

## **Compliance Workpapers**

**The Heather Family Superannuation Fund**

**Financial Year - 2023**



**Fund Details**

<b>Fund Name</b>	The Heather Family Superannuation Fund
<b>Contact no</b>	
<b>Financial Year</b>	2023
<b>Established Date</b>	13/04/2022
<b>ABN</b>	51 514 952 683
<b>TFN</b>	608266229
<b>Trustee Type</b>	Corporate
<b>Trustees</b>	The Black Snake Trading Company Pty Ltd
<b>ACN</b>	658675284

**Review Points**

Reference : Assets / Other Assets / Sundry Assets

**Subject :** Sundry Assets **Addressed :** Notes for Auditor

Action	Description	Owner	DateTime	Attachment
Created	Funds to be returned back to the fund.	Joan Sayas	18/01/2024 02:25 PM	

Reference : Income / Member Receipts / Rollovers In / Mrs Elizabeth Heather

**Subject :** Mrs Elizabeth Heather **Addressed :** Notes for Auditor

Action	Description	Owner	DateTime	Attachment
Created	Client cannot provide rollover benefit statement so it was processed in a most conservative approach.	Joan Sayas	18/01/2024 02:28 PM	

## Statement of Financial Position

Assets	Qty	2023	2022	Change (\$)	Change (%)	
<b>Investments</b>	0.00	576,540.69	0.00	576,540.69	100.00	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Units In Unlisted Unit Trusts</b>	0.00	576,540.69	0.00	576,540.69	100.00	
Viseroij Investment Fund LLC - 0822 Series	330,000.00	317,744.70	0.00	317,744.70	100.00	<a href="#">WP-1</a> <a href="#">WP-2</a>
Viseroij Investment Fund LLC - 0922 Series	270,000.00	258,795.99	0.00	258,795.99	100.00	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Other Assets</b>	0.00	40,061.22	358,218.72	-318,157.50	88.82	
<b>Cash At Bank</b>	0.00	37,628.98	358,218.72	-320,589.74	89.50	
BT Panorama Cash Account	0.00	35,162.10	358,218.72	-323,056.62	90.18	<a href="#">WP-1</a>
Westpac Business One Flexi	0.00	2,466.88	0.00	2,466.88	100.00	<a href="#">WP-1</a>
<b>Sundry Assets</b>	0.00	2,432.24	0.00	2,432.24	100.00	<a href="#">WP-1</a> <a href="#">WP-2</a>
Sundry Debtor	0.00	2,432.24	0.00	2,432.24	100.00	
<b>Total Assets</b>	0.00	616,601.91	358,218.72	258,383.19	72.13	

Liabilities	Qty	2023	2022	Change (\$)	Change (%)	
<b>Income Tax Payable</b>	0.00	1,649.85	0.00	1,649.85	100.00	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a> <a href="#">WP-4</a>
Provision for Income Tax	0.00	1,649.85	0.00	1,649.85	100.00	
<b>Total Liabilities</b>	0.00	1,649.85	0.00	1,649.85	100.00	

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
<b>Member Entitlement Accounts</b>	0.00	614,952.06	358,218.72	256,733.34	71.67	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Mr Jay Heather</b>	0.00	352,937.43	358,218.72	-5,281.29	1.47	
Accumulation	0.00	352,937.43	358,218.72	-5,281.29	1.47	
<b>Mrs Elizabeth Heather</b>	0.00	262,014.63	0.00	262,014.63	100.00	
Accumulation	0.00	262,014.63	0.00	262,014.63	100.00	
<b>Total Member Entitlements</b>	0.00	614,952.06	358,218.72	256,733.34	71.67	

## Operating Statement


Income	2023	2022	Change (\$)	Change (%)	
<b>Investment Income</b>	764.26	0.00	764.26	100.00	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Interest</b>	764.26	0.00	764.26	100.00	
<b>Cash At Bank</b>	764.26	0.00	764.26	100.00	
BT Panorama Cash Account	764.26	0.00	764.26	100.00	<a href="#">WP-1</a>
<b>Member Receipts</b>	288,099.12	358,218.72	-70,119.60	19.57	
<b>Contributions</b>	14,463.26	0.00	14,463.26	100.00	<a href="#">WP-1</a>
<b>Employer</b>	14,304.37	0.00	14,304.37	100.00	<a href="#">WP-1</a>
Mr Jay Heather	14,304.37	0.00	14,304.37	100.00	
<b>Member</b>	158.89	0.00	158.89	100.00	<a href="#">WP-1</a>
<b>Personal Non-Concessional</b>	158.89	0.00	158.89	100.00	
Mr Jay Heather	158.89	0.00	158.89	100.00	
<b>Member Insurance Premium Rebate</b>	1,712.71	0.00	1,712.71	100.00	<a href="#">WP-1</a>
<b>Mr Jay Heather</b>	1,712.71	0.00	1,712.71	100.00	
Accumulation	1,712.71	0.00	1,712.71	100.00	
<b>Rollovers In</b>	271,923.15	358,218.72	-86,295.57	24.09	
Mr Jay Heather	0.00	358,218.72	-358,218.72	100.00	
Mrs Elizabeth Heather	271,923.15	0.00	271,923.15	100.00	
<b>Other Income</b>	0.02	0.00	0.02	100.00	
Sundry	0.02	0.00	0.02	100.00	

Income	2023	2022	Change (\$)	Change (%)	
Total Income	288,863.40	358,218.72	-69,355.32	19.36	
Expenses	2023	2022	Change (\$)	Change (%)	
<b>Investment Losses</b>	23,459.31	0.00	23,459.31	100.00	
<b>Decrease in Market Value</b>	23,459.31	0.00	23,459.31	100.00	<a href="#">WP-1</a>
<b>Units In Unlisted Unit Trusts</b>	23,459.31	0.00	23,459.31	100.00	
Viseroij Investment Fund LLC - 0822 Series	12,255.30	0.00	12,255.30	100.00	
Viseroij Investment Fund LLC - 0922 Series	11,204.01	0.00	11,204.01	100.00	
<b>Member Payments</b>	4,784.34	0.00	4,784.34	100.00	
<b>Insurance Premiums</b>	4,784.34	0.00	4,784.34	100.00	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a>
<b>Mr Jay Heather</b>	4,784.34	0.00	4,784.34	100.00	
Accumulation	4,784.34	0.00	4,784.34	100.00	
<b>Other Expenses</b>	2,236.56	0.00	2,236.56	100.00	
Accountancy Fee	1,100.00	0.00	1,100.00	100.00	<a href="#">WP-1</a>
ASIC Fee	59.00	0.00	59.00	100.00	<a href="#">WP-1</a>
Auditor Fee	330.00	0.00	330.00	100.00	
<b>Bank Fees</b>	87.50	0.00	87.50	100.00	
<b>Cash At Bank</b>	87.50	0.00	87.50	100.00	
Westpac Business One Flexi	87.50	0.00	87.50	100.00	
Fine	87.00	0.00	87.00	100.00	<a href="#">WP-1</a>

Expenses	2023	2022	Change (\$)	Change (%)	
Investment Management Fee	573.06	0.00	573.06	100.00	<a href="#">WP-1</a>
<b>Total Expenses</b>	<b>30,480.21</b>	<b>0.00</b>	<b>30,480.21</b>	<b>100.00</b>	
Income Tax	2023	2022	Change (\$)	Change (%)	
<b>Income Tax Expense</b>	<b>1,649.85</b>	<b>0.00</b>	<b>1,649.85</b>	<b>100.00</b>	<a href="#">WP-1</a> <a href="#">WP-2</a>
Income Tax Expense	1,649.85	0.00	1,649.85	100.00	
<b>Total Income Tax</b>	<b>1,649.85</b>	<b>0.00</b>	<b>1,649.85</b>	<b>100.00</b>	
<b>Net Profit(Loss) Total</b>	<b>256,733.34</b>	<b>358,218.72</b>			




**Tax Component Verification (Accumulation)**

		Current Status : Warning Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Account Name		Prior Year Tax Free Amount	Current Year Tax Free Amount
Mr Jay Heather (Age: 57 at 30/06/2023)				
	Accumulation		0.00	158.89

**Contra Bank Entries**

				Current Status : Warning Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Date	Description	Debits	Credits	Balance	
<b>BT Panorama Cash Account</b>						
🚩	13/07/2022	Payment to The Black Snake Trading Company Viseroij Invest 1	100,000.00	0.00	159,929.95	
🚩	20/07/2022	Payment to The Black Snake Trading Company Viseroij	130,000.00	0.00	29,929.95	
🚩	18/08/2022	Payment to The Black Snake Trading Company Liz Viseoij	270,000.00	0.00	34,875.94	
🚩	02/09/2022	Payment to The Black Snake Trading Company Life Insurance	1,151.56	0.00	33,825.48	
🚩	18/10/2022	Payment to The Black Snake Trading Company investments	5,000.00	0.00	30,142.46	
🚩	20/10/2022	Payment to The Black Snake Trading Company Super Insurance	1,000.00	0.00	29,142.47	
🚩	01/06/2023	Payment to The Black Snake Trading Company Jays Life Premium	403.65	0.00	32,762.51	
<b>Westpac Business One Flexi</b>						
🚩	13/07/2022	Deposit Online 2038665 Viseroij 2	0.00	100,000.00	100,100.01	
🚩	20/07/2022	Deposit Online 2915546 Viseroij	0.00	130,000.00	330,100.01	
🚩	18/08/2022	Deposit Online 2567721 Liz Viseoij	0.00	270,000.00	270,057.01	
🚩	02/09/2022	Deposit Online 2108893 Life Insurance	0.00	1,151.56	1,225.96	
🚩	18/10/2022	Deposit Online 2347119 investments	0.00	5,000.00	5,073.40	
🚩	20/10/2022	Deposit Online 2065677 Super Insurance	0.00	1,000.00	6,073.40	
🚩	24/10/2022	Deposit Online 2406364 Life Premium	0.00	403.65	6,477.05	
🚩	01/12/2022	Deposit Online 2883751 Jays Life Premium	0.00	403.65	7,282.35	

			Current Status : Warning Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	01/12/2022	Withdrawal Online 1391764 Pymt Panorama S Jays Life Ins	403.65	0.00	6,475.06

## Lump Sum Payment - Good to Go

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

**Preservation Components**

							Current Status : Good to Go Prior Status : N/A		Prepared By : N/A	Reviewed By : N/A
			Prior Year			Current Year				
Account Name	Account Type	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount			
<a href="#">Mr Jay Heather (Age: 57 at 30/06/2023)</a>										
Accumulation	Accumulation	358,218.72	0.00	0.00	352,937.43	0.00	0.00			

### Work Test - Good to Go

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

### Contribution Cap Limit

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
Current Year Contributions			Concessional	Non-Concessional
<b>Mr Jay Heather</b> Date of Birth: 13/05/1966 (Age: 56 at 30/06/2023)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		102,500.00	0.00
	Maximum cap available		130,000.00	110,000.00
	Contributions made (to this fund)		14,304.37	158.89
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		14,304.37	158.89
	Amount above caps		0.00	0.00
<b>Mrs Elizabeth Heather</b> Date of Birth: 20/06/1967 (Age: 55 at 30/06/2023)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		102,500.00	0.00
	Maximum cap available		130,000.00	110,000.00
	Contributions made (to this fund)		0.00	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		0.00	0.00
	Amount above caps		0.00	0.00

## Negative Balance - Good to Go

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



## Income Comparison - Good to Go

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

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

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

## Retirement Condition - Good to Go

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

**Market Value - Not Applicable**

The system did not find any data to process.

### Pension Limit - Not Applicable

The system did not find any data to process.

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

The system did not find any data to process.

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

The system did not find any data to process.

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

The system did not find any data to process.



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

The system did not find any data to process.

General Ledger

Date	Description	Quantity	Debits	Credits	Balance
<b>Member Receipts / Rollovers In / Mrs Elizabeth Heather</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
09/08/2022	Direct Credit from Panorama Super , AVA000000289431780	0.00	0.00	271,923.15	271,923.15
30/06/2023	Closing Balance	0.00	0.00	0.00	271,923.15
<b>Member Receipts / Contributions / Employer / Mr Jay Heather</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
25/07/2022	Direct Credit from SuperChoice P/L , PC210722-161519650	0.00	0.00	1,443.75	1,443.75
16/08/2022	Direct Credit from SuperChoice P/L , PC120822-174682689	0.00	0.00	1,578.36	3,022.11
21/09/2022	Direct Credit from SuperChoice P/L , PC160922-150722082	0.00	0.00	1,443.75	4,465.86
25/10/2022	Direct Credit from SuperChoice P/L , PC181022-197443520	0.00	0.00	412.50	4,878.36
01/02/2023	Direct Credit from QUICKSUPER , QUICKSPR3400364639	0.00	0.00	1,571.01	6,449.37
01/02/2023	Direct Credit from QUICKSUPER , QUICKSPR3400364640	0.00	0.00	785.50	7,234.87
13/03/2023	Direct Credit from QUICKSUPER , QUICKSPR3429746413	0.00	0.00	785.50	8,020.37
13/03/2023	Direct Credit from QUICKSUPER , QUICKSPR3429746414	0.00	0.00	785.50	8,805.87
17/04/2023	Direct Credit from QUICKSUPER , QUICKSPR3455248446	0.00	0.00	785.50	9,591.37

Date	Description	Quantity	Debits	Credits	Balance
17/04/2023	Direct Credit from QUICKSUPER , QUICKSPR3455248447	0.00	0.00	785.50	10,376.87
15/05/2023	Direct Credit from QUICKSUPER , QUICKSPR3476590065	0.00	0.00	785.50	11,162.37
15/05/2023	Direct Credit from QUICKSUPER , QUICKSPR3476590066	0.00	0.00	785.50	11,947.87
22/06/2023	Direct Credit from QUICKSUPER , QUICKSPR3505830203	0.00	0.00	785.50	12,733.37
22/06/2023	Direct Credit from QUICKSUPER , QUICKSPR3505830204	0.00	0.00	785.50	13,518.87
22/06/2023	Direct Credit from QUICKSUPER , QUICKSPR3505830206	0.00	0.00	785.50	14,304.37
30/06/2023	Closing Balance	0.00	0.00	0.00	14,304.37

**Member Receipts / Contributions / Member / Personal Non-Concessional / Mr Jay Heather**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Deposit-Osko Payment 2982225 Jay Heather	0.00	0.00	100.00	100.00
19/08/2022	Deposit-Osko Payment 2434694 Jay Heather Fees Tbstc	0.00	0.00	58.89	158.89
30/06/2023	Closing Balance	0.00	0.00	0.00	158.89

**Member Receipts / Member Insurance Premium Rebate / Mr Jay Heather / Accumulation**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
08/07/2022	Direct Credit from Panorama Super , AVA000000274972504	0.00	0.00	1,712.71	1,712.71
30/06/2023	Closing Balance	0.00	0.00	0.00	1,712.71

**Investment Income / Interest / Cash At Bank / BT Panorama Cash Account**

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/07/2022	Interest payment for Cash Management Account	0.00	0.00	46.59	46.59
31/08/2022	Interest payment for Cash Management Account	0.00	0.00	101.10	147.69
30/09/2022	Interest payment for Cash Management Account	0.00	0.00	39.47	187.16
31/10/2022	Interest payment for Cash Management Account	0.00	0.00	48.81	235.97
30/11/2022	Interest payment for Cash Management Account	0.00	0.00	48.26	284.23
31/12/2022	Interest payment for Cash Management Account	0.00	0.00	53.57	337.80
31/01/2023	Interest payment for Cash Management Account	0.00	0.00	55.08	392.88
28/02/2023	Interest payment for Cash Management Account	0.00	0.00	56.12	449.00
31/03/2023	Interest payment for Cash Management Account	0.00	0.00	70.16	519.16
30/04/2023	Interest payment for Cash Management Account	0.00	0.00	72.73	591.89
31/05/2023	Interest payment for Cash Management Account	0.00	0.00	83.42	675.31
30/06/2023	Interest payment for Cash Management Account	0.00	0.00	88.95	764.26
30/06/2023	Closing Balance	0.00	0.00	0.00	764.26
<b>Other Income / Sundry</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
11/07/2022	Deposit Online 2700184 Bt193768	0.00	0.00	0.01	0.01
20/10/2022	Direct Credit from BT Portfolio Ser, BT662876	0.00	0.00	0.01	0.02
30/06/2023	Closing Balance	0.00	0.00	0.00	0.02
<b>Member Payments / Insurance Premiums / Mr Jay Heather / Accumulation</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
02/09/2022	Withdrawal Online 1156809 Pymt Panorama S Life Insurance	0.00	1,151.56	0.00	1,151.56
01/12/2022	Withdrawal Online 1383206 Pymt Panorama S Jays Life Ins	0.00	403.64	0.00	1,555.20
01/12/2022	Withdrawal Online 1391764 Pymt Panorama S Jays Life Ins	0.00	403.65	0.00	1,958.85
02/12/2022	Direct Debit Withdrawal to 262-750 402253124 Panorama 6933216	0.00	403.65	0.00	2,362.50
03/01/2023	Withdrawal Online 1491378 Pymt Panorama S Jays Life Ins	0.00	403.64	0.00	2,766.14
01/02/2023	Withdrawal Online 1680185 Pymt Panorama S Jays Life Ins	0.00	403.64	0.00	3,169.78
01/03/2023	Withdrawal Online 1705580 Pymt Panorama S Jays Life Ins	0.00	403.64	0.00	3,573.42
03/04/2023	Withdrawal Online 1401785 Pymt Panorama S Jays Life Ins	0.00	403.64	0.00	3,977.06
01/05/2023	Withdrawal Online 1708535 Pymt Panorama S Jays Life Ins	0.00	403.64	0.00	4,380.70
01/06/2023	Withdrawal Online 1638040 Pymt Panorama S Jays Life Ins	0.00	403.64	0.00	4,784.34

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	4,784.34
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
02/09/2022	Insurance Premium Paid	0.00	1,151.56	0.00	1,151.56
02/09/2022	Withdrawal Online 1156809 Pymt Panorama S Life Insurance	0.00	0.00	1,151.56	0.00
01/12/2022	Insurance Premium Paid	0.00	403.64	0.00	403.64
01/12/2022	Insurance Premium Paid	0.00	403.65	0.00	807.29
01/12/2022	Withdrawal Online 1383206 Pymt Panorama S Jays Life Ins	0.00	0.00	403.64	403.65
01/12/2022	Withdrawal Online 1391764 Pymt Panorama S Jays Life Ins	0.00	0.00	403.65	0.00
02/12/2022	Direct Debit Withdrawal to 262-750 402253124 Panorama 6933216	0.00	0.00	403.65	403.65
02/12/2022	Insurance Premium Paid	0.00	403.65	0.00	0.00
03/01/2023	Insurance Premium Paid	0.00	403.64	0.00	403.64
03/01/2023	Withdrawal Online 1491378 Pymt Panorama S Jays Life Ins	0.00	0.00	403.64	0.00
01/02/2023	Insurance Premium Paid	0.00	403.64	0.00	403.64
01/02/2023	Withdrawal Online 1680185 Pymt Panorama S Jays Life Ins	0.00	0.00	403.64	0.00
01/03/2023	Insurance Premium Paid	0.00	403.64	0.00	403.64
01/03/2023	Withdrawal Online 1705580 Pymt Panorama S Jays Life Ins	0.00	0.00	403.64	0.00
03/04/2023	Insurance Premium Paid	0.00	403.64	0.00	403.64

Date	Description	Quantity	Debits	Credits	Balance
03/04/2023	Withdrawal Online 1401785 Pymt Panorama S Jays Life Ins	0.00	0.00	403.64	0.00
01/05/2023	Insurance Premium Paid	0.00	403.64	0.00	403.64
01/05/2023	Withdrawal Online 1708535 Pymt Panorama S Jays Life Ins	0.00	0.00	403.64	0.00
01/06/2023	Insurance Premium Paid	0.00	403.64	0.00	403.64
01/06/2023	Withdrawal Online 1638040 Pymt Panorama S Jays Life Ins	0.00	0.00	403.64	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Expenses / Accountancy Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/05/2023	Withdrawal-Osko Payment 1593646 Smsf Aust Pty Ltd Smsf Fee Inv 1279	0.00	1,100.00	0.00	1,100.00
30/06/2023	Closing Balance	0.00	0.00	0.00	1,100.00
<b>Other Expenses / ASIC Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/06/2023	Withdrawal Online 8927676 Bpay Asic Asic 4X2724450480P	0.00	59.00	0.00	59.00
30/06/2023	Closing Balance	0.00	0.00	0.00	59.00
<b>Other Expenses / Auditor Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/05/2023	Withdrawal-Osko Payment 1593646 Smsf Aust Pty Ltd Smsf Fee Inv 1279	0.00	330.00	0.00	330.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	330.00
<b>Other Expenses / Cash At Bank / Westpac Business One Flexi</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/08/2022	Fee For Overseas Telegraphic Transfer	0.00	40.00	0.00	40.00
01/08/2022	Transaction Fee	0.00	3.00	0.00	43.00
01/09/2022	Fee For Overseas Telegraphic Transfer	0.00	40.00	0.00	83.00
01/09/2022	Transaction Fee	0.00	1.50	0.00	84.50
03/10/2022	Transaction Fee	0.00	1.00	0.00	85.50
01/11/2022	Transaction Fee	0.00	2.00	0.00	87.50
30/06/2023	Closing Balance	0.00	0.00	0.00	87.50
<b>Other Expenses / Fine</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/06/2023	Withdrawal Online 8927676 Bpay Asic Asic 4X2724450480P	0.00	87.00	0.00	87.00
30/06/2023	Closing Balance	0.00	0.00	0.00	87.00
<b>Other Expenses / Investment Management Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/07/2022	Administration fee for the period 30/06/2022 to 30/06/2022	0.00	1.48	0.00	1.48
03/08/2022	Administration fee for the period 01/07/2022 to 31/07/2022	0.00	45.86	0.00	47.34



Date	Description	Quantity	Debits	Credits	Balance
05/09/2022	Administration fee for the period 01/08/2022 to 31/08/2022	0.00	45.86	0.00	93.20
15/09/2022	Expense recovery - Legislative	0.00	76.00	0.00	169.20
05/10/2022	Administration fee for the period 01/09/2022 to 30/09/2022	0.00	44.38	0.00	213.58
03/11/2022	Administration fee for the period 01/10/2022 to 31/10/2022	0.00	45.86	0.00	259.44
05/12/2022	Administration fee for the period 01/11/2022 to 30/11/2022	0.00	44.38	0.00	303.82
05/01/2023	Administration fee for the period 01/12/2022 to 31/12/2022	0.00	45.86	0.00	349.68
03/02/2023	Administration fee for the period 01/01/2023 to 31/01/2023	0.00	45.86	0.00	395.54
03/03/2023	Administration fee for the period 01/02/2023 to 28/02/2023	0.00	41.42	0.00	436.96
05/04/2023	Administration fee for the period 01/03/2023 to 31/03/2023	0.00	45.86	0.00	482.82
03/05/2023	Administration fee for the period 01/04/2023 to 30/04/2023	0.00	44.38	0.00	527.20
05/06/2023	Administration fee for the period 01/05/2023 to 31/05/2023	0.00	45.86	0.00	573.06
30/06/2023	Closing Balance	0.00	0.00	0.00	573.06
<b>Investment Losses / Decrease in Market Value / Units In Unlisted Unit Trusts / Viseroij Investment Fund LLC - 0822 Series</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	12,255.30	0.00	12,255.30
30/06/2023	Closing Balance	0.00	0.00	0.00	12,255.30

Date	Description	Quantity	Debits	Credits	Balance
<b>Investment Losses / Decrease in Market Value / Units In Unlisted Unit Trusts / Viseroij Investment Fund LLC - 0922 Series</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	11,204.01	0.00	11,204.01
30/06/2023	Closing Balance	0.00	0.00	0.00	11,204.01
<b>Income Tax Expense / Income Tax Expense</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
25/07/2022	Fund Income Tax	0.00	216.56	0.00	216.56
16/08/2022	Fund Income Tax	0.00	236.75	0.00	453.31
21/09/2022	Fund Income Tax	0.00	216.56	0.00	669.87
25/10/2022	Fund Income Tax	0.00	61.88	0.00	731.75
01/12/2022	Fund Income Tax	0.00	0.00	60.55	671.20
01/12/2022	Fund Income Tax	0.00	0.00	60.55	610.65
02/12/2022	Fund Income Tax	0.00	0.00	60.55	550.10
03/01/2023	Fund Income Tax	0.00	0.00	60.55	489.55
01/02/2023	Fund Income Tax	0.00	0.00	60.55	429.00
01/02/2023	Fund Income Tax	0.00	117.82	0.00	546.82
01/02/2023	Fund Income Tax	0.00	235.65	0.00	782.47
01/03/2023	Fund Income Tax	0.00	0.00	60.55	721.92
13/03/2023	Fund Income Tax	0.00	117.82	0.00	839.74
13/03/2023	Fund Income Tax	0.00	117.82	0.00	957.56

Date	Description	Quantity	Debits	Credits	Balance
03/04/2023	Fund Income Tax	0.00	0.00	60.55	897.01
17/04/2023	Fund Income Tax	0.00	117.82	0.00	1,014.83
17/04/2023	Fund Income Tax	0.00	117.82	0.00	1,132.65
01/05/2023	Fund Income Tax	0.00	0.00	60.55	1,072.10
15/05/2023	Fund Income Tax	0.00	117.82	0.00	1,189.92
15/05/2023	Fund Income Tax	0.00	117.82	0.00	1,307.74
01/06/2023	Fund Income Tax	0.00	0.00	60.55	1,247.19
22/06/2023	Fund Income Tax	0.00	117.82	0.00	1,365.01
22/06/2023	Fund Income Tax	0.00	117.82	0.00	1,482.83
22/06/2023	Fund Income Tax	0.00	117.82	0.00	1,600.65
30/06/2023	Fund Income Tax	0.00	49.20	0.00	1,649.85
30/06/2023	Closing Balance	0.00	0.00	0.00	1,649.85
<b>Investments - Viseroij Investment Fund LLC - 0822 Series</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
25/07/2022	Withdrawal Online 1082733 Intl Viseroij I	200,000.00	200,000.00	0.00	200,000.00
26/07/2022	Withdrawal Online 1843220 Intl Viseroij I Viseroij Super	130,000.00	130,000.00	0.00	330,000.00
30/06/2023	Market Value Adjustment	0.00	0.00	12,255.30	317,744.70
30/06/2023	Closing Balance	330,000.00	0.00	0.00	317,744.70
<b>Investments - Viseroij Investment Fund LLC - 0922 Series</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
19/08/2022	Withdrawal Online 1411222 Intl Viseroij I Liz Super	200,000.00	200,000.00	0.00	200,000.00
22/08/2022	Withdrawal Online 1094966 Intl Viseroij I Liz Viseroij	70,000.00	70,000.00	0.00	270,000.00
30/06/2023	Market Value Adjustment	0.00	0.00	11,204.01	258,795.99
30/06/2023	Closing Balance	270,000.00	0.00	0.00	258,795.99
<b>Cash At Bank - BT Panorama Cash Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	358,218.72
05/07/2022	Administration fee for the period 30/06/2022 to 30/06/2022	0.00	0.00	1.48	358,217.24
08/07/2022	Direct Credit from Panorama Super , AVA000000274972504	0.00	1,712.71	0.00	359,929.95
13/07/2022	Payment to The Black Snake Trading Company Viseroij 2	0.00	0.00	100,000.00	259,929.95
13/07/2022	Payment to The Black Snake Trading Company Viseroij Invest 1	0.00	0.00	100,000.00	159,929.95
20/07/2022	Payment to The Black Snake Trading Company Viseroij	0.00	0.00	130,000.00	29,929.95
25/07/2022	Direct Credit from SuperChoice P/L , PC210722-161519650	0.00	1,443.75	0.00	31,373.70
31/07/2022	Interest payment for Cash Management Account	0.00	46.59	0.00	31,420.29
03/08/2022	Administration fee for the period 01/07/2022 to 31/07/2022	0.00	0.00	45.86	31,374.43
09/08/2022	Direct Credit from Panorama Super , AVA000000289431780	0.00	271,923.15	0.00	303,297.58

Date	Description	Quantity	Debits	Credits	Balance
16/08/2022	Direct Credit from SuperChoice P/L , PC120822-174682689	0.00	1,578.36	0.00	304,875.94
18/08/2022	Payment to The Black Snake Trading Company Liz Viseoij	0.00	0.00	270,000.00	34,875.94
31/08/2022	Interest payment for Cash Management Account	0.00	101.10	0.00	34,977.04
02/09/2022	Payment to The Black Snake Trading Company Life Insurance	0.00	0.00	1,151.56	33,825.48
05/09/2022	Administration fee for the period 01/08/2022 to 31/08/2022	0.00	0.00	45.86	33,779.62
15/09/2022	Expense recovery - Legislative	0.00	0.00	76.00	33,703.62
21/09/2022	Direct Credit from SuperChoice P/L , PC160922-150722082	0.00	1,443.75	0.00	35,147.37
30/09/2022	Interest payment for Cash Management Account	0.00	39.47	0.00	35,186.84
05/10/2022	Administration fee for the period 01/09/2022 to 30/09/2022	0.00	0.00	44.38	35,142.46
18/10/2022	Payment to The Black Snake Trading Company investments	0.00	0.00	5,000.00	30,142.46
20/10/2022	Direct Credit from BT Portfolio Ser, BT662876	0.00	0.01	0.00	30,142.47
20/10/2022	Payment to The Black Snake Trading Company Super Insurance	0.00	0.00	1,000.00	29,142.47
24/10/2022	Payment to The Black Snake Trading Company Life Premium	0.00	0.00	403.65	28,738.82
24/10/2022	Payment to The Black Snake Trading Company Life Premium	0.00	0.00	403.65	28,335.17
25/10/2022	Direct Credit from SuperChoice P/L , PC181022-197443520	0.00	412.50	0.00	28,747.67

Date	Description	Quantity	Debits	Credits	Balance
31/10/2022	Interest payment for Cash Management Account	0.00	48.81	0.00	28,796.48
03/11/2022	Administration fee for the period 01/10/2022 to 31/10/2022	0.00	0.00	45.86	28,750.62
30/11/2022	Interest payment for Cash Management Account	0.00	48.26	0.00	28,798.88
01/12/2022	Payment to The Black Snake Trading Company Jays Life Premium	0.00	0.00	403.65	28,395.23
02/12/2022	Direct Debit Withdrawal to 262-750 402253124 Panorama 6933216	0.00	0.00	403.65	27,991.58
05/12/2022	Administration fee for the period 01/11/2022 to 30/11/2022	0.00	0.00	44.38	27,947.20
31/12/2022	Interest payment for Cash Management Account	0.00	53.57	0.00	28,000.77
03/01/2023	Payment to The Black Snake Trading Company Jays Life Premium	0.00	0.00	403.65	27,597.12
05/01/2023	Administration fee for the period 01/12/2022 to 31/12/2022	0.00	0.00	45.86	27,551.26
31/01/2023	Interest payment for Cash Management Account	0.00	55.08	0.00	27,606.34
01/02/2023	Direct Credit from QUICKSUPER , QUICKSPR3400364639	0.00	1,571.01	0.00	29,177.35
01/02/2023	Direct Credit from QUICKSUPER , QUICKSPR3400364640	0.00	785.50	0.00	29,962.85
01/02/2023	Payment to The Black Snake Trading Company Jays Life Premium	0.00	0.00	403.65	29,559.20
03/02/2023	Administration fee for the period 01/01/2023 to 31/01/2023	0.00	0.00	45.86	29,513.34

Date	Description	Quantity	Debits	Credits	Balance
28/02/2023	Interest payment for Cash Management Account	0.00	56.12	0.00	29,569.46
01/03/2023	Payment to The Black Snake Trading Company Jays Life Premium	0.00	0.00	403.65	29,165.81
03/03/2023	Administration fee for the period 01/02/2023 to 28/02/2023	0.00	0.00	41.42	29,124.39
13/03/2023	Direct Credit from QUICKSUPER , QUICKSPR3429746413	0.00	785.50	0.00	29,909.89
13/03/2023	Direct Credit from QUICKSUPER , QUICKSPR3429746414	0.00	785.50	0.00	30,695.39
31/03/2023	Interest payment for Cash Management Account	0.00	70.16	0.00	30,765.55
03/04/2023	Payment to The Black Snake Trading Company Jays Life Premium	0.00	0.00	403.65	30,361.90
05/04/2023	Administration fee for the period 01/03/2023 to 31/03/2023	0.00	0.00	45.86	30,316.04
17/04/2023	Direct Credit from QUICKSUPER , QUICKSPR3455248446	0.00	785.50	0.00	31,101.54
17/04/2023	Direct Credit from QUICKSUPER , QUICKSPR3455248447	0.00	785.50	0.00	31,887.04
30/04/2023	Interest payment for Cash Management Account	0.00	72.73	0.00	31,959.77
01/05/2023	Payment to The Black Snake Trading Company Jays Life Premium	0.00	0.00	403.65	31,556.12
03/05/2023	Administration fee for the period 01/04/2023 to 30/04/2023	0.00	0.00	44.38	31,511.74
15/05/2023	Direct Credit from QUICKSUPER , QUICKSPR3476590065	0.00	785.50	0.00	32,297.24

Date	Description	Quantity	Debits	Credits	Balance
15/05/2023	Direct Credit from QUICKSUPER , QUICKSPR3476590066	0.00	785.50	0.00	33,082.74
31/05/2023	Interest payment for Cash Management Account	0.00	83.42	0.00	33,166.16
01/06/2023	Payment to The Black Snake Trading Company Jays Life Premium	0.00	0.00	403.65	32,762.51
05/06/2023	Administration fee for the period 01/05/2023 to 31/05/2023	0.00	0.00	45.86	32,716.65
22/06/2023	Direct Credit from QUICKSUPER , QUICKSPR3505830203	0.00	785.50	0.00	33,502.15
22/06/2023	Direct Credit from QUICKSUPER , QUICKSPR3505830204	0.00	785.50	0.00	34,287.65
22/06/2023	Direct Credit from QUICKSUPER , QUICKSPR3505830206	0.00	785.50	0.00	35,073.15
30/06/2023	Interest payment for Cash Management Account	0.00	88.95	0.00	35,162.10
30/06/2023	Closing Balance	0.00	0.00	0.00	35,162.10
<b>Cash At Bank - Westpac Business One Flexi</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Deposit-Osko Payment 2982225 Jay Heather	0.00	100.00	0.00	100.00
11/07/2022	Deposit Online 2700184 Bt193768	0.00	0.01	0.00	100.01
13/07/2022	Deposit Online 2038665 Viseroij 2	0.00	100,000.00	0.00	100,100.01
13/07/2022	Deposit Online 2625754 Viseroij Invest 1	0.00	100,000.00	0.00	200,100.01
20/07/2022	Deposit Online 2915546 Viseroij	0.00	130,000.00	0.00	330,100.01
25/07/2022	Withdrawal Online 1082733 Intl Viseroij I	0.00	0.00	200,000.00	130,100.01



Date	Description	Quantity	Debits	Credits	Balance
26/07/2022	Withdrawal Online 1843220 Intl Viseroij I Viseroij Super	0.00	0.00	130,000.00	100.01
01/08/2022	Fee For Overseas Telegraphic Transfer	0.00	0.00	40.00	60.01
01/08/2022	Transaction Fee	0.00	0.00	3.00	57.01
18/08/2022	Deposit Online 2567721 Liz Viseoij	0.00	270,000.00	0.00	270,057.01
19/08/2022	Deposit-Osko Payment 2434694 Jay Heather Fees Tbstc	0.00	58.89	0.00	270,115.90
19/08/2022	Withdrawal Online 1411222 Intl Viseroij I Liz Super	0.00	0.00	200,000.00	70,115.90
22/08/2022	Withdrawal Online 1094966 Intl Viseroij I Liz Viseroij	0.00	0.00	70,000.00	115.90
01/09/2022	Fee For Overseas Telegraphic Transfer	0.00	0.00	40.00	75.90
01/09/2022	Transaction Fee	0.00	0.00	1.50	74.40
02/09/2022	Deposit Online 2108893 Life Insurance	0.00	1,151.56	0.00	1,225.96
02/09/2022	Withdrawal Online 1156809 Pymt Panorama S Life Insurance	0.00	0.00	1,151.56	74.40
03/10/2022	Transaction Fee	0.00	0.00	1.00	73.40
18/10/2022	Deposit Online 2347119 investments	0.00	5,000.00	0.00	5,073.40
20/10/2022	Deposit Online 2065677 Super Insurance	0.00	1,000.00	0.00	6,073.40
24/10/2022	Deposit Online 2406364 Life Premium	0.00	403.65	0.00	6,477.05
24/10/2022	Deposit Online 2425982 Life Premium	0.00	403.65	0.00	6,880.70
01/11/2022	Transaction Fee	0.00	0.00	2.00	6,878.70
01/12/2022	Deposit Online 2883751 Jays Life Premium	0.00	403.65	0.00	7,282.35

Date	Description	Quantity	Debits	Credits	Balance
01/12/2022	Withdrawal Online 1383206 Pymt Panorama S Jays Life Ins	0.00	0.00	403.64	6,878.71
01/12/2022	Withdrawal Online 1391764 Pymt Panorama S Jays Life Ins	0.00	0.00	403.65	6,475.06
03/01/2023	Deposit Online 2775073 Jays Life Premium	0.00	403.65	0.00	6,878.71
03/01/2023	Withdrawal Online 1491378 Pymt Panorama S Jays Life Ins	0.00	0.00	403.64	6,475.07
24/01/2023	Debit Card Purchase Sp Tastyhoney. Com Northcote Aus Card No. ~921881	0.00	0.00	1,670.00	4,805.07
27/01/2023	Debit Card Purchase Coles Online Hawthorn Eas Aus Card No. ~921881	0.00	0.00	339.80	4,465.27
30/01/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	0.00	14.99	4,450.28
01/02/2023	Deposit Online 2903275 Jays Life Premium	0.00	403.65	0.00	4,853.93
01/02/2023	Withdrawal Online 1680185 Pymt Panorama S Jays Life Ins	0.00	0.00	403.64	4,450.29
01/03/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	0.00	14.99	4,435.30
01/03/2023	Deposit Online 2079364 Jays Life Premium	0.00	403.65	0.00	4,838.95
01/03/2023	Withdrawal Online 1705580 Pymt Panorama S Jays Life Ins	0.00	0.00	403.64	4,435.31
29/03/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	0.00	14.99	4,420.32
03/04/2023	Deposit Online 2661493 Jays Life Premium	0.00	403.65	0.00	4,823.97
03/04/2023	Withdrawal Online 1401785 Pymt Panorama S Jays Life Ins	0.00	0.00	403.64	4,420.33

Date	Description	Quantity	Debits	Credits	Balance
01/05/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	0.00	14.99	4,405.34
01/05/2023	Deposit Online 2752649 Jays Life Premium	0.00	403.65	0.00	4,808.99
01/05/2023	Withdrawal Online 1708535 Pymt Panorama S Jays Life Ins	0.00	0.00	403.64	4,405.35
03/05/2023	Withdrawal-Osko Payment 1593646 Smsf Aust Pty Ltd Smsf Fee Inv 1279	0.00	0.00	1,430.00	2,975.35
04/05/2023	Debit Card Purchase Coles 4523 Maroochydore Aus Card No. ~921881	0.00	0.00	161.50	2,813.85
04/05/2023	Withdrawal Online 1714193 Pymt Jay A Heat Rice 03/05/2023	0.00	0.00	171.00	2,642.85
30/05/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	0.00	14.99	2,627.86
01/06/2023	Deposit Online 2018355 Jays Life Premium	0.00	403.65	0.00	3,031.51
01/06/2023	Withdrawal Online 1638040 Pymt Panorama S Jays Life Ins	0.00	0.00	403.64	2,627.87
15/06/2023	Withdrawal Online 8927676 Bpay Asic Asic 4X2724450480P	0.00	0.00	146.00	2,481.87
29/06/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	0.00	14.99	2,466.88
30/06/2023	Closing Balance	0.00	0.00	0.00	2,466.88
<b>Other Assets - Sundry Assets / Sundry Debtor</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/01/2023	Debit Card Purchase Sp Tastyhoney. Com Northcote Aus Card No. ~921881	0.00	1,670.00	0.00	1,670.00
27/01/2023	Debit Card Purchase Coles Online Hawthorn Eas Aus Card No. ~921881	0.00	339.80	0.00	2,009.80

Date	Description	Quantity	Debits	Credits	Balance
30/01/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	14.99	0.00	2,024.79
01/03/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	14.99	0.00	2,039.78
29/03/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	14.99	0.00	2,054.77
01/05/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	14.99	0.00	2,069.76
04/05/2023	Debit Card Purchase Coles 4523 Maroochydore Aus Card No. ~921881	0.00	161.50	0.00	2,231.26
04/05/2023	Withdrawal Online 1714193 Pymt Jay A Heat Rice 03/05/2023	0.00	171.00	0.00	2,402.26
30/05/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	14.99	0.00	2,417.25
29/06/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	14.99	0.00	2,432.24
30/06/2023	Closing Balance	0.00	0.00	0.00	2,432.24
<b>Other Assets - Unsettled Trades / Acquisitions / Sundry Assets / Sundry Debtor</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/01/2023	Debit Card Purchase Sp Tastyhoney. Com Northcote Aus Card No. ~921881	0.00	0.00	1,670.00	1,670.00
24/01/2023	Debit Card Purchase Sp Tastyhoney. Com Northcote Aus Card No. ~921881	0.00	1,670.00	0.00	0.00
27/01/2023	Debit Card Purchase Coles Online Hawthorn Eas Aus Card No. ~921881	0.00	0.00	339.80	339.80
27/01/2023	Debit Card Purchase Coles Online Hawthorn Eas Aus Card No. ~921881	0.00	339.80	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/01/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	0.00	14.99	14.99
30/01/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	14.99	0.00	0.00
01/03/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	0.00	14.99	14.99
01/03/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	14.99	0.00	0.00
29/03/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	0.00	14.99	14.99
29/03/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	14.99	0.00	0.00
01/05/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	0.00	14.99	14.99
01/05/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	14.99	0.00	0.00
04/05/2023	Debit Card Purchase Coles 4523 Maroochydore Aus Card No. ~921881	0.00	0.00	161.50	161.50
04/05/2023	Debit Card Purchase Coles 4523 Maroochydore Aus Card No. ~921881	0.00	161.50	0.00	0.00
04/05/2023	Withdrawal Online 1714193 Pymt Jay A Heat Rice 03/05/2023	0.00	0.00	171.00	171.00
04/05/2023	Withdrawal Online 1714193 Pymt Jay A Heat Rice 03/05/2023	0.00	171.00	0.00	0.00
30/05/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	0.00	14.99	14.99
30/05/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	14.99	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
29/06/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	0.00	14.99	14.99
29/06/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	14.99	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Unlisted Unit Trusts / Viseroij Investment Fund LLC - 0822 Series</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
25/07/2022	Withdrawal Online 1082733 Intl Viseroij I	0.00	0.00	200,000.00	200,000.00
25/07/2022	Withdrawal Online 1082733 Intl Viseroij I	0.00	200,000.00	0.00	0.00
26/07/2022	Withdrawal Online 1843220 Intl Viseroij I Viseroij Super	0.00	0.00	130,000.00	130,000.00
26/07/2022	Withdrawal Online 1843220 Intl Viseroij I Viseroij Super	0.00	130,000.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Unlisted Unit Trusts / Viseroij Investment Fund LLC - 0922 Series</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
19/08/2022	Withdrawal Online 1411222 Intl Viseroij I Liz Super	0.00	0.00	200,000.00	200,000.00
19/08/2022	Withdrawal Online 1411222 Intl Viseroij I Liz Super	0.00	200,000.00	0.00	0.00
22/08/2022	Withdrawal Online 1094966 Intl Viseroij I Liz Viseroij	0.00	0.00	70,000.00	70,000.00
22/08/2022	Withdrawal Online 1094966 Intl Viseroij I Liz Viseroij	0.00	70,000.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / BT Panorama Cash Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/07/2022	Interest payment for Cash Management Account	0.00	0.00	46.59	46.59
31/07/2022	Interest payment for Cash Management Account	0.00	46.59	0.00	0.00
31/08/2022	Interest payment for Cash Management Account	0.00	0.00	101.10	101.10
31/08/2022	Interest payment for Cash Management Account	0.00	101.10	0.00	0.00
30/09/2022	Interest payment for Cash Management Account	0.00	0.00	39.47	39.47
30/09/2022	Interest payment for Cash Management Account	0.00	39.47	0.00	0.00
31/10/2022	Interest payment for Cash Management Account	0.00	0.00	48.81	48.81
31/10/2022	Interest payment for Cash Management Account	0.00	48.81	0.00	0.00
30/11/2022	Interest payment for Cash Management Account	0.00	0.00	48.26	48.26
30/11/2022	Interest payment for Cash Management Account	0.00	48.26	0.00	0.00
31/12/2022	Interest payment for Cash Management Account	0.00	0.00	53.57	53.57
31/12/2022	Interest payment for Cash Management Account	0.00	53.57	0.00	0.00
31/01/2023	Interest payment for Cash Management Account	0.00	0.00	55.08	55.08

Date	Description	Quantity	Debits	Credits	Balance
31/01/2023	Interest payment for Cash Management Account	0.00	55.08	0.00	0.00
28/02/2023	Interest payment for Cash Management Account	0.00	0.00	56.12	56.12
28/02/2023	Interest payment for Cash Management Account	0.00	56.12	0.00	0.00
31/03/2023	Interest payment for Cash Management Account	0.00	0.00	70.16	70.16
31/03/2023	Interest payment for Cash Management Account	0.00	70.16	0.00	0.00
30/04/2023	Interest payment for Cash Management Account	0.00	0.00	72.73	72.73
30/04/2023	Interest payment for Cash Management Account	0.00	72.73	0.00	0.00
31/05/2023	Interest payment for Cash Management Account	0.00	0.00	83.42	83.42
31/05/2023	Interest payment for Cash Management Account	0.00	83.42	0.00	0.00
30/06/2023	Interest payment for Cash Management Account	0.00	0.00	88.95	88.95
30/06/2023	Interest payment for Cash Management Account	0.00	88.95	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Rollovers In / Mrs Elizabeth Heather</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
09/08/2022	Direct Credit from Panorama Super , AVA000000289431780	0.00	271,923.15	0.00	271,923.15



Date	Description	Quantity	Debits	Credits	Balance
09/08/2022	RolloverIn Received	0.00	0.00	271,923.15	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Contributions / Mr Jay Heather</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Contribution Received	0.00	0.00	100.00	100.00
01/07/2022	Deposit-Osko Payment 2982225 Jay Heather	0.00	100.00	0.00	0.00
25/07/2022	Contribution Received	0.00	0.00	1,443.75	1,443.75
25/07/2022	Direct Credit from SuperChoice P/L , PC210722-161519650	0.00	1,443.75	0.00	0.00
16/08/2022	Contribution Received	0.00	0.00	1,578.36	1,578.36
16/08/2022	Direct Credit from SuperChoice P/L , PC120822-174682689	0.00	1,578.36	0.00	0.00
19/08/2022	Contribution Received	0.00	0.00	58.89	58.89
19/08/2022	Deposit-Osko Payment 2434694 Jay Heather Fees Tbstc	0.00	58.89	0.00	0.00
21/09/2022	Contribution Received	0.00	0.00	1,443.75	1,443.75
21/09/2022	Direct Credit from SuperChoice P/L , PC160922-150722082	0.00	1,443.75	0.00	0.00
25/10/2022	Contribution Received	0.00	0.00	412.50	412.50
25/10/2022	Direct Credit from SuperChoice P/L , PC181022-197443520	0.00	412.50	0.00	0.00
01/02/2023	Contribution Received	0.00	0.00	785.50	785.50
01/02/2023	Contribution Received	0.00	0.00	1,571.01	2,356.51

Date	Description	Quantity	Debits	Credits	Balance
01/02/2023	Direct Credit from QUICKSUPER , QUICKSPR3400364639	0.00	1,571.01	0.00	785.50
01/02/2023	Direct Credit from QUICKSUPER , QUICKSPR3400364640	0.00	785.50	0.00	0.00
13/03/2023	Contribution Received	0.00	0.00	785.50	785.50
13/03/2023	Contribution Received	0.00	0.00	785.50	1,571.00
13/03/2023	Direct Credit from QUICKSUPER , QUICKSPR3429746413	0.00	785.50	0.00	785.50
13/03/2023	Direct Credit from QUICKSUPER , QUICKSPR3429746414	0.00	785.50	0.00	0.00
17/04/2023	Contribution Received	0.00	0.00	785.50	785.50
17/04/2023	Contribution Received	0.00	0.00	785.50	1,571.00
17/04/2023	Direct Credit from QUICKSUPER , QUICKSPR3455248446	0.00	785.50	0.00	785.50
17/04/2023	Direct Credit from QUICKSUPER , QUICKSPR3455248447	0.00	785.50	0.00	0.00
15/05/2023	Contribution Received	0.00	0.00	785.50	785.50
15/05/2023	Contribution Received	0.00	0.00	785.50	1,571.00
15/05/2023	Direct Credit from QUICKSUPER , QUICKSPR3476590065	0.00	785.50	0.00	785.50
15/05/2023	Direct Credit from QUICKSUPER , QUICKSPR3476590066	0.00	785.50	0.00	0.00
22/06/2023	Contribution Received	0.00	0.00	785.50	785.50
22/06/2023	Contribution Received	0.00	0.00	785.50	1,571.00
22/06/2023	Contribution Received	0.00	0.00	785.50	2,356.50

Date	Description	Quantity	Debits	Credits	Balance
22/06/2023	Direct Credit from QUICKSUPER , QUICKSPR3505830203	0.00	785.50	0.00	1,571.00
22/06/2023	Direct Credit from QUICKSUPER , QUICKSPR3505830204	0.00	785.50	0.00	785.50
22/06/2023	Direct Credit from QUICKSUPER , QUICKSPR3505830206	0.00	785.50	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Member Insurance Premium Rebate / Mr Jay Heather / Accumulation</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
08/07/2022	Direct Credit from Panorama Super , AVA000000274972504	0.00	0.00	1,712.71	1,712.71
08/07/2022	Direct Credit from Panorama Super , AVA000000274972504	0.00	1,712.71	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Sundry Debtors / Sundry</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
11/07/2022	Deposit Online 2700184 Bt193768	0.00	0.00	0.01	0.01
11/07/2022	Deposit Online 2700184 Bt193768	0.00	0.01	0.00	0.00
20/10/2022	Direct Credit from BT Portfolio Ser, BT662876	0.00	0.00	0.01	0.01
20/10/2022	Direct Credit from BT Portfolio Ser, BT662876	0.00	0.01	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Accountancy Fee</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/05/2023	Withdrawal-Osko Payment 1593646 Smsf Aust Pty Ltd Smsf Fee Inv 1279	0.00	0.00	1,100.00	1,100.00
03/05/2023	Withdrawal-Osko Payment 1593646 Smsf Aust Pty Ltd Smsf Fee Inv 1279	0.00	1,100.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / ASIC Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/06/2023	Withdrawal Online 8927676 Bpay Asic Asic 4X2724450480P	0.00	0.00	59.00	59.00
15/06/2023	Withdrawal Online 8927676 Bpay Asic Asic 4X2724450480P	0.00	59.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Auditor Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/05/2023	Withdrawal-Osko Payment 1593646 Smsf Aust Pty Ltd Smsf Fee Inv 1279	0.00	0.00	330.00	330.00
03/05/2023	Withdrawal-Osko Payment 1593646 Smsf Aust Pty Ltd Smsf Fee Inv 1279	0.00	330.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Cash At Bank / Westpac Business One Flexi</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/08/2022	Fee For Overseas Telegraphic Transfer	0.00	0.00	40.00	40.00

Date	Description	Quantity	Debits	Credits	Balance
01/08/2022	Fee For Overseas Telegraphic Transfer	0.00	40.00	0.00	0.00
01/08/2022	Transaction Fee	0.00	0.00	3.00	3.00
01/08/2022	Transaction Fee	0.00	3.00	0.00	0.00
01/09/2022	Fee For Overseas Telegraphic Transfer	0.00	0.00	40.00	40.00
01/09/2022	Fee For Overseas Telegraphic Transfer	0.00	40.00	0.00	0.00
01/09/2022	Transaction Fee	0.00	0.00	1.50	1.50
01/09/2022	Transaction Fee	0.00	1.50	0.00	0.00
03/10/2022	Transaction Fee	0.00	0.00	1.00	1.00
03/10/2022	Transaction Fee	0.00	1.00	0.00	0.00
01/11/2022	Transaction Fee	0.00	0.00	2.00	2.00
01/11/2022	Transaction Fee	0.00	2.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Fine</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/06/2023	Withdrawal Online 8927676 Bpay Asic Asic 4X2724450480P	0.00	0.00	87.00	87.00
15/06/2023	Withdrawal Online 8927676 Bpay Asic Asic 4X2724450480P	0.00	87.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Investment Management Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
05/07/2022	Administration fee for the period 30/06/2022 to 30/06/2022	0.00	0.00	1.48	1.48
05/07/2022	Administration fee for the period 30/06/2022 to 30/06/2022	0.00	1.48	0.00	0.00
03/08/2022	Administration fee for the period 01/07/2022 to 31/07/2022	0.00	0.00	45.86	45.86
03/08/2022	Administration fee for the period 01/07/2022 to 31/07/2022	0.00	45.86	0.00	0.00
05/09/2022	Administration fee for the period 01/08/2022 to 31/08/2022	0.00	0.00	45.86	45.86
05/09/2022	Administration fee for the period 01/08/2022 to 31/08/2022	0.00	45.86	0.00	0.00
15/09/2022	Expense recovery - Legislative	0.00	0.00	76.00	76.00
15/09/2022	Expense recovery - Legislative	0.00	76.00	0.00	0.00
05/10/2022	Administration fee for the period 01/09/2022 to 30/09/2022	0.00	0.00	44.38	44.38
05/10/2022	Administration fee for the period 01/09/2022 to 30/09/2022	0.00	44.38	0.00	0.00
03/11/2022	Administration fee for the period 01/10/2022 to 31/10/2022	0.00	0.00	45.86	45.86
03/11/2022	Administration fee for the period 01/10/2022 to 31/10/2022	0.00	45.86	0.00	0.00
05/12/2022	Administration fee for the period 01/11/2022 to 30/11/2022	0.00	0.00	44.38	44.38
05/12/2022	Administration fee for the period 01/11/2022 to 30/11/2022	0.00	44.38	0.00	0.00
05/01/2023	Administration fee for the period 01/12/2022 to 31/12/2022	0.00	0.00	45.86	45.86

Date	Description	Quantity	Debits	Credits	Balance
05/01/2023	Administration fee for the period 01/12/2022 to 31/12/2022	0.00	45.86	0.00	0.00
03/02/2023	Administration fee for the period 01/01/2023 to 31/01/2023	0.00	0.00	45.86	45.86
03/02/2023	Administration fee for the period 01/01/2023 to 31/01/2023	0.00	45.86	0.00	0.00
03/03/2023	Administration fee for the period 01/02/2023 to 28/02/2023	0.00	0.00	41.42	41.42
03/03/2023	Administration fee for the period 01/02/2023 to 28/02/2023	0.00	41.42	0.00	0.00
05/04/2023	Administration fee for the period 01/03/2023 to 31/03/2023	0.00	0.00	45.86	45.86
05/04/2023	Administration fee for the period 01/03/2023 to 31/03/2023	0.00	45.86	0.00	0.00
03/05/2023	Administration fee for the period 01/04/2023 to 30/04/2023	0.00	0.00	44.38	44.38
03/05/2023	Administration fee for the period 01/04/2023 to 30/04/2023	0.00	44.38	0.00	0.00
05/06/2023	Administration fee for the period 01/05/2023 to 31/05/2023	0.00	0.00	45.86	45.86
05/06/2023	Administration fee for the period 01/05/2023 to 31/05/2023	0.00	45.86	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Income Tax Payable / Provision for Income Tax</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
25/07/2022	Tax Effect Of Income	0.00	0.00	216.56	216.56
16/08/2022	Tax Effect Of Income	0.00	0.00	236.75	453.31

