66	300,000.00 DR
19 DEC	INTEREST	1,370.96		301,370.96 DR
19 DEC	INTEREST REDIRECTED FROM 1900-91387		1,370.96	300,000.00 DR
2018				
19 JAN	INTEREST	1,416.65		301,416.65 DR
19 JAN	INTEREST REDIRECTED FROM 1900-91387		1,416.65	300,000.00 DR
19 FEB	INTEREST	1,416.66		301,416.66 DR
19 FEB	INTEREST REDIRECTED FROM 1900-91387		1,416.66	300,000.00 DR
TOTALS AT END OF PERIOD		9,779.83	9,779.83	300,000.00 DR

Helpful hint to manage your loan**Read your loan conditions carefully**

For Fixed Rate Loans, there's a limit on the amount of additional repayments you can make per year. Additional repayments beyond this amount can trigger an early repayment cost.

Is your property insured?

Please note that under the terms and conditions of your ANZ loan it is your obligation to have your property insured. You should discuss your insurance cover with your insurer regularly. More information can be found on www.moneysmart.gov.au.

If you would like to discuss ANZ's insurance options, please contact us on 1300 216 912 or visit your local branch.

Important information

Please check this statement of account carefully and immediately notify ANZ of any unauthorised or disputed transactions. All entries generated are subject to authorisation and verification, and if necessary, adjustments will appear on a later statement.

Brochures detailing ANZ's fees and charges are available at anz.com or any ANZ branch.

Please retain this statement for taxation purposes.

This statement shows entries processed by ANZ. Some entries may show an effective date. These entries are posted to your account at the date shown in the left hand column but affect the balance of your account for interest calculations at the effective date.

If your account is linked to a card, and your card or Personal Identification Number (PIN) is lost or stolen, or if your PIN becomes known to someone else, you must notify ANZ immediately.

Please tell us if you change your address or contact details.



ANZ RESIDENTIAL INVEST. LOAN STATEMENT

STATEMENT NUMBER 11

17 AUGUST 2018 TO 19 FEBRUARY 2019

MRS J A PULFORD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Branch number (BSB) 014-298
Account number **3852-77659**
Account name(s) PULFORD STEPHEN
LAWRENCE
PULFORD JOYCE
ANNE
PULFORD
CUSTODIAN PTY LTD

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Minimum required payment# \$1,800.37
Payment frequency# Monthly
Next scheduled payment# 19/03/2019
Amount paid in advance \$238.00

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Visit anz.com or call now.

#Correct as at date of statement issue, however, if there has been a recent interest rate change or you have an existing payment arrangement agreed with ANZ, any resulting changes to repayments may not have been taken into account.

Opening balance	-\$300,000.00
Total payments	+\$12,401.09
Total withdrawals	\$0.00
Total interest	-\$9,285.73
Total bank/services charges	\$0.00
Closing balance	-\$296,884.64

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ANZ RESIDENTIAL INVEST. LOAN STATEMENT

Account number 3852-77659

Transaction details

Please retain this statement for taxation purposes

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
2018				
17 AUG	BALANCE BROUGHT FORWARD			300,000.00DR
18 AUG	OPENING INT RATE ON BORROWINGS 5.56%			
20 AUG	INT RATE ON BORROWING CHNGD TO 5.10% EFFECTIVE DATE 19 AUG 2018			
20 AUG	INTEREST EFFECTIVE DATE 19 AUG 2018	1,416.65		301,416.65DR
20 AUG	INTEREST REDIRECTED FROM 1900-91387 EFFECTIVE DATE 19 AUG 2018		1,416.65	300,000.00DR
19 SEP	INTEREST	1,299.46		301,299.46DR
19 SEP	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	299,468.72DP
27 SEP	INT RATE ON BORROWING CHNGD TO 5.26%			
19 OCT	INTEREST	1,284.18		300,752.90DR
19 OCT	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	298,922.16DR
19 NOV	INTEREST	1,335.41		300,257.57DR
19 NOV	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	298,426.83DR
19 DEC	INTEREST	1,290.18		299,717.01DR
19 DEC	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	297,886.27DR
2019				
21 JAN	INTEREST EFFECTIVE DATE 19 JAN 2019	1,330.78		299,217.05DR
21 JAN	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	297,386.31DR
19 FEB	INTEREST	1,329.07		298,715.38DR
19 FEB	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	296,884.64DR
TOTALS AT END OF PAGE		\$9,285.73	\$12,401.09	
TOTALS AT END OF PERIOD		\$9,285.73	\$12,401.09	\$296,884.64DR

Helpful hint to manage your loan

Pay extra from the start

If you have a variable rate loan, and you add extra money to each loan payment or deposit large amounts (like your tax return, dividend payments and any bonuses), you can shorten the life of the loan considerably, as well as save on interest. You may not notice the difference in your daily spending, but you will notice the difference in your loan balance.

For fixed rate loans, remember that making extra payments during a fixed rate period could trigger an Early Repayment Cost. This cost can be very large. You should consider the tolerance amounts for early or additional repayments on your loan before making any changes during a fixed rate period. ANZ can provide an estimate of the Early Repayment Cost if you are considering making changes to your repayment arrangements during a fixed rate period.



ANZ RESIDENTIAL INVEST. LOAN STATEMENT

STATEMENT NUMBER 12

19 FEBRUARY 2019 TO 19 AUGUST 2019

MRS J A PULFORD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Branch number (BSB) 014-298
Account number **3852-77659**
Account name(s) PULFORD STEPHEN
LAWRENCE
PULFORD JOYCE
ANNE
PULFORD
CUSTODIAN PTY LTD

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Minimum required payment# \$1,726.56
Payment frequency# Monthly
Next scheduled payment# 19/09/2019
Amount paid in advance \$494.00
Need access to your additional payments?
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#Correct as at date of statement issue, however, if there has been a recent interest rate change or you have an existing payment arrangement agreed with ANZ, any resulting changes to repayments may not have been taken into account.

Opening balance	-\$296,884.64
Total payments	+\$10,984.44
Total withdrawals	\$0.00
Total interest	-\$7,535.33
Total bank/services charges	\$0.00
Closing balance	-\$293,435.53

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ANZ RESIDENTIAL INVEST. LOAN STATEMENT

Account number 3852-77659

Transaction details

Please retain this statement for taxation purposes

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
2019				
19 FEB	BALANCE BROUGHT FORWARD			296,884.64DR
20 FEB	OPENING INT RATE ON BORROWINGS 5.26%			
19 MAR	INTEREST	1,197.95		298,082.59DR
19 MAR	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	296,251.85DR
23 APR	INTEREST EFFECTIVE DATE 19 APR 2019	1,323.47		297,575.32DR
23 APR	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	295,744.58DR
20 MAY	INTEREST EFFECTIVE DATE 19 MAY 2019	1,279.65		297,024.23DR
20 MAY	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	295,193.49DR
14 JUN	INT RATE ON BORROWING CHNGD TO 5.08%			
19 JUN	INTEREST	1,311.73		296,505.22DR
19 JUN	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	294,674.48DR
12 JUL	INT RATE ON BORROWING CHNGD TO 4.83%			
19 JUL	INTEREST	1,216.24		295,890.72DR
19 JUL	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	294,059.98DR
19 AUG	INTEREST	1,206.29		295,266.27DR
19 AUG	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	293,435.53DR
	TOTALS AT END OF PAGE	\$7,535.33	\$10,984.44	
	TOTALS AT END OF PERIOD	\$7,535.33	\$10,984.44	\$293,435.53DR

Yearly summary Financial year ending 30/06/2019 (\$)

Interest paid on borrowings	15,769.49
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Helpful hint to manage your loan

Move to fortnightly repayments

By moving to fortnightly repayments set at half the monthly repayment amount, you could reduce your home loan principal faster and reduce the total interest payable.

*Paying half the monthly repayment amount of your loan each fortnight is a way to make an additional repayment each year.



ANZ RESIDENTIAL INVEST. LOAN STATEMENT

STATEMENT NUMBER 13

19 AUGUST 2019 TO 19 FEBRUARY 2020

MRS J A PULFORD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Branch number (BSB) 014-298
Account number **3852-77659**
Account name(s) PULFORD STEPHEN
LAWRENCE
PULFORD JOYCE
ANNE
PULFORD
CUSTODIAN PTY LTD

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Minimum required payment# \$1,702.99
Payment frequency# Monthly
Next scheduled payment# 19/03/2020
Amount paid in advance \$1,190.00
Need access to your additional payments?
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#Correct as at date of statement issue, however, if there has been a recent interest rate change or you have an existing payment arrangement agreed with ANZ, any resulting changes to repayments may not have been taken into account.

Opening balance	-\$293,435.53
Total payments	+\$10,984.44
Total withdrawals	\$0.00
Total interest	-\$6,958.70
Total bank/services charges	\$0.00
Closing balance	-\$289,409.79

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ANZ RESIDENTIAL INVEST. LOAN STATEMENT

Account number 3852-77659

Transaction details

Please retain this statement for taxation purposes

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
2019				
19 AUG	BALANCE BROUGHT FORWARD			293,435.53DR
20 AUG	OPENING INT RATE ON BORROWINGS 4.83%			
19 SEP	INTEREST	1,203.73		294,639.26DR
19 SEP	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	292,808.52DR
11 OCT	INT RATE ON BORROWING CHNGD TO 4.69%			
21 OCT	INTEREST EFFECTIVE DATE 19 OCT 2019	1,153.42		293,961.94DR
21 OCT	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	292,131.20DR
19 NOV	INTEREST	1,164.12		293,295.32DR
19 NOV	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	291,464.58DR
19 DEC	INTEREST	1,123.53		292,588.11DR
19 DEC	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	290,757.37DR
2020				
20 JAN	INTEREST EFFECTIVE DATE 19 JAN 2020	1,158.17		291,915.54DR
20 JAN	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	290,084.80DR
19 FEB	INTEREST	1,155.73		291,240.53DR
19 FEB	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	289,409.79DR
TOTALS AT END OF PAGE		\$6,958.70	\$10,984.44	
TOTALS AT END OF PERIOD		\$6,958.70	\$10,984.44	\$289,409.79DR

Helpful hint to manage your loan

Use Internet and Phone Banking

Save time by using ANZ Internet and Phone Banking. It gives you access to all your ANZ accounts in one spot, so you can check balances, transfer funds and make online transactions. Call 13 33 50 to register or visit anz.com

This material does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you. ANZ recommends you read the Terms and Conditions before deciding to acquire or hold the product.



ANZ RESIDENTIAL INVEST. LOAN STATEMENT

STATEMENT NUMBER 14

19 FEBRUARY 2020 TO 19 AUGUST 2020

MRS J A PULFORD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Branch number (BSB) 014-298
Account number **3852-77659**
Account name(s) PULFORD STEPHEN
LAWRENCE
PULFORD JOYCE
ANNE
PULFORD
CUSTODIAN PTY LTD

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Minimum required payment# \$1,637.22
Payment frequency# Monthly
Next scheduled payment# 19/09/2020
Amount paid in advance \$2,154.00

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#Correct as at date of statement issue, however, if there has been a recent interest rate change or you have an existing payment arrangement agreed with ANZ, any resulting changes to repayments may not have been taken into account.

Opening balance	-\$289,409.79
Total payments	+\$10,984.44
Total withdrawals	\$0.00
Total interest	-\$6,238.62
Total bank/services charges	\$0.00
Closing balance	-\$284,663.97

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ANZ RESIDENTIAL INVEST. LOAN STATEMENT

Account number 3852-77659

Transaction details

Please retain this statement for taxation purposes

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
2020				
19 FEB	BALANCE BROUGHT FORWARD			289,409.79DR
20 FEB	OPENING INT RATE ON BORROWINGS 4.69%			
13 MAR	INT RATE ON BORROWING CHNGD TO 4.44%			
19 MAR	INTEREST	1,066.53		290,476.32DR
19 MAR	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	288,645.58DR
27 MAR	INT RATE ON BORROWING CHNGD TO 4.29%			
20 APR	INTEREST EFFECTIVE DATE 19 APR 2020	1,061.19		289,706.77DR
20 APR	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	287,876.03DR
19 MAY	INTEREST	1,015.27		288,891.30DR
19 MAY	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	287,060.56DR
19 JUN	INTEREST	1,045.93		288,106.49DR
19 JUN	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	286,275.75DR
20 JUL	INTEREST EFFECTIVE DATE 19 JUL 2020	1,009.41		287,285.16DR
20 JUL	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	285,454.42DR
19 AUG	INTEREST	1,040.29		286,494.71DR
19 AUG	LOAN PAYMENT PULFORD CUSTODIAN		1,830.74	284,663.97DR
	TOTALS AT END OF PAGE	\$6,238.62	\$10,984.44	
	TOTALS AT END OF PERIOD	\$6,238.62	\$10,984.44	\$284,663.97DR

Yearly summary

Financial year ending 30/06/2020 (\$)

Interest paid on borrowings	13,570.15
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ANZ RESIDENTIAL INVEST. LOAN STATEMENT

Account number 3852-77659

Transaction details

Please retain this statement for taxation purposes

Date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
2018				
19 FEB	BALANCE BROUGHT FORWARD			300,000.00DR
20 FEB	OPENING INT RATE ON BORROWINGS 5.56%			
19 MAR	INTEREST	1,279.56		301,279.56DR
19 MAR	INTEREST REDIRECTED FROM 1900-91387		1,279.56	300,000.00DR
19 APR	INTEREST	1,416.66		301,416.66DR
19 APR	INTEREST REDIRECTED FROM 1900-91387		1,416.66	300,000.00DR
21 MAY	INTEREST	1,370.96		301,370.96DR
21 MAY	INTEREST REDIRECTED FROM 1900-91387		1,370.96	300,000.00DR
19 JUN	INTEREST	1,416.66		301,416.66DR
19 JUN	INTEREST REDIRECTED FROM 1900-91387		1,416.66	300,000.00DR
19 JUL	INTEREST	1,370.96		301,370.96DR
19 JUL	INTEREST REDIRECTED FROM 1900-91387		1,370.96	300,000.00DR
TOTALS AT END OF PAGE		\$6,854.80	\$6,854.80	
TOTALS AT END OF PERIOD		\$6,854.80	\$6,854.80	\$300,000.00DR

Yearly summary

Financial year ending 30/06/2018 (\$)

Interest paid on borrowings	16,521.21
-----------------------------	-----------

Helpful hint to manage your loan

Consolidate your debts

Many Australians have multiple debts such as credit cards or personal loans to juggle. If so, you may be paying more interest than you need to. Speak to us about the possibility of consolidating your debts into your home loan.



ANZ RESIDENTIAL INVEST. LOAN STATEMENT

STATEMENT NUMBER 10

19 FEBRUARY 2018 TO 17 AUGUST 2018

MRS J A PULFORD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Branch number (BSB) 014-298
Account number **3852-77659**
Account name(s) PULFORD STEPHEN
LAWRENCE
PULFORD JOYCE
ANNE
PULFORD
CUSTODIAN PTY LTD

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Minimum required payment [#]	Interest only
Payment frequency [#]	Monthly
Next scheduled payment [#]	19/08/2018
Interest only term expires	19/08/2018

[#]Correct as at date of statement issue, however, if there has been a recent interest rate change or you have an existing payment arrangement agreed with ANZ, any resulting changes to repayments may not have been taken into account.

Opening balance	-\$300,000.00
Total payments	+\$6,854.80
Total withdrawals	\$0.00
Total interest	-\$6,854.80
Total bank/services charges	\$0.00
Closing balance	-\$300,000.00

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BANK STATEMENTS

01/07/2014 - 30/06/2015

ANZ BUSINESS PREMIER

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009364

THE DIRECTOR
PULFORD CUSTODIAN PTY LTD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Statement Summary

Opening balance	\$12,534.50
Total deposits	\$6,381.08
Total withdrawals	\$2,801.85
Closing balance	\$16,113.73
Statement starts	16/05/2014
Statement ends	18/07/2014
Statement number	6

Branch Details
Victoria Point

Account Details
PULFORD CUSTODIAN PTY LTD
Branch No. (BSB) 014-298
Account No 1900-91387

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2014				
16 MAY	OPENING BALANCE			12,534.50
20 MAY	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 MAY 2014	1,277.26		11,257.24
02 JUN	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		3,169.67	14,426.91
18 JUN	CREDIT INTEREST PAID		20.43	14,447.34
20 JUN	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 JUN 2014	1,319.84		13,127.50
26 JUN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 685437 TO BRETT BOLTON ELECTRIC	204.75		12,922.75
01 JUL	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		3,169.67	16,092.42
18 JUL	CREDIT INTEREST PAID		21.31	16,113.73
TOTALS AT END OF PAGE		\$2,801.85	\$6,381.08	\$16,113.73
TOTALS AT END OF PERIOD		\$2,801.85	\$6,381.08	\$16,113.73

This statement includes

Interest earned on deposits	\$41.74
-----------------------------	---------

Yearly Summary

Previous year to 30/06/2014(\$)

Interest earned on deposits	196.87
Fees Charged	
ANZ bank account fee	1.60
Total	\$1.60



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007089

THE DIRECTOR
PULFORD CUSTODIAN PTY LTD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Statement Summary

Opening balance	\$16,113.73
Total deposits	\$6,382.49
Total withdrawals	\$8,398.78
Closing balance	\$14,097.44
Statement starts	18/07/2014
Statement ends	18/09/2014
Statement number	7

Branch Details
Victoria Point

Account Details
PULFORD CUSTODIAN PTY LTD
Branch No. (BSB) 014-298
Account No 1900-91387

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2014				
18 JUL	OPENING BALANCE			16,113.73
21 JUL	ANZ INTERNET BANKING BPAY DEFT INSURANCE {145825} EFFECTIVE DATE 20 JUL 2014	1,483.71		14,630.02
22 JUL	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 JUL 2014	1,277.26		13,352.76
01 AUG	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		3,169.67	16,522.43
18 AUG	CREDIT INTEREST PAID		22.64	16,545.07
20 AUG	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 AUG 2014	1,319.83		15,225.24
25 AUG	ANZ INTERNET BANKING BPAY WEIPA {786766} EFFECTIVE DATE 23 AUG 2014	1,395.98		13,829.26
	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {785776} EFFECTIVE DATE 23 AUG 2014	2,422.00		11,407.26
01 SEP	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		3,169.67	14,576.93
18 SEP	ANZ INTERNET BANKING FUNDS TFER TRANSFER 768822 TO 014298210200115	500.00		14,076.93
	CREDIT INTEREST PAID		20.51	14,097.44
TOTALS AT END OF PAGE		\$8,398.78	\$6,382.49	\$14,097.44
TOTALS AT END OF PERIOD		\$8,398.78	\$6,382.49	\$14,097.44

This statement includes

Interest earned on deposits	\$43.15
-----------------------------	---------

0015078 - 7089/1

Item No. 55732 10/2011 W238702



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007047

THE DIRECTOR
PULFORD CUSTODIAN PTY LTD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Statement Summary

Opening balance \$14,097.44
Total deposits \$6,566.95
Total withdrawals \$2,597.10
Closing balance \$18,067.29
Statement starts 18/09/2014
Statement ends 18/11/2014
Statement number 8

Branch Details
Victoria Point

Account Details
PULFORD CUSTODIAN PTY LTD
Branch No. (BSB) 014-298
Account No 1900-91387

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2014				
18 SEP	OPENING BALANCE			14,097.44
22 SEP	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 SEP 2014	1,319.84		12,777.60
01 OCT	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		3,268.28	16,045.88
17 OCT	CREDIT INTEREST PAID		20.34	16,066.22
21 OCT	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 OCT 2014	1,277.26		14,788.96
31 OCT	CREDIT INTEREST PAID		10.05	14,799.01
03 NOV	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		3,268.28	18,067.29
TOTALS AT END OF PAGE		\$2,597.10	\$6,566.95	\$18,067.29
TOTALS AT END OF PERIOD		\$2,597.10	\$6,566.95	\$18,067.29

This statement includes

Interest earned on deposits \$30.39

0015589 - 7047/1

Item No. 55732 10/2011 WZ38702



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007750

THE DIRECTOR
PULFORD CUSTODIAN PTY LTD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Statement Summary

Opening balance	\$18,067.29
Total deposits	\$6,440.74
Total withdrawals	\$2,597.10
Closing balance	\$21,910.93
Statement starts	18/11/2014
Statement ends	16/01/2015
Statement number	9

Branch Details
Victoria Point

Account Details
PULFORD CUSTODIAN PTY LTD
Branch No. (BSB) 014-298
Account No 1900-91387

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2014				
18 NOV	OPENING BALANCE			18,067.29
20 NOV	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 NOV 2014	1,319.84		16,747.45
28 NOV	CREDIT INTEREST PAID		23.21	16,770.66
01 DEC	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		3,120.78	19,891.44
22 DEC	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 DEC 2014	1,277.26		18,614.18
31 DEC	CREDIT INTEREST PAID		28.47	18,642.65
2015				
02 JAN	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		3,268.28	21,910.93
TOTALS AT END OF PAGE		\$2,597.10	\$6,440.74	\$21,910.93
TOTALS AT END OF PERIOD		\$2,597.10	\$6,440.74	\$21,910.93

This statement includes

Interest earned on deposits	\$51.68
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0016600 - 7750/1

Item No. 55732 10/2011 W238702



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007212

THE DIRECTOR
PULFORD CUSTODIAN PTY LTD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Statement Summary

Opening balance	\$21,910.93
Total deposits	\$6,590.81
Total withdrawals	\$3,025.28
Closing balance	\$25,476.46
Statement starts	16/01/2015
Statement ends	18/03/2015
Statement number	10

Branch Details
Victoria Point

Account Details
PULFORD CUSTODIAN PTY LTD
Branch No. (BSB) 014-298
Account No 1900-91387

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2015				
16 JAN	OPENING BALANCE			21,910.93
20 JAN	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 JAN 2015	1,319.83		20,591.10
27 JAN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 302101 TO 014298210200115	400.00		20,191.10
30 JAN	CREDIT INTEREST PAID		27.84	20,218.94
02 FEB	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		3,268.28	23,487.22
20 FEB	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 FEB 2015	1,305.45		22,181.77
27 FEB	CREDIT INTEREST PAID		26.41	22,208.18
02 MAR	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		3,268.28	25,476.46
TOTALS AT END OF PAGE		\$3,025.28	\$6,590.81	\$25,476.46
TOTALS AT END OF PERIOD		\$3,025.28	\$6,590.81	\$25,476.46

This statement includes

Interest earned on deposits	\$54.25
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0015421 - 7212/1

Item No. 55732 10.2011 W238702



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007559

THE DIRECTOR
PULFORD CUSTODIAN PTY LTD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Statement Summary

Opening balance	\$25,476.46
Total deposits	\$8,192.78
Total withdrawals	\$5,928.72
Closing balance	\$27,740.52
Statement starts	18/03/2015
Statement ends	18/05/2015
Statement number	11

Branch Details
Victoria Point

Account Details
PULFORD CUSTODIAN PTY LTD
Branch No. (BSB) 014-298
Account No 1900-91387

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2015				
18 MAR	OPENING BALANCE			25,476.46
20 MAR	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 MAR 2015	1,134.58		24,341.88
27 MAR	ANZ INTERNET BANKING FUNDS TFER TRANSFER 456982 TO WEIPA PEST CONTROL PT	1,600.00		22,741.88
31 MAR	REVERSAL OF DEBIT ENTRY EFFECTIVE DATE 27 MAR 2015		1,600.00	24,341.88
	CREDIT INTEREST PAID		29.28	24,371.16
01 APR	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		3,268.28	27,639.44
02 APR	ANZ INTERNET BANKING FUNDS TFER TRANSFER 715324 TO WEIPA PEST CONTROL PT	1,600.00		26,039.44
21 APR	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 APR 2015	1,256.14		24,783.30
30 APR	CREDIT INTEREST PAID		26.94	24,810.24
01 MAY	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		3,268.28	28,078.52
05 MAY	ANZ INTERNET BANKING BPAY STRATAPAY-LEVY {776707}	338.00		27,740.52
TOTALS AT END OF PAGE		\$5,928.72	\$8,192.78	\$27,740.52
TOTALS AT END OF PERIOD		\$5,928.72	\$8,192.78	\$27,740.52

This statement includes

Interest earned on deposits	\$56.22
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0015928 - 7559/1

Item No. 55732 10.2011 W238702



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008278

THE DIRECTOR
PULFORD CUSTODIAN PTY LTD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Statement Summary

Opening balance	\$27,740.52
Total deposits	\$6,456.99
Total withdrawals	\$9,410.60
Closing balance	\$24,786.91
Statement starts	18/05/2015
Statement ends	17/07/2015
Statement number	12

Branch Details
Victoria Point

Account Details
PULFORD CUSTODIAN PTY LTD
Branch No. (BSB) 014-298
Account No 1900-91387

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2015				
18 MAY	OPENING BALANCE			27,740.52
20 MAY	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 MAY 2015	1,193.01		26,547.51
29 MAY	CREDIT INTEREST PAID		23.60	26,571.11
01 JUN	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		3,268.28	29,839.39
16 JUN	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {632889}	3,857.15		25,982.24
22 JUN	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 JUN 2015	1,192.44		24,789.80
23 JUN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 355702 TO TACTICAL SUPER AUDIT	935.00		23,854.80
	ANZ INTERNET BANKING FUNDS TFER TRANSFER 355013 TO PEARSON PARTNE	1,980.00		21,874.80
24 JUN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 112200 TO EVERCOOL AIR CON REF	88.00		21,786.80
30 JUN	CREDIT INTEREST PAID		21.13	21,807.93
01 JUL	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		3,143.98	24,951.91
17 JUL	ANZ INTERNET BANKING FUNDS TFER TRANSFER 996546 TO WEIPA PEST CONTROL PT	165.00		24,786.91
TOTALS AT END OF PAGE		\$9,410.60	\$6,456.99	\$24,786.91
TOTALS AT END OF PERIOD		\$9,410.60	\$6,456.99	\$24,786.91

This statement includes

Interest earned on deposits	\$44.73
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Yearly Summary

Previous year to 30/06/2015(\$)

Interest earned on deposits	301.73
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Enquiries 13 13 14
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007263

THE DIRECTOR
PULFORD CUSTODIAN PTY LTD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Statement Summary

Opening balance	\$24,786.91
Total deposits	\$5,511.02
Total withdrawals	\$8,105.37
Closing balance	\$22,192.56
Statement starts	17/07/2015
Statement ends	18/09/2015
Statement number	13

Branch Details

Victoria Point

Account Details
PULFORD CUSTODIAN PTY LTD
Branch No. (BSB) 014-298
Account No 1900-91387

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2015				
17 JUL	OPENING BALANCE			24,786.91
20 JUL	ANZ INTERNET BANKING BPAY DEFT INSURANCE {985251}	2,709.35		22,077.56
21 JUL	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 JUL 2015	1,153.97		20,923.59
31 JUL	CREDIT INTEREST PAID		17.86	20,941.45
03 AUG	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		2,208.28	23,149.73
10 AUG	ANZ INTERNET BANKING BPAY STRATAPAY-LEVY {632198}	150.50		22,999.23
20 AUG	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 AUG 2015	1,212.41		21,786.82
24 AUG	ANZ INTERNET BANKING BPAY WEIPA {632848}	2,879.14		18,907.68
31 AUG	CREDIT INTEREST PAID		16.60	18,924.28
01 SEP	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		3,268.28	22,192.56
TOTALS AT END OF PAGE		\$8,105.37	\$5,511.02	\$22,192.56
TOTALS AT END OF PERIOD		\$8,105.37	\$5,511.02	\$22,192.56

This statement includes

Interest earned on deposits	\$34.46
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Enquiries 13 13 14
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007793

THE DIRECTOR
PULFORD CUSTODIAN PTY LTD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Statement Summary

Opening balance \$22,192.56
Total deposits \$6,660.25
Total withdrawals \$2,553.28
Closing balance \$26,299.53
Statement starts 18/09/2015
Statement ends 18/11/2015
Statement number 14

Branch Details
Victoria Point

Account Details
PULFORD CUSTODIAN PTY LTD
Branch No. (BSB) 014-298
Account No 1900-91387

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2015				
18 SEP	OPENING BALANCE			22,192.56
22 SEP	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 SEP 2015	1,261.23		20,931.33
30 SEP	ANZ INTERNET BANKING BPAY STRATAPAY-LEVY {871710} CREDIT INTEREST PAID	71.50	15.99	20,859.83
01 OCT	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		3,314.20	24,190.02
20 OCT	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 OCT 2015	1,220.55		22,969.47
30 OCT	CREDIT INTEREST PAID		15.86	22,985.33
02 NOV	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		3,314.20	26,299.53
TOTALS AT END OF PAGE		\$2,553.28	\$6,660.25	\$26,299.53
TOTALS AT END OF PERIOD		\$2,553.28	\$6,660.25	\$26,299.53

This statement includes

Interest earned on deposits \$31.85

0016526 - 7793/1

Item No. 55732 10.2011 W238702



Enquiries 13 13 14
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Website & Internet Banking www.anz.com



007280

THE DIRECTOR
PULFORD CUSTODIAN PTY LTD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Statement Summary

Opening balance	\$26,299.53
Total deposits	\$6,664.62
Total withdrawals	\$2,524.69
Closing balance	\$30,439.46
Statement starts	18/11/2015
Statement ends	18/01/2016
Statement number	15