Date	Description	Quantity	Debits	Credits	Balance
21/09/2022	Tax Effect Of Income	0.00	0.00	216.56	669.87
25/10/2022	Tax Effect Of Income	0.00	0.00	61.88	731.75
01/12/2022	Tax Effect Of Income	0.00	60.55	0.00	671.20
01/12/2022	Tax Effect Of Income	0.00	60.55	0.00	610.65
02/12/2022	Tax Effect Of Income	0.00	60.55	0.00	550.10
03/01/2023	Tax Effect Of Income	0.00	60.55	0.00	489.55
01/02/2023	Tax Effect Of Income	0.00	0.00	117.82	607.37
01/02/2023	Tax Effect Of Income	0.00	0.00	235.65	843.02
01/02/2023	Tax Effect Of Income	0.00	60.55	0.00	782.47
01/03/2023	Tax Effect Of Income	0.00	60.55	0.00	721.92
13/03/2023	Tax Effect Of Income	0.00	0.00	117.82	839.74
13/03/2023	Tax Effect Of Income	0.00	0.00	117.82	957.56
03/04/2023	Tax Effect Of Income	0.00	60.55	0.00	897.01
17/04/2023	Tax Effect Of Income	0.00	0.00	117.82	1,014.83
17/04/2023	Tax Effect Of Income	0.00	0.00	117.82	1,132.65
01/05/2023	Tax Effect Of Income	0.00	60.55	0.00	1,072.10
15/05/2023	Tax Effect Of Income	0.00	0.00	117.82	1,189.92
15/05/2023	Tax Effect Of Income	0.00	0.00	117.82	1,307.74
01/06/2023	Tax Effect Of Income	0.00	60.55	0.00	1,247.19
22/06/2023	Tax Effect Of Income	0.00	0.00	117.82	1,365.01



Date	Description	Quantity	Debits	Credits	Balance
22/06/2023	Tax Effect Of Income	0.00	0.00	117.82	1,482.83
22/06/2023	Tax Effect Of Income	0.00	0.00	117.82	1,600.65
30/06/2023	Tax Effect Of Income	0.00	0.00	49.20	1,649.85
30/06/2023	Closing Balance	0.00	0.00	0.00	1,649.85
<b>Fund Suspense / BT Panorama Cash Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/07/2022	Administration fee for the period 30/06/2022 to 30/06/2022	0.00	0.00	1.48	1.48
05/07/2022	Administration fee for the period 30/06/2022 to 30/06/2022	0.00	1.48	0.00	0.00
08/07/2022	Direct Credit from Panorama Super , AVA000000274972504	0.00	0.00	1,712.71	1,712.71
08/07/2022	Direct Credit from Panorama Super , AVA000000274972504	0.00	1,712.71	0.00	0.00
13/07/2022	Payment to The Black Snake Trading Company Viseroij 2	0.00	0.00	100,000.00	100,000.00
13/07/2022	Payment to The Black Snake Trading Company Viseroij 2	0.00	100,000.00	0.00	0.00
13/07/2022	Payment to The Black Snake Trading Company Viseroij Invest 1	0.00	0.00	100,000.00	100,000.00
13/07/2022	Payment to The Black Snake Trading Company Viseroij Invest 1	0.00	100,000.00	0.00	0.00
20/07/2022	Payment to The Black Snake Trading Company Viseroij	0.00	0.00	130,000.00	130,000.00
20/07/2022	Payment to The Black Snake Trading Company Viseroij	0.00	130,000.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
25/07/2022	Direct Credit from SuperChoice P/L , PC210722-161519650	0.00	0.00	1,443.75	1,443.75
25/07/2022	Direct Credit from SuperChoice P/L , PC210722-161519650	0.00	1,443.75	0.00	0.00
31/07/2022	Interest payment for Cash Management Account	0.00	0.00	46.59	46.59
31/07/2022	Interest payment for Cash Management Account	0.00	46.59	0.00	0.00
03/08/2022	Administration fee for the period 01/07/2022 to 31/07/2022	0.00	0.00	45.86	45.86
03/08/2022	Administration fee for the period 01/07/2022 to 31/07/2022	0.00	45.86	0.00	0.00
09/08/2022	Direct Credit from Panorama Super , AVA000000289431780	0.00	0.00	271,923.15	271,923.15
09/08/2022	Direct Credit from Panorama Super , AVA000000289431780	0.00	271,923.15	0.00	0.00
16/08/2022	Direct Credit from SuperChoice P/L , PC120822-174682689	0.00	0.00	1,578.36	1,578.36
16/08/2022	Direct Credit from SuperChoice P/L , PC120822-174682689	0.00	1,578.36	0.00	0.00
18/08/2022	Payment to The Black Snake Trading Company Liz Viseoij	0.00	0.00	270,000.00	270,000.00
18/08/2022	Payment to The Black Snake Trading Company Liz Viseoij	0.00	270,000.00	0.00	0.00
31/08/2022	Interest payment for Cash Management Account	0.00	0.00	101.10	101.10
31/08/2022	Interest payment for Cash Management Account	0.00	101.10	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
02/09/2022	Payment to The Black Snake Trading Company Life Insurance	0.00	0.00	1,151.56	1,151.56
02/09/2022	Payment to The Black Snake Trading Company Life Insurance	0.00	1,151.56	0.00	0.00
05/09/2022	Administration fee for the period 01/08/2022 to 31/08/2022	0.00	0.00	45.86	45.86
05/09/2022	Administration fee for the period 01/08/2022 to 31/08/2022	0.00	45.86	0.00	0.00
15/09/2022	Expense recovery - Legislative	0.00	0.00	76.00	76.00
15/09/2022	Expense recovery - Legislative	0.00	76.00	0.00	0.00
21/09/2022	Direct Credit from SuperChoice P/L , PC160922-150722082	0.00	0.00	1,443.75	1,443.75
21/09/2022	Direct Credit from SuperChoice P/L , PC160922-150722082	0.00	1,443.75	0.00	0.00
30/09/2022	Interest payment for Cash Management Account	0.00	0.00	39.47	39.47
30/09/2022	Interest payment for Cash Management Account	0.00	39.47	0.00	0.00
05/10/2022	Administration fee for the period 01/09/2022 to 30/09/2022	0.00	0.00	44.38	44.38
05/10/2022	Administration fee for the period 01/09/2022 to 30/09/2022	0.00	44.38	0.00	0.00
18/10/2022	Payment to The Black Snake Trading Company investments	0.00	0.00	5,000.00	5,000.00
18/10/2022	Payment to The Black Snake Trading Company investments	0.00	5,000.00	0.00	0.00
20/10/2022	Direct Credit from BT Portfolio Ser, BT662876	0.00	0.00	0.01	0.01

Date	Description	Quantity	Debits	Credits	Balance
20/10/2022	Direct Credit from BT Portfolio Ser, BT662876	0.00	0.01	0.00	0.00
20/10/2022	Payment to The Black Snake Trading Company Super Insurance	0.00	0.00	1,000.00	1,000.00
20/10/2022	Payment to The Black Snake Trading Company Super Insurance	0.00	1,000.00	0.00	0.00
24/10/2022	Payment to The Black Snake Trading Company Life Premium	0.00	0.00	403.65	403.65
24/10/2022	Payment to The Black Snake Trading Company Life Premium	0.00	0.00	403.65	807.30
24/10/2022	Payment to The Black Snake Trading Company Life Premium	0.00	403.65	0.00	403.65
24/10/2022	Payment to The Black Snake Trading Company Life Premium	0.00	403.65	0.00	0.00
25/10/2022	Direct Credit from SuperChoice P/L , PC181022-197443520	0.00	0.00	412.50	412.50
25/10/2022	Direct Credit from SuperChoice P/L , PC181022-197443520	0.00	412.50	0.00	0.00
31/10/2022	Interest payment for Cash Management Account	0.00	0.00	48.81	48.81
31/10/2022	Interest payment for Cash Management Account	0.00	48.81	0.00	0.00
03/11/2022	Administration fee for the period 01/10/2022 to 31/10/2022	0.00	0.00	45.86	45.86
03/11/2022	Administration fee for the period 01/10/2022 to 31/10/2022	0.00	45.86	0.00	0.00
30/11/2022	Interest payment for Cash Management Account	0.00	0.00	48.26	48.26

Date	Description	Quantity	Debits	Credits	Balance
30/11/2022	Interest payment for Cash Management Account	0.00	48.26	0.00	0.00
01/12/2022	Payment to The Black Snake Trading Company Jays Life Premium	0.00	0.00	403.65	403.65
01/12/2022	Payment to The Black Snake Trading Company Jays Life Premium	0.00	403.65	0.00	0.00
02/12/2022	Direct Debit Withdrawal to 262-750 402253124 Panorama 6933216	0.00	0.00	403.65	403.65
02/12/2022	Direct Debit Withdrawal to 262-750 402253124 Panorama 6933216	0.00	403.65	0.00	0.00
05/12/2022	Administration fee for the period 01/11/2022 to 30/11/2022	0.00	0.00	44.38	44.38
05/12/2022	Administration fee for the period 01/11/2022 to 30/11/2022	0.00	44.38	0.00	0.00
31/12/2022	Interest payment for Cash Management Account	0.00	0.00	53.57	53.57
31/12/2022	Interest payment for Cash Management Account	0.00	53.57	0.00	0.00
03/01/2023	Payment to The Black Snake Trading Company Jays Life Premium	0.00	0.00	403.65	403.65
03/01/2023	Payment to The Black Snake Trading Company Jays Life Premium	0.00	403.65	0.00	0.00
05/01/2023	Administration fee for the period 01/12/2022 to 31/12/2022	0.00	0.00	45.86	45.86
05/01/2023	Administration fee for the period 01/12/2022 to 31/12/2022	0.00	45.86	0.00	0.00
31/01/2023	Interest payment for Cash Management Account	0.00	0.00	55.08	55.08

Date	Description	Quantity	Debits	Credits	Balance
31/01/2023	Interest payment for Cash Management Account	0.00	55.08	0.00	0.00
01/02/2023	Direct Credit from QUICKSUPER , QUICKSPR3400364639	0.00	0.00	1,571.01	1,571.01
01/02/2023	Direct Credit from QUICKSUPER , QUICKSPR3400364639	0.00	1,571.01	0.00	0.00
01/02/2023	Direct Credit from QUICKSUPER , QUICKSPR3400364640	0.00	0.00	785.50	785.50
01/02/2023	Direct Credit from QUICKSUPER , QUICKSPR3400364640	0.00	785.50	0.00	0.00
01/02/2023	Payment to The Black Snake Trading Company Jays Life Premium	0.00	0.00	403.65	403.65
01/02/2023	Payment to The Black Snake Trading Company Jays Life Premium	0.00	403.65	0.00	0.00
03/02/2023	Administration fee for the period 01/01/2023 to 31/01/2023	0.00	0.00	45.86	45.86
03/02/2023	Administration fee for the period 01/01/2023 to 31/01/2023	0.00	45.86	0.00	0.00
28/02/2023	Interest payment for Cash Management Account	0.00	0.00	56.12	56.12
28/02/2023	Interest payment for Cash Management Account	0.00	56.12	0.00	0.00
01/03/2023	Payment to The Black Snake Trading Company Jays Life Premium	0.00	0.00	403.65	403.65
01/03/2023	Payment to The Black Snake Trading Company Jays Life Premium	0.00	403.65	0.00	0.00
03/03/2023	Administration fee for the period 01/02/2023 to 28/02/2023	0.00	0.00	41.42	41.42

Date	Description	Quantity	Debits	Credits	Balance
03/03/2023	Administration fee for the period 01/02/2023 to 28/02/2023	0.00	41.42	0.00	0.00
13/03/2023	Direct Credit from QUICKSUPER , QUICKSPR3429746413	0.00	0.00	785.50	785.50
13/03/2023	Direct Credit from QUICKSUPER , QUICKSPR3429746413	0.00	785.50	0.00	0.00
13/03/2023	Direct Credit from QUICKSUPER , QUICKSPR3429746414	0.00	0.00	785.50	785.50
13/03/2023	Direct Credit from QUICKSUPER , QUICKSPR3429746414	0.00	785.50	0.00	0.00
31/03/2023	Interest payment for Cash Management Account	0.00	0.00	70.16	70.16
31/03/2023	Interest payment for Cash Management Account	0.00	70.16	0.00	0.00
03/04/2023	Payment to The Black Snake Trading Company Jays Life Premium	0.00	0.00	403.65	403.65
03/04/2023	Payment to The Black Snake Trading Company Jays Life Premium	0.00	403.65	0.00	0.00
05/04/2023	Administration fee for the period 01/03/2023 to 31/03/2023	0.00	0.00	45.86	45.86
05/04/2023	Administration fee for the period 01/03/2023 to 31/03/2023	0.00	45.86	0.00	0.00
17/04/2023	Direct Credit from QUICKSUPER , QUICKSPR3455248446	0.00	0.00	785.50	785.50
17/04/2023	Direct Credit from QUICKSUPER , QUICKSPR3455248446	0.00	785.50	0.00	0.00
17/04/2023	Direct Credit from QUICKSUPER , QUICKSPR3455248447	0.00	0.00	785.50	785.50

Date	Description	Quantity	Debits	Credits	Balance
17/04/2023	Direct Credit from QUICKSUPER , QUICKSPR3455248447	0.00	785.50	0.00	0.00
30/04/2023	Interest payment for Cash Management Account	0.00	0.00	72.73	72.73
30/04/2023	Interest payment for Cash Management Account	0.00	72.73	0.00	0.00
01/05/2023	Payment to The Black Snake Trading Company Jays Life Premium	0.00	0.00	403.65	403.65
01/05/2023	Payment to The Black Snake Trading Company Jays Life Premium	0.00	403.65	0.00	0.00
03/05/2023	Administration fee for the period 01/04/2023 to 30/04/2023	0.00	0.00	44.38	44.38
03/05/2023	Administration fee for the period 01/04/2023 to 30/04/2023	0.00	44.38	0.00	0.00
15/05/2023	Direct Credit from QUICKSUPER , QUICKSPR3476590065	0.00	0.00	785.50	785.50
15/05/2023	Direct Credit from QUICKSUPER , QUICKSPR3476590065	0.00	785.50	0.00	0.00
15/05/2023	Direct Credit from QUICKSUPER , QUICKSPR3476590066	0.00	0.00	785.50	785.50
15/05/2023	Direct Credit from QUICKSUPER , QUICKSPR3476590066	0.00	785.50	0.00	0.00
31/05/2023	Interest payment for Cash Management Account	0.00	0.00	83.42	83.42
31/05/2023	Interest payment for Cash Management Account	0.00	83.42	0.00	0.00
01/06/2023	Payment to The Black Snake Trading Company Jays Life Premium	0.00	0.00	403.65	403.65



Date	Description	Quantity	Debits	Credits	Balance
01/06/2023	Payment to The Black Snake Trading Company Jays Life Premium	0.00	403.65	0.00	0.00
05/06/2023	Administration fee for the period 01/05/2023 to 31/05/2023	0.00	0.00	45.86	45.86
05/06/2023	Administration fee for the period 01/05/2023 to 31/05/2023	0.00	45.86	0.00	0.00
22/06/2023	Direct Credit from QUICKSUPER , QUICKSPR3505830203	0.00	0.00	785.50	785.50
22/06/2023	Direct Credit from QUICKSUPER , QUICKSPR3505830203	0.00	785.50	0.00	0.00
22/06/2023	Direct Credit from QUICKSUPER , QUICKSPR3505830204	0.00	0.00	785.50	785.50
22/06/2023	Direct Credit from QUICKSUPER , QUICKSPR3505830204	0.00	785.50	0.00	0.00
22/06/2023	Direct Credit from QUICKSUPER , QUICKSPR3505830206	0.00	0.00	785.50	785.50
22/06/2023	Direct Credit from QUICKSUPER , QUICKSPR3505830206	0.00	785.50	0.00	0.00
30/06/2023	Interest payment for Cash Management Account	0.00	0.00	88.95	88.95
30/06/2023	Interest payment for Cash Management Account	0.00	88.95	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / Westpac Business One Flexi</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Deposit-Osko Payment 2982225 Jay Heather	0.00	0.00	100.00	100.00
01/07/2022	Deposit-Osko Payment 2982225 Jay Heather	0.00	100.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
11/07/2022	Deposit Online 2700184 Bt193768	0.00	0.00	0.01	0.01
11/07/2022	Deposit Online 2700184 Bt193768	0.00	0.01	0.00	0.00
13/07/2022	Deposit Online 2038665 Viseroij 2	0.00	0.00	100,000.00	100,000.00
13/07/2022	Deposit Online 2038665 Viseroij 2	0.00	100,000.00	0.00	0.00
13/07/2022	Deposit Online 2625754 Viseroij Invest 1	0.00	0.00	100,000.00	100,000.00
13/07/2022	Deposit Online 2625754 Viseroij Invest 1	0.00	100,000.00	0.00	0.00
20/07/2022	Deposit Online 2915546 Viseroij	0.00	0.00	130,000.00	130,000.00
20/07/2022	Deposit Online 2915546 Viseroij	0.00	130,000.00	0.00	0.00
25/07/2022	Withdrawal Online 1082733 Intl Viseroij I	0.00	0.00	200,000.00	200,000.00
25/07/2022	Withdrawal Online 1082733 Intl Viseroij I	0.00	200,000.00	0.00	0.00
26/07/2022	Withdrawal Online 1843220 Intl Viseroij I Viseroij Super	0.00	0.00	130,000.00	130,000.00
26/07/2022	Withdrawal Online 1843220 Intl Viseroij I Viseroij Super	0.00	130,000.00	0.00	0.00
01/08/2022	Fee For Overseas Telegraphic Transfer	0.00	0.00	40.00	40.00
01/08/2022	Fee For Overseas Telegraphic Transfer	0.00	40.00	0.00	0.00
01/08/2022	Transaction Fee	0.00	0.00	3.00	3.00
01/08/2022	Transaction Fee	0.00	3.00	0.00	0.00
18/08/2022	Deposit Online 2567721 Liz Viseoij	0.00	0.00	270,000.00	270,000.00
18/08/2022	Deposit Online 2567721 Liz Viseoij	0.00	270,000.00	0.00	0.00
19/08/2022	Deposit-Osko Payment 2434694 Jay Heather Fees Tbstc	0.00	0.00	58.89	58.89

Date	Description	Quantity	Debits	Credits	Balance
19/08/2022	Deposit-Osko Payment 2434694 Jay Heather Fees Tbstc	0.00	58.89	0.00	0.00
19/08/2022	Withdrawal Online 1411222 Intl Viseroij I Liz Super	0.00	0.00	200,000.00	200,000.00
19/08/2022	Withdrawal Online 1411222 Intl Viseroij I Liz Super	0.00	200,000.00	0.00	0.00
22/08/2022	Withdrawal Online 1094966 Intl Viseroij I Liz Viseroij	0.00	0.00	70,000.00	70,000.00
22/08/2022	Withdrawal Online 1094966 Intl Viseroij I Liz Viseroij	0.00	70,000.00	0.00	0.00
01/09/2022	Fee For Overseas Telegraphic Transfer	0.00	0.00	40.00	40.00
01/09/2022	Fee For Overseas Telegraphic Transfer	0.00	40.00	0.00	0.00
01/09/2022	Transaction Fee	0.00	0.00	1.50	1.50
01/09/2022	Transaction Fee	0.00	1.50	0.00	0.00
02/09/2022	Deposit Online 2108893 Life Insurance	0.00	0.00	1,151.56	1,151.56
02/09/2022	Deposit Online 2108893 Life Insurance	0.00	1,151.56	0.00	0.00
02/09/2022	Withdrawal Online 1156809 Pymt Panorama S Life Insurance	0.00	0.00	1,151.56	1,151.56
02/09/2022	Withdrawal Online 1156809 Pymt Panorama S Life Insurance	0.00	1,151.56	0.00	0.00
03/10/2022	Transaction Fee	0.00	0.00	1.00	1.00
03/10/2022	Transaction Fee	0.00	1.00	0.00	0.00
18/10/2022	Deposit Online 2347119 investments	0.00	0.00	5,000.00	5,000.00
18/10/2022	Deposit Online 2347119 investments	0.00	5,000.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
20/10/2022	Deposit Online 2065677 Super Insurance	0.00	0.00	1,000.00	1,000.00
20/10/2022	Deposit Online 2065677 Super Insurance	0.00	1,000.00	0.00	0.00
24/10/2022	Deposit Online 2406364 Life Premium	0.00	0.00	403.65	403.65
24/10/2022	Deposit Online 2406364 Life Premium	0.00	403.65	0.00	0.00
24/10/2022	Deposit Online 2425982 Life Premium	0.00	0.00	403.65	403.65
24/10/2022	Deposit Online 2425982 Life Premium	0.00	403.65	0.00	0.00
01/11/2022	Transaction Fee	0.00	0.00	2.00	2.00
01/11/2022	Transaction Fee	0.00	2.00	0.00	0.00
01/12/2022	Deposit Online 2883751 Jays Life Premium	0.00	0.00	403.65	403.65
01/12/2022	Deposit Online 2883751 Jays Life Premium	0.00	403.65	0.00	0.00
01/12/2022	Withdrawal Online 1383206 Pymt Panorama S Jays Life Ins	0.00	0.00	403.64	403.64
01/12/2022	Withdrawal Online 1383206 Pymt Panorama S Jays Life Ins	0.00	403.64	0.00	0.00
01/12/2022	Withdrawal Online 1391764 Pymt Panorama S Jays Life Ins	0.00	0.00	403.65	403.65
01/12/2022	Withdrawal Online 1391764 Pymt Panorama S Jays Life Ins	0.00	403.65	0.00	0.00
03/01/2023	Deposit Online 2775073 Jays Life Premium	0.00	0.00	403.65	403.65
03/01/2023	Deposit Online 2775073 Jays Life Premium	0.00	403.65	0.00	0.00
03/01/2023	Withdrawal Online 1491378 Pymt Panorama S Jays Life Ins	0.00	0.00	403.64	403.64
03/01/2023	Withdrawal Online 1491378 Pymt Panorama S Jays Life Ins	0.00	403.64	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
24/01/2023	Debit Card Purchase Sp Tastyhoney. Com Northcote Aus Card No. ~921881	0.00	0.00	1,670.00	1,670.00
24/01/2023	Debit Card Purchase Sp Tastyhoney. Com Northcote Aus Card No. ~921881	0.00	1,670.00	0.00	0.00
27/01/2023	Debit Card Purchase Coles Online Hawthorn Eas Aus Card No. ~921881	0.00	0.00	339.80	339.80
27/01/2023	Debit Card Purchase Coles Online Hawthorn Eas Aus Card No. ~921881	0.00	339.80	0.00	0.00
30/01/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	0.00	14.99	14.99
30/01/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	14.99	0.00	0.00
01/02/2023	Deposit Online 2903275 Jays Life Premium	0.00	0.00	403.65	403.65
01/02/2023	Deposit Online 2903275 Jays Life Premium	0.00	403.65	0.00	0.00
01/02/2023	Withdrawal Online 1680185 Pymt Panorama S Jays Life Ins	0.00	0.00	403.64	403.64
01/02/2023	Withdrawal Online 1680185 Pymt Panorama S Jays Life Ins	0.00	403.64	0.00	0.00
01/03/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	0.00	14.99	14.99
01/03/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	14.99	0.00	0.00
01/03/2023	Deposit Online 2079364 Jays Life Premium	0.00	0.00	403.65	403.65
01/03/2023	Deposit Online 2079364 Jays Life Premium	0.00	403.65	0.00	0.00
01/03/2023	Withdrawal Online 1705580 Pymt Panorama S Jays Life Ins	0.00	0.00	403.64	403.64

Date	Description	Quantity	Debits	Credits	Balance
01/03/2023	Withdrawal Online 1705580 Pymt Panorama S Jays Life Ins	0.00	403.64	0.00	0.00
29/03/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	0.00	14.99	14.99
29/03/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	14.99	0.00	0.00
03/04/2023	Deposit Online 2661493 Jays Life Premium	0.00	0.00	403.65	403.65
03/04/2023	Deposit Online 2661493 Jays Life Premium	0.00	403.65	0.00	0.00
03/04/2023	Withdrawal Online 1401785 Pymt Panorama S Jays Life Ins	0.00	0.00	403.64	403.64
03/04/2023	Withdrawal Online 1401785 Pymt Panorama S Jays Life Ins	0.00	403.64	0.00	0.00
01/05/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	0.00	14.99	14.99
01/05/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	14.99	0.00	0.00
01/05/2023	Deposit Online 2752649 Jays Life Premium	0.00	0.00	403.65	403.65
01/05/2023	Deposit Online 2752649 Jays Life Premium	0.00	403.65	0.00	0.00
01/05/2023	Withdrawal Online 1708535 Pymt Panorama S Jays Life Ins	0.00	0.00	403.64	403.64
01/05/2023	Withdrawal Online 1708535 Pymt Panorama S Jays Life Ins	0.00	403.64	0.00	0.00
03/05/2023	Withdrawal-Osko Payment 1593646 Smsf Aust Pty Ltd Smsf Fee Inv 1279	0.00	0.00	330.00	330.00
03/05/2023	Withdrawal-Osko Payment 1593646 Smsf Aust Pty Ltd Smsf Fee Inv 1279	0.00	0.00	1,100.00	1,430.00

Date	Description	Quantity	Debits	Credits	Balance
03/05/2023	Withdrawal-Osko Payment 1593646 Smsf Aust Pty Ltd Smsf Fee Inv 1279	0.00	1,430.00	0.00	0.00
04/05/2023	Debit Card Purchase Coles 4523 Maroochydore Aus Card No. ~921881	0.00	0.00	161.50	161.50
04/05/2023	Debit Card Purchase Coles 4523 Maroochydore Aus Card No. ~921881	0.00	161.50	0.00	0.00
04/05/2023	Withdrawal Online 1714193 Pymt Jay A Heat Rice 03/05/2023	0.00	0.00	171.00	171.00
04/05/2023	Withdrawal Online 1714193 Pymt Jay A Heat Rice 03/05/2023	0.00	171.00	0.00	0.00
30/05/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	0.00	14.99	14.99
30/05/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	14.99	0.00	0.00
01/06/2023	Deposit Online 2018355 Jays Life Premium	0.00	0.00	403.65	403.65
01/06/2023	Deposit Online 2018355 Jays Life Premium	0.00	403.65	0.00	0.00
01/06/2023	Withdrawal Online 1638040 Pymt Panorama S Jays Life Ins	0.00	0.00	403.64	403.64
01/06/2023	Withdrawal Online 1638040 Pymt Panorama S Jays Life Ins	0.00	403.64	0.00	0.00
15/06/2023	Withdrawal Online 8927676 Bpay Asic Asic 4X2724450480P	0.00	0.00	59.00	59.00
15/06/2023	Withdrawal Online 8927676 Bpay Asic Asic 4X2724450480P	0.00	0.00	87.00	146.00
15/06/2023	Withdrawal Online 8927676 Bpay Asic Asic 4X2724450480P	0.00	146.00	0.00	0.00
29/06/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	0.00	14.99	14.99

Date	Description	Quantity	Debits	Credits	Balance
29/06/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	0.00	14.99	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Member Entitlement Accounts / Mr Jay Heather / Accumulation</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	358,218.72
01/07/2022	Deposit-Osko Payment 2982225 Jay Heather	0.00	0.00	100.00	358,318.72
08/07/2022	Direct Credit from Panorama Super , AVA000000274972504	0.00	0.00	1,712.71	360,031.43
25/07/2022	Contribution Tax Withheld	0.00	216.56	0.00	359,814.87
25/07/2022	Direct Credit from SuperChoice P/L , PC210722-161519650	0.00	0.00	1,443.75	361,258.62
16/08/2022	Contribution Tax Withheld	0.00	236.75	0.00	361,021.87
16/08/2022	Direct Credit from SuperChoice P/L , PC120822-174682689	0.00	0.00	1,578.36	362,600.23
19/08/2022	Deposit-Osko Payment 2434694 Jay Heather Fees Tbstc	0.00	0.00	58.89	362,659.12
02/09/2022	Withdrawal Online 1156809 Pymt Panorama S Life Insurance	0.00	1,151.56	0.00	361,507.56
21/09/2022	Contribution Tax Withheld	0.00	216.56	0.00	361,291.00
21/09/2022	Direct Credit from SuperChoice P/L , PC160922-150722082	0.00	0.00	1,443.75	362,734.75
25/10/2022	Contribution Tax Withheld	0.00	61.88	0.00	362,672.87
25/10/2022	Direct Credit from SuperChoice P/L , PC181022-197443520	0.00	0.00	412.50	363,085.37
01/12/2022	Tax Effect of Direct Member Expenses	0.00	0.00	60.55	363,145.92



Date	Description	Quantity	Debits	Credits	Balance
01/12/2022	Tax Effect of Direct Member Expenses	0.00	0.00	60.55	363,206.47
01/12/2022	Withdrawal Online 1383206 Pymt Panorama S Jays Life Ins	0.00	403.64	0.00	362,802.83
01/12/2022	Withdrawal Online 1391764 Pymt Panorama S Jays Life Ins	0.00	403.65	0.00	362,399.18
02/12/2022	Direct Debit Withdrawal to 262-750 402253124 Panorama 6933216	0.00	403.65	0.00	361,995.53
02/12/2022	Tax Effect of Direct Member Expenses	0.00	0.00	60.55	362,056.08
03/01/2023	Tax Effect of Direct Member Expenses	0.00	0.00	60.55	362,116.63
03/01/2023	Withdrawal Online 1491378 Pymt Panorama S Jays Life Ins	0.00	403.64	0.00	361,712.99
01/02/2023	Contribution Tax Withheld	0.00	117.82	0.00	361,595.17
01/02/2023	Contribution Tax Withheld	0.00	235.65	0.00	361,359.52
01/02/2023	Direct Credit from QUICKSUPER , QUICKSPR3400364639	0.00	0.00	1,571.01	362,930.53
01/02/2023	Direct Credit from QUICKSUPER , QUICKSPR3400364640	0.00	0.00	785.50	363,716.03
01/02/2023	Tax Effect of Direct Member Expenses	0.00	0.00	60.55	363,776.58
01/02/2023	Withdrawal Online 1680185 Pymt Panorama S Jays Life Ins	0.00	403.64	0.00	363,372.94
01/03/2023	Tax Effect of Direct Member Expenses	0.00	0.00	60.55	363,433.49
01/03/2023	Withdrawal Online 1705580 Pymt Panorama S Jays Life Ins	0.00	403.64	0.00	363,029.85
13/03/2023	Contribution Tax Withheld	0.00	117.82	0.00	362,912.03
13/03/2023	Contribution Tax Withheld	0.00	117.82	0.00	362,794.21

Date	Description	Quantity	Debits	Credits	Balance
13/03/2023	Direct Credit from QUICKSUPER , QUICKSPR3429746413	0.00	0.00	785.50	363,579.71
13/03/2023	Direct Credit from QUICKSUPER , QUICKSPR3429746414	0.00	0.00	785.50	364,365.21
03/04/2023	Tax Effect of Direct Member Expenses	0.00	0.00	60.55	364,425.76
03/04/2023	Withdrawal Online 1401785 Pymt Panorama S Jays Life Ins	0.00	403.64	0.00	364,022.12
17/04/2023	Contribution Tax Withheld	0.00	117.82	0.00	363,904.30
17/04/2023	Contribution Tax Withheld	0.00	117.82	0.00	363,786.48
17/04/2023	Direct Credit from QUICKSUPER , QUICKSPR3455248446	0.00	0.00	785.50	364,571.98
17/04/2023	Direct Credit from QUICKSUPER , QUICKSPR3455248447	0.00	0.00	785.50	365,357.48
01/05/2023	Tax Effect of Direct Member Expenses	0.00	0.00	60.55	365,418.03
01/05/2023	Withdrawal Online 1708535 Pymt Panorama S Jays Life Ins	0.00	403.64	0.00	365,014.39
15/05/2023	Contribution Tax Withheld	0.00	117.82	0.00	364,896.57
15/05/2023	Contribution Tax Withheld	0.00	117.82	0.00	364,778.75
15/05/2023	Direct Credit from QUICKSUPER , QUICKSPR3476590065	0.00	0.00	785.50	365,564.25
15/05/2023	Direct Credit from QUICKSUPER , QUICKSPR3476590066	0.00	0.00	785.50	366,349.75
01/06/2023	Tax Effect of Direct Member Expenses	0.00	0.00	60.55	366,410.30
01/06/2023	Withdrawal Online 1638040 Pymt Panorama S Jays Life Ins	0.00	403.64	0.00	366,006.66

Date	Description	Quantity	Debits	Credits	Balance
22/06/2023	Contribution Tax Withheld	0.00	117.82	0.00	365,888.84
22/06/2023	Contribution Tax Withheld	0.00	117.82	0.00	365,771.02
22/06/2023	Contribution Tax Withheld	0.00	117.82	0.00	365,653.20
22/06/2023	Direct Credit from QUICKSUPER , QUICKSPR3505830203	0.00	0.00	785.50	366,438.70
22/06/2023	Direct Credit from QUICKSUPER , QUICKSPR3505830204	0.00	0.00	785.50	367,224.20
22/06/2023	Direct Credit from QUICKSUPER , QUICKSPR3505830206	0.00	0.00	785.50	368,009.70
30/06/2023	Contribution Tax	0.00	256.97	0.00	367,752.73
30/06/2023	Income Taxes Allocated	0.00	0.00	124.51	367,877.24
30/06/2023	Investment Profit or Loss	0.00	14,939.78	0.00	352,937.46
30/06/2023	Tax Effect of Direct Member Expenses	0.00	0.03	0.00	352,937.43
30/06/2023	Closing Balance	0.00	0.00	0.00	352,937.43
<b>Member Entitlement Accounts / Mrs Elizabeth Heather / Accumulation</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
09/08/2022	Direct Credit from Panorama Super , AVA000000289431780	0.00	0.00	271,923.15	271,923.15
30/06/2023	Income Taxes Allocated	0.00	0.00	83.29	272,006.44
30/06/2023	Investment Profit or Loss	0.00	9,991.81	0.00	262,014.63
30/06/2023	Closing Balance	0.00	0.00	0.00	262,014.63

## Permanent Documents

<a href="#">OCR_HFSF Deed - Odd.pdf</a>
<a href="#">The Black Snake Trading Company_484 Form.pdf</a>
<a href="#">The Black Snake Trading Company Pty Ltd_Annual ASIC Statement.pdf</a>
<a href="#">The Black Snake Trading Company_362 Form.pdf</a>
<a href="#">OCR_HFSF Deed - Even.pdf</a>
<a href="#">OCR_HFSF FY23 Investment Strategy- executed.pdf</a>
<a href="#">The Black Snake Trading Company_362 Confirmation.pdf</a>
<a href="#">The Black Snake Trading Company_ASIC Extract.pdf</a>
<a href="#">OCR_Consent to act.pdf</a>
<a href="#">The Black Snake Trading Company_484 confirmation.pdf</a>

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

## Who should complete this annual return?

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

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

## To complete this annual return

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

S M I T H S T

- Place X in ALL applicable boxes.

➤ Postal address for annual returns:

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

For example;

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

## Section A: Fund information

**1 Tax file number (TFN)**

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

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

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

The Heather Family Superannuation Fund

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

**4 Current postal address**

PO Box 230

Suburb/town

Glen Osmond

State/territory

SA

Postcode

5064

**5 Annual return status**

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

**A** No  Yes

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

**B** No  Yes

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

**6 SMSF auditor**

Auditor's name

Title: MR

Family name

Boys

First given name

Anthony

Other given names

SMSF Auditor Number

100014140

Auditor's phone number

04

10702708

Postal address

PO Box 3376

Suburb/town

Rundle Mall

State/territory

SA

Postcode

5000

Date audit was completed

A

Day Month Year

Was Part A of the audit report qualified?

B No  Yes 

Was Part B of the audit report qualified?

C No  Yes 

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

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

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

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

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

Fund BSB number 034676

Fund account number 538367

Fund account name

The Black Snake Trading Company Pty Ltd ATF The Heather Family S

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

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

BSB number

Account number

Account name

**C Electronic service address alias**

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

smsfdataflow

Fund's tax file number (TFN) 

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

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

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

**10 Exempt current pension income**

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

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

No  Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

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

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

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

Fund's tax file number (TFN)

## Section B: Income

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

### 11 Income

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

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

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

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

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

Gross interest **C** \$ -00

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

Gross foreign income <b>D1</b> \$ <input type="text" value="0"/> -00	Net foreign income <b>D</b> \$ <input type="text" value="0"/> -00	Loss <input type="checkbox"/>
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Australian franking credits from a New Zealand company **E** \$ -00

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

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

**Calculation of assessable contributions**

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

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

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

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

Gross distribution from partnerships <b>I</b> \$ <input type="text"/> -00	Loss <input type="checkbox"/>
*Unfranked dividend amount <b>J</b> \$ <input type="text" value="0"/> -00	
*Franked dividend amount <b>K</b> \$ <input type="text" value="0"/> -00	
*Dividend franking credit <b>L</b> \$ <input type="text" value="0"/> -00	
*Gross trust distributions <b>M</b> \$ <input type="text" value="0"/> -00	Code <input type="text"/>
<b>Assessable contributions (R1 plus R2 plus R3 less R6)</b> <b>R</b> \$ <input type="text" value="14304"/> -00	

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

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

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

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

*Other income <b>S</b> \$ <input type="text" value="1712"/> -00	Code <input type="text" value="0"/>
*Assessable income due to changed tax status of fund <b>T</b> \$ <input type="text" value="0"/> -00	
<b>Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3)</b> <b>U</b> \$ <input type="text" value="0"/> -00	

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

<b>GROSS INCOME (Sum of labels A to U)</b> <b>W</b> \$ <input type="text" value="16780"/> -00	Loss <input type="checkbox"/>
Exempt current pension income <b>Y</b> \$ <input type="text" value="0"/> -00	
<b>TOTAL ASSESSABLE INCOME (W less Y)</b> <b>V</b> \$ <input type="text" value="16780"/> -00	Loss <input type="checkbox"/>



Fund's tax file number (TFN)

## Section C: Deductions and non-deductible expenses

### 12 Deductions and non-deductible expenses

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

	DEDUCTIONS	NON-DEDUCTIBLE EXPENSES
Interest expenses within Australia	<b>A1</b> \$ <input type="text" value="0"/> -00	<b>A2</b> \$ <input type="text" value="0"/> -00
Interest expenses overseas	<b>B1</b> \$ <input type="text" value="0"/> -00	<b>B2</b> \$ <input type="text" value="0"/> -00
Capital works expenditure	<b>D1</b> \$ <input type="text" value="0"/> -00	<b>D2</b> \$ <input type="text" value="0"/> -00
Decline in value of depreciating assets	<b>E1</b> \$ <input type="text" value="0"/> -00	<b>E2</b> \$ <input type="text" value="0"/> -00
Insurance premiums – members	<b>F1</b> \$ <input type="text" value="3632"/> -00	<b>F2</b> \$ <input type="text" value="1151"/> -00
SMSF auditor fee	<b>H1</b> \$ <input type="text" value="330"/> -00	<b>H2</b> \$ <input type="text" value="0"/> -00
Investment expenses	<b>I1</b> \$ <input type="text" value="660"/> -00	<b>I2</b> \$ <input type="text" value="0"/> -00
Management and administration expenses	<b>J1</b> \$ <input type="text" value="1159"/> -00	<b>J2</b> \$ <input type="text" value="0"/> -00
Forestry managed investment scheme expense	<b>U1</b> \$ <input type="text" value="0"/> -00	<b>U2</b> \$ <input type="text" value="0"/> -00
Other amounts	<b>L1</b> \$ <input type="text" value="0"/> -00 <span style="float: right;">Code <input type="text" value=""/></span>	<b>L2</b> \$ <input type="text" value="87"/> -00 <span style="float: right;">Code <input type="text" value=""/></span>
Tax losses deducted	<b>M1</b> \$ <input type="text" value="0"/> -00	

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

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

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

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

#This is a mandatory label.

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

## Section D: Income tax calculation statement

**#Important:**

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

### 13 Calculation statement

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

#Taxable income	<b>A</b>	\$	<input type="text" value="10999"/>	<b>-00</b>
<i>(an amount must be included even if it is zero)</i>				
#Tax on taxable income	<b>T1</b>	\$	<input type="text" value="1649.85"/>	
<i>(an amount must be included even if it is zero)</i>				
#Tax on no-TFN-quoted contributions	<b>J</b>	\$	<input type="text" value="0"/>	
<i>(an amount must be included even if it is zero)</i>				

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

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

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

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

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

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

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

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

Fund's tax file number (TFN)

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

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

**PAYG instalments raised**

**K \$**

**Supervisory levy**

**L \$**

**Supervisory levy adjustment for wound up funds**

**M \$**

**Supervisory levy adjustment for new funds**

**N \$**

<b>AMOUNT DUE OR REFUNDABLE</b> <small>A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.</small>	<b>S \$</b>	<input type="text" value="1908.85"/>
<small>(T5 plus G less H less I less K plus L less M plus N)</small>		

#This is a mandatory label.

## Section E: Losses

### 14 Losses

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

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

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

# Section F: Member information

## MEMBER 1

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Day Month Year

Date of birth

## Contributions

OPENING ACCOUNT BALANCE \$

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

Employer contributions

**A** \$

ABN of principal employer

**A1**

Personal contributions

**B** \$

CGT small business retirement exemption

**C** \$

CGT small business 15-year exemption amount

**D** \$

Personal injury election

**E** \$

Spouse and child contributions

**F** \$

Other third party contributions

**G** \$

Proceeds from primary residence disposal

**H** \$

Receipt date

Day Month Year

**H1**

Assessable foreign superannuation fund amount

**I** \$

Non-assessable foreign superannuation fund amount

**J** \$

Transfer from reserve: assessable amount

**K** \$

Transfer from reserve: non-assessable amount

**L** \$

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

**T** \$

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

**M** \$

**TOTAL CONTRIBUTIONS N** \$

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

## Other transactions

Allocated earnings or losses

**O** \$

Loss

Inward rollovers and transfers

**P** \$

Outward rollovers and transfers

**Q** \$

Lump Sum payments

**R1** \$

Income stream payments

**R2** \$

Code

Code

Accumulation phase account balance  
**S1** \$

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

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

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN)

**MEMBER 2**

Title:

Family name

First given name

Other given names

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

Date of birth  (Day Month Year)

**Contributions**

OPENING ACCOUNT BALANCE \$

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

Employer contributions **A** \$

ABN of principal employer **A1**

Personal contributions **B** \$

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

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

Personal injury election **E** \$

Spouse and child contributions **F** \$

Other third party contributions **G** \$

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

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

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

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

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

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

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

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

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

**Other transactions**

Allocated earnings or losses **O** \$   Loss

Accumulation phase account balance **S1** \$

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

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

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Loss

Code

Code

TRIS Count

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN)

Section H: **Assets and liabilities**

**15 ASSETS**

**15a Australian managed investments**

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

**15b Australian direct investments**

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

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

**15c Other investments**

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

**15d Overseas direct investments**

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

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

**15e In-house assets**

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

Fund's tax file number (TFN)

**15f Limited recourse borrowing arrangements**

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

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

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements	<b>V1</b> \$ <input type="text" value=""/>	-00		
Permissible temporary borrowings	<b>V2</b> \$ <input type="text" value=""/>	-00		
Other borrowings	<b>V3</b> \$ <input type="text" value=""/>	-00	Borrowings	<b>V</b> \$ <input type="text" value="0"/>
				-00
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)			<b>W</b> \$	<input type="text" value="614952"/>
				-00
Reserve accounts	<b>X</b> \$	<input type="text" value="0"/>		-00
Other liabilities	<b>Y</b> \$	<input type="text" value="1649"/>		-00
<b>TOTAL LIABILITIES</b>			<b>Z</b> \$	<input type="text" value="616601"/>
				-00

**Section I: Taxation of financial arrangements**

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

Total TOFA gains **H** \$

Total TOFA losses **I** \$

**Section J: Other information**

**Family trust election status**

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

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

**Interposed entity election status**

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

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

Section K: **Declarations**

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

**Important**

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

**Privacy**

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

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

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

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

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

Date      Day      /      Month      /      Year

**Preferred trustee or director contact details:**

Title:

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return  Hrs

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

**TAX AGENT'S DECLARATION:**

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

Tax agent's signature

Date      Day      /      Month      /      Year

**Tax agent's contact details**

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number



**The Heather Family Superannuation Fund**  
**Investment Revaluation as at 30 June 2023**

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Unlisted Market</b>					
VISEROIJ    Viseroij Investment Fund LLC - 0922 Series	30 Jun 2023	0.95850	270,000.00000	258,795.99	(11,204.01)
VISEROIJ_1    Viseroij Investment Fund LLC - 0822 Series	30 Jun 2023	0.96286	330,000.00000	317,744.70	(12,255.30)
<b>Unlisted Market Total</b>				<b>576,540.69</b>	<b>(23,459.31)</b>
<b>Fund Total</b>				<b>576,540.69</b>	<b>(23,459.31)</b>

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

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data			
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income
<b>Cash At Bank</b>								
<b>BTPANO: BT Panorama Cash Account</b>								
31/07/2022	Interest	46.59	0.00					
31/08/2022	Interest	101.10	0.00					
30/09/2022	Interest	39.47	0.00					
31/10/2022	Interest	48.81	0.00					
30/11/2022	Interest	48.26	0.00					
31/12/2022	Interest	53.57	0.00					
31/01/2023	Interest	55.08	0.00					
28/02/2023	Interest	56.12	0.00					
31/03/2023	Interest	70.16	0.00					
30/04/2023	Interest	72.73	0.00					
31/05/2023	Interest	83.42	0.00					
30/06/2023	Interest	88.95	0.00					
		764.26	0.00					
<b>Total</b>		<b>764.26</b>	<b>0.00</b>					

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

## The Heather Family Superannuation Fund

### Tax Accounting Reconciliation

For the period 1 July 2022 to 30 June 2023

		2023
		\$
<b>Operating Statement Profit vs. Provision for Income Tax</b>		
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		<b>258,383.19</b>
<b><u>ADD:</u></b>		
Decrease in Market Value		23,459.31
Non-Deductible Expenses		1,238.56
<b><u>LESS:</u></b>		
Non-Taxable Contributions		158.89
Rollovers In		271,923.15
Rounding		0.02
<b>Taxable Income or Loss</b>		<b>10,999.00</b>
		<b>=====</b>
	<b>Income Amount</b>	<b>Tax Amount</b>
Gross Tax @ 15% for Concessional Income	10,999.00	1,649.85
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
<b>Provision for Income Tax</b>		<b>1,649.85</b>
		<b>=====</b>
<b>Provision for Income Tax vs. Income Tax Expense</b>		
<b>Provision for Income Tax</b>		<b>1,649.85</b>
<b>Income Tax Expense</b>		<b>1,649.85</b>
		<b>=====</b>
<b>Provision for Income Tax vs. Income Tax Payable</b>		
<b>Provision for Income Tax</b>		<b>1,649.85</b>
<b>Income Tax Payable (Receivable)</b>		<b>1,649.85</b>
		<b>=====</b>
<b>Exempt Current Pension Income Settings</b>		
Pension Exempt % (Actuarial)		0.0000%
Pension Exempt % (Expenses)		0.0000%
Assets Segregated For Pensions		No

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

Description	Investment Reference	Date	Tax Return Ref.	Amount
			<b>Section B</b>	
<b>Income</b>				
<b>Net Capital Gain</b>				
Deferred Capital Gain Realised		30 Jun 2023	A	0.00
Less Capital Losses Applied		30 Jun 2023	A	0.00
Less Discount		30 Jun 2023	A	0.00
<b>Total Net Capital Gain</b>			<b>A</b>	<b>0.00</b>
<b>Total Gross Rent and Other Leasing &amp; Hiring Income</b>			<b>B</b>	<b>0.00</b>
<b>Gross Interest</b>				
Interest payment for Cash Management Account	BTPANO: BT Panorama Cash Account	31 Jul 2022	C	46.59
Interest payment for Cash Management Account	BTPANO: BT Panorama Cash Account	31 Aug 2022	C	101.10
Interest payment for Cash Management Account	BTPANO: BT Panorama Cash Account	30 Sep 2022	C	39.47
Interest payment for Cash Management Account	BTPANO: BT Panorama Cash Account	31 Oct 2022	C	48.81
Interest payment for Cash Management Account	BTPANO: BT Panorama Cash Account	30 Nov 2022	C	48.26
Interest payment for Cash Management Account	BTPANO: BT Panorama Cash Account	31 Dec 2022	C	53.57
Interest payment for Cash Management Account	BTPANO: BT Panorama Cash Account	31 Jan 2023	C	55.08
Interest payment for Cash Management Account	BTPANO: BT Panorama Cash Account	28 Feb 2023	C	56.12
Interest payment for Cash Management Account	BTPANO: BT Panorama Cash Account	31 Mar 2023	C	70.16
Interest payment for Cash Management Account	BTPANO: BT Panorama Cash Account	30 Apr 2023	C	72.73
Interest payment for Cash Management Account	BTPANO: BT Panorama Cash Account	31 May 2023	C	83.42
Interest payment for Cash Management Account	BTPANO: BT Panorama Cash Account	30 Jun 2023	C	88.95
<i>Less Rounding</i>			C	(0.26)
<b>Total Gross Interest</b>			<b>C</b>	<b>764.00</b>
<b>Total Forestry Managed Investment Scheme Income</b>			<b>X</b>	<b>0.00</b>
<b>Total Net Foreign Income</b>			<b>D</b>	<b>0.00</b>
<b>Total Australian Franking Credits from a New Zealand Company</b>			<b>E</b>	<b>0.00</b>
<b>Total Transfers from Foreign Funds</b>			<b>F</b>	<b>0.00</b>
<b>Total Gross Payments where ABN not quoted</b>			<b>H</b>	<b>0.00</b>
<b>Total Gross Distribution from Partnerships</b>			<b>I</b>	<b>0.00</b>
<b>Total Unfranked Dividend Amount</b>			<b>J</b>	<b>0.00</b>
<b>Total Franked Dividend Amount</b>			<b>K</b>	<b>0.00</b>
<b>Total Dividend Franking Credit</b>			<b>L</b>	<b>0.00</b>
<b>Total Gross Trust Distributions</b>			<b>M</b>	<b>0.00</b>
<b>Assessable Employer Contributions</b>				
Direct Credit from SuperChoice P/L , PC210722-161519650	1: Jay Heather	25 Jul 2022	R1	1,443.75
Direct Credit from SuperChoice P/L , PC120822-174682689	1: Jay Heather	16 Aug 2022	R1	1,578.36
Direct Credit from SuperChoice P/L , PC160922-150722082	1: Jay Heather	21 Sep 2022	R1	1,443.75

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

Description	Investment Reference	Date	Tax Return Ref.	Amount
Direct Credit from SuperChoice P/L , PC181022-197443520	1: Jay Heather	25 Oct 2022	R1	412.50
Direct Credit from QUICKSUPER , QUICKSPR3400364639	1: Jay Heather	01 Feb 2023	R1	1,571.01
Direct Credit from QUICKSUPER , QUICKSPR3400364640	1: Jay Heather	01 Feb 2023	R1	785.50
Direct Credit from QUICKSUPER , QUICKSPR3429746413	1: Jay Heather	13 Mar 2023	R1	785.50
Direct Credit from QUICKSUPER , QUICKSPR3429746414	1: Jay Heather	13 Mar 2023	R1	785.50
Direct Credit from QUICKSUPER , QUICKSPR3455248446	1: Jay Heather	17 Apr 2023	R1	785.50
Direct Credit from QUICKSUPER , QUICKSPR3455248447	1: Jay Heather	17 Apr 2023	R1	785.50
Direct Credit from QUICKSUPER , QUICKSPR3476590065	1: Jay Heather	15 May 2023	R1	785.50
Direct Credit from QUICKSUPER , QUICKSPR3476590066	1: Jay Heather	15 May 2023	R1	785.50
Direct Credit from QUICKSUPER , QUICKSPR3505830203	1: Jay Heather	22 Jun 2023	R1	785.50
Direct Credit from QUICKSUPER , QUICKSPR3505830204	1: Jay Heather	22 Jun 2023	R1	785.50
Direct Credit from QUICKSUPER , QUICKSPR3505830206	1: Jay Heather	22 Jun 2023	R1	785.50
<i>Less Rounding</i>			R1	(0.37)
<b>Total Assessable Employer Contributions</b>			<b>R1</b>	<b>14,304.00</b>
<b>Total Assessable Personal Contributions</b>			<b>R2</b>	<b>0.00</b>
<b>Total No-TFN quoted contributions</b>			<b>R3</b>	<b>0.00</b>
<b>Total Transfer of Liability to life insurance company or PST</b>			<b>R6</b>	<b>0.00</b>
<b>Total Assessable Contributions</b>			<b>R</b>	<b>14,304.00</b>
<b>Other Income</b>				
Deposit Online 2700184 Bt193768		11 Jul 2022	S	0.01
Direct Credit from BT Portfolio Ser, BT662876		20 Oct 2022	S	0.01
Direct Credit from Panorama Super , AVA000000274972504	1: Jay Heather	08 Jul 2022	S	1,712.71
<i>Less Rounding</i>			S	(0.73)
<b>Total Other Income</b>			<b>S</b>	<b>1,712.00</b>
<b>Total Assessable Income Due to Changed Tax Status of Fund</b>			<b>T</b>	<b>0.00</b>
<b>Total Net Non-arm's Length Income</b>			<b>U</b>	<b>0.00</b>
<b>Total Exempt Current Pension Income</b>			<b>Y</b>	<b>0.00</b>
<b>Total Assessable Income</b>				<b>16,780.00</b>
<b><u>Deductions</u></b>			<b>Section C</b>	
<b>Total Interest Expenses within Australia</b>			<b>A</b>	<b>0.00</b>
<b>Total Interest Expenses Overseas</b>			<b>B</b>	<b>0.00</b>
<b>Total Capital Works Deductions</b>			<b>D</b>	<b>0.00</b>
<b>Total Deduction for Decline in Value of Depreciating Assets</b>			<b>E</b>	<b>0.00</b>
<b>Death or Disability Premiums</b>				

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

Description	Investment Reference	Date	Tax Return Ref.	Amount
Withdrawal Online 1383206 Pymt Panorama S Jays Life Ins	1: Jay Heather	01 Dec 2022	F	403.64
Withdrawal Online 1391764 Pymt Panorama S Jays Life Ins	1: Jay Heather	01 Dec 2022	F	403.65
Direct Debit Withdrawal to 262-750 402253124 Panorama 6933216	1: Jay Heather	02 Dec 2022	F	403.65
Withdrawal Online 1491378 Pymt Panorama S Jays Life Ins	1: Jay Heather	03 Jan 2023	F	403.64
Withdrawal Online 1680185 Pymt Panorama S Jays Life Ins	1: Jay Heather	01 Feb 2023	F	403.64
Withdrawal Online 1705580 Pymt Panorama S Jays Life Ins	1: Jay Heather	01 Mar 2023	F	403.64
Withdrawal Online 1401785 Pymt Panorama S Jays Life Ins	1: Jay Heather	03 Apr 2023	F	403.64
Withdrawal Online 1708535 Pymt Panorama S Jays Life Ins	1: Jay Heather	01 May 2023	F	403.64
Withdrawal Online 1638040 Pymt Panorama S Jays Life Ins	1: Jay Heather	01 Jun 2023	F	403.64
<i>Less Rounding</i>			F	(0.78)
<b>Total Death or Disability Premiums</b>			<b>F</b>	<b>3,632.00</b>
<b>Total Death Benefit Increase</b>			<b>G</b>	<b>0.00</b>
<b>Approved Auditor Fee</b>				
Withdrawal-Osko Payment 1593646 Smsf Aust Pty Ltd Smsf Fee Inv 1279		03 May 2023	H	330.00
<b>Total Approved Auditor Fee</b>			<b>H</b>	<b>330.00</b>
<b>Investment Expenses</b>				
Administration fee for the period 30/06/2022 to 30/06/2022		05 Jul 2022	I	1.48
Administration fee for the period 01/07/2022 to 31/07/2022		03 Aug 2022	I	45.86
Administration fee for the period 01/08/2022 to 31/08/2022		05 Sep 2022	I	45.86
Expense recovery - Legislative		15 Sep 2022	I	76.00
Administration fee for the period 01/09/2022 to 30/09/2022		05 Oct 2022	I	44.38
Administration fee for the period 01/10/2022 to 31/10/2022		03 Nov 2022	I	45.86
Administration fee for the period 01/11/2022 to 30/11/2022		05 Dec 2022	I	44.38
Administration fee for the period 01/12/2022 to 31/12/2022		05 Jan 2023	I	45.86
Administration fee for the period 01/01/2023 to 31/01/2023		03 Feb 2023	I	45.86
Administration fee for the period 01/02/2023 to 28/02/2023		03 Mar 2023	I	41.42
Administration fee for the period 01/03/2023 to 31/03/2023		05 Apr 2023	I	45.86
Administration fee for the period 01/04/2023 to 30/04/2023		03 May 2023	I	44.38
Administration fee for the period 01/05/2023 to 31/05/2023		05 Jun 2023	I	45.86
Fee For Overseas Telegraphic Transfer Transaction Fee	WBC.BACCT: Westpac Business One Flexi	01 Aug 2022	I	40.00
Fee For Overseas Telegraphic Transfer Transaction Fee	WBC.BACCT: Westpac Business One Flexi	01 Aug 2022	I	3.00
Fee For Overseas Telegraphic Transfer Transaction Fee	WBC.BACCT: Westpac Business One Flexi	01 Sep 2022	I	40.00
Fee For Overseas Telegraphic Transfer Transaction Fee	WBC.BACCT: Westpac Business One Flexi	01 Sep 2022	I	1.50

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

Description	Investment Reference	Date	Tax Return Ref.	Amount
Transaction Fee	WBC.BACCT: Westpac Business One Flexi	03 Oct 2022	I	1.00
Transaction Fee	WBC.BACCT: Westpac Business One Flexi	01 Nov 2022	I	2.00
<i>Less Rounding</i>			I	(0.56)
<b>Total Investment Expenses</b>			<b>I</b>	<b>660.00</b>
<b>Management and Administration Expenses</b>				
Withdrawal-Osko Payment 1593646 Smsf Aust Pty Ltd Smsf Fee Inv 1279		03 May 2023	J	1,100.00
Withdrawal Online 8927676 Bpay Asic Asic 4X2724450480P		15 Jun 2023	J	59.00
<b>Total Management and Administration Expenses</b>			<b>J</b>	<b>1,159.00</b>
<b>Total Forestry Managed Investment Scheme Deduction</b>			<b>U</b>	<b>0.00</b>
<b>Total Other Deductions</b>			<b>L</b>	<b>0.00</b>
<b>Tax Losses Deducted</b>				
Tax Losses Brought Forward		30 Jun 2023	M	0.00
Less Net Exempt Income		30 Jun 2023	M	0.00
<b>Total Tax Losses Deducted</b>			<b>M</b>	<b>0.00</b>
<b>Total Deductions</b>				<b>5,781.00</b>
<b>Taxable Income or Loss</b>		(V - N)	<b>O</b>	<b>10,999.00</b>

**Income Tax Calculation Statement**

**Section D**

**Gross Tax**

Gross Tax @ 15% for Concessional Income		30 Jun 2023	T1	1,649.85
Gross Tax @ 45% for Net Non-Arm's Length Income		30 Jun 2023	T1	0.00
No-TFN Quoted Contributions @ 32%		30 Jun 2023	J	0.00
<b>Total Gross Tax</b>				<b>1,649.85</b>
<b>Total Credit: Foreign Tax Income Offset</b>			<b>C1</b>	<b>0.00</b>
<b>Total Credit: Rebates and Tax Offset</b>			<b>C2</b>	<b>0.00</b>
<b>Rebates and Offsets</b>			<b>C</b>	<b>0.00</b>
<b>SUBTOTAL</b>				<b>1,649.85</b>
<b>Total Credit: Refundable Franking Credits</b>			<b>E1</b>	<b>0.00</b>
<b>Total Credit: No-TFN Tax Offset</b>			<b>E2</b>	<b>0.00</b>
<b>Total Credit: Refundable National Rental Affordability Scheme Tax Offset</b>			<b>E3</b>	<b>0.00</b>
<b>Total Credit: Interest on Early Payments</b>			<b>H1</b>	<b>0.00</b>
<b>Total Credit: Foreign Resident Withholding</b>			<b>H2</b>	<b>0.00</b>
<b>Total Credit: ABN/TFN Not Quoted (Non-Individual)</b>			<b>H3</b>	<b>0.00</b>
<b>Total Credit: Interest on No-TFN Tax Offset</b>			<b>H6</b>	<b>0.00</b>
<b>Total Eligible Credits</b>				<b>0.00</b>
<b>Net Tax Payable</b>				<b>1,649.85</b>

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

Description	Investment Reference	Date	Tax Return Ref.	Amount
Total PAYG Instalments Raised			K	0.00
Total Supervisory Levy			L	259.00
Total Supervisory Levy Adjustment for Wound Up Funds			M	0.00
Total Supervisory Levy Adjustment for New Funds			N	0.00
<b>Total Amount Due / (Refundable)</b>				<b>1,908.85</b>



## The Heather Family Superannuation Fund

### Members Summary Report - For the period 01/07/2022 to 30/06/2023

Member's Detail	Opening Balance	Increases				Decreases					Closing Balance	
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid		
<b>Mr Jay Heather</b>												
43 Mooloolah Drive Minvama QLD 4575												
Accumulation	<b>Accumulation</b>	358,218.72	14,463.26	0.00	(14,939.78)	0.00	(1,733.14)	0.00	(3,071.63)	0.00	0.00	352,937.43
		358,218.72	14,463.26	0.00	(14,939.78)	0.00	(1,733.14)	0.00	(3,071.63)	0.00	0.00	352,937.43
<b>Mrs Elizabeth Heather</b>												
43 Mooloolah Drive Minvama QLD 4575												
Accumulation	<b>Accumulation</b>	0.00	0.00	271,923.15	(9,991.81)	0.00	83.29	0.00	0.00	0.00	0.00	262,014.63
		0.00	0.00	271,923.15	(9,991.81)	0.00	83.29	0.00	0.00	0.00	0.00	262,014.63
		358,218.72	14,463.26	271,923.15	(24,931.59)	0.00	(1,649.85)	0.00	(3,071.63)	0.00	0.00	614,952.06

**The Heather Family Superannuation Fund**  
**Investment Summary as at 30 June 2023**

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Bank</u></b>								
BT Panorama Cash Account				35,162.10	35,162.10			5.73%
Westpac Business One Flexi				2,466.88	2,466.88			0.40%
				<b>37,628.98</b>	<b>37,628.98</b>			<b>6.13%</b>
<b><u>Unlisted Market</u></b>								
Viseroij Investment Fund LLC - 0822 Series	330,000.00000	1.0000	0.9629	330,000.00	317,744.70	(12,255.30)	(3.71)%	51.74%
Viseroij Investment Fund LLC - 0922 Series	270,000.00000	1.0000	0.9585	270,000.00	258,795.99	(11,204.01)	(4.15)%	42.14%
				<b>600,000.00</b>	<b>576,540.69</b>	<b>(23,459.31)</b>	<b>(3.91)%</b>	<b>93.87%</b>
				<b>637,628.98</b>	<b>614,169.67</b>	<b>(23,459.31)</b>	<b>(3.68)%</b>	<b>100.00%</b>

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

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

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST					
<b><i>Bank</i></b>													
BT Panorama Cash Account													
764.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	764.26	0.00	0.00	0.00	0.00
<b>764.26</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>764.26</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>764.26</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>764.26</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

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

**The Heather Family Superannuation Fund**  
 (ABN: 51 514 952 683)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 43 Mooloolah Drive Minyama, QLD 4575
Member	Number: 1
Mr Jay Anthony Heather	Date of Birth: 13 May 1966 Date Joined Fund: 13 April 2022 Eligible Service Date: 13 April 2022 Tax File Number Held: Yes

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

**Your Accounts**

<b>Withdrawal Benefit</b> as at 1 Jul 2022	
Accumulation	358,218.72
<b>Total</b> as at 1 Jul 2022	<b>358,218.72</b>

<b>Withdrawal Benefit</b> as at 30 Jun 2023	
Accumulation	352,937.43
<b>Total</b> as at 30 Jun 2023	<b>352,937.43</b>

**Your Tax Components**

Tax Free	158.89
Taxable - Taxed	352,778.54
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	352,937.43
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

No beneficiary details have been recorded

**For Enquiries:**  
 email [Jay.a.heather@outlook.com](mailto:Jay.a.heather@outlook.com)  
 mail The Heather Family Superannuation Fund, 43 Mooloolah Drive, Minyama QLD 4575

**The Heather Family Superannuation Fund**  
 (ABN: 51 514 952 683)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2022 - 30 June 2023</b>	Residential Address: 43 Mooloolah Drive Minyama, QLD 4575
<b>Member</b> Number: 1	Date of Birth: 13 May 1966 Date Joined Fund: 13 April 2022 Eligible Service Date: 13 April 2022
<b>Mr Jay Anthony Heather</b>	Tax File Number Held: Yes
Accumulation Account	Account Start Date: 13 April 2022
<b>Accumulation</b>	

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	<b>358,218.72</b>
<i><u>Increases to your account:</u></i>	
Employer Contributions	14,304.37
Member Contributions	158.89
Member Insurance Premium Rebates	1,712.71
Tax Effect Of Direct Member Expenses	544.92
Tax on Net Fund Income	124.51
<u>Total Increases</u>	<u>16,845.40</u>
<i><u>Decreases to your account:</u></i>	
Contributions Tax	2,402.57
Member Insurance Premiums	4,784.34
Share Of Net Fund Income	14,939.78
<u>Total Decreases</u>	<u>22,126.69</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b><u><u>352,937.43</u></u></b>

Your Tax Components		
Tax Free	0.0450 %	158.89
Taxable - Taxed		352,778.54
Taxable - Untaxed		-

Your Preservation Components	
Preserved	352,937.43
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**  
 No insurance details have been recorded

**Your Beneficiaries**  
 No beneficiary details have been recorded

**For Enquiries:**  
 email [Jay.a.heather@outlook.com](mailto:Jay.a.heather@outlook.com)  
 mail The Heather Family Superannuation Fund, 43 Mooloolah Drive, Minyama QLD 4575



**Trustee**

The Trustee of the Fund is as follows:

The Black Snake Trading Company Pty Ltd

The directors of the Trustee company are:

Jay Heather and  
Elizabeth Heather

**Availability of Other Fund Information**

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

**Trustee Disclaimer**

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

Signed on behalf of the Trustee of the Fund

.....  
Jay Heather  
Director - The Black Snake Trading Company Pty Ltd

.....  
Elizabeth Heather  
Director - The Black Snake Trading Company Pty Ltd

Statement Date: 30 June 2023

**For Enquiries:**  
email [Jay.a.heather@outlook.com](mailto:Jay.a.heather@outlook.com)  
mail **The Heather Family Superannuation Fund, 43 Mooloolah Drive, Minyama QLD 4575**

**The Heather Family Superannuation Fund**  
 (ABN: 51 514 952 683)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 43 Mooloolah Drive Minyama, QLD 4575
Member	Number: 2
Mrs Elizabeth Irene Heather	Date of Birth: 20 June 1967 Date Joined Fund: 13 April 2022 Eligible Service Date: 13 April 2022 Tax File Number Held: Yes

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

Your Accounts	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	
Accumulation	-
<b>Total</b> as at 1 Jul 2022	-
<hr/>	
<b>Withdrawal Benefit</b> as at 30 Jun 2023	
Accumulation	262,014.63
<b>Total</b> as at 30 Jun 2023	<b>262,014.63</b>

Your Tax Components	
Tax Free	-
Taxable - Taxed	262,014.63
Taxable - Untaxed	-
Your Preservation Components	
Preserved	262,014.63
Restricted Non Preserved	-
Unrestricted Non Preserved	-
Your Insurance Benefits	
No insurance details have been recorded	
Your Beneficiaries	
No beneficiary details have been recorded	

**For Enquiries:**  
 email [Jay.a.heather@outlook.com](mailto:Jay.a.heather@outlook.com)  
 mail The Heather Family Superannuation Fund, 43 Mooloolah Drive, Minyama QLD 4575

**The Heather Family Superannuation Fund**  
 (ABN: 51 514 952 683)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2022 - 30 June 2023</b>	Residential Address: 43 Mooloolah Drive Minyama, QLD 4575
<b>Member</b> Number: 2	Date of Birth: 20 June 1967
<b>Mrs Elizabeth Irene Heather</b>	Date Joined Fund: 13 April 2022
<b>Accumulation Account</b>	Eligible Service Date: 13 April 2022
<b>Accumulation</b>	Tax File Number Held: Yes
	Account Start Date: 13 April 2022

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	-
<i>Increases to your account:</i>	
Rollovers In	271,923.15
Tax on Net Fund Income	83.29
<b>Total Increases</b>	<u>272,006.44</u>
<i>Decreases to your account:</i>	
Share Of Net Fund Income	9,991.81
<b>Total Decreases</b>	<u>9,991.81</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<u><u><b>262,014.63</b></u></u>

Your Tax Components	
Tax Free	0.0000 % -
Taxable - Taxed	262,014.63
Taxable - Untaxed	-

Your Preservation Components	
Preserved	262,014.63
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**  
 No insurance details have been recorded

**Your Beneficiaries**  
 No beneficiary details have been recorded

**For Enquiries:**  
 email [Jay.a.heather@outlook.com](mailto:Jay.a.heather@outlook.com)  
 mail The Heather Family Superannuation Fund, 43 Mooloolah Drive, Minyama QLD 4575





**Trustee**

The Trustee of the Fund is as follows:

The Black Snake Trading Company Pty Ltd

The directors of the Trustee company are:

Jay Heather and  
Elizabeth Heather

**Availability of Other Fund Information**

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

**Trustee Disclaimer**

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

Signed on behalf of the Trustee of the Fund

.....  
Jay Heather  
Director - The Black Snake Trading Company Pty Ltd

.....  
Elizabeth Heather  
Director - The Black Snake Trading Company Pty Ltd

Statement Date: 30 June 2023

**For Enquiries:**  
email [Jay.a.heather@outlook.com](mailto:Jay.a.heather@outlook.com)  
mail The Heather Family Superannuation Fund, 43 Mooloolah Drive, Minyama QLD 4575

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

**Mr Jay Heather**

**Date of Birth:** 13 May 1966  
**Age:** 57 (at 30/06/2023)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

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

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	102,500.00	0.00
Contributions made (to this fund)	3	14,304.37	158.89
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		14,304.37	158.89
Amount above caps	4	0.00	0.00
Available		115,695.63	109,841.11

**Notes**

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

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	14,304.37
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>14,304.37</b>
<b>NonConcessional</b>	Personal	158.89
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>158.89</b>
<b>Other</b>	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
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**The Heather Family Superannuation Fund**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

**Mr Jay Heather**

01/07/2022	Personal		100.00	manual
25/07/2022	Employer Mandated	1,443.75		manual
16/08/2022	Employer Mandated	1,578.36		manual
19/08/2022	Personal		58.89	manual
21/09/2022	Employer Mandated	1,443.75		manual
25/10/2022	Employer Mandated	412.50		manual
01/02/2023	Employer Mandated	785.50		manual
01/02/2023	Employer Mandated	1,571.01		manual
13/03/2023	Employer Mandated	785.50		manual
13/03/2023	Employer Mandated	785.50		manual
17/04/2023	Employer Mandated	785.50		manual
17/04/2023	Employer Mandated	785.50		manual
15/05/2023	Employer Mandated	785.50		manual
15/05/2023	Employer Mandated	785.50		manual
22/06/2023	Employer Mandated	785.50		manual
22/06/2023	Employer Mandated	785.50		manual
22/06/2023	Employer Mandated	785.50		manual
<b>Totals:</b>		<b>14,304.37</b>	<b>158.89</b>	

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

**Mrs Elizabeth Heather**

**Date of Birth:** 20 Jun 1967  
**Age:** 56 (at 30/06/2023)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

<b>Prior Year Contributions</b>		<b>Non-Concessional</b>	
Contributions for the previous 2 years are not confirmed			Unknown
3-year cap in effect from previous years			Unknown
Total non-concessional contributions in previous 2 years			Unknown
<b>Current Year Contributions</b>		<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	102,500.00	0.00
Contributions made (to this fund)	3	0.00	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		0.00	0.00
Amount above caps	4	0.00	0.00
Available		130,000.00	110,000.00

**Notes**

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

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

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<b><u>Bank</u></b>										
BT Panorama Cash Account		358,218.72		288,704.50		611,761.12	0.00		35,162.10	35,162.10
Westpac Business One Flexi		0.00		610,943.31		608,476.43	0.00		2,466.88	2,466.88
		358,218.72		899,647.81		1,220,237.55	0.00		37,628.98	37,628.98
<b><u>Unlisted Market</u></b>										
Viseroij Investment Fund LLC - 0822 Series	0.00	0.00	330,000.00	330,000.00	0.00	0.00	0.00	330,000.00	330,000.00	317,744.70
Viseroij Investment Fund LLC - 0922 Series	0.00	0.00	270,000.00	270,000.00	0.00	0.00	0.00	270,000.00	270,000.00	258,795.99
		0.00	600,000.00	600,000.00		0.00	0.00		600,000.00	576,540.69
<b>Fund Total</b>		<b>358,218.72</b>		<b>1,499,647.81</b>		<b>1,220,237.55</b>	<b>0.00</b>		<b>637,628.98</b>	<b>614,169.67</b>

# Annual statement

for the period 1 July 2022 to 30 June 2023

## Account details

Product	BT Panorama Investments
Account ID	123327181
Account name	The Heather Family Superannuation Fund

## Contents

Your statement at a glance	2
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Earnings and expenses	4
Transaction history	7
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# \$35,162.10

Portfolio value as at 30 Jun 2023

For more information



Please read the Annual Statement Guide where the information contained in this statement is further explained

Annual statement created 29 Jul 2023

# Your statement at a glance

<b>Total portfolio opening balance 1 Jul 2022</b>	<b>\$358,218.72</b>
<b>Inflows</b>	<b>\$287,940.24</b>
Deposits to Transaction account	\$287,940.24
Asset transfers in	\$0.00
<b>Outflows</b>	<b>-\$611,188.06</b>
Payments from Transaction account	-\$611,188.06
Asset transfers out	\$0.00
<b>Expenses</b>	<b>-\$573.06</b>
Fees	-\$573.06
Taxes	\$0.00
<b>Income on investments</b>	<b>\$764.26</b>
<b>Market movement</b>	<b>\$0.00</b>
<b>Total portfolio closing balance 30 Jun 2023</b>	<b>\$35,162.10</b>

# Portfolio valuation

---

## Transaction account

---

	Balance \$	Total portfolio %
Transaction account	\$35,162.10	100.00%
<b>Total transaction account balance</b>	<b>\$35,162.10</b>	<b>100.00%</b>

---

**Total portfolio value as at 30 Jun 2023** **\$35,162.10** **100%**

---

"Total outstanding trades" (if applicable) are outstanding cash or/ and asset transactions due to settle post 30 June.

"Total income accrued" (if applicable) includes cash and reinvested income due to settle post 30 June.



# Earnings and expenses

---

## Income

---

	Amount \$
Transaction account income	\$764.26
Term deposit interest	\$0.00
Managed portfolio income	\$0.00
Tailored portfolio income	\$0.00
Listed security income	\$0.00
Managed fund income	\$0.00
Accrued interest	\$0.00
Other income	\$0.00
<b>Total income</b>	<b>\$764.26</b>

---

## Market movement

---

	Amount \$
Realised/unrealised market movement	\$0.00
<b>Total market movement</b>	<b>\$0.00</b>

---

# Earnings and expenses

<b>Expenses</b>	
<b>Fee type</b>	<b>Amount \$</b>
Administration fees	-\$497.06
Investment management fees	\$0.00
Expense Recovery - Legislative	-\$76.00
SMSF fees	\$0.00
SMSF Administration fee	\$0.00
SMSF Actuarial fee	\$0.00
SMSF Audit fee	\$0.00
SMSF Establishment fee	\$0.00
Taxes	\$0.00
Non-resident withholding tax	\$0.00
TFN withholding tax	\$0.00
<b>Total expenses</b>	<b>-\$573.06</b>

## **Net earnings**

**\$191.20**

"Accrued interest" includes interest due to settle post 30 June. Any term deposit interest reported as accrued interest on your statement last year has also been included in your opening balance this year, and as such, total term deposit interest income reported this year might be different from the cash interest received as the total interest has taken into account any accrued interest reported in last year's statement.

Changes in market value exclude any gains or losses arising from assets held outside the service. This statement does not provide the gain or loss on disposal for tax purposes and should not be relied upon in making decisions about your tax position. You should seek professional advice regarding your tax position.

"Total expenses" shown above may not include all the fees and costs in relation to your investments (for example it does not include any information on the fees and costs relating to any underlying managed investment (other than BT Managed Portfolios) that you access through Panorama Investments).

# Fees and costs summary

Description	Amount
-------------	--------

**Fees deducted directly from your account** \$573.06

This amount has been deducted directly from your account (reflected in the transactions listed on this statement). It includes the insurance premiums you paid.

**Fees and costs deducted from your investment** \$0.00

This approximate amount has been deducted from your investment. It covers amounts that have reduced the return on your investment and are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs. This amount is the Transaction Account fee only. This amount does not include the Other Fees and Costs below related to your selected investment options.

**Total fees and costs you paid** \$573.06

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

**Other fees and costs (investment options)** \$0.00

This approximate amount has been deducted from the investment options you have chosen and has reduced the return on these investments but is not charged to you directly as a fee.

These fees and costs include management fees and costs, performance fees, transaction costs and buy/sell spreads associated with your selected investment options.

**Total fees and costs you paid - with investment options fees and costs** \$573.06

This approximate amount includes the total fees and costs you paid and the other fees and costs associated with your selected investment options during the reporting period.

## Additional explanation of fees and costs

The fees and costs information shown above may not include all the fees and costs in relation to your underlying investments. For more information regarding the fees and costs of the underlying investment options available through the Product, refer to the product disclosure statement or other disclosure document for the relevant investment option, which may be obtained free of charge online by logging in to your account, on request from your adviser (if you have one) or by contacting us.

# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
<b>Opening balance as at 1 Jul 2022</b>							<b>\$358,218.72</b>
5 Jul 2022	5 Jul 2022	Expense	Administration fee for the period 30/06/2022 to 30/06/2022		\$1.48		\$358,217.24
8 Jul 2022	8 Jul 2022	Deposit	Direct Credit from Panorama Super , AVA000000274972504			\$1,712.71	\$359,929.95
13 Jul 2022	13 Jul 2022	Payment	Payment to The Black Snake Trading Company Viseroij Invest 1		\$100,000.00		\$259,929.95
13 Jul 2022	13 Jul 2022	Payment	Payment to The Black Snake Trading Company Viseroij 2		\$100,000.00		\$159,929.95
20 Jul 2022	20 Jul 2022	Payment	Payment to The Black Snake Trading Company Viseroij		\$130,000.00		\$29,929.95
25 Jul 2022	25 Jul 2022	Deposit	Direct Credit from SuperChoice P/L , PC210722-161519650			\$1,443.75	\$31,373.70
31 Jul 2022	31 Jul 2022	Income	Interest payment for Cash Management Account			\$46.59	\$31,420.29
3 Aug 2022	3 Aug 2022	Expense	Administration fee for the period 01/07/2022 to 31/07/2022		\$45.86		\$31,374.43
9 Aug 2022	9 Aug 2022	Deposit	Direct Credit from Panorama Super , AVA000000289431780			\$271,923.15	\$303,297.58
16 Aug 2022	16 Aug 2022	Deposit	Direct Credit from SuperChoice P/L , PC120822-174682689			\$1,578.36	\$304,875.94
18 Aug 2022	18 Aug 2022	Payment	Payment to The Black Snake Trading Company Liz Viseoij		\$270,000.00		\$34,875.94
31 Aug 2022	31 Aug 2022	Income	Interest payment for Cash Management Account			\$101.10	\$34,977.04
2 Sep 2022	2 Sep 2022	Payment	Payment to The Black Snake Trading Company Life Insurance		\$1,151.56		\$33,825.48

# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
5 Sep 2022	5 Sep 2022	Expense	Administration fee for the period 01/08/2022 to 31/08/2022		\$45.86		\$33,779.62
15 Sep 2022	15 Sep 2022	Expense	Expense recovery - Legislative		\$76.00		\$33,703.62
21 Sep 2022	21 Sep 2022	Deposit	Direct Credit from SuperChoice P/L , PC160922-150722082			\$1,443.75	\$35,147.37
30 Sep 2022	30 Sep 2022	Income	Interest payment for Cash Management Account			\$39.47	\$35,186.84
5 Oct 2022	5 Oct 2022	Expense	Administration fee for the period 01/09/2022 to 30/09/2022		\$44.38		\$35,142.46
18 Oct 2022	18 Oct 2022	Payment	Payment to The Black Snake Trading Company investments		\$5,000.00		\$30,142.46
20 Oct 2022	20 Oct 2022	Payment	Payment to The Black Snake Trading Company Super Insurance		\$1,000.00		\$29,142.46
20 Oct 2022	20 Oct 2022	Deposit	Direct Credit from BT Portfolio Ser, BT662876			\$0.01	\$29,142.47
24 Oct 2022	24 Oct 2022	Payment	Payment to The Black Snake Trading Company Life Premium		\$403.65		\$28,738.82
24 Oct 2022	24 Oct 2022	Payment	Payment to The Black Snake Trading Company Life Premium		\$403.65		\$28,335.17
25 Oct 2022	25 Oct 2022	Deposit	Direct Credit from SuperChoice P/L , PC181022-197443520			\$412.50	\$28,747.67
31 Oct 2022	31 Oct 2022	Income	Interest payment for Cash Management Account			\$48.81	\$28,796.48
3 Nov 2022	3 Nov 2022	Expense	Administration fee for the period 01/10/2022 to 31/10/2022		\$45.86		\$28,750.62
30 Nov 2022	30 Nov 2022	Income	Interest payment for Cash Management Account			\$48.26	\$28,798.88
1 Dec 2022	1 Dec 2022	Payment	Payment to The Black Snake Trading Company Jays Life Premium		\$403.65		\$28,395.23

# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
2 Dec 2022	2 Dec 2022	Payment	Direct Debit Withdrawal to 262-750 402253124 Panorama 6933216		\$403.65		\$27,991.58
5 Dec 2022	5 Dec 2022	Expense	Administration fee for the period 01/11/2022 to 30/11/2022		\$44.38		\$27,947.20
31 Dec 2022	31 Dec 2022	Income	Interest payment for Cash Management Account			\$53.57	\$28,000.77
3 Jan 2023	3 Jan 2023	Payment	Payment to The Black Snake Trading Company Jays Life Premium		\$403.65		\$27,597.12
5 Jan 2023	5 Jan 2023	Expense	Administration fee for the period 01/12/2022 to 31/12/2022		\$45.86		\$27,551.26
31 Jan 2023	31 Jan 2023	Income	Interest payment for Cash Management Account			\$55.08	\$27,606.34
1 Feb 2023	1 Feb 2023	Payment	Payment to The Black Snake Trading Company Jays Life Premium		\$403.65		\$27,202.69
1 Feb 2023	1 Feb 2023	Deposit	Direct Credit from QUICKSUPER , QUICKSPR3400364640			\$785.50	\$27,988.19
1 Feb 2023	1 Feb 2023	Deposit	Direct Credit from QUICKSUPER , QUICKSPR3400364639			\$1,571.01	\$29,559.20
3 Feb 2023	3 Feb 2023	Expense	Administration fee for the period 01/01/2023 to 31/01/2023		\$45.86		\$29,513.34
28 Feb 2023	28 Feb 2023	Income	Interest payment for Cash Management Account			\$56.12	\$29,569.46
1 Mar 2023	1 Mar 2023	Payment	Payment to The Black Snake Trading Company Jays Life Premium		\$403.65		\$29,165.81
3 Mar 2023	3 Mar 2023	Expense	Administration fee for the period 01/02/2023 to 28/02/2023		\$41.42		\$29,124.39
13 Mar 2023	13 Mar 2023	Deposit	Direct Credit from QUICKSUPER , QUICKSPR3429746413			\$785.50	\$29,909.89
13 Mar 2023	13 Mar 2023	Deposit	Direct Credit from QUICKSUPER , QUICKSPR3429746414			\$785.50	\$30,695.39

# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
31 Mar 2023	31 Mar 2023	Income	Interest payment for Cash Management Account			\$70.16	\$30,765.55
3 Apr 2023	3 Apr 2023	Payment	Payment to The Black Snake Trading Company Jays Life Premium		\$403.65		\$30,361.90
5 Apr 2023	5 Apr 2023	Expense	Administration fee for the period 01/03/2023 to 31/03/2023		\$45.86		\$30,316.04
17 Apr 2023	17 Apr 2023	Deposit	Direct Credit from QUICKSUPER , QUICKSPR3455248446			\$785.50	\$31,101.54
17 Apr 2023	17 Apr 2023	Deposit	Direct Credit from QUICKSUPER , QUICKSPR3455248447			\$785.50	\$31,887.04
30 Apr 2023	30 Apr 2023	Income	Interest payment for Cash Management Account			\$72.73	\$31,959.77
1 May 2023	1 May 2023	Payment	Payment to The Black Snake Trading Company Jays Life Premium		\$403.65		\$31,556.12
3 May 2023	3 May 2023	Expense	Administration fee for the period 01/04/2023 to 30/04/2023		\$44.38		\$31,511.74
15 May 2023	15 May 2023	Deposit	Direct Credit from QUICKSUPER , QUICKSPR3476590066			\$785.50	\$32,297.24
15 May 2023	15 May 2023	Deposit	Direct Credit from QUICKSUPER , QUICKSPR3476590065			\$785.50	\$33,082.74
31 May 2023	31 May 2023	Income	Interest payment for Cash Management Account			\$83.42	\$33,166.16
1 Jun 2023	1 Jun 2023	Payment	Payment to The Black Snake Trading Company Jays Life Premium		\$403.65		\$32,762.51
5 Jun 2023	5 Jun 2023	Expense	Administration fee for the period 01/05/2023 to 31/05/2023		\$45.86		\$32,716.65
22 Jun 2023	22 Jun 2023	Deposit	Direct Credit from QUICKSUPER , QUICKSPR3505830203			\$785.50	\$33,502.15
22 Jun 2023	22 Jun 2023	Deposit	Direct Credit from QUICKSUPER , QUICKSPR3505830204			\$785.50	\$34,287.65

# Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
22 Jun 2023	22 Jun 2023	Deposit	Direct Credit from QUICKSUPER , QUICKSPR3505830206			\$785.50	\$35,073.15
30 Jun 2023	30 Jun 2023	Income	Interest payment for Cash Management Account			\$88.95	\$35,162.10
<b>Subtotal</b>					<b>\$611,761.12</b>	<b>\$288,704.50</b>	

**Closing balance as at 30 Jun 2023**

**\$35,162.10**

Transactions are reflected in this statement as at the date the transaction occurred. Dividends or distributions may not be reflected in this statement until they are credited to your account. This statement may not include other recent transactions that have not been processed.

Withholding tax transactions, that apply to dividends or distributions that are not settled at the time of statement generation, are not included in this statement and can be viewed online when the year-end tax transaction is finalised.

Managed Fund unit quantities listed in the 'Quantity' column may be rounded to the nearest whole number. Sign in to your online BT Panorama account or contact us on 1300 881 716 to view a transaction history report with more exact unit quantities.



# Complaints

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If you have a complaint, contact our dedicated Customer Solutions team on 1300 881 716 from 8.00am to 6.30pm, Monday to Friday (Sydney time) or write to us at GPO Box 2675, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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## Disclaimer

The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the statement request date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. BT Portfolio Services Ltd ABN 73 095 055 208 AFSL 233715 (BTFS) operates Panorama Investments and BT Invest. Westpac Financial Services Ltd ABN 20 000 241 127 AFSL 233716 (WFSL) is the responsible entity and issuer of interests in BT Managed Portfolios. Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (Westpac) is the issuer of the Cash Management Account (BT CMA). Together, these products are referred to as the Panorama products.

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# Annual tax statement

for the period 1 July 2022 to 30 June 2023

## Account details

Product	BT Panorama Investments
Account ID	123327181
Account name	The Heather Family Superannuation
	Fund
Entity type	SMSF

## Contents

Summary of assessable income	2
Deductions and credits summary	3
Interest schedule	5
Miscellaneous expenses schedule	6
Complaints	7

For more information



1300 881 716



[support@panorama.com.au](mailto:support@panorama.com.au)

Please read the Panorama tax guide where the information contained in this statement is further explained

# Summary of assessable income

Item	Amount \$
Gross interest	764.26
Unfranked dividends from shares	0.00
Franked dividends from shares	0.00
Franking credits from shares	0.00
Franked distributions from trusts	0.00
Distributions from trusts	0.00
Net capital gain	0.00
Foreign income	0.00
Foreign trust and CFC income	0.00
Australian franking credits from a New Zealand franking company	0.00
Other income	0.00
<b>Total assessable income</b>	<b>\$764.26</b>

# Deductions and credits summary

## Deductions

Item	Amount \$
Listed investment company capital gain deduction	0.00
Expenses	573.06
Loss on sale of traditional security	0.00
<b>Total deductions/expenses</b>	<b>\$573.06</b>

## Total taxable income from investment assets

**\$191.20**

## Tax credits

Item	Amount \$
TFN amounts withheld from interest	0.00
TFN amounts withheld from unfranked dividends	0.00
TFN amounts withheld from trust distributions	0.00
Credit for tax paid by trustee	0.00
Franking credits from shares (after 45 day rule)	0.00
Franking credits from trust distributions (after 45 day rule)	0.00
Australian franking credits from a New Zealand franking company	0.00
Foreign income tax offset (including CG offset)	0.00
Non-resident withholding tax on non-MIT distributions	0.00
Share of ESVCLP Tax Offset	0.00
Share of Early Stage Investor Tax Offset	0.00
Exploration Credits	0.00

## Total tax credits

**\$0.00**

# Deductions and credits summary

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## Additional information for non-residents

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Item	Amount \$	Tax Withheld
Interest income	0.00	0.00
Unfranked dividends	0.00	0.00
Clean building MIT fund payments	0.00	0.00
NCMI MIT fund payments	0.00	0.00
eNCMI MIT fund payments	0.00	0.00
Other MIT fund payments	0.00	0.00

\*Please consult with your tax adviser to confirm the deductibility of expenses, and to determine the tax label that should be applied to each expense.

# Interest schedule

## Cash

Date	Investment	Amount \$
<b>Transaction Account</b>		
31 Jul 2022	Cash Management Account	46.59
31 Aug 2022	Cash Management Account	101.10
30 Sep 2022	Cash Management Account	39.47
31 Oct 2022	Cash Management Account	48.81
30 Nov 2022	Cash Management Account	48.26
31 Dec 2022	Cash Management Account	53.57
31 Jan 2023	Cash Management Account	55.08
28 Feb 2023	Cash Management Account	56.12
31 Mar 2023	Cash Management Account	70.16
30 Apr 2023	Cash Management Account	72.73
31 May 2023	Cash Management Account	83.42
30 Jun 2023	Cash Management Account	88.95
<b>Subtotal</b>		<b>\$764.26</b>
<b>Total cash</b>		<b>\$764.26</b>

**Total interest**

**\$764.26**

Interest is reflected on a cash basis and does not include interest accrued that will be received after period end.

# Miscellaneous expenses schedule

Payment date	Description	Deductible \$	Not deductible \$
5 Jul 2022	Administration fee	1.48	0.00
3 Aug 2022	Administration fee	45.86	0.00
5 Sep 2022	Administration fee	45.86	0.00
15 Sep 2022	Expense Recovery - Legislative	76.00	0.00
5 Oct 2022	Administration fee	44.38	0.00
3 Nov 2022	Administration fee	45.86	0.00
5 Dec 2022	Administration fee	44.38	0.00
5 Jan 2023	Administration fee	45.86	0.00
3 Feb 2023	Administration fee	45.86	0.00
3 Mar 2023	Administration fee	41.42	0.00
5 Apr 2023	Administration fee	45.86	0.00
3 May 2023	Administration fee	44.38	0.00
5 Jun 2023	Administration fee	45.86	0.00

**Total**

**\$573.06**



**\$0.00**

Adviser Establishment Fee, Advice Fee, and One-off advice fee are collectively referred to as 'Fees payable for advice and services provided to you' in the Panorama Investor Guide. All expenses include any amount of GST paid less any reduced input tax credits that may have been received.

Insurance premiums have been disclosed as 'not deductible'. However, this depends on your individual circumstances, and you should consult your tax adviser in conjunction with the information in the Product Disclosure Document relevant to your insurance.

# Complaints

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If you have a complaint, contact our dedicated Customer Solutions team on 1300 881 716 from 8.00am to 6.30pm, Monday to Friday (Sydney time) or write to us at GPO Box 2675, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

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Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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## Disclaimer

This document may not be copied, reproduced or otherwise distributed or circulated without the express permission of BT Portfolio Services Ltd ABN 73 095 055 208 AFSL 233715 (BTPS). This statement is designed to assist you in preparing your 1 Jul 2022 - 30 Jun 2023 Australian Tax Return. It is provided for the use of investors in Panorama and is based on current Australian taxation laws and their interpretation.

Due to the nature of taxation law, a number of assumptions have been made in the preparation of this statement and these are disclosed in the Panorama tax guide. The application of tax laws depends upon an investor's specific circumstances and our assumptions may not be relevant to you. You should therefore seek professional advice on the taxation implications of your investments and should not rely on the information contained in this statement which should be used as a guide only. In addition, if a parcel reset has occurred the information in this statement may not be accurate and you should not rely on it without professional taxation advice.

The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the statement request date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. BTPS operates Panorama Investments and BT Invest. Westpac Financial Services Ltd ABN 20 000 241 127 AFSL 233716 (WFSL) is the responsible entity and issuer of interests in BT Managed Portfolios. Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (Westpac) is the issuer of the Cash Management Account (BT CMA). Together, these products are referred to as the Panorama products.

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Trade date	Settlement date	Investment type	Security	Description	Transaction type	Units	Net amount \$	Storage Location	Notes
23/01/2022		Physical Asset - Rice	Food	36*5kg bags of Rice	Purchase	180kg	\$ 378.00	Local Storage Facility	
23/01/2022		Physical Asset - Honey	Food	4*20kg tubs of Honey	Purchase	80kg	\$ 1,670.00	Local Storage Facility	
03/05/2023		Physical Asset - Rice	Food	17*5kg Bags of Rice@49.50/bag	Purchase	85kg	\$ 161.50	Local Storage Facility	
03/05/2023		Physical Asset - Rice	Food	18*5kg Bags of Rice@49.50/bag	Purchase	90kg	\$ 171.00	Local Storage Facility	The Black Snake Debit Master card failed at checkout, used personal card and then tranfered funds from Super to Personal.

28 January 2023

Company Secretary  
The Black Snake Trading Company  
43 Mooloolah Dr  
MINYAMA QLD 4575



## Home Insurance

Policy number  
**21-S611312-DMP**

Insured address  
**43 Mooloolah Dr  
Minyama QLD 4575**

Effective date  
**28 January 2023**

Monthly premium  
**\$14.99**

## You've made a great decision

To the Company Secretary,

Thank you for choosing us to cover your contents. We're looking forward to giving you quality cover and our best service.

As you've chosen to pay monthly, we'll deduct your instalments from your MasterCard as agreed.

Now we just need you to:

### 1. Please read your policy documentation

We want to be sure that you know exactly what you're covered for, so please read the Product Disclosure Statement (PDS) together with your Policy Schedule as these set out the terms and conditions of your cover.

### 2. Check that the information we have on record is correct

Your *Record of Answers* and Policy Schedule are based on what you told us under your *Duty to take reasonable care not to make a misrepresentation*, which is set out at the end of your Schedule. Please ensure that everything is correct and contact us to make any changes.

Please also check whether the cover and sums insured you have nominated are appropriate. You can use our sum insured calculator at [www.allianz.com.au/calculators](http://www.allianz.com.au/calculators).

As you've chosen to pay by credit card your policy will renew automatically upon expiry where we offer a renewal of this policy. Please tell us before the policy expiry date if you don't want to renew or wish to opt out of the automatic renewal process. Otherwise, we'll continue to deduct your monthly instalment from your MasterCard account.

### Any questions?

Please call **13 1000** – we'll be happy to help you.

Kind regards,



Richard Feledy  
**Managing Director**  
**Allianz Australia Insurance Limited**

## Did you know you can also get these 5 covers with Allianz?

- 1 Car Insurance
- 2 Life Insurance
- 3 Travel Insurance
- 4 Business Insurance
- 5 Landlord Insurance

Call **13 1000** or visit  
[allianz.com.au](http://allianz.com.au) today

If you need to make a claim, call us on 13 10 13  
or go to [allianzclaims.com.au](http://allianzclaims.com.au)

### Important information

Insurance is issued by Allianz Australia Insurance Limited, ABN 15 000 122 850, AFS Licence No: 234708. We do not provide any advice on this insurance based on any consideration of your objectives, financial situation or needs. Before making a decision about it please refer to the Product Disclosure Statement, available from [allianz.com.au](http://allianz.com.au) or by calling us on **13 1000**.

#### Pay by instalments

Premiums payable by instalments may also be subject to minor adjustments (upwards or downwards) due to rounding and financial institution transaction fees may apply.



Large General Insurance Company of the Year 2016, 2014, 2013, 2012, 2011 (Australian Insurance Industry Awards) and General Insurance Company of the Year 2014, 2012 (Australian Banking & Finance Insurance Awards).



# Your home insurance policy schedule

## Type of policy

Home Insurance

## Insured address

43 Mooloolah Dr  
Minyama QLD 4575

## Policy number

21-S611312-DMP

## Policy

<b>Insured</b>	The Black Snake Trading Company
<i>Policy contact details</i>	
<b>Mobile phone:</b>	0427 678 968
<b>Email:</b>	blacksnake trading@outlook.com
<i>Please visit <a href="https://allianz.com.au/preferences">allianz.com.au/preferences</a> to update your contact details</i>	
<b>Insurer</b>	Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708
<b>Period of insurance</b>	
Effective date	28 January 2023
Expiry date	4pm on 28 January 2024
<b>No claim bonus</b>	30%
<b>Registered for GST?</b>	No

## Cover

	Sum insured	Excess
<b>Buildings</b>	nil	nil
<b>Contents:</b>		
General contents	\$20,000	\$800*
Specified contents	nil	nil
<b>Portable Contents:</b>		
Listed Portable contents	nil	nil
Unlisted Portable contents	nil	nil
<b>Legal Liability</b>	\$20,000,000	nil

\*Comprises minimum basic excess \$600 and voluntary excess \$200. Please refer to the **Your excess** section of the *Product Disclosure Statement* (PDS) for more information on the excesses that apply to claims.

## Premium

<b>Base premium</b>	\$150.00
<b>Emergency/Fire Services Levy</b>	\$0.00
<b>Stamp Duty</b>	\$14.88
<b>GST</b>	\$15.00
<b>Annual premium</b>	<b>\$179.88</b>
<b>Monthly premium</b> (Subject to rounding; includes GST of \$1.25)	<b>\$14.99</b>

This document will be a Tax Invoice for GST when you make a payment.

## Property

<b>Built</b>	1970
<b>External walls</b>	Brick Veneer
<b>Roof material</b>	Metal/Iron/Colorbond
<b>Building type</b>	House on Slab/Foundations
<b>Security devices</b>	Key operated deadlocks on all external doors.
<b>Swimming pool</b>	Yes
<b>Site exceeds 20,000 square metres</b>	No
<b>Condition</b>	Structurally sound, watertight, secure and well maintained.
<b>Occupancy</b>	Permanently owner occupied. Normally occupied during the day.
<b>Use</b>	Domestic purposes only (may include a home office).

Certain words in this Policy Schedule and the PDS have special meanings that are set out in the PDS or in other policy documentation we provide you with.

## What you're covered for

See the PDS for the standard policy terms, conditions, limits and exclusions that apply. This should be read together with this Policy Schedule and any other document we tell you forms part of your policy.

	Covered?
Fire or smoke (including bushfires* and grassfires*)	✓
Storm, cyclone*, rainwater or run-off	✓
Water or other liquid damage	✓
Theft or burglary	✓
Explosion	✓
Accidental breakage of glass or ceramic items	✓
Impact damage	✓
Vandalism or malicious damage	✓
Lightning	✓
Earthquake or tsunami	✓
Riot or civil commotion	✓
Legal Liability	✓

## Optional cover

	Covered?
Accidental damage	Not taken
Flood	Not taken
Motor burnout	Not taken
Portable contents	Not taken

\* A 72 hour exclusion period may apply for loss or damage caused by these events - see PDS for details.

## You're not covered for flood

You have chosen not to take up the optional cover for flood. This means that you are not covered for loss or damage to your contents caused by or arising from flood. If you meet our eligibility criteria, you may be able to add this option. An additional premium is payable which may vary from time to time based on periodic reviews of our flood risk data. If you would like to enquire about adding optional cover for flood, please call us on 13 1000.

## Minimum premiums

Minimum premiums may apply. Any discounts or entitlements may be subject to rounding and only apply to the extent any minimum premium is not reached. If you are eligible for more than one discount or entitlement, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discount or entitlements.

Discounts may not be applied to the premium for optional covers such as flood and portable contents (where applicable).



## Your Duty to take reasonable care not to make a misrepresentation

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You must take reasonable care not to make a misrepresentation to us. This responsibility applies until we issue you with a policy for the first time or agree to renew, extend, vary/change, or reinstate your policy.

You must answer our questions honestly, accurately and to the best of your knowledge. A misrepresentation includes a statement that is false, partially false, or which does not fairly reflect the truth. It is not misrepresentation if you do not answer a question or if your answer is obviously incomplete or irrelevant to the question asked.

The responsibility to take reasonable care not to make a misrepresentation applies to everyone who will be insured under the policy. If you are answering questions on behalf of anyone, we will treat your answers or representations as theirs.

Whether or not you have taken reasonable care not to make a misrepresentation is to be determined having regard to all relevant circumstances, including the type of insurance, who it is intended to be sold to, whether you are represented by a broker, your particular characteristics and circumstances we are aware of.

**If you do not meet the above Duty**, we may reject or not fully pay your claim and/or cancel your policy. If the misrepresentation was deliberate or reckless, this is an act of fraud, and we may treat your policy as if it never existed.

If our information or questions are unclear, you can contact us or visit [www.allianz.com.au/misrepresentation](http://www.allianz.com.au/misrepresentation)



# Record of answers

When you applied for your policy, we asked you some questions to enable us to decide whether and on what terms your application for insurance was acceptable and to calculate how much premium was required. Your Duty to take reasonable care not to make a misrepresentation applied when you answered these questions and your answers are set out below.

## Record of answers you gave us

Please check your answers and the details on your schedule. If any information is incorrect or incomplete, please call us on 13 1000.

**Insured address: 43 Mooloolah Dr Minyama QLD 4575**

Our questions	Your answers
How is your home occupied ?	I am the owner occupier
In approximately what year was your home built?	1970
How would you describe your home?	House on Slab/Foundations
What are the exterior walls of your home made of?	Brick Veneer
What is the main material used to construct your roof?	Metal/Iron/Colorbond
Is someone normally at home during the day?	Yes
Is your home part of a strata title plan?	No
Is there a pool located at your home?	Yes
Is your home located on a site exceeding 20,000 square metres?	No
Do you have any of the following security devices fitted to your home? (Key operated deadlocks on all external doors - Key operated locks on all accessible windows - Security grilles / bars on all accessible windows - Local alarm - Back to base alarm)	Key operated deadlocks on all external doors.
How many home buildings or contents insurance claims have you or any other person normally residing with you made in the last 5 years?	None
Have you or anyone permanently residing with you, been convicted of, or had any fines or penalties imposed for any crime involving drugs, dishonesty, arson, theft, fraud or violence against any person or property in the last 5 years?	No
Have you, or anyone else you share your home with, had a claim refused, insurance declined / cancelled by an insurer, or special conditions imposed on an insurance policy in the last 5 years?	No
Is your home watertight, well maintained, structurally sound and secure?	Yes
Will the home be permanently occupied from the day the insurance is due to start?	Yes
Is the home subject to a demolition or similar statutory order?	No
Is the home in the course of construction, renovation or alteration?	No
Is any part of the risk address used for any business, trade or profession, other than a home office, or is the building located on a farm or hobby farm?	No
Is your home subject to a National Trust Classification, or is it a Heritage Listed property?	No
Is your home being let or rented on a commercial basis?	No

# Record of answers

## Our questions

## Your answers

Are there more than three unrelated persons living in your home?

No

Is there a mortgage or other financial interest over this property?

No



# Supplementary Product Disclosure Statement ("SPDS")

Allianz Home Insurance

Preparation Date: 13/09/2022

## Important changes to your Allianz Home Insurance Product Disclosure Statement

This document is an SPDS that updates and amends the Allianz Home Insurance Product Disclosure Statement ("PDS") dated 01 February 2021. It is issued by the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708 of GPO Box 9870 Melbourne VIC 3000. This SPDS must be read together with the PDS and replaces any other SPDS that you have been previously given.

This SPDS amends the PDS as follows:

### THE 'CONTENTS' TABLE IS AMENDED AS FOLLOWS:

The words 'Your responsibilities – duty of disclosure' are deleted and replaced with 'Your responsibilities – Your Duty to take reasonable care not to make a misrepresentation'.

### THE BASICS - YOUR INSURANCE PREMIUM SECTION IS AMENDED AS FOLLOWS:

The "Did you know?" box under the heading "What else you need to know about premiums" is deleted and replaced as follows:

#### Did you know?

Unless we tell you otherwise, you can choose to pay your premium by instalments – for example, by monthly direct debits from your bank account or credit card. We'll let you know the total amount payable when you apply for cover – and we'll confirm this in your policy schedule.

⚠ If an instalment is not paid, we will let you know and we will try to deduct the overdue amount along with your next regular payment on the next instalment due date. If the next attempt to deduct the outstanding amount and the next instalment amount fails, we will cancel your policy for non-payment. We will send you a notice advising you of cancellation and cancellation will be effective 14 days from the date on this notice. So it's important that you pay your instalments on time. If you can't, you should get in touch with us immediately.

### THE 'YOUR RESPONSIBILITIES - DUTY OF DISCLOSURE' SECTION IS DELETED AND REPLACED AS FOLLOWS:

#### Your responsibilities - Your Duty to take reasonable care not to make a misrepresentation

You must take reasonable care not to make a misrepresentation to us. This responsibility applies until we issue you with a policy for the first time or agree to renew, extend, vary/change, or reinstate your policy.

You must answer our questions honestly, accurately and to the best of your knowledge. A misrepresentation includes a statement that is false, partially false, or which does not fairly reflect the truth. It is not misrepresentation if you do not answer a question or if your answer is obviously incomplete or irrelevant to the question asked.

The responsibility to take reasonable care not to make a misrepresentation applies to everyone who will be insured under the policy. If you are answering questions on behalf of anyone, we will treat your answers or representations as theirs.

Whether or not you have taken reasonable care not to make a misrepresentation is to be determined having regard to all relevant circumstances, including the type of insurance, who it is intended to be sold to, whether you are represented by a broker, your particular characteristics and circumstances we are aware of.

**If you do not meet the above Duty**, we may reject or not fully pay your claim and/or cancel your policy. If the misrepresentation was deliberate or reckless, this is an act of fraud, and we may treat your policy as if it never existed.

If our information or questions are unclear, you can contact us via the details on the back cover or visit [www.allianz.com.au/misrepresentation](http://www.allianz.com.au/misrepresentation)

## **THE 'CANCELLATION RIGHTS UNDER THE POLICY' SECTION IS DELETED AND REPLACED AS FOLLOWS:**

### **Cancellation rights under the policy**

#### **When you can cancel this policy**

You may cancel this policy at any time by telephoning us.

#### **When we can cancel this policy**

We have the right to cancel this policy in certain circumstances, including where:

- you failed to comply with your Duty to take reasonable care not to make a misrepresentation,
- you have failed to comply with a provision of your policy, including a term relating to payment of premium,
- you have made a fraudulent claim under your policy or under some other contract of insurance that provides cover during the same period of time that the policy covers you, or
- where we are otherwise permitted to do so by law.

We will give you three business days' notice in writing of the date from which the policy will be cancelled, by:

- giving it to you or your agent in person,
- delivering it electronically where we are allowed by law, or
- posting it to the address last notified to us.

#### **Cancellation costs**

If your policy is cancelled, we may deduct a pro rata proportion of the premium for time on risk, plus all or part of any government taxes, levies or duties.

If you have made a total loss claim under this policy and we have agreed to the claim, we will not return any premium if the amount claimed exceeds the premium you have paid.



# HOME INSURANCE

PRODUCT DISCLOSURE STATEMENT



**HOME**  
**INSURANCE**  
**PRODUCT DISCLOSURE STATEMENT**

# What your policy is made up of

Your policy is made up of these documents:

- this Product Disclosure Statement and Policy Document (PDS). The PDS is designed to provide information about the policy, to help you decide if it's what you need. We are required to provide a PDS under the Corporations Act;
- your Policy Schedule. Your policy schedule sets out who is insured, the cover(s) selected, the period of insurance, the premium payable, sums insured, limits of liability, excesses and other important information;
- any Supplementary PDS that applies; and
- any other policy documents we specify at or prior to entry into your insurance contract or when required or permitted by law.

The policy provides a number of covers which may or may not be provided to you as a retail client under the Corporations Act 2001 (Cth) depending on your circumstances. Only the parts of the policy document relevant to cover provided to you as a retail client and any other documents which we tell you are included at or prior to entry into your insurance contract or when required or permitted by law, make up the PDS for the purposes of the Act.

This PDS (together with any amendments, updates or endorsements that we give you in writing which may vary it when required or permitted by law) will also apply for any offer of renewal we make, unless we tell you otherwise or issue you with a new and updated PDS.

## Updates to the PDS

We may need to update this PDS from time to time. We'll do this if certain changes occur, and we are required and permitted by law to do so.

We will issue you with a new PDS or a Supplementary PDS or other compliant document to update the relevant information except in limited cases.

Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this insurance, we may issue you with notice of this information in other forms or keep an internal record of such changes. You can get a paper copy of any changes free of charge by contacting us using the contact details on the back of this PDS.

## General Advice Warning

It is up to you to choose the cover you need. Because we and our representatives do not advise you on whether this policy is specifically appropriate for your objectives, financial situation or needs, you should carefully read this document before deciding.

# Welcome

Allianz Home Insurance offers protection for some of your most expensive and precious possessions: your home buildings and the contents inside them. Depending on the cover options you choose, your policy can protect you from financial loss if your home buildings are damaged or destroyed, or if your contents are damaged, stolen or lost.

## It's all about peace of mind

For most of us, insurance is all about helping us get a good night's sleep – secure in the knowledge that if something goes wrong, we have protection in place to help get through it. Here are some of the important ways Allianz Home Insurance can help give you peace of mind:

### **Cover for the unexpected**

We offer protection for out of the ordinary but devastating events such as fire, storm and burglary.

### **Optional cover**

We offer a range of optional covers to suit your needs, including flood cover, motor burnout, accidental damage cover for your home buildings and/or contents, domestic workers' compensation and portable contents cover.

### **24/7 emergency claims lodgment**

When you need to make a claim, we are there for you with a 24 hour emergency claims lodgment line – helping you get back on track again as soon as possible.

### **Backed by an award winning insurer**

As winners of Large General Insurance Company of the Year in 2018, 2016, 2015, 2013, 2012 and 2011 at the Australian Insurance Industry Awards, you can be confident that with Allianz, you're in capable hands.

# Your cover options

We offer the following types of home insurance cover:












Buildings cover	Contents cover	Optional covers
Protect your home buildings inside and out for loss or damage caused by one or more of 11 insured events. Go to page 24.	Protect the belongings kept at your insured address for loss or damage caused by one or more of 11 insured events. Go to page 32.	<ul style="list-style-type: none"> <li>Accidental Damage</li> <li>Flood</li> <li>Motor burnout</li> <li>Domestic workers' compensation</li> <li>Portable Contents</li> </ul> Go to page 42. Note: eligibility criteria apply

**Legal liability cover**

If you take buildings and/or contents cover you'll also automatically receive Legal Liability cover. This cover can protect you if you are found liable to pay compensation to someone because you have accidentally injured them or damaged their property during the period of insurance. Go to page 51.