Branch Details
Victoria Point

Account Details
PULFORD CUSTODIAN PTY LTD
Branch No. (BSB) 014-298
Account No 1900-91387

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2015				
18 NOV	OPENING BALANCE			26,299.53
20 NOV	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 NOV 2015	1,261.23		25,038.30
30 NOV	CREDIT INTEREST PAID		17.35	25,055.65
01 DEC	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		3,314.20	28,369.85
22 DEC	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 DEC 2015	1,263.46		27,106.39
31 DEC	CREDIT INTEREST PAID		18.87	27,125.26
2016				
04 JAN	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		3,314.20	30,439.46
TOTALS AT END OF PAGE		\$2,524.69	\$6,664.62	\$30,439.46
TOTALS AT END OF PERIOD		\$2,524.69	\$6,664.62	\$30,439.46

This statement includes

Interest earned on deposits	\$36.22
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0016129 - 7280/1

Item No. 55732 10/2011 W238702



Enquiries 13 13 14
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006B54

THE DIRECTOR
PULFORD CUSTODIAN PTY LTD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Statement Summary

Opening balance	\$30,439.46
Total deposits	\$6,330.72
Total withdrawals	\$4,065.45
Closing balance	\$32,704.73
Statement starts	18/01/2016
Statement ends	18/03/2016
Statement number	16

Branch Details
Victoria Point

Account Details
PULFORD CUSTODIAN PTY LTD
Branch No. (BSB) 014-298
Account No 1900-91387

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2016				
18 JAN	OPENING BALANCE			30,439.46
20 JAN	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 JAN 2016	1,307.09		29,132.37
29 JAN	CREDIT INTEREST PAID		18.77	29,151.14
01 FEB	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		2,976.40	32,127.54
22 FEB	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 FEB 2016	1,307.10		30,820.44
29 FEB	CREDIT INTEREST PAID		21.35	30,841.79
07 MAR	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		3,314.20	34,155.99
09 MAR	ANZ INTERNET BANKING BPAY WEIPA {227457}	1,451.26		32,704.73
TOTALS AT END OF PAGE		\$4,065.45	\$6,330.72	\$32,704.73
TOTALS AT END OF PERIOD		\$4,065.45	\$6,330.72	\$32,704.73

This statement includes

Interest earned on deposits	\$40.12
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0014291 - 6854/1

Item No. 55732 10/2011 W236702



Enquiries 13 13 14
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007815

THE DIRECTOR
PULFORD CUSTODIAN PTY LTD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Statement Summary

Opening balance	\$32,704.73
Total deposits	\$6,380.35
Total withdrawals	\$2,529.86
Closing balance	\$36,555.22
Statement starts	18/03/2016
Statement ends	18/05/2016
Statement number	17

Branch Details
Victoria Point

Account Details
PULFORD CUSTODIAN PTY LTD
Branch No. (BSB) 014-298
Account No 1900-91387

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2016				
18 MAR	OPENING BALANCE			32,704.73
22 MAR	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 MAR 2016	1,222.77		31,481.96
31 MAR	CREDIT INTEREST PAID		21.68	31,503.64
01 APR	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		3,314.20	34,817.84
20 APR	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 APR 2016	1,307.09		33,510.75
29 APR	CREDIT INTEREST PAID		21.77	33,532.52
02 MAY	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		3,022.70	36,555.22
TOTALS AT END OF PAGE		\$2,529.86	\$6,380.35	\$36,555.22
TOTALS AT END OF PERIOD		\$2,529.86	\$6,380.35	\$36,555.22

This statement includes

Interest earned on deposits	\$43.45
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0017961 - 7815/1

Item No. 55732 10/2011 W238702



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008235

THE DIRECTOR
PULFORD CUSTODIAN PTY LTD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Statement Summary

Opening balance	\$36,555.22
Total deposits	\$6,666.18
Total withdrawals	\$2,734.25
Closing balance	\$40,487.15
Statement starts	18/05/2016
Statement ends	18/07/2016
Statement number	18

Branch Details
Victoria Point

Account Details
PULFORD CUSTODIAN PTY LTD
Branch No. (BSB) 014-298
Account No 1900-91387

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2016				
18 MAY	OPENING BALANCE			36,555.22
20 MAY	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 MAY 2016	1,255.56		35,299.66
23 MAY	ANZ INTERNET BANKING FUNDS TFER TRANSFER 373234 TO PEARSON PARTNE	220.00		35,079.66
31 MAY	CREDIT INTEREST PAID		20.68	35,100.34
01 JUN	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		3,314.20	38,414.54
21 JUN	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 JUN 2016	1,258.69		37,155.85
30 JUN	CREDIT INTEREST PAID		17.10	37,172.95
01 JUL	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		3,314.20	40,487.15
TOTALS AT END OF PAGE		\$2,734.25	\$6,666.18	\$40,487.15
TOTALS AT END OF PERIOD		\$2,734.25	\$6,666.18	\$40,487.15

This statement includes

Interest earned on deposits	\$37.78
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Yearly Summary

Previous year to 30/06/2016(\$)

Interest earned on deposits	223.88
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ML000235 / S000001 / 1036527

Item No. 55732 10.2011 W238/02



Enquiries 13 13 14
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009607

THE DIRECTOR
PULFORD CUSTODIAN PTY LTD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Statement Summary

Opening balance	\$40,487.15
Total deposits	\$5,571.46
Total withdrawals	\$6,967.63
Closing balance	\$39,090.98
Statement starts	18/07/2016
Statement ends	16/09/2016
Statement number	19

Branch Details
Victoria Point

Account Details
PULFORD CUSTODIAN PTY LTD
Branch No. (BSB) 014-298
Account No 1900-91387

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2016				
18 JUL	OPENING BALANCE			40,487.15
20 JUL	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 JUL 2016	1,218.08		39,269.07
	ANZ INTERNET BANKING BPAY DEFT INSURANCE {424363}	2,650.69		36,618.38
29 JUL	ANZ INTERNET BANKING BPAY ASIC {262725}	322.00		36,296.38
	CREDIT INTEREST PAID		17.10	36,313.48
01 AUG	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		3,149.20	39,462.68
22 AUG	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 AUG 2016	1,251.78		38,210.90
31 AUG	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		2,391.20	40,602.10
	CREDIT INTEREST PAID		13.96	40,616.06
13 SEP	ANZ INTERNET BANKING BPAY WEIPA {111389}	1,525.08		39,090.98
TOTALS AT END OF PAGE		\$6,967.63	\$5,571.46	\$39,090.98
TOTALS AT END OF PERIOD		\$6,967.63	\$5,571.46	\$39,090.98
This statement includes				
Interest earned on deposits				\$31.06

M000007 / S000001 / 1041749

Item No. 55732 10.2011 W238702



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010603

THE DIRECTOR
PULFORD CUSTODIAN PTY LTD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Statement Summary

Opening balance	\$39,090.98
Total deposits	\$6,469.72
Total withdrawals	\$3,385.60
Closing balance	\$42,175.10
Statement starts	16/09/2016
Statement ends	18/11/2016
Statement number	20

Branch Details
Victoria Point

Account Details
PULFORD CUSTODIAN PTY LTD
Branch No. (BSB) 014-298
Account No 1900-91387

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2016				
16 SEP	OPENING BALANCE			39,090.98
20 SEP	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 SEP 2016	1,228.11		37,862.87
27 SEP	ANZ INTERNET BANKING FUNDS TFER TRANSFER 743315 TO PEARSON PARTNE ANZ INTERNET BANKING BPAY ASIC {742886}	220.00		37,642.87
	ANZ INTERNET BANKING FUNDS TFER TRANSFER 742451 TO 014298210200115	249.00		37,393.87
		500.00		36,893.87
30 SEP	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C CREDIT INTEREST PAID		3,271.72	40,165.59
			9.66	40,175.25
20 OCT	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 OCT 2016	1,188.49		38,986.76
31 OCT	CREDIT INTEREST PAID		10.12	38,996.88
02 NOV	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		3,178.22	42,175.10

TOTALS AT END OF PAGE	\$3,385.60	\$6,469.72	\$42,175.10
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TOTALS AT END OF PERIOD	\$3,385.60	\$6,469.72	\$42,175.10
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This statement includes

Interest earned on deposits	\$19.78
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MU-003 / S000001 / 1045467

Item No. 55732 10.2011 W238702



Enquiries 13 13 14
Lost/Stolen cards 1800 033 844
Website & Internet Banking www.anz.com



008357

THE DIRECTOR
PULFORD CUSTODIAN PTY LTD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Statement Summary

Opening balance	\$42,175.10
Total deposits	\$5,239.44
Total withdrawals	\$3,318.58
Closing balance	\$44,095.96
Statement starts	18/11/2016
Statement ends	18/01/2017
Statement number	21

Branch Details

Victoria Point

Account Details
PULFORD CUSTODIAN PTY LTD
Branch No. (BSB) 014-298
Account No 1900-91387

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2016				
18 NOV	OPENING BALANCE			42,175.10
21 NOV	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {449371} EFFECTIVE DATE 20 NOV 2016	900.00		41,275.10
22 NOV	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 NOV 2016	1,228.11		40,046.99
30 NOV	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C CREDIT INTEREST PAID		3,129.82	43,176.81
20 DEC	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 DEC 2016	1,190.47	10.16	43,186.97
30 DEC	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C CREDIT INTEREST PAID		2,088.92	44,085.42
			10.54	44,095.96
TOTALS AT END OF PAGE		\$3,318.58	\$5,239.44	\$44,095.96
TOTALS AT END OF PERIOD		\$3,318.58	\$5,239.44	\$44,095.96

This statement includes

Interest earned on deposits	\$20.70
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ML000057 / S0000001 / 1037995

Item No. 55732 10.2011 W238702



Enquiries 13 13 14
Lost/Stolen cards 1800 033 844
Website & Internet Banking www.anz.com



009804

THE DIRECTOR
PULFORD CUSTODIAN PTY LTD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Statement Summary

Opening balance	\$44,095.96
Total deposits	\$6,759.25
Total withdrawals	\$4,022.07
Closing balance	\$46,833.14
Statement starts	18/01/2017
Statement ends	17/03/2017
Statement number	22

Branch Details

Victoria Point

Account Details
PULFORD CUSTODIAN PTY LTD
Branch No. (BSB) 014-298
Account No 1900-91387

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2017				
18 JAN	OPENING BALANCE			44,095.96
20 JAN	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 JAN 2017	1,248.49		42,847.47
31 JAN	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		3,370.72	46,218.19
	CREDIT INTEREST PAID		10.78	46,228.97
21 FEB	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 FEB 2017	1,248.50		44,980.47
28 FEB	CREDIT INTEREST PAID		7.03	44,987.50
02 MAR	ANZ INTERNET BANKING BPAY WEIPA {854679}	1,525.08		43,462.42
16 MAR	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C		3,370.72	46,833.14
TOTALS AT END OF PAGE		\$4,022.07	\$6,759.25	\$46,833.14
TOTALS AT END OF PERIOD		\$4,022.07	\$6,759.25	\$46,833.14

This statement includes

Interest earned on deposits	\$17.81
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M...04 / 0000001 / 1041603

Item No. 55732 10/2011 W28702



Enquiries 13 13 14
Lost/Stolen cards 1800 033 844
Website & Internet Banking www.anz.com



008385

THE DIRECTOR
PULFORD CUSTODIAN PTY LTD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Statement Summary

Opening balance \$46,833.14
Total deposits \$6,778.50
Total withdrawals \$2,415.20
Closing balance \$51,196.44

Statement starts 17/03/2017
Statement ends 18/05/2017
Statement number 23

Branch Details
Victoria Point

Account Details
PULFORD CUSTODIAN PTY LTD
Branch No. (BSB) 014-298
Account No 1900-91387

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2017				
17 MAR	OPENING BALANCE			46,833.14
21 MAR	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 MAR 2017	1,127.67		45,705.47
31 MAR	TRANSFER FROM WEIPA REAL ESTAT TRANSFER SUNBIRD C CREDIT INTEREST PAID		3,178.22 7.60	48,883.69 48,891.29
05 APR	TRANSFER FROM WEIPA REAL ESTAT WRE MARCH		203.50	49,094.79
20 APR	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 APR 2017	1,287.53		47,807.26
28 APR	CREDIT INTEREST PAID		7.46	47,814.72
01 MAY	TRANSFER FROM REALBRY PTY LTD WEIPA REAL ESTATE		3,381.72	51,196.44
TOTALS AT END OF PAGE		\$2,415.20	\$6,778.50	\$51,196.44
TOTALS AT END OF PERIOD		\$2,415.20	\$6,778.50	\$51,196.44

This statement includes

Interest earned on deposits \$15.06

Mo...385 / S000001 / 1037861

Item No. 55732 10/2011 W238702



Enquiries 13 13 14
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006478

THE DIRECTOR
PULFORD CUSTODIAN PTY LTD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Statement Summary

Opening balance	\$51,196.44
Total deposits	\$6,061.91
Total withdrawals	\$2,800.82
Closing balance	\$54,457.53
Statement starts	18/05/2017
Statement ends	18/07/2017
Statement number	24

Branch Details
Victoria Point

Account Details
PULFORD CUSTODIAN PTY LTD
Branch No. (BSB) 014-298
Account No 1900-91387

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2017				
18 MAY	OPENING BALANCE			51,196.44
22 MAY	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 MAY 2017	1,269.86		49,926.58
31 MAY	CREDIT INTEREST PAID		9.12	49,935.70
01 JUN	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		2,673.52	52,609.22
20 JUN	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 JUN 2017	1,310.96		51,298.26
30 JUN	CREDIT INTEREST PAID		8.55	51,306.81
03 JUL	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C ANZ INTERNET BANKING FUNDS TFER TRANSFER 190176 TO PEARSON PARTNE EFFECTIVE DATE 02 JUL 2017	220.00	3,370.72	54,457.53
TOTALS AT END OF PAGE		\$2,800.82	\$6,061.91	\$54,457.53
TOTALS AT END OF PERIOD		\$2,800.82	\$6,061.91	\$54,457.53

This statement includes

Interest earned on deposits	\$17.67
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Yearly Summary

Previous year to 30/06/2017(\$)

Interest earned on deposits	122.08
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006478 / S000001 / 0038649

Item No. 55732 10.2011 W238702



Enquiries 13 13 14
Lost/Stolen cards 1800 033 844
Website & Internet Banking www.anz.com



008429

THE DIRECTOR
PULFORD CUSTODIAN PTY LTD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Statement Summary

Opening balance	\$54,457.53
Total deposits	\$6,152.27
Total withdrawals	\$5,656.55
Closing balance	\$54,953.25
Statement starts	18/07/2017
Statement ends	18/09/2017
Statement number	25

Branch Details
Victoria Point

Account Details
PULFORD CUSTODIAN PTY LTD
Branch No. (BSB) 014-298
Account No 1900-91387

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2017				
18 JUL	OPENING BALANCE			54,457.53
20 JUL	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 JUL 2017	1,257.54		53,199.99
21 JUL	ANZ INTERNET BANKING BPAY DEFT INSURANCE {857838}	2,700.73		50,499.26
31 JUL	CREDIT INTEREST PAID		8.97	50,508.23
02 AUG	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		2,893.57	53,401.80
08 AUG	ANZ INTERNET BANKING BPAY ASIC {970365}	327.00		53,074.80
22 AUG	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 AUG 2017	1,371.28		51,703.52
31 AUG	CREDIT INTEREST PAID		8.91	51,712.43
01 SEP	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,240.82	54,953.25

TOTALS AT END OF PAGE	\$5,656.55	\$6,152.27	\$54,953.25
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TOTALS AT END OF PERIOD	\$5,656.55	\$6,152.27	\$54,953.25
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This statement includes

Interest earned on deposits	\$17.88
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M000029 / S000001 / 1038653

Item No. 55732 10/2011 W238702



Enquiries 13 13 14
Lost/Stolen cards 1800 033 844
Website & Internet Banking www.anz.com



011028

THE DIRECTOR
PULFORD CUSTODIAN PTY LTD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Statement Summary

Opening balance	\$54,953.25
Total deposits	\$6,759.54
Total withdrawals	\$6,226.81
Closing balance	\$55,485.98
Statement starts	18/09/2017
Statement ends	17/11/2017
Statement number	26

Branch Details
Victoria Point

Account Details
PULFORD CUSTODIAN PTY LTD
Branch No. (BSB) 014-298
Account No 1900-91387

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2017				
18 SEP	OPENING BALANCE			54,953.25
20 SEP	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 SEP 2017	1,416.66		53,536.59
29 SEP	CREDIT INTEREST PAID		8.64	53,545.23
02 OCT	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,370.72	56,915.95
03 OCT	ANZ INTERNET BANKING FUNDS TFER TRANSFER 947321 TO 014298210200115	1,000.00		55,915.95
09 OCT	ANZ INTERNET BANKING BPAY WEIPA {926179} EFFECTIVE DATE 08 OCT 2017	1,585.19		54,330.76
20 OCT	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 OCT 2017	1,370.96		52,959.80
26 OCT	ANZ INTERNET BANKING FUNDS TFER TRANSFER 452566 TO VINTAGE CLEANING PTY	600.00		52,359.80
30 OCT	ANZ INTERNET BANKING BPAY ASIC {676177} EFFECTIVE DATE 28 OCT 2017	254.00		52,105.80
31 OCT	CREDIT INTEREST PAID		9.46	52,115.26
01 NOV	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,370.72	55,485.98
TOTALS AT END OF PAGE		\$6,226.81	\$6,759.54	\$55,485.98
TOTALS AT END OF PERIOD		\$6,226.81	\$6,759.54	\$55,485.98

This statement includes

Interest earned on deposits	\$18.10
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ML00028 / S000001 / 1048731

Item No. 55732 10/2011 W238702



Enquiries 13 13 14
Lost/Stolen cards 1800 033 844
Website & Internet Banking www.anz.com



000998

THE DIRECTOR
PULFORD CUSTODIAN PTY LTD
9 MACADAMIA ST
VICTORIA POINT QLD 4165

Statement Summary

Opening balance	\$55,485.98
Total deposits	\$5,263.19
Total withdrawals	\$2,787.62
Closing balance	\$57,961.55
Statement starts	17/11/2017
Statement ends	18/01/2018
Statement number	27

Branch Details
Victoria Point

Account Details
PULFORD CUSTODIAN PTY LTD
Branch No. (BSB) 014-298
Account No 1900-91387

Please retain this statement for taxation purposes.

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2017				
17 NOV	OPENING BALANCE			55,485.98
21 NOV	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 NOV 2017	1,416.66		54,069.32
30 NOV	CREDIT INTEREST PAID		8.27	54,077.59
01 DEC	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,370.72	57,448.31
20 DEC	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 DEC 2017	1,370.96		56,077.35
29 DEC	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		1,877.42	57,954.77
	CREDIT INTEREST PAID		6.78	57,961.55
TOTALS AT END OF PAGE		\$2,787.62	\$5,263.19	\$57,961.55
TOTALS AT END OF PERIOD		\$2,787.62	\$5,263.19	\$57,961.55

This statement includes

Interest earned on deposits	\$15.05
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MO00998 / S000001 / 1041907

Item No. 55732 10.2011 W238702

BUSINESS PREMIUM SAVER STATEMENT

Account Number 1900-91387

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2018				
18 JAN	OPENING BALANCE			57,961.55
22 JAN	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 JAN 2018	1,416.65		56,544.90
31 JAN	CREDIT INTEREST PAID		7.79	56,552.69
01 FEB	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,269.79	59,822.48
13 FEB	ANZ INTERNET BANKING FUNDS TFER TRANSFER 159993 TO JOY PULFO	8,000.00		51,822.48
20 FEB	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 FEB 2018	1,416.66		50,405.82
28 FEB	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,170.25	53,576.07
28 FEB	CREDIT INTEREST PAID		6.32	53,582.39
12 MAR	ANZ INTERNET BANKING BPAY WEIPA {467120} EFFECTIVE DATE 10 MAR 2018	1,585.19		51,997.20
TOTALS AT END OF PAGE		\$12,418.50	\$6,454.15	
TOTALS AT END OF PERIOD		\$12,418.50	\$6,454.15	\$51,997.20

This Statement Includes

Interest earned on deposits	\$14.11
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Fee Summary

Fees Charged for period: 01 FEB 2018 to 28 FEB 2018

Summary of ANZ Transaction Fees

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	2.00	2.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 16/03/18 and the monthly fee cycle, as appears above, ended on 28/02/18.

BUSINESS PREMIUM SAVER STATEMENT

Account Number 1900-91387

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2018				
16 MAR	OPENING BALANCE			51,997.20
20 MAR	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 MAR 2018	1,279.56		50,717.64
29 MAR	CREDIT INTEREST PAID		6.21	50,723.85
03 APR	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,035.25	53,759.10
20 APR	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 APR 2018	1,416.66		52,342.44
30 APR	CREDIT INTEREST PAID		6.95	52,349.39
01 MAY	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,080.05	55,429.44
TOTALS AT END OF PAGE		\$2,696.22	\$6,128.46	
TOTALS AT END OF PERIOD		\$2,696.22	\$6,128.46	\$55,429.44

This Statement Includes

Interest earned on deposits	\$13.16
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Fee Summary

Fees Charged for period: 01 MAR 2018 to 29 MAR 2018

Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Fees Charged for period: 30 MAR 2018 to 30 APR 2018

Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

BUSINESS PREMIUM SAVER STATEMENT

Account Number 1900-91387

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2018				
18 MAY	OPENING BALANCE			55,429.44
22 MAY	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 MAY 2018	1,370.96		54,058.48
31 MAY	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,278.05	57,336.53
31 MAY	CREDIT INTEREST PAID		6.98	57,343.51
20 JUN	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 JUN 2018	1,416.66		55,926.85
29 JUN	CREDIT INTEREST PAID		6.77	55,933.62
02 JUL	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,015.45	58,949.07
02 JUL	ANZ INTERNET BANKING FUNDS TFER TRANSFER 346595 TO JOY PULFO EFFECTIVE DATE 01 JUL 2018	5,000.00		53,949.07
16 JUL	ANZ INTERNET BANKING BPAY ASIC {984617} EFFECTIVE DATE 15 JUL 2018	254.00		53,695.07
TOTALS AT END OF PAGE		\$8,041.62	\$6,307.25	
TOTALS AT END OF PERIOD		\$8,041.62	\$6,307.25	\$53,695.07

This Statement Includes

Interest earned on deposits	\$13.75
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Yearly Summary

Previous Year to 30/06/2018 (\$)

Interest earned on deposits	92.05
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Fee Summary

Fees Charged for period: 01 MAY 2018 to 31 MAY 2018

Summary of ANZ Transaction Fees

Summary of ANZ Transaction Fees		Transactions		Fee Per Transaction (\$)	Total Charge (\$)
		Total	Free Additional		
Transaction Fees					
EFTPOS/PHONE BANKING WDL	2	2.00	2.00	0.60	0.00
Total Transaction Fees Charged					\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

BUSINESS PREMIUM SAVER STATEMENT

Account Number 1900-91387

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2018				
18 JUL	OPENING BALANCE			53,695.07
20 JUL	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 JUL 2018	1,370.96		52,324.11
20 JUL	ANZ INTERNET BANKING BPAY DEFT INSURANCE {219105}	2,261.88		50,062.23
31 JUL	CREDIT INTEREST PAID		6.92	50,069.15
01 AUG	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,163.65	53,232.80
21 AUG	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 AUG 2018	1,416.65		51,816.15
30 AUG	ANZ INTERNET BANKING PAYMENT 751054 TO JOY PULFORD	6,000.00		45,816.15
31 AUG	CREDIT INTEREST PAID		6.67	45,822.82
03 SEP	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,278.05	49,100.87
10 SEP	ANZ INTERNET BANKING BPAY WEIPA {515700} EFFECTIVE DATE 09 SEP 2018	1,832.48		47,268.39
TOTALS AT END OF PAGE		\$12,881.97	\$6,455.29	
TOTALS AT END OF PERIOD		\$12,881.97	\$6,455.29	\$47,268.39

This Statement Includes

Interest earned on deposits	\$13.59
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Fee Summary

Fees Charged for period: 30 JUN 2018 to 31 JUL 2018

Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
INTERNET/ONLINE WDL	3.00	3.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

BUSINESS PREMIUM SAVER STATEMENT

Account Number 1900-91387

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2018				
18 SEP	OPENING BALANCE			47,268.39
20 SEP	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 SEP 2018	1,830.74		45,437.65
28 SEP	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,278.05	48,715.70
28 SEP	CREDIT INTEREST PAID		5.40	48,721.10
22 OCT	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 OCT 2018	1,830.74		46,890.36
31 OCT	CREDIT INTEREST PAID		6.52	46,896.88
01 NOV	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,093.05	49,989.93
TOTALS AT END OF PAGE		\$3,661.48	\$6,383.02	
TOTALS AT END OF PERIOD		\$3,661.48	\$6,383.02	\$49,989.93

This Statement Includes

Interest earned on deposits	\$11.92
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Fee Summary

Fees Charged for period: 01 SEP 2018 to 28 SEP 2018

Summary of ANZ Transaction Fees

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	2.00	2.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 16/11/18 and the monthly fee cycle, as appears above, ended on 28/09/18.

BUSINESS PREMIUM SAVER STATEMENT

Account Number 1900-91387

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
18 JAN	OPENING BALANCE			49,344.76
22 JAN	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 21 JAN 2019	1,830.74		47,514.02
31 JAN	CREDIT INTEREST PAID		6.21	47,520.23
01 FEB	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,278.05	50,798.28
20 FEB	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 FEB 2019	1,830.74		48,967.54
28 FEB	CREDIT INTEREST PAID		5.77	48,973.31
01 MAR	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,224.15	52,197.46
TOTALS AT END OF PAGE		\$3,661.48	\$6,514.18	
TOTALS AT END OF PERIOD		\$3,661.48	\$6,514.18	\$52,197.46

This Statement Includes

Interest earned on deposits	\$11.98
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Fee Summary

Fees Charged for period: 01 FEB 2019 to 28 FEB 2019

Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 18/03/19 and the monthly fee cycle, as appears above, ended on 28/02/19.

BUSINESS PREMIUM SAVER STATEMENT

Account Number 1900-91387

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2018				
16 NOV	OPENING BALANCE			49,989.93
20 NOV	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 NOV 2018	1,830.74		48,159.19
30 NOV	CREDIT INTEREST PAID		6.06	48,165.25
20 DEC	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 DEC 2018	1,830.74		46,334.51
31 DEC	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,004.20	49,338.71
31 DEC	CREDIT INTEREST PAID		6.05	49,344.76
	TOTALS AT END OF PAGE	\$3,661.48	\$3,016.31	
	TOTALS AT END OF PERIOD	\$3,661.48	\$3,016.31	\$49,344.76

This Statement Includes

Interest earned on deposits	\$12.11
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Fee Summary

Fees Charged for period: 01 NOV 2018 to 30 NOV 2018

Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Fees Charged for period: 01 DEC 2018 to 31 DEC 2018

Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

BUSINESS PREMIUM SAVER STATEMENT

Account Number 1900-91387

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
18 MAR	OPENING BALANCE			52,197.46
20 MAR	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 MAR 2019	1,830.74		50,366.72
29 MAR	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		1,936.35	52,303.07
29 MAR	CREDIT INTEREST PAID		6.13	52,309.20
01 APR	ANZ INTERNET BANKING BPAY WEIPA {916539}	1,832.48		50,476.72
08 APR	ANZ INTERNET BANKING PAYMENT 218747 TO JOY PULFORD	10,000.00		40,476.72
23 APR	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {654352} EFFECTIVE DATE 22 APR 2019	6,599.40		33,877.32
24 APR	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 23 APR 2019	1,830.74		32,046.58
30 APR	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,278.05	35,324.63
30 APR	CREDIT INTEREST PAID		5.48	35,330.11
10 MAY	ANZ INTERNET BANKING PAYMENT 580383 TO KEVIN J GUINAN	2,997.00		32,333.11
15 MAY	ANZ INTERNET BANKING BPAY ASIC {931873}	658.00		31,675.11
TOTALS AT END OF PAGE		\$25,748.36	\$5,226.01	
TOTALS AT END OF PERIOD		\$25,748.36	\$5,226.01	\$31,675.11

This Statement Includes

Interest earned on deposits	\$11.61
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Fee Summary

Fees Charged for period: 01 MAR 2019 to 29 MAR 2019

Summary of ANZ Transaction Fees

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
EFTPOS/PHONE BANKING WDL	2.00	2.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

BUSINESS PREMIUM SAVER STATEMENT

Account Number 1900-91387

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
17 MAY	OPENING BALANCE			31,675.11
21 MAY	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 20 MAY 2019	1,830.74		29,844.37
31 MAY	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,278.05	33,122.42
31 MAY	CREDIT INTEREST PAID		4.12	33,126.54
20 JUN	PAYMENT TO PULFORD STEPHEN LAWRENCE EFFECTIVE DATE 19 JUN 2019	1,830.74		31,295.80
28 JUN	CREDIT INTEREST PAID		3.74	31,299.54
01 JUL	TRANSFER FROM REALBRY PTY LTD TRANSFER SUNBIRD C		3,278.05	34,577.59
TOTALS AT END OF PAGE		\$3,661.48	\$6,563.96	
TOTALS AT END OF PERIOD		\$3,661.48	\$6,563.96	\$34,577.59

This Statement Includes

Interest earned on deposits	\$7.86
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Yearly Summary

Previous Year to 30/06/2019 (\$)

Interest earned on deposits	69.07
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Fee Summary

Fees Charged for period: 01 MAY 2019 to 31 MAY 2019

Summary of ANZ Transaction Fees

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
INTERNET/ONLINE WDL	2.00	2.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 18/07/19 and the monthly fee cycle, as appears above, ended on 31/05/19.