## What you're covered for

Whilst there are some things we don't cover (see the exclusions within each insured event and General Exclusions on pages 53 to 56), we'll generally cover you for damage to your insured property as a result of any of these insured events\*:

	<b>Fire or smoke (including bushfires and grassfires)</b> Go to page 16		<b>Impact damage</b> Go to page 21
	<b>Storm, cyclone, rainwater or run-off</b> Go to page 17		<b>Vandalism or malicious damage</b> Go to page 21
	<b>Water or other liquid damage</b> Go to page 18		<b>Lightning</b> Go to page 22
	<b>Theft or burglary</b> Go to page 19		<b>Earthquake or tsunami</b> Go to page 22
	<b>Explosion</b> Go to page 20		<b>Riot or civil commotion</b> Go to page 23
	<b>Accidental breakage of glass or ceramic items</b> Go to page 20		

\*none of the above cover flood. For information about flood cover refer to page 44



# Optional covers

You can also upgrade your policy to include cover for:



## Accidental damage

Go to page 43



## Motor burnout

Go to page 45



## Portable contents

Go to page 48



## Flood

Go to page 44



## Domestic workers' compensation

Go to page 46

**The optional covers you select will be shown on your policy schedule.**

### What does it mean if I take the Accidental Damage cover option?

The optional cover provides even more protection – it covers you against damage caused by sudden, unforeseen and unintended events not just the specified insured events.

Here are some examples of the sort of mishaps you'll be covered for if you take this option:

#### If you have Buildings cover



You accidentally smash a hole in the wall when you move some furniture.



Your kids draw all over your walls.

#### If you have Contents cover



You spill red wine on the new white carpet or lounge.

We'll extend cover for your contents anywhere in Australia for up to 90 continuous days (not just at the insured address).

This is a high level snapshot only. For information on what is covered and what is not covered – and for limits and excesses that apply – please read the whole of this PDS, your policy schedule and any other documents that make up your policy.

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# Understanding your policy

## Which cover do I need?

### Buildings and/or Contents cover — what's the difference?

Here's a brief outline of the difference between Buildings and Contents cover, to help you decide the cover you need.

Buildings cover	Contents cover
<p>Designed to cover the physical structures that make up your home, like the house itself, garage, sheds, swimming pools and decks.</p> <p>Generally for customers who own a freehold home – like a house, townhouse, terrace or semi-detached dwelling.*</p> <p>See pages 26 to 27 for a detailed list of what we define as buildings.</p>	<p>Designed to cover items at your home – from furniture, appliances and white goods to personal belongings like computers, clothing and shoes. It also covers your carpets and window furnishings.</p> <p>See pages 34 to 35 for a detailed list of what we define as contents.</p>

\* Customers with a strata, company or community titled property should consider whether they need buildings insurance as in some cases buildings cover may be the responsibility of the body corporate or similar.

# How Buildings and Contents insurance work together.

If you take out both Buildings and Contents insurance here's how they can work together if the unexpected occurs:



**Your house burns down.** You could lose all your buildings, and everything in them. With adequate sums insured under Buildings and Contents covers, you could rebuild and replace your insured belongings.



**A fire damages your kitchen.** You could repair or rebuild built-in damaged parts of your kitchen, such as benchtops, with Buildings cover. Then you could replace damaged items like blinds and kitchenware under your Contents insurance policy.



**A thief smashes your window, breaks the locks and steals your belongings.** You can fix the window and locks through your Buildings insurance and replace the items that were stolen under your Contents insurance.

Plus, you will only have to pay one excess if your buildings and contents are damaged by the same insured event.

## Do you rent your home out to tenants?

If you're renting all of your home out to tenants, cover is not available under a Allianz Home Insurance policy.

Our Landlord Insurance can cover your investment property and any contents you provide for your tenants' use. It can even cover malicious damage by tenants. Cover is not available for these types of losses under our Home Insurance.

If you rent out part of your home while you live at the same address please contact us on the below details so we can determine if you are eligible for this product.

For more information please call us on 13 1000.

# The basics

The better you understand your policy, the easier it will be if you ever have to claim.

## Who your policy covers

Your policy provides cover (where applicable) for anyone named in the policy schedule as an insured and:

- your legal spouse or de facto (where you and your partner are living together in a genuine domestic relationship), or
- any member of your own family, and your spouse's or de facto's family

who permanently live with you.

If there is more than one insured listed on the policy, then anything that any of the insureds says, does, or omits to advise to us of applies to and affects the rights of all of the insureds.

## When the policy starts and ends

The effective and expiry dates of your policy are shown on your policy schedule. We agree this period when you apply for your policy. In some circumstances the policy can end earlier than the expiry date e.g. cancellation by you or us. For more details, please see Cancellation rights under the policy on page 72.



### 72-hour exclusion period

To manage the risk of people taking out insurance on their uninsured home buildings or contents or increasing cover on their underinsured home buildings or contents when events such as cyclones, floods or bushfires are predicted, a 72-hour exclusion period applies to some insured events.

We do not provide cover (where the type of cover you have under the policy provides it) for any loss of or damage to your property caused by cyclone, flood, grassfires and bushfires, during the first **72 hours** after you first take out or increase the cover under the policy.

However, you will be covered from the time you take out or increase the cover under your policy for loss or damage to your buildings and/or contents caused by other insured events.



### The 72 hour exclusion period won't apply:

- to renewals,
- when (on the same day the policy starts), you:
  - enter into a contract to purchase the insured address, or
  - move into the insured address as a tenant; or
- if the policy replaces another similar insurance policy that covered the same buildings, contents or both, without a break in cover. However, if there is an increase in the sum (or sums) insured between the new policy and the one it replaces, we won't cover the increased amount for the first **72 hours** of the policy.

## 14-day cooling off period

You can call us to cancel your policy within 14 days from either:

- the date we issued you a new policy, or
- the start date of a policy that you have renewed

and in either of these situations, provided you have not made a claim or an event has not occurred that could give rise to a claim on your policy, we will refund your premium.

We may deduct from your refund amount any government taxes or duties we cannot recover.

In addition to your cooling off period, you can cancel the policy at any time by calling us. See Cancellation rights under the policy on page 72 for details.

## How much you're covered for

It's up to you to decide the sums insured, and the type and level of cover that you want to take out. People generally want enough insurance to cover the property's estimated replacement value. If you don't have enough cover, you could end up having to cover some of the costs yourself.

Remember, we will only pay up to the amount of your loss or the sum insured, whichever is the lesser - so you should also be careful not to over insure.

For example, if you insure your contents for \$100K, and you have a total loss but the replacement value of the contents is only \$50K – we will only pay up to \$50K (the actual value of your contents if they are lost or damaged – and we won't refund any premium for the time we have insured any higher amount nominated by you).



### Need help choosing the right amount of cover?

To help you estimate the replacement value of your buildings and/or contents, visit [allianz.com.au](http://allianz.com.au) and use our Home Buildings and/or Home Contents replacement calculators.

### Did you know?

The replacement value of your buildings is not the same as the market value – you do not need to include the value of the land when calculating the buildings replacement value.

You'll need to consider everything in your home to determine how much Contents cover you need. But remember, no matter what you decide to cover your total contents for, maximum dollar limits apply to many items in your home. The most you can claim for that item will therefore be this item limit – even if your item is worth more.

# Your insurance premium

The cost of your insurance is called a 'premium'. Your premium will depend on a number of factors, and can change each year when you renew your policy. Your premium for each period of insurance will be shown on your policy schedule.

We'll calculate your premium based on:

- **Your risk profile.** We work this out using a number factors such as:
  - where you live
  - the type of property you're insuring
  - the amount and type of cover you require
  - any other people also insured under the policy
  - the relevant claims history of the people being insured
  - the likelihood of a claim being made on your policy.
- **Any discounts that may apply.**
- **Any compulsory government charges** such as Stamp Duty and GST.
- **Fire Services Levy** if they apply to the State or Territory where your home is located.
- **Any other charges** we tell you of.
- **The excess you choose.**

## No Claim Bonus

We give you a No Claim Bonus (NCB) to reward you for having a good claims history. When you first take out a policy with us, we calculate your NCB based on your home insurance claims history in the previous 5 years.

After each claim-free year, the NCB applied to your renewal premium will be increased by 10%, to a maximum of 30%. However, for every claim you make in a year, the NCB applied to your renewal premium will be reduced by 10% - to a minimum of 0%.

Note that Portable Contents claims and claims paid under the additional benefit 'Food or medicine spoilage, when the cause of the loss is declared a natural disaster by the government, do not impact your NCB.


The NCB applied to your base premium is shown on your policy schedule, and is subject to the following.

## What else you need to know about premiums

- Minimum premiums may apply.
- Any discounts or entitlements may be subject to rounding and only apply to the extent any minimum premium is not reached.
- If you are eligible for more than one discount or entitlement, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts or entitlements.
- Discounts may not be applied to the premium for optional covers such as flood and portable contents (where applicable).

## Did you know?

You can choose to pay your premium by instalments – for example, by monthly direct debits from your bank account or credit card. If you do, you'll need to pay a service fee. We'll let you know the total amount payable when you apply for cover – and we'll confirm this in your policy schedule.

 If an instalment is not paid we will let you know and we will try to deduct the overdue amount along with your next regular payment on the next instalment due date. If the next attempt to deduct the outstanding amount and the next instalment amount fails, we will cancel your policy for non-payment. We will send you a notice advising you of cancellation and cancellation will be effective 14 days from the date on this notice. So it's important that you pay your instalments on time. If you can't, you should get in touch with us immediately.

## Your excess

Unless we state otherwise in the PDS, you will need to pay an excess as a contribution to your claim.

So for example, if you have an excess of \$1,000 and make a claim for \$3,000, we'll pay the balance of \$2,000. We will only pay the claim if the claim amount is more than the excess that you have agreed to pay. If we settle your claim by making a cash payment to you, we will deduct the excess from the amount we pay to you. In other circumstances, you may need to pay the excess as a contribution to the repair or replacement.

When you apply for cover, you will be asked to choose an excess amount from the available options. This can be made up of a basic excess, and a voluntary excess. Generally, the higher your excess amount, the lower your premium will be. In some cases, we may impose an additional compulsory excess which reflects our risk and underwriting criteria. You cannot vary or remove this excess.

The agreed excess you need to pay for each cover type is shown on your policy schedule, or referred to in this PDS.


An additional imposed excess amount of \$250 applies for each claim for loss or damage caused by an earthquake or tsunami, or a series of earthquakes or tsunamis, during any period of 48 consecutive hours.



## Changes to your details – what you have to tell us as soon as reasonably possible

You must tell us as soon as reasonably possible if, during the period of insurance:

- you start using any part of your home buildings for business, trade or professional purposes (except for a home office)
- you remove or stop using any security devices that were specifically required by us
- your building is in the course of construction or there are any alterations, additions, demolition, repairs to, or decorations of the buildings costing more than \$75,000
- you commence renting out your home to tenants
- your home building has not been lived in (or will not be lived in) for more than 60 consecutive days

 If you don't provide this information as soon as reasonably possible, we may refuse or reduce a claim under the policy to the extent we are prejudiced by the delay or the non-disclosure.

You can also contact us if you want to vary your policy during the period of insurance for any other reason, for example to increase your sums insured or to take out additional cover options that may be available.

When we receive this information, we may:

- propose changes to the terms and conditions of your policy
- propose to charge you a higher premium
- cancel your policy if there is a change and we can't reach an agreement with you on altered terms and conditions or premium; or we are no longer prepared to insure you because there has been a material change to the risk
- decide not to offer to renew your policy.

### When your home buildings are not being lived in.

We consider your home buildings not lived in when no one is living there. We consider the home buildings lived in when you or someone nominated by you have been living in the home buildings (eating and sleeping) for at least two consecutive nights. You may not be covered under this policy if your home buildings are not lived in for more than 60 consecutive days unless you have our prior agreement in writing.

We may (acting reasonably) ask you to prove that the home buildings are lived in, in the event of a claim.

## Be prepared for a claim

When you buy your policy, it makes sense to set yourself up so that in the event you need to make a claim the process will go as smoothly as possible.

For example, for a Contents claim for a specific item, it helps to be able to prove that you owned the item – and what it was worth. So keep track of your receipts – either by filing them or logging them in a tracking app.

It's also a good idea to take photos of important contents and features of your home buildings, so you can get them repaired or replaced more easily if they're damaged or stolen.

# What you're covered for under each of the insured events

No matter which cover you choose, Allianz provides protection for a range of insured events.

In return for paying or agreeing to pay us your premium, the policy covers loss or damage to your buildings and/or contents caused by one or more of the following insured events that take place during the period of insurance. Your policy schedule will show if you have cover for buildings, contents or both.

In addition to the General Exclusions on pages 54 to 57 there are some additional exclusions that apply specifically to certain insured events. Make sure you check these carefully in the following section so that you understand what you are covered for and what is excluded.

In order to be sure that you are covered under this policy you should always contact us for approval before you incur expenses you wish to claim. If you do not, we will pay for expenses incurred to the amount we would have authorised had you asked us first.



## Fire or smoke (including bushfires and grassfires)

### What's covered?

Buildings and/or contents

✓ Loss or damage caused by:

- fire,
- bushfires and grassfires\*, or
- smoke.



\*A **72-hour exclusion period** applies for loss or damage caused by bushfires and grassfires – see page 11 for details.

### What's not covered?

✗ Loss or damage:

- which arises gradually out of repeated exposure to fire or smoke,
- of an item that is designed to be exposed to heat, being exposed to heat during normal use – for example if a heat resistant item like a cooking appliance or fireplace is damaged during normal use, or
- to any property as a result of scorching and/or melting – for example, cigarette burns. This exclusion does not apply if the scorching and/or melting was a direct result of a fire covered under this policy or if you've selected optional cover for Accidental Damage – see page 43.



## Storm, cyclone, rainwater or run-off

### What's covered?

Buildings and/or contents

✓ Loss or damage caused by:

- storm
- cyclone\*
- rainwater
- run-off (provided run-off is not combined with flood waters).



\*A **72-hour exclusion period** applies for loss or damage caused by cyclone – see page 11 for details.

✓ Loss or damage caused by or arising from:

- soil movement, including erosion
- landslide
- mudslide
- subsidence

if it is caused directly by and occurs within **72 hours** of a storm.

### What's not covered?

✗ Loss or damage caused by:

- flood (this exclusion does not apply if you've selected optional cover for flood and it is shown on your policy schedule)
- run-off combined with flood waters (this exclusion does not apply if you've selected optional cover for flood and it is shown on your policy schedule)
- storm surge
- hydrostatic pressure
- rainwater, run-off, hail, wind or water that enters your buildings through an open door, window or other opening (excludes openings made by the storm or cyclone).

✗ Loss or damage to:

- trees, shrubs and plants planted in the ground
- retaining walls
- swimming pool and spa covers, their liners or solar domes
- the external paintwork or other exterior coatings of the buildings caused by rainwater.



## Water or other liquid damage

### What's covered?

Buildings and/or contents

- ✓ Loss or damage resulting directly from bursting, leaking, discharging or overflowing of any:
  - dishwasher,
  - washing machine,
  - fixed rainwater or hot water tanks,
  - radiators and oil heaters,
  - fixed pipes,
  - waterbeds,
  - aquariums designed to hold more than 20L.

#### Buildings only

- ✓ If we have agreed to pay a claim for water or other liquid damage to your buildings and;
  - we authorise any exploratory work to locate the source of the damage, we will pay those costs,
  - we will only pay the reasonable covered costs up to the amount we would have agreed to, had you asked us first.

### What's not covered?

- ✗ Loss or damage:
  - as a result of gradual escape of water or other liquid over time:
    - where you or a reasonable person could be expected to have been aware of this, or
    - from a shower base, shower recess, shower alcove or the walls surrounding the shower,
  - caused by rust, corrosion, algae, mould or mildew. However, we will cover you for loss or damage when it is a direct result of an insured event.
- ✗ The cost of repair or replacement of:
  - a defective part or parts that caused the loss or damage, or
  - any broken main or pipe.



# Theft or burglary

## What's covered?

### Buildings

- ✓ Loss or damage caused by actual or attempted theft or burglary.
  - ✓ Up to \$1,000 to replace the locks or cylinders of any external door or window if:
    - the key is stolen, or
    - there are reasonable grounds to believe that the key has been copied.
- No excess applies for the replacement of locks or cylinders.

## What's not covered?

- ✗ Where the actual or attempted theft or burglary is committed by:
  - you or anyone who lives at the address,
  - any person you (or anyone who lives at the address) invite into your home,
  - any person who is acting with your express or implied consent,
  - any person who you employ at your home such as a cleaner, nanny, child-minder or gardener.
- ✗ The replacement of locks or cylinders which are insured by the body corporate or similar.

### Contents

- ✓ Loss or damage caused by actual or attempted theft or burglary.
  - ✓ Up to \$500 towards the cost of a security firm callout to your home in response to a monitored alarm signal if we have agreed to pay a related claim for theft or burglary of your contents.
  - ✓ Up to \$1,000 to replace the locks or cylinders of any external door or window if:
    - the key is stolen, or
    - there are reasonable grounds to believe that the key has been copied.
- No excess applies for the replacement of locks or cylinders.

- ✗ Where the actual or attempted theft or burglary:
  - is committed by:
    - you or anyone who lives at the address,
    - any person you (or anyone who lives at the address) invite into your home,
    - any person who is acting with your express or implied consent,
    - any person who you employ at your home such as a cleaner, nanny, child-minder or gardener.
- ✗ The replacement of locks or cylinders which are insured by the body corporate or similar.



# Explosion

What's covered?	What's not covered?
<p>Buildings and/or contents</p> <ul style="list-style-type: none"> <li>✓ Loss or damage caused by explosion.</li> <li>✓ Loss or damage caused by or arising from:               <ul style="list-style-type: none"> <li>• soil movement, including erosion,</li> <li>• landslide,</li> <li>• mudslide, or</li> <li>• subsidence</li> </ul>               if it is caused directly by and occurs within <b>72 hours</b> of an explosion.             </li> </ul>	<ul style="list-style-type: none"> <li>✗ Loss or damage caused by terrorism</li> </ul>



# Accidental breakage of glass or ceramic items

What's covered?	What's not covered?
<p>Buildings</p> <ul style="list-style-type: none"> <li>✓ Accidental breakage of a fixed glass or ceramic item, like a window, cooking surface, sink or toilet.</li> </ul>	<ul style="list-style-type: none"> <li>✗ Tiled shower bases.</li> <li>✗ Cracks, scratches or chips in any item.</li> <li>✗ Glass forming part of any glass-house or conservatory.</li> </ul>
<p>Contents</p> <ul style="list-style-type: none"> <li>✓ Accidental breakage of glass that forms part of your contents (including fixed or unfixed table tops and hanging wall mirrors).</li> <li>✓ If you are a tenant in a rental property, we will also pay for accidental breakage of a fixed glass or ceramic item, like a window, cooking surface, sink or toilet if you are legally liable as a tenant to pay for the breakage.</li> </ul>	<ul style="list-style-type: none"> <li>✗ Glass in televisions, computer monitors, laptops, mobile phones, smart watches and tablets.</li> <li>✗ Glass in items such as crockery, porcelain, china, hand mirrors, glassware, crystal or glass in clocks, vases and ornaments.</li> <li>✗ Cracks, scratches or chips in any item.</li> </ul>



## Impact damage

### What's covered?

Buildings and/or contents

- ✓ Loss or damage caused by impact from:
  - any motor vehicle, train or watercraft,
  - an external aerial or satellite dish which collapses or breaks,
  - an aircraft, or anything dropped or falling from an aircraft,
  - space debris or debris from a rocket or satellite,
  - any animal, excluding any animal kept in your home building as a domestic pet, or
  - falling trees or parts of trees.

### What's not covered?

- ✗ Loss or damage caused by you or anyone you give consent to, cutting or chopping trees, or parts of trees, at the insured address.



## Vandalism or malicious damage

### What's covered?

Buildings and/or contents

- ✓ Loss or damage caused by vandalism or a malicious act.

### What's not covered?

- ✗ Where the vandalism or malicious act was by:
  - you or anyone who lives with you,
  - any person you (or anyone who lives with you) invite into your home,
  - any person you employ to do work for you in your home buildings, like a cleaner, nanny, child-minder or gardener, or
  - anyone acting with your express or implied consent.
- ✗ If the vandalism or malicious act relates to contents in the internal or external common areas of flats, home units, town houses or any type of multiple occupancy residences whether part of a strata title development or not.



## Lightning

### What's covered?

Buildings and/or contents

- ✓ Loss or damage caused by lightning.

### What's not covered?



## Earthquake or tsunami

### What's covered?

Buildings and/or contents

- ✓ Loss or damage caused by an earthquake or tsunami.
- ✓ Loss or damage caused by or arising from:
  - soil movement, including erosion,
  - landslide,
  - mudslide, or
  - subsidence

if it is caused directly by and occurs within **72 hours** of an earthquake or tsunami.

An additional excess of \$250 on top of any other excess payable under the policy applies to each earthquake and/or tsunami (including a series of earthquakes and/or tsunamis) that occurs during any consecutive 48-hour period.

### What's not covered?

- ✗ Loss or damage caused by actions of the sea.





## Riot or civil commotion

### What's covered?

Buildings and/or contents

✓ Loss or damage caused by a riot or civil commotion.

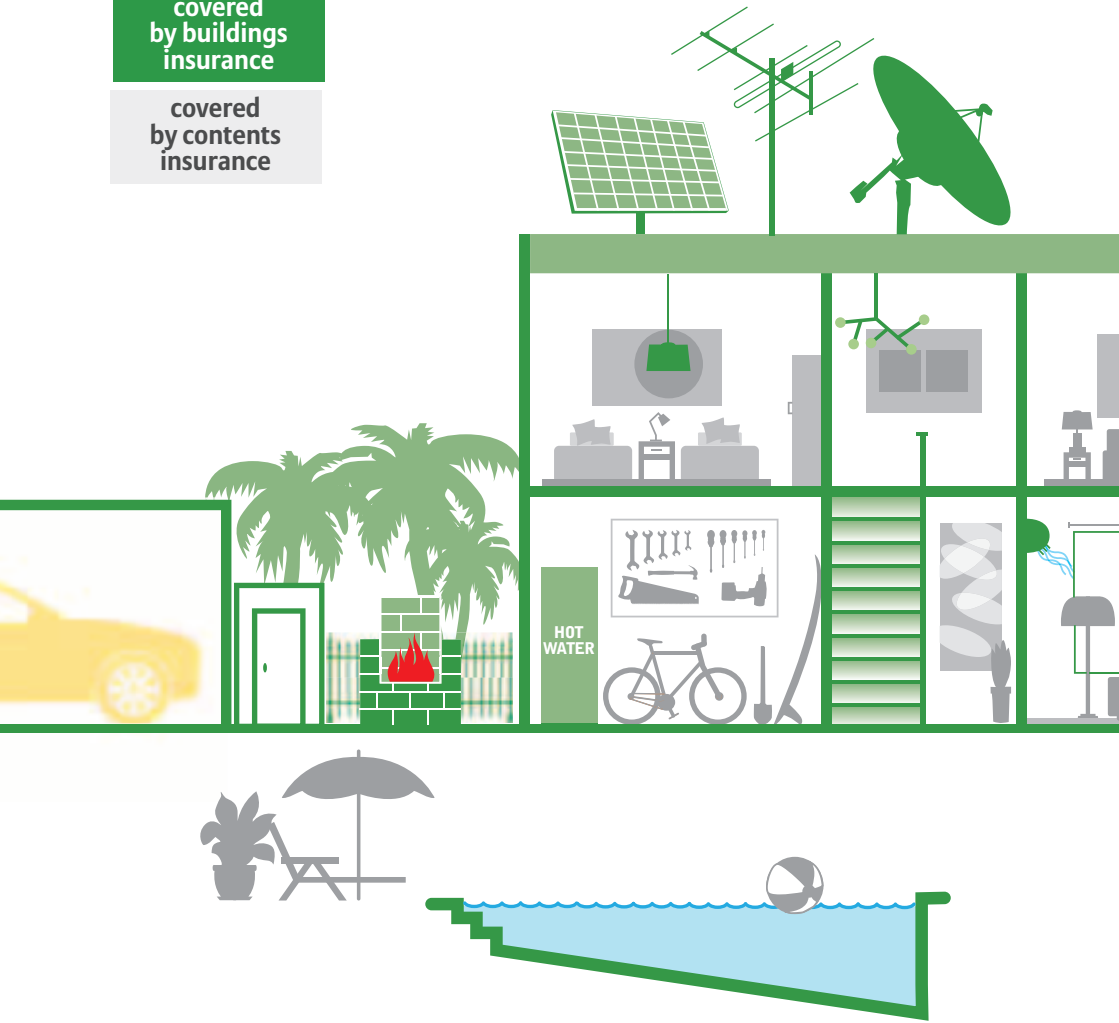
### What's not covered?

✗ Loss or damage caused by terrorism.

# Buildings

covered  
by buildings  
insurance

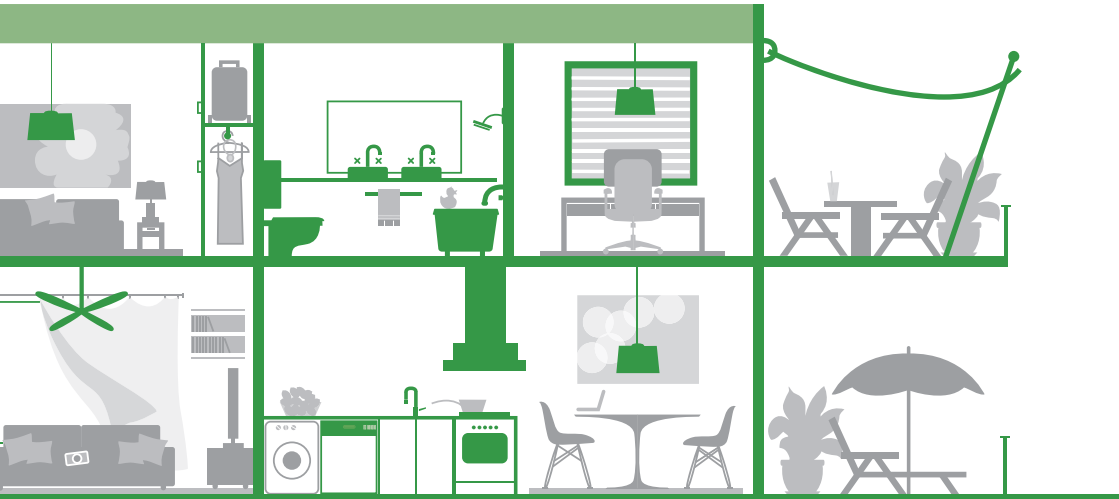
covered  
by contents  
insurance



## Buildings > What's covered?

Buildings insurance is designed to protect the physical structures and fixtures that make up your home buildings: from the house itself, to your garage, fences and paved driveways – even built-in appliances like hot water systems, air-conditioners and more.

See the list below for a detailed description of what is a Building as well as what's not.



### Did you know?

The replacement value of your buildings is not the same as the market value – you do not need to include the value of the land when calculating the buildings replacement value.

# What's a building (and what's not)

The following structures, fixtures and landscaping at the insured address.

What's covered?	What's not covered?
<p><b>Structures</b></p> <ul style="list-style-type: none"><li>✓ Your home building</li><li>✓ Garages, carports, sheds</li><li>✓ Granny flats</li><li>✓ Pipes, cables, ducts, wires, meters and switches used in connection with the supply of water, drainage, sewerage, communication, electricity, cooling and heating</li><li>✓ Decks, verandas, pergolas, gazebos, patios and terraces</li><li>✓ Gates, fences, free-standing walls and retaining walls</li><li>✓ Paved paths and driveways</li><li>✓ Swimming pools (permanently installed), fixed spas and saunas including their fixed accessories (excluding water)</li><li>✓ Tennis courts</li><li>✓ Permanently installed water tanks, sewerage storage or treatment tanks (excluding water)</li><li>✓ Jetties which are permanently fixed to the land at the insured address and which are your property and which have no commercial activities undertaken from them</li><li>✓ Other structural improvements</li></ul>	<ul style="list-style-type: none"><li>✗ Residential flats, home units or town houses, which are part of a strata title development</li><li>✗ Unpaved paths or driveways, including loose or compacted soil, gravel, pebbles, rocks or sand</li><li>✗ Buildings that are not lived in (or will not be lived in) for more than 60 consecutive days unless you have our prior agreement in writing. We will not unreasonably withhold our agreement</li><li>✗ Buildings under construction where the value of any alterations, additions, demolition, repairs to or decoration of the buildings is over \$75,000</li><li>✗ Building materials located at the insured address which are to be fitted to the buildings</li><li>✗ Any buildings you rent to tenants, for money, reward or other consideration unless you also live at the insured address</li><li>✗ Any granny flat you rent to tenants for money, reward or other consideration.</li></ul>

## What's covered?

## What's not covered?

### Fixtures

- ✓ Fixed ceiling, wall and floor coverings (except carpet or rugs), including fixed external blinds and awnings
- ✓ Built-in furniture, clothes lines and built-in barbeques
- ✓ Fixed domestic appliances that are permanently connected to electricity, gas or water, like:
  - air conditioners & heating systems
  - ovens
  - dishwashers
  - hot water systems
  - fixed ceiling fans, light fittings
  - plumbed in refrigerators
- ✓ Solar panels
- ✓ Satellite dishes and antennas

- ✗ Carpets, rugs and internal blinds. Go to Contents cover on pages 32 to 35

### Landscaping

- ✓ Trees, shrubs and plants that are planted in the ground – \$5,000 limit applies

- ✗ Loss or damage caused by storm, rainwater or run-off, flood, cyclone, tsunami
- ✗ Grass or lawn (unless part of a tennis court)

# Buildings cover – additional benefits

We want to make sure that your policy offers you great features. So, if we agree to pay a claim for loss or damage to your buildings, we may also cover you for the following additional benefits. In most cases additional benefits are paid in addition to your buildings sum insured. Check each of the additional benefits for details.

No excess applies for these benefits. General Exclusions may apply – please see pages 54 to 57 for a full list of exclusions.

In order to be sure that you are covered under this policy you should always contact us for approval before you incur expenses you wish to claim. If you do not, we will pay for expenses incurred to the amount we would have authorised had you asked us first.



**Alternative accommodation for you and your pets**



**Making your home buildings environmentally friendly**



**Debris removal**



**Building modifications**



**Rebuilding and professional fees**



**Building code compliance costs**



## Alternative accommodation for you and your pets

If your home building is damaged by an insured event during the period of insurance to such an extent that you can't live in it, we'll pay the rental costs for accommodation for you and your pets while we repair or rebuild your home building.

This is an extra amount, paid in addition to your buildings sum insured. No excess applies to this benefit.

If we have paid any additional alternative accommodation costs under the contents section of your policy we will not pay for any alternative accommodation under the buildings section.

When we pay	How much we will pay	How long we pay for
<p>We will pay this benefit when:</p> <ul style="list-style-type: none"> <li>• you were living in the buildings when the insured event took place, and</li> <li>• the loss or damage has made your home buildings uninhabitable.</li> </ul>	<p>We will pay:</p> <ul style="list-style-type: none"> <li>• the weekly rent equivalent to your building's rentable value prior to the damage, up to 10% of your buildings sum insured in total, and</li> <li>• up to \$500 for temporary accommodation for your pets in a commercial boarding establishment.</li> </ul>	<p>For the time necessary, up to a maximum of 12 months.</p>



## Debris removal

We'll pay the reasonable and necessary costs of demolition and removing debris from your insured address.

This is an extra amount, paid in addition to your buildings sum insured. No excess applies to this benefit.

<b>When we pay</b>	<b>How much we will pay</b>	<b>What's covered?</b>
We will pay this benefit when we have approved these costs before they are incurred. Please contact us to confirm approval.	We will pay up to 10% of the buildings sum insured.	Costs that relate directly to removing debris from the destroyed or damaged part of the buildings.



## Rebuilding and professional fees

If you need to rebuild your home buildings after total loss or damage, we'll help pay the costs of architects, engineers, surveyors and solicitors.

This is an extra amount, paid in addition to your buildings sum insured. No excess applies to this benefit.

<b>When we pay</b>	<b>How much we will pay</b>	<b>What's covered?</b>
We will pay this benefit when we have approved these costs before they are incurred. Please contact us to confirm approval.	We will pay up to \$5,000.	The reasonable and necessary costs of architects', engineers', surveyors' and solicitors' fees.  The costs must relate directly to the rebuilding of destroyed or damaged buildings.



## Making your home buildings environmentally friendly

If your buildings are totally destroyed and need to be rebuilt, we'll help you make the new buildings more environmentally friendly.

This is an extra amount, paid in addition to your buildings sum insured. No excess applies to this benefit.

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<b>When we pay</b>	<b>How much we will pay</b>	<b>What's covered?</b>
<p>We will pay this benefit when:</p> <ul style="list-style-type: none"><li>• your buildings are totally destroyed by an insured event, and</li><li>• we have approved these costs before they are incurred. Please contact us to confirm approval.</li></ul>	<p>We will pay up to \$5,000 after deduction of any government or council rebates.</p>	<p>The environmental systems covered by this benefit are:</p> <ul style="list-style-type: none"><li>• rainwater tanks,</li><li>• solar power systems (including solar hot water systems or photo-voltaic (PV) power systems),</li><li>• hot water heat exchange systems, and</li><li>• grey water recycling systems.</li></ul>

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## Building modifications

If you become permanently paraplegic or quadriplegic as a direct result of an insured event that damaged or destroyed your home buildings, we'll pay for the cost to modify your buildings.

This amount is included in your buildings sum insured. No excess applies to this benefit.

When we pay	How much we will pay	What's covered?
<p>We will pay this benefit when:</p> <ul style="list-style-type: none"> <li>• you were living in the buildings when the insured event took place, and</li> <li>• we receive confirmation of your paraplegia or quadriplegia from a registered medical practitioner.</li> </ul>	<p>We will pay up to \$10,000.</p>	<p>Modifications to make your home buildings accessible for your disability.</p>



## Building code compliance costs

If you need to rebuild your home buildings after loss or damage, we'll help pay the costs of complying with any statutory requirements.

This is an extra amount, paid in addition to your buildings sum insured. No excess applies to this benefit.

When we pay	How much we will pay	What's covered?
<p>We will pay this benefit when we have approved these costs before they are incurred. Please contact us to confirm approval.</p>	<p>We will pay up to \$5,000.</p>	<p>The reasonable and necessary costs of meeting the requirements of any statutory authority that relate directly to the destroyed or damaged part of the buildings.</p> <p>We will <b>not</b> pay for the costs of complying with the requirements of any statutory authority if you received notice of the requirements or were aware of them and had not complied with them before the loss or damage occurred.</p>

# Contents

covered  
by contents  
insurance

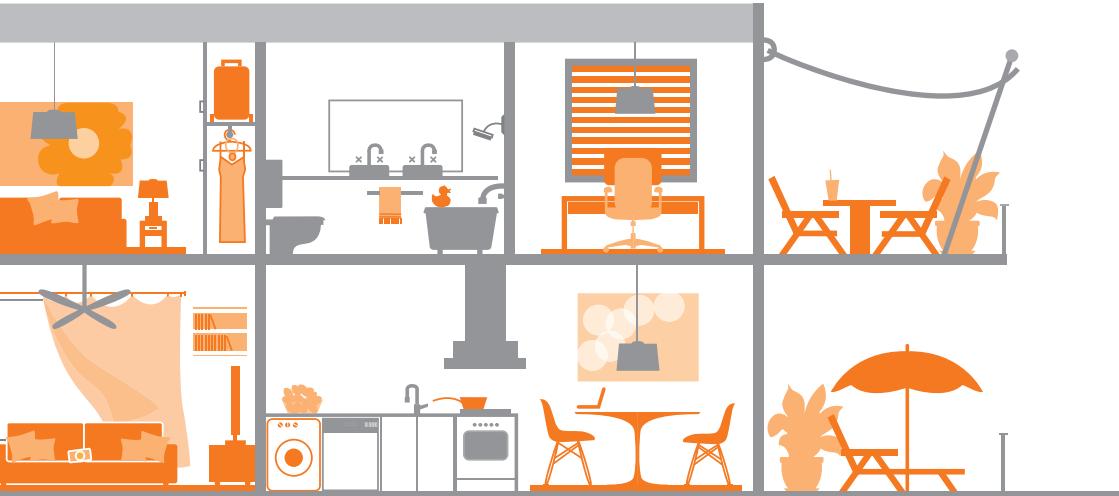
covered  
by buildings  
insurance



## Contents > What's covered?

Contents insurance protects the belongings you have at the insured address: from your furniture, carpet and appliances to your BBQ and even your clothes, shoes and handbags.

So, if any of the insured events happen during the period of insurance, we'll generally pay to repair or replace your home contents – up to the policy limits.



# What's covered (and for how much)

## General contents

What are your 'general contents'? These are things you own and that you are legally responsible for, like your furniture, white goods, electrical appliances, clothing, linen and crockery – even carpets.

What's covered?	What's not covered?
<ul style="list-style-type: none"><li>✓ Carpets and loose floor coverings</li><li>✓ Curtains and internal blinds</li><li>✓ Furnishings and furniture</li><li>✓ General contents with set limits</li><li>✓ General household goods (like plates, glasses, towels, sheets)</li><li>✓ White goods (like fridges and washing machines) unless fixtures or covered by buildings cover</li><li>✓ Electrical appliances and computers</li><li>✓ Laptops, tablets, mobile phones, portable computers and their accessories</li><li>✓ Computer hardware and software which are only used for personal purposes</li><li>✓ Smart watches and other wearable technology</li><li>✓ Handheld games consoles and their accessories</li><li>✓ Portable GPS devices and their accessories</li><li>✓ Clothing and shoes</li><li>✓ Suitcases and bags, handbags, briefcases, wallets and purses, (but not their contents, unless they're also listed here)</li><li>✓ Cosmetics and toiletries</li><li>✓ Binoculars or telescopes</li><li>✓ Spectacles and sunglasses</li><li>✓ Sporting equipment (but not when being used)</li><li>✓ Bicycles (but not when being used)</li></ul>	<ul style="list-style-type: none"><li>✗ Money, cheques or other negotiable instruments belonging to your business, trade or profession</li><li>✗ Animals, birds, fish, insects, reptiles or spiders</li><li>✗ Trees, shrubs and plants growing outdoors in the ground</li><li>✗ Motor vehicles, motor bikes, trail bikes, quad bikes or Segways</li><li>✗ Farm vehicles, farm trailers, farming implements</li><li>✗ Caravans or trailers</li><li>✗ Boats and other watercraft (3 metres or longer)</li><li>✗ Aircraft, other than model aircraft without flying capacity</li><li>✗ Drones and other remotely or autonomously piloted aircraft</li><li>✗ Cracked glass or screens in laptops, mobile phones, computers or their accessories where this is the only damage to the item</li><li>✗ Equipment that is used, in any way, for business, trade or professional purposes when in use (except if used as part of a home office).</li></ul>

## General contents (continued)

What's covered?	What's not covered?
<ul style="list-style-type: none"><li>✓ Watercraft including canoes, kayaks, sailboards, surfboards, surf skis and other non-motorised water craft less than 3m in length (but not when being used)</li><li>✓ Tools and equipment (see page 37 for business limits)</li><li>✓ Musical instruments (see page 37 for business limits)</li><li>✓ External medical aids and devices including wheelchairs and mobility scooters</li><li>✓ Food and medicine</li><li>✓ Pot plants</li><li>✓ Swimming pools, saunas and spas (including their fixed accessories) which are designed to be dismantled and moved (excludes water)</li><li>✓ Where your insured address is a strata title development, fixtures, fittings and/or structural improvements for which you are legally responsible or which are owned by you and which are not insurable by the body corporate</li><li>✓ Where you are a tenant any structures or fittings for which you are legally responsible as per any lease agreement</li></ul>	



## General contents with set limits

For some items, we place a maximum limit on how much you can be covered for. These limits are listed in the tables below.

If you need to insure general contents with set limits for more than their limits, you may be able to list them separately on your policy as specified contents – and specify a replacement value above the standard limit. If we agree to provide cover for specified contents these will be separately listed and insured for the amount shown on the policy schedule whilst at the insured address. In the event of a claim, any specified contents sum insured is payable in addition to the general contents sum insured.

To find out if the limit for your item can be increased – see the table below.

General contents with set limits	Limit	Option to increase limits?
<ul style="list-style-type: none"><li>Jewellery, watches (except smart watches) or items containing gold or silver</li><li>Cameras and photographic equipment and accessories</li><li>Collections or sets, like stamps, memorabilia, documents, medals or coins</li><li>Pictures, paintings, works of art, antiques or Oriental rugs</li></ul>	\$2,500 per item, set or collection - up to \$7,500 in total for each category of the items, sets or collections listed in this section	✓ ✓ ✓ ✓
<ul style="list-style-type: none"><li>Commercially recorded or downloaded media content, including audio, video, phone or tablet applications and games</li><li>Spare parts or accessories (excluding keys) which are not fitted or being used for the following:<ul style="list-style-type: none"><li>motor vehicles</li><li>farm vehicles</li><li>caravans and trailers</li><li>watercraft</li><li>aircraft.</li></ul></li><li>Money, cheques, and other negotiable instruments</li><li>Contents intended to be kept outside, like your barbeque, outdoor furniture and children's play equipment.</li></ul>	\$2,000 in total \$2,000 in total \$2,000 in total \$2,000 in total	✗ ✗ ✗ ✗

<b>General contents with set limits</b>	<b>Limit</b>	<b>Option to increase limits?</b>
<ul style="list-style-type: none"> <li>• Contents in a locked storage cage in the basement of a strata title development at the insured address</li> </ul>	\$2,000 in total	<b>✗</b>
<ul style="list-style-type: none"> <li>• Laptops, tablets, mobile phones, portable computers and their accessories (see optional listed portable contents cover on page 48 for ways to increase limits on these items)</li> </ul>	\$1,500 per item	<b>✗</b>
<ul style="list-style-type: none"> <li>• Smart watches and other wearable technology</li> </ul>	\$1,500 per item	<b>✗</b>
<b>General contents used for business</b>		
<ul style="list-style-type: none"> <li>• Specific equipment used for business, trade, or professional purposes, including: <ul style="list-style-type: none"> <li>- computers, hardware and software</li> <li>- tools or musical instruments</li> <li>- photographic equipment.</li> </ul> </li> </ul>	\$1,500 per item, up to \$10,000 in total	<b>✗</b>
<ul style="list-style-type: none"> <li>• Stock for business, trade or professional purposes</li> </ul>	\$1,500 total	<b>✗</b>

### **Did you know?**

Your contents are only covered while they are at your insured address unless you take out one or more of the following optional covers:

- Portable contents cover - see page 48 for details
- Accidental damage cover - see page 43 for details

# Contents cover – additional benefits

We want to make sure that your policy offers you great features. So, if we agree to pay a claim for loss or damage to your contents we may also cover you for the following additional benefits. Some of the following additional benefits are paid in addition to your contents sum insured. Check each of the additional benefits for details.

In most cases, no excess applies for these benefits, unless stated otherwise.

General Exclusions may apply – please see page 54 to 57 for a full list of exclusions.

In order to be sure that you are covered under this policy you should always contact us for approval before you incur expenses you wish to claim. If you do not, we will pay for expenses incurred to the amount we would have authorised had you asked us first.



**Additional costs of alternative accommodation for you and your pets**



**Moving house** – Contents cover at your old and new address



**Debris removal**



**Food or medicine spoilage**



**Emergency contents storage**



**Vet costs**



**Guest, visitor, domestic helper and domestic worker property**



## **Additional costs of alternative accommodation for you and your pets**

If your contents are damaged by an insured event to such an extent that you can't live in your home buildings, we pay a benefit to help you pay for alternative accommodation. This is an extra amount, paid in addition to your contents sum insured. No excess applies to this benefit.

If we have paid for alternative accommodation under the buildings section of your policy we will not pay any additional alternative accommodation costs under the contents section.

### **When we pay**

We will pay this benefit when:

- your contents are damaged by an insured event and your home buildings can't be lived in, and
- you were living in the buildings when the insured event took place.

### **How much we will pay**

We will pay:

- the additional cost you have to pay for temporary accommodation, based on your building's rentable value prior to the damage, up to 10% of your contents sum insured in total; and
- up to \$500 for temporary accommodation for your pets in a commercial boarding establishment.

### **How long we pay for**

For the time necessary to repair or replace your contents, up to a maximum of 12 months.





## Debris removal

We'll pay the reasonable costs of removing debris from your home buildings if your contents are damaged or destroyed by an insured event. This is an extra amount, paid on top of your contents sum insured. No excess applies to this benefit.

<b>When we pay</b>	<b>How much we will pay</b>	<b>What's covered?</b>
We will pay this benefit when we have approved these costs before they are incurred. Please contact us to confirm approval.	We will pay up to 10% of the contents sum insured.	The cost of removing debris that is a direct result of the insured event.



## Emergency contents storage

If your home buildings can't be lived in, we'll pay to move and store your contents.

<b>When we pay</b>	<b>How much we will pay</b>	<b>How long we pay for</b>
We will pay this benefit when the home buildings you live in are damaged by an insured event and can't be lived in.	<p>We will reimburse the reasonable costs to move and store your undamaged contents while the buildings are repaired or rebuilt or you find alternative accommodation.</p> <p>The maximum we will pay is the balance of your contents sum insured, after we have paid any claim for damage to your contents.</p>	The time necessary to repair or rebuild your home building, or until you find alternative accommodation, up to a maximum of 12 months.



## Guest, visitor, domestic helper and domestic worker property

We also provide cover for property belonging to your guests, visitors, domestic helpers and domestic workers if it is lost or damaged as a result of an insured event that you are claiming for. This amount is included in your sum insured. No excess applies to this benefit.

<b>When we pay</b>	<b>How much we will pay</b>	<b>What we will pay for</b>
<p>We will pay this benefit when:</p> <ul style="list-style-type: none"><li>• property belonging to your guests, visitors, domestic helpers or domestic workers is lost or damaged by the same insured event, and</li><li>• the property was in your home buildings at the time, and</li><li>• we would have paid a claim, had the property belonged to you.</li></ul>	<p>We will pay up to \$5,000.</p>	<p>The cost to repair or replace your guests', visitors', domestic helpers' or domestic workers property, up to the maximum amount.</p> <p>We won't pay for property that is:</p> <ul style="list-style-type: none"><li>• covered by an insurance policy entered into by a third party or by a policy required by law,</li><li>• money, cheques or other negotiable instruments, or</li><li>• excluded under this policy.</li></ul>



## Moving house – Contents cover at your old and new address

If you are moving house, we'll cover your contents both at your new and old address for up to 14 days after you first start to move. To be covered:

- you must be permanently moving to a new address in Australia,
- you need to let us know as soon as reasonably possible when starting to move, and tell us your new address. You will not be covered if you do not notify us of the permanent removal of your contents and provide details of the new address as soon as reasonably possible after moving to your new address, and
- your contents need to be contained in the buildings at either your old or new address. We will not cover loss or damage while in transit.



## Food or medicine spoilage

If your fridge or freezer breaks down and you lose your perishable food or medicine as a result, we'll pay for you to replace it. If you make a claim for this benefit, your standard excess will generally apply.

However, if the spoilage is due to a natural disaster (as declared by us, the government or the Insurance Council of Australia), then the maximum we'll pay is \$500. In this case, no excess applies and your NCB will not be affected.

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### What's covered?

- ✓ Spoilage of perishable food or medicine in a domestic refrigerator, freezer or deep freeze unit caused by:
  - breakdown or failure of the unit or any of its components,
  - escape of refrigerant or fumes, or
  - accidental failure of the public electricity supply to the buildings occurring during the period of insurance.

### What's not covered?

- ✗ Spoilage of perishable food or medicine caused by:
  - flood (unless you added optional cover for flood to your policy),
  - industrial action,
  - a deliberate act of a power supply authority,
  - accidental disconnection or switching off of the electricity supply by you,
  - the breakdown or failure of any motor more than 10 years old, or
  - accidental damage to the motor.



## Vet costs

If you have insured your contents and your cat or dog is injured in a road accident during the period of insurance, we will pay up to \$500 in any one period of insurance for related veterinary expenses. No excess applies to this benefit.

# Optional Cover

## Your options

Apply to add any of these optional covers for an additional premium and greater cover.

### Buildings and/or Contents cover

The following optional covers may be applied for if you have Buildings cover, Contents cover or both:



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**Accidental damage cover**



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**Flood cover**



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**Motor burnout cover**



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**Domestic workers' compensation cover**

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### Contents cover

The following optional cover may be applied for if you have Contents cover or both Buildings and Contents cover:



**Portable Contents cover**

#### How do I know if I have these optional covers?

You can apply to add these optional covers to your policy when you start or renew it (or during your period of insurance by contacting us). If you're not sure whether you have added these optional covers, you can check your policy schedule.

Your policy schedule will show which of the optional covers apply.



## Accidental damage cover

### Available for both Buildings and Contents cover.

The accidental damage cover option helps protect you in the event of accidental unexpected mishaps that are caused unintentionally – giving you greater coverage for your home buildings and/or contents.

#### What's covered?

- ✓ The insured events covered on pages 16 - 23.
- ✓ If you've insured your buildings, we'll cover any accidental damage or loss to them.
- ✓ If you've insured your contents, we'll cover any accidental damage or loss to any content items:
  - at the insured address, and
  - anywhere in Australia for up to 90 continuous days in any one period of insurance.
- ✓ Motor burnout cover will be automatically included – see page 45 for details.
- ✓ The General contents with set limits on pages 36 to 37 will continue to apply.

#### What's not covered?

- ✗ Flood cover, unless you have the optional cover for flood.
- ✗ Loss or damage which is specifically excluded by:
  - any of the insured events on page 16 - 23, or
  - Flood cover (where you have taken the optional cover for flood) – see page 44
- ✗ Loss or damage caused by, or arising from:
  - domestic animals or pets owned by you or for which you are legally responsible
  - tree roots
  - settling, shrinkage or expansion in buildings, foundations, pavements or walls
  - removal or weakening of, or interference with, support to land or buildings for the purpose of alterations, extensions, renovations or repairs
  - incorrect siting of buildings
  - demolition of buildings ordered by any legal authority caused by failure to obtain any necessary permits.

See also General Exclusions on pages 54 to 57.



## Flood cover

### Available for both Buildings and Contents cover.

Flood water can cause serious damage to your home buildings and your contents – and when it combines with run-off and rainwater can create even more damage.



\*A **72-hour exclusion period** applies for loss or damage caused by flood or flood water combined with run-off and rainwater – see page 11 for details

#### What's covered?

- ✓ Loss or damage caused by:
  - flood\*
  - flood water\*, combined with run-off and rainwater.
- ✓ Loss or damage caused by or arising from:
  - soil movement, including erosion
  - landslide
  - mudslide
  - subsidenceif it is caused directly by and occurs within **72 hours** of a flood.

#### What's not covered?

- ✗ Loss or damage caused by:
  - actions of the sea or tsunami. But, you may be covered for tsunami under the Earthquake or tsunami insured event – see page 22.
  - soil movement including erosion, landslide, mudslide or subsidence – unless it is directly caused by, and occurs within **72 hours** of the flood
  - shrinkage or expansion of earth or land
  - hydrostatic pressure.
- ✗ Loss or damage to:
  - gates or fences that aren't well maintained and are in poor condition to the extent that the condition caused or contributed to the loss or damage
  - retaining walls, pontoons, jetties or bridges
  - swimming pool and spa covers, their liners or their solar domes.
- ✗ The cost of cleaning mud or debris out of tanks, swimming pools or spas.



## Motor burnout

### Available for both Buildings and Contents cover.

Motor burnout can be costly and inconvenient – especially when it happens to a major appliance, like your fridge, freezer or washing machine.

The Motor burnout option covers you if an electrical current damages your household electrical motors.

#### What's covered?

- ✓ Damage caused by an electrical current to a domestic household electrical motor (including sealed or semi-sealed refrigeration units).

#### What's not covered?

- ✗ You won't be covered for:
  - any associated repair or replacement costs for items such as fuses, switches, electronic components, printed circuit boards, bearings, lighting or heating elements, protection devices, or electrical contacts at which sparking or arcing occurs in ordinary working,
  - the cost of removing or reinstalling:
    - underground or submersible pump motors above 1.86 kW (2.5 hp)
    - multi-stage and bore hole pumps
  - the cost of repair or replacement of rectifiers and transformers
  - motors if the damage is covered under any warranty or manufacturers' guarantee
  - motors more than 10 years old.



## Domestic workers' compensation

### Available for both Buildings and Contents cover.

This option is only available if:

- your Insured address is in Tasmania, Western Australia or the Australian Capital Territory,
- you engage person(s) to do domestic work related to the running of the Insured address,
- those person(s) are deemed to be employed by you under the relevant workers compensation legislation that applies in the State or Territory where your Insured address is located, and
- your current Policy schedule indicates you have Domestic workers' compensation cover.

Examples of domestic work related to the running of your Insured address may include ironing, gardening, cleaning, childcare/babysitting.

### What's covered?

Full details and the scope of this cover are outlined in this section, in your current Policy schedule and in the policy wording applicable to where the Insured address is located. The policy wording applicable can be accessed through the links below.

Tasmania <https://www.einsure.com.au/wb/redirect/PolicyDoc-TASEmployerIndemnityPolicy>

Western Australia <https://www.einsure.com.au/wb/redirect/PolicyDoc-WAEmployerIndemnityPolicy>

Australian Capital Territory <https://www.einsure.com.au/wb/redirect/PolicyDoc-ACTEmployerIndemnityPolicy>

The relevant workers' compensation legislation for the State or Territory of the Insured address, will determine what amount we will pay.

There is no excess payable for this cover.

### What's not covered?

Workers compensation cover relevant to person(s) performing work outside of the legislatively recognised domestic work related to the running of the Insured address, in the relevant States or Territory.

For example persons engaged in a business you run or own, or private contractors performing work at your Insured address such as a registered electrician.

All other workers compensation cover, which does not meet the recognised domestic work related to the running of the Insured address under the relevant States and Territory legislation. This cover is available under a separate policy and if you have such a policy is subject to the terms and conditions of that separate policy.



## **Additional matters**

If you have chosen this option the provisions of the relevant workers compensation legislation related to domestic worker's compensation cover apply to this cover in the event any provision of this PDS is inconsistent with those legislative provisions. Any inconsistency relevant to this domestic workers compensation cover will remain part of the PDS for other cover.

You will be subject to conditions and requirements under the relevant workers compensation legislation and failure to meet the requirements may result in limited or no cover.

When this cover is operative it is provided by:

- Australian Capital Territory: Allianz Australia Insurance Limited ABN 15 000 122 850
- Western Australia: Allianz Australia Insurance Limited ABN 15 000 122 850
- Tasmania: Allianz Australia Insurance Limited ABN 15 000 122 850.

For the purposes of this optional cover only 'you' and 'your' mean the person(s) named in the current schedule as the insured.

As this cover is subject to specific statutory provisions that differ from state to state, certain rights and obligations that apply in respect of the other types of cover referred to in this PDS may not apply to this cover, including in relation to cooling off, cancellation and renewal, and dispute resolution. Further, we are not bound by the Insurance Contracts Act and the General Insurance Code of Practice in respect of this cover offered in this PDS. Please contact us if you would like further information about your rights and obligations in respect of this cover.



## Portable contents cover

**Available for Contents cover, or both Buildings and Contents cover.**

Portable contents are items designed to leave your insured address with you (such as a handbag, wallet, suitcase or musical instrument) or on you (such as spectacles, sunglasses, jewellery or clothing).



If you choose this option, we'll cover you for loss or damage to your portable contents caused by theft or an accident anywhere in the world. Cover outside Australia is limited to 120 continuous days in any period of insurance.

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### Choose from two types of portable contents cover (or choose both)

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#### Unlisted portable contents

Choose from the available limits of cover per item and with a combined total sum insured for all items per claim for unlisted portable contents, without having to individually list these items.

We'll list the limits of your cover (and the excess payable) on your current policy schedule under the heading **Unlisted Portable Contents**.

#### Listed portable contents

You can ask us to cover specific portable contents separately for their full value.

These items will be covered individually for a specified amount (less any excess) and listed in your schedule under the heading **Listed Portable Contents**.

## Which option do I need to cover my laptop, tablet, mobile phone or smart watch away from home?

Laptops, tablets, mobile phones, smart watches and other wearable technology are only covered under this option if they are specified on your policy as **Listed Portable Contents**.

## Can I cover my bike and other sporting equipment?

Yes you can. However, these items will not be covered while they are being used.

### What's covered?

#### Unlisted portable contents

- ✓ Suitcases and bags, handbags, briefcases, wallets and purses, (but not their contents, unless they're listed below)
- ✓ Clothing and shoes
- ✓ Jewellery and watches (except smart watches)
- ✓ Cosmetics and toiletries
- ✓ Bicycles (but not while being used)
- ✓ Sporting equipment (but not while being used)
- ✓ Musical instruments
- ✓ Cameras and photographic equipment and their accessories
- ✓ Binoculars or telescopes
- ✓ Spectacles and sunglasses.

### What's not covered?

- ✗ All excluded general contents – see page 34
- ✗ Laptops, tablets, mobile phones, smart watches and other wearable technology (see Listed Portable Contents for cover)
- ✗ Any item used for business, or to earn an income
- ✗ Any other item not specifically mentioned in the 'What's covered?' list
- ✗ Any item that is or must be listed as a listed portable content item.

**Listed portable contents** In all cases, you must specifically list each of the following items on your policy, along with its full replacement value.

### What's covered?

### What's not covered?

#### Listed portable items

- ✓ Any items in the Unlisted Portable Contents list which you'd like to cover for more than the per item limit offered
- ✓ Laptops, tablets, mobile phones, portable computers and their accessories
- ✓ Smart watches and other wearable technology
- ✓ Handheld games consoles and their accessories
- ✓ Portable GPS devices and their accessories
- ✓ External medical aids and devices including wheelchairs and mobility scooters.

- ✗ All excluded general contents – see page 34
- ✗ Any item used for business, or to earn an income
- ✗ Any other item not specifically mentioned in the 'What's covered?' list.
- ✗ Cracked screens where there is no other damage



#### What if? You need to claim on portable contents cover

You need to provide evidence of the value and ownership of both listed and unlisted portable contents.

# Legal Liability Cover

As part of your Buildings or Contents cover, we include Legal Liability cover. This cover can help provide financial protection if you are found liable for paying compensation following an accident.

## What's covered?

We will cover your legal liability for payment of compensation relating to death, bodily injury or illness, and/or physical loss of or damage to property, which is caused by an accident (or series of accidents) attributable to one source or originating cause.

This cover applies for accidents that occur:

- during the period of insurance, and
- anywhere in Australia, or elsewhere in the world, when you are temporarily outside Australia – provided you normally reside in Australia.

In order to be sure that you are covered under this policy you should always contact us for approval before you incur expenses you wish to claim. If you do not, we will pay for expenses incurred to the amount we would have authorised had you asked us first.

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### **If you have Buildings cover only**

We cover any legal liability you may incur as owner of the buildings.

### **If you have Contents cover only**

We will not cover any legal liability you may incur as owner of the buildings.  
This condition does not apply if the buildings are defined as a lot and your contents are insured by this policy.

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## What we pay?

We'll pay up to \$20 million for a liability arising out of any one accident (or series of accidents) attributable to one source or originating cause. In addition we'll also pay all legal costs and expenses you incur with our consent, for which you are legally liable, plus the cost of any lawyers we appoint.

If you have another Buildings or Contents policy with us, we'll reduce the amount we pay by the amount paid out by the other cover for the same liability, loss, occurrence or incidence.

## Liability cover – when your buildings are a total loss

If your buildings are a total loss, we will continue liability cover for any amount you have to pay as owner or occupier of the buildings for up to six months from the date your buildings were destroyed.

This cover will stop immediately if:

- construction commences at the insured address
- you sell the land, or
- you take out a new buildings insurance policy.

## What's not covered?

The following exclusions apply to Legal Liability cover.

### 1. We will not cover your legal liability for:

- damage to your property.
- injury to any person who normally lives with you, or damage to their property.
- injury to your employees (unless you have chosen the Domestic workers' compensation option (see page 46) and cover is provided under that option), or damage to their property.
- claims arising directly or indirectly from (or in any way connected with):
  - the existence, use, operation or maintenance of email
  - computer viruses,
  - internet sites or services,
  - intranet sites or any web site.
- loss of or damage to property in your care, custody or control except that building in which you live as a residential tenant.
- claims arising out of or connected with your business, trade or profession.
- which you are liable for because of the terms of an agreement, other than a lease or rental agreement, you have entered into (unless you would have been liable if the agreement did not exist).
- damage to any land or fixed property resulting from vibration, the removal or weakening of, or interference with support to land, buildings or any other property.
- claims arising out of your ownership, possession or use of any (unless you have chosen the Domestic workers' compensation option (see page 46) and cover is provided under that option):
  - aircraft or aircraft landing area (where 'aircraft landing area' means any area in which aircraft land, take off, are housed, maintained or operated),
  - aerial devices, drones and other remotely or autonomously piloted aircraft, except a model aeroplane or toy kite,
  - mechanically propelled vehicle, except garden equipment, golf buggy or wheelchair which do not need to be registered or do not require statutory bodily injury cover to be taken out,
  - watercraft, except for surfboards, sailboards, canoes, kayaks and surf skis, or
  - other non-motorised watercraft more than three metres in length.

## **What's not covered? (continued)**

- claims involving buildings in the course of construction or any alterations, additions, demolition, repairs to, or decorations of the buildings costing more than \$75,000.
- claims arising directly or indirectly out of, or in any way connected with, the existence, at any time, of asbestos.
- claims arising out of the discharge, dispersal, release or escape of pollutants. Except for accidents happening in Canada or the United States of America, this exclusion will not apply if the contamination or pollution is caused by a sudden, accidental, unexpected and unintended happening. We will not pay expenses for preventing such contamination or pollution.
- claims for:
  - pregnancy, or
  - the transmission of disease.
- claims which arise out of your ownership or possession of any building except your buildings located at the insured address as shown in the policy schedule.

### **2. Additionally, we will not pay a claim for:**

- legal liability arising out of breach of copyright or an act of libel, slander or assault caused by you.
- legal liability arising from any:
  - statutory, compulsory scheme or fund
  - accident compensation scheme or workers compensation policy of insurance (unless you have chosen the Domestic workers' compensation option (see page 46) and cover is provided under that option)
  - industrial award,  
even if the amount recoverable is nil.
- legal liability which is over that recoverable under any:
  - statutory compulsory scheme or fund
  - accident compensation scheme or workers compensation policy of insurance (unless you have chosen the Domestic workers' compensation option (see page 46) and cover is provided under that option)
  - industrial award.
- any aggravated, exemplary or punitive damages, fines or penalties.

# General exclusions

## Things we won't cover

We want to be clear about what you're covered and not covered for. In addition to any other exclusions listed for an event or cover section – here's a list of things we won't cover under any section of the policy.

### Always excluded

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**Loss, damage, injury (unless you have chosen the Domestic workers' compensation option (see page 46) and cover is provided under that option) or legal liability as a result or, caused by or arising from:**

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Actions of the sea	Including: <ul style="list-style-type: none"><li>• storm surge,</li><li>• a rise in the level of the ocean or sea caused by a high tide, a king tide or any other movement of the sea.</li></ul>
Coal Seam Gas	Including: <ul style="list-style-type: none"><li>• fracking, extraction, exploration, production, installation, removal or any other activities related to manufacture and/or distribution of coal seam gas at your insured address.</li></ul>
Deliberate, intentional, malicious or criminal acts	By: <ul style="list-style-type: none"><li>• you, your domestic helpers, domestic workers or anyone who lives with you</li><li>• the invitees of you, your domestic helpers, domestic workers or anyone who lives with you</li><li>• any person who is acting with your express or implied consent.</li></ul>
Lawful seizure	Including lawful confiscation, destruction, detention, nationalisation, requisition or seizure.
Nuclear	Ionising radiation or contamination by radioactivity from: <ul style="list-style-type: none"><li>• any nuclear fuel or nuclear waste</li><li>• the combustion of nuclear fuel (including any self-sustained process of nuclear fission)</li><li>• nuclear weapons material.</li></ul>

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## Always excluded (continued)

War	Including any war, hostilities or warlike operations (whether war be declared or not), rebellion, civil war, revolution, insurrection, military or usurped power, invasion, act of foreign enemy or popular or military rising.
Wear and tear	Including depreciation, gradual deterioration, wear and tear or lack of maintenance.
Inherent defects	Including faulty design, structural defects or poor workmanship.
Illegal contents or personal effects	Which are acquired illegally or are illegally held.
Soil movement	Including erosion, landslide, mudslide or subsidence unless it is directly caused by and occurs within <b>72 hours</b> of an explosion, earthquake, tsunami, storm or flood (where your policy schedule shows you have optional cover for flood).
Economic or Trade sanctions	Any insured event to the extent that the provision of such cover, payment or benefit is prohibited by any law, sanction, prohibition or restriction under United Nations resolutions or any other applicable trade or economic sanctions, laws or regulations.

## Excluded unless your policy specifically allows it

**Unless we state differently in your policy or policy schedule, we will not pay for loss, damage, injury (unless you have chosen the Domestic workers' compensation option (see page 46) and cover is provided under that option) or legal liability as a result of, caused by, or arising from:**

Flood	Unless you have added optional cover for flood to your policy – see page 44 for details.
Anything not directly related to one of the insured events	See pages 16 - 23 for a list of insured events. If you have added optional cover to your policy, you will also be covered for events specifically covered by that option.
The action of light, atmospheric or other climatic conditions	However you may be covered by loss or damage caused by: <ul style="list-style-type: none"><li>• lightning</li><li>• storm, cyclone, rainwater or run-off</li><li>• earthquake or tsunami</li><li>• flood - if you have optional cover for flood.</li></ul>

## Excluded unless your policy specifically allows it (continued)

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Insects, birds and vermin including native animals	<p>Includes loss or damage caused directly or indirectly by:</p> <ul style="list-style-type: none"><li>• insects or birds,</li><li>• vermin, including native vermin e.g. possums (other than loss or damage caused by fire, water or other liquid damage).</li></ul>
Rust, damp or chemical damage	<p>Includes loss or damage caused directly or indirectly by:</p> <ul style="list-style-type: none"><li>• rust, corrosion, algae, mould or mildew. However, we will cover you for loss or damage when it is a direct result of an insured event</li><li>• any process of cleaning, repairing or restoring which involves the use of chemicals.</li></ul>
Lost property	<p>Loss of property which has been simply mislaid or is missing and for which there is no single identifiable event to account for the disappearance.</p> <p>This exclusion does not apply to items insured under Portable Contents.</p>
Any claim while certain items are in use	<p>Includes loss or damage to the following items while they are being used:</p> <ul style="list-style-type: none"><li>• sporting equipment</li><li>• bicycles</li><li>• watercraft</li><li>• firearms</li><li>• equipment that is used, in any way, for business, trade or professional purposes when in use (except if used as part of a home office).</li></ul>
Any claim while your home buildings are not lived in for more than 60 consecutive days	<p>Loss, damage or theft if the buildings have not been or will not be lived in for any period in excess of 60 consecutive days, unless you have our prior agreement in writing. We will not unreasonably withhold our agreement.</p>
Mechanical or electrical failure	<p>Includes loss or damage caused by mechanical or electrical breakdown, failure or derangement.</p> <p>However if you have added the Motor Burnout cover option (or have the Motor Burnout cover option as part of the Accidental Damage cover option) you will be covered for fusion of electrical motors.</p>

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## Excluded unless your policy specifically allows it (continued)

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Electrical malfunctions, processing errors or computer faults and viruses

Includes loss of, or damage to, electronic equipment or data caused by electrical, electronic or mechanical derangement or malfunction, or by a processing error or computer virus.

We do not cover the cost of data recovery for any reason or consequential loss. This means we don't cover you for anything not expressly described in the cover sections of this policy. For example, we will not pay for loss of income.

The policy does not cover any loss or damage to any appliance, machinery, equipment or other property which is a computer or which contains or comprises any computer technology (including computer chip or control logic) and which:

- fails to perform or function in the precise manner for which it was designed for any reason arising from the performance or functionality of such computer technology (including computer chip or control logic); or
  - arises directly or indirectly from the importation of any software virus whether the importation was malicious, negligent or accidental.
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Consequential loss

The policy does not cover consequential loss of any kind. This means we don't cover you for anything not expressly described in the cover sections of this policy. For example, we will not pay for loss of income.

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Terrorism

The policy does not cover loss, damage, liability, injury, illness, death, cost or expense arising directly or indirectly out of, or in any way connected with:

- any act of terrorism arising directly or indirectly out of, or in any way connected with, biological, chemical, radioactive or nuclear pollution or contamination or explosion
  - any act of controlling, preventing, suppressing, retaliating against or responding to any act referred to above.
-

# Claims

## Claims > What do you need to do?

No one wants things to go wrong so they have to claim on their insurance. But if you do, we'll do our best to make it as positive an experience as we can.

Hopefully you'll never have to claim – but if you do, here's some important information about the claims process. By following these simple instructions when you claim, you can make claiming easier – and help us process your claim more quickly.







And remember, we're here to help. So if you have any questions about making a claim, we'd love to hear from you. Call us on **13 1013**.

In order to be sure that you are covered under this policy you should always contact us for approval before you incur expenses you wish to claim. If you do not, we will pay for expenses incurred to the amount we would have authorised had you asked us first.

## How it works > claims at a glance



# How to make a claim

What do you need to do	Why you need to do it
<p><b>Step 1</b> Make sure everyone is safe</p> 	<ul style="list-style-type: none"> <li>✓ Make sure that everyone is safe.</li> <li>✓ Do what you reasonably can to prevent any further damage, loss or liability.</li> </ul>
<p><b>Step 2</b> Prevent further damage</p> 	
<p><b>Step 3</b> Call the police (as required)</p> 	<ul style="list-style-type: none"> <li>✓ Tell the police as soon as reasonably possible about any malicious damage, theft, attempted theft, burglary or loss of insured property.</li> </ul>
<p><b>Step 4</b> Keep evidence</p> 	<ul style="list-style-type: none"> <li>✓ Keep evidence of loss or damage to your insured property.</li> <li>✓ Don't authorise repairs or replacement unless you are preventing further loss, damage or liability.</li> </ul>
<p><b>Step 5</b> Contact us</p> 	<ul style="list-style-type: none"> <li>✓ Get in touch with us as soon as possible by lodging your claim online or calling us, telling us the full details of any loss, damage, liability or injury that you might claim for.</li> </ul>
<p><b>Step 6</b> Provide proof of value and ownership and amount being claimed</p> 	<ul style="list-style-type: none"> <li>✓ Examples of proof include any receipts, valuations, photographs and instruction manuals to prove value and ownership.</li> </ul>

### What if?

#### You're legally liable for damage.



If you're legally liable for damages to a third party, we may be able to help.

Firstly, you must not admit liability or promise to pay anything to do with the claim. That way we have the best chance of protecting you in the event of legal action. If you do, we may reduce or refuse your claim to the extent we are prejudiced.

If a third party tries to sue you for damages, we can take over and defend you. How we run any negotiations, proceedings and claim settlements is at our discretion. We will act reasonably having regard to your interests, and will keep you informed if you ask us to.

If you need to make a claim for legal liability, you can write and ask us to agree that you're covered for the claim. See Legal Liability Cover on page 51.

### What if?

#### You have to make a total loss claim.

**If we pay your claim for the total sum insured for any part of the policy,** or enough to pay for the total loss or destruction of all your insured property, that part of the policy will end.

For example, if thieves steal your laptop that you've insured for \$1,500 as a listed portable content item and we replace it, your new laptop won't be insured as a listed portable content item for the remaining period of insurance under the policy, unless you add it as a listed item and pay an additional premium.

**If we accept your claim and pay you the total sum insured for your property,** we'll deduct any unpaid premium from the amount we pay you.

For example, if you pay your annual premium in monthly instalments, we'll deduct the remaining premium for the rest of the year from your claim amount. That's because the premium is for a full year of cover – so even if you claim just a couple of months in, you still need to pay for the whole year.

**If we replace or rebuild the property,** you need to pay us the balance of any premium that you owe for that year.

## Our rights of recovery

This policy allows us to recover any claim that we've paid if you're owed from another person. We have full discretion in the way we conduct, settle or defend any claim made in your name.

If we end up recovering more than we paid to you on your behalf, we'll pay you the balance.

We will act reasonably having regard to your interests and will keep you informed if you ask us to.

# How we settle your claims



## Buildings claims

If we agree to cover your claim for loss of or damage to your buildings, we will pay the reasonable cost of repairing or rebuilding the damaged part of your buildings to the same condition as when it was new.

At our discretion (acting reasonably), we may:

- enter into a contract with a builder to repair or rebuild your home, or
- pay you the reasonable cost of repairing or rebuilding your home in cash or cash equivalent.

When it is not possible to use original materials during the repair or rebuilding process, we will make best efforts to use the nearest available equivalent to the original materials.

Unless we have agreed in writing, repair or rebuilding of your buildings must commence within six months of the loss or damage. If not, we will not be liable for any costs beyond the repair or rebuilding costs as at the date the loss or damage occurred. We will extend the six month period to the extent we caused or contributed to the delay in repairing or rebuilding your buildings.

### What if you don't want to repair or rebuild?

If we have chosen to repair or rebuild your damaged buildings, but you don't want to repair or rebuild, we will pay you either:

- the reasonable cost to repair or rebuild your damaged buildings, less an amount for depreciation (based on the age and condition of the buildings), or
- the difference between the value of the land and buildings at the insured address immediately before and after the loss or damage occurred.

If the buildings are totally destroyed by the insured event and we agree to rebuild your home buildings, rebuilding may be carried out on another site provided that we agree in writing.

### Special items

These items have additional settlement conditions:

- Dividing fences, gates and free-standing walls: the most we'll pay is half the cost of repairing or rebuilding, after taking into account depreciation, based on its age and condition.
- Fixed wall, floor and ceiling coverings: repair or replacement is limited to the room, hall or passage in which the loss or damage actually occurred. When repairing or replacing the fixed wall, floor or ceiling coverings, we will make best efforts to use the nearest available equivalent to the original materials or items.
- Roof materials: repair or replacement is limited to the physical area where the loss or damage occurred. When repairing or replacing roof materials, we will make best efforts to use the nearest available equivalent to the original materials.

## **The most we will pay**

The most we'll pay for damage to your buildings is the buildings sum insured, less any excess that applies (plus any additional benefits that may apply – see below).

We may also adjust your claims payment in accordance with the GST provision noted under GST Notice – see page 73 for details.



## **Additional benefits**

We may also pay some additional benefits to help with other costs related to rebuilding your home building, including debris removal, surveyors' fees and more.

See Buildings cover – additional benefits on pages 28 - 31 for details.

## **Your cover after a claim**

### **Partial loss**

If your buildings are not totally destroyed by the insured event and your buildings sum insured is only partially used up in the repair or rebuilding of your damaged buildings, your buildings sum insured will remain as it was before the claim was made.

### **Total loss**

If your buildings are a total loss or the total buildings sum insured is exhausted, then the buildings cover under your policy will end. However, your Legal Liability cover as owner of the property will continue until the earliest of:

- six months from the date the insured event caused the damage,
- when rebuilding starts at the site,
- when you sell the land, or
- when you take out a new insurance policy at the site.

If you pay your premium:

- Annually in full – there will be no premium refund for any time left in the period of insurance for the buildings cover.
- In instalments – any remaining instalments for that period of insurance will be deducted from your claim settlement.





## Contents and portable contents claims

If we agree to cover your claim for loss of or damage to your contents or portable contents, at our discretion (acting reasonably), we may:

- repair or replace the item (or items)
- reimburse you in cash equivalent, store credit or cash, (at our discretion) for the reasonable cost of repair or replacement of the item (or items), or
- reimburse you up to the amount of the sum insured of the item (or items).

We consider the reasonable cost of repair or replacement to be the retail price of the item as if it were new. We will not pay the extra cost of purchasing an extended warranty on any item.

For claims with multiple items, we may pay the claim using a combination of the above options.

### Special items

These items have additional settlement conditions:

- Carpet, loose floor coverings, curtains or internal blinds: repair or replacement is limited to the room, hall or passage in which the loss or damage actually occurred. When repairing or replacing the carpet, loose floor coverings, curtains or internal blinds, we will make best efforts to use the nearest available equivalent to the original materials or items.
- Any part of a pair, set or collection: we will not pay more than the value of the part which is lost or damaged. No allowance will be made for any reduction in the value of the remaining part or parts of the pair, set or collection.
- Mobile phones and tablets: if a mobile phone or tablet is damaged we may choose to replace the item (or items) with a refurbished model of the damaged phone or tablet if it is available. We may, at our option, decide to keep the damaged mobile phone.

### The most we will pay

The most we'll pay for loss or damage to your contents or portable contents is the relevant sum insured, less any excess that applies.

We may also adjust your claims payment in accordance with the GST provision noted under GST Notice – see page 73 for details.



### Additional benefits

We may also pay some additional benefits to help with other costs related to your claim, including debris removal, emergency contents storage and cover while you're moving house (contents cover at your old and new address).

See **Contents cover – additional benefits** on pages 38 - 41 for details.

## Your cover after a claim

### Partial loss

If your contents are not totally destroyed by the insured event, and your sum insured is not exhausted by the claim, your cover will continue as follows:

<b>General contents</b>	<b>Listed portable contents</b>	<b>Unlisted portable contents</b>
Your sum insured will remain as it was before the claim was made.	If the listed portable content item is only damaged and we repair the item, then your sum insured will remain as it was before the claim was made.	If the limit of unlisted portable contents cover is not totally exhausted then your sum insured will remain as it was before the claim was made.

### Total loss or contents sum insured exhausted

If your contents are a total loss or the total applicable contents sum insured is exhausted then the applicable contents cover under your policy will end unless you apply for additional cover and agree to pay us any additional premium we may require.

<b>General contents</b>	<b>Listed portable contents</b>	<b>Unlisted portable contents</b>
Your general contents cover under the policy will come to an end unless you apply for additional cover and agree to pay us any additional premium we may require.	If any item listed as a listed portable content item is totally destroyed or lost and we pay you for the item or replace the item it will be removed from your policy. You will need to re-list any replacement item and agree to pay us any additional premium we may require if you want the replacement item covered as a listed portable content item.	If the total sum insured you have selected for all unlisted portable contents per claim is exhausted then your cover for unlisted portable contents will end unless you apply for additional cover and agree to pay us any additional premium we may require.

If the contents cover under your policy comes to an end mid-term, and you pay your premium:

- Annually in full – there will be no premium refund for any time left in the period of insurance for the applicable contents cover.
- In instalments – any remaining instalments for that period of insurance will be deducted from your claim settlement.

# How it all works > Claim examples

The following are claim settlement examples only to show you how a claim settlement may be calculated based on practical scenarios. Any actual claim settlement will depend on the facts, and circumstances of the claim and if we decide to settle your claim.

These examples do not waive your obligations or responsibilities when making a claim.



## Storm or lighting damage

### Storm damage

#### Example 1: If you have Buildings cover

Building sum insured	\$450,000
Optional cover	None selected
Basic excess	\$500
Loss or damage	Your roof is damaged as a result of a storm.
Repair/replacement cost	\$15,000 to repair your roof
How we may settle your claim	We agree to arrange a builder and pay them \$14,500 to repair your roof. You pay the builder the \$500 basic excess.
<b>Total settlement value \$14,500</b>	

### Lightning damage

#### Example 2: If you have Contents cover

Contents sum insured	\$75,000
Optional cover	None selected
Basic Excess	\$500
Loss or damage	Your television is damaged as a result of a lightning strike.
Repair/replacement cost	\$2,000
How we may settle your claim	We agree to replace your television and pay the supplier \$1,500. You pay the supplier the \$500 basic excess.
<b>Total settlement value \$1,500</b>	



## Fire damage

### Example 1: If you have Buildings and Contents covers

Building sum insured	\$300,000
Contents sum insured	\$50,000
Optional cover	None selected
Basic Excess	\$500
Loss or damage	Your home is totally destroyed by bushfire.
Repair/replacement cost	\$300,000 to rebuild your home \$50,000 to replace contents
How we may settle your claim	We agree to pay you directly \$49,500 to replace your contents (\$50,000 less the \$500 basic excess) and we pay the builder \$300,000 to rebuild your home.  Plus, we also pay up to \$30,000 for the costs of temporary accommodation.
<b>Total settlement value \$379,500</b>	



## Theft or burglary

### Example 1: If you have Buildings cover

Building sum insured	\$650,000
Optional cover	None selected
Basic excess	\$500
Loss or damage	Someone breaks into your house and causes damage to your building. The thief steals your housekeys.
Repair/replacement cost	\$5,000
How we may settle your claim	We agree to pay the builder \$4,500 to repair the damage. You pay the builder the \$500 basic excess. We pay up to \$1,000 to replace the locks or cylinders of external doors or windows to which the stolen keys belonged.
<b>Total settlement value \$5,500</b>	

### Example 2: If you have Portable Contents cover

\$1,500 smart phone covered under Listed Portable Contents	
Optional cover	Optional Listed portable contents cover
Basic Excess	\$100 for portable contents claims
Loss or damage	You go swimming at your local pool and your smart phone is stolen from your bag.
Repair/replacement cost	\$1,500
How we may settle your claim	We provide you with store credits of \$1,400 to replace your smart phone from one of our nominated suppliers. You pay the supplier the \$100 portable contents excess.
<b>Total settlement value \$1,400</b>	

# Other important information

Here are some other important things you should know about your policy, how we treat your personal information and what to do if you have a complaint.

## Your responsibilities – duty of disclosure

Before you enter into this insurance with us, you have a duty of disclosure under the Insurance Contracts Act 1984.

The Act imposes a different duty the first time you enter into a contract of insurance with us to that which applies when you vary, extend or reinstate the contract.

This duty of disclosure applies until the contract is entered into (or varied, extended or reinstated as applicable).

### Your duty of disclosure when you enter into the contract with us for the first time

When answering our specific questions that are relevant to our decision whether to accept the risk of the insurance and, if so, on what terms, you must be honest and disclose to us anything that you know and that a reasonable person in the circumstances would include in answer to the questions.

It is important that you understand you are answering our questions in this way for yourself and anyone else that you want to be covered by the contract.

### Your duty of disclosure when you vary, extend or reinstate the contract

When you vary, extend or reinstate the contract with us, your duty is to disclose to us every matter that you know, or could reasonably be expected to know, is relevant to our decision whether to accept the risk of the insurance and, if so, on what terms.

### What you do not need to tell us

Your duty however does not require disclosure of any matter:

- that diminishes the risk to be undertaken by us
- that is of common knowledge
- that we know or, in the ordinary course of our business as an insurer, ought to know, or
- as to which we have waived your duty of disclosure.

### Non-disclosure

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the contract in respect of a claim, cancel the contract or both.

If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning.

# Your privacy

At Allianz, we give priority to protecting the privacy of your personal information. We do this by handling personal information in a responsible manner and in accordance with the Privacy Act 1988 (Cth).

## How we collect your personal information

We usually collect your personal information from you or your agents. We may also collect it from our agents and service providers; other insurers and insurance reference bureaus; people who are involved in a claim or assist us in investigating or processing claims, including third parties claiming under your policy, witnesses and medical practitioners; third parties who may be arranging insurance cover for a group that you are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

## Why we collect your personal information

We collect your personal information to enable us to provide our products and services, including to process and settle claims; make offers of products and services provided by us, our related companies, brokers, intermediaries, business partners and others that we have an association with that may interest you; and conduct market or customer research to determine those products or services that may suit you.

You can choose not to receive product or service offerings from us (including product or service offerings from us on behalf of our brokers, intermediaries and/or our business partners) or our related companies by calling the Allianz Direct Marketing Privacy Service Line on 1300 360 529, EST 8am to 6pm Monday to Friday, or going to our website's Privacy section at [www.allianz.com.au](http://www.allianz.com.au).

If you do not provide your personal information we require, we may not be able to provide you with our services, including settlement of claims.

## Who we disclose your personal information to

We may disclose your personal information to others with whom we have business arrangements for the purposes listed in the paragraph above or to enable them to offer their products and services to you. These parties may include insurers, intermediaries, reinsurers, insurance reference bureaus, related companies, our advisers, persons involved in claims, external claims data collectors and verifiers, parties that we have an insurance scheme in place with under which you purchased your policy (such as a financier or motor vehicle manufacturer and/or dealer). Disclosure may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies or as required by law.

## Disclosure overseas

Your personal information may be disclosed to other companies in the Allianz Group, business partners, reinsurers and service providers that may be located in Australia or overseas. The countries this information may be disclosed to will vary from time to time, but may include Canada, Germany, New Zealand, United Kingdom, United States of America and other countries where the Allianz Group has a presence or engages subcontractors. We regularly review the security of our systems used for sending personal information overseas. Any information disclosed may only be used for the purposes of collection detailed above and system administration.

## **Access to your personal information and complaints**

You may ask for access to the personal information we hold about you and seek correction by calling 1300 360 529 EST 8am 6pm, Monday to Friday. Our Privacy Policy contains details about how you may make a complaint about a breach of the privacy principles contained in the Privacy Act 1988 (Cth) and how we deal with complaints. Our Privacy Policy is available at [www.allianz.com.au](http://www.allianz.com.au).

## **Telephone call recording**

We may record incoming and/or outgoing telephone calls for training or verification purposes. Where we have recorded a telephone call, we can provide you with a copy at your request, where it is reasonable to do so.

## **Your consent**

By providing us with personal information you and any other person you provide personal information for, consent to these uses and disclosures until you tell us otherwise. If you wish to withdraw your consent, including for things such as receiving information on products and offers by us or persons we have an association with, please contact us.

## **Receiving your policy documents**

You may choose to receive your policy documents:

- electronically (by email); or
- in hard copy (by post).

In the event that you choose to receive your documents electronically, we will send them to the email address that you provide us.

Any documents sent by email will be considered to have been received by you 24 hours from the time we sent them to your email address. If you do not tell us to send your documents to you electronically, then we will send them to you by post to the mailing address that you have provided us.

It is your responsibility to make sure that both the email and mailing address you have provided us are up to date. This means you need to let us know if you change your email or mailing address as soon as reasonably possible.

## **Assigning your rights**

You are not allowed to assign any benefits, rights or obligations under your policy unless you have our written permission to do so. We will not unreasonably withhold our permission.

## **Phoning for assistance and confirmation of transactions**

If you need to clarify any of the information contained in this PDS or your policy documents, wish to confirm a transaction or you have any other queries regarding your policy, please use the contact details on the back cover.



## Complaints

If you are dissatisfied with our service in any way, please contact us and we will attempt to resolve the matter in accordance with our internal dispute resolution procedures.

If we do not make a decision within the period that we tell you we will respond, we will tell you about your right to lodge a complaint with an external dispute resolution scheme.

If you are not happy with our response, you can refer your complaint to AFCA subject to its terms of reference. AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms.

AFCA's contact details are:

### **The Australian Financial Complaints Authority**

Online: [www.afca.org.au](http://www.afca.org.au)

Phone: 1800 931 678

Email: [info@afca.org.au](mailto:info@afca.org.au)

Mail: GPO Box 3 Melbourne VIC 3001

For more information on how we handle complaints you can request a copy of our procedures, by contacting us on 13 1000.

## General Insurance Code of Practice

The General Insurance Code of Practice was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry.

The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers' compliance with the Code.

You can obtain more information on the Code of Practice and how it assists you by contacting us on 13 1000.

For more information on the Code Governance Committee (CGC) go to <https://insurancecode.org.au/>

## Financial Claims Scheme

In the unlikely event Allianz Australia Insurance Limited were to become insolvent and could not meet its obligations under the policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria. More information can be obtained from <http://www.fcs.gov.au>. Cancellation rights under the policy.

# Cancellation rights under the policy

## When you can cancel this policy

You may cancel this policy at any time by telephoning us.

## When we can cancel this policy

We have the right to cancel this policy in certain circumstances, including where:

- you failed to comply with your Duty of Disclosure,
- you have made a misrepresentation to us prior to the issue of the policy,
- you have failed to comply with a provision of your policy, including a term relating to payment of premium,
- you have made a fraudulent claim under your policy or under some other contract of insurance that provides cover during the same period of time that the policy covers you, or
- where we are otherwise permitted to do so by law.

We will give you three business days' notice in writing of the date from which the policy will be cancelled, by:

- giving it to you or your agent in person,
- delivering it electronically where we are allowed by law, or
- posting it to the address last notified to us.

## Cancellation costs

If your policy is cancelled, we may deduct a pro rata proportion of the premium for time on risk, and any government taxes or duties we cannot recover.

If you have made a total loss claim under this policy and we have agreed to the claim, we will not return any premium if the amount claimed exceeds the premium you have paid.

# Renewal procedure

Each year on renewal, we'll generally send a renewal invitation and let you know the renewal cost.

For Buildings and Contents covers, we'll automatically increase the cover amount (the sum(s) insured), to help it keep pace with inflation and rising costs and helps to reduce the risk that you will be underinsured. We recommend that you check the new amounts to make sure they continue to cover your full replacement values and to make sure your insurance still meets your needs. If you don't want us to increase the sum(s) insured, just let us know.

We will not adjust the sums insured for:

- Specified Contents
- Portable contents.

You need to review the value of these items to make sure your insurance still meets your needs.

If you pay your premium by direct debit, we'll automatically renew the policy and continue to debit your nominated bank account or credit card unless you tell us to stop. If you pay your premium annually, you must pay the full amount by the due date shown on your renewal invitation in order for cover to continue.

## GST Notice

This policy has a GST provision in relation to premium and our payment to you for claims. It may have an impact on how you determine the amount of insurance you need. Please read it carefully. Seek professional advice if you have any queries about GST and your insurance.

### Sums insured

All monetary limits in this policy may be increased for GST in some circumstances (see below).

### Claim settlements – where we agree to pay

When we calculate the amount we will pay you, we will consider the following:

- Where you are liable to pay an amount for GST in respect of an acquisition relevant to your claim (such as services to repair a damaged item insured under the policy) we will pay for the GST amount.

We will pay the GST amount in addition to the sum insured/ limit of indemnity or other limits shown in the policy or in the current schedule.

If your sum insured/limit of liability is not sufficient to cover your loss, we will only pay the GST amount that relates to our settlement of your claim.

We will reduce the GST amount we pay for by the amount of any input tax credits to which you are or would be entitled.

- Where we make a payment under this policy as compensation instead of payment for a relevant acquisition, we will reduce the amount of the payment by the amount of any input tax credit that you would have been entitled to had the payment been applied to a relevant acquisition.
- Where the policy insures business interruption, we will (where relevant) pay you on your claim by reference to the GST exclusive amount of any supply made by your business that is relevant to your claim.

### Disclosure – input tax credit entitlement

If you register, or are registered, for GST you are required to tell us your entitlement to an input tax credit on your premium. If you fail to disclose or understate your entitlement, you may be liable for GST on a claim we may pay. This policy does not cover you for this GST liability, or for any fine, penalty or charge for which you may be liable.

## Governing Law

All disputes arising out of or under the policy shall be subject to determination by any court of competent jurisdiction within, and in accordance with the laws of the State or Territory where the policy is issued.

## Failure to comply with policy conditions

If you do not comply with the policy terms and conditions, we may reduce what we pay you by an amount to take into account any disadvantage we suffer as a result of your non-compliance.

# Definitions

Some of the words in this policy have special meanings wherever they appear. These words and their meanings are defined below.

<b>When we say</b>	<b>We mean</b>
Accidental Damage	Accidental damage means damage caused by sudden, unforeseen and unintended events.
Actions of the sea	This includes: <ul style="list-style-type: none"><li>• storm surge and</li><li>• a rise in the level of the ocean or sea caused by a high tide, a king tide or any other movement of the sea.</li></ul>
Additional cost	<p>This means rental and other related costs that you have to pay at the location of your temporary accommodation. These costs are additional to those you would otherwise have had to pay.</p> <p>For example if you are a tenant and the rent is higher at your temporary accommodation, we'll reimburse the difference between your new and old rents. We may also cover related costs such as those for mail forwarding, additional gas or electricity, and bonds for temporary accommodation.</p>
Body corporate	The body corporate, owners' corporation, corporation, strata company or strata corporation of the strata title development applicable to the strata or unit titles legislation which applies in the State or Territory where the lot is located.
Building or Buildings	<p>The home building or lot at the insured address that is primarily used as a place of residence.</p> <p>When the word building is used in policy the following property is also included:</p> <ul style="list-style-type: none"><li>• structures;</li><li>• fixtures; and</li><li>• landscaping.</li></ul>
Burglary	Loss or damage following forcible and violent entry.
Cash equivalent	The reimbursement to you by a method other than cash. This includes but is not limited to store card, store credit and pre-paid debit card.

<b>When we say</b>	<b>We mean</b>
Collection	A group of individual items, pairs or sets which are of a similar type and which, when assembled and/or displayed together as a group, take on a value greater than the sum of the individual items', pairs' or sets' values.
Common property	Property owned by the body corporate that is identified as common and forming part of the strata title development and that is not part of any lot.
Contents	The following items where these are shown as insured in the policy schedule: <ul style="list-style-type: none"> <li>• general contents;</li> <li>• specified contents;</li> <li>• portable contents.</li> </ul>
Excess	The amount you, or the person making the claim, must pay towards the claim unless we state that an excess does not apply. The amount of the excess is set out in your policy schedule. You are only required to pay one excess in respect of any single claim: <ul style="list-style-type: none"> <li>• arising out of the same insured incident, or</li> <li>• which involves loss or damage to both buildings and contents arising out of the same insured event.</li> </ul> For earthquake and tsunami claims, an additional excess applies to loss or damage caused by each earthquake or tsunami or a series of earthquakes or tsunami during any period of 48 consecutive hours.
Fixtures	Fixtures as listed on page 27.
Flood	The covering of normally dry land by water that has escaped or been released from the normal confines of any of the following: <ul style="list-style-type: none"> <li>• a lake (whether or not it has been altered or modified);</li> <li>• a river (whether or not it has been altered or modified);</li> <li>• a creek (whether or not it has been altered or modified);</li> <li>• another natural watercourse (whether or not it has been altered or modified);</li> <li>• a reservoir;</li> <li>• a canal; or</li> <li>• a dam.</li> </ul>
General contents	General contents as listed on pages 34 - 35.
General contents with set limits	General contents with set limits as listed on pages 36 - 37.

<b>When we say</b>	<b>We mean</b>
Hydrostatic pressure	Pressure exerted by a fluid due to gravity. An example of where hydrostatic pressure may cause damage to your property is where you have emptied your in-ground fibreglass swimming pool for maintenance purposes and there is heavy rainwater or a flood. If the pressure exerted on the empty pool by water which has soaked into the surrounding ground, exceeds the weight of the empty pool, it can cause it to 'pop' out of the ground.
Insured address	The address shown on your policy schedule.
Landscaping	Landscaping as listed on page 27.
Listed Portable Contents	Items that are specifically listed on, and where the optional cover for portable contents is shown as insured in, the policy schedule.
Lot	The lot or unit in a strata title development at the insured address. It does not include common property or fixtures and fittings which are insurable by the body corporate.
Period of insurance	The period of time commencing on the effective date stated in the policy schedule and ending on the expiry date stated in the policy schedule or the date the policy otherwise ends in accordance with its terms, whichever is the earlier. Each renewal gives rise to a separate period of insurance.
Policy	This Product Disclosure Statement (PDS), the policy schedule reference to other relevant policy included in this PDS and any other documents we agree with you that form part of the terms and conditions of our contract with you (such as a Supplementary PDS or any special conditions or endorsements issued to you in written form).
Policy schedule	The relevant policy schedule issued by us which sets out important details of cover such as who is insured, the cover(s) provided, the period of insurance, the relevant limits, excesses and other important information.
Portable contents	The following items where these are shown as insured in the policy schedule: <ul style="list-style-type: none"> <li>• Unlisted portable contents</li> <li>• Listed portable contents.</li> </ul>
Rainwater	Rain falling naturally from the sky onto the buildings and/or ground.
Run-off	Rainwater that has collected on or has flowed across normally dry ground or has overflowed from swimming pools or spas, provided such rainwater is not combined with flood waters.

<b>When we say</b>	<b>We mean</b>
Set	A group of similar or related items that belong together.
Specified contents	Contents items specified under General contents with set limits on page 36 where you have the option to increase the sum insured for such items, have chosen to do so and they are shown as insured in the policy schedule.
Storm	Violent wind (including cyclones and tornadoes), thunderstorms or hail which may be accompanied by rainwater or snow.
Storm surge	A rise above the normal water level along a shore resulting from strong onshore winds and/or reduced atmospheric pressure.
Strata title development	Any form of land title which allows for multiple individual titles to exist in or on a block of land where the common property is held under a single separate title and which is applicable to the strata or unit titles legislation which applies in the State or Territory where the land is located.
Structures	Structures as listed on page 26.
Terrorism	Any act of terrorism including, but not limited to, any act or preparation in respect of action or threat of action, designed to: <ul style="list-style-type: none"> <li>• influence a government or any political division within it for any purpose, and/or</li> <li>• influence or intimidate the public or any section of the public with the intention of advancing a political, religious, ideological or similar purpose.</li> </ul>
Theft	Theft without forcible entry.
Tsunami	A wave or waves caused by sudden movement of the ocean due to earthquakes, volcanic eruption or other meteorological disturbances. It does not include anything we define as actions of the sea.
Unlisted Portable Contents	Items listed as acceptable for cover under unlisted portable contents cover on page 49.
We, our or us	Allianz Australia Insurance Limited AFS Licence No. 234708, ABN 15 000 122 850.

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**When we say****We mean**

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You or your

The person(s) named in the current schedule as the insured and those persons who live with you permanently who are any of the following:

- your legal spouse or de facto (meaning a de facto relationship where you and your partner are living together in a genuine domestic relationship), or
  - any member of your own family and your spouse's or de facto's family.
-







## Contact details

**[allianz.com.au](https://www.allianz.com.au)**

Allianz Australia Insurance Limited  
AFS Licence No. 234708  
ABN 15 000 122 850  
GPO Box 9870 Melbourne VIC 3000  
Telephone: 13 1000

# KEY FACTS ABOUT THIS HOME BUILDING POLICY

Home Insurance

Prepared on: 1st Feb 2021

THIS IS NOT AN INSURANCE CONTRACT



## Step 1 Understanding the Facts Sheet

This Key Facts Sheet sets out **some** of the events covered and not covered by this policy and other information you should consider. This sheet does not provide a complete statement of the cover offered, exclusions, conditions and limits that apply under the policy. You should carefully read the **Product Disclosure Statement (PDS)** and all policy documentation for more details.

## Step 2 Check the maximum level of cover and the events covered

Under this policy you set the maximum level of cover and your payout is limited to that amount (Sum insured). This table is only applicable in relation to any building cover in the policy.

Event/Cover	Yes/No Optional	Some examples of specific conditions, exclusions or limits that apply to events/covers (see PDS and other policy documentation for details of others)*
Fire and Explosion	Yes	Not covered for loss or damage caused by bushfires and grassfires during the first 72 hours after you first take out or increase the cover under the policy.
Flood	Optional	Option availability may be subject to eligibility criteria. Not covered for loss or damage to retaining walls, pontoons, jetties or bridges.
Storm	Yes	Not covered for loss or damage caused by storm surge.
Accidental breakage	Yes	We refer to this event as 'Accidental breakage of glass or ceramic items'. Not covered for cracks, scratches or chips in any item.
Earthquake	Yes	An additional excess of \$250, on top of any other excess payable under the policy applies to claims for loss or damage caused by an earthquake or a series of earthquakes that occurs during any consecutive 48 hour period.
Lightning	Yes	Not covered for the cost of data recovery.
Theft and Burglary	Yes	Not covered where the actual or attempted theft or burglary is committed by any person you (or anyone who lives at the address) invite into your home.
Actions of the sea	No	
Malicious Damage	Yes	You must tell the police as soon as reasonably possible about any malicious damage, theft, attempted theft, burglary or loss of insured property.
Impacts	Yes	Not covered for loss or damage caused by you or anyone you give consent to, cutting or chopping trees, or parts of trees at the insured address.
Escape of liquid	Yes	Not covered for loss or damage caused by rust, corrosion, algae, mould or mildew unless the loss or damage is a direct result of an insured event.
Removal of debris	Yes	Cover limited to 10% of the buildings sum insured. This is an extra amount, paid in addition to your buildings sum insured.
Alternative accommodation	Yes	Cover limited to the weekly rent equivalent to your building's rentable value prior to the damage, up to 10% of your buildings sum insured in total for a time necessary, up to a maximum of 12 months. This is an extra amount, paid in addition to your buildings sum insured.

\* This Key Facts Sheet is a guide only. The examples provided are only some of the conditions, exclusions and limits in this policy. You must read the PDS and policy documentation for all information about this policy.



## Step 3 Other things to consider

### Limits

This policy has restrictions that limit your cover for certain events and items, for example under flood cover (where applicable), we will only pay for loss or damage caused by or arising from soil movement including erosion, landslide, mudslide or subsidence, if it is directly caused by and occurs within 72 hours of a flood. To find out these limits you need to read the PDS and other relevant policy documentation.

### Excesses

If you make a claim, the excess is the amount you may have to pay for each incident. A number of different excesses may apply in respect to this policy, for example a basic excess and an additional earthquake or tsunami excess. You may be able to increase these excesses to lower your premium. For more detail, please read the PDS and other policy documentation.

### Legal liability

This policy covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property. It is limited to \$20,000,000 for a liability arising out of any one accident (or series of accidents) attributable to one source or originating cause. You should read the PDS carefully to determine the extent of this cover.

### Cooling off period

If you decide you don't want this policy within 14 days of it being issued and you haven't made a claim, you can cancel it and receive a refund.

### Maximum level of cover offered by insurers

Insurers offer different maximum levels of cover in the event of the loss or destruction of your home including where:

- you set the maximum level of cover and your payout is limited to that amount\* (*Sum insured*).
- you set the maximum level of cover and the insurer may provide you with some agreed extra cover above that amount (*Sum insured plus safety net*).
- the insurer will cover all the reasonable costs to rebuild your home (*Total replacement*).

\* the insurer may provide some cover above this amount.

You should consider which type of cover is best for you.

Failure to adequately insure your home may result in underinsurance.

Warning: this Key Facts Sheet sets out some of the conditions, exclusions and limits in respect to this policy. You should read the PDS and all policy documentation for all the conditions, exclusions and limitations of this policy that limit or exclude cover.

## Step 4 Seek more information

If you want more information on this policy contact us on 131 000.

For more information on choosing insurance and to better understand insurance visit the Australian Government website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

The policy this KFS relates to is:

- Provided/Distributed by Allianz Australia Insurance Limited AFSL 234708.
- Underwritten by Allianz Australia Insurance Limited AFSL 234708.

# KEY FACTS ABOUT THIS HOME CONTENTS POLICY

Home Insurance

Prepared on: 1st Feb 2021

THIS IS NOT AN INSURANCE CONTRACT



## Step 1 Understanding the Facts Sheet

This Key Facts Sheet sets out **some** of the risks covered and not covered by this policy and other information you should consider. This sheet does not provide a complete statement of the cover offered, exclusions, conditions and limits that apply under the policy. You should carefully read the **Product Disclosure Statement (PDS)** and all policy documentation for more details.

## Step 2 Check the maximum level of cover and the events covered

Under this policy you set the maximum level of cover and your payout is limited to that amount. (Sum insured). This table is only applicable in relation to any contents cover in the policy.

Event/Cover	Yes/No Optional	Some examples of specific conditions, exclusions or limits that apply to events/covers (see PDS and other policy documentation for details of others)*
Fire and Explosion	Yes	Not covered for loss or damage caused by bushfires and grassfires during the first 72 hours after you first take out or increase the cover under the policy.
Flood	Optional	Option availability may be subject to eligibility criteria. Not covered for loss or damage to swimming pool and spa covers.
Storm	Yes	Not covered for loss or damage caused by storm surge.
Accidental breakage	Yes	We refer to this event as 'Accidental breakage of glass or ceramic items'. Not covered for cracks, scratches or chips in any item.
Earthquake	Yes	An additional excess of \$250, on top of any other excess payable under the policy applies to claims for loss or damage caused by an earthquake or a series of earthquakes that occurs during any consecutive 48 hour period.
Lightning	Yes	Not covered for the cost of data recovery.
Theft and Burglary	Yes	Not covered where the actual or attempted theft or burglary is committed by any person you (or anyone who lives at the address) invite into your home.
Actions of the sea	No	
Malicious Damage	Yes	You must tell the police as soon as reasonably possible about any malicious damage, theft, attempted theft, burglary or loss of insured property.
Impacts	Yes	Not covered for loss or damage caused by you or anyone you give consent to, cutting or chopping trees, or parts of trees at the insured address.
Escape of liquid	Yes	Not covered for loss or damage caused by rust, corrosion, algae, mould or mildew unless the loss or damage is a direct result of an insured event.
<b>Cover for valuables, collections and items away from the insured address</b>		
High value items and collections	Yes	Not covered for more than \$2,500 per item, set or collection, up to \$7,500 in total for jewellery, watches (except smart watches) or items containing gold or silver unless they are separately listed in your policy schedule as specified contents.
Items away from insured address	Yes	Not covered unless optional cover for Portable Contents and/or Accidental Damage are taken out.

\* This Key Facts Sheet is a guide only. The examples provided are only some of the conditions, exclusions and limits in this policy. You must read the PDS and policy documentation for all information about this policy.



## Step 3 Other things to consider

### Limits

This policy has restrictions that limit your cover for certain events and items, for example under flood cover (where applicable), we will only pay for loss or damage caused by or arising from soil movement including erosion, landslide, mudslide or subsidence, if it is directly caused by and occurs within 72 hours of a flood. To find out these limits you need to read the PDS and other relevant policy documentation.

### Excesses

If you make a claim, the excess is the amount you may have to pay for each incident. A number of different excesses may apply in respect to this policy, for example a basic excess and an additional earthquake or tsunami excess. You may be able to increase these excesses to lower your premium. For more detail, please read the PDS and other policy documentation.

### Legal liability

This policy covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property. It is limited to \$20,000,000 for a liability arising out of any one accident (or series of accidents) attributable to one source or originating cause. You should read the PDS carefully to determine the extent of this cover.

### Cooling off period

If you decide you don't want this policy within 14 days of it being issued and you haven't made a claim, you can cancel it and receive a refund.

### Maximum level of cover offered by insurers

Insurers offer different maximum levels of cover in the event of the loss or destruction of your home including where:

- you set the maximum level of cover and your payout is limited to that amount\* (*Sum insured*).
- you set the maximum level of cover and the insurer may provide you with some agreed extra cover above that amount (*Sum insured plus safety net*).

\* the insurer may provide some cover above this amount.

When working out how much cover you need for your contents, ensure that you value your possessions correctly. To do this you could start by listing all your contents and working out how much it would cost to replace them.

A failure to adequately insure your contents for their replacement value may result in underinsurance.

Warning: this Key Facts Sheet sets out some of the conditions, exclusions and limits in respect to this policy. You should read the PDS and all policy documentation for all the conditions, exclusions and limitations of this policy that limit or exclude cover.

## Step 4 Seek more information

If you want more information on this policy contact us on 131 000.

For more information on choosing insurance and to better understand insurance visit the Australian Government website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

The policy this KFS relates to is:

- Provided/Distributed by Allianz Australia Insurance Limited AFSL 234708.
- Underwritten by Allianz Australia Insurance Limited AFSL 234708.



**Australian Government**  
**Australian Taxation Office**

**Agent** SMSF AUSTRALIA PTY LTD  
**Client** THE TRUSTEE FOR THE  
HEATHER FAMILY  
SUPERANNUATION FUND  
**ABN** 51 514 952 683  
**TFN** 608 266 229

## Activity statement 004

---

<b>Date generated</b>	14 August 2023
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

---

0 results found - from **14 August 2021** to **14 August 2023** sorted by **processed date** ordered **newest to oldest**



**Australian Government**  
**Australian Taxation Office**

**Agent** SMSF AUSTRALIA PTY LTD  
**Client** THE TRUSTEE FOR THE  
HEATHER FAMILY  
SUPERANNUATION FUND  
**ABN** 51 514 952 683  
**TFN** 608 266 229

## Income tax 002

---

<b>Date generated</b>	14 August 2023
<b>Overdue</b>	\$518.00 DR
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$518.00 DR

## Transactions

---

2 results found - from **14 August 2021** to **14 August 2023** sorted by **processed date** ordered **newest to oldest**

<b>Processed date</b>	<b>Effective date</b>	<b>Description</b>	<b>Debit (DR)</b>	<b>Credit (CR)</b>	<b>Balance</b>
1 Jul 2023	1 Jul 2023	General interest charge			\$518.00 DR
12 Jun 2023	28 Feb 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$518.00		\$518.00 DR

---



**Individual Account Statement**  
(PREPARED FROM BOOKS WITHOUT AUDIT)

Investor No : **1007**  
Series : **0822**

The Black Snake Trading Company Pty Ltd  
Attn: Jay & Elisabeth Heather  
43 Mooloolah Drive Queensland  
Minyama 4575  
Australia

Investor Statement for the Month Ended: **June 30, 2023**

	MTD (AUD)	QTD (AUD)	YTD (AUD)
Beginning Balance	310,468.59	317,810.06	327,200.07
Additions			
Redemptions	(1.27)	(22.23)	(41.32)
Net Income	7,277.39	(43.12)	(9,414.05)
<b>Ending Balance</b>	<b>317,744.70</b>	<b>317,744.70</b>	<b>317,744.70</b>
<b>Rate of Return</b>	<b>2.34%</b>	<b>(0.01%)</b>	<b>(2.88%)</b>

Fund Account Statement for the Month Ended: **June 30, 2023**

Beginning Balance	8,276,823.86	8,668,865.95	6,776,806.07
Additions			2,179,965.00
Redemptions	(30,033.38)	(223,800.43)	(224,296.47)
Net Income	194,435.42	(3,839.61)	(291,248.69)
<b>Ending Capital</b>	<b>8,441,225.91</b>	<b>8,441,225.91</b>	<b>8,441,225.91</b>

TO THE BEST OF MY KNOWLEDGE AND BELIEF THE INFORMATION CONTAINED HEREIN IS ACCURATE AND COMPLETE.



For Viseroij Capital Management LLC  
Managing Member of Viseroij Investment Fund LLC - AUD Class

**Individual Account Statement**  
 (PREPARED FROM BOOKS WITHOUT AUDIT)

 Investor No : **1007\_A**  
 Series : **0922**

 The Black Snake Trading Company Pty Ltd  
 Attn: Jay & Elisabeth Heather  
 43 Mooloolah Drive Queensland  
 Minyama 4575  
 Australia

**Investor Statement for the Month Ended: June 30, 2023**

	MTD (AUD)	QTD (AUD)	YTD (AUD)
Beginning Balance	252,869.76	258,849.22	266,497.18
Additions			
Redemptions	(1.04)	(18.11)	(33.65)
Net Income	5,927.27	(35.12)	(7,667.53)
<b>Ending Balance</b>	<b>258,795.99</b>	<b>258,795.99</b>	<b>258,795.99</b>
<b>Rate of Return</b>	<b>2.34%</b>	<b>(0.01%)</b>	<b>(2.88%)</b>

**Fund Account Statement for the Month Ended: June 30, 2023**

Beginning Balance	8,276,823.86	8,668,865.95	6,776,806.07
Additions			2,179,965.00
Redemptions	(30,033.38)	(223,800.43)	(224,296.47)
Net Income	194,435.42	(3,839.61)	(291,248.69)
<b>Ending Capital</b>	<b>8,441,225.91</b>	<b>8,441,225.91</b>	<b>8,441,225.91</b>

TO THE BEST OF MY KNOWLEDGE AND BELIEF THE INFORMATION CONTAINED HEREIN IS ACCURATE AND COMPLETE.



For Viseroij Capital Management LLC  
 Managing Member of Viseroij Investment Fund LLC - AUD Class



1 Trans Am Plaza Drive Suite 400 | Oakbrook Terrace, IL 60181 | UNITED STATES | T: +1 630 954 1919 | F: +1 630 596 8555 | [www.navconsulting.net](http://www.navconsulting.net)

## Initial Activity Notice

Issued July 29, 2022

We confirm receipt of the following transaction order.

### VISEROIJ INVESTMENT FUND LLC - AUD Class

<b>Name</b>	The Black Snake Trading Company Pty Ltd
<b>Transaction</b>	Subscription (by Cash Amount)
<b>Amount</b>	330,000.00
<b>Currency</b>	AUD
<b>Effective Date</b>	August 1, 2022
<b>Order Received Date</b>	July 29, 2022
<b>Entity</b>	Trust (Non-US)
<b>Class</b>	Class B Interests
<b>Series</b>	0822

This is an initial activity notice solely for the purpose of confirming receipt of the above referenced transaction order. All transactions remain subject to manager approval. Some amounts above are estimated solely for your convenience and if so are based on the most recently available NAV for the Fund. In the event of any difference between transaction amounts or other information as presented herein when compared to the information presented on the Fund's periodic Investor statement, the Investor statement will govern.