STATEMENT

Account Number: **21636031**
 BSB: 124152
 From 22-June-2014 to 21-Dec-2014

Superannuation Savings Account

Account Details	Statement Summary
Vintage Asset Mngement Services Pty Ltd	Opening Balance \$ 7,031.04 cr
ATF Stephen & Joy Pulford Private	Total Credits \$ 234.45 cr
Pension Fund	Total Debits \$ 929.60 dr
	Closing Balance \$ 6,335.89 cr

Details as at 21-Dec-2014

Posting Date	Transaction Details	Debit	Credit	Balance
2014				
22-June	Opening Balance			7,031.04 cr
30-June	Interest		0575 234.45	7,265.49 cr
15-Jul	BPAY Asic Ib2-06722652	168Y 236.00		7,029.49 cr
11-Nov	BPAY QLD Transport Ren 07 Ib2-13116234	693.60	4026.03	6,335.89 cr
21-Dec	Closing Balance			6,335.89 cr
Total Debits & Credits		929.60	234.45	

Overdrawn Rate is .00% p.a.

Credit Interest Rates

Effective Date: 22/10/2014

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	2.75%

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

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STATEMENT

Account Number: **21636031**
 BSB: 124152
 From 22-Dec-2014 to 21-June-2015

Superannuation Savings Account

Account Details	Statement Summary
Vintage Asset Mngement Services Pty Ltd ATF Stephen Et Joy Pulford Private Pension Fund	Opening Balance \$ 6,335.89 cr Total Credits \$ 0.00 cr Total Debits \$ 0.00 dr Closing Balance \$ 6,335.89 cr

Details as at 21-June-2015

Posting Date	Transaction Details	Debit	Credit	Balance
2014				
22-Dec	Opening Balance			6,335.89 cr
21-June	Closing Balance			6,335.89 cr
	Total Debits & Credits	0.00	0.00	
	Overdrawn Rate is .00% p.a.			

Credit Interest Rates

Effective Date: 12/05/2015

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	2.30%

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STATEMENT

Account Number: **21636031**
 BSB: 124152
 From 22-Dec-2015 to 21-June-2016

Superannuation Savings Account

Account Details	Statement Summary
Vintage Asset Mngement Services Pty Ltd ATF Stephen Et Joy Pulford Private Pension Fund	Opening Balance \$ 101,054.72 cr Total Credits \$ 1,131.94 cr Total Debits \$ 20.50 dr Credit Interest FYTD \$ 1,630.37 cr Closing Balance \$ 102,166.16 cr
Details as at 21-June-2016	

Posting Date	Transaction Details	Debit	Credit	Balance
2015				
22-Dec	Opening Balance			101,054.72 cr
31-Dec	Interest		197.40	101,252.12 cr
2016				
31-Jan	Interest		197.78	101,449.90 cr
28-Feb	Interest		178.99	101,628.89 cr
02-Mar	Withdrawal 3X Reissue Statement Fee	18.00		101,610.89 cr
31-Mar	Branch Withdrawal Fee	2.50		101,608.39 cr
31-Mar	Interest		197.10	101,805.49 cr
30-Apr	Interest		184.08	101,989.57 cr
31-May	Interest		176.59	102,166.16 cr
21-June	Closing Balance			102,166.16 cr
Total Debits & Credits		20.50	1,131.94	
Overdrawn Rate is .00% p.a.				

Credit Interest Rates

Effective Date: 11/05/2016

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	1.95%

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BOQ have now processed corrections to all impacted accounts with interest or fee errors caused by the posting of these amounts on 28 February 2016 instead of 29 February 2016.

Interest and fee adjustments were processed in the month of March and all affected accounts have now been corrected. Fee correction entries will appear on your March transaction history. Interest adjustments will not appear separately on your statement.



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STATEMENT

Account Number: **21636031**
BSB: 124152
From 22-June-2016 to 21-Dec-2016

Superannuation Savings Account

Account Details	Statement Summary
Vintage Asset Mngement Services Pty Ltd ATF Stephen Et Joy Pulford Private Pension Fund	Opening Balance \$ 102,166.16 cr Total Credits \$ 923.21 cr Total Debits \$ 0.00 dr Credit Interest FYTD \$ 759.47 cr Closing Balance \$ 103,089.37 cr
Details as at 21-Dec-2016	

Transactions			
Posting Date	Transaction Details	Debit	Credit Balance
2016			
22-June	Opening Balance		102,166.16 cr
30-June	Interest		163.74 102,329.90 cr
31-Jul	Interest		169.47 102,499.37 cr
31-Aug	Interest		154.31 102,653.68 cr
30-Sep	Interest		143.43 102,797.11 cr
31-Oct	Interest		148.42 102,945.53 cr
30-Nov	Interest		143.84 103,089.37 cr
21-Dec	Closing Balance		103,089.37 cr
Total Debits & Credits		0.00	923.21

Overdrawn Rate is .00% p.a.

Credit Interest Rates

Effective Date: 09/08/2016

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	1.70%

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Unfair Contracts Legislation

In order to comply with the unfair contracts legislation applicable to small businesses, BOQ has updated the following:

- Business Transaction and Investment Account Terms and Conditions
- Electronic Banking Terms and Conditions

These updated Terms and Conditions are all available at <http://www.boq.com.au/termsconditions.htm> or can be requested from your Relationship Manager.

Direct Debit Cancellation and Overdrawing your Account

In order to simplify the terms applicable to Direct Debit Cancellations, and clarify your obligations in relation to Overdrawing your Account, BOQ has updated the following:

- Business Transaction and Investment Account Terms and Conditions (addendum dated 1 December 2016)

These updated Terms and Conditions are all available at <http://www.boq.com.au/termsconditions.htm> or can be requested from your Relationship Manager.

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STATEMENT

Account Number: **21636031**
BSB: 124152
From 22-Dec-2016 to 21-June-2017

Superannuation Savings Account

Account Details	Statement Summary
Vintage Asset Mngement Services Pty Ltd ATF Stephen Et Joy Pulford Private Pension Fund Details as at 21-June-2017	Opening Balance \$ 103,089.37 cr Total Credits \$ 830.68 cr Total Debits \$ 3,000.00 dr Credit Interest FYTD \$ 1,590.15 cr Closing Balance \$ 100,920.05 cr

Posting Date	Transaction Details	Debit	Credit	Balance
2016				
22-Dec	Opening Balance			103,089.37 cr
31-Dec	Interest		148.84	103,238.21 cr
2017				
31-Jan	Interest		145.38	103,383.59 cr
28-Feb	Interest		126.89	103,510.48 cr
28-Mar	Tfr To Account 021581465 lb2-26354294	3,000.00		100,510.48 cr
31-Mar	Interest		140.26	100,650.74 cr
30-Apr	Interest		132.36	100,783.10 cr
31-May	Interest		136.95	100,920.05 cr
21-June	Closing Balance			100,920.05 cr
Total Debits Et Credits		3,000.00	830.68	

Overdrawn Rate is .00% p.a.

Credit Interest Rates

Effective Date: 18/01/2017

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	1.60%

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Update to BOQ's Privacy Policy

BOQ's Privacy Policy, a copy of which can be found at www.boq.com.au, has been updated. The Privacy Policy sets out how you can access and correct information BOQ holds about you (including credit reports and other credit information), how you can complain about a breach by BOQ of the Australian Privacy Principles, Part IIIA of the Privacy Act and/or the CR Code and how your complaint will be handled. It also specifies the countries to which your information may be disclosed. We encourage you to review this policy periodically.



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STATEMENT

Account Number: **21636031**
BSB: 124152
From 22-June-2017 to 21-Dec-2017

DOUBLE UP NOW AND SAVE



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Superannuation Savings Account

Account Details	Statement Summary
Vintage Asset Mngement Services Pty Ltd ATF Stephen & Joy Pulford Private Pension Fund	Opening Balance \$ 100,920.05 cr Total Credits \$ 811.97 cr Total Debits \$ 500.00 dr Credit Interest FYTD \$ 679.26 cr Closing Balance \$ 101,232.02 cr
Details as at 21-Dec-2017	

Posting Date	Transaction Details	Debit	Credit	Balance
2017				
22-June	Opening Balance			100,920.05 cr
30-June	Interest		132.71	101,052.76 cr
31-Jul	Interest		137.32	101,190.08 cr
31-Aug	Interest		137.50	101,327.58 cr
30-Sep	Interest		133.25	101,460.83 cr
31-Oct	Interest		137.87	101,598.70 cr
17-Nov	Tfr To Account 021578652 lb2-72398393	500.00		101,098.70 cr
30-Nov	Interest		133.32	101,232.02 cr
21-Dec	Closing Balance			101,232.02 cr
Total Debits & Credits		500.00	811.97	
Overdrawn Rate is .00% p.a.				

Credit Interest Rates

Effective Date: 18/01/2017

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	1.60%

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*To qualify for the 20% DUNAS Discount, you must hold a current Vero-branded insurance policy arranged by BOQ and purchase a new subsequent Eligible Insurance Policy within the Offer Period. The 20% DUNAS Discount will be applied to the new subsequent Eligible Insurance Policy. An Eligible Insurance Policy is a Vero-branded Home, Landlord, Contents, or Motor insurance policy arranged by BOQ. Offer Period is 7/08/2017 – 30/06/2018. See the full terms and conditions which apply. Eligible Insurance Policies are issued by AAI Limited ABN 48 005 297 807 trading as Vero Insurance (Vero). Customers may take out these types of insurance with any insurer of their choice. All cover is subject to acceptance by Vero. Bank of Queensland Limited ABN 32 009 656 740 (BOQ) will receive a commission for insurance arranged, details of which are set out in the relevant Financial Services Guide (FSG). Neither Bank of Queensland nor its related companies guarantee or otherwise support the benefits payable under the policies of insurance issued by Vero. This document may contain general advice on general insurance only. Consider the Product Disclosure Statement (PDS) before making a decision about this insurance. A copy of the PDS and relevant FSG can be obtained from a BOQ branch or the BOQ website.

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STATEMENT

Account Number: **21636031**
BSB: 124152
From 22-Dec-2017 to 21-June-2018

Superannuation Savings Account

Account Details	Statement Summary
Vintage Asset Mngement Services Pty Ltd ATF Stephen & Joy Pulford Private Pension Fund Details as at 21-June-2018	Opening Balance \$ 101,232.02 cr Total Credits \$ 806.52 cr Total Debits \$ 0.00 dr Credit Interest FYTD \$ 1,485.78 cr Closing Balance \$ 102,038.54 cr

Posting Date	Transaction Details	Debit	Credit	Balance
2017				
22-Dec	Opening Balance			101,232.02 cr
31-Dec	Interest		137.56	101,369.58 cr
2018				
31-Jan	Interest		137.75	101,507.33 cr
28-Feb	Interest		124.58	101,631.91 cr
31-Mar	Interest		138.10	101,770.01 cr
30-Apr	Interest		133.83	101,903.84 cr
31-May	Interest		134.70	102,038.54 cr
21-June	Closing Balance			102,038.54 cr
Total Debits & Credits		0.00	806.52	
Overdrawn Rate is .00% p.a.				

Credit Interest Rates

Effective Date: 04/05/2018

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	1.55%

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STATEMENT

Account Number: **21636031**
BSB: 124152
From 22-June-2018 to 21-Dec-2018

Superannuation Savings Account

Account Details	Statement Summary
Vintage Asset Mngement Services Pty Ltd ATF Stephen & Joy Pulford Private Pension Fund	Opening Balance \$ 102,038.54 cr Total Credits \$ 787.72 cr Total Debits \$ 2,000.00 dr Credit Interest FYTD \$ 657.73 cr Closing Balance \$ 100,826.26 cr
Details as at 21-Dec-2018	

Posting Date	Transaction Details	Debit	Credit	Balance
2018				
22-June	Opening Balance			102,038.54 cr
30-June	Interest		129.99	102,168.53 cr
31-Jul	Interest		134.49	102,303.02 cr
31-Aug	Interest		134.67	102,437.69 cr
30-Sep	Interest		130.50	102,568.19 cr
31-Oct	Interest		133.76	102,701.95 cr
02-Nov	Tfr To Account 021581465 lb2-35455057	2,000.00		100,701.95 cr
30-Nov	Interest		124.31	100,826.26 cr ✓
21-Dec	Closing Balance			100,826.26 cr
Total Debits & Credits		2,000.00	787.72	

Overdrawn Rate is .00% p.a.

Credit Interest Rates

Effective Date: 22/10/2018

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	1.50%

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STATEMENT

Account Number: **21636031**
 BSB: 124152
 From 22-June-2015 to 21-Dec-2015

Superannuation Savings Account

Account Details	Statement Summary
Vintage Asset Mngement Services Pty Ltd ATF Stephen Et Joy Pulford Private Pension Fund	Opening Balance \$ 6,335.89 cr Total Credits \$ 143,478.33 cr Total Debits \$ 48,759.50 dr Credit Interest FYTD \$ 498.43 cr Closing Balance \$ 101,054.72 cr
Details as at 21-Dec-2015	

Posting Date	Transaction Details	Debit	Credit	Balance
2015				
22-June	Opening Balance		000/	6,335.89 cr
27-Jul	Deposit		15.00	6,350.89 cr
27-Jul	Tfr From 021578652 lb2-73587682		48,750.00 000/	55,100.89 cr
27-Jul	Tfr To Account 021578652 lb2-73592062	48,750.00 000/		6,350.89 cr
27-Jul	Tfr From 021581465 lb2-73594182		48,750.00 000/	55,100.89 cr
31-Jul	Branch Deposit Fee	154/ 2.50		55,098.39 cr
31-Jul	Cheques Deposited Fee	154/ 1.00		55,097.39 cr
31-Jul	Interest		057/ 13.88	55,111.27 cr
31-Aug	Interest		057/ 107.65	55,218.92 cr
22-Sep	Deposit		464.90 000/	55,683.82 cr
30-Sep	Branch Deposit Fee	154/ 2.50		55,681.32 cr
30-Sep	Cheques Deposited Fee	154/ 1.00		55,680.32 cr
30-Sep	Interest		104.62 057/	55,784.94 cr
31-Oct	Interest		108.97 057/	55,893.91 cr
09-Nov	Tfr From 021581465 lb2-08092892		15,000.00 000/	70,893.91 cr
10-Nov	Deposit		30,000.00 000/	100,893.91 cr
30-Nov	Branch Deposit Fee	157/ 2.50		100,891.41 cr
30-Nov	Interest		057/ 163.31	101,054.72 cr
21-Dec	Closing Balance			101,054.72 cr
Total Debits & Credits		48,759.50	143,478.33	

Overdrawn Rate is .00% p.a.

Credit Interest Rates

Effective Date: 12/05/2015

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	2.30%

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

Balances greater than \$5,000,000 are subject to approval.

The interest rates quoted above are current as at the Effective Date. If you require information about any interest rate changes that may have occurred in the period between your last statement and this statement, please contact your local BOQ branch or phone our Customer Contact Centre on 1300 55 72 72.

Statement Integrity

You should check all entries appearing on this statement for error or possible unauthorised transactions. Further information about your account, including details of benefits or fees and charges, can be found in the relevant Terms and Conditions or Fees and Charges booklets and can be obtained at any BOQ branch or by calling our Customer Contact Centre on 1300 55 72 72 or by visiting our website boq.com.au. If you have a problem or complaint, information about our dispute resolution process is available at any branch or through the Customer Contact Centre.

SECURITY ALERT FOR PIN AND PAC HOLDERS – visit www.boq.com.au

Protect your card. Always carry it with you and never give it to anybody, including family or friends. Don't tell anyone your PIN or PAC, & don't let anyone see your PIN when using ATMs/Eftpos. Don't record your PIN on your card. Don't record your PAC in the same place as your CAN, & always disguise it. If you lose your card, or think others may know your PIN or PAC, call BOQ immediately on 1800 077 024. If you do not follow these precautions or fail to inform us quickly, you may be liable for losses in accordance with EFT Code of Conduct. For details visit www.boq.com.au

Privacy and Confidentiality

BOQ is committed to respecting the privacy of your personal information. We may also need to disclose information about you to certain organisations in connection with the establishment and administration of your accounts. The types of organisations to which we may disclose this information are our related bodies corporate, regulatory bodies and government agencies, your agents, including broker or financial adviser, credit and debt agencies, agents, contractors and professional advisers who assist us in providing our services, your referees and guarantors, your or our insurers, and organisations that carry out functions on our behalf including mailing houses, data processors, researchers and collection agents, some of which may be located outside Australia. The information we provide to other organisations will be strictly limited to what is required to provide the service or comply with the law. We are happy to answer any further questions you may have about our management of your personal information. You can contact us at any of our branches.



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AFSL No. 244616
BOQ Centre
Level 6, 100 Skyring Terrace
Newstead Qld 4006
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Telephone 1300 55 72 72
Facsimile (07) 3212 3399
www.boq.com.au

STATEMENT

Account Number: **21636031**
BSB: 124152
From 22-Dec-2018 to 21-June-2019

Superannuation Savings Account

Account Details		Statement Summary		
Vintage Asset Mngement Services Pty Ltd ATF Stephen & Joy Pulford Private Pension Fund		Opening Balance	\$ 100,826.26	cr
		Total Credits	\$ 756.44	cr
		Total Debits	\$ 0.00	dr
		Credit Interest FYTD	\$ 1,414.17	cr
Details as at 21-June-2019		Closing Balance	\$ 101,582.70	cr
Transactions				
Posting Date	Transaction Details	Debit	Credit	Balance
2018				
22-Dec	Opening Balance			100,826.26 cr
31-Dec	Interest		128.44	100,954.70 cr
2019				
31-Jan	Interest		128.61	101,083.31 cr
28-Feb	Interest		116.31	101,199.62 cr
31-Mar	Interest		128.92	101,328.54 cr
30-Apr	Interest		124.92	101,453.46 cr
31-May	Interest		129.24	101,582.70 cr
21-June	Closing Balance			101,582.70 cr
Total Debits & Credits		0.00	756.44	
Overdrawn Rate is .00% p.a.				

Credit Interest Rates

Effective Date: 11/06/2019

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	1.20%

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

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FVGZMNL3R7-TL02

Account Details21636031 Superannuation Savings - Available: \$102,011.01**Account Information**

Account Name:
Superannuation Savings

Transactions Search

Date Range

For a specified range

Start Date

22/06/2019DD/MM/YYYYEnd Date 30/06/2019DD/MM/YYYY(DD/MM/YYYY)**Transaction List Matching Search Criteria**

Date	Description	Debit	Credit	Balance
30/06/2019	INTEREST		\$109.37	\$101,692.07

Please note this Transaction List is not an official statement and is subject to change.

For loan accounts, the entry described as FEE CAPITALISATION affects the balance of the loan account. The entry/entries that appear immediately before this transaction describe the fees capitalised and do not affect the balance of the loan account.

BOQ

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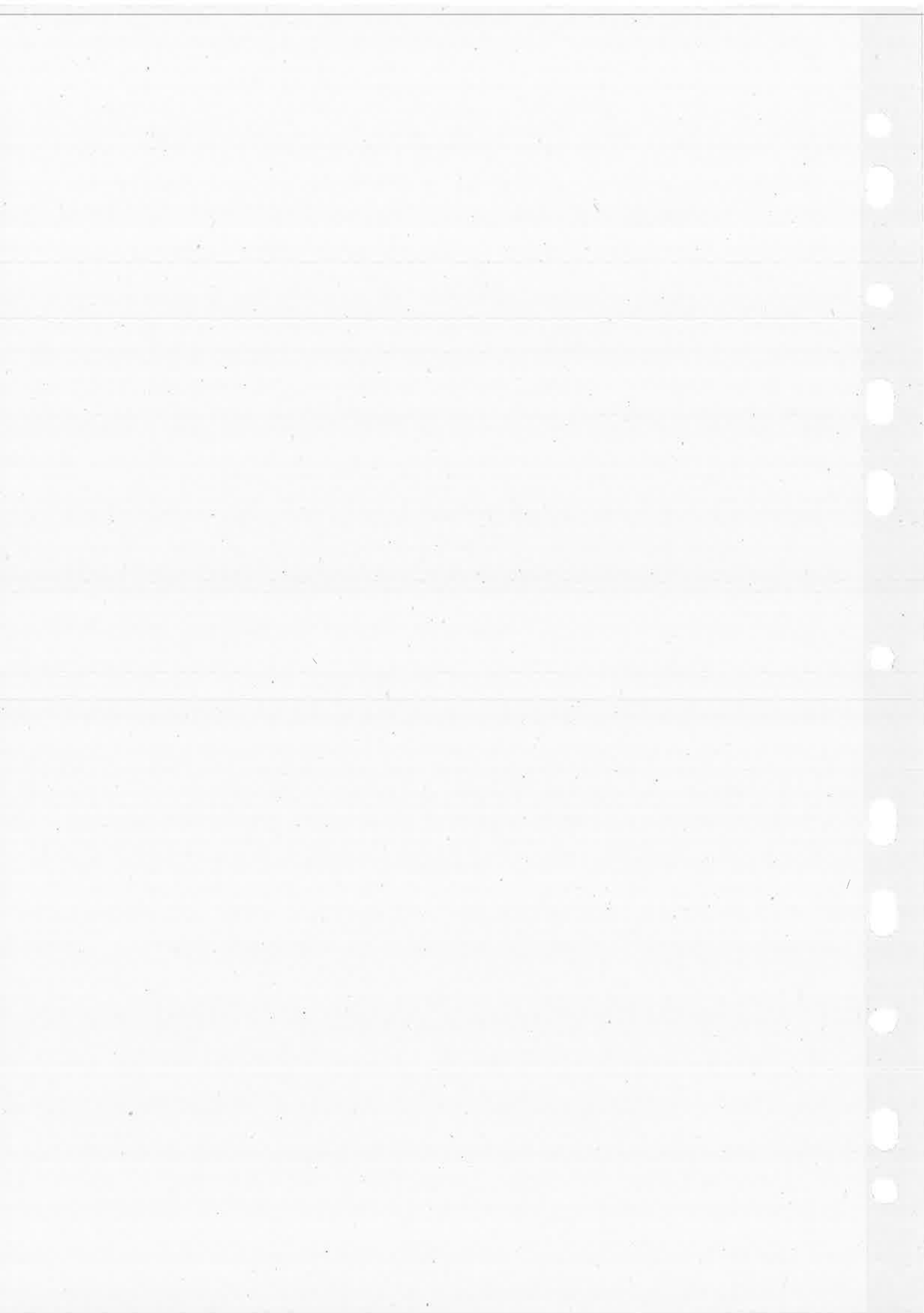
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ANDREW RENTON JOURNALIST

2015 - 2019

3 SUB BIRD COURT ROCKY POINT





Statement

ABN: 49 128 302 349

(Realbry Pty Ltd T/A Weipa Real Estate)
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Pulford Ltd
9 Macadamia St
Victoria Point QLD 4165

Account PULFORD

Statement from 1 Jul 15

Statement to 30 Jun 16

Page number 1 of 2

Details

3 Sunbird Court Rocky Point

	GST	Expenses	Income	Balance
Rent			\$43,390.30	\$43,390.30
Administration Fee	*	\$132.00		\$43,258.30
Maintenance				\$43,258.30
Electrical - Repairs	*	\$1,397.80		\$41,860.50
Plumbing - Repairs	*	\$291.50		\$41,569.00
		\$1,689.30		
Management Fee	*	\$3,575.61		\$37,993.39
Total for property		\$5,396.91	\$43,390.30	\$37,993.39

Total expenses includes GST of \$490.63

* indicates taxable supply



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Account PULFORD

Statement from 1 Jul 15

Statement to 30 Jun 16

Page number 2 of 2

Details

GST Expenses Income Balance

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Victoria Point QLD 4165

Account PULFORD

Statement from 1 Jul 16

Statement to 1 Jun 17

Page number 1 of 2

Details

3 Sunbird Court Rocky Point

	GST	Expenses	Income	Balance
Rent			\$40,420.60	\$40,420.60
Administration Fee	*	\$110.00		\$40,310.60
General Maintenance	*	\$1,163.90		\$39,146.70
Maintenance				\$39,146.70
Electrical - Repairs	*	\$1,979.00		\$37,167.70
Plumbing - Repairs	*	\$291.50		\$36,876.20
		<u>\$2,270.50</u>		
Management Fee	*	\$3,633.72		\$33,242.48
Pest Control	*	\$165.00		\$33,077.48
Total for property		<u>\$7,343.12</u>	<u>\$40,420.60</u>	<u>\$33,077.48</u>

Total expenses includes GST of \$667.56

* indicates taxable supply



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Account PULFORD

Statement from 1 Jul 16

Statement to 1 Jun 17

Page number 2 of 2

Details

GST Expenses Income Balance

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Pulford Ltd
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Account PULFORD

Statement from 1 Jul 17

Statement to 30 Jun 18

Page number 1 of 2

Details

3 Sunbird Court Rocky Point

	GST	Expenses	Income	Balance
Rent			\$43,614.59	\$43,614.59
Administration Fee	*	\$143.00		\$43,471.59
Gardening	*	\$90.00		\$43,381.59
General Maintenance	*	\$129.90		\$43,251.69
Maintenance				\$43,251.69
Electrical - Repairs	*	\$2,016.50		\$41,235.19
Flyscreens - Repairs	*	\$477.15		\$40,758.04
Plumbing - Repairs	*	\$198.00		\$40,560.04
		<u>\$2,691.65</u>		
Management Fee	*	\$3,902.31		\$36,657.73
Total for property		<u>\$6,956.86</u>	<u>\$43,614.59</u>	<u>\$36,657.73</u>

Total expenses includes GST of \$632.44

* indicates taxable supply



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Pulford Ltd
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Account PULFORD

Statement from 1 Jul 17

Statement to 30 Jun 18

Page number 2 of 2

Details

GST Expenses Income Balance

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Pulford Ltd
9 Macadamia St
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Account PULFORD

Statement from 1 Jul 18

Statement to 30 Jun 19

Page number 1 of 2

Details

3 Sunbird Court Rocky Point

	GST	Expenses	Income	Balance
Rent			\$43,017.60	\$43,017.60
Administration Fee	*	\$121.00		\$42,896.60
General Maintenance	*	\$114.40		\$42,782.20
Maintenance				\$42,782.20
Electrical - Repairs	*	\$4,958.50		\$37,823.70
		<u>\$4,958.50</u>		
Management Fee	*	\$3,549.00		\$34,274.70
Pest Control	*	\$185.00		\$34,089.70
Total for property		<u>\$8,927.90</u>	<u>\$43,017.60</u>	<u>\$34,089.70</u>

Total expenses includes GST of \$811.63

* indicates taxable supply



Statement

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Account name(s)
Pulford Ltd
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Account PULFORD
Statement from 1 Jul 18
Statement to 30 Jun 19
Page number 2 of 2

Details	GST	Expenses	Income	Balance
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Account
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Pulford Ltd
9 Macadamia St
Victoria Point QLD 4165

Account PULFORD

Statement from 1 Jul 19

Statement to 1 Jul 20

Page number 1 of 2

Details

GST Expenses Income Balance

3 Sunbird Court Rocky Point

Rent			\$43,017.60	\$43,017.60
Administration Fee	*	\$132.00		\$42,885.60
Fees - Other	*	\$33.00		\$42,852.60
General Maintenance	*	\$154.00		\$42,698.60
Landscaping - Maintenance	*	\$2,662.00		\$40,036.60
Maintenance				\$40,036.60
Electrical - Repairs	*	\$484.00		\$39,552.60
Plumbing - Repairs	*	\$149.60		\$39,403.00
		\$633.60		
Management Fee	*	\$3,522.11		\$35,880.89
Pest Control	*	\$480.00		\$35,400.89
Total for property		\$7,616.71	\$43,017.60	\$35,400.89

Total expenses includes GST of \$667.99

* indicates taxable supply



Statement

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Account PULFORD

Statement from 1 Jul 19

Statement to 1 Jul 20

Page number 2 of 2

Details

GST Expenses Income Balance

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Financial Year Statement

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Account
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PULFORD CUSTODIAN PTY LTD
9 Macadamia St
Victoria Point QLD 4165

Account PULFORD

Statement from 1 Jul 14

Statement to 1 Jul 15

Page number 1 of 1

Details

GST Expenses Income Balance

3 Sunbird Court Golf Links Estate

Rent			\$42,674.84	\$42,674.84
Administration Fee	*	\$132.00		\$42,542.84
Maintenance				\$42,542.84
Electrical - Repairs	*	\$147.50		\$42,395.34
Plumbing - Repairs	*	\$124.30		\$42,271.04
		\$271.80		
Management Fee	*	\$3,520.70		\$38,750.34
Total for property		\$3,924.50	\$42,674.84	\$38,750.34

Total expenses includes GST of \$356.77

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Minutes and Record.