1 Trans Am Plaza Drive Suite 400 | Oakbrook Terrace, IL 60181 | UNITED STATES | T: +1 630 954 1919 | F: +1 630 596 8555 | [www.navconsulting.net](http://www.navconsulting.net)

## Initial Activity Notice

Issued August 01, 2022

We confirm receipt of the following transaction order.

### VISEROIJ INVESTMENT FUND LLC - AUD Class

<b>Name</b>	The Black Snake Trading Company Pty Ltd
<b>Transaction</b>	Subscription (by Cash Amount)
<b>Amount</b>	329,930.00
<b>Currency</b>	AUD
<b>Effective Date</b>	August 1, 2022
<b>Order Received Date</b>	July 29, 2022
<b>Entity</b>	Trust (Non-US)
<b>Class</b>	Class B Interests
<b>Series</b>	0822

This is an initial activity notice solely for the purpose of confirming receipt of the above referenced transaction order. All transactions remain subject to manager approval. Some amounts above are estimated solely for your convenience and if so are based on the most recently available NAV for the Fund. In the event of any difference between transaction amounts or other information as presented herein when compared to the information presented on the Fund's periodic Investor statement, the Investor statement will govern.



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## Initial Activity Notice

Issued August 10, 2022

We confirm receipt of the following transaction order.

### ■ Viseroij Investment Fund LLC - AUD Class

<b>Name</b>	The Black Snake Trading Company Pty Ltd
<b>Transaction</b>	Addition (by Cash Amount)
<b>Amount</b>	270,000.00
<b>Currency</b>	AUD
<b>Effective Date</b>	September 1, 2022
<b>Order Received Date</b>	August 9, 2022
<b>Entity</b>	Trust (Non-US)
<b>Class</b>	Class B Interests
<b>Series</b>	0922

This is an initial activity notice solely for the purpose of confirming receipt of the above referenced transaction order. All transactions remain subject to manager approval. Some amounts above are estimated solely for your convenience and if so are based on the most recently available NAV for the Fund. In the event of any difference between transaction amounts or other information as presented herein when compared to the information presented on the Fund's periodic Investor statement, the Investor statement will govern.



**Details of the Payment:**

<b>Payment Amount:</b>	199,965.00
<b>Currency:</b>	AUD
<b>Payment Date:</b>	Jul 25, 2022

**Transaction Details:**

<b>Fund:</b>	VISEROIJ INVESTMENT FUND LLC - AUD Class
<b>Investor:</b>	The Black Snake Trading Company Pty Ltd
<b>Class:</b>	Class B Interests
<b>Series:</b>	0822
<b>Effective Transaction Date:</b>	Aug 1, 2022
<b>Transaction Type:</b>	Subscription
<b>Total Transaction Amount:</b>	330,000.00

This is a notice solely for the purpose of confirming receipt of the above referenced transaction order. All transactions remain subject to manager approval. Some amounts above are estimated solely for your convenience and if so are based on the most recently available NAV for the Fund. In the event of any difference between transaction amounts or other information as presented herein when compared to the information presented on the Fund's periodic Investor statement, the Investor statement will govern.



**Details of the Payment:**

<b>Payment Amount:</b>	199,965.00
<b>Currency:</b>	AUD
<b>Payment Date:</b>	Jul 25, 2022

**Transaction Details:**

<b>Fund:</b>	VISEROIJ INVESTMENT FUND LLC - AUD Class
<b>Investor:</b>	The Black Snake Trading Company Pty Ltd
<b>Class:</b>	Class B Interests
<b>Series:</b>	0822
<b>Effective Transaction Date:</b>	Aug 1, 2022
<b>Transaction Type:</b>	Subscription
<b>Total Transaction Amount:</b>	330,000.00

This is a notice solely for the purpose of confirming receipt of the above referenced transaction order. All transactions remain subject to manager approval. Some amounts above are estimated solely for your convenience and if so are based on the most recently available NAV for the Fund. In the event of any difference between transaction amounts or other information as presented herein when compared to the information presented on the Fund's periodic Investor statement, the Investor statement will govern.



**Details of the Payment:**

<b>Payment Amount:</b>	129,965.00
<b>Currency:</b>	AUD
<b>Payment Date:</b>	Jul 26, 2022

**Transaction Details:**

<b>Fund:</b>	VISEROIJ INVESTMENT FUND LLC - AUD Class
<b>Investor:</b>	The Black Snake Trading Company Pty Ltd
<b>Class:</b>	Class B Interests
<b>Series:</b>	0822
<b>Effective Transaction Date:</b>	Aug 1, 2022
<b>Transaction Type:</b>	Subscription
<b>Total Transaction Amount:</b>	329,930.00

This is a notice solely for the purpose of confirming receipt of the above referenced transaction order. All transactions remain subject to manager approval. Some amounts above are estimated solely for your convenience and if so are based on the most recently available NAV for the Fund. In the event of any difference between transaction amounts or other information as presented herein when compared to the information presented on the Fund's periodic Investor statement, the Investor statement will govern.





**Details of the Payment:**

<b>Payment Amount:</b>	69,965.00
<b>Currency:</b>	AUD
<b>Payment Date:</b>	Aug 22, 2022

**Transaction Details:**

<b>Fund:</b>	Viseroij Investment Fund LLC - AUD Class
<b>Investor:</b>	The Black Snake Trading Company Pty Ltd
<b>Class:</b>	Class B Interests
<b>Series:</b>	0922
<b>Effective Transaction Date:</b>	Sep 1, 2022
<b>Transaction Type:</b>	Addition
<b>Total Transaction Amount:</b>	269,930.00

This is a notice solely for the purpose of confirming receipt of the above referenced transaction order. All transactions remain subject to manager approval. Some amounts above are estimated solely for your convenience and if so are based on the most recently available NAV for the Fund. In the event of any difference between transaction amounts or other information as presented herein when compared to the information presented on the Fund's periodic Investor statement, the Investor statement will govern.



Statement Period  
30 June 2022 - 29 July 2022

## Westpac Business One Flexi

Account Name  
**THE BLACK SNAKE TRADING  
COMPANY PTY LTD ATF THE HEATHER  
FAMILY SUPERANNUATION FUND**

Customer ID  
**3103 1544 THE BLACK SNAKE  
TRADING COMP..**

BSB Account Number  
**034-676 538 367**

Opening Balance	\$0.00
Total Credits	+ \$330,100.01
Total Debits	- \$330,000.00
Closing Balance	+ \$100.01

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
24 Jun 2022	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
24 Jun 2022	0.00 %	0.00 %	0.00 %	0.00 %

**Tax File Number/Australian Business Number Information: Tax File Numbers or Australian Business Numbers are not held and Pay As You Go withholding tax may be deducted from interest.**

### TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>30/06/22</b>	<b>STATEMENT OPENING BALANCE</b>			<b>0.00</b>
01/07/22	Deposit-Osko Payment 2982225 Jay Heather		100.00	100.00
11/07/22	Deposit Online 2700184 Bt193768		0.01	100.01
13/07/22	Deposit Online 2038665 Viseroij 2		100,000.00	100,100.01
13/07/22	Deposit Online 2625754 Viseroij Invest 1		100,000.00	200,100.01
20/07/22	Deposit Online 2915546 Viseroij		130,000.00	330,100.01
25/07/22	Withdrawal Online 1082733 Intl Viseroij I	200,000.00		130,100.01
26/07/22	Withdrawal Online 1843220 Intl Viseroij I Viseroij Super	130,000.00		100.01



## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/07/22	CLOSING BALANCE			100.01

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

## TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 034-676 53-8367

01 JUL 2022

Total  
\$0.00

## MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9155 7700 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/dispute](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

### Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be



eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au).

### Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

#### Westpac Live



**Manage your banking  
anytime, anywhere with  
Online Banking**

#### Telephone Banking



**Call us on 132 032  
+61 2 9155 7700 if overseas**

#### Local Branch



**Find branches and ATMs at  
[westpac.com.au/locateus](http://westpac.com.au/locateus)**

**THANK YOU FOR BANKING WITH WESTPAC**



Statement Period  
29 July 2022 - 31 August 2022

## Westpac Business One Flexi

Account Name  
THE BLACK SNAKE TRADING  
COMPANY PTY LTD ATF THE HEATHER  
FAMILY SUPERANNUATION FUND

Customer ID  
3103 1544 THE BLACK SNAKE  
TRADING COMP..

BSB Account Number  
034-676 538 367

Opening Balance	+ \$100.01
Total Credits	+ \$270,058.89
Total Debits	- \$270,043.00
Closing Balance	+ \$115.90

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
24 Jun 2022	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
24 Jun 2022	0.00 %	0.00 %	0.00 %	0.00 %

**Tax File Number/Australian Business Number Information: Tax File Numbers or Australian Business Numbers are not held and Pay As You Go withholding tax may be deducted from interest.**

### TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>29/07/22</b>	<b>STATEMENT OPENING BALANCE</b>			<b>100.01</b>
01/08/22	Transaction Fee	3.00		97.01
01/08/22	Fee For Overseas Telegraphic Transfer	40.00		57.01
18/08/22	Deposit Online 2567721 Liz Viseoij		270,000.00	270,057.01
19/08/22	Deposit-Osko Payment 2434694 Jay Heather Fees Tbstc		58.89	270,115.90
19/08/22	Withdrawal Online 1411222 Intl Viseroij I Liz Super	200,000.00		70,115.90



## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
22/08/22	Withdrawal Online 1094966 Intl Viseroij I Liz Viseroij	70,000.00		115.90
31/08/22	<b>CLOSING BALANCE</b>			<b>115.90</b>

## CONVENIENCE AT YOUR FINGERTIPS

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## TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 034-676 53-8367

01 AUG 2022

		Volume	Unit Price	Fee
Total	Electronic Credits	4	\$0.50	\$2.00
<b>\$3.00</b>	Electronic Debits	2	\$0.50	\$1.00

## MORE INFORMATION

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Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/dispute](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

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If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au).

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**THANK YOU FOR BANKING WITH WESTPAC**



Statement Period  
31 August 2022 - 30 September 2022

## Westpac Business One Flexi

Account Name  
THE BLACK SNAKE TRADING  
COMPANY PTY LTD ATF THE HEATHER  
FAMILY SUPERANNUATION FUND

Customer ID  
3103 1544 THE BLACK SNAKE  
TRADING COMP..

BSB Account Number  
034-676 538 367

Opening Balance	+ \$115.90
Total Credits	+ \$1,151.56
Total Debits	- \$1,193.06
Closing Balance	+ \$74.40

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
24 Jun 2022	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
24 Jun 2022	0.00 %	0.00 %	0.00 %	0.00 %

**Tax File Number/Australian Business Number Information: Tax File Numbers or Australian Business Numbers are not held and Pay As You Go withholding tax may be deducted from interest.**

### TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>31/08/22</b>	<b>STATEMENT OPENING BALANCE</b>			<b>115.90</b>
01/09/22	Transaction Fee	1.50		114.40
01/09/22	Fee For Overseas Telegraphic Transfer	40.00		74.40
02/09/22	Deposit Online 2108893 Life Insurance		1,151.56	1,225.96
02/09/22	Withdrawal Online 1156809 Pymt Panorama S Life Insurance	1,151.56		74.40
<b>30/09/22</b>	<b>CLOSING BALANCE</b>			<b>74.40</b>





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Fee(s) charged to account 034-676 53-8367

01 SEP 2022

		Volume	Unit Price	Fee
Total	Electronic Credits	1	\$0.50	\$0.50
\$1.50	Electronic Debits	2	\$0.50	\$1.00

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visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

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Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

### 30 Sep 2022

We're making changes to our Business One Flexi account to align to a digital first solution for your business transactional needs.

As a result, we're updating some of the fees associated with the Business One Flexi account that may impact you.

From 1 November 2022, we'll be making the following changes to the fees for the Business One Flexi account;

Self-service (electronic) Withdrawals is now \$0.00

Self-service (electronic) Deposits is now \$0.00

Periodical Payment fees are now \$0.00

Cheques Written is now \$3.00

Cheques Collected/ Deposited is now \$3.00

Staff-assisted Withdrawal is now \$3.00

Staff-assisted Deposit is now \$3.00

Narrated Credits is now \$3.00

If you have any questions or concerns, please get in touch with our team.

132 142 or (+61 2) 9155 7700 if calling from overseas (toll applies).

8am - 8pm (AEST), Monday - Friday



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**THANK YOU FOR BANKING WITH WESTPAC**



Statement Period  
30 September 2022 - 31 October 2022

## Westpac Business One Flexi

Account Name  
**THE BLACK SNAKE TRADING  
COMPANY PTY LTD ATF THE HEATHER  
FAMILY SUPERANNUATION FUND**

Customer ID  
**3103 1544 THE BLACK SNAKE  
TRADING COMP..**

BSB Account Number  
**034-676 538 367**

Opening Balance	+ \$74.40
Total Credits	+ \$6,807.30
Total Debits	- \$1.00
Closing Balance	+ \$6,880.70

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
24 Jun 2022	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
24 Jun 2022	0.00 %	0.00 %	0.00 %	0.00 %

**Tax File Number/Australian Business Number Information: Tax File Numbers or Australian Business Numbers are not held and Pay As You Go withholding tax may be deducted from interest.**

### TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>30/09/22</b>	<b>STATEMENT OPENING BALANCE</b>			<b>74.40</b>
03/10/22	Transaction Fee	1.00		73.40
18/10/22	Deposit Online 2347119 investments		5,000.00	5,073.40
20/10/22	Deposit Online 2065677 Super Insurance		1,000.00	6,073.40
24/10/22	Deposit Online 2406364 Life Premium		403.65	6,477.05
24/10/22	Deposit Online 2425982 Life Premium		403.65	6,880.70
<b>31/10/22</b>	<b>CLOSING BALANCE</b>			<b>6,880.70</b>



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Fee(s) charged to account 034-676 53-8367

03 OCT 2022

		Volume	Unit Price	Fee
Total	Electronic Credits	1	\$0.50	\$0.50
\$1.00	Electronic Debits	1	\$0.50	\$0.50

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**THANK YOU FOR BANKING WITH WESTPAC**



## Westpac Business One Flexi

Statement Period  
31 October 2022 - 30 November 2022

Account Name  
THE BLACK SNAKE TRADING  
COMPANY PTY LTD ATF THE HEATHER  
FAMILY SUPERANNUATION FUND

Customer ID  
3103 1544 THE BLACK SNAKE  
TRADING COMP..

BSB Account Number  
034-676 538 367

Opening Balance	+ \$6,880.70
Total Credits	+ \$0.00
Total Debits	- \$2.00
Closing Balance	+ \$6,878.70

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
24 Jun 2022	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
24 Jun 2022	0.00 %	0.00 %	0.00 %	0.00 %

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### TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/10/22	STATEMENT OPENING BALANCE			6,880.70
01/11/22	Transaction Fee	2.00		6,878.70
30/11/22	CLOSING BALANCE			6,878.70

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Fee(s) charged to account 034-676 53-8367

01 NOV 2022

		Volume	Unit Price	Fee
Total	Electronic Credits	4	\$0.50	\$2.00
\$2.00				

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Statement Period  
30 November 2022 - 30 December 2022

## Westpac Business One Flexi

Account Name  
THE BLACK SNAKE TRADING  
COMPANY PTY LTD ATF THE HEATHER  
FAMILY SUPERANNUATION FUND

Customer ID  
3103 1544 THE BLACK SNAKE  
TRADING COMP..

BSB Account Number  
034-676 538 367

Opening Balance	+ \$6,878.70
Total Credits	+ \$403.65
Total Debits	- \$807.29
Closing Balance	+ \$6,475.06

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
24 Jun 2022	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
24 Jun 2022	0.00 %	0.00 %	0.00 %	0.00 %

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### TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>30/11/22</b>	<b>STATEMENT OPENING BALANCE</b>			<b>6,878.70</b>
01/12/22	Deposit Online 2883751 Jays Life Premium		403.65	7,282.35
01/12/22	Withdrawal Online 1383206 Pymt Panorama S Jays Life Ins	403.64		6,878.71
01/12/22	Withdrawal Online 1391764 Pymt Panorama S Jays Life Ins	403.65		6,475.06
<b>30/12/22</b>	<b>CLOSING BALANCE</b>			<b>6,475.06</b>



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Fee(s) charged to account 034-676 53-8367

01 DEC 2022

Total  
\$0.00

## MORE INFORMATION

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Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/dispute](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

### **Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).**

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To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

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visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au).

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#### Local Branch



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**THANK YOU FOR BANKING WITH WESTPAC**



Statement Period  
30 December 2022 - 31 January 2023

## Westpac Business One Flexi

Account Name  
**THE BLACK SNAKE TRADING  
COMPANY PTY LTD ATF THE HEATHER  
FAMILY SUPERANNUATION FUND**

Customer ID  
**3103 1544 THE BLACK SNAKE  
TRADING COMP..**

BSB Account Number  
**034-676 538 367**

Opening Balance	+ \$6,475.06
Total Credits	+ \$403.65
Total Debits	- \$2,428.43
Closing Balance	+ \$4,450.28

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
24 Jun 2022	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
24 Jun 2022	0.00 %	0.00 %	0.00 %	0.00 %

**Tax File Number/Australian Business Number Information: Tax File Numbers or Australian Business Numbers are not held and Pay As You Go withholding tax may be deducted from interest.**

### TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>30/12/22</b>	<b>STATEMENT OPENING BALANCE</b>			<b>6,475.06</b>
03/01/23	Deposit Online 2775073 Jays Life Premium		403.65	6,878.71
03/01/23	Withdrawal Online 1491378 Pymt Panorama S Jays Life Ins	403.64		6,475.07
24/01/23	Debit Card Purchase Sp Tastyhoney.Com Northcote Aus Card No. ~921881	1,670.00		4,805.07
27/01/23	Debit Card Purchase Coles Online Hawthorn Eas Aus Card No. ~921881	339.80		4,465.27



## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/01/23	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	14.99		4,450.28
<b>31/01/23</b>	<b>CLOSING BALANCE</b>			<b>4,450.28</b>

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

## TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 034-676 53-8367

03 JAN 2023

		Volume	Unit Price	Fee
Total	Electronic Credits	1	\$0.00	\$0.00
<b>\$0.00</b>	Electronic Debits	2	\$0.00	\$0.00

## MORE INFORMATION

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**THANK YOU FOR BANKING WITH WESTPAC**



## Westpac Business One Flexi

Statement Period  
31 January 2023 - 28 February 2023

Account Name  
THE BLACK SNAKE TRADING  
COMPANY PTY LTD ATF THE HEATHER  
FAMILY SUPERANNUATION FUND

Customer ID  
3103 1544 THE BLACK SNAKE  
TRADING COMP..

BSB Account Number  
034-676 538 367

Opening Balance	+ \$4,450.28
Total Credits	+ \$403.65
Total Debits	- \$403.64
Closing Balance	+ \$4,450.29

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
24 Jun 2022	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
24 Jun 2022	0.00 %	0.00 %	0.00 %	0.00 %

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### TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>31/01/23</b>	<b>STATEMENT OPENING BALANCE</b>			<b>4,450.28</b>
01/02/23	Deposit Online 2903275 Jays Life Premium		403.65	4,853.93
01/02/23	Withdrawal Online 1680185 Pymt Panorama S Jays Life Ins	403.64		4,450.29
<b>28/02/23</b>	<b>CLOSING BALANCE</b>			<b>4,450.29</b>

### CONVENIENCE AT YOUR FINGERTIPS

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## TRANSACTION FEE SUMMARY

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Fee(s) charged to account 034-676 53-8367

01 FEB 2023

		Volume	Unit Price	Fee
Total	Electronic Credits	1	\$0.00	\$0.00
\$0.00	Electronic Debits	4	\$0.00	\$0.00

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**THANK YOU FOR BANKING WITH WESTPAC**



## Westpac Business One

Statement Period  
28 February 2023 - 31 March 2023

Account Name  
THE BLACK SNAKE TRADING  
COMPANY PTY LTD ATF THE HEATHER  
FAMILY SUPERANNUATION FUND

Customer ID  
3103 1544 THE BLACK SNAKE  
TRADING COMP..

BSB Account Number  
034-676 538 367

Opening Balance	+ \$4,450.29
Total Credits	+ \$403.65
Total Debits	- \$433.62
Closing Balance	+ \$4,420.32

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
24 Jun 2022	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
24 Jun 2022	0.00 %	0.00 %	0.00 %	0.00 %

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### TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>28/02/23</b>	<b>STATEMENT OPENING BALANCE</b>			<b>4,450.29</b>
01/03/23	Deposit Online 2079364 Jays Life Premium		403.65	4,853.94
01/03/23	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	14.99		4,838.95
01/03/23	Withdrawal Online 1705580 Pymt Panorama S Jays Life Ins	403.64		4,435.31
29/03/23	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	14.99		4,420.32
<b>31/03/23</b>	<b>CLOSING BALANCE</b>			<b>4,420.32</b>



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Fee(s) charged to account 034-676 53-8367

01 MAR 2023

		Volume	Unit Price	Fee
Total	Electronic Credits	1	\$0.00	\$0.00
\$0.00	Electronic Debits	1	\$0.00	\$0.00

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For more information please see our website, our Privacy Statement or visit [CreditSmart.org.au](http://CreditSmart.org.au).

### We've updated our Privacy Statement and Notices

Our Privacy Statement combines important details about how we handle your personal and credit-related information. We've also introduced new supplementary privacy notices that provide more specific information when collecting your personal information for certain purposes e.g., if you choose to provide your identity information online.

We're making it clearer for you to understand what information we collect, how and why we collect, hold, and use your information. This may mean you could receive offers for products and services provided by us or our third-party partners that we think may be of interest and value to you.

If you'd like to learn more, our frequently asked questions, the full Privacy Statement, and supplementary privacy notices can be found at: [www.westpac.com.au/privacy/privacy-statement](http://www.westpac.com.au/privacy/privacy-statement)

This statement applies to our Australian financial products and services.

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Statement Period  
31 March 2023 - 28 April 2023

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COMPANY PTY LTD ATF THE HEATHER  
FAMILY SUPERANNUATION FUND

Customer ID  
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TRADING COMP..

BSB Account Number  
034-676 538 367

Opening Balance	+ \$4,420.32
Total Credits	+ \$403.65
Total Debits	- \$403.64
Closing Balance	+ \$4,420.33

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
24 Jun 2022	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
24 Jun 2022	0.00 %	0.00 %	0.00 %	0.00 %

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### TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>31/03/23</b>	<b>STATEMENT OPENING BALANCE</b>			<b>4,420.32</b>
03/04/23	Deposit Online 2661493 Jays Life Premium		403.65	4,823.97
03/04/23	Withdrawal Online 1401785 Pymt Panorama S Jays Life Ins	403.64		4,420.33
<b>28/04/23</b>	<b>CLOSING BALANCE</b>			<b>4,420.33</b>

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Fee(s) charged to account 034-676 53-8367

03 APR 2023

		Volume	Unit Price	Fee
Total	Electronic Credits	1	\$0.00	\$0.00
\$0.00	Electronic Debits	3	\$0.00	\$0.00

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Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/dispute](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

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Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be



insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au).

### Understanding comprehensive credit reporting

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For more information please see our website, our Privacy Statement or visit [CreditSmart.org.au](http://CreditSmart.org.au).

### We've updated our Privacy Statement and Notices

Our Privacy Statement combines important details about how we handle your personal and credit-related information. We've also introduced new supplementary privacy notices that provide more specific information when collecting your personal information for certain purposes e.g., if you choose to provide your identity information online.

We're making it clearer for you to understand what information we collect, how and why we collect, hold, and use your information. This may mean you could receive offers for products and services provided by us or our third-party partners that we think may be of interest and value to you.

If you'd like to learn more, our frequently asked questions, the full Privacy Statement, and supplementary privacy notices can be found at: [www.westpac.com.au/privacy/privacy-statement](http://www.westpac.com.au/privacy/privacy-statement)

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Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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[westpac.com.au/locateus](http://westpac.com.au/locateus)

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## Westpac Business One

Statement Period  
28 April 2023 - 31 May 2023

Account Name  
THE BLACK SNAKE TRADING  
COMPANY PTY LTD ATF THE HEATHER  
FAMILY SUPERANNUATION FUND

Customer ID  
3103 1544 THE BLACK SNAKE  
TRADING COMP..

BSB Account Number  
034-676 538 367

Opening Balance	+ \$4,420.33
Total Credits	+ \$403.65
Total Debits	- \$2,196.12
Closing Balance	+ \$2,627.86

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
24 Jun 2022	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
24 Jun 2022	0.00 %	0.00 %	0.00 %	0.00 %

**Tax File Number/Australian Business Number Information: Tax File Numbers or Australian Business Numbers are not held and Pay As You Go withholding tax may be deducted from interest.**

### TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>28/04/23</b>	<b>STATEMENT OPENING BALANCE</b>			<b>4,420.33</b>
01/05/23	Deposit Online 2752649 Jays Life Premium		403.65	4,823.98
01/05/23	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	14.99		4,808.99
01/05/23	Withdrawal Online 1708535 Pymt Panorama S Jays Life Ins	403.64		4,405.35
03/05/23	Withdrawal-Osko Payment 1593646 Smsf Aust Pty Ltd Smsf Fee Inv 1279	1,430.00		2,975.35



## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
04/05/23	Debit Card Purchase Coles 4523 Maroochydore Aus Card No. ~921881	161.50		2,813.85
04/05/23	Withdrawal Online 1714193 Pymt Jay A Heat Rice 03/05/2023	171.00		2,642.85
30/05/23	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	14.99		2,627.86
<b>31/05/23</b>	<b>CLOSING BALANCE</b>			<b>2,627.86</b>

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

## TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 034-676 53-8367

01 MAY 2023

		Volume	Unit Price	Fee
Total	Electronic Credits	1	\$0.00	\$0.00
\$0.00	Electronic Debits	1	\$0.00	\$0.00

## MORE INFORMATION

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Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au).

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We're making it clearer for you to understand what information we collect, how and why we collect, hold, and use your information. This may mean you could receive offers for products and services provided by us or our third-party partners that we think may be of interest and value to you.

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Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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**THANK YOU FOR BANKING WITH WESTPAC**



## Westpac Business One

Statement Period  
31 May 2023 - 30 June 2023

Account Name  
THE BLACK SNAKE TRADING  
COMPANY PTY LTD ATF THE HEATHER  
FAMILY SUPERANNUATION FUND

Customer ID  
3103 1544 THE BLACK SNAKE  
TRADING COMP..

BSB Account Number  
034-676 538 367

Opening Balance	+ \$2,627.86
Total Credits	+ \$403.65
Total Debits	- \$564.63
Closing Balance	+ \$2,466.88

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$1999	Over \$1999 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999
24 Jun 2022	0.00 %	0.00 %	0.00 %	0.00 %

Effective Date	Over \$49999 to \$99999	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
24 Jun 2022	0.00 %	0.00 %	0.00 %	0.00 %

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### TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>31/05/23</b>	<b>STATEMENT OPENING BALANCE</b>			<b>2,627.86</b>
01/06/23	Deposit Online 2018355 Jays Life Premium		403.65	3,031.51
01/06/23	Withdrawal Online 1638040 Pymt Panorama S Jays Life Ins	403.64		2,627.87
15/06/23	Withdrawal Online 8927676 Bpay Asic Asic 4X2724450480P	146.00		2,481.87
29/06/23	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. ~921881	14.99		2,466.88
<b>30/06/23</b>	<b>CLOSING BALANCE</b>			<b>2,466.88</b>



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Fee(s) charged to account 034-676 53-8367

01 JUN 2023

		Volume	Unit Price	Fee
Total	Electronic Credits	1	\$0.00	\$0.00
\$0.00	Electronic Debits	5	\$0.00	\$0.00

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**THANK YOU FOR BANKING WITH WESTPAC**

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**The Heather Family Superannuation Fund - 2023 Queries**

18 messages

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**Emily Cooper** <emily@smsfaustralia.com>  
To: Jay Heather <jay.heather@bigpond.com>

3 July 2023 at 13:53

Hi Jay

I hope you are well! As we are now in the new financial year I wanted to reach out to confirm the documents we will need for your SMSF this July:

1. Westpac Business One Flexi account statement from 1 July 2022 to 30 June 2023
2. 2023 BT Panorama Annual Statement and Tax Report

Please find attached a broker feeds authorisation form for you.

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

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

Thank you.

Regards

Emily Cooper

SMSF Accountant | SMSF Australia

0481 001 746

[emily@smsfaustralia.com](mailto:emily@smsfaustralia.com)

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

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

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 **SMSFAUS\_HEATHER.BT Portfolio Services Ltd.123327181\_Authority\_2023-07-03.pdf**  
154K

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**Jay Heather** <jay.a.heather@outlook.com>  
To: "emily@smsfaustralia.com" <emily@smsfaustralia.com>

17 July 2023 at 09:13

[jay.a.heather@outlook.com](#) has shared a OneDrive file with you. To view it, click the link below.

 [Sep 2022.zip](#)

---



Hi Emily,

Please find the Authorisation form and link to bank statements attached.

I cannot log into BT for some reason, I may have the wrong account details.

Please note the new email address [jay.a.heather@outlook.com](mailto:jay.a.heather@outlook.com)

Jay

[Quoted text hidden]



BT Auth to Disclose.jpeg  
841K

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**Emily Cooper** <emily@smsfaustralia.com>  
To: Jay Heather <jay.a.heather@outlook.com>

18 July 2023 at 08:07

Hi Jay,

Are you able to resend the zip file to me via email? For some reason Onedrive is not letting me access it.

[Quoted text hidden]

[Quoted text hidden]

---

**Jay Heather** <jay.a.heather@outlook.com>  
To: Emily Cooper <emily@smsfaustralia.com>

18 July 2023 at 09:14

[Quoted text hidden]

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 **FY23 Bank statements.zip**  
200K

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**Emily Cooper** <emily@smsfaustralia.com>  
To: Jay Heather <jay.a.heather@outlook.com>

18 July 2023 at 09:24

Thanks Jay!

[Quoted text hidden]

[Quoted text hidden]

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**Emily Cooper** <emily@smsfaustralia.com>  
To: Jay Heather <jay.a.heather@outlook.com>

24 July 2023 at 13:36

Hi Jay

Thanks for sending the bank statements. Can you please resend the October 2022 statement as it was not saved in the zip file?

We also noted some insurance premiums paid and refunded to the fund. Can you please advise the nature and send relevant insurance policies in relation to these?

• 02/09/2022	Deposit Online 2108893 Life Insurance	\$1,151.56 CR
• 02/09/2022	Withdrawal Online 1156809 pymt Panorama S Life Insurance	\$1,151.56 DR
• 01/12/2022	Deposit Online 2883751 Jays Life Premium	\$403.65 CR
• 01/12/2022	Withdrawal Online 1383206 pymt Panorama S Jays Life Ins	\$403.64 DR
• 01/03/2023	Debit Card Purchase Allianz Insure C6 Sydney Aus Card No. `921881	\$14.99 DR

Please also advise if the following are offsetting transactions. Otherwise, kindly advise.

• 13/07/2022	Deposit Online 2038665 Viseroji 2	\$100,000.00 CR	<i>offsetting?</i>
• 13/07/2022	Deposit Online 2625754 Viseroij Invest 1	\$100,000.00 CR	<i>offsetting?</i>
• 20/07/2022	Deposit Online 2915546 Viseroij	\$130,000.00 CR	<i>offsetting?</i>

• 25/07/2022	Withdrawal Online 1082733 Intl Viseroij I	\$200,000.00 DR	<i>offsetting?</i>
• 26/07/2022	Withdrawal Online 1843220 Intl Viseroij I Viseroij Super	\$130,000.00 DR	<i>offsetting?</i>
• 18/08/2022	Deposit Online 2567721 Liz Viseoij	\$270,000.00 CR	<i>offsetting?</i>
• 19/08/2022	Withdrawal Online 1411222 Intl Viseroij I Liz Super	\$200,000.00 DR	<i>offsetting?</i>
• 22/08/2022	Withdrawal Online 1094966 Intl Viseroij I Liz Viseroij	\$70,000.00 DR	<i>offsetting?</i>

Finally, please provide documentation for the below cash transactions.

• 19/08/2022	Deposit-Osko Payment 2434694 Jay Heather Fees Tbstc	\$58.89 CR
• 24/01/2023	Debit Card Purchase Sp Tastyhoney. Com Northcote Aus Card No. ~921881	\$1,670.00 DR
• 27/01/2023	Debit Card Purchase Coles Online Hawthorn Eas Aus Card No. ~921881	\$339.80 DR
• 04/05/2023	Debit Card Purchase Coles 4523 Maroochydore Aus Card No. ~921881	\$161.50 DR
• 04/05/2023	Withdrawal Online 1714193 Pymt Jay A Heat Rice 03/05/2023	\$171.00 DR

Once it becomes available, please send the BT Panorama Annual statement and tax report.

Thanks,  
 [Quoted text hidden]  
 [Quoted text hidden]

**Jay Heather** <jay.a.heather@outlook.com>  
 To: Emily Cooper <emily@smsfaustralia.com>

25 July 2023 at 08:16

Hi Emily,




Insurance is my life insurance that BT would not directly transfer from my old BT wrap account, so I kept it open and do a monthly transfer between BT wrap and the SMSF. Details attached.

The Viseroij are all offset transactions with funds coming from the old super and being invested into the Viseroij hedge fund.

The cash transaction are the Fund buying physical food in line with the investment strategy, transaction details attached. I think the first transaction is simply some funds that did not clear from the wrap account originally that I transferred to the SMSF before working out I needed to keep the wrap account open to maintain the life insurance with BT.

[Quoted text hidden]

**3 attachments**

-  **Heather family Super Physical Transactions FY22-23.xlsm**  
11K
-  **BT Life Renewal 20230706.pdf**  
1554K
-  **Rice 20230503.pdf**  
219K

**Jay Heather** <jay.a.heather@outlook.com>  
 To: Emily Cooper <emily@smsfaustralia.com>

25 July 2023 at 08:19

[Quoted text hidden]

-  **Oct 2022.pdf**  
20K

**Emily Cooper** <emily@smsfaustralia.com>  
 To: Jay Heather <jay.a.heather@outlook.com>

27 July 2023 at 15:25

Thanks Jay,

Would you also please send through the insurance policies showing the following premiums?

- Panorama Life Insurance \$1,151.56
- Panorama Life Insurance \$403.64
- Allianz Insure \$14.99

We just note that the one you sent through was not under the super fund's name. Can you please arrange to update the policy owner as the super fund so we can continue claiming tax deduction?

We will also wait for the BT Panorama Annual statement and tax report to become available so we can complete the annual return.

Cheers,  
 [Quoted text hidden]  
 [Quoted text hidden]

**Jay Heather** <jay.a.heather@outlook.com>  
To: Emily Cooper <emily@smsfaustralia.com>  
Cc: Jay Heather <jay.a.heather@outlook.com>

7 August 2023 at 08:27

Hi Emily,

Files attached,

See notes for each below.

Cheers

Jay.

**From:** Emily Cooper <emily@smsfaustralia.com>  
**Sent:** Thursday, July 27, 2023 5:25 PM  
**To:** Jay Heather <jay.a.heather@outlook.com>  
**Subject:** Re: The Heather Family Superannuation Fund - 2023 Queries

Thanks Jay,

Would you also please send through the insurance policies showing the following premiums?

- Panorama Life Insurance \$1,151.56

I had a hell of a time not losing the life insurance when I transferred from GT Panorama to BT SMSF. This represents the back payment I need to bring the policy up to date once I had it reinstated. ( Confirmation of Super Contribution)

- Panorama Life Insurance \$403.64

This was the monthly payment amount for the life insurance once re-instated. It has gone up this year. ( Complaint C34270084- ipdate)

- Allianz Insure \$14.99

This is the insurance for the physical assets held under the SMSF. ( Home Insurance policy welcome pack)

We just note that the one you sent through was not under the super fund's name. Can you please arrange to update the policy owner as the super fund so we can continue claiming tax deduction?

I reached out to BT re this, and they started to take me down the same path as last year that I eventually walked away from leading to the payments noted above . I am happy to forgo any tax benefits and leave this as it is. All in all it was just to hard to do a simple task like move and insurance policy from a BT account to another BT while not changing the underlying insured person.

[Quoted text hidden]

----- Forwarded message -----

**From:** Jay Heather <super.wombat@live.com>  
**To:** "jay.a.heather@outlook.com" <jay.a.heather@outlook.com>  
**Cc:**  
**Bcc:**  
**Date:** Mon, 7 Aug 2023 00:02:53 +0000  
**Subject:** FW: Complaint CS34270084- Update

---

**From:** Anastasia Kayumova <anastasia.kayumova@btfinancialgroup.com>  
**Date:** Tuesday, 30 August 2022 at 1:04 pm

**To:** Jay Heather <jay.heather@bigpond.com>  
**Subject:** Complaint CS34270084- Update

Hello Jay,

We have completed re-opening your BT Panorama Super account and I have applied a fee exemption to the account so you will not be charged administration or trustee fees. TAL the insurer has provided me with the breakdown of the outstanding premiums that need to be paid via the BT Panorama account in order to move forward with the next steps.

Policy is paid to 20/06/22 with monthly premiums of \$344.26

Policy anniversary is 20/08/2022 with premiums at \$403.65

Payments outstanding:

July \$344.26

August \$403.65

September \$403.65

Total \$1,151.56

You will then be able to move forward with the change of structure through TAL.

Let me know if you have the details you need to move forward with putting the funds into the Panorama account.

Kind Regards,



**Anastasia Kayumova**

Customer Manager, Complaints | BT Financial Group

P: 02 9155 1241 E: [anastasia.kayumova@btfinancialgroup.com](mailto:anastasia.kayumova@btfinancialgroup.com)

Level 8, Tower Two International Towers

200 Barangaroo Avenue, Barangaroo NSW 2000

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

[facebook](#) | [linkedin](#) | [twitter](#) | [youtube](#)

**From:** Jay Heather <jay.heather@bigpond.com>  
**Sent:** Tuesday, 16 August 2022 2:17 PM  
**To:** Anastasia Kayumova <[anastasia.kayumova@btfinancialgroup.com](mailto:anastasia.kayumova@btfinancialgroup.com)>  
**Subject:** Re: Complaint CS34270084- Update

**CAUTION:** This email originated from outside of the Westpac Group. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Hi Anastasia,

Thank you

Jay

**From:** Anastasia Kayumova <[anastasia.kayumova@btfinancialgroup.com](mailto:anastasia.kayumova@btfinancialgroup.com)>  
**Date:** Tuesday, 16 August 2022 at 11:35 am  
**To:** "jay.heather@bigpond.com" <[jay.heather@bigpond.com](mailto:jay.heather@bigpond.com)>  
**Subject:** Complaint CS34270084- Update

Hello Jay,

I hope you've had a good week. I'd like to provide you with an update that your insurance policy Y0289369 is in force and was reinstated on 5 August 2022. As it will first need to be paid up to date from your BT Panorama Super account (now closed), I'm currently making arrangements to re-open the account for payment purposes. The change of structure (change of where the insurance is paid from) will need to be performed after this step has been completed.

At this point, premiums are only paid until June 2022. As the insurance is an advice driven product, I will also follow-up with next steps regarding the provision of a new quote, which will need to be added to the application upon the change of structure. I understand you do not have a financial adviser on file.

I will make contact once I have the next steps ready. Meanwhile, please let me know if you have any further questions at this point.

Kind Regards,



**Anastasia Kayumova**

Customer Manager, Complaints | BT Financial Group

P: 02 9155 1241 E: [anastasia.kayumova@btfinancialgroup.com](mailto:anastasia.kayumova@btfinancialgroup.com)

Level 8, Tower Two International Towers

200 Barangaroo Avenue, Barangaroo NSW 2000

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**From:** Anastasia Kayumova  
**Sent:** Monday, 8 August 2022 3:14 PM  
**To:** [jay.heather@bigpond.com](mailto:jay.heather@bigpond.com)  
**Subject:** Complaint CS34270084

Dear Jay,

Thank you for your time on the phone earlier. As discussed on the call, I am your Case Manager from BT Complaints. You can use my direct email address [anastasia.kayumova@btfinancialgroup.com](mailto:anastasia.kayumova@btfinancialgroup.com) to forward any relevant information and my direct phone line is 02 9155 1241.

We are committed to taking a fair and responsive approach to complaints. To learn more about our complaints process, please visit <https://www.bt.com.au/personal/contact-us/feedback-complaints.html>

Kind Regards,



**Anastasia Kayumova**

Customer Manager, Complaints | BT Financial Group

P: 02 9155 1241 E: [anastasia.kayumova@btfinancialgroup.com](mailto:anastasia.kayumova@btfinancialgroup.com)

Level 8, Tower Two International Towers

200 Barangaroo Avenue, Barangaroo NSW 2000

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For further details on the financial product please go to [link](#)

Past performance is not a reliable indicator of future performance

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----- Forwarded message -----

From: Jay Heather <super.wombat@live.com>

To: "jay.a.heather@outlook.com" <jay.a.heather@outlook.com>

Cc:

Bcc:

Date: Mon, 7 Aug 2023 00:00:55 +0000

Subject: FW: BT Panorama - Confirmation of Super Contribution // Jay Heather - 402253124 // 592512765%

---

**From:** Support Panorama <[support@panorama.com.au](mailto:support@panorama.com.au)>

**Date:** Monday, 5 September 2022 at 3:59 pm

**To:** "[jay.heather@bigpond.com](mailto:jay.heather@bigpond.com)" <[jay.heather@bigpond.com](mailto:jay.heather@bigpond.com)>

**Subject:** BT Panorama - Confirmation of Super Contribution // Jay Heather - 402253124 // 592512765%

Dear Jay,

We can confirm we have received Super contributions for you, for the amount of \$1,151.56 to be processed into your BT Panorama Super account.

The contribution has a reference "Life Insurance Fee". Could you please confirm the contribution type as per the below table to enable us to place these funds in the account?

PLEASE NOTE: If we do not receive a response within 3 business days the contribution will be treated as Personal.

We ask that the below references are used for all future contributions to ensure that the funds are automatically applied to the account.

Contribution Type	Reference
Super Guarantee	Employer OR SG OR SGC
Employer Award	Award
Employer Voluntary	Voluntary
Salary Sacrifice	Sal Sac OR SS
Personal Contribution	Personal
Superannuation Rollover	Rollover
Downsizer Contribution	Downsizer
CGT – Retirement Exemption	CGT retirement
CGT – 15 Year Exemption	CGT 15 year
Personal Injury Contribution	Personal Injury

**Need more information?**

Sign in to Panorama and select the **Need help? Chat now** icon to chat with Blue, BT's 24/7 virtual assistant or you can call us during business hours.

Kind Regards,



**Heather Martin**

Client Account Specialist, Panorama | Customer Services Delivery, COO

P 1300 881 716 | E [support@panorama.com.au](mailto:support@panorama.com.au)

BT GPO BOX 2861, ADELAIDE SA 5001

Corner Laffer and Hugh Cairns Drive, Bedford Park, SA 5042

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



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**3 attachments**



**Home insurance policy and PDS welcome pack - 21-S611312-DMP.pdf**  
1426K



**FW: Complaint CS34270084- Update.eml**  
147K



**FW: BT Panorama - Confirmation of Super Contribution // Jay Heather - 402253124 // 592512765%.eml**  
83K

---

**Emily Cooper** <emily@smsfaustralia.com>  
To: Jay Heather <jay.a.heather@outlook.com>  
Cc: Jay Heather <jay.a.heather@outlook.com>

7 August 2023 at 09:40

Thanks Jay,

Sorry to hear about all the troubles you have had - insurance is so frustrating at times.

I will do what I can for the SMSF and get it all updated for you accordingly.

[Quoted text hidden]

[Quoted text hidden]

---

**Jay Heather** <jay.a.heather@outlook.com>  
To: Emily Cooper <emily@smsfaustralia.com>  
Cc: "black.snake.trading@outlook.com" <black.snake.trading@outlook.com>

3 November 2023 at 09:21

Hi Emily,

Apologies for my tardiness.

I think you have been waiting on the attached files? Let me know if there is anything further required.

Cheers

Jay

---

**From:** Emily Cooper <emily@smsfaustralia.com>  
**Sent:** Monday, July 24, 2023 3:36 PM

[Quoted text hidden]

[Quoted text hidden]

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**2 attachments**



**Annual tax statement (01 Jul 2022 - 30 Jun 2023) (1).pdf**  
139K



**Annual investment statement (01 Jul 2022 - 30 Jun 2023).pdf**  
214K

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**Emily Cooper** <emily@smsfaustralia.com>  
To: Jay Heather <jay.a.heather@outlook.com>

3 November 2023 at 10:31

Thanks Jay! We'll work on this and get back to you.

[Quoted text hidden]

[Quoted text hidden]



Emily Cooper <emily@smsfaustralia.com>  
To: Jay Heather <jay.a.heather@outlook.com>

6 November 2023 at 12:46

Hi Jay,

To be able to proceed with your fund, are you able to please assist us with the following queries?

1. Can you please advise to whom we will allocate the employer contributions with descriptions from SuperChoice and QUICKSUPER?

2. Please provide details and supporting documents for below transactions.

o 01/07/2022	Deposit-Osko Payment 2982225 Jay Heather	\$100.00 CR
o 08/07/2022	Direct Credit from Panorama Super , AVA000000274972504	\$1,712.71 CR
o 25/07/2022	Withdrawal Online 1082733 Intl Viseroji I	\$200,000.00 DR
o 26/07/2022	Withdrawal Online 1843220 Intl Viseroji I Viseroji Super	\$130,000.00 DR
o 09/08/2022	Direct Credit from Panorama Super , AVA000000289431780	\$271,923.15 CR
o 19/08/2022	Deposit-Osko Payment 2434694 Jay Heather Fees Tbstc	\$58.89 CR
o 19/08/2022	Withdrawal Online 1411222 Intl Viseroji Liz Super	\$200,000.00 DR
o 22/08/2022	Withdrawal Online 1094966 Intl Viseroji I Liz Viseroji	\$70,000.00 DR

[Quoted text hidden]

[Quoted text hidden]

Jay Heather <jay.a.heather@outlook.com>  
To: Emily Cooper <emily@smsfaustralia.com>  
Cc: Jay Heather <black.snake.trading@outlook.com>

13 November 2023 at 06:05

Hi Emily,

The Super contributions are mine. 

The attached documentation is for the transactions noted.

**From:** Emily Cooper <emily@smsfaustralia.com>  
**Sent:** Monday, November 6, 2023 2:47 PM  
**To:** Jay Heather <jay.a.heather@outlook.com>  
**Subject:** Re: The Heather Family Superannuation Fund - 2023 Queries

Hi Jay,

To be able to proceed with your fund, are you able to please assist us with the following queries?

1. Can you please advise to whom we will allocate the employer contributions with descriptions from SuperChoice and QUICKSUPER?

2. Please provide details and supporting documents for below transactions.

o 01/07/2022	Deposit-Osko Payment 2982225 Jay Heather	\$100.00 CR
o 08/07/2022	Direct Credit from Panorama Super , AVA000000274972504	\$1,712.71 CR – Back payment for Jays Life Insurance when it was canceled duet o transfer from one BT to Another. This bought it up to date.

[Quoted text hidden]

[Quoted text hidden]

----- Forwarded message -----

From: "jay.heather@bigpond.com" <jay.heather@bigpond.com>  
To: "jay.a.heather@outlook.com" <jay.a.heather@outlook.com>  
Cc:  
Bcc:  
Date: Sun, 12 Nov 2023 21:43:26 +0000  
Subject: FW: Panorama - Payment submitted

**From:** Notification - Panorama <no-reply-alerts@mail.panoramaonline.com.au>

**Date:** Thursday, 18 August 2022 at 4:00 pm

To: [jay.heather@bigpond.com](mailto:jay.heather@bigpond.com) <[jay.heather@bigpond.com](mailto:jay.heather@bigpond.com)>

**Subject:** Panorama - Payment submitted

[View this email in your browser](#)

For your information



Hi Jay,

A payment from your Panorama account has been submitted.



Payment details are as follows:

<b>Panorama account:</b>	The Heather Family Superannuation Fund xxxxxx181
<b>Payee:</b>	The Black Snake Trading Company xxx367
<b>Amount:</b>	\$270,000.00
<b>Payment date:</b>	18 August 2022
<b>Description:</b>	Liz Viseoij

Contact us on 1300 881 716 if you didn't authorise this payment.

Best regards,  
The Panorama Support Team

BT Portfolio Services Ltd ABN 73 095 055 208 AFSL 233715 operates and administers Panorama. Westpac Banking Corporation (Westpac) is the issuer of the Cash Management Account. Westpac ABN 33 007 457 141 AFSL and Australian credit licence 233714.

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----- Forwarded message -----

From: "jay.heather@bigpond.com" <jay.heather@bigpond.com>  
To: "jay.a.heather@outlook.com" <jay.a.heather@outlook.com>  
Cc:  
Bcc:  
Date: Sun, 12 Nov 2023 21:45:25 +0000  
Subject: FW: Panorama - Payment submitted

---

**From:** Notification - Panorama <[no-reply-alerts@mail.panoramaonline.com.au](mailto:no-reply-alerts@mail.panoramaonline.com.au)>  
**Date:** Thursday, 18 August 2022 at 4:00 pm  
**To:** [jay.heather@bigpond.com](mailto:jay.heather@bigpond.com) <[jay.heather@bigpond.com](mailto:jay.heather@bigpond.com)>  
**Subject:** Panorama - Payment submitted

[View this email in your browser](#)

For your information



Hi Jay,

A payment from your Panorama account has been submitted.





Payment details are as follows:

**Panorama account:** The Heather Family Superannuation Fund xxxxxx181

**Payee:** The Black Snake Trading Company xxx367

**Amount:** \$270,000.00

**Payment date:** 18 August 2022

**Description:** Liz Viseoij

Contact us on 1300 881 716 if you didn't authorise this payment.

Best regards,  
The Panorama Support Team


BT Portfolio Services Ltd ABN 73 095 055 208 AFSL 233715 operates and administers Panorama. Westpac Banking Corporation (Westpac) is the issuer of the Cash Management Account. Westpac ABN 33 007 457 141 AFSL and Australian credit licence 233714.

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**9 attachments**


 **Investor Activity Notice\_072922 111817533\_24137242.PDF**  
89K


 **Payment Confirmation\_20220801\_Subscription\_1007\_24158259.PDF**  
17K




 **Payment Confirmation\_20220729\_Subscription\_1007\_24128134.PDF**  
17K

 **Payment Confirmation\_20220729\_Subscription\_1007\_24128134.PDF**  
17K

 **Investor Activity Notice\_080122\_112116150\_24164444.PDF**  
88K

 **Investor Activity Notice\_081022\_113602677\_24371051.PDF**  
88K

 **FW: Panorama - Payment submitted.eml**  
34K

 **Payment Confirmation\_20220830\_Addition\_1007\_A\_24772702.PDF**  
17K

 **FW: Panorama - Payment submitted.eml**  
34K

---

**Emily Cooper** <emily@smsfaustralia.com>  
To: Jay Heather <jay.a.heather@outlook.com>

13 November 2023 at 07:13

Thanks Jay!

[Quoted text hidden]

[Quoted text hidden]

---

**Emily Cooper** <emily@smsfaustralia.com>  
To: Jay Heather <jay.a.heather@outlook.com>

11 January 2024 at 15:00

Hi Jay,

Would you please confirm if the below deposit is a rollover from BT Panorama? If so, can you please send through a copy of the rollover benefit statement for audit?

- 09/08/2022 Direct Credit from Panorama Super , AVA000000289431780 \$271,923.15 CR

Can you also please confirm if the following deposits are to be treated as your non concessional (after tax) contributions? Otherwise, please advise.

- 01/07/2022 Deposit-Osko Payment 2982225 Jay Heather \$100.00 CR
- 19/08/2022 Deposit-Osko Payment 2434694 Jay Heather Fees Tbstc \$58.89 CR

We acknowledge receipt of the payment confirmation for the investments made in Viseroji Investment Fund LLC. For recording and audit purposes, can you please provide the unit certificate relevant to the following transactions? Also, please confirm total units held at 30 June 2023.

- 25/07/2022 Withdrawal Online 1082733 Intl Viseroji I \$200,000.00 DR
- 26/07/2022 Withdrawal Online 1843220 Intl Viseroji I Viseroji Super \$130,000.00 DR

[Quoted text hidden]

[Quoted text hidden]

---

**Jay Heather** <jay.a.heather@outlook.com>  
To: Emily Cooper <emily@smsfaustralia.com>  
Cc: Jay Heather <black.snake.trading@outlook.com>

15 January 2024 at 07:42

Hi Emily,

Thanks for following up on this I was think just last week it must be getting close to needing to be finalised.

See notes below.

Let me know if there is anything else and I will hunt it down.

Jay

**From:** Emily Cooper <emily@smsfaustralia.com>  
**Sent:** Thursday, January 11, 2024 5:00 PM

To: Jay Heather <jay.a.heather@outlook.com>  
Subject: Re: The Heather Family Superannuation Fund - 2023 Queries

Hi Jay,

Would you please confirm if the below deposit is a rollover from BT Panorama? If so, can you please send through a copy of the rollover benefit statement for audit?

- 09/08/2022 Direct Credit from Panorama Super , AVA000000289431780 \$271,923.15 CR

This is Liz's super and I don't think it was sent to me or I cannot find it, I have asked liz to go through her mail and I will forward when we have it.

Can you also please confirm if the following deposits are to be treated as your non concessional (after tax) contributions? Otherwise, please advise.

- 01/07/2022 Deposit-Osko Payment 2982225 Jay Heather \$100.00 CR
- 19/08/2022 Deposit-Osko Payment 2434694 Jay Heather Fees Tbstc \$58.89 CR

Yes please treat both this way it was me for what reason I cannot remember, it could have been as simply as rounding something up or just putting some funds I the account to start but the answer is yes.

We acknowledge receipt of the payment confirmation for the investments made in Viseroij Investment Fund LLC. For recording and audit purposes, can you please provide the unit certificate relevant to the following transactions? Also, please confirm total units held at 30 June 2023.

See files 30June 2023 Liz and 30 June 2023.....Jay.

- 25/07/2022 Withdrawal Online 1082733 Intl Viseroji I \$200,000.00 DR
- 26/07/2022 Withdrawal Online 1843220 Intl Viseroji I Viseroji Super \$130,000.00 DR
- 19/08/2022 Withdrawal Online 1411222 Intl Viseroji Liz Super \$200,000.00 DR
- 22/08/2022 Withdrawal Online 1094966 Intl Viseroji I Liz Viseroji \$70,000.00 DR

It just a \$ value holding not a specific number of units, see the Investor activity notice Liz 20220901 and Investor Activity Notice Jay 20220801

[Quoted text hidden]

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#### 4 attachments

 30 June 2023 - Liz.pdf  
51K

 30 June 2023 \_Investor Statement 1007 - Jay.pdf  
51K

 Investor Activity Notice\_Liz 20220901.pdf  
92K

 Investor Activity Notice\_Jay 20220801.pdf  
92K

**ASIC**

Australian Securities &amp; Investments Commission

ABN 86 768 265 615

**Inquiries**

www.asic.gov.au/invoices

1300 300 630

THE BLACK SNAKE TRADING COMPANY PTY LTD  
 SMSF AUSTRALIA PTY LTD  
 PO BOX 230 GLEN OSMOND SA 5064

**INVOICE STATEMENT**

Issue date 12 Jun 23

**THE BLACK SNAKE TRADING COMPANY PTY LTD**

ACN 658 675 284

Account No. 22 658675284

**Summary**

Opening Balance	\$59.00
New items	\$87.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$146.00</b>

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

*Transaction details are listed on the back of this page*

**Please pay**

**Immediately \$146.00**

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

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

**ASIC**

Australian Securities &amp; Investments Commission

**PAYMENT SLIP****THE BLACK SNAKE TRADING COMPANY PTY LTD**

ACN 658 675 284

Account No: 22 658675284

**22 658675284****TOTAL DUE \$146.00****Immediately \$146.00**

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



**Bill Code:** 17301  
**Ref:** 2296586752844



\*814 129 0002296586752844 71

# Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2023-06-12	Late Payment Fee 1	4X2724450480P A	\$87.00
	<b>Outstanding transactions</b>		
2023-04-08	Annual Review - Special Purpose Pty Co	4X2724450480P A	\$59.00
2023-06-12	Late Payment Fee 1	4X2724450480P A	\$87.00

## PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2296 5867 5284 471

### Australia Post

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

### Phone

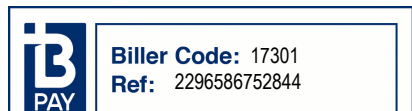
Call 13 18 16 to pay by Mastercard or Visa

### On-line

Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by Mastercard or Visa

### Mail

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



**Billers Code:** 17301  
**Ref:** 2296586752844

### Telephone & Internet Banking – BPAY®

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

**Due Date: 09 Mar 2023**

TAX INVOICE

Trustee for The Heather Family Super Fund  
43 Mooloolah Dr  
MINYAMA QLD 4575  
AUSTRALIAInvoice Number  
INV-1279Invoice Date  
02 Mar 2023

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

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

## How to Pay

EFT directly into our bank account:  
Account: SMSF Australia Pty Ltd  
BSB: 065-004 Account No: 1108 1117  
Reference: Name and INV-1279Credit card payment via Stripe  
VISA or MasterCard Accepted  
**3% surcharge oncharged**

6 Jul 2023

000010 000



MR J HEATHER  
43 MOOLOOLAH DR  
MINYAMA QLD 4575

Portfolio No: B0289369-A

## Your BT Protection Plans renewal

Dear Mr Heather,

Thank you for choosing BT insurance.

### Your policy is guaranteed renewable

Your renewal date is 20 Aug 2023. Each year your policy automatically renews, and we send you a renewal notice that provides you with an updated Renewal Summary that details your cover and premiums to be paid for the next year.

### Your renewal details at a glance

Policy number	Insured person(s)	Type of insurance	Premium on renewal	Payment frequency	Payment method
Y0289369	Jay Heather	Term Life	\$482.05	Monthly	Automatic debit

### Changes to Your Premium

The cost and level of your cover may have changed. Each year, your premiums may increase due to a range of reasons.

Your premiums are not guaranteed to stay the same.

Where you have chosen stepped premiums, your premiums are calculated each year and will change based on the insured person's age at the review date. The premiums will generally increase every year at the policy anniversary as you get older.

Where you have chosen level premiums, your premium relevant to your original sum insured is calculated based on an age based premium rate determined at the commencement of the insurance cover. Level premiums can be more expensive than stepped premiums at the start of your policy but can be cheaper than stepped premiums as your policy continues. If the specified period for level premiums (to either age 55 or 65) has expired, stepped premiums apply, and this means your premium will increase each year in line with your age. The initial increase after the end of the level premium period may be significant.

The Insurer and Issuer is TAL Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (TLISL), except for Term Life as Superannuation, Income Protection as Superannuation, and Income Protection Assured as Superannuation, which are issued by BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM) as trustee of Asgard Independence Plan Division Two ABN 90 194 410 365. BTFM is a subsidiary of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (Westpac). Westpac does not guarantee the insurance. TLISL is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). TAL companies are not part of the Westpac Group. BT is a trade mark of BT Financial Group Pty Limited ABN 38 087 480 331 and is used by TLISL under licence. This information does not take into account your individual needs, objectives or financial situation. You should read the Product Disclosure Statement (PDS) before making a decision to purchase or continue to hold a product. A PDS can be obtained by visiting [bt.com.au](http://bt.com.au) or calling 1300 553 764.

In addition, for both stepped and level premium policies, your premiums will increase if your insured benefits increase with the Consumer Price Index (CPI). If you have level premiums, the premium for any CPI increase in your sum insured will be determined based on the insured person's age at the time of the CPI increase.

Your premiums may also increase if we increase premium rates following a pricing review. This is the case whether you have chosen stepped premiums or level premiums. However, we can only increase premium rates which apply to your policy if such a change is made on a consistent basis across a group of policy holders affected and if government fees and charges change.

Premium rates and policy fees may need to increase to assist with the long-term sustainability so that you can be assured claims payable can be funded. Premium rates may increase due to a number of factors, including but not limited to claims experience, worsening economic conditions or regulatory requirements. Premium rates are set to ensure they cover operating expenses, the cost of reinsurance and our capital requirements. Consideration of balancing business mix risks, enhancing equity between policy owner groups and market positioning are examples of factors that are taken into account when adjusting rates.

If we intend to increase the premium rates on your policy, we will notify you prior to the increase taking effect and in accordance with the timeframes set out in your Product Disclosure Statement (PDS).

### Details of your policy

The amount of the Total Disability Benefit payable at claim time for customers with an Indemnity benefit type income protection policy may depend on your actual earning before the claimable event. For details about the monthly payable benefit, kindly refer to the PDS.

To ensure the protection we provide remains up-to-date, all customer claims will also be assessed against specific medical definitions as outlined in the Life Insurance Code of Practice where appropriate. We also consider methods of diagnosing medical events that may now be superseded due to medical improvements and may consider other appropriate, medically recognised methods or tests when assessing claims.

We want to make sure that you know exactly what you're covered for, and the circumstances in which your cover will automatically cease, so please read your Product Disclosure Statement and Policy Document (PDS) and the details of your insurance in the attached Policy Schedule, including any discounts or loyalty bonuses that may apply to your cover with us.

### Any questions?

If you have any questions, would like to discuss your cover, make any changes to your policy or if you would like to make a claim, please call one of our insurance specialists on **1300 553 764** between Monday to Friday, 8.00am – 6.30pm (Sydney time).

Yours sincerely,

**Head of Customer Service**

## Consider the risks of cancelling or replacing your cover

We're providing the following information as part of our commitment under the Life Insurance Code of Practice to help you understand the risks of cancelling and/or replacing your cover.

Life insurance is designed to offer an amount of financial protection should the unforeseen occur, or if you are unable to work due to sickness or injury. There can be risks when cancelling or replacing your insurance cover that we need to make sure you are aware of. These could include:

**The consequences of being medically underwritten for a new insurance policy in the future.** When you apply for a new insurance policy, you will need to answer medical questions and go through an underwriting process. This means your health, income and pastimes may be assessed again at that time, and changes to your health since your existing policy was taken out could affect you. It may result in limitations or exclusions on what you can claim for, loadings being placed on the premiums to be paid for your new cover making it more expensive, or even being declined for the provision of cover.

**Not all policies are the same.** It may appear that you can get the same cover for less if you shop around, however, not all life insurance policies are alike. You should carefully consider the terms and conditions in both the current and new Product Disclosure Statements (and any other associated policy documentation). If you cancel and replace cover under a new policy, it will likely be subject to different terms and conditions to the current policy you have now, and may affect what you can claim for and how much your benefit will be.

**Claiming after cancellation.** You may not be able to claim for a condition that arises after your existing cover is cancelled.

**Timing of replacement cover.** You may want to consider not cancelling your existing cover until any replacement cover is in place.

Given that life insurance is intended to provide financial protection in the event of your death or specified illness or injury, you should fully consider your personal financial obligations before cancelling your existing cover.



**Important:** If your policy is cancelled, you may not be able to reinstate your cover. The 'reinstatement of cover' option is only available for policies which commenced under a Product Disclosure Statement (PDS) dated on or after 28 April 2006. Policies which commenced under an earlier PDS (dated prior to 28 April 2006) cannot be reinstated after they are cancelled.

### If you're experiencing financial hardship/loss of income/difficulty in paying premiums

When premiums increase it might become challenging to manage the rising cost of staying covered and financially protected. Our policies are designed to be flexible, so there may be ways you can adjust your cover amount, reduce your benefits and/or remove or alter benefit options to reduce your premiums, if your policy allows you to do so, rather than having to cancel it. You may also be able to apply for a Premium Holiday for a period of time.

If you are facing financial hardship or finding it difficult to pay your premiums, please talk to your financial adviser or call us on 1300 553 764 for assistance.

Before you make any changes to your cover, you should consider obtaining independent financial advice to decide whether your insurance cover is suitable for your personal requirements. Your adviser can assess your financial situation and explore options and strategies for your current and long-term needs.

### If you need to make a claim

Call us as soon as you can on 1300 553 764 Monday to Friday, 8.00am to 6.30pm (Sydney time). Alternatively, email us at [btlifeclaims@tal.com.au](mailto:btlifeclaims@tal.com.au).

We may ask you a few questions to help us work out what type of claim you need to make so that we can send you the correct information. You will be assigned a Claims Consultant, who will assist you with your claim. For selected Income Protection and Living Insurance claims we may be able to assess your claim on the spot, over the phone. Further information on claiming and the steps involved can be found online at [btlifeinsurance.tal.com.au/claims](http://btlifeinsurance.tal.com.au/claims).



# Providing Feedback and Complaints

## Delivering on our service promise

We're constantly striving to provide the best possible service, and we'll do our best to resolve any concern you have efficiently and fairly.

## Our commitment to you

If you're ever unhappy about something we've done – or perhaps not done – please give us the opportunity to put things right.

Our aim is to resolve your complaint within 5 business days, and where possible we will resolve your complaint on the spot. If we need some additional time to get back to you, we will let you know. Should we be unable to resolve your concern at your first point of contact, we will then refer the complaint to our dedicated Customer Managers in our Customer Solutions team. They are here to find a solution for you and will ensure that you're regularly updated about the progress we are making to resolve your complaint.

## You can contact us:

### Over the phone

Please call us on 1300 553 764

### By post

BT Life Insurance  
GPO Box 5380 Sydney NSW 2001

### By email

You can write to us via email on [customerservice@tal.com.au](mailto:customerservice@tal.com.au)

## If you are still unhappy

If you are not satisfied with our response or handling of your complaint, you can contact the external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA).

### Australian Financial Complaints Authority

The Australian Financial Complaints Authority (AFCA) provides a free and independent service to resolve complaints by consumers and small businesses about financial firms (e.g., banks), where that complaint falls within AFCA's terms of reference.

The contact details for AFCA are set out below.

### Australian Financial Complaints Authority

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678 (free call)

Post: Australian Financial Complaints Authority  
GPO Box 3 Melbourne VIC 3001

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The Insurer and Issuer is TAL Life Insurance Services Limited ABN 31 003 149 167 AFSL 233728 (TLISL), except for Term Life as Superannuation, Income Protection as Superannuation, and Income Protection Assured as Superannuation, which are issued by BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM) as trustee of Asgard Independence Plan Division Two ABN 90 194 410 365. BTFM is a subsidiary of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (Westpac). Westpac does not guarantee the insurance. TLISL is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). TAL companies are not part of the Westpac Group. BT is a trade mark of BT Financial Group Pty Limited ABN 38 087 480 331 and is used by TLISL under licence. This information does not take into account your individual needs, objectives or financial situation. You should read the Product Disclosure Statement (PDS) before making a decision to purchase or continue to hold a product. A PDS can be obtained by visiting [bt.com.au](http://bt.com.au) or calling 1300 553 764. This document accompanies your annual renewal notice and the two documents should be read together.

## Your BT Protection Plans Renewal Summary for Term Life

Effective: 20 Aug 2023

**Policy owner** BT FUNDS MANAGEMENT LTD (BTFM)

### Your policy details

**Portfolio number** B0289369-A  
**Policy number** Y0289369  
**Panorama account number** 402253124  
**Product name** Term Life  
**Policy risk commencement date** 20 Aug 2010  
**Renewal date** 20 Aug each year

### Premium details

**Premium** \$472.72  
**Policy fee** \$9.33  
**Total premium payable** \$482.05  
**Premiums payable** 17<sup>th</sup> August and then at a monthly frequency. If this falls on a weekend or NSW public holiday, the payment will be processed on the next business day.  
**CPI Increase** 5.1%

### Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions	Client ID
Jay Heather	13 May 1966	Male	Non-Smoker	No	27069562

Jay Heather	Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
	Death Benefit	20 Aug 2065	\$1,502,832	Stepped	No	N/A

### Loyalty benefit details

Jay Heather	Benefit type	Loyalty benefit	Loyalty benefit effective date
	Death Benefit	\$75,142	20 Aug 2013

Policy: Y0289369 Page: 1

The insurer and issuer is TAL Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (TLISL), except for Term Life as Superannuation, Income Protection as Superannuation, and Income Protection Assured as Superannuation, which are issued by BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM) as trustee of Asgard Independence Plan Division Two ABN 90 194 410 365. BTFM is a subsidiary of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (Westpac). Westpac does not guarantee the insurance. TLISL is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). TAL companies are not part of the Westpac Group. BT is a trade mark of BT Financial Group Pty Limited ABN 38 087 480 331 and is used by TLISL under licence. This information does not take into account your individual needs, objectives or financial situation. You should read the Product Disclosure Statement (PDS) before making a decision to purchase or continue to hold a product. A PDS can be obtained by visiting [bt.com.au](http://bt.com.au) or calling 1300 553 764.

# Important update about your policy

## What has changed?

On 9 August 2021, Westpac announced that it has agreed to sell Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (Westpac Life) to TAL Dai-ichi Life Australia Limited ABN 97 150 070 483 (TAL).

The sale of Westpac Life to TAL completed on 1 August 2022 and Westpac Life changed its name to TAL Life Insurance Services Limited (TLISL).

## Who is TAL?

TAL is Australia's leading life insurer\*. For almost 150 years TAL has been protecting people and insures more than 4.5 million Australians. TAL is part of the Dai-ichi Life Group, one of the world's largest insurance groups.

\*based on inforce premiums for risk only life insurance policies, NMG Consulting (2021).

## Do I need to do anything?

No. The purpose of this significant event notice is to give you information about the sale and change of name. You do not need to do anything. There will be no change to your insurance cover or the terms and conditions of your insurance policy.

## Do I need to change how I pay my premiums?

No. If you have an existing Direct Debit Request (DDR) in place which draws your insurance premiums from your bank account, you do not need to do anything. Your premiums and payments will continue to be deducted from your nominated bank account.

If you are paying premiums via any other methods including cheque, online or over the phone, these payment options will continue to be available to you. You do not need to change anything.

## Will there be any changes to the terms and conditions of my policy?

No. Your policy will continue on the same terms and conditions after 1 August 2022 and in accordance with the product disclosure documents issued to you. You can obtain a copy of these terms and conditions at any time by contacting us.

## I currently roll over money from a super fund to pay my insurance premiums. Do I need to change anything?

No. Some customers have an arrangement in place for a transfer or roll over from a super fund to pay for their insurance premiums. If this applies to you, there will be no change to your chosen payment method as a result of the sale.

## What if I'm currently on claim and receiving insurance benefits?

If you're receiving insurance benefits, you'll continue to receive those payments in the same way that you've been receiving them.

## What if I've made an insurance claim and it's not been finalised?

These changes will not affect any existing insurance claims.

## Are there any other changes I'll notice?

You should notice very few changes. TLISL will continue to manage your insurance policy and administer any claims you may have under that policy.

## Any questions?

If you have any questions in relation to these changes or your insurance policy, or would like more information, please contact us. You can find details of the various ways you can contact us on your enclosed policy information.

**Trust Deed  
The Heather Family Superannuation Fund**

Drawn by:  
**Redchip Lawyers**  
redchip.com.au  
redchip@redchip.com.au  
P 07 3223 6100

Solicitors for:  
**Acis**  
acis.net.au  
acis@acis.net.au  
P 1800 773 477

**THIS SUPERANNUATION FUND TRUST DEED** is made on the date specified in Schedule 3 by the Trustee named in Schedule 3.

**WHEREAS:**

- A. The Trustee has agreed to act as the first Trustee of the Fund named in Schedule 3, which is established and is to be maintained as an indefinitely continuing superannuation fund (the 'Fund') for the purpose of providing superannuation benefits for Members.
- B. The Trustee has agreed to accept the trusts constituted under this Deed and to undertake the liabilities, duties and obligations imposed upon the Trustee by this Deed and by the laws applicable in the jurisdiction to which it is subject.

**NOW THIS DEED WITNESSES AS FOLLOWS**

- 1. This Deed will be governed and interpreted and will take effect in accordance with the Relevant Law.
- 2. Except to the extent that any interests of Members or Beneficiaries of the Fund are otherwise affected or circumscribed by the Relevant Law or by this Deed, the Fund will be vested in, controlled by and administered by the Trustee.
- 3. This Deed will be interpreted in accordance with the Rules.
- 4. If the Relevant Law does not exclude the operation of the rule against perpetuities in relation to those trusts, the trusts created by this Deed will terminate on the first to occur of:
  - (a) the day immediately preceding the day which is 80 years after the date of execution of this Deed; or
  - (b) the date on which this Deed is terminated in accordance with its provisions.

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## RULES

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

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

### 1. INTERPRETATION PROVISIONS

#### 1.1 Terms defined in the Act

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

#### 1.2 Dictionary

The terms and expressions set out in the Dictionary in Schedule 2:

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

#### 1.3 Interpretation

- (a) In these Rules, unless the context or subject matter requires otherwise, references to:
  - (i) **singular** words includes the plural and vice versa;
  - (ii) any **gender** includes every gender;
  - (iii) a **person** includes natural persons, firms, companies, corporations, bodies corporate, trustees, trusts, associations, partnerships, government authorities, and other legal entities and includes successors and assigns from time to time;
  - (iv) **writing** includes printing, typing, facsimile and other means of representing or reproducing words, figures, drawings or symbols in a visible and tangible or electronic form, in English;
  - (v) **signature** and **signing** mean due execution of a document by a person, corporation or other relevant entity and include signing by an agent or attorney or representative (if a body corporate);
  - (vi) **months** mean calendar months;
  - (vii) **statutes** include statutes amending, modifying, rewriting, consolidating or replacing the statutes referred to and all regulations, orders-in-council, rules, by-laws, orders in council and ordinances made under those statutes;
  - (viii) **sections** of statutes or terms defined in statutes refer to corresponding sections or defined terms in amended, consolidated or replacement statutes;
  - (ix) **regulations** or terms defined in regulations refer to corresponding regulations or defined terms in amended, consolidated or replacement regulations;
  - (x) an **agreement** or **document** (including these Rules) means that agreement or document as amended, novated or supplemented and includes all parts of it including clauses, recitals, schedules, appendices and exhibits to it;
  - (xi) a **party** includes that party's executors, administrators, substitutes, successors and assigns;
  - (xii) **Rules, clauses** or **schedules** are references to the Rules, clauses or schedules contained in these Rules;
  - (xiii) where a person is entitled to **vote** or holds the **right to vote** on any matter by virtue of these Rules, the person may vote by proxy or attorney or representative (if a body corporate). A reference to a person being present means present in person or by proxy.
- (b) In these Rules, the following rules apply unless the context or subject matter requires otherwise:
  - (i) **headings** and the **table of contents** are used for convenience only and must be disregarded in the interpretation of these Rules;

- (iv) an appointment of an acting Trustee or a Director of a Corporate Trustee is in force under section 134 of the Act.
- (d) **Extended meaning of Employee.** For the purposes of this Rule 1.5, in addition to the meaning given in the Dictionary, a Member who is an Employee of an Employer is also an Employee of another person (the "Other Person") if the Employer is:
  - (i) a Relative of the Other Person; or
  - (ii) a body corporate of which the Other Person, or a Relative of the Other Person, is a director or a body corporate related to that body corporate; or
  - (iii) the trustee of a trust of which the Other Person, or a Relative of the Other Person, is a beneficiary; or
  - (iv) a partnership, in which:
    - A. the Other Person, or a Relative of the Other Person, is a partner; or
    - B. the Other Person, or a Relative of the Other Person, is a director of a body corporate that is a partner; or
    - C. a trust of which the Other Person, or a Relative of the Other Person, is a beneficiary, is a partner.
- (e) **Meaning of Relative.** Relative, in relation to an individual, for the purposes of Rule 1.5, means:
  - (i) a parent, Child, grandparent, grandchild, sibling, aunt, uncle, great-aunt, great-uncle, niece, nephew, first cousin or second cousin of the individual or of his or her Spouse or former Spouse; or
  - (ii) a Spouse or former Spouse of the individual, or of an individual referred to in paragraph (i), and for the purposes of paragraph (i), if one individual is the child of another individual because of the definition of Child in these Rules, relationships traced to, from or through the individual are to be determined in the same way as if the individual were the natural child of the other individual.

## 1.6 Sole purpose

Subject to Section 60 of the Superannuation Industry (Supervision) Act 1993, these Rules is subject to the requirement that:

- (a) where the Trustee is a natural person or persons, the sole or primary purpose of the Fund must always be the provision of Old-age Pensions; or
- (b) where the Trustee is a constitutional corporation, this Fund is subject to the requirement that the Trustee must always be a constitutional corporation.

## 2. MEMBERSHIP

### 2.1 Who may apply

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

### 2.2 Becoming a Member

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

### 2.3 Some ex-Spouses treated as Members

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

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



- (iii) no other Member of the Fund can obtain an interest in the Member-contributed NSW Property.

### **3. INFORMATION WHICH TRUSTEE MUST GIVE**

#### **3.1 Product Disclosure Statements**

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

#### **3.2 Circumstances requiring information**

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

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

#### **3.3 How to provide information**

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

#### **3.4 Information on death of Member**

Upon the death of a Member, the Trustee must:

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

- (b) **Effect of Non-concessional Contribution or Roll-in for Existing Pension Member.** Where a Non-concessional Contribution is made or a benefit is rolled into the Fund in respect of a Member in receipt of one or more Pensions, subject to Rule 5.1(c), the Trustee must commence an additional Pension on the same terms and conditions as the most recently commenced Pension, in the amount of the Non-concessional Contribution, from the day on which that contribution is made.
- (c) **Restriction on Auto-Pension Commencement.** Where a Trustee would otherwise be required to commence an Account Based Pension pursuant to Rule 5.1(a) or an additional Pension pursuant to Rule 5.1(b) and:
- (i) the Member notifies the Trustee in writing that part or all of the amount is not to be used to commence a Pension; or
  - (ii) the Member notifies the Trustee in writing that the Pension, using part or all of the Member's Benefit or Non-concessional Contribution, as the case may be, is to commence on a different day; or
  - (iii) commencing a Pension using part or all of the Member's Benefit or Non-concessional Contribution, as the case may be, would cause the Member to exceed their Transfer Balance Cap,

to the extent that the Member does not wish the Member's Benefit or Non-concessional Contribution to be used in starting a Pension, or in respect of the amount which would cause the Member to exceed their Transfer Balance Cap, the Trustee must not use that amount to commence a Pension, and where the Member has specified a different day for the Pension's commencement, the Trustee must not commence the Pension until that day.

- (d) **Pension Auto-commutation at Transfer Balance Cap.** Where the Trustee becomes aware that a Member who is receiving one or more Pensions is presently, or will, upon a certain date or the occurrence of a certain event, exceed, their Transfer Balance Cap, unless instructed otherwise by the Member in writing, the Trustee must commute part or all of one or more Pensions being received by the Member to an accumulation account in respect of that Member, to the extent necessary to reduce their benefits in Retirement Phase to their Transfer Balance Cap, and the Trustee shall decide which Pension or Pensions are to be commuted. Where a Member affected by this Rule is being paid more than one Pension and unless the Member elects otherwise or unless the Trustee decides it would be in the Member's best interests to do otherwise, the Trustee must prefer to commute Pensions in order, from those with the highest, to those with the lowest taxable components.
- (e) **Auto-Pension Commencement where Payments Below Minimums.** Where a Member is in receipt of an Account Based Pension, if the Member is paid an amount less than the minimum amount required by the Relevant Law during a financial year and the Pension ceases for that reason, the Trustee must, on the first day of July in the following financial year, commence an Account Based Pension on the same terms and conditions as the Pension that ceased, unless the Member notifies the Trustee otherwise.
- (f) **Order of Pension Commutation After Death of Another Person.** Where the Trustee becomes aware that a Member is or will exceed their Transfer Balance Cap because of that Member's entitlement to receive a superannuation pension consequent upon the death of another person, unless instructed otherwise by the Member in writing, and while also complying with paragraph (e) above, the Trustee must prefer to first commute the Member's own Pensions, before commuting part of all of the pensions receivable or to be received consequent upon the death of that other person.
- (g) **Trustee to Commute Payments Above Minimums for Certain Pensions.** Where a Member is in receipt of one or more Account Based Pensions, if the Member is paid an amount greater than their aggregate minimum payments (calculated in accordance with Part 1 of Schedule 1) during a financial year in respect of that or those pensions, the Trustee must pay the excess in the following order, until the amounts paid in excess of the aggregate minimum payments are exhausted:
- (i) where the Member has Unrestricted Non-preserved Benefits which are not in Retirement Phase, from those amounts;
  - (ii) where the Member is being paid more than one Pension and unless the Trustee decides it would be in the Member's best interests to do otherwise, as full or partial commutations from the Pensions with the highest taxable components, to the lowest;
  - (iii) where the Member is being paid one Pension, as partial or full commutations from that Pension,
- and this paragraph will apply unless the Member notifies the Trustee in writing that part or all of the payment or payments in excess of the minimum are to be treated in a different manner.

- (ii) a contribution in error;
- (iii) a contribution which would cause the Member to exceed their Contributions Cap;
- (iv) a contribution which does or may result in the Trustee's inability to comply with the Relevant Law;
- (v) a contribution which may not be accepted under with the Relevant Law; or
- (vi) a contribution which may lawfully be rejected or repaid under the Relevant Law,

the Trustee will hold the contribution upon a separate trust apart from the Fund may reject or repay the contribution (wholly or partially) to or at the direction of the person making the contribution after deducting any expenses incurred in the receipt or return of the contribution and any tax liability imposed on the Trustee as a result of the receipt of the contribution.

- (m) **Overpayments.** If, for any reason, a Member receives an amount of a benefit in excess of the amount due to the Member, subject to the Relevant Law, the Trustee may recover the excess by:
  - (i) reducing the balance of the Member's Benefit Account;
  - (ii) reducing the amount of any future payments due to the Member;
  - (iii) any other method permitted by law and the Relevant Law.
- (n) **Early Release.** If the Trustee receives a written request for the early release of some or all of a Member's entitlements and if:
  - (i) the Member's circumstances constitute grounds for early release; and
  - (ii) where required, the Trustee receives written approval from the Regulator,
 the Trustee may pay the benefits and entitlements to the Member, net of any taxes or reasonable charges applicable to the payment of those benefits and entitlements, and subject to any restrictions required as to the manner and amount of that payment.
- (o) **Release Authority.** If the Trustee receives a release authority from the Regulator, the Trustee must pay the amount specified in that authority and in accordance with that authority to the person or persons entitled to it.
- (p) **Payments to commence.** Where a Member, or another person, becomes entitled to receive any payment of benefit under the preceding paragraphs, the Trustee must pay those amounts in accordance with the terms of these Rules and the Relevant Law and within the time required by the Relevant Law and, if none is specified, within a reasonable time.
- (q) **Effect of Family Law Act.** Where, pursuant to an order under the Family Law Act, a Superannuation Interest has been created in favour of a Non-member Spouse, a reference in this Rule 5.1 to a Member will be read as including a Non-member Spouse.

### 5.3 How to calculate benefits

**NOTE:** While the primary form of benefit is a Pension, Lump Sum benefits may still be paid. See Rule 5.8 for details.

- (a) **More than one Benefit Account.** A Member may have one or more Benefit Accounts in the Fund which may be accumulation accounts or accounts from which pensions are drawn or any combination of them or any other type of account permitted by the Relevant Law, as determined by the Trustee.
- (b) **Normal Retirement Benefit.** A Member's Normal Retirement Benefit will be a Pension of an amount determined by the Trustee, having regard to:
  - (i) the balance of the Member's Benefit Account intended to fund the Pension at the date the Pension commences to be paid;
  - (ii) the period over which and the terms upon which the Pension is to be payable;
  - (iii) the expected investment earnings of the Fund to be attributable to the relevant Benefit Account;
  - (iv) the operating costs of the Fund, costs associated with the termination of the Fund and any administrative, insurance and taxation costs relating to the operation and termination of the Fund, which are anticipated to be attributable to the relevant Benefit Account;
  - (v) the cost of any annuities, Pensions and income streams purchased or to be purchased by the Trustee in respect of the Member or the Member's Beneficiaries;
  - (vi) the terms of any agreement or other instrument containing the terms and conditions upon which the Pension is to be paid;
  - (vii) any restrictions placed upon the payment of annuities, Pensions and income streams by the Act and Regulations; and

- (ii) the whole or any part of the proceeds of any insurance effected by the Trustee with respect to the Member and to which the Member is entitled under Rule 5.7,

to a person or persons named in the notice being the legal personal representative or a Dependant or Dependants of the Member. If the Trustee receives a Binding Death Nomination, the Trustee will pay the amount specified, in accordance with that notice, unless it has lapsed or been revoked by the Member.

- (c) **Preservation.** Where the Fund's governing rules have been amended and a valid nomination, which has not been revoked, would have been binding upon the Trustee in respect of a Member's death benefits under those previous rules, despite anything contained in these Rules, that nomination will continue to bind the Trustee until it is revoked or replaced in accordance with these Governing Rules.

## 5.5 Non-lapsing Binding Nomination

- (a) **Requirements.** A Non-lapsing Binding Nomination:

- (i) must be in writing;
- (ii) must be signed, and dated, by the Member in the presence of 2 witnesses, each of whom has turned 18 and neither of whom is a person mentioned in the notice;
- (iii) must contain a declaration signed by the witnesses stating that the notice was signed by the Member in their presence;
- (iv) will not lapse by the passing of time;
- (v) may be revoked by the Member by written notice to the Trustee at any time.
- (vi) must contain sufficient details to identify the Member;
- (vii) must contain sufficient details to identify one or more Beneficiaries for each category of benefits selected.

- (b) **Member may give.** A Member may, at any time, give the Trustee a Non-lapsing Binding Nomination directing the payment of:

- (i) the whole or any part of the Member's Death Benefit; and/or
- (ii) the whole or any part of the proceeds of any insurance effected by the Trustee with respect to the Member and to which the Member is entitled under Rule 5.7,

to a person or persons named in the notice being the legal personal representative or a Dependant or Dependants of the Member. If the Trustee receives a Non-lapsing Binding Nomination, the Trustee will pay the amount specified, in accordance with that notice, unless it has been revoked by the Member.

- (c) **Preservation.** Where the Fund's governing rules have been amended and a valid nomination, which has not been revoked, would have been binding upon the Trustee in respect of a Member's death benefits under those previous rules, despite anything contained in these Governing Rules, that nomination will continue to bind the Trustee until it is revoked or replaced in accordance with these Governing Rules.

## 5.6 Order of priority

- (a) **Invalid Nomination.** Where a Binding Death Nomination or a Non-lapsing Binding Nomination is invalid, in whole or in part, to the extent that it is invalid, the Trustee must pay the Member's Death Benefit in accordance with Rule 5.3(g).
- (b) **Automatic revocation.** A Binding Death Benefit Nomination or a Non-lapsing Binding Nomination, will automatically revoke any earlier Binding Death Nomination or Non-lapsing Binding Nomination given by the Member.
- (c) **Reversionary Pensions.** Where a Member is in receipt of a Pension in respect of which a reversionary beneficiary has been named, unless the Member has revoked that reversion in accordance with these Rules, or the reversionary beneficiary is no longer entitled to receive a Reversionary Pension under the Relevant Law, the entitlement of the reversionary beneficiary in respect of that Pension has priority over any Binding Death Nomination or a Non-lapsing Binding Nomination given by the Member and binding on the Trustee unless the Act or Regulations require otherwise.

## 5.7 Dealing with insurance

- (a) **Insurance relating to benefits.** The Trustee may take or hold one or more policies of insurance or assurance in relation to a Member as Benefit Payment Insurance or Additional Insurance.
- (b) **Insurance applied to liability.** Whenever a payment is received by the Trustee under any insurance policy held by the Trustee, the payment will be applied:

(iii) to a trust established for the benefit of the Beneficiary or the Beneficiary's Dependents.

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

- (f) **Effect of Family Law Act.** A reference to a Member in this Rule 5.8 includes a Non-member Spouse. If a Superannuation Interest is created in favour of a Non-member Spouse and the order creating that interest does not require the Non-member Spouse's benefits or entitlements to be paid as a Pension, the Trustee is not required to pay those benefits or entitlements as a Pension.

### 5.9 Types of Pensions which may be paid

The Trustee may pay any Pension allowable under the Act and Regulations. A Pension must be subject to the terms and conditions contained in the Act and Regulations in relation to that type of Pension. The following Pensions, and the descriptions of them in Schedule 1, are specific examples of the Pensions which may be paid:

- (a) Pensions commencing after 30 June 2007:
- (i) **Account Based Pensions** described in Part 1 of Schedule 1.
  - (ii) **Transition to Retirement Pensions** described in Part 2 of Schedule 1.
- (b) Pensions commencing before 20 September 2007:
- (i) **Allocated Pensions** described in Part 3 of Schedule 1.
  - (ii) **Pre-20 September 2007 Market Linked Pensions** described in Part 4 of Schedule 1.
  - (iii) **Lifetime Pensions** (included in the definition of Defined Benefit Pension) described in Part 5 of Schedule 1.
  - (iv) **Life Expectancy Pensions** (included in the definition of Defined Benefit Pension) described in Part 6 of Schedule 1.
  - (v) **Lifetime Commutable Pensions** (included in the definition of Defined Benefit Pension) described in Part 7 of Schedule 1.
  - (vi) **Non-Commutable Allocated Pensions** described in Part 8 of Schedule 1.
- (c) Pensions commencing after 19 September 2007, where the amount was purchased with a rollover superannuation benefit that resulted from the commutation of a pension or annuity of the type referred to in Regulation 1.06(1B):
- (i) **Post-19 September 2007 Market Linked Pensions** described in Part 9 of Schedule 1.
- (d) Pensions which commence after the death of a Member, whether they are Reversionary Pensions or Death Benefit Pensions, upon terms and to beneficiaries allowable under the Relevant Law, from time to time.

### 5.10 Only some Funds may pay Defined Benefit Pensions

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

- (a) Where a Member was already receiving a Defined Benefit Pension on or before 11 May 2004, that Member may continue to receive that Pension, but any further Defined Benefit Pensions in respect of that or other Members are only payable in the circumstances set out in this Rule 5.10.
- (b) Where the Fund was in existence on 11 May 2004 and the Governing Rules provided for the payment of Defined Benefit Pensions at that time, the Fund may continue to provide that Pension.
- (c) Where the Fund was in existence on 11 May 2004 and the Governing Rules did not provide for the payment of a Defined Benefit Pension, the Fund may pay one or more Defined Benefit Pensions to a Member if:
- (i) the Member was a Member on 11 May 2004;
  - (ii) before 31 December 2005, the Member:
    - A. retired on or after attaining age 55; or
    - B. attained age 65; and
  - (iii) a Defined Benefit Pension was commenced for that Member before 1 July 2005 in respect of which the first payment is made within 12 months after the Pension Date for that Pension.

C. the purchase of one or more Annuities.

- (e) **When it is compulsory to pay benefits.** A Member's benefits and entitlements must be cashed as soon as practicable after a Member dies.
- (f) **Payment of compulsory benefits.** Subject to these Rules and subject to compliance with any restrictions or procedures relating to the commutation of part or all of a Pension to a lump sum, the form in which benefits and entitlements may be cashed under Rule 5.11(e) is any one or any combination of the following forms:
- (i) a single lump sum;
  - (ii) an interim lump sum plus a final lump sum;
  - (iii) one or more Pensions; and/or
  - (iv) the purchase of one or more Annuities,
- except where that benefit is to be paid to a Child of the deceased Member, in which case it is subject to the restrictions contained in Rule 5.11(g).
- (g) **Restriction on Death Benefit Pensions to Children.** Subject to the Act and Regulations, from time to time, if a Member dies after 30 June 2007 and part or all of that Member's Death Benefit is to be paid to a Dependant who is a Child of the Member, the Death Benefit may only be paid as a Pension if the Child:
- (i) is less than 18 years of age; or
  - (ii) is greater than 18 years of age, but less than 25 years of age and is financially dependent on the Member; or
  - (iii) has a disability of the kind described in subsection 8(1) of the *Disability Services Act 1986*, and, except in the case of a Child described in paragraph (iii), such a Pension must cease no later than the Child attaining 25 years of age.
- (h) **Effect of Family Law Act.** A reference to a Member in this Rule 5.11 includes a Non-member Spouse. If a Superannuation Interest is created in favour of a Non-member Spouse and the order creating that interest does not require the Non-member Spouse's benefits or entitlements to be paid as a Pension, the Trustee is not required to pay those benefits or entitlements as a Pension.

#### 5.12 Member-contributed property

- (a) **Member-contributed Property subject to different payment rules.** Despite any provision to the contrary in these Rules, where the Fund holds Member-contributed WA Property or Member-contributed NSW Property, any provisions in these Rules purporting to enable a beneficial interest to be obtained by any person other than the Transferor of the Member-contributed WA Property or Member-contributed NSW Property do not apply to that Member-contributed WA Property or Member-contributed NSW Property.
- (b) **Options for Trustee.** Where an event occurs which would normally entitle the Trustee to create a beneficial interest in Member-contributed WA Property or Member-contributed NSW Property in a person other than the Transferor of the Member-contributed WA Property or Member-contributed NSW Property, the Trustee must deal with the Member-contributed WA Property or Member-contributed NSW Property only in one of the following ways:
- (i) by separating the Member-contributed WA Property or Member-contributed NSW Property from all other assets supporting the Transferor's Benefit Account and dealing with the Member-contributed WA Property or Member-contributed NSW Property in such a manner that the beneficial interest in that property remains solely with the Transferor of the Member-contributed WA Property or Member-contributed NSW Property or, if the Transferor has died, the Transferor's estate; or
  - (ii) after taking such professional advice as is considered prudent by the Trustee, in such other manner as the Trustee considers appropriate, but not so as to create a beneficial interest in any person other than the Transferor of the Member-contributed WA Property or Member-contributed NSW Property.

- (e) **Time for rolling over or transferring out.** Subject to Rule 10.2, unless another provision of this Part applies to a request to roll over or transfer benefits or entitlements, the Trustee must roll over or transfer the amounts within a reasonable time of receiving such a request containing the information required by Rule 6.2(f). For the purposes of this Rule, 30 days is a reasonable time unless otherwise determined by the Trustee.
- (f) **Information required to process rollover or transfer.** Schedule 2A of the Regulations sets out the form containing the information which must be provided by a Member to a Trustee before a request to roll over or transfer benefits or entitlements is processed by the Trustee.
- (g) **Non-member Spouse benefits.** Where a Superannuation Interest has been created in favour of a Non-member Spouse under a Family Law Act order and that order does not restrict the transfer or roll over of the Non-member Spouse's Superannuation Interest, that interest may be rolled over or transferred out of the Fund:
  - (i) upon the request of the Non-member Spouse, subject to the request complying with the terms of this Rule 6.2; or
  - (ii) if the Trustee, in its absolute and unfettered discretion, decides to do so and the Trustee complies with all conditions imposed by the order,
 and after all reasonable costs of rolling over or transferring that interest out of the Fund have been deducted from the Non-member Spouse's Superannuation Interest.

### 6.3 Trustee's duties

- (a) **Duty to ensure transferee is regulated.** When the Trustee receives a request under Rule 6.2(a), the Trustee must, before allowing any rollover or transfer, ensure that the entity accepting the benefits or entitlements is:
  - (i) a Regulated Superannuation Fund;
  - (ii) an Approved Deposit Fund;
  - (iii) a RSA; or
  - (iv) an EPSSS,
 and it is sufficient for the Trustee to receive from the entity accepting the benefits or entitlements, confirmation in writing of its status.
- (b) **Duty to ensure proper deductions made.** Where a rollover, transfer or payment of benefits or entitlements out of the Fund is to be made, the Trustee must ensure that:
  - (i) all taxes, expenses, accrued and actual liabilities required to be deducted from the Member's Benefit Account have been deducted; and
  - (ii) all income, gains and accretions required to be credited to the Member's Benefit Account have been credited,
 prior to determining the amount of benefits or entitlements available for rollover, transfer or payment to the Member.
- (c) **People to be notified if Member has died.** If a Member dies and benefits or entitlements become payable to any person other than the Member's legal personal representative, the Trustee must notify each person to whom benefits or entitlements are payable of the reasons why benefits or entitlements are payable to them, the amounts payable and the terms upon which they are to be paid.
- (d) **Dealing with Death Benefits if Beneficiaries cannot be located.** If the Trustee cannot, after making all reasonable attempts, locate a person to whom any benefits or entitlements are payable in accordance with Rule 6.3(c), the Trustee may pay those benefits or entitlements, to the Member's legal personal representative, or to any one or more of the remaining Designated Beneficiaries, if any, in any proportions as the Trustee decides. No person will have any claim or cause of action against the Trustee or the Fund as a result of the Trustee exercising its discretion in accordance with this Rule.
- (e) **Information to the Taxation Commissioner.** When the Trustee pays benefits or entitlements out of the Fund and the entire amount of those benefits or entitlements are not rolled over or transferred into a Regulated Superannuation Fund, Approved Deposit Fund, EPSSS or RSA, the Trustee must, within the prescribed time, provide to the Taxation Commissioner, in the form prescribed by the Relevant Law, information required by the Taxation Commissioner in relation to those benefits or entitlements and in relation to the recipients.

## 8. THE TRUSTEE

### 8.1 Appointment, resignation and removal

- (a) **Not Disqualified Person.** A Disqualified Person cannot be a Trustee.
- (b) **Appointment.** The Members have the right to appoint one or more Trustees or Directors of a Corporate Trustee. The right to appoint a Trustee or Director of a Corporate Trustee may be exercised by:
- (i) a sole Member, where the Fund only has 1 Member; or
  - (ii) a resolution passed by a majority of the Members present at a meeting called for the purpose or by circular resolution signed by all of the Members, in all other cases, and
- the legal personal representative of a Member who is deceased or under a Legal Disability will be treated as a Member and has the right of a Member for the purposes of this Rule.
- (c) **Consent to be in writing.** Any person appointed or to be appointed to be a Trustee or Director of a Corporate Trustee must consent in writing to the appointment and, upon acceptance, is deemed to accept and be bound by the terms, conditions, duties and obligations specified in these Rules.
- (d) **New Trustees or directors to sign declaration.** Where a person becomes a Trustee or a Director of a Corporate Trustee of the Fund after 30 June 2007, they must sign a declaration in a form approved by the Regulator, stating that they understand the obligations and responsibilities of a trustee of an SMSF. This declaration must be completed and signed within 21 days of their appointment and retained for not less than 10 years.
- (e) **How the Trustee may resign.** A Trustee may resign from the office of Trustee at any time, by giving notice in writing to the Members and to the legal personal representative of a Member who is deceased or under a Legal Disability.
- (f) **How the Trustee may be removed.** The Members have the right to remove a Trustee or a Director of a Corporate Trustee at any time. The right to remove a Trustee or Director of a Corporate Trustee, may be exercised by written notice given by:
- (i) a sole Member, where the Fund only has 1 Member; or
  - (ii) a resolution passed by a majority of the Members present at a meeting called for the purpose or by circular resolution signed by all of the Members, in all other cases, and
- the legal personal representative of a Member who is deceased or under a Legal Disability will be treated as a Member and has the right of a Member for the purposes of this Rule.
- (g) **Removal of the Trustee in other circumstances.** A Trustee ceases to be a Trustee upon the happening of any of the following events:
- (i) the Trustee, being a natural person:
    - A. dies;
    - B. becomes incapable of dealing with his or her own affairs;
    - C. is convicted of an offence of dishonesty or otherwise becomes disqualified from office by operation of law;
    - D. commits an act of bankruptcy or threatens to call any meeting with a view to entering into a composition or agreement with creditors;
    - E. makes an assignment to or enters into a composition with his or her creditors, or seeks the protection of any statute for relief from creditors;
    - F. becomes a Disqualified Person.
  - (ii) the Trustee, being a corporation:
    - A. has an application made, resolution passed or an order made for its liquidation or winding up;
    - B. is deemed to be insolvent, or any act or event constituting grounds for winding up by a court occurs;
    - C. is struck off, de-registered or otherwise ceases to exist or to have full capacity;
    - D. has a receiver or official manager appointed to the whole or any part of its undertaking;
    - E. becomes disqualified from office by operation of law; or
    - F. becomes a Disqualified Person.



(c) **Matters to be considered in formulating investment strategy.** In formulating and maintaining one or more investment strategies for the purposes of Rule 8.3(a), the Trustee must ensure that each strategy has regard to all the circumstances of the Fund or sub-plan (as the case may be), including but not limited to:

- (i) the risk involved in making, holding and realising, and the likely return from, the Fund's investments, having regard to the Fund's or sub-plan's (as the case may be) objectives and expected cash flow requirements;
- (ii) the composition of the investments as a whole, including the extent to which they are diverse or involve exposure of the Fund or sub-plan (as the case may be) to risks from inadequate diversification;
- (iii) the liquidity of the investments, having regard to the Fund's or sub-plan's (as the case may be) expected cashflow requirements;
- (iv) the ability of the Fund or sub-plan (as the case may be) to discharge its existing and prospective liabilities; and
- (v) whether insurance on the life or disablement of one or more of the Members can or should be purchased,

and the Trustee should review any investment strategies regularly to ensure that they remain current and in accordance with the Fund's present circumstances.

(d) **Beneficiaries may direct Trustee.** An investment strategy made in accordance with Rule 8.3(a) may provide for a specified Beneficiary or class of Beneficiaries to give directions to the Trustee, where:

- (i) the directions relate to the strategy to be followed by the Trustee in relation to the investment of a particular asset or assets of the Fund; and
- (ii) the directions are given in circumstances where:
  - A. the Trustee gives to the Beneficiary, or to each member of a class of Beneficiaries, a choice of two or more investment strategies from which the Beneficiary, or class of Beneficiaries, may choose a strategy or combination of strategies;
  - B. the Beneficiary, or each member of the class of Beneficiaries, is given the investment objectives of each of the strategies mentioned in A. and all information the Trustee reasonably believes a person would reasonably need for the purpose of understanding the effect of, and any risk involved in, each of those strategies;
  - C. the Beneficiary, or each member of the class of Beneficiaries, is fully informed of the range of directions that may be given and the circumstances in which they may be changed;
  - D. the Trustee clearly identifies, when the Beneficiary, or each member of the class of Beneficiaries, is given a choice of two or more investment strategies, the strategy the Trustee will adopt if no direction is given;
  - E. the direction from the Beneficiary, or each member of the class of Beneficiaries, to the Trustee is given after compliance with the above paragraphs and the direction specifies which of the strategies, or which combination of strategies referred to in A, is to be followed and any other matters applicable to the choice offered in accordance with the above paragraphs; and
  - F. it conforms with any other matters prescribed by the Regulations for the purposes of section 52B(4) of the Act.

(e) **General powers of Trustee.** Subject to the Relevant Law, the Trustee has all the rights of a natural person to do any thing, or to engage in any transaction or dealing, on behalf of the Fund as it could do if it were the beneficial owner of the Fund and absolutely entitled to it.

(f) **Specific powers of Trustee.** The following powers are specific examples of the Trustee's powers in Rule 8.3(e) and should not be interpreted as limiting those powers:

- (i) to invest in such corporeal or incorporeal property, rights, currency, or other things of value as the Trustee decides.
- (ii) to invest in or purchase any securities permitted by the Relevant Law;
- (iii) to enter into any derivative contract or purchase, sell, deal or trade in any derivatives product. This right includes, without limitation, power for any purpose to enter into and perform or to deal with or in any:
  - A. options and futures contracts;

- (xix) to enter into an agreement with a Member varying the benefits or entitlements, or the contributions otherwise payable in respect of that Member, in any manner which the Trustee decides, subject to the terms of these Rules and to the consent of affected Members.
  - (xx) to enter into contracts, transactions or agreements, whether they be for sale, lease or any other purpose, with one or more individual trustees, with one or more Directors of a Corporate Trustee, or with a Corporate Trustee itself, notwithstanding that they have or may obtain an interest or benefit in their own or other capacities.
  - (xxi) to enter into contracts, transactions or agreements, whether they be for sale, lease or any other purpose, in respect of another trust where one or more individual Trustees or the Corporate Trustee, is a trustee of that trust.
  - (xxii) generally, to exercise or concur in exercising all of the Trustee's powers and discretions contained in these Rules or otherwise conferred by law notwithstanding that any Trustee or any Director or shareholder of a Corporate Trustee or any person being a relative of a Trustee or of a Director or shareholder of a Corporate Trustee has, or may have, a direct or personal interest (whether as trustee of any other settlement or in his or her personal capacity or as a shareholder or Director or Member or as a relative of the Trustee or relative of a Director or shareholder of a Trustee or Member or partner of any company or partnership or as a unit holder in any unit trust or beneficiary of any discretionary trust or otherwise) in the mode or result of exercising such power or discretion or may benefit either directly or indirectly as a result of the exercise of any such power or discretion and notwithstanding that the Trustee for the time being is the sole Trustee.
- (g) **Trustee may delegate.** Regardless of any other provision of these Rules but subject to the Relevant Law, the Trustee may delegate, in writing, any of its powers or discretions to one or more other persons.
- (h) **Trustee's indemnity.** The persons listed in Rule 8.3(i) have a right of indemnity out of the assets of the Fund in respect of any expenses incurred or liabilities resulting from any activities carried out by those persons in the exercise or purported exercise of the powers, duties, responsibilities and discretions imposed or authorised by the trusts constituted by these Rules except where those expenses or liabilities arise from or as a result of:
- (i) a breach of trust by a person in Rule 8.3(i)(i) and/or (ii) if the person:
    - A. fails to act honestly in a matter concerning the Fund; or
    - B. intentionally or recklessly fails to exercise in relation to a matter affecting the Fund, the degree of care and diligence that the Trustee was required to exercise; or
  - (ii) an act or omission by a person in Rule 8.3(i)(iii) and/or (iv) if the person:
    - A. fails to act honestly in a matter concerning the Fund; or
    - B. intentionally or recklessly fails to exercise in relation to a matter affecting the Fund, the degree of care and diligence that the Trustee was required to exercise; or
  - (iii) a liability for a monetary penalty under a Civil Penalty Provision.
- (i) **Persons entitled to indemnity.** The following persons are entitled to claim the indemnity in Rule 8.3(h):
- (i) the Trustee;
  - (ii) the Directors and other officers of the Trustee, in the case of a Corporate Trustee;
  - (iii) any Custodian; and
  - (iv) any Investment Manager.
- (j) **Trustee not liable.** Without prejudice to the indemnity in Rule 8.3(h) those persons listed in Rule 8.3(i) will not be liable for any loss or damage arising from any:
- (i) act or omission in the exercise of any powers, duties, responsibilities or discretions;
  - (ii) contract entered into or document executed in relation to the Fund;
  - (iii) error in judgment;
  - (iv) neglect, default, intent to defraud, wilful misconduct, defalcation, or act or omission of any manager, agent, professional adviser, banker, stockbroker, or other person engaged by the Trustee for the purposes of the Fund; or
  - (v) breach of duty or of trust, or any neglect or otherwise.
- (k) **Limited Recourse Borrowing Arrangements.** Subject to the investment strategy of the Fund, the Trustee has the power to borrow money under arrangements of the kind contemplated by Section 67A of the Act and to enter into any and all such arrangements for that purpose, including:

- II the asset is an investment in a company or unit trust in which the Fund held a pre-23 December 1999 investment;
- III the company or unit trust had a Loan principal amount outstanding on 23 December 1999; and
- IV the sum of the investments in the company or unit trust, acquired by the Fund after 23 December 1999, does not exceed the limits specified in section 71E of the Act.

### 8.5 Collectables

Regardless of any other provision in these Governing Rules, the Trustee must comply with the Act and Regulations regarding Collectables and must, unless otherwise permitted by the Act and/or the Regulations:

- (a) not enter and lease or lease arrangement with any related party of the Fund in respect of any Collectables;
- (b) store all Collectables of the Fund in accordance with the Act and Regulations;
- (c) document all decisions regarding the storage of Collectables in accordance with the Act and Regulations;
- (d) insure all Collectables in accordance with the Act and Regulations;
- (e) not permit any related party of the Fund to use any Collectible; and/or
- (f) not transfer any Collectible to any related party of the Fund other than in accordance with the Act and Regulations.

### 8.6 Rules apply to others

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

## 9. ACCOUNTS, AUDIT, RECORDS AND RETURNS

### 9.1 Voluntary contributions

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

### 9.2 Member Benefit Accounts

The Trustee must establish and keep, in respect of each Member, a Benefit Account or Accounts, to which must be added:

- (a) all contributions made by, for, or in relation to the Member which form part of a Member's Minimum Benefits;
- (b) all contributions allocated to the Member's Benefit Account from the voluntary contribution reserve;
- (c) all benefits or entitlements (including Superannuation Lump Sums) transferred into the Fund by, for, or in relation to the Member, in accordance with these Rules;
- (d) all investment earnings of the Fund or, where the Member is a member of a sub-plan, of that sub-plan, allocated to that Member's Benefit Account attributable to the amounts in (a) and (b);

#### **9.4 Investment reserve**

Subject to the Act and Regulations, the Trustee may, in its discretion, credit any investment earnings of the Fund to an investment reserve, to be used for such purposes as the Trustee may decide, including in the satisfaction of any expenses of the Fund and for the purpose of smoothing investment earnings allocated to members' accounts. Part or all of the balance of the investment reserve may be allocated to one or more Member's Benefit Accounts or, where the reserve relates to a sub-plan, to the Benefit Accounts of Members of that sub-plan. The Trustee must make any allocation in a fair, reasonable and consistent manner having regard to any special circumstances relating to one or more Members which might otherwise affect the allocation.

#### **9.5 Pension reserve**

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

#### **9.6 Other reserves**

Subject to the Act and Regulations, the Trustee may, in its discretion, establish other reserves, including an anti-detriment reserve, in respect of amounts not presently allocated to Members' Benefit Accounts or to other reserves. The cost of meeting expenses, taxes or other outgoings as the Trustee decides, may be deducted from the reserve. The balance of the reserve may be allocated to the Benefit Accounts of one or more Members or, where the Fund is divided into sub-plans, of Members of that sub-plan. The Trustee must make any allocation in a fair, reasonable and consistent manner having regard to any special circumstances relating to one or more Members which might otherwise affect the allocation.

#### **9.7 Allocations from reserves**

Where, during a Year of Income, amounts appropriate to be allocated to Members' Benefit Accounts have arisen, the Trustee may make as many allocations of those amounts during the course of the Year of Income as the Trustee decides. Except for amounts allocated to a voluntary contribution reserve, the Trustee may decide when and how much of a reserve amount is to be distributed to Members' Benefit Accounts.

#### **9.8 Trustee to keep records of types of benefits**

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

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

#### **9.9 Trustee to keep accounting records**

The Trustee must:

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

#### **9.10 Preparation of accounts**

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

- (e) **Voting by proxy.** A Trustee and/or a Director who is unable to be present at a meeting of the Trustees or the Directors, as the case may be, may nominate another person to attend the meeting as their proxy, subject to the following requirements:
- (i) the person nominated as proxy must carry into and put before the meeting an authority, signed by the person in whose place the proxy is attending, in a form approved by the Trustee.
  - (ii) a person may be nominated as a proxy for one meeting only. The same person may be nominated for any subsequent meeting.
  - (iii) a person nominated as proxy, who is not otherwise a Trustee or a Director of the Trustee, must be asked to leave the meeting if the chairperson considers that a subject to be discussed is of a sensitive or confidential nature.
  - (iv) a person nominated as proxy must be given an opportunity to read and to table any written statement from their appointor, and must vote strictly in accordance with the directions of that person, but a proxy, who is not otherwise a Trustee or a Director of the Trustee, is not further entitled to participate in the discussions and conduct of the meeting.