2015 - 2019.

Vintage Asset Management Services Pty Ltd

ABN

As Trustee For

Stephen & Joy Pulford Private Pension Fund

Trustees Statement

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

In the opinion of the directors of the trustee company:

1. The financial statements and notes to the financial statements for the year ended 30 June 2019 present fairly the financial position of the Superannuation Fund at 30 June 2019 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
2. The financial statements and notes to the financial statements have been prepared in accordance with the requirements of the Trust Deed; and
3. 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 during the year ended 30 June 2019; and
4. I/We hereby declare that I/we are not disqualified person/s as stated in the Superannuation Industry (Supervision) Act 1993 (SIS) and that there is no reason that would prohibit me/us from acting as Trustee/s.

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



Vintage Asset Management Services Pty Ltd

Date 9 September 2019

MINUTES OF TRUSTEES MEETING OF
Stephen & Joy Pulford Private Pension Fund

DATE: 2 September 2019

HELD AT: 9 Macadamia St Victoria Point Qld

PRESENT: Vintage Asset Management Services Pty Ltd

MINUTES: The Chairperson reported that the minutes of the previous meeting had been signed as a true record.

ANNUAL AUDIT: It was resolved unanimously that the Financial Reports and Returns for year ended 30th June 2019 be forwarded to Kedron Management Services Pty Ltd to conduct the annual audit of the fund.

CLOSURE: There being no further business the meeting was closed.

CONFIRMED:



(Chairperson)

Vintage Asset Management Services Pty Ltd

As trustee for
Stephen & Joy Pulford Private Pension Fund

Kedron Management Services Pty Ltd
PO Box 145
Kedron Qld 4031

Representation Letter from Trustee

TRUSTEES REPRESENTATIONS

The Trustees have determined that the Fund is not a reporting entity for the year ended 30 June 2019 and, therefore, there is no requirement to apply accounting standards and other mandatory professional reporting requirements in Australia in the preparation and presentation of the financial statements.

Therefore, the financial statements are a special purpose financial report which has been prepared for distribution to members and to satisfy the requirements of the Superannuation Industry (Supervision) Act 1993 ("SISA") and Superannuation Industry (Supervision) Regulations 1994 ("SISR").

The Trustees acknowledge responsibility for the true and fair presentation in the financial statements of the state of affairs and transactions of the Fund in conformity with the accounting policies outlined in Note 1 to the financial statements. The Trustees believe that the accounting policies outlined in Note 1 of the financial statements are appropriate for the Fund.

The Trustees also acknowledge responsibility for conducting the activities of the Fund in accordance with the requirements of all governing rules, including the Fund's trust deed and the SISA and SISR. We acknowledge our responsibility for the implementation and operation of accounting and internal control systems that are designed to prevent and detect fraud and error.

For the purpose of expressing an opinion as to the truth and fairness of the financial statements and the compliance of the Fund with the SISA and SISR, we, the Trustees confirm to the best of our knowledge and belief, the following representations made to you during your examination:

1. The Fund has been maintained for the sole purpose of providing superannuation benefits to its members and their dependents.
2. No disqualified person acts as director of the trustee company or as an individual trustee, as required by the SISA and SISR.

3. All individual trustees or directors of the trustee company are members of the Fund. However, if the Fund is a single member fund then the member is one of only two individual trustees; the sole director of the trustee company; or where there are two directors of the trustee company, the two directors are related or not employed by each other.
4. We have made available to you all statutory records, accounting records and related data for the fund, and certify that all documents supplied, including photocopies or scanned documents are true representations of the original documents (we note the auditor reserves the right to request original documents where circumstances warrant it).
5. We are currently maintaining all accounting records for a period of five years and all members' statements and statutory records for a period of ten years.
6. We are currently maintaining for a period of ten years from the date of signing, any trustee declarations required after 30 June 2007 in accordance with section 104A of SISA.
7. The accounting records underlying the financial statements accurately and fairly reflect, in reasonable detail, the transactions of the Fund.
8. There have been no irregularities that could have a material effect on the financial statements.
9. There have been no communications from any government department or other authority concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial statements.
10. There have been no violations or possible violations of laws or regulations, except as made known to you, whose effects should be considered for disclosure in the financial statements or to the Australian Taxation Office.
11. We have notified the Australian Taxation Office within 28 days of any changes in:
 - a. trustees, directors of the corporate trustee or members of the Fund,
 - b. Fund name
 - c. name or details of contact person, or
 - d. postal address, registered address or address for service of notices for the Fund.

12. There have been no material contingencies that should have been accrued or otherwise disclosed that have not been brought to the attention of the auditor.
13. We have no plans or intentions that may materially affect the carrying value or classification of assets and liabilities of the Fund.
14. Loans to or investments in an employer sponsor of the Fund, a member of the Fund or a Part 8 associate of a member or an employer sponsor of the Fund that would constitute an in-house asset as defined in the SISA and SISR have been properly recorded or disclosed.
15. The Fund has not made any loans to, or provided financial assistance to, members of the Fund or their relatives.
16. All assets of the Fund actually exist and the Fund has satisfactory title to all such assets. Except as disclosed in the financial statements, there are no mortgages or encumbrances on such assets nor has any asset been pledged to secure liabilities of the Fund or others.
17. No charge over, or in relation to, a member's benefit has been recognised, encouraged or sanctioned by the Trustees.
18. All assets of the Fund are held separately from the assets of the members, the employer and the Trustees and are in a form which is suitable for the purposes for which they exist, and they will be readily realisable when they are required for meeting benefits due to members of the Fund. All assets are acquired, maintained and disposed of on an arm's length basis and appropriate action has been taken to protect the Fund's assets.
19. The investment strategy has been determined with due regard to risk, return, liquidity and diversity and the assets of the Fund are in line with this strategy.
20. All matters that may result in legal action against the Trustees in respect of the Fund, or the Fund itself, have been discussed with a solicitor and brought to the attention of the auditor so that a solicitor's representation letter may be obtained.
21. The Fund has been conducted in accordance with its constituent trust deed at all times during the year and there were no amendments to the trust deed during the year, except as made known to you.

22. All contributions accepted, and benefits paid, have been in accordance with the governing rules of the Fund and provisions of relevant legislation.
23. All related party transactions including amounts receivable or payable have been brought to the attention of the auditor and properly disclosed in the financial statements.
24. No events have occurred subsequent to the date of the financial statements that would require adjustment to, or disclosure in, the financial statements.
25. In connection with your audit we have submitted to you minutes covering all meetings of trustees. These minutes constitute a full and complete record of all meetings of trustees held from the end of the previous financial year to the current date.
26. We understand our duties and responsibilities as a trustee or director of the trustee company. We understand that by law we must act honestly in all matters concerning the Fund and exercise skill, care and diligence in managing the Fund and act in the best interests of all the members.
27. We have not entered into any contract, or done anything else, that would prevent us from, or hinder us in, properly performing or exercising our functions and powers as a trustee or director of the trustee company.
28. We confirm we have no knowledge of any actual, suspected or alleged fraud affecting the Fund.


Trustee

2 September 2019


Trustee

Stephen & Joy Pulford Private Pension Fund

Vintage Asset Management Services Pty Ltd

ABN

As Trustee For

Stephen & Joy Pulford Private Pension Fund

Trustees Statement

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

In the opinion of the directors of the trustee company:

1. The financial statements and notes to the financial statements for the year ended 30 June 2018 present fairly the financial position of the Superannuation Fund at 30 June 2018 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
2. The financial statements and notes to the financial statements have been prepared in accordance with the requirements of the Trust Deed; and
3. 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 during the year ended 30 June 2018; and
4. I/We hereby declare that I/we are not disqualified person/s as stated in the Superannuation Industry (Supervision) Act 1993 (SIS) and that there is no reason that would prohibit me/us from acting as Trustee/s.

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



Vintage Asset Management Services Pty Ltd

Date 9 September 2019

MINUTES OF TRUSTEES MEETING OF

Stephen & Joy Pulford Private Pension Fund

DATE: 2 September 2019

HELD AT: 9 Macadamia St Victoria Point Qld

PRESENT: Vintage Asset Management Services Pty Ltd

MINUTES: The Chairperson reported that the minutes of the previous meeting had been signed as a true record.

ANNUAL AUDIT: It was resolved unanimously that the Financial Reports and Returns for year ended 30th June 2018 be forwarded to Kedron Management Services Pty Ltd to conduct the annual audit of the fund.

CLOSURE: There being no further business the meeting was closed.

CONFIRMED:


(Chairperson)

Vintage Asset Management Services Pty Ltd

As trustee for
Stephen & Joy Pulford Private Pension Fund

Kedron Management Services Pty Ltd
PO Box 145
Kedron Qld 4031

Representation Letter from Trustee

TRUSTEES REPRESENTATIONS

The Trustees have determined that the Fund is not a reporting entity for the year ended 30 June 2018 and, therefore, there is no requirement to apply accounting standards and other mandatory professional reporting requirements in Australia in the preparation and presentation of the financial statements.

Therefore, the financial statements are a special purpose financial report which has been prepared for distribution to members and to satisfy the requirements of the Superannuation Industry (Supervision) Act 1993 ("SISA") and Superannuation Industry (Supervision) Regulations 1994 ("SISR").

The Trustees acknowledge responsibility for the true and fair presentation in the financial statements of the state of affairs and transactions of the Fund in conformity with the accounting policies outlined in Note 1 to the financial statements. The Trustees believe that the accounting policies outlined in Note 1 of the financial statements are appropriate for the Fund.

The Trustees also acknowledge responsibility for conducting the activities of the Fund in accordance with the requirements of all governing rules, including the Fund's trust deed and the SISA and SISR. We acknowledge our responsibility for the implementation and operation of accounting and internal control systems that are designed to prevent and detect fraud and error.

For the purpose of expressing an opinion as to the truth and fairness of the financial statements and the compliance of the Fund with the SISA and SISR, we, the Trustees confirm to the best of our knowledge and belief, the following representations made to you during your examination:

1. The Fund has been maintained for the sole purpose of providing superannuation benefits to its members and their dependents.
2. No disqualified person acts as director of the trustee company or as an individual trustee, as required by the SISA and SISR.

3. All individual trustees or directors of the trustee company are members of the Fund. However, if the Fund is a single member fund then the member is one of only two individual trustees; the sole director of the trustee company; or where there are two directors of the trustee company, the two directors are related or not employed by each other.
4. We have made available to you all statutory records, accounting records and related data for the fund, and certify that all documents supplied, including photocopies or scanned documents are true representations of the original documents (we note the auditor reserves the right to request original documents where circumstances warrant it).
5. We are currently maintaining all accounting records for a period of five years and all members' statements and statutory records for a period of ten years.
6. We are currently maintaining for a period of ten years from the date of signing, any trustee declarations required after 30 June 2007 in accordance with section 104A of SISA.
7. The accounting records underlying the financial statements accurately and fairly reflect, in reasonable detail, the transactions of the Fund.
8. There have been no irregularities that could have a material effect on the financial statements.
9. There have been no communications from any government department or other authority concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial statements.
10. There have been no violations or possible violations of laws or regulations, except as made known to you, whose effects should be considered for disclosure in the financial statements or to the Australian Taxation Office.
11. We have notified the Australian Taxation Office within 28 days of any changes in:
 - a. trustees, directors of the corporate trustee or members of the Fund,
 - b. Fund name
 - c. name or details of contact person, or
 - d. postal address, registered address or address for service of notices for the Fund.

12. There have been no material contingencies that should have been accrued or otherwise disclosed that have not been brought to the attention of the auditor.
13. We have no plans or intentions that may materially affect the carrying value or classification of assets and liabilities of the Fund.
14. Loans to or investments in an employer sponsor of the Fund, a member of the Fund or a Part 8 associate of a member or an employer sponsor of the Fund that would constitute an in-house asset as defined in the SISA and SISR have been properly recorded or disclosed.
15. The Fund has not made any loans to, or provided financial assistance to, members of the Fund or their relatives.
16. All assets of the Fund actually exist and the Fund has satisfactory title to all such assets. Except as disclosed in the financial statements, there are no mortgages or encumbrances on such assets nor has any asset been pledged to secure liabilities of the Fund or others.
17. No charge over, or in relation to, a member's benefit has been recognised, encouraged or sanctioned by the Trustees.
18. All assets of the Fund are held separately from the assets of the members, the employer and the Trustees and are in a form which is suitable for the purposes for which they exist, and they will be readily realisable when they are required for meeting benefits due to members of the Fund. All assets are acquired, maintained and disposed of on an arm's length basis and appropriate action has been taken to protect the Fund's assets.
19. The investment strategy has been determined with due regard to risk, return, liquidity and diversity and the assets of the Fund are in line with this strategy.
20. All matters that may result in legal action against the Trustees in respect of the Fund, or the Fund itself, have been discussed with a solicitor and brought to the attention of the auditor so that a solicitor's representation letter may be obtained.
21. The Fund has been conducted in accordance with its constituent trust deed at all times during the year and there were no amendments to the trust deed during the year, except as made known to you.

22. All contributions accepted, and benefits paid, have been in accordance with the governing rules of the Fund and provisions of relevant legislation.
23. All related party transactions including amounts receivable or payable have been brought to the attention of the auditor and properly disclosed in the financial statements.
24. No events have occurred subsequent to the date of the financial statements that would require adjustment to, or disclosure in, the financial statements.
25. In connection with your audit we have submitted to you minutes covering all meetings of trustees. These minutes constitute a full and complete record of all meetings of trustees held from the end of the previous financial year to the current date.
26. We understand our duties and responsibilities as a trustee or director of the trustee company. We understand that by law we must act honestly in all matters concerning the Fund and exercise skill, care and diligence in managing the Fund and act in the best interests of all the members.
27. We have not entered into any contract, or done anything else, that would prevent us from, or hinder us in, properly performing or exercising our functions and powers as a trustee or director of the trustee company.
28. We confirm we have no knowledge of any actual, suspected or alleged fraud affecting the Fund.


Trustee
2 September 2019


Trustee

Stephen & Joy Pulford Private Pension Fund

Vintage Asset Management Services Pty Ltd

ABN

As Trustee For

Stephen & Joy Pulford Private Pension Fund

Trustees Statement

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

In the opinion of the directors of the trustee company:

1. The financial statements and notes to the financial statements for the year ended 30 June 2017 present fairly the financial position of the Superannuation Fund at 30 June 2017 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
2. The financial statements and notes to the financial statements have been prepared in accordance with the requirements of the Trust Deed; and
3. 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 during the year ended 30 June 2017; and
4. I/We hereby declare that I/we are not disqualified person/s as stated in the Superannuation Industry (Supervision) Act 1993 (SIS) and that there is no reason that would prohibit me/us from acting as Trustee/s.

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



Vintage Asset Management Services Pty Ltd

Date 9 September 2019

MINUTES OF TRUSTEES MEETING OF
Stephen & Joy Pulford Private Pension Fund

DATE: 2 September 2019

HELD AT: 9 Macadamia St Victoria Point Qld

PRESENT: Vintage Asset Management Services Pty Ltd

MINUTES: The Chairperson reported that the minutes of the previous meeting had been signed as a true record.

ANNUAL AUDIT: It was resolved unanimously that the Financial Reports and Returns for year ended 30th June 2017 be forwarded to Kedron Management Services Pty Ltd to conduct the annual audit of the fund.

CLOSURE: There being no further business the meeting was closed.

CONFIRMED:



(Chairperson)

Vintage Asset Management Services Pty Ltd & ,
As trustees for
Stephen & Joy Pulford Private Pension Fund

Kedron Management Services Pty Ltd
PO Box 145
Kedron Qld 4031

Representation Letter from Trustee

TRUSTEES REPRESENTATIONS

The Trustees have determined that the Fund is not a reporting entity for the year ended 30 June 2017 and, therefore, there is no requirement to apply accounting standards and other mandatory professional reporting requirements in Australia in the preparation and presentation of the financial statements.

Therefore, the financial statements are a special purpose financial report which has been prepared for distribution to members and to satisfy the requirements of the Superannuation Industry (Supervision) Act 1993 ("SISA") and Superannuation Industry (Supervision) Regulations 1994 ("SISR").

The Trustees acknowledge responsibility for the true and fair presentation in the financial statements of the state of affairs and transactions of the Fund in conformity with the accounting policies outlined in Note 1 to the financial statements. The Trustees believe that the accounting policies outlined in Note 1 of the financial statements are appropriate for the Fund.

The Trustees also acknowledge responsibility for conducting the activities of the Fund in accordance with the requirements of all governing rules, including the Fund's trust deed and the SISA and SISR. We acknowledge our responsibility for the implementation and operation of accounting and internal control systems that are designed to prevent and detect fraud and error.

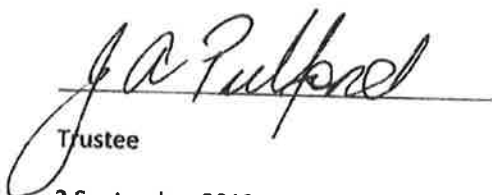
For the purpose of expressing an opinion as to the truth and fairness of the financial statements and the compliance of the Fund with the SISA and SISR, we, the Trustees confirm to the best of our knowledge and belief, the following representations made to you during your examination:

1. The Fund has been maintained for the sole purpose of providing superannuation benefits to its members and their dependents.
2. No disqualified person acts as director of the trustee company or as an individual trustee, as required by the SISA and SISR.

3. All individual trustees or directors of the trustee company are members of the Fund. However, if the Fund is a single member fund then the member is one of only two individual trustees; the sole director of the trustee company; or where there are two directors of the trustee company, the two directors are related or not employed by each other.
4. We have made available to you all statutory records, accounting records and related data for the fund, and certify that all documents supplied, including photocopies or scanned documents are true representations of the original documents (we note the auditor reserves the right to request original documents where circumstances warrant it).
5. We are currently maintaining all accounting records for a period of five years and all members' statements and statutory records for a period of ten years.
6. We are currently maintaining for a period of ten years from the date of signing, any trustee declarations required after 30 June 2007 in accordance with section 104A of SISA.
7. The accounting records underlying the financial statements accurately and fairly reflect, in reasonable detail, the transactions of the Fund.
8. There have been no irregularities that could have a material effect on the financial statements.
9. There have been no communications from any government department or other authority concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial statements.
10. There have been no violations or possible violations of laws or regulations, except as made known to you, whose effects should be considered for disclosure in the financial statements or to the Australian Taxation Office.
11. We have notified the Australian Taxation Office within 28 days of any changes in:
 - a. trustees, directors of the corporate trustee or members of the Fund,
 - b. Fund name
 - c. name or details of contact person, or
 - d. postal address, registered address or address for service of notices for the Fund.

12. There have been no material contingencies that should have been accrued or otherwise disclosed that have not been brought to the attention of the auditor.
13. We have no plans or intentions that may materially affect the carrying value or classification of assets and liabilities of the Fund.
14. Loans to or investments in an employer sponsor of the Fund, a member of the Fund or a Part 8 associate of a member or an employer sponsor of the Fund that would constitute an in-house asset as defined in the SISA and SISR have been properly recorded or disclosed.
15. The Fund has not made any loans to, or provided financial assistance to, members of the Fund or their relatives.
16. All assets of the Fund actually exist and the Fund has satisfactory title to all such assets. Except as disclosed in the financial statements, there are no mortgages or encumbrances on such assets nor has any asset been pledged to secure liabilities of the Fund or others.
17. No charge over, or in relation to, a member's benefit has been recognised, encouraged or sanctioned by the Trustees.
18. All assets of the Fund are held separately from the assets of the members, the employer and the Trustees and are in a form which is suitable for the purposes for which they exist, and they will be readily realisable when they are required for meeting benefits due to members of the Fund. All assets are acquired, maintained and disposed of on an arm's length basis and appropriate action has been taken to protect the Fund's assets.
19. The investment strategy has been determined with due regard to risk, return, liquidity and diversity and the assets of the Fund are in line with this strategy.
20. All matters that may result in legal action against the Trustees in respect of the Fund, or the Fund itself, have been discussed with a solicitor and brought to the attention of the auditor so that a solicitor's representation letter may be obtained.
21. The Fund has been conducted in accordance with its constituent trust deed at all times during the year and there were no amendments to the trust deed during the year, except as made known to you.

22. All contributions accepted, and benefits paid, have been in accordance with the governing rules of the Fund and provisions of relevant legislation.
23. All related party transactions including amounts receivable or payable have been brought to the attention of the auditor and properly disclosed in the financial statements.
24. No events have occurred subsequent to the date of the financial statements that would require adjustment to, or disclosure in, the financial statements.
25. In connection with your audit we have submitted to you minutes covering all meetings of trustees. These minutes constitute a full and complete record of all meetings of trustees held from the end of the previous financial year to the current date.
26. We understand our duties and responsibilities as a trustee or director of the trustee company. We understand that by law we must act honestly in all matters concerning the Fund and exercise skill, care and diligence in managing the Fund and act in the best interests of all the members.
27. We have not entered into any contract, or done anything else, that would prevent us from, or hinder us in, properly performing or exercising our functions and powers as a trustee or director of the trustee company.
28. We confirm we have no knowledge of any actual, suspected or alleged fraud affecting the Fund.


Trustee

2 September 2019


Trustee

Stephen & Joy Pulford Private Pension Fund

Vintage Asset Management Services Pty Ltd

ABN

As Trustee For

Stephen & Joy Pulford Private Pension Fund

Trustees Statement

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

In the opinion of the directors of the trustee company:

1. The financial statements and notes to the financial statements for the year ended 30 June 2016 present fairly the financial position of the Superannuation Fund at 30 June 2016 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
2. The financial statements and notes to the financial statements have been prepared in accordance with the requirements of the Trust Deed; and
3. 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 during the year ended 30 June 2016; and
4. I/We hereby declare that I/we are not disqualified person/s as stated in the Superannuation Industry (Supervision) Act 1993 (SIS) and that there is no reason that would prohibit me/us from acting as Trustee/s.

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



Vintage Asset Management Services Pty Ltd

Date 9 September 2019

MINUTES OF TRUSTEES MEETING OF

Stephen & Joy Pulford Private Pension Fund

DATE: 2 September 2019

HELD AT: 9 Macadamia St Victoria Point Qld

PRESENT: Vintage Asset Management Services Pty Ltd

MINUTES: The Chairperson reported that the minutes of the previous meeting had been signed as a true record.

ANNUAL AUDIT: It was resolved unanimously that the Financial Reports and Returns for year ended 30th June 2016 be forwarded to Kedron Management Services Pty Ltd to conduct the annual audit of the fund.

CLOSURE: There being no further business the meeting was closed.

CONFIRMED: 
(Chairperson)

Vintage Asset Management Services Pty Ltd & ,
As trustees for
Stephen & Joy Pulford Private Pension Fund

Kedron Management Services Pty Ltd
PO Box 145
Kedron Qld 4031

Representation Letter from Trustee

TRUSTEES REPRESENTATIONS

The Trustees have determined that the Fund is not a reporting entity for the year ended 30 June 2016 and, therefore, there is no requirement to apply accounting standards and other mandatory professional reporting requirements in Australia in the preparation and presentation of the financial statements.

Therefore, the financial statements are a special purpose financial report which has been prepared for distribution to members and to satisfy the requirements of the Superannuation Industry (Supervision) Act 1993 ("SISA") and Superannuation Industry (Supervision) Regulations 1994 ("SISR").

The Trustees acknowledge responsibility for the true and fair presentation in the financial statements of the state of affairs and transactions of the Fund in conformity with the accounting policies outlined in Note 1 to the financial statements. The Trustees believe that the accounting policies outlined in Note 1 of the financial statements are appropriate for the Fund.

The Trustees also acknowledge responsibility for conducting the activities of the Fund in accordance with the requirements of all governing rules, including the Fund's trust deed and the SISA and SISR. We acknowledge our responsibility for the implementation and operation of accounting and internal control systems that are designed to prevent and detect fraud and error.

For the purpose of expressing an opinion as to the truth and fairness of the financial statements and the compliance of the Fund with the SISA and SISR, we, the Trustees confirm to the best of our knowledge and belief, the following representations made to you during your examination:

1. The Fund has been maintained for the sole purpose of providing superannuation benefits to its members and their dependents.
2. No disqualified person acts as director of the trustee company or as an individual trustee, as required by the SISA and SISR.

3. All individual trustees or directors of the trustee company are members of the Fund. However, if the Fund is a single member fund then the member is one of only two individual trustees; the sole director of the trustee company; or where there are two directors of the trustee company, the two directors are related or not employed by each other.
4. We have made available to you all statutory records, accounting records and related data for the fund, and certify that all documents supplied, including photocopies or scanned documents are true representations of the original documents (we note the auditor reserves the right to request original documents where circumstances warrant it).
5. We are currently maintaining all accounting records for a period of five years and all members' statements and statutory records for a period of ten years.
6. We are currently maintaining for a period of ten years from the date of signing, any trustee declarations required after 30 June 2007 in accordance with section 104A of SISA.
7. The accounting records underlying the financial statements accurately and fairly reflect, in reasonable detail, the transactions of the Fund.
8. There have been no irregularities that could have a material effect on the financial statements.
9. There have been no communications from any government department or other authority concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial statements.
10. There have been no violations or possible violations of laws or regulations, except as made known to you, whose effects should be considered for disclosure in the financial statements or to the Australian Taxation Office.
11. We have notified the Australian Taxation Office within 28 days of any changes in:
 - a. trustees, directors of the corporate trustee or members of the Fund,
 - b. Fund name
 - c. name or details of contact person, or
 - d. postal address, registered address or address for service of notices for the Fund.

12. There have been no material contingencies that should have been accrued or otherwise disclosed that have not been brought to the attention of the auditor.
13. We have no plans or intentions that may materially affect the carrying value or classification of assets and liabilities of the Fund.
14. Loans to or investments in an employer sponsor of the Fund, a member of the Fund or a Part 8 associate of a member or an employer sponsor of the Fund that would constitute an in-house asset as defined in the SISA and SISR have been properly recorded or disclosed.
15. The Fund has not made any loans to, or provided financial assistance to, members of the Fund or their relatives.
16. All assets of the Fund actually exist and the Fund has satisfactory title to all such assets. Except as disclosed in the financial statements, there are no mortgages or encumbrances on such assets nor has any asset been pledged to secure liabilities of the Fund or others.
17. No charge over, or in relation to, a member's benefit has been recognised, encouraged or sanctioned by the Trustees.
18. All assets of the Fund are held separately from the assets of the members, the employer and the Trustees and are in a form which is suitable for the purposes for which they exist, and they will be readily realisable when they are required for meeting benefits due to members of the Fund. All assets are acquired, maintained and disposed of on an arm's length basis and appropriate action has been taken to protect the Fund's assets.
19. The investment strategy has been determined with due regard to risk, return, liquidity and diversity and the assets of the Fund are in line with this strategy.
20. All matters that may result in legal action against the Trustees in respect of the Fund, or the Fund itself, have been discussed with a solicitor and brought to the attention of the auditor so that a solicitor's representation letter may be obtained.
21. The Fund has been conducted in accordance with its constituent trust deed at all times during the year and there were no amendments to the trust deed during the year, except as made known to you.

22. All contributions accepted, and benefits paid, have been in accordance with the governing rules of the Fund and provisions of relevant legislation.
23. All related party transactions including amounts receivable or payable have been brought to the attention of the auditor and properly disclosed in the financial statements.
24. No events have occurred subsequent to the date of the financial statements that would require adjustment to, or disclosure in, the financial statements.
25. In connection with your audit we have submitted to you minutes covering all meetings of trustees. These minutes constitute a full and complete record of all meetings of trustees held from the end of the previous financial year to the current date.
26. We understand our duties and responsibilities as a trustee or director of the trustee company. We understand that by law we must act honestly in all matters concerning the Fund and exercise skill, care and diligence in managing the Fund and act in the best interests of all the members.
27. We have not entered into any contract, or done anything else, that would prevent us from, or hinder us in, properly performing or exercising our functions and powers as a trustee or director of the trustee company.
28. We confirm we have no knowledge of any actual, suspected or alleged fraud affecting the Fund.



Trustee

2 September 2019



Trustee

Stephen & Joy Pulford Private Pension Fund

Vintage Asset Management Services Pty Ltd

ABN

As Trustee For

Stephen & Joy Pulford Private Pension Fund

Trustees Statement

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

In the opinion of the directors of the trustee company:

1. The financial statements and notes to the financial statements for the year ended 30 June 2015 present fairly the financial position of the Superannuation Fund at 30 June 2015 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
2. The financial statements and notes to the financial statements have been prepared in accordance with the requirements of the Trust Deed; and
3. 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 during the year ended 30 June 2015; and
4. I/We hereby declare that I/we are not disqualified person/s as stated in the Superannuation Industry (Supervision) Act 1993 (SIS) and that there is no reason that would prohibit me/us from acting as Trustee/s.

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



Vintage Asset Management Services Pty Ltd

Date 9 September 2019

MINUTES OF TRUSTEES MEETING OF

Stephen & Joy Pulford Private Pension Fund

DATE: 2 September 2019

HELD AT: 9 Macadamia St Victoria Point Qld

PRESENT: Vintage Asset Management Services Pty Ltd

MINUTES: The Chairperson reported that the minutes of the previous meeting had been signed as a true record.

ANNUAL AUDIT: It was resolved unanimously that the Financial Reports and Returns for year ended 30th June 2015 be forwarded to Kedron Management Services Pty Ltd to conduct the annual audit of the fund.

CLOSURE: There being no further business the meeting was closed.

CONFIRMED:



(Chairperson)

Vintage Asset Management Services Pty Ltd & ,

As trustees for
Stephen & Joy Pulford Private Pension Fund

Kedron Management Services Pty Ltd
PO Box 145
Kedron Qld 4031

Representation Letter from Trustee

TRUSTEES REPRESENTATIONS

The Trustees have determined that the Fund is not a reporting entity for the year ended 30 June 2015 and, therefore, there is no requirement to apply accounting standards and other mandatory professional reporting requirements in Australia in the preparation and presentation of the financial statements.

Therefore, the financial statements are a special purpose financial report which has been prepared for distribution to members and to satisfy the requirements of the Superannuation Industry (Supervision) Act 1993 ("SISA") and Superannuation Industry (Supervision) Regulations 1994 ("SISR").

The Trustees acknowledge responsibility for the true and fair presentation in the financial statements of the state of affairs and transactions of the Fund in conformity with the accounting policies outlined in Note 1 to the financial statements. The Trustees believe that the accounting policies outlined in Note 1 of the financial statements are appropriate for the Fund.

The Trustees also acknowledge responsibility for conducting the activities of the Fund in accordance with the requirements of all governing rules, including the Fund's trust deed and the SISA and SISR. We acknowledge our responsibility for the implementation and operation of accounting and internal control systems that are designed to prevent and detect fraud and error.

For the purpose of expressing an opinion as to the truth and fairness of the financial statements and the compliance of the Fund with the SISA and SISR, we, the Trustees confirm to the best of our knowledge and belief, the following representations made to you during your examination:

1. The Fund has been maintained for the sole purpose of providing superannuation benefits to its members and their dependents.
2. No disqualified person acts as director of the trustee company or as an individual trustee, as required by the SISA and SISR.

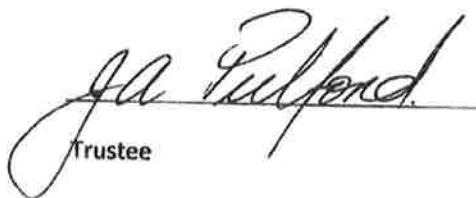
3. All individual trustees or directors of the trustee company are members of the Fund. However, if the Fund is a single member fund then the member is one of only two individual trustees; the sole director of the trustee company; or where there are two directors of the trustee company, the two directors are related or not employed by each other.
4. We have made available to you all statutory records, accounting records and related data for the fund, and certify that all documents supplied, including photocopies or scanned documents are true representations of the original documents (we note the auditor reserves the right to request original documents where circumstances warrant it).
5. We are currently maintaining all accounting records for a period of five years and all members' statements and statutory records for a period of ten years.
6. We are currently maintaining for a period of ten years from the date of signing, any trustee declarations required after 30 June 2007 in accordance with section 104A of SISA.
7. The accounting records underlying the financial statements accurately and fairly reflect, in reasonable detail, the transactions of the Fund.
8. There have been no irregularities that could have a material effect on the financial statements.
9. There have been no communications from any government department or other authority concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial statements.
10. There have been no violations or possible violations of laws or regulations, except as made known to you, whose effects should be considered for disclosure in the financial statements or to the Australian Taxation Office.
11. We have notified the Australian Taxation Office within 28 days of any changes in:
 - a. trustees, directors of the corporate trustee or members of the Fund,
 - b. Fund name
 - c. name or details of contact person, or
 - d. postal address, registered address or address for service of notices for the Fund.

12. There have been no material contingencies that should have been accrued or otherwise disclosed that have not been brought to the attention of the auditor.
13. We have no plans or intentions that may materially affect the carrying value or classification of assets and liabilities of the Fund.
14. Loans to or investments in an employer sponsor of the Fund, a member of the Fund or a Part 8 associate of a member or an employer sponsor of the Fund that would constitute an in-house asset as defined in the SISA and SISR have been properly recorded or disclosed.
15. The Fund has not made any loans to, or provided financial assistance to, members of the Fund or their relatives.
16. All assets of the Fund actually exist and the Fund has satisfactory title to all such assets. Except as disclosed in the financial statements, there are no mortgages or encumbrances on such assets nor has any asset been pledged to secure liabilities of the Fund or others.
17. No charge over, or in relation to, a member's benefit has been recognised, encouraged or sanctioned by the Trustees.
18. All assets of the Fund are held separately from the assets of the members, the employer and the Trustees and are in a form which is suitable for the purposes for which they exist, and they will be readily realisable when they are required for meeting benefits due to members of the Fund. All assets are acquired, maintained and disposed of on an arm's length basis and appropriate action has been taken to protect the Fund's assets.
19. The investment strategy has been determined with due regard to risk, return, liquidity and diversity and the assets of the Fund are in line with this strategy.
20. All matters that may result in legal action against the Trustees in respect of the Fund, or the Fund itself, have been discussed with a solicitor and brought to the attention of the auditor so that a solicitor's representation letter may be obtained.
21. The Fund has been conducted in accordance with its constituent trust deed at all times during the year and there were no amendments to the trust deed during the year, except as made known to you.

22. All contributions accepted, and benefits paid, have been in accordance with the governing rules of the Fund and provisions of relevant legislation.
23. All related party transactions including amounts receivable or payable have been brought to the attention of the auditor and properly disclosed in the financial statements.
24. No events have occurred subsequent to the date of the financial statements that would require adjustment to, or disclosure in, the financial statements.
25. In connection with your audit we have submitted to you minutes covering all meetings of trustees. These minutes constitute a full and complete record of all meetings of trustees held from the end of the previous financial year to the current date.
26. We understand our duties and responsibilities as a trustee or director of the trustee company. We understand that by law we must act honestly in all matters concerning the Fund and exercise skill, care and diligence in managing the Fund and act in the best interests of all the members.
27. We have not entered into any contract, or done anything else, that would prevent us from, or hinder us in, properly performing or exercising our functions and powers as a trustee or director of the trustee company.
28. We confirm we have no knowledge of any actual, suspected or alleged fraud affecting the Fund.


Trustee

2 September 2019


Trustee

Stephen & Joy Pulford Private Pension Fund

**Application for Membership
Of Stephen & Joy Pulford Private Pension Fund ("Fund")**

(each member needs their own Application)

This Application For Membership form contains your Nomination Form and undertakings you make to the Trustee of this Fund. The Fund's Product Disclosure Statement is also attached.

New Member Full Name Stephen Pulford **Date of Birth** 13/07/1960
Address of New Member 9 Macadamia Street
Victoria Point QLD 4165
Employer _____ **Tax File No. (TFN)** 484 523 693
Trustee Stephen Pulford
Joy Pulford

1. After having read the Trust Deed and the Product Disclosure Statement in full, I apply for the membership of the Fund.
2. I consent to my Tax File Number being made available to the Trustee and any third party as required or where expedient. I also enclose a duly completed and signed Tax File Number Declaration (available from the ATO's website).
3. If applicable, I have been invited by the Employer for membership to the Fund.
4. I have been advised of the benefits which I am entitled to receive from the Fund on retirement, death disablement or termination of service with the Employer (where applicable).
5. In consideration of my admission to membership, I agree to abide by and be bound by the Trust Deed governing the Fund. I declare that I have no entitlement to any annuity and I am not a member of, nor have I received benefits from, any other superannuation fund or approved deposit fund, other than as set out on the attached page (please supply details of benefits paid or payable on a separate page).
6. I undertake to advise the Trustee, in writing, if at any time I receive or become entitled to receive a benefit from any superannuation fund or approved deposit Fund or deferred annuity not declared according to the above.
7. I undertake to advise the Trustee in writing of any contributions made by or on behalf of me, other than by the Employer, which would vary the amount specified above.
8. I agree to the Trustee acting as Fund Trustee. I consent to be a Fund Trustee or a director of the Trustee, as required. Further, I comply and give my consent in regards to any other rules for Trustee.
9. I enclose my Nomination Form which deals with how I want my Superannuation to be dealt with if I die.
10. I have read and understood the Fund's Trust Deed. I have noted the benefits payable under this Trust Deed. I have also received my own copy of the Product Disclosure Statement which was attached to this Application for Membership Form. I have fully read and understood the Product Disclosure Statement.
11. I acknowledge that I am not a disqualified person under any law or the SIS Regulations. Further, I undertake to advise the Trustee if I ever do become so disqualified.



Signed by the Applicant

02.10.2009

Date

(Attached is a full copy of the Product Disclosure Statement)

**Application for Membership
Of Stephen & Joy Pulford Private Pension Fund ("Fund")**

(each member needs their own Application)

This Application For Membership form contains your Nomination Form and undertakings you make to the Trustee of this Fund. The Fund's Product Disclosure Statement is also attached.

New Member Full Name Joy Pulford **Date of Birth** 29/03/1958
Address of New Member 9 Macadamia Street
Victoria Point QLD 4165
Employer _____ **Tax File No. (TFN)** 483 683 879
Trustee **Stephen Pulford**
Joy Pulford

1. After having read the Trust Deed and the Product Disclosure Statement in full, I apply for the membership of the Fund.
2. I consent to my Tax File Number being made available to the Trustee and any third party as required or where expedient. I also enclose a duly completed and signed Tax File Number Declaration (available from the ATO's website).
3. If applicable, I have been invited by the Employer for membership to the Fund.
4. I have been advised of the benefits which I am entitled to receive from the Fund on retirement, death disablement or termination of service with the Employer (where applicable).
5. In consideration of my admission to membership, I agree to abide by and be bound by the Trust Deed governing the Fund. I declare that I have no entitlement to any annuity and I am not a member of, nor have I received benefits from, any other superannuation fund or approved deposit fund, other than as set out on the attached page (please supply details of benefits paid or payable on a separate page).
6. I undertake to advise the Trustee, in writing, if at any time I receive or become entitled to receive a benefit from any superannuation fund or approved deposit Fund or deferred annuity not declared according to the above.
7. I undertake to advise the Trustee in writing of any contributions made by or on behalf of me, other than by the Employer, which would vary the amount specified above.
8. I agree to the Trustee acting as Fund Trustee. I consent to be a Fund Trustee or a director of the Trustee, as required. Further, I comply and give my consent in regards to any other rules for Trustee.
9. I enclose my Nomination Form which deals with how I want my Superannuation to be dealt with if I die.
10. I have read and understood the Fund's Trust Deed. I have noted the benefits payable under this Trust Deed. I have also received my own copy of the Product Disclosure Statement which was attached to this Application for Membership Form. I have fully read and understood the Product Disclosure Statement.
11. I acknowledge that I am not a disqualified person under any law or the SIS Regulations. Further, I undertake to advise the Trustee if I ever do become so disqualified.


Signed by the Applicant

02.10.2009

Date

(Attached is a full copy of the Product Disclosure Statement)

Stephen & Joy Pulford Private Pension Fund

Dated: 2nd October 2009

Table of Contents

Stephen & Joy Pulford Private Pension Fund

1. What do these Words mean?	3
2. What is the Fund's Purpose?	8
3. When Does the Fund Start?	8
4. Who is Eligible To Be a Member?	8
5. What type or Things can go into the Fund?	9
6. Are all Contributions For the Purpose of the Fund?	10
7. When does the Member get the Benefits?	10
8. Pensions	14
9. Annuities	15
10. Forfeiture	15
11. Transfers	16
12. Records and Audit	17
13. Accounts	17
14. Investments, Borrowings	20
15. What are the Trustee's Powers	21
16. Trustee	23
17. Liability and Indemnity	24
18. Amendment of Deed	24
19. Expenses of the Fund	25
20. General Administration	25
21. Termination	25
22. Complying with SIS	26
23. Expenses and Taxes	28
24. Insurance against Fund losses	29
Schedule of Members of the Stephen & Joy Pulford Private Pension Fund	1
Application for Membership	2
Application for Membership	3
Application for Membership	4
Application for Membership	5
Nomination Form for Stephen & Joy Pulford Private Pension Fund	6
Nomination Form for Stephen & Joy Pulford Private Pension Fund	7
Nomination Form for Stephen & Joy Pulford Private Pension Fund	8
Nomination Form for Stephen & Joy Pulford Private Pension Fund	9
Product Disclosure Statement	10
Schedule A	8
Executed as a deed	9

Self Managed Superannuation - Deed of Trust

This Deed of Trust is made on 2nd October 2009 by:

Stephen Pulford; and
Joy Pulford

Of 9 Macadamia Street, Victoria Point Q 4165 ("Trustee") or ("Trustees")

Declaration of Trust

1. The Trustee establishes an indefinitely continuing superannuation fund called the Stephen & Joy Pulford Private Pension Fund according to this Deed as a self managed superannuation fund as defined under the SIS legislation to:
 - i. Provide superannuation benefits to Members;
 - ii. While the Trustees of the Fund are natural person, to also allow these superannuation benefits by way of old-age pensions;
 - iii. Act for any other purposes as permitted from time to time by the SIS Legislation.
2. The Trustee declares this trust and agrees to act as the trustee of the Fund.
3. The Trustee wishes to maintain the Fund as a complying superannuation fund under the *Income Tax Assessment Act*.
4. The Fund also wishes to have the flexibility of becoming another type of superannuation fund under the SIS Legislation.
5. The Trustee is aware that all new members to this fund must receive an up to date Product Disclosure Statement.

This document states

1. What do these Words mean?

Unless a contrary intention appears:

- 1.1 **"Actuary"** a practicing member of the Institute of Actuaries of Australia or any other actuaries approved by the Relevant Requirements.
- 1.2 **"Allocation Date"** the dates the Trustee may from time to time determine, however, if a Trustee receives a contribution and the Relevant Requirements require the trustee to allocate the contribution within a certain time period then the Allocation Date is no longer period than the Relevant Requirements require.
- 1.3 **"Allocation Period"** a period ending on an Allocation Date and starting the day after the previous Allocation Date. The first Allocation Period is such period as the Trustees determine.
- 1.4 **"Approved Fund"** a superannuation fund, approved deposit fund, eligible roll-over fund, retirement savings account, small accounts holding reserve or other approved funds including a pension fund or annuity arrangement which can accept a transfer from the Fund of a Member's Benefit or is authorised to transfer a Member's Benefit to the Fund in compliance with the Relevant Requirements.
- 1.5 **"Asset-test Exempt Pension"** a Benefit that is paid as a Pension that is exempt or excluded from the assets test under relevant provisions of the *Social Security Act 1991* (Cth) or the *Veterans Entitlement Act 1986* (Cth) (and any applicable regulations).

- 1.6** “Associate” a related person or entity as defined in the SIS Legislation or, at the Trustee’s determination, such other meaning given in the Relevant Requirements.
- 1.7** “Benefit” any amount paid or payable by the Fund to or in respect of a member (or any other person as permitted by the Relevant Requirements) as a lump-sum Benefit or Pension Benefit under this Deed.
- 1.8** “Child” includes a step child, ex nuptial child, a legally adopted child, a person recognised by the Trustees as an adopted child and a child of a Member born within 10 months after the death of the Member.
- 1.9** “Complying Pension”, unless the Trustee determines otherwise, a Pension permitted by the Relevant Requirements (whether an Asset-test Exempt Pension or not) plus the following TAPS, any market-linked income streams, market linked pension (MLP), growth pensions, defined benefit pension, lifetime pensions, account-based pensions (ABP), transition to retirement income stream (TRIS), allocated pension (AP), transition to retirement allocated pension (TRAP), annuities, term and lifetime income streams.
- 1.10** “Complying Superannuation Fund” a complying superannuation fund for the purposes of the *Income Tax Assessment Act* and the SIS Legislation.
- 1.11** “Corporate Trustee” is a trading or financial corporation formed within the limits of the Commonwealth under the jurisdiction of the Commonwealth under section 51(xx) of the *Commonwealth Constitution* eligible to act as a trustee of a regulated superannuation fund according to the Relevant Requirements.
- 1.12** “Date of Disablement” the date a Member is accepted (as the case requires) as being Totally and Permanently Disabled or Totally and temporarily Disabled under any Insurance providing benefits on disablement under which the Trustees may have insured the Member or if there is no such Insurance or if no such date can be ascertained, such date as the Trustees in their discretion may determine.
- 1.13** “Deed” the Trust Deed by which the Fund has been established as amended from time to time.
- 1.14** “Dependant” of a Member includes:
- (a) any dependant as defined under the *Tax Laws Amendment (Simplified Superannuation,) Act 2007*;
 - (b) the spouse of the Member;
 - (c) any Child of the Member at any age;
 - (d) any other person who, in the opinion of the Trustees, is wholly or partly financially dependent upon the Member;
 - (e) any dependant as defined under the *Income Tax Assessment Acts*;
 - (f) any dependant as defined under the SIS Legislation and this may include, as the law allows, relationships where there is a continuing mutual commitment to financial and emotional support;
 - (g) any other person that the Trustee states to be a dependant as legally allowable.
- 1.15** “Disbursements” means, unless the Trustee determines otherwise:

- (a) the direct costs of establishing, administering, managing, operating and terminating the Fund; and
 - (b) any administrative or insurance costs or taxes which are or which relate to those direct costs.
- 1.16** **"Eligible Fund"** a superannuation fund, an approved deposit fund, an eligible roll-over fund, a roll-over annuity or any like fund or annuity or any other entity that the Trustees determine as an Eligible Fund for which the acceptance of monies or assets from, or the payment or transfer of monies or assets to, would not in the opinion of the Trustees, be in breach of the Relevant Requirements.
- 1.17** **"Eligible Person"** a person who can contribute to and participate in a superannuation fund under the Relevant Requirements (including a Member's spouse, a non-Member's spouse and any other person as decided by the Trustee).
- 1.18** **"Employer"** the person by which a Member is for the time being employed.
- 1.19** **"Financial Year"** means:
 - (a) a year ending on 30 June or any part of such a year occurring at the commencement or termination of the Fund;
 - (b) any other period determined by the Trustees.
- 1.20** **"Forgone Benefit"** that part of any account established for a Member that is not payable to or for a Member by virtue of this Deed, excluding any amount which is not payable to or for a Member by virtue of being preserved under the Relevant Requirements.
- 1.21** **"Fund"** the superannuation fund established by deed known as the Stephen & Joy Pulford Private Pension Fund.
- 1.22** **"Income Tax Assessment Act"** the *Income Tax Assessment Act 1936* and *Income Tax Assessment Act 1997* as amended from time to time.
- 1.23** **"Insurance"** any policy of insurance effected by the trustees:
 - (a) to provide the whole or part of a death or Total and Permanent Disablement Benefit payable to or for a Member;
 - (b) to provide the whole or part of a Total and Temporary Disablement Benefit payable to or for a Member.
- 1.24** **"Insurer"** a person authorised to carry on life insurance business under the *Life Insurance Act 1945* or any other person authorised to carry on life insurance business or to issue an annuity in any State or Territory of Australia.
- 1.25** **"Member"** a person admitted as a member under the terms of this Deed and recorded in the Schedule of Members and has not ceased to be a Member under this Deed.
- 1.26** **"Normal Retirement Date"** a date as the Member and the Trustee may agree.
- 1.27** **"Permitted Contributor"** includes:
 - (a) a Member;
 - (b) an Employer;

- (c) an Associate of a Member or Employer;
 - (d) any person, corporation, trust, institution, agency, government, government agency or other entity including a spouse, eligible spouse, the Federal Government, the Federal Government co-contributions, employer, member and any other person in any capacity;
 - (e) other persons permitted to make contributions to the Fund under the Relevant Requirements.
- 1.28 **"Pension"** a pension or annuity permitted by the Relevant Requirements.
- 1.29 **"Reference Schedule"** the reference schedule attached to this Deed.
- 1.30 **"Relevant Requirements"** the SIS Legislation and any other laws or legislation, or the requirements to the Responsible Authority or any other competent authority which must be satisfied so that:
 - (a) the Fund obtains concessional tax treatment;
 - (b) the Fund remains a regulated superannuation fund;
 - (c) the Employer or Member retains any entitlement to a tax deduction unless they choose not to claim a tax deduction;
 - (d) no dealing with or concerning the Fund gives rise to a fringe benefit which is taxable to an Employer unless the Employer chooses to incur a fringe benefits tax ("FBT") liability the Trustee does not receive any non-cash Employer contributions (such as shares and property transferred in specie) unless the employer has first paid any FBT liability ;
 - (e) a Pension Benefit is an Asset-test Exempt Pension;
 - (f) no penalty is imposed on the Trustee or directors of the Trustee under or by virtue of the Relevant Requirements.
- 1.31 **"Responsible Authority"** the Australian Prudential Regulation Authority (and prior to 1 July 1998 includes a reference to the Insurance and Superannuation Commission) or the Australian Taxation Office, as the case may be, including the authorised officers of these bodies, or such other persons or bodies empowered to administer the Relevant Requirements.
- 1.32 **"Review Date"** means:
 - (a) such date as the Trustees may from time to time nominate for either the Fund or a particular Member;
 - (b) for a Member who first joins the Fund between Review Dates, the date the Member joined the Fund and then the Review Date described in paragraph (a) above.
- 1.33 **"Review Period"** a period commencing on a Review Date and ceasing immediately prior to the next Review Date.
- 1.34 **"SIS Legislation"** means the following:
 - (a) the *Tax Laws Amendment ('Simplified Superannuation') Act 2007*;
 - (b) the *Superannuation Industry (Supervision) Act 1993 ("SIS Act")*;
 - (c) the *Superannuation (Financial Assistance Funding,) Levy Act 1993*;

- (d) the *Superannuation (Resolution of Complaints) Act 1993*;
- (e) the *Superannuation (Rolled-Over Benefits) Levy Act 1993*;
- (f) the *Superannuation Industry (Supervision,) Consequential Amendments Act 1993*;
- (g) the *Superannuation Supervisory Levy Amendment Act 1993*;
- (h) the *Occupational Superannuation Standards Amendment Act 1993*;
- (i) and any regulations ("**SIS Regulations**") made under the above Acts;
- (j) and all other requirements whether legislative or administrative including:
 - i. any administrative guidelines issued by the Responsible Authority; or
 - ii. statements by government advising changes and any proposed changes to the SIS Legislation, with which the Fund must comply or in the opinion of the Trustees ought to comply in order to be a Complying Superannuation Fund or not to be in contravention or breach of the SIS Legislation.

1.35 "**Superannuation Guarantee Charge**" a charge or tax imposed on employers for not making certain superannuation contributions.

1.36 "**TAP**" term allocated pension including a market linked pension or growth pension.

1.37 "**Taxes**" income tax (including any tax on the disposal of assets), withholding tax, stamp, financial institutions and other duties, and any other tax for this Deed or the Fund.

1.38 "**Total and Temporary Disablement**" of a Member has:

- (a) the meaning given to it (or any corresponding term) in any Insurance providing benefits on disablement under which the Trustees have insured the Member; or
- (b) if no meaning can be ascertained under paragraph (a), the meaning for the time being adopted by the Trustees in their discretion and "**Totally and Temporary Disabled**" has a corresponding meaning.

1.39 "**Trustees**" or "**Trustee**" the trustees for the time being of the Fund.

1.40 "**Trustee Investments**" any investments in which trustees for the time being are authorised by the Law of any State or Territory of the Commonwealth of Australia to invest trust moneys.

1.41 Unless a contrary intention appears the following terms have the same meanings they have from time to time in the SIS Legislation:

"allocated pension", "actuary", "annuity", "approved auditor", "approved deposit fund", "basic equal representation rules", "beneficiary", "civil penalty order", "constitutional corporation", "eligible roll-over fund", "independent trustee", "eligible spouse contributions", "legal personal representative", "mandated employer contributions", "old age pension", "pension", "regulated superannuation fund", "spouse", "superannuation fund"

Unless a contrary intention appears:

1.42 if any part of the Deed is invalid, that does not affect the validity of the remainder of the Deed.

- 1.43** a reference to the Deed or any other document includes any variation or replacement of them.
- 1.44** a reference to a statute, ordinance, code or other law includes regulations and other instruments under it and consolidations, amendments, re-enactments or replacements of any of them.
- 1.45** headings do not interpret the Deed.
- 1.46** singular includes the plural.
- 1.47** "person" includes a firm, a body corporate, an unincorporated association or an authority.

2. What is the Fund's Purpose?

- 2.1** While the Trustee is NOT a Corporate Trustee, the sole or primary purpose of the fund is the provision of old-age pensions to Members as required under the Relevant Requirements.
- 2.2** While the Trustee is a Corporate Trustee, the sole or primary purpose of the Fund is the provision of Benefits to Members as required under the Relevant Requirements.

3. When Does the Fund Start?

Unless the Trustee declares otherwise by minute, the Fund is deemed to have started when the notice of election to become a superannuation fund was lodged.

4. Who is Eligible To Be a Member?

- 4.1** Unless the Trustee otherwise directs, an Eligible Person may apply to become a Member of the Fund upon making application in such form as the Trustee may from time to time prescribe or otherwise accept.

4.2 When does a person become a Member?

An Eligible Person becomes a Member on the date the Trustees accepts the application for membership or a date the Trustee states otherwise.

4.3 Can the Trustee Require Information From Potential Members?

Before admitting a Member, the Trustee may require the Eligible Person to provide any information or documents the Trustee considers relevant. A person seeking to become a member completes an application for membership.

4.4 Can the Trustee Reject a Potential Member?

The Trustees may reject an application for membership.

4.5 Are Members Bound by this deed?

Each Member agrees to be bound by the Deed.

4.6 When does a member stop being a Member?

A person ceases to be a Member when:

- (a) all benefits which are or may be payable for the Member have been paid; or
- (b) a transfer is made to an Eligible Fund in satisfaction of all the Member's entitlement to benefits; or
- (c) the Member's entitlement to benefits is terminated.

If a person is disqualified for any reason from being a Member then the majority of Trustees can remove the person by simple vote.

5. What type of Things can go into the Fund?

5.1 A Permitted Contributor may make contributions of:

- (a) money; or
- (b) securities listed on a stock exchange in Australia and other SIS Regulation approved exchanges; or
- (c) other property and assets, including assets *in specie*

to the Fund on behalf of one or more Members with the consent of the Trustee subject to the Relevant Requirements.

5.2 A Member ceases contributing if the Member ceases to be an Eligible Person.

5.3 Subject to the Relevant Requirements, the Trustee:

- (a) may accept contributions from a Permitted Contributor;
- (b) may accept child contributions;
- (c) may refuse such contributions as the Trustee considers appropriate.

5.4 The Trustees:

- (a) repay any contributions accepted contrary to the Relevant Requirements (less any amounts paid out for expenses or Taxes for those contributions); and
- (b) in so repaying any contributions are entitled to (but are not liable or required to) pay any earnings or interest attributable to such contributions.

5.5 Can the Trustee Deduct Tax and Costs From Contributions?

The Trustees may deduct from any contribution or other payment made to the Fund

- (a) any Taxes that are payable for it;
- (b) any expense of the Fund that is attributable to a Member, for whom such contribution or payment is being made.

6. Are all Contributions For the Purpose of the Fund?

All amounts forming part of the Fund are held in trust by the Trustees. The contributions by and for a Member are applied to provide the benefits referred to in this Deed to or for the Member.

7. When does the Member get the Benefits?

7.1 When Are Benefits Payable?

Benefits are payable to or for a Member:

- (a) on or after the Member's Normal Retirement Date; or
- (b) at any age and whether working full time or part time as permitted by the SIS Legislation; or
- (c) on death before the Member's Normal Retirement Date; or
- (d) in such other circumstances as are permitted or required by the Relevant Requirements.

7.2 What Does the Member have to Prove to get the Benefit?

- (a) the payment of any Benefit is subject to the persons claiming that Benefit producing such evidence, doing such acts and executing such documents as the Trustees reasonably require;
- (b) the Trustees in paying a Benefit may act on any proofs or presumptions they consider appropriate, even if they are of no legal effect;
- (c) the Trustees may postpone the payment of any Benefit until the requirements of this clause have been met to their satisfaction;
- (d) a Benefit, the payment of which is postponed pursuant to this clause, does not (unless the Trustees determine otherwise) accrue any interest or earnings for the period that the payment is postponed.

7.3 What Flexibility is there on how the Benefits are Paid?

The Trustee may, subject to the Relevant Requirements, provide the following Benefits to or for a Member:

- (a) a lump-sum Benefit
- (b) an asset including an asset in specie;
- (c) an allocated pension, non-commutable pension, non-commutable complying lifetime pension, non-commutable income stream and non-commutable allocated pension;
- (d) a Complying Pension including TAPS, market-linked income streams and growth pensions;
- (e) an annuity from an Approved Fund;
- (f) other pensions and Benefits as permitted by the Relevant Requirements; and
- (g) a combination of the above Benefits which may include more than one of each.

7.4 What is the Value of the Benefit?

- (a) The value of a Benefit payable to or for a Member is ascertained with reference to the Member's interest and entitlement in the Fund as at the date or dates of the occurrence of the event or events that gave rise to the Benefit.
- (b) If the Trustees consider the payment of a lump sum Benefit has been unduly delayed, the Trustees in their sole discretion may add interest to the Benefit on the date of payment calculated, from the date the entitlement to the Benefit arose, at such rate or rates as they may determine

7.5 What is your Minimum Benefit?

Notwithstanding any other provision in this Deed, a Member's minimum benefits are as set out in the SIS Legislation.

7.6 Do I just get Money as a Benefit?

Benefits are paid to Members either in money or, at the request of the Member, in any other form of property, subject to the Relevant Requirements.

7.7 Compulsory Preservation of Benefits

If the Trustees consider that all or any part of a Benefit are preserved in order to comply with the Relevant Requirements, the Trustee:

- (a) pays that part of the Benefit to an Eligible Fund whose governing rules require the preservation of such Benefit under the Relevant Requirements; or
- (b) retains that part of the Benefit, including earnings of the Fund, until the Relevant Requirements permit it to be paid; or
- (c) otherwise deals with such Benefit according to the Relevant Requirements.

7.8 Can the Trustee retain Benefits?

If a Member who is entitled to a Benefit requests deferral of payment, the Trustees may defer payment of all or part of that Benefit for as long as the Trustee determines, subject to the Relevant Requirements.

7.9 Insurance of Benefits

- (a) if the Trustees take out or increase Insurance, or seek to do so, for a Member's benefits, and:
 - i. the Insurer does not accept the Member on its standard terms or on terms acceptable to the Trustees; or
 - ii. the Insurer restricts the level or scope of Insurance;

the Trustees may modify the Member's benefits as they consider appropriate.

- (b) The Trustees are not required to pay to or for a Member that part of a Benefit which is insured or intended to be insured except to the extent that the Trustees have received the proceeds of any Insurance attributable to the Benefit.

7.10 Adjustment of Benefit if Incomplete or Incorrect Information

The Trustees may modify a Member's Benefits as they consider appropriate, if any information given to them for the Member is incomplete or incorrect.

7.11 Legal Disability of Person and Bankruptcy

If the Trustees form the opinion that a Member or other person to whom a Benefit would otherwise be payable is under any legal disability or is unable for any reason whatsoever to satisfactorily deal with such Benefit, the Trustees may pay or apply the whole or part of any such Benefit in one or more of the following ways:

- (a) to any Dependant of the Member or other person;
- (b) for or towards the maintenance, education, advancement or otherwise for the Benefit of the Member or other person in such form and manner and subject to such terms and conditions as the Trustees think fit; and
- (c) without limiting the generality of paragraph (b) of this clause, to a person who appears to the Trustees to be a trustee, a parent or guardian or to have for the time being the care or custody of the Member or other person or to have the financial expenses of the care or custody of the Member or other person.

IRRESPECTIVE OF THE ABOVE, at all times, while a Member is bankrupt:

- (a) any increase of that bankrupt Member's pension amount requires the consent and approval of the Trustees. Where the Trustee is solely controlled by the bankrupt Member, the Trustee is restricted from increasing the pension amount;
- (b) automatically, without reference to the bankrupt member, any pension (or similar product) is reduced to the minimum amount allowable at law;
- (c) automatically and without reference to the bankrupt member, any allocated pension (or similar product) is reduced to the minimum pension allowed at law;
- (d) the Member is unable to request the Trustees to commute a pension.

7.12 Unrestricted Non—Preserved Benefits

A Member's unrestricted non-preserved benefits within the meaning of the SIS Legislation are only payable to the Member according to the other provisions of the Deed applicable to payment of benefits unless the Trustees in their sole discretion determine otherwise.

7.13 Death Benefits & Binding Nominations

- (a) Only on a form approved by the Trustee, a Member may provide the Trustee with a binding written nomination as to the payment of Benefits on a Member's death to the Member's estate or to persons so permitted under the Relevant Requirements..
- (b) Such a binding nomination may relate to the type, amount and proportions of different components of the Benefits to be paid upon a Member's death.
- (c) A Member may vary any such binding nomination at any time in writing prior to the Member's death, according to the Relevant Requirements.

- (d) The Trustee ensures that the instructions contained in the binding nomination are followed as required by the SIS Legislation.

7.14 Death Benefits & Non-Binding Nominations

- (a) A Member may provide the Trustee with a non-binding written nomination as to the preferred payment of Benefits on a Member's death to one or more of the Member's Dependants or to the Member's legal personal representatives subject to the Relevant Requirements ("**Non-Binding Nominated Beneficiaries**").
- (b) Where the Member has not made a binding nomination under the Relevant Requirements the Trustee may make any determination relating to the type, amount and proportions of different components in any Benefit and pay a Member's Benefit on the Member's death to:
 - i. The Member's Dependant;
 - ii. The Member's legal personal representative (even though there are Member Dependants);
 - iii. The Non-Binding Nominated Beneficiaries; or
 - iv. A combination of (i) - (iii) above in the proportions that the Trustee, in its absolute discretion, determines.
- (c) A Trustee is not bound to pay Benefits on a Member's death to the Non-Binding Nominated Beneficiaries.

7.15 No Dependant, Legal Personal Representative

- (a) If after 12 months from the date of a Member's death, the Trustees are of the opinion (after reasonable enquiry) that the Member left no Dependants and a legal personal representative of the Member has not been appointed, the amount otherwise payable as a death Benefit is forfeited.
- (b) If subsequently a legal personal representative is appointed or a Member's Dependant is found the Trustees may (in their discretion) pay the whole or part of the forfeited amount to the Legal personal representative or a Member's Dependant.

7.16 Total and Permanent Disablement Benefits

- (a) The Trustees (subject to this Deed) may pay a Total and Permanent Disablement Benefit to a Member or any one or more of the dependants. The payment is made as the Trustee sees fit.
- (b) Such part of the Benefit as insured is paid on such terms as the Insurer may prescribe under any Insurance providing such part of the Benefit or as the Insurer may agree with the Trustees.

7.17 Total and Temporary Disablement Benefits

A Total and Temporary Disablement Benefit as insured is paid on the terms and conditions of the Insurance or as the Insurer may agree with the Trustees.

7.18 Tax on Benefits

The Trustees may deduct from any Benefit payable any Taxes that are payable for it.

7.19 Trustee Discharge

The Trustee is discharged from all liability of a Benefit where it pays the Benefit in good faith to a person or another person, on behalf of the person, they believe is entitled to it, or according to this Deed.

7.20 Splitting and Flagging of Benefits

- (a) If a Member's benefit becomes subject to a payment split or a payment flag, then the Trustee gives to both the Member and the Member's spouse the required notice and information under the Relevant Requirements.
- (b) The Trustee calculates the benefit for the Member and the Member's spouse according to the Relevant Requirements.
- (c) The Trustee preserves the benefit for the Member and the Member's spouse under the terms of the Fund and as required by the Relevant Requirements.
- (d) If either the Member or the Member's spouse requests the transfer of the benefits of the Member's spouse, then the Trustee transfers the benefit under the terms of the Fund and as permitted or required by the Relevant Requirements.
- (e) The Trustee pays the benefit to the Member and the Member's spouse under the terms of the Fund and as permitted or required by the Relevant Requirements.

8. Pensions

8.1 Pensions (other than Old Age Pensions)

At the Member's request any Lump Sum Benefit can be used to provide a Pension to the Member. Such Pensions include:

- (a) an allocated pension;
- (b) a Complying Pension;
- (c) other pensions as permitted by the Relevant Requirements; or
- (d) a combination of the above pensions which may include more than one.

8.2 Terms of Old Age Pensions

A Benefit required to be paid as an old age pension is to be paid on terms and conditions including:

- (a) such provisions as the Trustees may determine necessary or advisable to ensure that there is no contravention of the Relevant Requirements and that the Fund is and will remain eligible to be a Complying Superannuation Fund; and
- (b) such other provisions as the Trustees and the Member may agree or failing agreement as the Trustees may determine; and
- (c) in installments of such amounts as the Trustees determine.

8.3 Commutation of Old Age Pensions

A Member or beneficiary may, subject to the provisions of the Relevant Requirements, commute an old age pension to a capital sum upon the following conditions:

- (a) if the pension is commuted before or on the date of the first payment of the pension, it is to be commuted to a capital sum equal to a lump sum Benefit; and
- (b) if the pension is commuted after the date the first installment of the pension has fallen due for payment, the pension is commuted to a lump sum of such an amount as the Trustees may determine.

8.4 Flexibility of Pensions

At a Member's request the Trustee is eligible to:

- (a) roll back or initiate an internal roll over into the Fund for any purpose; and
- (b) allow a Member to stop any pension and start a new pension for any purpose including cash flow, estate planning or other reasons subject to the sole purpose test.

9. Annuities

9.1 If the Trustees are required to pay an old age pension or a Pension, the Trustees are absolutely empowered to provide such pensions by way of an annuity purchased by the Trustees in the name of the Member or in the name of the Member and one or more of the Member's Dependants. This is upon such terms as the Member and the Trustees may agree, subject to the Relevant Requirements.

9.2 Where the Member, Dependant or beneficiary is

- (a) an infant; or
- (b) in the Trustees' view, of unsound mind or incapable of managing their own affairs; or
- (c) no agreement is reached as to the terms of an annuity.

then in all of these cases the Trustees, at their discretion may determine the nature and terms of the annuity.

10. Forfeiture

10.1. Forfeited Benefits

A Member forfeits, to the extent the Relevant Requirements permit, a contingent or prospective or current entitlement to a benefit if:

- (a) the Trustees determine that the Member has attempted to assign, alienate or charge all or part of that benefit;
- (b) the Member is declared mentally ill or the Member's affairs are liable to be dealt with under the laws relating to mental health; or

- (c) the Member has no Dependant or legal personal representative under clause 7.15.

10.2. Application of Forfeited Benefits

The Trustees may apply a forfeited Benefit for one or more of the Members and Dependents. This is as the Trustees determine. This is subject to the Relevant Requirements.

10.3. Forfeited Benefits Account

- (a) The Trustee credits to a Forfeited Benefits Account any Forgone Benefit which is not dealt with under this Deed and debits amounts applied under this Deed.
- (b) The Trustees apply amounts in the Forfeited Benefits Account:
 - i. to supplement benefits that all or some of the Members or their Dependents have rights to receive from the Fund: or
 - ii. to provide additional benefits for all or some of the Members or their Dependents; or
 - iii. for any other purpose the Trustees determine.
- (c) Amounts in the Forfeited Benefits Account must be applied in a manner and within a period which satisfies the Relevant Requirements.

11. Transfers

11.1. To Another Fund

- (a) If a Member or a beneficiary makes a written request, the Trustees may pay or transfer all or part of the Member's or beneficiary's interest and entitlement in the Fund to an Eligible Fund. However:
 - i. the payment or transfer must be consistent with the Relevant Requirements;
 - ii. the Trustees may not pay or transfer more than the amount requested by the Member or the beneficiary; and
 - iii. the payment or transfer satisfies the Member's entitlement to any benefit for the amount so paid or transferred.
- (b) The Trustees may pay or transfer the whole or part to any benefit or the interest or entitlement of any person in the Fund to another Eligible Fund or otherwise in circumstances permitted or required by the Relevant Requirements whether or not the person has requested or consented to such payment or transfer, and such payment or transfer satisfies the person's entitlement to any benefit for the amount so paid or transferred.

11.2. From Another Fund

If a Member makes a written request, the Trustees:

- (a) may accept the transfer of assets from another Eligible Fund; and
- (b) where the transfer is made for the Member's interest or entitlement in the Eligible Fund, provide benefits to the Member pursuant to such transfer in the manner set forth in this

Deed; and

- (c) where the transfer is not attributable to a Member's interest or entitlement in the Eligible Fund, the Trustee may treat the amount of such transfer in such manner as it considers equitable. This includes deeming the assets being so transferred as a Forgone Benefit under this Deed and applying them under this Deed.

However, any transfer must be permitted by the Relevant Requirements.

11.3. Spouse Contribution Splitting

The Member may apply to the Trustee of the Fund to roll over, transfer or allot an amount of benefits, for the benefit of the Member's spouse (or any other person as permitted by the Relevant Requirements) (for the purposes of this clause "Spouse") ("Contribution Split"). Alternatively, the Trustee may deal with such matters in any other way as allowed under the Relevant Requirements.

- (a) The Spouse in whose favour a Contribution Split is made need not be a member of the Fund. The Spouse is also not required to become a member of the Fund.

- (b) A Contribution Split can be made either by:

allowing a transfer or roll over (or any other method as permitted by the Relevant Requirements) to a different fund (of which the Spouse is a member or is to become a member); or establishing an entitlement to benefits for the Spouse within the Fund.

However, any Contribution Split must be permitted by the Relevant Requirements.

12. Records and Audit

12.1. Fund Records

The Trustees must keep records for the Fund of Members, assets and liabilities, income and expenditure, and all other matters specified by the Relevant Requirements and retain them for the period specified by the Relevant Requirements.

12.2. Fund Auditor

The Trustees must appoint an approved auditor for each Financial Year or as otherwise required by the Relevant Requirements to:

- (a) audit the accounts and records of the Fund; and
- (b) report in writing to the Trustees,

within the time specified by the Relevant Requirements.

12.3. Annual Accounts Required

The Trustees must for each Financial Year, prepare an income and expenditure account and a statement of net assets of the Fund.

13. Accounts

13.1. Nature of accounts and reserves

For the convenient and efficient operation and administration of the Fund, the Trustees may establish such accounts in the records of the Fund as they consider necessary or desirable. This may be to ensure the ability to pay liabilities and obligations, whether contingent or actual, as and when they fall due. These can be for any lawful purpose including, smoothing returns, advisory fees, accounting fees, taxes, surcharge liabilities, life and disabled insurance premiums, death and disability payments and any purposes set out in Australian Tax Offices' Superannuation Contributions Ruling 1999/1. Further, the Trustees are not restricted from allocating amounts either to or from such reserve accounts. The Trustees have the flexibility to allocate earnings of the Fund on a basis other than the Members' respective Fund balances. This flexibility includes the Trustee having the discretion to allocate such earnings having regard to account balances, specific investment portfolios and the like. The Trustee has the flexibility of crediting rate of investment returns to each Member. The Trustee can allocate such accounts and reserves upon a Member's death.

These accounts can be paid to either members or for paying the expenses of the fund. They include:

- (a) an accumulation reserve account, an accumulation retirement account, a pension reserve account, investment reserve account (that can amongst other things, hold undistributed investment income and income above the Fund's required return), contributions reserve account (that can amongst other things hold unallocated contribution made by an employer on behalf of a group of employees), miscellaneous reserve accounts (that can amongst other things include pre 12 May 2004 forgone and forfeited benefits, plus expenses and other legal provisions);
- (b) such reserve accounts or liability accounts as may assist the Trustee to identify the value of assets that may have been exchanged or segregated as either current pension assets, non-current pension assets or that are dealt with as a different sub-fund, segment or partition;
- (c) such other accounts and reserves as the Trustee considers appropriate from time to time including, one or more contribution, miscellaneous and investment reserve accounts.

The Trustee is at liberty under section 55(6) SIS Act to defend against any loss or damage suffered by a Member because of these accounts and reserves where managed according to section 52(g)(2) SIS Act.

13.2. Provision and Adjustments to Accounts

- (a) The Trustee may make provision or adjustments in the accounts for all Disbursements (including Taxes on unrealised gains, advance tax installments and notional surcharge amounts), liabilities, tax credits, depreciation, amortisation or revaluations as the Trustee considers appropriate.
- (b) The Trustee may alter, exchange and segregate current pension assets from non-current pension assets and deal with the Fund as different sub-funds, segments or partitions and account for them separately.

13.3. Debits and Credits to accounts

The Trustees are to record in the accounts established by them in such proportions they determine to be appropriate or as required by the Rules applicable to any Member for whom such accounts may have been established:

- (a) as a credit, contributions paid to the Fund;

- (b) as a debit, any losses to the Fund;
- (c) as a credit, any profits and earnings of the Fund;
- (d) as a credit, proceeds of Insurance, except proceeds of Insurance that are otherwise payable to or for a Member on death, Total and Permanent Disablement, or Temporary Total Disablement;
- (e) as a debit, amounts to pay Taxes and other expenses, or amounts to provide for them;
- (f) as a credit, amounts no longer required to meet Taxes or expense liabilities;
- (g) as a debit, amounts to pay premiums for Insurance or the consideration for an annuity;
- (h) as a credit, amounts received from the Forfeited Benefits Account;
- (i) as a debit, amounts transferred to the Forfeited Benefits Account;
- (j) as a debit, amounts paid as benefits or transferred to other Eligible Funds; or
- (k) as a debit or a credit any other amounts for such matters or things as they consider appropriate.

13.4. Allocation Date

On each Allocation Date, the Trustee adds to a Member's account all contributions for that Member, the Interim Fund Earning Rate or Fund Earning Rate and any other amounts including allocating of reserves, subject to the Relevant Requirements.

13.5. Fund Earning Rate

In regards to the Allocation Date, the Trustees may declare a Fund Earning Rate.

13.6. Interim Fund Earning Rate

The trustees, as they consider appropriate, may set an Interim Fund Earning Rate to be applied to the accounts of a Member as at the date when an amount becomes payable from the Fund, for the period since the last Allocation Date.

13.7. How are Fund Earning Rates to be Determined

- (a) In determining a Fund Earning Rate, the Trustees comply with the Relevant Requirements and take into account:
 - i. the earnings of the Fund, including all income and realised and unrealised capital gains;
 - ii. the realised and unrealised losses and expenses of the Fund, including Taxes that are or may be incurred by the Trustees which is not debited to an account;
 - iii. any provisions established by the Trustees for Taxes and expenses;
 - iv. the appropriateness of averaging profits, earnings, losses and expenses over two or more Allocation Periods; and

v. such other matters the Trustees consider appropriate.

(b) A Fund Earning Rate or Interim Fund Earning Rate may be positive or negative.

13.8. How are Fund Earning Rates to be applied to accounts?

(a) Where relevant, the Trustees may decide whether a Fund Earning Rate or Interim Fund Earning Rate is applied to accounts on daily balances, on average balances, or on some other basis.

(b) The Trustees may distribute the losses, profits and earnings of the Fund to the accounts at the applicable Fund Earning Rate or Interim Fund Earning Rate.

13.9. How do you average the Fund's earnings, losses and expenses?

Where applicable, if the Trustees in determining a Fund Earning Rate decide to average the earnings, losses and expenses of the Fund over two or more Allocation Periods, the Trustees may establish an Earnings Averaging Account to or against which the Trustees may:

(a) credit such amount as the Trustees may retain from the Fund's earnings, or

(b) debit such amount as the Trustees may use to supplement the Fund's earnings.

14. Investments, Borrowings

(a) The Trustees may invest all or part of the money and other assets of the Fund in any manner in which they could if they were personally entitled as beneficial owners of those assets including in:

i. insurance;

ii. Trustee Investments;

iii. the purchase, improvement or mortgage of real property;

iv. on deposit with any bank or building society (and the power to open and close such accounts) or any other company partnership or person with or without security;

v. shares, stocks, options, debentures, bonds, unsecured notes or other securities;

vi. units or sub-units of any unit trust including units in a pooled superannuation trust;

vii. common funds, artworks, motor vehicles (including trucks) and livestock;

viii. bills of exchange or other negotiable instruments;

ix. options, hedging contracts, futures contracts, installment warrants, derivatives, similar securities to the above and other financial instruments; and

x. other investments, which the Trustee considers on a case-by-case basis, such as investments in agribusiness.

(b) The Trustees may dispose of, vary, transpose, replace or encumber investments or mix investments with investments of other people or trustees as if they were personally entitled to them as beneficial

owners.

- (c) The Trustees invest in a manner which is consistent with the Relevant Requirements.
- (d) The Trustees may borrow money in a manner consistent with the Relevant Requirements.
- (e) The Trustees may only lend money to Members if it is consistent with the Relevant Requirements.

15. What are the Trustee's Powers

15.1. General

The Trustees may do anything they consider necessary to manage the Fund in an efficient and economical manner according to this Deed and to administer the Fund so as to comply with the Relevant Requirements including:

- (a) paying any costs, charges and Taxes relating to the Fund;
- (b) subject to the SIS Regulations, paying its own costs and the costs of the Members;
- (c) paying professionals (whether Members or Trustees or not) who are entitled to be paid fees for work done by themselves or their professional's firm on the same basis as if the professional was not a Trustee or a Member but employed as a professional;
- (d) paying for services and products supplied by individuals and companies even though such entities have a financial or other relationship with the Trustee or Member or a family member of the Trustee or Member (including holding positions of ownership and directorships), provided that such costs are no more than would be charged had the Trustee not been so related to the entity;
- (e) appointing persons to:
 - i. perform administrative functions;
 - ii. audit the Fund's accounts; and
 - iii. prepare tax and any returns for the Responsible Authority, and to pay any expenses incurred for this.
- (f) conducting and settling legal proceedings;
- (g) entering contracts and executing deeds;
- (h) obtaining and acting on the advice of a barrister, solicitor, adviser, financial adviser, accountant, actuary or superannuation consultant and paying their fees;
- (i) giving receipts and discharges;
- (j) giving any guarantee or indemnity;
- (k) insuring any risks;
- (l) acting as an underwriter;

- (m) making rules for rounding off contributions and benefits;
- (n) providing for and transferring liability for any Taxes;
- (o) establish such reserves, reserve accounts, reserve accounts pursuant to section 115 of the *Superannuation Industry (Supervision.) Act 1993*;
- (p) irrevocably electing that the Fund become a regulated superannuation fund;
- (q) determining the manner in which they execute, sign and endorse cheques, negotiable instruments, agreements, writings, contracts and documents of any kind whatsoever required in or about the affairs of the Fund and such method of execution is legally binding on the Trustees; and
- (r) opening, operating, maintaining and closing bank accounts at such banks and financial institutions as the Trustees determine and operate upon any of such accounts in a manner determined by the Trustees from time to time.

15.2. Fund Administrator

The Trustees may appoint a person to act as administrator of the Fund, to administer the Fund and maintain Fund records including the right and power to receive contributions and pay benefits and terminate a delegation in such manner and terms as they see fit.

15.3. Trustee can Delegate. One Trustee can operate bank account.

The Trustees, subject to the SIS Legislation, may delegate any of their powers, duties and discretions to any person and terminate a delegation in such manner and terms as they see fit. One Trustee acting alone is permitted to bind the other Trustees including the power to open, close and operate bank and other types of accounts.

15.4. Trustee may Act on Authorisations

The Trustees may treat an authorisation purported to be given by a Member as given by the Member.

15.5. Trustee interprets the rules - including reversionary pensions

The Trustee in its absolute discretion may exercise or enforce any powers at any time. Similarly the Trustee may refrain from exercising any powers. The Trustee's interpretation of this Deed is final. This discretion includes the power to pay a reversionary pension to a dependant on death, where the pension was initially set up as a non-reversionary pension. Further, if a member dies and another rule permits the Trustee to pay a reversionary pension under this rule, the Trustee may continue paying the relevant pension to any or all of the Member's Dependents and legal personal representative in proportions the Trustee decides after considering any relevant Benefit Nomination.

15.6. Discretions only to be exercised by Trustee

No provision of this Deed, except to the extent that the SIS legislation may provide, may permit a discretion under this Deed to be exercised by a person other than the Trustees and any such provision is to be read down, construed and interpreted in such a manner so as to be consistent with the provisions of the SIS Legislation.

16. Trustee

16.1. Regulation of Trustees Proceedings

The Trustees may, subject to the provisions and requirements of the SIS Legislation:

- (a) regulate their meetings as they see fit;
- (b) determine a quorum of Trustees;
- (c) act by way of resolution passed by two thirds of all the Trustees; and
- (d) appoint one of them to act as chairman of Trustees and replace the chairman whenever they think fit.

16.2. Written Resolutions

A resolution in writing signed by all the Trustees has the same effect and validity as a resolution of the Trustees passed at a meeting of the Trustees at which a quorum is present.

16.3. Telephone Meetings

A meeting of Trustees is held by telephone or other similar means if:

- (a) all Trustees have been given written or oral notice of the meeting; and
- (b) such number of the Trustees as represents a quorum of Trustees take part in the meeting.

16.4. Minutes

- (a) The Trustees must keep minutes of their resolutions and proceedings in a book kept for that purpose and otherwise keep such records of their proceedings in such manner as provided for in the Relevant Requirements.
- (b) Minutes are evidence of the matters recorded in them if they are confirmed at the next Trustee meeting and signed by the chairman.

16.5. Trustee ceasing to be Trustee

A Trustee holds office until:

- (a) retirement or resignation from office by giving notice in writing to other Trustees of the Fund;
- (b) disqualification by law from holding office or becomes a disqualified person within the meaning of the SIS Legislation;
- (c) the Trustee:
 - i. dies;
 - ii. becomes, in the opinion of the other Trustees, mentally or physically incapable of fulfilling the office of Trustee of the Fund;
 - iii. is removed by the Responsible Authority pursuant to the provisions of the SIS

Legislation; or

- iv. is precluded from being a Trustee in other circumstances prescribed by the SIS Legislation.

16.6. Appointment and Removal of Trustees

The Trustees may from time to time:

- (a) establish procedures which are consistent with the SIS Legislation for appointing and removing Trustees;
- (b) publish those procedures in a way that makes Members aware of them;
- (c) can remove any Member or Trustee by a resolution passed by two thirds of all the Members based on the weighted value of each Member's current total contributions in this Fund; and
- (d) honorary trustees and non-contributory trustees can be removed unilaterally by the contributory trustees or a simple majority of contributory trustees.

17. Liability and Indemnity

17.1. Trustee not under Personal Liability

The Trustees are only liable for:

- (a) failing to act honestly in a matter concerning the Fund; or
- (b) willfully or recklessly failing to exercise, for a matter affecting the Fund, the degree of care and diligence that the Trustees were required to exercise; or
- (c) a monetary penalty under a civil penalty order.

17.2. Trustee Indemnity

Subject to the SIS Legislation excluding or limiting any right to an indemnity against liabilities incurred by the Trustees, the Trustees and past Trustee or any of them are indemnified out of the assets of the Fund for any liability incurred while acting as Trustees of the Fund.

17.3. Trustee right to seek advice

The Trustees may seek advice from any person for any matter relating to the performance of the duties or the exercise of the powers of the Trustees. The Trustees are entitled to indemnify themselves out of the assets of the Fund for the cost of obtaining such advice.

18. Amendment of Deed

- 18.1.** The Trustees may by deed, resolution or minute amend the Deed (either in writing or verbally). This is provided that no amendment reduces a Member's accrued benefits or imposes any increase in liability on a Member without the Member's consent.

- 18.2.** Any addition, repeal, amendment or alteration is effective from the date (if any) specified for that

purpose in such deed or resolution or (in the absence of a specified effective date) the date on which the resolution was made or the deed is executed.

- 18.3.** The Trustees must promptly notify each Member of the nature and purpose of any such addition or alteration and of the effect (if any) which such addition or alteration has on the Member's entitlements under the Fund.

19. Expenses of the Fund

Fund expenses are payable from the Fund and may to the extent the Trustees consider it equitable be debited to the account established for a Member according to the provisions of this Deed.

20. General Administration

- 20.1.** A Member gives the Trustees any information or documents the Trustees request to assist them in administering the Fund.

- 20.2.** The Fund and the Deed are governed by the law of the state of the Trustee's address stated at the beginning of this Deed.

20.3. Providing Information

The Trustees provide any information required by the Relevant Requirements to a Member or any other relevant person.

20.4. Notices

Any notice or other written communication in connection with the Fund is given to a person if it is:

- (a) handed to the person;
- (b) delivered to the person's last known address; or
- (c) posted by ordinary post from within Australia to the person's last known address, in which case it is taken to be received on the third business day after posting.

21. Termination

21.1. When Fund Terminates

The Fund is to terminate if:

- (a) the Trustees give written notice to a Member requiring the termination of the Fund; or
- (b) the Relevant Requirements require the Fund to be terminated; and

as soon as practicable thereafter the Trustees must, subject to the Relevant Requirements:

- (c) determine a termination date;

- (d) notify the Member that the Fund has terminated from the termination date;
- (e) take reasonable steps to get in any contributions owing by the Member at the termination date; and
- (f) must not accept any other contributions.

21.2. Termination Date is Allocation Date

To the extent that the Trustees consider it equitable, the Trustees must allocate earnings or losses to accounts as at the termination date and such other date or dates as the Trustees consider appropriate.

21.3. How Assets are to be Applied

The Trustees must, subject to the Relevant Requirements, apply assets in the following priority:

- (a) in paying the costs of administering and winding up the Fund;
- (b) in paying or transferring Members benefits according to this Deed;
- (c) in paying any balance to Members, Dependants, former Members, deceased Members' Dependants or legal personal representative in proportions the Trustees in their discretion determine is appropriate.

22. Complying with SIS

22.1. SIS Legislation to Prevail over Deed Provisions

If there is a conflict or inconsistency between the provisions of this Deed and the SIS Legislation, the SIS Legislation prevails. Further, any such provision in this Deed construed and interpreted by the Trustees in such a manner so as to give effect to the SIS Legislation and to enable the Fund to be operated in a manner that is consistent with the SIS Legislation. Further, where there is a non-mandatory change in the Relevant Requirements and SIS Legislation, that beneficial to the Members, then this Deed is taken to be so amended so as to take advantage of these non-mandatory changes.

22.2. Power to Act according to SIS Legislation

- (a) The Trustees have the power to do all acts and things or omit to do such acts and things as they consider necessary, desirable or expedient for the Fund to be operated and administered according to the SIS Legislation and to be a Complying Superannuation Fund and for the Trustees, Members, and beneficiaries not to be in contravention or, in the opinion of the Trustees, any possible or potential contravention of the SIS Legislation.
- (b) The powers conferred upon the Trustees under this Deed, without limiting the generality of such powers, include the right to administer and operate the Fund so that:
 - i. the Fund is operated solely for one or more of the core and ancillary purposes specified in the SIS Legislation;
 - ii. the Fund is operated to comply with any standards prescribed under the SIS Legislation which are applicable to the Fund;

- iii. the Trustees are entitled to provide the Responsible Authority with such returns and information as the SIS Legislation or the Responsible Authority may require;
- iv. the Trustees may follow, comply with, implement and obey any directions, instructions, orders or guidelines which may be issued or given by the Responsible Authority;
- v. the Trustees may disclose to the Responsible Authority such event, omission or thing that the SIS legislation may require to be disclosed to the Responsible Authority and seek the advice, ruling or direction of the Responsible Authority as they consider necessary;
- vi. the Trustees pay from the Fund any levy or charge imposed upon the Fund under the SIS Legislation;
- vii. the Trustees seek from the Responsible Authority any exemption or modification of the provisions of the SIS Legislation for their application to the Fund; and
- viii. the Trustees may pay a Member's or a beneficiary's benefits or interest in the Fund in the circumstances prescribed by the SIS Legislation to the Responsible Authority or an eligible roll over fund even if no claim for such a benefit has been made by or for the Member or beneficiary.

22.3. Trustee not to be in breach of Trust

- (a) The Trustee is taken to have not contravened the Deed or be in breach of trust if in giving effect to the Deed it:
 - i. construes or interprets this Deed;
 - ii. does such acts or things;
 - iii. omits to do such acts or things

which might otherwise contravene this Deed or be in breach of trust but which the Trustee considers necessary, desirable or expedient to avoid a contravention of the SIS Legislation.

- (b) The Trustee is not taken to contravene this Deed or be in breach of trust if it does anything or omits to do anything that is in contravention of the SIS Legislation if:
 - i. the Trustees rectify the contravention within such period as may be allowed by the SIS Legislation or within such further period as the Responsible Authority allows; or
 - ii. the Responsible Authority notwithstanding the contravention treats the Fund as a Complying Superannuation Fund.

22.4. Trustee not subject to Direction

Except to the extent permitted by the SIS Legislation, the Trustees in the exercise of their powers under this Deed are not to be subject to the direction of any other person.

22.5. SIS Covenants and Requirements

- (a) Notwithstanding any provision of this Deed, any covenant or other requirement required by the SIS Legislation to be included in this Deed is deemed to be included as if every such

covenant or requirement was set out in this Deed on and from the date that covenant or requirement is required to be so included.

- (b) If the SIS Legislation or the Responsible Authority no longer requires any such covenant or requirement to be so included, then that covenant or requirement ceases to be included.
- (e) If any such covenant or requirement or its operation is modified pursuant to the provisions of the SIS Legislation, then the Trustees are only required to comply with the covenant or requirement as it may be so modified.
- (d) The Trustees are not taken to be in contravention of this Deed or in breach of trust if the Trustees do or omit to do anything which is in contravention of such a covenant or requirement if the contravention is waived by the Responsible Authority.

23. Expenses and Taxes

The Trustees for any potential or actual expenses or taxation liability of the Fund, or of any Member, Dependant, beneficiary or person claiming through them are empowered to:

- 23.1. establish such reserves, reserve accounts, reserve accounts including those pursuant to the *Superannuation Industry (Supervision) Act 1993* and provisions as they consider necessary or desirable to provide for the payment of such expenses or taxation liability;
- 23.2. deduct from any contribution or other amount paid to the Fund, any benefit or other payment made from the Fund or the interest and entitlement of any Member, Dependant, beneficiary or any person claiming through them such amount as they consider equitable to establish and maintain such provisions and reserves;
- 23.3. pay any such expense or Taxes as and when it becomes payable out of the reserves and provisions and, if necessary, out of the other assets of the Fund and for the purposes of such payment realise the assets of the Fund;
- 23.4. not be required to make any retrospective adjustments in the event that any expense or Taxes becomes payable for a different period or periods other than that for which the provisions and reserves were established or if the taxation provisions and reserves prove excessive or unnecessary and in such cases the Trustees are entitled to apply the amount of the unnecessary or excessive provisions and reserves as they may decide including:
 - (a) pay any such expense or Taxes as and when it becomes payable out of the reserves and provisions and, if necessary, out of the other assets of the Fund and for the purposes of such payment realise the assets of the Fund; and
 - (b) not be required to make any retrospective adjustments in the event that any expense or Taxes becomes payable for a different period or periods other than that for which the provisions and reserves were established or if the taxation provisions and reserves prove excessive or unnecessary and in such cases the Trustees are entitled to apply the amount of the unnecessary or excessive provisions and reserves as they may decide including:
 - i. allocating such amount to any existing reserve or provision or future reserve or provision for Taxes or expenses for which it was established or to any existing or future reserve or provision for any other expense or Taxes; and
 - ii. crediting any account established in the records of the Fund or the interest or entitlement of any Member, Dependant or person claiming through them; and

- 23.5.** deal with any tax deductions, credits and rebates attributable to the Fund as and when they arise on such basis as the Trustees decide including offsetting them against any taxation reserves and provisions notwithstanding the period or periods to which such tax deductions, credits and rebates are attributable or the date they arise or are received.

24. Insurance against Fund losses

The Trustees may in their discretion effect or take out insurance against:

- (a) any liability which arises against a Trustee, Member or the Fund;
- (b) any losses or damages which the Fund, a Trustee or Member or may suffer or incur;

as a result of or arising from any act or omission of the Trustee or any person to whom the Trustees may have delegated their powers duties and discretions or any servant, agent or employer of the Trustees or any contractor (including persons acting in any professional role), Fund administrator, other administrator, custodian or other person or body engaged by the Trustees for the purposes of the Fund.

THIS CONCLUDES THE DEED

Schedule of Members of the Stephen & Joy Pulford Private Pension Fund

From time to time

(a Self Managed Superannuation Fund can never have more than 4 members at one time)

Member	Date Entered	Date Exited
Stephen Pulford	2nd October 2009	
Joy Pulford	2nd October 2009	

**Application for Membership
Of Stephen & Joy Pulford Private Pension Fund ("Fund")**

(each member needs their own Application)

This Application For Membership form contains your Nomination Form and undertakings you make to the Trustee of this Fund. The Fund's Product Disclosure Statement is also attached.

New Member Full Name Stephen Pulford **Date of Birth** 13/07/1960
Address of New Member 9 Macadamia Street
Victoria Point QLD 4165
Employer _____ **Tax File No. (TFN)** 484 523 693
Trustee Stephen Pulford
Joy Pulford

1. After having read the Trust Deed and the Product Disclosure Statement in full, I apply for the membership of the Fund.
2. I consent to my Tax File Number being made available to the Trustee and any third party as required or where expedient. I also enclose a duly completed and signed Tax File Number Declaration (available from the ATO's website).
3. If applicable, I have been invited by the Employer for membership to the Fund.
4. I have been advised of the benefits which I am entitled to receive from the Fund on retirement, death disablement or termination of service with the Employer (where applicable).
5. In consideration of my admission to membership, I agree to abide by and be bound by the Trust Deed governing the Fund. I declare that I have no entitlement to any annuity and I am not a member of, nor have I received benefits from, any other superannuation fund or approved deposit fund, other than as set out on the attached page (please supply details of benefits paid or payable on a separate page).
6. I undertake to advise the Trustee, in writing, if at any time I receive or become entitled to receive a benefit from any superannuation fund or approved deposit Fund or deferred annuity not declared according to the above.
7. I undertake to advise the Trustee in writing of any contributions made by or on behalf of me, other than by the Employer, which would vary the amount specified above.
8. I agree to the Trustee acting as Fund Trustee. I consent to be a Fund Trustee or a director of the Trustee, as required. Further, I comply and give my consent in regards to any other rules for Trustee.
9. I enclose my Nomination Form which deals with how I want my Superannuation to be dealt with if I die.
10. I have read and understood the Fund's Trust Deed. I have noted the benefits payable under this Trust Deed. I have also received my own copy of the Product Disclosure Statement which was attached to this Application for Membership Form. I have fully read and understood the Product Disclosure Statement.
11. I acknowledge that I am not a disqualified person under any law or the SIS Regulations. Further, I undertake to advise the Trustee if I ever do become so disqualified.



Signed by the Applicant

(Attached is a full copy of the Product Disclosure Statement)

02.10.2009

Date

**Application for Membership
Of Stephen & Joy Pulford Private Pension Fund ("Fund")**

(each member needs their own Application)

This Application For Membership form contains your Nomination Form and undertakings you make to the Trustee of this Fund. The Fund's Product Disclosure Statement is also attached.

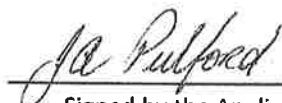
New Member Full Name Joy Pulford **Date of Birth** 29/03/1958

Address of New Member 9 Macadamia Street
Victoria Point QLD 4165

Employer _____ **Tax File No. (TFN)** 483 683 879

Trustee **Stephen Pulford**
Joy Pulford

1. After having read the Trust Deed and the Product Disclosure Statement in full, I apply for the membership of the Fund.
2. I consent to my Tax File Number being made available to the Trustee and any third party as required or where expedient. I also enclose a duly completed and signed Tax File Number Declaration (available from the ATO's website).
3. If applicable, I have been invited by the Employer for membership to the Fund.
4. I have been advised of the benefits which I am entitled to receive from the Fund on retirement, death disablement or termination of service with the Employer (where applicable).
5. In consideration of my admission to membership, I agree to abide by and be bound by the Trust Deed governing the Fund. I declare that I have no entitlement to any annuity and I am not a member of, nor have I received benefits from, any other superannuation fund or approved deposit fund, other than as set out on the attached page (please supply details of benefits paid or payable on a separate page).
6. I undertake to advise the Trustee, in writing, if at any time I receive or become entitled to receive a benefit from any superannuation fund or approved deposit Fund or deferred annuity not declared according to the above.
7. I undertake to advise the Trustee in writing of any contributions made by or on behalf of me, other than by the Employer, which would vary the amount specified above.
8. I agree to the Trustee acting as Fund Trustee. I consent to be a Fund Trustee or a director of the Trustee, as required. Further, I comply and give my consent in regards to any other rules for Trustee.
9. I enclose my Nomination Form which deals with how I want my Superannuation to be dealt with if I die.
10. I have read and understood the Fund's Trust Deed. I have noted the benefits payable under this Trust Deed. I have also received my own copy of the Product Disclosure Statement which was attached to this Application for Membership Form. I have fully read and understood the Product Disclosure Statement.
11. I acknowledge that I am not a disqualified person under any law or the SIS Regulations. Further, I undertake to advise the Trustee if I ever do become so disqualified.



Signed by the Applicant

(Attached is a full copy of the Product Disclosure Statement)

02.10.2009

Date

**Application for Membership
Of Stephen & Joy Pulford Private Pension Fund ("Fund")**

(each member needs their own Application)

This Application For Membership form contains your Nomination Form and undertakings you make to the Trustee of this Fund. The Fund's Product Disclosure Statement is also attached.

New Member Full Name _____ **Date of Birth** _____

Address of New Member _____

Employer _____ **Tax File No. (TFN)** _____

Trustee **Stephen Pulford**
Joy Pulford

1. After having read the Trust Deed and the Product Disclosure Statement in full, I apply for the membership of the Fund.
2. I consent to my Tax File Number being made available to the Trustee and any third party as required or where expedient. I also enclose a duly completed and signed Tax File Number Declaration (available from the ATO's website).
3. If applicable, I have been invited by the Employer for membership to the Fund.
4. I have been advised of the benefits which I am entitled to receive from the Fund on retirement, death disablement or termination of service with the Employer (where applicable).
5. In consideration of my admission to membership, I agree to abide by and be bound by the Trust Deed governing the Fund. I declare that I have no entitlement to any annuity and I am not a member of, nor have I received benefits from, any other superannuation fund or approved deposit fund, other than as set out on the attached page (please supply details of benefits paid or payable on a separate page).
6. I undertake to advise the Trustee, in writing, if at any time I receive or become entitled to receive a benefit from any superannuation fund or approved deposit Fund or deferred annuity not declared according to the above.
7. I undertake to advise the Trustee in writing of any contributions made by or on behalf of me, other than by the Employer, which would vary the amount specified above.
8. I agree to the Trustee acting as Fund Trustee. I consent to be a Fund Trustee or a director of the Trustee, as required. Further, I comply and give my consent in regards to any other rules for Trustee.
9. I enclose my Nomination Form which deals with how I want my Superannuation to be dealt with if I die.
10. I have read and understood the Fund's Trust Deed. I have noted the benefits payable under this Trust Deed. I have also received my own copy of the Product Disclosure Statement which was attached to this Application for Membership Form. I have fully read and understood the Product Disclosure Statement.
11. I acknowledge that I am not a disqualified person under any law or the SIS Regulations. Further, I undertake to advise the Trustee if I ever do become so disqualified.

Signed by the Applicant

Date

(Attached is a full copy of the Product Disclosure Statement)

**Application for Membership
Of Stephen & Joy Pulford Private Pension Fund ("Fund")**

(each member needs their own Application)

This Application For Membership form contains your Nomination Form and undertakings you make to the Trustee of this Fund. The Fund's Product Disclosure Statement is also attached.

New Member Full Name _____ **Date of Birth** _____

Address of New Member _____

Employer _____ **Tax File No. (TFN)** _____

Trustee
Stephen Pulford
Joy Pulford

1. After having read the Trust Deed and the Product Disclosure Statement in full, I apply for the membership of the Fund.
2. I consent to my Tax File Number being made available to the Trustee and any third party as required or where expedient. I also enclose a duly completed and signed Tax File Number Declaration (available from the ATO's website).
3. If applicable, I have been invited by the Employer for membership to the Fund.
4. I have been advised of the benefits which I am entitled to receive from the Fund on retirement, death disablement or termination of service with the Employer (where applicable).
5. In consideration of my admission to membership, I agree to abide by and be bound by the Trust Deed governing the Fund. I declare that I have no entitlement to any annuity and I am not a member of, nor have I received benefits from, any other superannuation fund or approved deposit fund, other than as set out on the attached page (please supply details of benefits paid or payable on a separate page).
6. I undertake to advise the Trustee, in writing, if at any time I receive or become entitled to receive a benefit from any superannuation fund or approved deposit Fund or deferred annuity not declared according to the above.
7. I undertake to advise the Trustee in writing of any contributions made by or on behalf of me, other than by the Employer, which would vary the amount specified above.
8. I agree to the Trustee acting as Fund Trustee. I consent to be a Fund Trustee or a director of the Trustee, as required. Further, I comply and give my consent in regards to any other rules for Trustee.
9. I enclose my Nomination Form which deals with how I want my Superannuation to be dealt with if I die.
10. I have read and understood the Fund's Trust Deed. I have noted the benefits payable under this Trust Deed. I have also received my own copy of the Product Disclosure Statement which was attached to this Application for Membership Form. I have fully read and understood the Product Disclosure Statement.
11. I acknowledge that I am not a disqualified person under any law or the SIS Regulations. Further, I undertake to advise the Trustee if I ever do become so disqualified.

Signed by the Applicant

Date

(Attached is a full copy of the Product Disclosure Statement)

Nomination Form for Stephen & Joy Pulford Private Pension Fund

What happens to your Super when you die?

You may have Super left when you die. You can nominate which "dependant" gets your Super when you die. There are 2 types of nominations: Non-binding and Binding. A Non-Binding Nomination only suggest to the trustee where you want your Super to go when you die: your trustee may or may not follow your suggestion. A Binding nomination must be respected by the trustee. The forms below only allow a simpler percentage-based nomination. To make a more detailed nomination speak to your adviser.

Member's Full Name _____

Non-Binding Nominated Beneficiaries

Upon my death, I propose the Trustee distribute my assets, pay a lump sum, pay a pension, pay a reversionary pension or any other payments set out below. I understand that the Trustee is not bound by this nomination:

"My Estate" or Full name of Nominated Beneficiary	Relationship (if not nominating "My Estate")	Entitlement %
Member's Signature		(No witness required)

OR

Binding Nominated Beneficiaries

To guarantee your Super goes to the people you want it to go to complete this BINDING nomination. The nomination is valid only for 3 years (unless you revoke it earlier).

Upon my death, I direct the Trustee to distribute my assets, pay a lump sum, pay a pension, pay a reversionary pension or any other payments as set out below:

"My Estate" or Full name of Nominated Beneficiary	Relationship (if not nominating "My Estate")	Entitlement %
Member's Signature		
Witness One Signature (over 18 years & not related to the Member)		Witness Two Signature (over 18 years & not related to the Member)
Witness One Full Name (Print)		Witness Two Full Name (Print)

If there is insufficient space then add further sheets, as required.

Nomination Form for Stephen & Joy Pulford Private Pension Fund

What happens to your Super when you die?

You may have Super left when you die. You can nominate which "dependant" gets your Super when you die. There are 2 types of nominations: Non-binding and Binding. A Non-Binding Nomination only suggest to the trustee where you want your Super to go when you die: your trustee may or may not follow your suggestion. A Binding nomination must be respected by the trustee. The forms below only allow a simpler percentage-based nomination. To make a more detailed nomination speak to your adviser.

Member's Full Name _____

Non-Binding Nominated Beneficiaries

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Member's Signature		
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Nomination Form for Stephen & Joy Pulford Private Pension Fund

What happens to your Super when you die?

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Member's Full Name _____

Non-Binding Nominated Beneficiaries

Upon my death, I propose the Trustee distribute my assets, pay a lump sum, pay a pension, pay a reversionary pension or any other payments set out below. I understand that the Trustee is not bound by this nomination:

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Member's Signature	(No witness required)	

OR

Binding Nominated Beneficiaries

To guarantee your Super goes to the people you want it to go to complete this BINDING nomination. The nomination is valid only for 3 years (unless you revoke it earlier).

Upon my death, I direct the Trustee to distribute my assets, pay a lump sum, pay a pension, pay a reversionary pension or any other payments as set out below:

"My Estate" or Full name of Nominated Beneficiary	Relationship (if not nominating "My Estate")	Entitlement %
Member's Signature		
Witness One Signature (over 18 years & not related to the Member)	Witness Two Signature (over 18 years & not related to the Member)	
Witness One Full Name (Print)	Witness Two Full Name (Print)	

If there is insufficient space then add further sheets, as required.

Nomination Form for Stephen & Joy Pulford Private Pension Fund**What happens to your Super when you die?**

You may have Super left when you die. You can nominate which "dependant" gets your Super when you die. There are 2 types of nominations: Non-binding and Binding. A Non-Binding Nomination only suggest to the trustee where you want your Super to go when you die: your trustee may or may not follow your suggestion. A Binding nomination must be respected by the trustee. The forms below only allow a simpler percentage-based nomination. To make a more detailed nomination speak to your adviser.

Member's Full Name _____**Non-Binding Nominated Beneficiaries**

Upon my death, I propose the Trustee distribute my assets, pay a lump sum, pay a pension, pay a reversionary pension or any other payments set out below. I understand that the Trustee is not bound by this nomination:

"My Estate" or Full name of Nominated Beneficiary	Relationship (if not nominating "My Estate")	Entitlement %
Member's Signature	(No witness required)	

OR**Binding Nominated Beneficiaries**

To guarantee your Super goes to the people you want it to go to complete this BINDING nomination. The nomination is valid only for 3 years (unless you revoke it earlier).

Upon my death, I direct the Trustee to distribute my assets, pay a lump sum, pay a pension, pay a reversionary pension or any other payments as set out below:

"My Estate" or Full name of Nominated Beneficiary	Relationship (if not nominating "My Estate")	Entitlement %
Member's Signature		
Witness One Signature (over 18 years & not related to the Member)	Witness Two Signature (over 18 years & not related to the Member)	
Witness One Full Name (Print)	Witness Two Full Name (Print)	

If there is insufficient space then add further sheets, as required.

**Product Disclosure Statement for
Stephen & Joy Pulford Private Pension Fund**

This Product Disclosure Statement ("**PDS**") is provided to the Members by email, hand post or facsimile.

Background

- A. All Members receive this Product Disclosure Statement (and where they are new Members together with the Application for Membership form and Trustee Declaration). Where the Fund is also an employer sponsored fund then the employer may also provide its own employer sponsor application form.
- B. This PDS has been prepared only for Stephen & Joy Pulford Private Pension Fund ("Fund"). This PDS has not been prepared for any other Self Managed Superannuation Fund. This PDS will not operate for any other Self Managed Superannuation Fund.

What is this Product Disclosure Statement?

You have applied for, or are a member of, Stephen & Joy Pulford Private Pension Fund. This Product Disclosure Statement (**PDS**) is a summary of the important provisions of Stephen & Joy Pulford Private Pension Fund's deed. The PDS helps to show how Stephen & Joy Pulford Private Pension Fund affects you.

Why do I get this PDS

The *Corporations Act 2001* requires that you receive Stephen & Joy Pulford Private Pension Fund's PDS within 3 months after you become a member of Stephen & Joy Pulford Private Pension Fund. If you have any queries or any information that needs clarification at any time, you should refer those to the Trustee or Trustees.

You can also gain more knowledge about Stephen & Joy Pulford Private Pension Fund by reading the rules of Stephen & Joy Pulford Private Pension Fund. This is called the "Trust Deed". More help can also be found from the SIS Legislation.

Terms used in this PDS (written in bold letters or written in capital letters) either are defined in the Fund's deed or are contained in the Dictionary of this PDS.

What are my potential benefits?

1. Details of potential lump sum benefits

1.1. Total and Permanent Disability:

'Total and Permanent Disability' or 'Total and Permanent Disablement' (**TPD**) is the test commonly used in superannuation funds to determine if a person is entitled to be paid a **TPD** benefit, which may include an insured amount. The definition varies from one superannuation fund to another. It generally requires that the member be **totally and permanently** disabled to such an extent that you are incapable of working in any occupation for which you have the education, training and experience.

You may become entitled to a lump sum benefit from your Accumulation Account if you become totally and permanently disabled.

1.2. Temporary Total Disability:

If you become totally disabled temporarily, you may become entitled to payment of a pension or annuity representing a payout. This is subject to:

- The Trustee's decision and on condition that it does not infringe the limit set out in the superannuation law; or
- The Trustee receives a payout from the insurance policy from the one that the Trustee purchased

out of Stephen & Joy Pulford Private Pension Fund. The insurance policy should include a clause to cover the range of disabilities you suffer. The Trustee usually uses the money from either your Accumulation Account or other Accounts such as the Income Account to pay for the premiums.

1.3. On your Retirement:

You become entitled to a lump sum benefit. This equals the amount in Stephen & Joy Pulford Private Pension Fund. This is the Accumulation Account on your Retirement.

You become entitled to payment of a retirement benefit in some circumstances. These are:

- You are still employed; or
- When you retire and have reached the relevant Preservation Age.

Your Trustee will be able to advise you about this at the relevant time. (Please refer to the definition of Retirement for details).

1.4. On Death:

On your death, the Trustee may pay a lump sum benefit, pension, rollover any amount, or deal with any monies and assets of the Fund as allowed by the SIS Regulations from Stephen & Joy Pulford Private Pension Fund Accumulation Account to person, estates, objects and trusts as permitted under SIS Regulations from time to time.

1.5. Other Insurance Policies:

‘Severe Financial Hardship’

In the case of severe financial hardship as defined in the SIS Legislation, you may be able to apply to have all benefits owing to you from Stephen & Joy Pulford Private Pension Fund, paid to you by the Trustee.

The benefits can only be paid to you from Stephen & Joy Pulford Private Pension Fund to meet your expenses in the nature of treatment of life-threatening illnesses such as acute brain hemorrhage, medical and associated costs, and palliative care costs for terminal illnesses such as cancer and so forth.

2. Details of potential income benefits

2.1. Choice of income benefits

The Trustee of the Fund may allow you to choose how you want to receive your lump sum when you are eligible to collect your lump sum benefit. You can opt for a regular income payment like a pension. Under the trust deed of the Fund, you may choose from a variety of pension schemes. It varies from one scheme to another under the trust deed and it will have a different impact on you. You are advised to discuss these pension schemes in detail with the Trustee before you make any selection. There are many types of pension available and they include:

- **Account-Based Pension (ABP)** - can generally only be started once you have access to your superannuation. No maximum limit on drawdown, can revert to a financially dependent on your death.
- **Transition to Retirement Income Stream (TRIS)** — can be started before you retire, ability to take a lump sum benefit is restricted however the pension may still be rolled back into savings mode at any time.

- **Allocation Pension (AP) and Transition to Retirement Allocated Pension (TRAP)** —to start an AP, you must have retired or reached the age of 65. You are subject to both minimum and maximum annual payment limits, depending on your age, an AP can be commuted at any time to an ABP and can be rolled back into accumulation, a TRAP shares many of the features of a TRIS, but with AP pension factors.
- **Market Linked Pension (MLP)** — these are also known as Term Allocated Pensions, started once you have either retired or reached 65. The size of payments each year is calculated according to a table in the superannuation regulations. This is an account based pension.
- **Annuities - Term or lifetime income streams** — this is generally not available in a Self Managed Superannuation Fund, can come as guaranteed income arrangements. Income is often indexed to inflation or an annual percentage increase, income stream can be reversionary, often on a proportional basis to a spouse, this suits the conservative investor.

Any potential risks associated with Stephen & Joy Pulford Private Pension Fund?

3. Details of risks associated with the fund are as follows:

- 3.1. The Trustee works out an appropriate strategy to invest Stephen & Joy Pulford Private Pension Fund's assets. The Trustee is at liberty to seek the services of a financial advisor. They aim at increasing the value of Stephen & Joy Pulford Private Pension Fund. Although the Trustee decides on their investment strategy, the resulting value from such investment may vary according to the movements in share, property prices or other asset classes. This may mean the value of the assets held in Stephen & Joy Pulford Private Pension Fund for your benefit, or to pay you a pension, may be reduced. In turn, this may affect the Trustee's capacity to make payments to you or to sustain the level of payments made to you.
- 3.2. For many pensions the Trustee agrees to continue to pay you for a specified period regardless of the performance and value of Stephen & Joy Pulford Private Pension Fund. The Trustee bears the risk of the assets running short to meet your payments.
- 3.3. If a benefit payable to you is commuted so that the Trustee may purchase:
 - An annuity from a third party (such as an insurance company), then the third party will bear the associated risks. You will still have a regular income; or
 - An allocated pension from a third party (such as a life insurance company), then the situation is the same as for an allocated pension from the Trustee. In that case, you bear the risks associated with the variations in the value of the assets that fund the allocated pension.

How much do I need to contribute to Stephen & Joy Pulford Private Pension Fund?

4. The amount you need to contribute depends on the following circumstances:

4.1. If you have an employer

Your employer, who sponsors or participates in Stephen & Joy Pulford Private Pension Fund, must contribute a certain portion of your income to the Fund. The contributions made personally by you to Stephen & Joy Pulford Private Pension Fund are unlikely to be deductible for taxation purposes. However, if you are on a very low wage you may be qualified for a co-contribution scheme from the Federal Government.

4.2. If you are unemployed or self-employed

You may contribute to Stephen & Joy Pulford Private Pension Fund yourself. However only certain amounts are deductible for taxation purposes. There is an Age-based limit on how much a fund member

can claim for contributing into the superannuation fund. This threshold changes each financial year. You are required to notify the Trustee that you have contributed by lodging the appropriate notice with the Fund. The Trustee will provide you with the notice at the relevant time.

How much does the Trustee of Stephen & Joy Pulford Private Pension Fund deduct from my Fund?

5. Money deducted from your Accumulation and Pension Accounts

5.1. The Trustee can make deductions from your Accumulation or Pension Accounts to meet various expenses, such as to:

- Pay taxes on your behalf (or to set aside for anticipated taxes);
- Pay for an insurance policy or Annuity premiums; or
- Pay an amount from your Pension Account to your Accumulation Account or vice versa.

6. Is the Trustee allowed to charge for the services it provides to Stephen & Joy Pulford Private Pension Fund?

No. The Trustee is not permitted to charge fees for the services it provides to Stephen & Joy Pulford Private Pension Fund.

However professionals are entitled to be paid fees for work done by themselves or the professional's firm on the same basis as if the professional was not a Trustee or a member but employed as a professional.

What other things do I need to know about Stephen & Joy Pulford Private Pension Fund?

7. Preservation Age

7.1. The Preservation Ages relevant to members of Stephen & Joy Pulford Private Pension Fund are as follows. For a person born:

- Before 1 July 1960 - 55 years
- During the year 1 July 1960 to 30 June 1961 - 56 years
- During the year 1 July 1961 to 30 June 1962 - 57 years
- During the year 1 July 1962 to 30 June 1963 - 58 years
- During the year 1 July 1963 to 30 June 1964 - 59 years
- After 30 June 1964 - 60 years.

How does the Trustee invest the Fund Assets?

8. Investment of the Fund Assets

8.1. Under Stephen & Joy Pulford Private Pension Fund Deed, the Trustee is given the permission to make a wide range of investments according to their planned investment strategy. The Trustee need to establish an investment strategy or strategies, outlining show the assets of the fund will be invested. The Trustee is given the power to change the investment strategy or strategies as long as they remain appropriate. If the Trustee offers more than one strategy, you may choose the appropriate strategy. You cannot choose a component of the investments the Trustee is to make within the strategy.

8.2. The Trustee cannot lend money from the Fund to a member or a member's relative. You cannot borrow money from the assets of the Fund or use the assets to provide security for borrowing.

Is Stephen & Joy Pulford Private Pension Fund Deed easy to understand?

9. The Fund Deed is written in plain English. Whether the Trustees of Stephen & Joy Pulford Private Pension Fund are individuals or a company that is later appointed as Trustee, the provisions in Stephen & Joy Pulford Private Pension Fund are applicable to this Fund Deed.

What does the Trustee need to take into consideration in relation to the investments made by Stephen & Joy Pulford Private Pension Fund?

10. The Trustee needs to take into consideration, from time to time, the investments made by Stephen & Joy Pulford Private Pension Fund to meet social or ethical consideration, environmental protection policies or labour standards. This is when the Trustee selects, retains or realizes an investment. The Trustee is free to incorporate these considerations into its investment strategy as the Trustee feels appropriate.

Where can I get more information regarding Stephen & Joy Pulford Private Pension Fund in the future?

11. If at any time you require further information including information concerning Stephen & Joy Pulford Private Pension Fund, the Fund Deed, the Fund's performance or your rights as a member, you can contact the Trustee.

This PDS is of a general nature. Each person's position is different. You should also seek independent advice from your professional advisors.

Only the Trustee is responsible for this PDS

12. Notwithstanding that they may have been instructed by the Trustee of the Self Managed Superannuation Fund to assist in the giving of advice in the preparation of this PDS, no lawyer, accountant, financial planner, administration service provider or other person ('Advisers') has been involved in the preparation of any part of this Product Disclosure Statement. Further, no Adviser has authorised or caused the issue of any other part of this Product Disclosure Statement. The Advisor has not provided legal advice for the proposed activities of the Self Managed Superannuation Fund and in particular whether they comply with the relevant legislation. To put the matter beyond doubt, it is the Trustee of the Self Managed Superannuation Fund, alone, that has authorised and is responsible for all matters relating to the preparation, updating and distribution of this PDS.

Dictionary

13. Definitions

Where a term is written in bold letters or written in capital letters in this PDS, the meaning is either explained below or is explained in the trust deed:

- 13.1. **Accumulation Account** the account established for you by the Trustee. Each member of the Fund has an Accumulation Account. That member's contributions or contributions made on behalf of that member, as well as other amounts specified to that member (such as the proceeds of an insurance policy taken out by the Trustee for that member's benefit) are paid into that account.
- 13.2. **Annuity** refers to a financial product that is purchased by providing a lump sum (capital) to the financial product supplier. The supplier pays you an income for a specified time. You receive a contractual right to receive income and your access to the capital disappears when you buy an annuity.
- 13.3. **Commute** refers to the conversion of the right to receive a lump sum payment from a right to

receive regular payment such as pension or annuity payments.

13.4. Life Expectancy the period that a person is expected to live in addition to their current age. For instance, a 40 year old Australian male would have a life expectancy of approximately 35 years. The Australian Government Actuary publishes a Life Expectancy Table from time to time. The trustee uses the most up-to-date Table to calculate a member's Life Expectancy at any given time.

13.5. Normal Retirement Age is as set out:

A. When is Normal Retirement Age reached - in years?

- Male at 65
- Female born before 1 July 1935 at 60
- Female born before 1 July 1935 to 31 December 1936 at 60 years and 6 months
- Female born between 1 January 1937 to 30 June 1938 at 61
- Female born between 1 July 1938 to 31 December 1939 at 61 years and 6 months
- Female born between 1 January 1940 to 30 June 1941 at 62
- Female born between 1 July 1941 to 30 December 1942 at 62 and 6 months
- Female born between 1 January 1943 to 30 June 1944 at 63
- Female born between 1 July 1944 to 30 December 1945 at 63 and 6 months
- Female born between 1 January 1946 to 30 June 1947 at 64
- Female born between 1 July 1947 to 30 December 1948 at 64 years and 6 months
- Female born on or after January 1949 at 65

B. When is Service Pension Age reached - in years?

- Male at 60
- Female born before 1 July 1940 at 55
- Female born between 1 July 1940 to 31 December 1941 at 55 and 6 months
- Female born between 1 January 1942 to 30 June 1943 at 56 years
- Female born between 1 July 1943 to 31 December 1944 at 56 years and 6 months
- Female born between 1 January 1945 to 30 June 1946 at 57 years
- Female born between 1 July 1946 to 31 December 1947 at 57 years and 6 months
- Female born between 1 January 1948 to 30 June 1949 at 58 years
- Female born between 1 July 1949 to 31 December 1950 at 58 years and 6 months
- Female born between 1 January 1951 to 30 June 1952 at 59 years
- Female born between 1 July 1952 to 31 December 1953 at 59 years and 6 months
- Female born on or after 1 January 1954 at 60 years

13.6. Pension refers to a financial product that is purchased by providing a lump sum (capital) to the financial product supplier, who invests the lump sum, manages that investment, and pays you a regular income from the proceeds of those investments. As well as paying you the proceeds of the investments, the financial product supplier may include in your payments part of the initial capital you contributed.

13.7. Preservation Age the minimum age after which the Preserved Benefits from Stephen & Joy Pulford Private Pension Fund may be paid to you.

13.8. Preserved Benefits those benefits that can only be paid to you up on your Retirement.

13.9. Retirement occurs:

- If you have reached a Preservation Age less than 60 and
 - i) An arrangement under which you were gainfully employed comes to an end; and
 - ii) The Trustee is reasonably satisfied that you never intend to become gainfully employed (either full time or part time); or
- If you have reached age 60 and an arrangement under which you were gainfully employed has come to an end on or after you attained that age; or
- When you reach your Normal Retirement Age and;
 - i) An arrangement under which you were gainfully employed comes to an end; or
 - ii) Superannuation Law provides that you have retired despite still being gainfully employed.

13.10. Service Pension Age as defined in this PDS

13.11. "SIS Legislation" includes the following:

- a) *Tax Laws Amendment (Simplified Superannuation) Act 2007*
- b) *The Superannuation Industry (Supervision) Act 1993*
- c) *The Superannuation (Financial Assistance Funding) Levy Act 1993*
- d) *The Superannuation (Resolution of Complaints) Act 1993*
- e) *The Superannuation (Rolled-Over Benefits) Levy Act 1993*
- f) *The Superannuation Industry (Supervision) Consequential Amendments Act 1993*
- g) *The Superannuation Supervisory Levy Amendment Act /1993*
- h) *The Occupational Superannuation Standards Amendment Act 1993*
- i) And any regulations made under the above Acts
- j) And all other requirements whether legislative or administrative including:
 - a. Any administrative guidelines issued by the Responsible Authority; or
 - b. Statements by government advising changes and any proposed changes to the SIS Legislation, with which Stephen & Joy Pulford Private Pension Fund must comply or in the opinion of the Trustees ought to comply in order to be a Complying Superannuation Fund or not to be in contravention or breach of the SIS legislation.

13.12. Superannuation Contributions Surcharge an amount that you may be liable to pay if your taxable income is greater than the relevant superannuation surcharge level for a year of income.

13.13. Trustee or Trustees the trustee or trustees from time to time of the Fund.

Schedule A

NAME OF FUND:	Stephen & Joy Pulford Private Pension Fund
FOUNDER:	Stephen Pulford
COMMENCING DATE OF THIS FUND:	2 nd October 2009
EXECUTION DATE OF THIS FUND:	2 nd October 2009
BALANCE DATE:	30 th June each year
TRUSTEES:	Stephen Pulford Joy Pulford

Executed as a deed.

Executed by the Founder Stephen Pulford in the presence of:


Signature of Witness

CYRIL JOHN PEARSON

Name of Witness in full


Signature

Executed by the Trustee Stephen Pulford in the presence of:

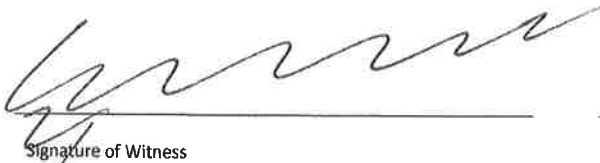

Signature of Witness

CYRIL JOHN PEARSON

Name of Witness in full


Signature

Executed by the Trustee Joy Pulford in the presence of:


Signature of Witness

CYRIL JOHN PEARSON

Name of Witness in full


Signature

ORIGINAL

TRANSITION TO RETIREMENT INCOME STREAM

STEPHEN & JOY PULFORD PRIVATE PENSION FUND

JOYCE ANNE PULFORD

1. Introduction

A member of a SMSF can generally access their superannuation benefits as a SMSF income stream or lump sum when they are retired as that term is defined in the SIS Regulations 1994. A transition to retirement income stream may be commenced at any time after preservation age even whilst working.

2. Corporations Act 2001

The payment of a transition to retirement income stream by the trustee of a SMSF is a financial product for the purposes of the Corporations Act 2001. As a financial product the Corporations Act 2001 provides as follows:

- ***Product Disclosure Statement***

In terms of the information required to be given to the member of a SMSF to make a confident and informed decision in relation to a SMSF financial product, the Corporations Act 2001, requires a licensee, their authorised representative and the trustee of a SMSF to provide a member of a SMSF with a PDS. This pension PDS has been issued by the trustee of the fund to the member seeking to commence a pension. The PDS should be reviewed by members on an on-going basis.

- ***Statement of Advice***

Section 946A of the Corporations Act 2001 requires that a client be provided with a Statement of Advice ("SoA") where they are provided with a recommendation to acquire or dispose of a SMSF financial product.

3. SMSF Pensions v Lump sums

There are effectively three ways for the trustee of a SMSF to provide a member with a tax effective income in a SMSF – so careful consideration must be given to how the member chooses to take income from their fund:

Option One: Taking a Pension

The trustee may pay a SMSF pension from the fund with the member's current accumulation benefits. Post 20 September 2007 there are currently two main SMSF pension types that may be paid by the trustee of the fund under the SMSF Strategies trust deed used by the fund – the transition to retirement income stream and the accounts based pension.

The SMSF pension may be built with a reversionary interest meaning that upon the death of the member the pension continues on in the name of the reversionary beneficiary thereby combining SMSF pension planning and SMSF estate planning. Prior to utilising this strategy careful consideration must be had to the Superannuation Laws and who can be paid a reversionary pension and more importantly the concessional tax rates for death benefit pensions. Advice should be sought by any member seeking to put in place a reversionary pension for a spouse or other eligible dependants.

Option Two: Living off Lump Sums

At the time of retirement a member of the fund may access their benefits as a lump sum. The SIS Regulations 1994 provide that a retiree member can leave their benefits in their accumulation account and draw them down gradually as a lump sum until their death. In essence income is provided as a series of lump sum withdrawals from a member's lump sum account rather than taking a pension.

Option Three: Taking both Lump Sums and an Income Stream

Upon retirement a member of a superannuation fund can provide the bulk of their lifestyle income by way of an income stream with a lump sum only taken if and when needed. This may be in the event of a health or family crisis or an unbudgeted holiday.

With this option the strategy is for the member to hold some of their superannuation benefits in their lump sum account and some in the pension account. How much is in each account and how the lump sum and pension accounts are to be used between retirement and death is a function of three factors:

- what lifestyle income is required – remember this can be drawn down from both sides of the fund;
- the minimum pension draw down rules for the pension. If there is too much in the member's pension side of the fund, excessive income may be required to be withdrawn, thereby taking funds out of a concessional tax environment;
- where the trustee invests on behalf of a lump sum account member the fund is subject to tax at a rate of 15% on income and 10% on capital gains in respect of assets held for more than a year. In comparison income earned on assets used by the trustee to fund a pension account is tax free.

Note: There is estate and tax planning advantages to running both accounts and these should be discussed with the member's SMSF adviser.

4. SMSF Transition to Retirement Income Stream

As the fund is a SMSF and the pension has commenced following the member reaching preservation age, the income stream is a Transition to Retirement Income Stream. As a transition to retirement income stream, the member must take a minimum payment each year otherwise the Commissioner of Taxation has noted that the income stream would not be a pension thereby jeopardising the fund's tax exempt status on pension assets. The minimum draw down payments under the transition to retirement income stream regulations are as follows for the 2013-2014 income year:

Characteristics	Transition to Retirement pension
Minimum Payment	Minimum Percentage %
Under 65	4.00%
65 - 74	5.00%
75 - 79	6.00%
80 - 84	7.00%
85 - 89	9.00%
90 - 94	11.00%
95 +	14.00%
Maximum Payment	10%
Roll back to Lump Sum	Yes

Where a member has a transition to retirement income stream, the member is limited to a maximum annual income payment of no more than 10% of the account balance at the start of the financial year (or on commencement of the first year) and may, subject to the rules of the trust deed, only be commuted in cash once the member has met a condition of release i.e. permanent retirement after preservation age or reaching age 65.

On the death of the member, a SMSF Will created by the member may require the commutation of the deceased member's pension for the benefit of a dependant. The taxation consequences in relation to any SMSF estate planning and in particular a SMSF Will should be discussed with a qualified SMSF adviser.

A member may also request the trustee of a SMSF to make the pension auto-reversionary which means that the pension transfers from a deceased member automatically upon their death to a spouse, dependant or legal estate.

Note: A transition to retirement income stream can be rolled back at any time to commence another transition to retirement income stream or back to the super accumulation phase.

5. Taxation of Pensions

5.1. Trustee of the Fund

Where the trustee commences to pay a pension to a member – whether a transition to retirement or an accounts based pension, the trustee is entitled to a tax exemption on income and capital gains arising in relation to assets set aside to meet the fund's SMSF income stream liabilities. This is different to the lump sum stage of a SMSF where income is taxed at a rate of 15% and capital gains 10%.

Where the trustee runs a pooled investment strategy meaning the assets of the fund are pooled to pay all member benefits including pensions, then the trustee will obtain a proportional tax exemption on income and gains earned by the fund. The exemption proportion is to be determined by reference to the liabilities that the trustee faces in order to pay current pensions versus the fund's total superannuation benefit liabilities. In order to claim the exemption the trustee of the fund must engage the services of an actuary each year to determine the amount of the fund's SMSF income stream liabilities as well as its superannuation liabilities. The cost for actuarial services is commonly \$300 per annum.

In contrast, where the trustee of the fund runs a separate investment strategy for any SMSF pension (segregating assets from the rest of the fund), then any income or gains earned on these assets is tax free. The segregation of assets is a simple book keeping exercise that can be undertaken by the accountant or administrator to the fund. Importantly if the assets have accrued capital gains in the lump sum side of the SMSF, then the transfer of the assets to a separate pension investment strategy in the fund will not create a tax liability at the time of transfer. Further provided the assets funding the pension are disposed of by the trustee at the time the SMSF pension has commenced there will be no capital or income tax consequences in respect of the disposal of the assets.

As a final point where the trustee of the SMSF as part of the fund's pension assets holds Australian shares paying imputation credits, no tax is payable on the dividend. However the trustee may claim the imputation credits to reduce overall tax payable in the fund. If there are excess credits in an income year these will be refunded by the Commissioner of Taxation.

As can be seen there are significant taxation advantages in running a separate investment strategy for pension assets of the fund.

5.2. Pension Beneficiaries

a) Benefits paid to a Member

The Simpler Super laws that commenced on 1 July 2007 introduced the concept of multiple superannuation interests being held by a member who has a lump sum account and at the same time commences a pension. Superannuation interests are important because from these interests flow a superannuation benefit, whether a lump sum from the member's lump sum account or a pension or lump sum from the member's pension account. These benefits when paid will have a tax free/taxable component. The proportion of tax free/taxable component is to be determined by the underlying tax free/taxable proportion of the relevant superannuation interest.

The tax free/taxable component determination is crucial as it plays an important part for a pre-60 year old member (such as a member with a transition to retirement pension) as well as for their dependants and other beneficiaries in the event of the member's death.

b) The proportioning rule

Superannuation benefits whether taken as a lump sum or pension are to be divided by the trustee of the fund into a tax free and a taxable component. The proportion used is the same as the underlying superannuation interest from where the superannuation benefit is sourced.

For example, a 60 year old member of a complying SMSF taking a transition to retirement income stream may have a tax free/taxable component proportion equal to 40/60. Any income stream benefit taken from that superannuation interest will be 40% tax free and 60% taxable component. This will include a lump sum commutation from the pension at a later time once the member retires.

The tax free/taxable component of any lump sum or pension payment can easily be determined by your SMSF adviser or accountant at the time of commencement of the pension or when a lump sum or pension commutation amount is taken from the fund.

c) The taxation of benefits to a member

Where a superannuation benefit is paid to a member, either as a lump sum commutation of the pension or direct pension payment it will be taxed as follows:

- **Tax Free Component** - Any tax free component payable is always tax free in their hands irrespective of their age. This includes both lump sums and income streams.
- **Taxable Component** - Table Three highlights the taxation treatment of benefits payable to a member. It should be noted that the preservation age for a person born prior to 1960 is aged 55.
- **Untaxed Component** - untaxed component is only found in SMSFs with life or self-insurance and a lump sum is paid to a dependant or the member's legal estate in the event of the member's death.

Table Three – Taxation of the Taxable Component

Type of Benefit	Under preservation age	Between preservation age and age 60	Age 60 and Over
Lump sum	20%	First \$180,000 is tax free with any remainder taxed at 17%	Tax free
Income stream	Assessable income	Assessable income + 15% tax offset	Tax free

Note: The taxation of superannuation death benefits is different from that above and advice should be sought regarding SMSF Wills from a SMSF adviser.

SMSF Strategies Trust Deed

The fund's trust deed is the key determinant to what type of pension may be paid from the fund. The SMSF Strategies trust deed allows pensions to be continued where they may have been established many years ago as well as the accounts based and transition to retirement pensions of modern times. Flexibility is a must in superannuation and particularly SMSFs.

For the reference of a member seeking to commence a pension from the fund, extracted below is the key "Guide to the Pension" provisions from the SMSF Strategies trust deed.

SMSF Strategy Guide – Accessing Member Superannuation Benefits

At any time, upon satisfying a condition of release under the Superannuation Laws, a Member may seek to be paid a Superannuation Benefit from one or more of the Superannuation Interests held by the Trustee of the Fund on their behalf. However, it is not a compulsory requirement of the Fund for a Member, upon satisfaction of a condition of release, to automatically commence their Superannuation Benefit. A Member is entitled to maintain their Superannuation Interests for the benefit of their Dependants or Legal Estate in their event of their death. A member of the Fund can also Rollover or transfer their Transfer Superannuation Interest to an Eligible Entity. This Eligible Entity may include, but is not limited to, a complying Superannuation Fund or another Complying SMSF.

There are several circumstances where a Member of the Fund can officially access their Superannuation Benefits from their Superannuation Interests. These circumstances include, but are not limited to the following:

- Temporary Incapacity and Permanent Incapacity;
- Terminal Illness;
- Retirement or at aged 65;
- Under Severe Financial Hardship or on Compassionate Grounds;
- When a Member reaches Preservation Age and can commence a Transition to Retirement Income Stream.
- On the death of a Member of the Fund, numerous Superannuation Laws apply to the payment of Death Benefit Superannuation Lump Sums and Death Benefit Superannuation Income Streams. The Trustee shall pay due regard to any Member SMSF Will in making any Death Benefit payments. Benefits that may be paid at the time of the death of a Member include, but are not limited to:
 - *a Superannuation Lump Sum may be paid on the death of a Member to a Dependant, the deceased Member's Legal Estate, charity or public benevolent institution; and*
 - *Superannuation Income Stream may be paid to a Dependant for taxation purposes which includes all those persons who are Dependants but in the case of a Child, only a Child who is aged less than 18 unless they were financially dependent upon the deceased Member. Where an Income Stream is paid to a Child in accordance with the Superannuation Laws, it must be commuted no later than the 25th birthday of the Child.*

Subject to the Superannuation Laws and the Fund retaining its Complying SMSF status, a Dependant includes a Child of the Member, a person in an Inter-Dependant Relationship with the Member, any financial dependant of the Member irrespective of age and anyone who in the opinion of the Trustee is a Dependant of the Member.

The Member may request the Trustee to Allot, Rollover or transfer a Transfer Superannuation Interest for the benefit of a Spouse as part of the Contributions Splitting laws. Similarly, a Member can request the Trustee to Allot, Rollover or transfer a Transfer Superannuation Interest for the benefit of an ex-Spouse or Spouse pursuant to a Family Law Payment Splitting Notice. With respect to any Family Law Payment Splitting Notice, subject to the Superannuation Laws and the Fund retaining its Complying SMSF status, it shall be at the Trustee's total unfettered discretion as to how any Superannuation Interest or Superannuation Benefits are to be paid and to which Eligible Entity payment will be made.

APPLICATION BY JOYCE ANNE PULFORD TO COMMENCE A TRANSITION TO RETIREMENT INCOME STREAM

Date: 01 July 2013

Name of Fund: Stephen & Joy Pulford Private Pension Fund

Members Name: Joyce Anne Pulford

Age of Member: 55

Request to commence a Transition to Retirement Income Stream:

The Member hereby requests the Trustee to commence a Transition to Retirement Income Stream with an amount from the Members Lump Sum Superannuation Interest.

Pension Account Balance: \$259,402.72

Date of Commencement: 01 July 2014

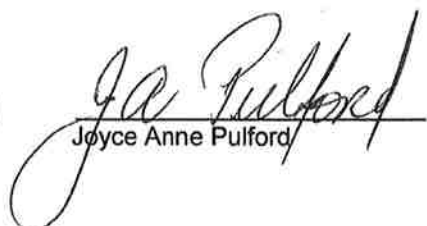
Condition of Release Reaching of preservation age

Minimum Annual Income Payment: \$10,380

Maximum Annual Income Payment: \$25,940

**Tax Free / Taxable
Component Proportions** 89.70419046%/10.29580954%

Signed by the Member:


Joyce Anne Pulford

TRUSTEE ACCEPTANCE MEETING TO COMMENCE A TRANSITION TO RETIREMENT INCOME STREAM

Date: 01 July 2013
Name of Fund: Stephen & Joy Pulford Private Pension Fund
Attended By: Joyce Anne Pulford
Meeting Address: 9 Macadamia Street, Victoria Point QLD 4165

Table a Motion to commence a Transition to Retirement Income Stream:

To commence a Transition to Retirement Income Stream for Joyce Anne Pulford. The Chairperson notes that the member has met an appropriate condition of release under *Schedule 1 of the SIS Act 1993 Regulations 1994*.

Date of Commencement: 01 July 2013
Pension Account Balance: \$259,402.72
Condition of Release Reaching of preservation age
Minimum Annual Income Payment: \$10,380
Maximum Annual Income Payment: \$25,940
Tax Free / Taxable Component Proportions 89.70419046%/10.29580954%

Trustee Resolutions:

It was resolved by the Trustee to commence a Transition to Retirement Income Stream on behalf of the Member. The Trustee is to forward this trustee minute to the Member as notification of the commencement of the Pension.

EXECUTED BY:

The Trustee

Vintage Asset Management Services Pty Ltd – ACN 160 429 069 of 9 Macadamia Street, Victoria Point QLD 4165 by being signed by the person authorised to sign on behalf of the company pursuant to section 127 of the Corporations Act 2001:



Joyce Anne Pulford
Director

BETWEEN:

STEPHEN LAWRENCE PULFORD

"Retiring Trustee"

BETWEEN:

JOYCE ANNE PULFORD

"Retiring Trustee"

AND:

VINTAGE ASSET MANAGEMENT SERVICES PTY LTD ACN 160 429 069

"New Trustee"

**DEED OF RETIREMENT
AND APPOINTMENT OF TRUSTEE**

"STEPHEN & JOY PULFORD PRIVATE PENSION FUND"

INDENTURE made this 31st day of March 2014

BETWEEN:

Stephen Lawrence Pulford of 9 Macadamia Street, Victoria Point 4165 in the State of Queensland, Australia.

(hereinafter with its successors called "the retiring trustee")

The First Part-

AND:

Joyce Anne Pulford of 9 Macadamia Street, Victoria Point 4165 in the State of Queensland, Australia.

(hereinafter with its successors called "the retiring trustee")

Of the Second Part-

AND:

VINTAGE ASSET MANAGEMENT SERVICES PTY LTD ACN 160 429 069 of 9 Macadamia Street, Victoria Point 4165 in the State of Queensland, Australia.

(hereinafter with its successors called "the new trustee")

Of the Third Part-

WHEREAS:

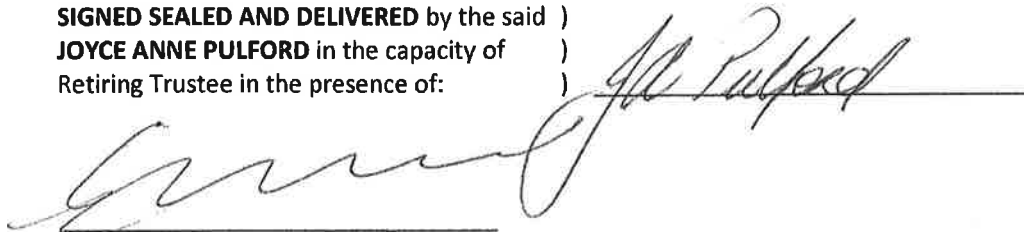
- A. The retiring trustee is the trustee of "STEPHEN & JOY PULFORD PRIVATE PENSION FUND" pursuant to the terms of the Deed of Trust.
- B. The retiring trustees are desirous of retiring and appointing the new trustee to be trustee of the trust pursuant to the terms of "STEPHEN & JOY PULFORD PRIVATE PENSION FUND" hereinbefore referred to.

NOW THIS INDENTURE WITNESSETH THAT:-

1. The Trustees in exercise of the power given to them by clauses 16 & 18 of the said Deed of Trust and of every power thereunto enabling DOES HEREBY APPOINT the new trustee to be the trustee of "STEPHEN & JOY PULFORD PRIVATE PENSION FUND" and the new trustee DOES HEREBY CONSENT to this appointment and accepts the duties and obligations so required of them.
2. The retiring trustees DO HEREBY DECLARE that they are desirous of being discharged from the trusts of the said trust and the new trustee DOES HEREBY CONSENT to such discharge on and from the execution hereof of the retiring trustee.
3. The new trustee HEREBY INDEMNIFIES RELEASES AND DISCHARGES and agrees to hereafter indemnify release and discharge and save harmless the retiring trustees from and against any claims suites or demands that may now or hereafter be made by any person arising out of any act or thing which prior to the date hereof may have been done or omitted to be done by the retiring trustees as trustee as aforesaid under the said trust.

IN WITNESS WHEREOF this indenture has been executed on the day and year first hereinbefore written.

SIGNED SEALED AND DELIVERED by the said)
JOYCE ANNE PULFORD in the capacity of)
Retiring Trustee in the presence of:)



Witness

CYRIL JOHN PEARSON

Name of Witness

31. 3 2014

Date

SIGNED SEALED AND DELIVERED on behalf)
of STEPHEN LAWRENCE PULFORD in the)
capacity of Retiring Trustee by Joyce Anne)
Pulford as Executrix in the presence of:)





Witness

CYRIL JOHN PEARSON

Name of Witness

31. 3 2014

Date

SIGNED SEALED AND DELIVERED on behalf)
of VINTAGE ASSET MANAGEMENT SERVICES)
PTY LTD ACN 160 429 069 in the capacity of)
New Trustee by Joyce Anne Pulford as)
director in the presence of:)



Witness

CYRIL JOHN PEARSON

Name of Witness

31. 3 2014

Date

STEPHEN & JOY PULFORD PRIVATE PENSION FUND

**MINUTES OF MEETING
HELD AT
PEARSON PARTNERS
Suite 5/764 Sandgate Road, Clayfield
ON THE
31st March 2014**

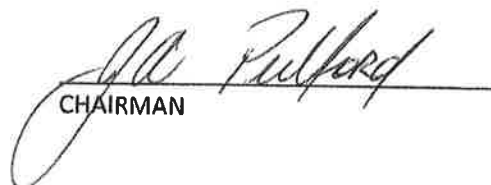
PRESENT: Joyce Anne Pulford (Chairman)
Cyril John Pearson (By Invitation)

MINUTES: IT WAS RESOLVED that the minutes of the last meeting which have been signed by the Chairman as a correct record, be confirmed.

APPOINTMENT AS TRUSTEE: IT WAS RESOLVED that VINTAGE ASSET MANAGEMENT SERVICES PTY LTD ACN 160 429 069 is hereby appointed as trustee for "STEPHEN & JOY PULFORD PRIVATE PENSION FUND" and that Stephen Lawrence Pulford and Joyce Anne Pulford resign as Trustees of the aforementioned trust fund.

CLOSURE: There being no further business the meeting was closed.

Signed as a true and correct record.


CHAIRMAN