## 10.2 Resolving disputes between trustees

- (a) **Usual decision-making to be unanimous.** In any proceedings of individual Trustees, or Directors of a Corporate Trustee, decisions shall be made on a unanimous basis.
- (b) **Changes to usual decision-making arrangements.** The individual Trustees, or Directors of a Corporate Trustee, may unanimously decide that another basis for decision making be adopted:
- (i) in respect of a particular decision; or
  - (ii) for a period of time; or
  - (iii) from that point onwards, until any one or more of them gives notice in writing to the other Trustees or Directors that they no longer wish the alternative arrangements to apply.
- (c) **Where unanimous agreement cannot be reached.** Except in the circumstances outlined in paragraph (b) above, should the individual Trustees, or Directors of a Corporate Trustee, not be able to agree upon a unanimous decision or course of action at any point in time (the "**Disputed Actions**"), and if a Trustee or Director who is out voted does not accept that decision (a "**Dissenter**"), then the following provisions, in the following order shall apply:
- (i) **Notice to be given.** A Dissenter shall within 1 week of the Disputed Actions give their fellow Trustees or Directors notice in writing that they do not accept that decision (a "**Disputed Actions Notice**").
  - (ii) **Single member funds or funds with nil balance members.** If there are no Members who are recently deceased and in respect of whom a benefit payment decision has yet to be made, then the position of the Trustees or Directors of a Corporate Trustee will be recalculated on the basis that:
    - A. in the event that there is a single Member, the Trustee or Director who is or represents the Member shall have the casting vote; and
    - B. in the event that a Trustee or Director also is or represents a Member of the Fund with a nil balance, that person's corresponding vote as Trustee or Director will not be counted,
 however the Trustees or Directors who are also Members, and who do not have a nil balance, must agree in writing to personally indemnify the other Trustees or Directors against any legal or financial consequences of the Disputed Actions, unless the indemnified Trustees or Directors initiate the legal action, or cause the financial consequences.
  - (iii) **Willing Members prepared to voluntarily roll out.** If a Disputed Actions Notice has been given, and any Member is prepared to voluntarily roll the balance of their Member's Benefit Account out of the Fund (the "**Willing Members**"), then they will be permitted to do so, as long as they provide details of an alternative regulated superannuation fund to which their benefits may be transferred within 14 days of the notification of their decision to roll out, and subject to paragraph (g) of this Rule. Until the Willing Members have been rolled out of the Fund, the Disputed Actions will not be undertaken.
  - (iv) **Funds where Members have small balances to be compulsorily rolled out.** If a Disputed Actions Notice has been given, and all of the Dissenters did not roll out as Members pursuant to paragraph (iii) above, then the Trustees or Directors who represent corresponding Members balances making up at least 80% of the market value of the Fund's assets (the "**Majority Members**") may commence to compulsorily rollover any Member who is also a Dissenter and

- (i) **When this Rule does not apply.** The preceding provisions of this Rule shall not apply if the Disputed Actions would be:
  - (i) illegal; or
  - (ii) reasonably likely, in the opinion of the Fund's auditor, to cause:
    - A. a breach of the Act and Regulations; or
    - B. part or all of the Fund's income to be non-arm's length income.
- (j) **Continuation of good governance.** During any period where this Rule applies, the individual Trustees, or Directors of a Corporate Trustee shall continue to deal with each other in good faith and undertake all elements of their duties in a timely fashion.
- (k) **Preservation of Rights.** Apart from as otherwise specifically provided, nothing in this Rule shall prevent one or more parties from pursuing their usual legal and equitable rights and entitlements.
- (l) **Parties may voluntarily withdraw.** All of parties who served Disputed Actions Notices may jointly, by further notice in writing to all of the other individual Trustees or Directors of a Corporate Trustee, withdraw their Disputed Actions Notice, however the withdrawing parties must agree to:
  - (i) their Member Benefit Accounts being debited with all of the Fund's expenses in relation to the Disputed Actions accrued after the Disputed Actions Notice was given; or
  - (ii) a portion of the Fund's expenses in relation to the Disputed Actions, which is agreed between all Trustees or all Directors, being debited to their Member Benefit Accounts; or
  - (iii) a mediation in accordance with this Rule being held, which is restricted to a decision on the allocation of such expenses.

### 10.3 Members' meetings

- (a) **When to hold meetings.** Subject to Rule 11, a Members' meeting must be convened by the Trustee, when:
  - (i) the Trustee considers it necessary; or
  - (ii) the Trustee or a Director, receives a meeting request, signed by not less than 25% of the current Members.
- (b) **How to call a meeting.** In order to convene a Members' meeting, the Trustees must give to each Member not less than 7 days notice in writing that a Members' meeting is to be held, specifying the time and place and a general description of the business to be conducted at the meeting. The notice period in this Rule may be waived by the agreement of all Members. No notice and no meeting is required in the case of a sole Member.
- (c) **Appointing a chair.** Before any business is conducted at a Members' meetings, the Trustees or the Directors must appoint one of their number to chair the meeting, and the meeting must be conducted by that person in a fair and reasonable manner, but otherwise as that person determines.
- (d) **Capacity of meetings.** Subject to the requirements of these Rules and to the Act and Regulations, the Trustees or the Directors of the Trustee, must use their best endeavours to comply with a resolution passed by a majority of the Members then present in person or by proxy at a Members' meeting.
- (e) **Quorum.** The quorum for Members' meetings is half of the total number of Members present in person or by proxy rounded up to the nearest whole number.
- (f) **Voting by proxy.** A Member who is unable to be present at a meeting of Members may nominate a person to attend the meeting as the Member's proxy, subject to the following requirements:
  - (i) The person nominated as proxy must carry into and put before the meeting an authority, signed by the Member in whose place the proxy is attending, in a form approved by the Trustee.
  - (ii) A person may be nominated as a proxy for one meeting only. The same person may be nominated for any subsequent meeting.
  - (iii) A person nominated as proxy must vote strictly in accordance with the directions of the appointing Member. A proxy, who is not otherwise a Member, is not further entitled to participate in the discussions and conduct of the meeting.

### 10.4 Member dies or becomes Legally Disabled

If a Member dies or becomes Legally Disabled, the Member's legal personal representative has a right to attend meetings of Members and to vote as a Member at any meeting of Members and:

- (a) upon the Member's legal personal representative becoming a Trustee where the Trustee of the Fund is or are natural persons, has a right to vote as a Trustee; and

### 12.8 Variation provision

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

- (a) alter the objects of the Fund;
- (b) reduce the benefits and entitlements payable to Members without the prior written approval of the Members unless the amendments are required to comply with the Relevant Law;
- (c) alter the rights and benefits of existing Members in any manner so that, on the whole, equity between Members is not maintained in accordance with their Member Benefit Account balances;
- (d) where the Fund holds Member-contributed WA Property and/or Member-contributed NSW Property, alter the undertakings contained in Rule 2.7 or 2.8; or
- (e) be contrary to or inconsistent with the Act and Regulations.

### 12.9 Additional variation provision

- (a) Provided the Fund is subscribed to and recorded as Active on superdepot.net.au (the "Site"), SuperDepot Pty Ltd ACN 122 036 248 may at any time amend, revoke, replace or modify all or any of the Governing Rules and/or the provisions of these Rules, by uploading new Governing Rules to the records of the Fund on the Site. Any amendment, revocation, replacement or modification must not:
  - (i) alter the objects of the Fund;
  - (ii) reduce the benefits and entitlements payable to Members without the prior written approval of the Members unless the amendments are required to comply with the Relevant Law;
  - (iii) alter the rights and benefits of existing Members in any manner so that, on the whole, equity between Members is not maintained in accordance with their Member Benefit Account balances;
  - (iv) where the Fund holds Member-contributed WA Property and/or Member-contributed NSW Property, alter the undertakings contained in Rule 2.7 or 2.8; or
  - (v) be contrary to or inconsistent with the Act and Regulations.
- (b) Where the Fund is subscribed to and recorded as Active on the Site, any new Governing Rules uploaded by SuperDepot Pty Ltd ACN 122 036 248 to the records of the Fund on the Site will be taken to be the Governing Rules of the Fund as from the date of upload and the then existing Governing Rules will be replaced by the new Governing Rules.
- (c) The Trustee may exercise the power in Rule 12.8 to revoke all or any of the new Governing Rules at any time.
- (d) The Trustee delegates the power to amend, revoke, replace or modify all or any of the Governing Rules and/or the provisions of these Rules to SuperDepot Pty Ltd ACN 122 036 248, but only whilst the Fund is subscribed to and recorded as Active on the Site.

### 12.10 Effect of changes in Relevant Law

The Trustee is authorised and empowered to act in accordance with the Relevant Law (including the requirements for the Fund to be a complying superannuation fund and a Regulated Superannuation Fund) and, to the extent that there is any inconsistency between these Rules and the Relevant Law, the Relevant Law will prevail. For the avoidance of doubt and regardless of the terms of these Rules:

- (a) the Trustee may act in accordance with the Relevant Law regardless of the terms of these Rules;
- (b) the Trustee must act in accordance with the Relevant Law where the provisions of the Relevant Law are mandatory;
- (c) the Trustee is authorised to do any act or thing which is permitted by the Relevant Law regardless of the terms of these Rules;
- (d) the Trustee is authorised to refrain from doing any act or thing which is restricted or prohibited by the Relevant Law regardless of the terms of these Rules.

### 12.11 Saving provision

The exercise of the power in Rule 12.8 or Rule 12.9 will not invalidate or alter the terms of any:

- (a) Binding Death Nomination given by a Member;
- (b) Non-lapsing Binding Nomination given by a Member;
- (c) Pension rules in respect of Pensions commenced to be paid prior to the exercise of that power;

**14.3 Restrictions on benefits payable**

The Trustee must in all respects comply with the requirements, from time to time, applicable to the Member's UK Accumulated Credit, including but not limited to:

- (a) requirements to report to Her Majesty's Customs & Revenue all payments or transfers affecting the Member's UK Accumulated Credit; and
- (b) restrictions on the age at which, and circumstances under which, benefits arising from the Member's UK Accumulated Credit may be paid; and
- (c) restrictions on the form in which any such benefits may be paid and on the amount of any lump sums.

**14.4 Transfers to other Regulated Superannuation Fund**

To the extent that the requirements of the United Kingdom's Finance Act 2004 and any regulations made under it restrict or impose conditions upon the transfer of a Member's UK Accumulated Credit to another Regulated Superannuation Fund, the Trustee must comply with those requirements in respect of any rollovers or transfers of the UK Accumulated Credit, unless such requirements would result in the Trustee breaching the provisions of the Relevant Law.

**14.5 Limitation on amendments to this Rule**

No amendments can be made to the UK Pension Division Provisions if such amendments would mean the rules applying to the Member's UK Accumulated Credit would not comply with the requirements of the United Kingdom Inland Revenue for the transfer of pension entitlements from the United Kingdom to Australia.

**14.6 Supplementary definition for this Rule**

The expression "UK Accumulated Credit" means the amount transferred in respect of the Member to this Fund or a previous superannuation arrangement from a UK pension arrangement.



- (e) if the Pension Date is on or after 1 June in a Year of Income, no payment is required to be made for that year;
- (f) the Pension cannot be transferred to a person other than a reversionary beneficiary on the death of the primary beneficiary or of another reversionary beneficiary;
- (g) if the primary beneficiary or a reversionary beneficiary dies, the Pension cannot be transferred to a Child of that person (but may be paid as a lump sum), unless the Child:
  - (i) is less than 18 years of age; or
  - (ii) is greater than 18 years of age, but less than 25 years of age and is financially dependent on the Member; or
  - (iii) has a disability of the kind described in subsection 8(1) of the *Disability Services Act 1986*, and, except in the case of a Child described in (iii) above, such a Pension must cease no later than the Child attaining 25 years of age;
- (h) the capital value of the Pension and the income from it, cannot be used as security for any borrowing;
- (i) if the Pension is commuted, at least the minimum amount, calculated in accordance with Regulation 1.07D, has been paid in the year of commutation.

## PART 2

### TRANSITION TO RETIREMENT PENSION

A Pension which meets the minimum terms and conditions contained in Regulation 1.06(9A)(a), which included the following requirements at the date of these Rules:

- (a) payments are made at least annually;
- (b) the payments in a year (excluding payments by way of commutation but including payments made under a Splitting Order) are not smaller in total than the following amount:

$$\text{Account Balance} \times \text{Percentage Factor}$$

Where:

**Account Balance** means:

- (i) the value of the annuity or pension:
  - A. on 1 July in the financial year in which the payment is made; or
  - B. if that year is the year in which the annuity or pension payments commence - on the commencement day,
 being the total amount paid as consideration to purchase the annuity or pension, as increased by returns on investments and as decreased by fees, charges, applicable taxes, payments to the annuitant or pensioner and payments made under a Splitting Order; or
- (ii) if the value of the annuity or pension under paragraph A. is less than the withdrawal benefit to which the beneficiary would be entitled if the annuity were to be fully commuted — the value of the withdrawal benefit.

**Percentage Factor** means the percentage factor specified in Table 1, below, that applies to the beneficiary because of the beneficiary's age on:

- (i) 1 July in the financial year in which the payment is made; or
- (ii) if that is the year in which the annuity or pension payments commence - the commencement day.

Table 1

Item	Age of Beneficiary	Percentage Factor
1	Under 65	4
2	65 – 74	5
3	75 – 79	6
4	80 – 84	7
5	85 – 89	9

under a Splitting Order) are not larger or smaller in total than, respectively, the maximum and minimum limits calculated in accordance with Schedule 1A of the Regulations; and

- (e) the payments in a year (excluding payments by way of commutation but including payments made under a Splitting Order) are not larger or smaller in total than the following:
  - (i) for payments made during the period starting on 1 January 2006 and ending on 30 June 2006 – the respective maximum and minimum limits for the year calculated in accordance with one of the following Schedules to the Regulations:
    - A. Schedule 1A;
    - B. Schedule 1AAB;
  - (ii) for payments made on or after 1 July 2006 – the respective maximum and minimum limits for the year calculated in accordance with Schedule 1AAB;
- (f) if the Pension Date is on or after 1 June in a Year of Income, no payment is required to be made for that year; and
- (g) if the Pension is commuted, at least the minimum amount, calculated in accordance with Regulation 1.07A, has been paid in the year of commutation.

#### **PART 4**

##### **PRE-20 SEPTEMBER 2007 MARKET LINKED PENSION**

A Pension which meets the minimum terms and conditions contained in Regulation 1.06(8), which included the following requirements at the date of these Rules:

- (a) the Pension must not commence before 20 September 2004;
- (b) payments are made to the primary beneficiary or a reversionary beneficiary at least annually throughout the Pension Period;
- (c) the total amount of the payments to be made in a year (excluding payments by way of commutation but including payments made under a Splitting Order) is determined in accordance with Schedule 6 of the Regulations;
- (d) the Pension does not have a residual capital value;
- (e) the Pension cannot be commuted, except as authorised by Regulation 1.06(8);
- (f) if the Pension reverts, it does not have a reversionary component greater than the balance of the Member's Benefit Account immediately before the reversion;
- (g) if the Pension is commuted, the commutation amount cannot exceed the balance of the Member's Benefit Account immediately before the commutation;
- (h) the Pension can be transferred only as authorised by Regulation 1.06(8);
- (i) the capital value of the Pension, and the income from it, cannot be used as security for any borrowing; and
- (j) if the Pension Date is on or after 1 June in a Year of Income, no payment is required to be made for that year.

#### **PART 5**

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

A Pension which meets the minimum terms and conditions contained in Regulation 1.06(2), which included the following requirements at the date of these Rules:

- (a) the Pension is paid at least annually throughout the primary beneficiary's life and, if there is a reversionary beneficiary:
  - (i) throughout the reversionary beneficiary's life;
  - (ii) if he or she is a Child of the primary beneficiary or of a former reversionary beneficiary, at least until his or her 16th birthday; or
  - (iii) if the person referred to in paragraph (ii) is a full-time student at age 16, at least until the end of his or her full-time studies or until his or her 25th birthday (whichever occurs first);
- (b) the size of payments of benefit in a year is fixed, allowing for variation only:
  - (i) as specified in the Governing Rules;
  - (ii) to allow commutation to pay a superannuation contributions surcharge; or

- (h) if the Pension reverts, it does not have a reversionary component greater than 100% of the benefit that was payable before the reversion; and
- (i) if the Pension is commuted, the commuted amount cannot exceed the benefit that was payable immediately before the commutation; and
- (j) the Pension can be transferred only as authorised by Regulation 1.06(7);
- (k) the capital value of the Pension, and the income from it, cannot be used as security for any borrowing.

#### **PART 7**

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

A Pension which meets the minimum terms and conditions contained in Regulation 1.06(6), which included the following requirements at the date of these Rules:

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

#### **PART 8**

##### **NON-COMMUTABLE ALLOCATED PENSIONS**

A Pension which meets the minimum terms and conditions contained in Regulations 1.06(4) and 6.01(2), which included the following requirements at the date of these Rules:

- (a) payments are made at least annually;
- (b) the Pension cannot be transferred to a person other than a reversionary beneficiary on the death of the primary beneficiary or of another reversionary beneficiary;
- (c) the capital value of the Pension and the income from it, cannot be used as security for any borrowing;
- (d) for a Pension that has a commencement day on or after 22 December 1992 and before 1 January 2006 - the payments in a year (excluding payments by way of commutation but including payments made under a Splitting Order) are not larger or smaller in total than, respectively, the maximum and minimum limits calculated in accordance with Schedule 1A of the Regulations;
- (e) the payments in a year (excluding payments by way of commutation but including payments made under a Splitting Order) are not larger or smaller in total than the following:
  - (i) for payments made during the period starting on 1 January 2006 and ending on 30 June 2006 - the respective maximum and minimum limits for the year calculated in accordance with one of the following Schedules to the Regulations:
    - A. Schedule 1A;
    - B. Schedule 1AAB;
  - (ii) for payments made on or after 1 July 2006 - the respective maximum and minimum limits for the year calculated in accordance with Schedule 1AAB;
- (f) if the pension is commuted, the resulting Superannuation Lump Sum cannot be cashed unless:
  - (i) the purpose of the commutation is:

## SCHEDULE 2

### Dictionary

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

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

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

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

#### PART 1

##### REFERENCES TO THE ACT

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

#### PART 2

##### DEFINITIONS

In these Rules, unless the context or subject matter requires otherwise:

**Act** means the Superannuation Industry (Supervision) Act 1993;

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

**Additional Insurance** means insurance effected by the Trustee to provide benefits in addition to the Trustee's liability to pay Total and Temporary Disablement Benefits, Total and Permanent Disablement Benefits or Death Benefits in accordance with Rule 5.7(b)(ii);

**Adopted Child** means a person adopted by another person under any law of (or recognised in) any state or territory of Australia relating to the adoption of children; **section 10**

**Allocated Pension** means a Pension which meets the standards of Regulation 1.06(4); **Reg 1.03 and 1.06**

**Annuity** means a benefit which meets the standards of Regulation 1.05; **Reg 1.05**

**Anti-detriment Payment**, means a payment made pursuant to Section 295-485 of the Tax Act;

**Approved Auditor** means a person included in a class of persons specified in the Regulations, but excludes a person disqualified under the Act; **section 10**

**Approved Deposit Fund** means an indefinitely continuing fund that is maintained by an Approved Trustee solely for Approved Purposes and has approved rules; **section 10**

**Approved Purposes** means the purposes of:

- (a) receiving on deposit:
  - (i) Eligible Termination Payments under section 27D of the Tax Act as in force before 1 July 2007; and
  - (ii) amounts paid under Part 24 of the Act; and
  - (iii) amounts paid under section 65 of the Superannuation Guarantee (Administration) Act 1992; and
- (b) dealing with those amounts, in accordance with the Rules and in any way calculated directly or indirectly to enhance the value of, or render profitable, property of the Fund; and
- (c) paying to Beneficiaries (subject to any standards under section 32 of the Act) in accordance with the covenant referred to in section 53 of the Act, or to the legal personal representatives of Beneficiaries, amounts deposited with the Fund together with accumulated earnings on those amounts;
- (d) any other purposes approved by APRA; **section 10**

**Contributions Cap** means a Member's concessional contributions cap or non-concessional contributions cap for the purposes of the Income Tax Assessment Act 1997; **section 291-20 and section 292-85**

**Control**, for the purpose of Part 8 has the meaning given in section 70E of the Act;

**Corporate Trustee** means a Constitutional Corporation that is a Trustee; **section 10**

**Corporations Act** means the Corporations Act 2001;

**Custodian** means a person (other than a Trustee) who, under a contract with a Trustee or an Investment Manager, performs custodial functions in relation to any of the assets of the Fund; **section 10**

**Death Benefit** means a benefit payable under Rule 5.3(g);

**Death Benefit Pension**, means a new pension which commences to be payable from the Fund to a beneficiary of a deceased Member, after that Member's death;

**Defined Benefit Pension** means a Pension, other than:

- (a) a pension wholly determined by reference to policies of life assurance purchased or obtained by the Trustee solely to provide benefits to Members; or
- (b) an Allocated Pension; or
- (c) a Post-19 September 2007 Market Linked Pension; or
- (d) an Account Based Pension; or
- (e) a Transition to Retirement Pension;

**Dependant** includes a Spouse, any Child and any person with whom a person has an Interdependency Relationship; **section 10**

**Designated Beneficiary** means any Dependant of a Member who is named as a Designated Beneficiary in a Membership Application;

**Director** has the same meaning as in the Corporations Act;

**Disqualified Person** means:

- (a) an individual who:
  - (i) has been convicted of an offence in respect of dishonest conduct against or arising out of a law of the Commonwealth, a State, a Territory or a foreign country, or has had a civil penalty order made in relation to them and that individual has not been granted a waiver by the Regulator of their disqualified status;
  - (ii) is an Insolvent Under Administration; or
  - (iii) has been disqualified by the Regulator;
- (b) a corporation which:
  - (i) knows or has reasonable grounds to suspect that a responsible officer is a disqualified person under (i) above;
  - (ii) has a receiver, or a receiver and manager appointed in respect of property beneficially owned by the corporation;
  - (iii) has an official manager, deputy official manager or administrator appointed in respect of the corporation;
  - (iv) has a provisional liquidator appointed in respect of the corporation; or
  - (v) has begun to be wound up.

**Downsizer Contribution** has the meaning given in Rule 4.5;

**Dwelling** has the meaning given by section 118-115 of the Income Tax Assessment Act 1997, but does not include a caravan, houseboat or other mobile home;

**Eligible Employment** means:

- (a) the holding of any office or appointment;
- (b) the performance of any functions or duties;
- (c) the engaging in of any work; or
- (d) the doing of any act or things,

that results in a person being treated as an employee for the purposes of section 12 of the Superannuation Guarantee (Administration) Act 1992 (but excluding section 12(11) of that Act);

- (d) a person, any of whose property is subject to control under section 150 or 188 of the Bankruptcy Act 1966, or a corresponding provision of the law of an external Territory or of a foreign country; or
- (e) a person who has, at any time, executed a personal insolvency agreement under Part X of the Bankruptcy Act 1966 or the corresponding provisions of the law of an external Territory or of a foreign country and the person has not been released from obligations under that Act or law; **section 10**

**Interdependency Relationship** means circumstances in which 2 persons (whether or not related by family):

- (a) have a close personal relationship, live together, one or each of them provides the other with financial support and one or each of them provides the other with domestic support and personal care; or
- (b) have a close personal relationship but do not satisfy paragraph (a) because either or both of them suffer from a physical, intellectual or psychiatric disability,

but excludes relationships which are excluded by the Regulations; **section 10 section 10A**

**Invest or Investment** means:

- (a) apply assets in any way; or
- (b) make a contract,

for the purpose of gaining interest, income, profit or gain; **section 10**

**Investment Manager** means a person appointed by a Trustee to Invest on behalf of the Trustee; **section 10**

**In-house Asset** has the meaning given in Part 8 of the Act and, unless otherwise stated in Part 8, includes a Loan to, or an investment in a Related Party of the Fund, an investment in a Related Trust of the Fund, or an asset of the Fund subject to a lease or Lease Arrangement between the Trustee of the Fund and a Related Party of the Fund;

**Lease Arrangement** means any agreement, arrangement or understanding in the nature of a lease (other than a lease) between the Trustee and another person, under which the other person is to use, or control the use of, property owned by the Fund, whether or not the agreement, arrangement or understanding is enforceable, or intended to be enforceable, by legal proceedings;

**Legal Disability or Legally Disabled** in relation to a natural person means a lack of legal capacity because the person is:

- (a) a minor;
- (b) an intellectually disabled person who is liable to have their affairs administered by another person under any law dealing with the intellectually disabled; or
- (c) suffering from a mental illness or is mentally disabled and who is liable to have their affairs administered by another person under any law dealing with mental health or the mentally disabled;

**Loan** includes the provision of credit or any other form of financial accommodation, whether or not enforceable, or intended to be enforceable, by legal proceedings;

**Mandated Employer Contributions** means contributions required to be made by, or on behalf of, an Employer that are equal to the sum of:

- (a) the contributions to be made by, or on behalf of, the Employer to the Fund in relation to a Member, that:
  - (i) reduce the Employer's potential liability under section 5 of the Superannuation Guarantee Charge Act 1992; or
  - (ii) are payments of shortfall components under the Superannuation Guarantee (Administration) Act 1992; and
- (b) the contributions (other than contributions specified in (i)) to be made by, or on behalf of, the Employer to the Fund in relation to a Member in or towards satisfaction of the Employer's obligation to make contributions for the Member under an agreement certified, or an award made, on or after 1 July 1986 by an industrial authority;

**Market Value** means the amount that a willing buyer of an asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

- (a) that the buyer and the seller dealt with each other at arm's length in relation to the sale; and
- (b) that the sale occurred after proper marketing of the asset; and
- (c) that the buyer and the seller acted knowledgeably and prudentially in relation to the sale; **section 10**

**Member** means any person who has become a member of the Fund in accordance with these Rules and who has not ceased to be a Member, and:

- (a) where the Fund is a Self Managed Superannuation Fund; or

- (b) if the Pension Date is after 19 September 2004 and before 1 January 2006, the primary beneficiary's life expectancy calculated, as if the primary beneficiary were up to 5 years younger on the Pension Date;
- (c) any amount up to and including the difference between the primary beneficiary's age in whole years at the Pension Date and 100, so long as that amount is not less than the primary beneficiary's life expectancy;
- (d) the life expectancy of the primary beneficiary's Spouse on the Pension Date, if the Pension is one that reverts to a surviving Spouse on the death of the primary beneficiary; or
- (e) the life expectancy of the primary beneficiary's Spouse calculated as if the spouse were up to 5 years younger on the Pension Date, if the Pension is one that reverts to a surviving Spouse on the death of the primary beneficiary,

rounded up to the nearest whole number;

**Post-June 83 Component** has the meaning given by Section 27A of the Income Tax Assessment Act 1936;

**Preservation Age** means:

- (a) for a person born before 1 July 1960--55 years; or
- (b) for a person born during the year 1 July 1960 to 30 June 1961--56 years; or
- (c) for a person born during the year 1 July 1961 to 30 June 1962--57 years; or
- (d) for a person born during the year 1 July 1962 to 30 June 1963--58 years; or
- (e) for a person born during the year 1 July 1963 to 30 June 1964--59 years; or
- (f) for a person born after 30 June 1964--60 years.

**Preserved Benefits** means the total of all benefits and entitlements standing to the credit of the Member's Benefit Account, less the sum of:

- (a) Restricted Non-preserved Benefits; and
- (b) Unrestricted Non-preserved Benefits;

**Primary Production Business** has the meaning given by the Income Tax Assessment Act 1997;

**PDS** or **Product Disclosure Statement** has the meaning given by the Corporations Act;

**Regulated Superannuation Fund** means a Superannuation Fund which has a trustee and:

- (a) the trustee is a Constitutional Corporation as required by its trust deed or governing rules; or
- (b) the trust deed or governing rules provide that the sole or primary purpose of the fund is the provision of Old-age Pensions,
- (c) and in relation to which the trustee has elected in writing in a form approved by the Regulator that the Act will apply to the fund; **section 10 section 19**

**Regulations** means the Superannuation Industry (Supervision) Regulations 1994;

**Regulator** means the body having the responsibility for administering the Act and the activities of the Fund and includes APRA, ASIC or the Taxation Commissioner; **section 10**

**Related Party** means any of the following:

- (a) a Member;
- (b) a Standard Employer Sponsor;
- (c) a Part 8 Associate of a person or entity referred to in paragraph (a) or (b); or
- (d) a Non-member Spouse with a Superannuation Interest;

**Related Trust** means a trust over which a Member or a Standard Employer Sponsor has Control, other than an Excluded Instalment Trust;

**Relative** of an individual (except in Rule 1.5) means the following:

- (a) a parent, grandparent, brother, sister, uncle, aunt, nephew, niece, lineal descendant or Adopted Child of the individual or of his or her Spouse;
- (b) the Spouse of the individual or of any other individual referred to in paragraph (a),

and for the purposes of paragraph (a), if one individual is the child of another individual because of the definition of Child in these Rules, relationships traced to, from or through the individual are to be determined in the same way as if the individual were the natural child of the other individual;

**Total and Temporary Disablement Benefit** means a benefit payable under Rule 5.3(e);

**Transfer Balance Cap** has the meaning given in the Income Tax Assessment Act 1997; **section 995-1 and section 294-35 and section 294-185**

**Transferor** means a Member who transfers Member-contributed WA Property or Member-contributed NSW Property to the Trustee of the Fund;

**Trustee** means the first Trustee of the Fund and / or any other person appointed as an addition to or replacement or substitute for that person. The Trustee may be one or more persons at any time;

**Unrestricted Non-preserved Benefits** means the sum of:

- (a) the total of the Member's Unrestricted Non-preserved Contributions;
- (b) the amount of the Member's Preserved Benefits and Restricted Non-preserved Benefits which have met a Condition of Release and have a nil Cashing Restriction;
- (c) the amount of unrestricted non-preserved benefits received by the Fund in respect of the Member on or after the day on which the Fund becomes a Regulated Superannuation Fund; and
- (d) the investment earnings on the amounts specified in paragraphs (a) and (c) for the period before 1 July 1999,

less administrative, insurance and taxation costs and other direct costs relating to the establishment, operation and termination of the Fund applicable to the amounts in (a) to (d) above at the relevant time;

**Unrestricted Non-preserved Contributions** means the amounts (other than an amount that is a CGT Exempt Component as defined in the Tax Act):

- (a) that will be taken by section 27D of the Tax Act as in force before 1 July 2007 to have been expended out of Eligible Termination Payments within the meaning of that section; and
- (b) that have been received from sources other than:
  - (i) superannuation funds;
  - (ii) Approved Deposit Funds within the meaning of the Act or the Occupational Superannuation Standards Act 1987 as in force immediately before the commencement of section 5 of the Occupational Superannuation Standards Amendment Act 1993; or
  - (iii) deferred annuities within the meaning of Rule 5 or the Occupational Superannuation Standards Regulations; or
  - (iv) Retirement Savings Accounts established in accordance with the Retirement Savings Accounts Act 1997;

**Year of Income** means the period from 1 July of a calendar year to 30 June of the following calendar year, unless any other period applicable to the Fund is, for the purposes of the Tax Act, a year of income of the Fund. **section 10**

**For further information please contact your accountant, financial planner, lawyer or other advisor or go to [www.ato.gov.au](http://www.ato.gov.au).**



**Schedule 3**


**Deed Date:** 13/04/2022

**Trustee/s:** The Black Snake Trading Company Pty Ltd ACN 658 675 284

**Name of Fund** The Heather Family Superannuation Fund


Executed as a Deed

**EXECUTED AS A DEED** by The Black Snake )  
Trading Company Pty Ltd ACN 658 675 284. )



---

Jay Anthony Heather  
Director



---

Elizabeth Irene Heather  
Director

## Change to company details

### Company details

Company name

**THE BLACK SNAKE TRADING COMPANY PTY LTD**

Australian Company Number (ACN)

**658 675 284**

### Lodgement details

Who should ASIC contact if there is a query about this form?

Name

**SMSF AUSTRALIA PTY LTD**

ASIC registered agent number (if applicable)

**46046**

### Signature

This form must be signed by a current officeholder of the company.

I certify that the information in this form is true and complete

Name

**JAY ANTHONY HEATHER**

Capacity

**Director**

Signature

Date signed

**19-01-2023**

## A1 Change of address

---

### Registered office address

A change to the registered office address takes effect either 7 days after lodgement of the notice or a later date specified in the notice.

### Registered office address

Address

**SMSF AUSTRALIA  
UNIT 8  
435-439 FULLARTON ROAD  
HIGHGATE SA 5063  
Australia**

Effective Date **19-01-2023**

The company does not occupy the premises at the new registered office.  
Thus,

Name of occupier:

**SMSF Australia**

Has the occupier of the premises consented in writing to the use of the specified address as the address of the registered office of the company and not withdrawn that consent ?

**Yes**

---

Inquires 1300 300 630

Issue date 08 Apr 23

# Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 62872806

## Check this statement carefully

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

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

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



To make changes to company details or amend incorrect information

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



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



Use your agent.

## Company Statement

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

### 1 Registered office

C/- SMSF AUSTRALIA UNIT 8 435-439 FULLARTON ROAD HIGHGATE SA 5063

### 2 Principal place of business

43 MOOLOOLAH DRIVE MINYAMA QLD 4575

### 3 Officeholders

Name: JAY ANTHONY HEATHER  
Born: MELBOURNE VIC  
Date of birth: 13/05/1966  
Address: 43 MOOLOOLAH DRIVE MINYAMA QLD 4575  
Office(s) held: DIRECTOR, APPOINTED 08/04/2022; SECRETARY, APPOINTED 08/04/2022

Name: ELIZABETH IRENE HEATHER  
Born: MELBOURNE VIC  
Date of birth: 20/06/1967  
Address: 43 MOOLOOLAH DRIVE MINYAMA QLD 4575  
Office(s) held: DIRECTOR, APPOINTED 08/04/2022

### 4 Company share structure

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

### 5 Members

These details continue on the next page

THE BLACK SNAKE TRADING COMPANY PTY LTD ACN 658 675 284

Page 1 of 2

## Company statement continued

Name: JAY ANTHONY HEATHER  
Address: 43 MOOLOOLAH DRIVE MINYAMA QLD 4575

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

Name: ELIZABETH IRENE HEATHER  
Address: 43 MOOLOOLAH DRIVE MINYAMA QLD 4575

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

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

## End of company statement

This concludes the information to which the company must respond (if incorrect) under s346C of the *Corporations Act 2001*.

## Additional company information

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

### 6 Contact address for ASIC use only

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

**ASIC**

Australian Securities &amp; Investments Commission

ABN 86 768 265 615

**Inquiries**

www.asic.gov.au/invoices

1300 300 630

THE BLACK SNAKE TRADING COMPANY PTY LTD  
 SMSF AUSTRALIA PTY LTD  
 PO BOX 230 GLEN OSMOND SA 5064

**INVOICE STATEMENT**

Issue date 08 Apr 23

**THE BLACK SNAKE TRADING COMPANY PTY LTD**

ACN 658 675 284

Account No. 22 658675284

**Summary**

Opening Balance	\$0.00
New items	\$59.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$59.00</b>

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

*Transaction details are listed on the back of this page*

**Please pay**

Immediately	<b>\$0.00</b>
By 08 Jun 23	<b>\$59.00</b>

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

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

**ASIC**

Australian Securities &amp; Investments Commission

**PAYMENT SLIP****THE BLACK SNAKE TRADING COMPANY PTY LTD**

ACN 658 675 284

Account No: 22 658675284

**22 658675284**

<b>TOTAL DUE</b>	<b>\$59.00</b>
Immediately	<b>\$0.00</b>
By 08 Jun 23	<b>\$59.00</b>

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



**Bill Code:** 17301  
**Ref:** 2296586752844



\*814 129 0002296586752844 71

# Transaction details:

page 2 of 2

	<b>Transactions for this period</b>	<b>ASIC reference</b>	<b>\$ Amount</b>
2023-04-08	Annual Review - Special Purpose Pty Co	4X2724450480P A	\$59.00
	<b>Outstanding transactions</b>		
2023-04-08	Annual Review - Special Purpose Pty Co	4X2724450480P A	\$59.00

## PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2296 5867 5284 471

### Australia Post

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

### Phone

Call 13 18 16 to pay by Mastercard or Visa

### On-line

Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by Mastercard or Visa

### Mail

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

	<b>Bill Code:</b> 17301 <b>Ref:</b> 2296586752844
<b>Telephone &amp; Internet Banking – BPAY®</b> Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a>	



# Notification of appointment or cessation of a registered agent by a company

## Company details

Company name

**THE BLACK SNAKE TRADING COMPANY PTY LTD**

Australian Company Number (ACN)

**658 675 284**

## Lodgement details

Who should ASIC contact if there is a query about this form?

Name

**SMSF AUSTRALIA PTY LTD**

ASIC registered agent number (if applicable)

**46046**

## 1. Appointment of a registered agent

By appointing an agent, you are authorising ASIC to provide correspondence and details relating to your company, to your agent or their nominee. This includes invoice statements, annual review documentation, your company's corporate key and other correspondence.

ASIC registered agent name

**SMSF AUSTRALIA PTY LTD**

ASIC registered agent number

**46046**

Postal address

Address

**PO BOX 230**

**GLEN OSMOND SA 5064**

**AUSTRALIA**

## Signature

This form must be signed by a current officeholder of the company.

---

I certify that the information in this form is true and complete

Name

**JAY ANTHONY HEATHER**

Capacity

**Director**

Signature

---

Date signed

**19-01-2023**

---



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- (ii) if a word or phrase is given a **defined meaning**, another grammatical form of that word or phrase has a corresponding meaning;
- (iii) a requirement to give a person **notice** in writing must be satisfied by posting the notice to that person's last known address;
- (iv) no **rule of construction** of documents will apply to the disadvantage of a party, on the basis that the party put forward the document or any relevant part of it;
- (v) **notes and references** to statutes (or sections of statutes) or other documents contained in bold text after any term defined in these Rules are used to assist in the reading of these Rules and must be disregarded in the legal interpretation of these Rules.

#### 1.4 Establishment of trust

Where these Governing Rules are adopted:

- (a) as the rules of a new SMSF, the Trustee acknowledges the receipt or anticipated receipt of funds or other property to be held on the trusts in these Rules; and
- (b) as replacement rules in respect of an existing SMSF, the Trustee acknowledges that it holds the assets and property of the Fund on the trusts in these Rules to the exclusion of other Governing Rules of the Fund.

#### 1.5 Rules for Self Managed Superannuation Funds

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

- (a) **Funds other than single member funds.** Where the Fund has more than one Member, the Fund is an SMSF if:
  - (i) it has no more than the maximum number of members permissible for an SMSF, from time to time;
  - (ii) where the Trustees are individuals - each Trustee is a Member;
  - (iii) where the Fund has a Corporate Trustee - each Director of the Corporate Trustee is a Member;
  - (iv) each Member is a Trustee or if the Fund has a Corporate Trustee, is a director of the Corporate Trustee;
  - (v) no Member is an Employee of another Member, unless they are a Relative of that Member; and
  - (vi) no Trustee receives any remuneration from the Fund or from any person for any duties or services performed by the Trustee in relation to the Fund.
- (b) **Single member funds.** Where the Fund has only one Member, the Fund is an SMSF if:
  - (i) where the Fund has a Corporate Trustee:
    - A. the Member is the sole Director;
    - B. the Member and one Relative of the Member are the only Directors; or
    - C. the Member and one other person who is not the Member's Employer are the only Directors;
  - (ii) where the Trustees are individuals, the Member and one Relative of the Member are the only Trustees or the Member and one other person who is not the Member's Employer are the only Trustees; and
  - (iii) no Trustee receives any remuneration from the Fund or from any person for any duties or services performed by the Trustee in relation to the Fund.
- (c) **Other persons may be Trustees.** The Fund does not fail to satisfy the conditions in either Rule 1.5(a) or Rule 1.5(b) simply because:
  - (i) a Member has died and the Member's legal personal representative is a Trustee or a Director of a Corporate Trustee, in place of the Member from the time when the Member died and ending when the payment of Death Benefits commence for the Member; or
  - (ii) a Member's legal personal representative is a Trustee or a Director of a Corporate Trustee, in place of the Member, during any period when the Member is under a Legal Disability or the legal personal representative has an enduring power of attorney from the Member; or
  - (iii) a Member's parent or guardian is a Trustee or a Director of a Corporate Trustee, in place of the Member where the Member is under a Legal Disability because of age and does not have a legal personal representative; or

## 2.4 Ceasing to be a Member

A person ceases to be a Member if the person's Benefit Account has a balance of nil and the remaining Trustees or Members determine that the person is no longer a Member.

## 2.5 Categories and sub-plans

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

## 2.6 Allocation of assets

Regardless of any other Rule, the Trustee may, to the extent permitted by the Relevant Law, designate or allocate specific assets of the Fund to specific accounts, Benefit Accounts, sub-plans or groups as determined by the Trustee in its discretion and may, without limiting that discretion, allocate specific assets or investments, including earnings derived from those assets or investments, to:

- (a) one or more Benefit Accounts;
- (b) one or more sub-plans;
- (c) any combination of the above.

## 2.7 Restrictions for Member-contributed WA property

Regardless of any other provision in these Rules, but subject to Rule 5.12, where the Fund acquires Member-contributed WA Property:

- (a) either:
  - (i) the Transferor of the Member-contributed WA Property must be the only Member of the Fund and the Fund must not admit any further Members, so long as the Fund still owns the Member-contributed WA Property; or
  - (ii) the Member-contributed WA Property must be held by the Fund specifically for the Transferor of the Member-contributed WA Property and must not be combined or pooled with the contributions or other assets of another Member other than the Transferor and no other Member is entitled to obtain or make any claim to any interest in the Member-contributed WA Property; and
- (b) any Member-contributed WA Property held under the preceding Rules can only be held in the Fund to be provided to the Transferor as a retirement benefit.

## 2.8 Restrictions for Member-contributed NSW property

Regardless of any other provision in these Rules, but subject to Rule 5.12, where the Fund acquires Member-contributed NSW Property:

- (a) either:
  - (i) the Transferor of the Member-contributed NSW Property must be the only Member of the Fund and the Fund must not admit any further Members, so long as the Fund owns the Member-contributed NSW Property; or
  - (ii) the Member-contributed NSW Property must be held by the Trustee solely for the benefit of the Transferor; and
- (b) any Member-contributed NSW Property must be used solely for the purpose of providing a retirement benefit to the Transferor; and
- (c) Member-contributed NSW Property to which the preceding Rules apply:
  - (i) must be held by the Trustee specifically for the benefit of the Transferor as a Member of the Fund; and
  - (ii) cannot be pooled with any property held for another Member of the Fund; and

### 3.5 Information pursuant to Family Law Act orders

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

## 4. CONTRIBUTIONS

### 4.1 Who may make contributions

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

- (a) who is under age 67;
- (b) who has reached age 67 but not age 75 only if the member has been Gainfully Employed at least on a Part-time Basis during the financial year in which the contributions are made;
- (c) who has reached age 75 only if the contributions are Mandated Employer Contributions,

however the Trustee must not accept contributions from a Member after 30 June 2007 unless the Trustee has received the Member's tax file number.

### 4.2 Subject to Relevant Law

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

### 4.3 Government Co-contribution

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

### 4.4 Splittable Contributions

Contributions which are Splittable Contributions are dealt with in Rule 6.4.

### 4.5 Downsizer Contributions

From 1 July 2018 and subject to the Relevant Law, the Trustee may accept contributions ("Downsizer Contributions") to the Fund that are made in respect of a Member:

- (a) who is age 65 or over;
- (b) which represents all or part of the capital proceeds received from the disposal of an Ownership Interest in a Dwelling in Australia;
- (c) unless otherwise provided by the Relevant Law, the Ownership Interest in the Dwelling was owned, in whole or in part, by the Member or the Member's Spouse for at least ten years;
- (d) any gain or loss on the disposal of that Dwelling qualifies (in whole or in part) for the principal place of residence CGT exemption under the Tax Act (or would have, if it was acquired after 19 September 1985);
- (e) the amount of the contribution does not exceed \$300,000 or such other limit as is, from time to time, prescribed by the Relevant Law;
- (f) the contribution is made within 90 days, or such longer period as the Commissioner of Taxation allows, of the change of ownership of the Dwelling;
- (g) the Member notified the Trustee in the approved form that the contribution is to be treated as a Downsizer Contribution; and
- (h) the Member has not had a Downsizer Contribution made in respect of them for the disposal of an Ownership Interest in a previous Dwelling.

## 5. BENEFITS AND ENTITLEMENTS

### 5.1 Pensions and caps

- (a) **Auto-Pension Commencement.** Subject to Rule 5.1(c), where the Trustee becomes aware that a Member has Unrestricted Non-preserved Benefits in the Fund which are not in Retirement Phase and that Member has Retired on or after attaining their Preservation Age, or has attained the age of 65 years, the Trustee must commence an Account Based Pension with all of those Benefits as soon as possible.



## 5.2 Benefits a Member may receive

- (a) **Retirement at the normal time.** A Member who Retires or attains the age of 65 years is entitled to receive a Normal Retirement Benefit, calculated in accordance with Rule 5.3.
- (b) **Benefits before the normal time.** A Member who has attained Preservation Age but has not yet Retired is entitled to receive a Normal Retirement Benefit, calculated in accordance with Rule 5.3, but subject to the benefit being paid as a pension which cannot be commuted to a lump sum before the Member Retires or attains the age of 65 years, or in any other form allowable under the Relevant Law, from time to time.
- (c) **Total and Permanent Disablement.** A Member who ceases Gainful Employment because of Total and Permanent Disablement is entitled to receive a Total and Permanent Disablement Benefit, calculated in accordance with Rule 5.3.
- (d) **Total and Temporary Disablement.** Upon the Total and Temporary Disablement of a Member, the Member is entitled to receive a Total and Temporary Disablement Benefit, calculated in accordance with Rule 5.3.
- (e) **Terminal Illness Benefit.** Upon a Member being diagnosed as Terminally Ill, the Member is entitled to receive a Terminal Illness Benefit.
- (f) **Death Benefits.** A Death Benefit becomes payable upon the death of:
- (i) a Member; or
  - (ii) a reversionary beneficiary in receipt of a Pension,
- to the extent that the type of Pension or other benefit being received allows for the calculation and payment of a Death Benefit from the Fund.
- (g) **Reversionary Pension.** A Member in receipt of a Pension may nominate by notice in writing to the Trustee, either at the commencement of the Pension or at any subsequent time, one or more reversionary beneficiaries who are to continue to receive that Pension after the Member's death. A Member may, at any time, by notice in writing to the Trustee, revoke their nomination of one or more reversionary beneficiaries.
- (h) **Reversionary Pension if Member dies.** If a Member dies while receiving a Reversionary Pension from the Fund and the terms applying to that Pension nominate a reversionary beneficiary (however described), subject to the Relevant Law, the Trustee must continue to pay that Pension in favour of the reversionary beneficiary on the same terms and conditions as applied to the deceased Member.
- (i) **Pension to Spouse if Member dies.** If a Member dies while receiving a Pension from the Fund, the Member's Spouse may apply to the Trustee to have that Pension continued. The Trustee may, in its absolute discretion, decide to continue that Pension. The amount of that Pension will not exceed the amount calculated in accordance with the Act and Regulations. Where a Pension nominates a reversionary beneficiary (other than the Member's Spouse) or the payment of the Pension to the Member's Spouse would be contrary to a nomination under Rule 5.4 or 5.5, the Trustee cannot elect to continue the Pension in favour of the deceased Member's Spouse.
- (j) **No right to elect to receive Death Benefit as Pension.** Unless Rule 5.4 or 5.5 requires a payment in accordance with a Binding Death Nomination or a Non-lapsing Binding Nomination to be made by way of a Pension, a person entitled to receive a Death Benefit does not have a right to elect to receive that benefit by way of a Pension. However, the person entitled to receive a Death Benefit may apply to the Trustee for part or all of their Death Benefit entitlement be paid as one or more Pensions and the Trustee, in its absolute discretion, may decide to grant the request.
- (k) **Other cases.** A person who ceases to be a Member, otherwise than by death, and who is not entitled to a:
- (i) Normal Retirement Benefit; or
  - (ii) Total and Permanent Disablement Benefit,
- will be entitled to:
- (iii) receive the balance of his or her Benefit Account, subject to the restrictions imposed by Rules 5.9 to 5.11; or
  - (iv) have the balance of his or her Benefit Account transferred to another Regulated Superannuation Fund, Approved Deposit Fund, EPSSS or RSA, in accordance with Rule 6.
- (l) **Reject Contributions.** Subject to the Relevant Law, if the Trustee receives:
- (i) a request or direction from a Member to reject a contribution (wholly or partially);

- (viii) any lump sum payment, or total or partial commutation in accordance with Rule 5.8.
- (c) **Benefit payable until nil balance.** A Member's Normal Retirement Benefit will:
  - (i) be calculated to produce a nil balance in the Member's relevant Benefit Account after satisfying the terms on which the Pension is to be paid; and
  - (ii) in any event, cease to be payable when the balance in the Member's relevant Benefit Account is nil.
- (d) **Total and Permanent Disablement Benefit.** A Member's Total and Permanent Disablement Benefit will be an amount up to the balance of the total of the Member's Benefit Accounts less any taxes or reasonable charges determined by the Trustee to be applicable to the payment of those benefits.
- (e) **Total and Temporary Disablement.** A Member's Total and Temporary Disablement Benefit will, subject to any requirements imposed by the Regulator on the payment of similar benefits, be a Non-commutable Income Stream cashed from the Fund for:
  - (i) the purpose of continuing (in whole or in part) the gain or reward which the Member was receiving before the Temporary Incapacity; and
  - (ii) a period not exceeding the period during which the Member is prevented from undertaking Employment of the kind engaged in immediately before the Temporary Incapacity,
 but in any event must not exceed an amount equal to the balance of the total of the Member's Benefit Accounts, less any taxes or reasonable charges determined by the Trustee to be applicable to the payment of those benefits.
- (f) **Terminal Illness Benefit.** A Member's Terminal Illness Benefit will be an amount up to the balance of the total of the Member's Benefit Accounts less any taxes or reasonable charges determined by the Trustee to be applicable to the payment of those benefits.
- (g) **Death Benefit.** A Member's Death Benefit will be an amount equal to the balance of the total of the Member's Benefit Accounts less:
  - (i) any amount set aside to fund the payment of any reversionary Pension after the Member's death;
  - (ii) any taxes or reasonable charges determined by the Trustee to be applicable to the payment of that benefit; and
  - (iii) the amount necessary to meet any obligations with respect to a Pension or other payments required to be met from the Member's benefits and entitlements,
 and, unless Rule 5.4 or 5.5 requires a payment in accordance with a Binding Death Nomination or a Non-lapsing Binding Nomination, will be payable in any amounts and to any of the following persons as the Trustee reasonably considers to be appropriate in the circumstances:
  - (iv) one or more of the Member's Designated Beneficiaries;
  - (v) one or more of the Member's Dependants;
  - (vi) the Member's legal personal representative,

#### 5.4 Lapsing Binding Death Nominations

- (a) **Requirements.** A Binding Death Nomination:
  - (i) must be in writing;
  - (ii) must be signed, and dated, by the Member in the presence of 2 witnesses, each of whom has turned 18 and neither of whom is a person mentioned in the notice;
  - (iii) must contain a declaration signed by the witnesses stating that the notice was signed by the Member in their presence;
  - (iv) will lapse and be of no further effect on the day which is 3 years after the day on which it was first signed or last confirmed or amended by the Member, whichever is the later;
  - (v) may be revoked by the Member by written notice to the Trustee at any time;
  - (vi) must contain sufficient details to identify the Member;
  - (vii) must contain sufficient details to identify one or more Beneficiaries for each category of benefits selected.
- (b) **Member may give.** A Member may, at any time, give the Trustee a Binding Death Nomination directing the payment of:
  - (i) the whole or any part of the Member's Death Benefit; and/or

- (i) in the case of Benefit Payment Insurance, towards satisfaction of the Fund's liability to pay any one or more of a Member's benefits; or
- (ii) in the case of Additional Insurance, in addition to the Fund's liability to pay any one or more of a Member's benefits,

as agreed by the Member and the Trustee.

- (c) **Insurance not designated.** If a policy has been effected under Rule 5.7(a) and the policy is not designated as Benefit Payment Insurance or Additional Insurance, the policy will be deemed to be Benefit Payment Insurance.
- (d) **Treatment of Additional Insurance.** Where the Trustee has effected Additional Insurance and an amount becomes payable to the Trustee under it, the Trustee must add the amount payable, net of any reasonable fees, charges and taxes, to the Member's Benefit Account prior to calculating the amount of the Member's benefits or entitlements payable in accordance with these Rules.
- (e) **Treatment of Benefit Payment Insurance.** Where the Trustee has effected Benefit Payment Insurance and an amount becomes payable to the Trustee under it, the Trustee must first apply that amount towards satisfaction of the Fund's liability to pay the Member's benefits or entitlements in accordance with these Rules and the Trustee will reduce the Member's Benefit Account by the amount applied. Any amount remaining will be dealt with by the Trustee in its discretion as follows:
  - (i) where any amounts have been deducted from the Member's Benefit Account to pay any premiums in relation to the insurance, by paying or applying similar amounts to or on behalf of the Member in addition to the Fund's liability to pay benefits or entitlements in accordance with these Rules;
  - (ii) by paying amounts to or on behalf of the Member in addition to the amounts set out in Rule 5.7(b) and in addition to the Fund's liability to pay benefits or entitlements in accordance with these Rules;
  - (iii) by paying any expenses and liabilities of the Fund, whether or not those amounts are in whole or in part related to the Member's benefits and entitlements;
  - (iv) where the Trustee in its absolute discretion decides to pay an Anti-detriment Payment in respect of a deceased Member, by applying amounts towards such a payment; and/or
  - (v) by reallocating any amounts to a reserve to be dealt with as the Trustee sees fit.

## 5.8 How to pay a Pension and how to pay a lump sum benefit

- (a) **How to pay a Pension.** Any Pension payable under these Rules:
  - (i) must conform to Rule 5.9;
  - (ii) must comply with any minimum terms specified in the Act and the Regulations; and
  - (iii) will be payable on other terms decided by the Trustee.
- (b) **Terms to be given to Member.** A copy of the terms and conditions of a Pension is to be given to the Member or Beneficiary of that Pension at or before the Pension Date for that Pension.
- (c) **How to pay a lump sum benefit (or change a Pension to a lump sum).** Any person who is entitled to receive a Pension, Annuity or income stream from the Fund other than a Total and Temporary Disablement Benefit, may direct the Trustee in writing to:
  - (i) pay any amount as a lump sum; or
  - (ii) commute any amount to a lump sum,

but only to the extent permitted by the terms of the Pension, Annuity or income stream. The amount of any lump sum will be equal to the total of the balances of the Member's Benefit Accounts related to the payment less any taxes and other reasonable charges which the Trustee considers are applicable to the payment or commutation.
- (d) **How to reduce a Pension when commuting to a lump sum benefit.** Where a person exercises the right in Rule 5.8(c)(ii), the Trustee must discount the amount to which the person is entitled to the extent which the Trustee considers necessary to take account of the commutation. The Fund and the Trustee will then be discharged and relieved of any further liability in respect of the amount of the discount.
- (e) **How to pay benefits to minors and certain other people.** Where any Beneficiary is under a Legal Disability, the Trustee will be entitled to pay or apply the Beneficiary's benefits or entitlements:
  - (i) to the Beneficiary; or
  - (ii) to another person for the sole purpose of that person paying or applying those benefits or entitlements for, or on behalf of, the Beneficiary or the Beneficiary's Dependents; or

### 5.11 Restrictions on when and how benefits may be paid

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

- (a) **Restrictions on how benefits may be paid.** Subject to the Regulations, a Member's benefits and entitlements in the Fund may only be paid:
- (i) by being cashed in accordance with Rule 5;
  - (ii) by being rolled over or transferred in accordance with these Rules; or
  - (iii) when, and to the extent that, the Fund is required or permitted to pay them in accordance with these Rules.

- (b) **Payment of Unrestricted Non-Preserved Benefits.** Subject to these Rules and subject to compliance with any restrictions or procedures relating to the commutation of part or all of a Pension to a lump sum, the whole or a part of a Member's Unrestricted Non-preserved Benefits may be cashed at any time in any one or any combination of the following ways:

- (i) one or more lump sums;
- (ii) one or more Pensions; and/or
- (iii) the purchase of one or more Annuities,

less administrative, insurance and taxation costs and other direct costs relating to the establishment, operation and termination of the Fund applicable to the Member's Unrestricted Non-preserved Benefits at the relevant time.

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

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

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

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

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

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

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

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

## 6. ROLLOVERS AND TRANSFERS OF BENEFITS

### 6.1 Into the Fund

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

### 6.2 Out of the Fund

- (a) **Who may request.** A request to roll over or transfer any benefits or entitlements out of the Fund may only be made by:
- (i) a Member;
  - (ii) in the case of a Member's death or Total and Permanent Disablement, the person or persons otherwise entitled to receive a benefit or entitlement; or
  - (iii) a Member's legal personal representative.
- (b) **Trustee must notify others.** Upon receiving a request to roll over or transfer benefits out of the Fund, the Trustee must give notice in writing of the proposed rollover or transfer to all other interested persons who at that time are entitled to make a similar request.
- (c) **Trustee must not rollover or transfer benefits with objections.** Subject to Rule 10.2, if a person notified under Rule 6.2(b) objects to the rollover or transfer by notice to the Trustee containing reasons, the Trustee must not roll over or transfer those benefits and must give notice of the objection and of the identity of the objector to the person making the request.
- (d) **Conditions of rollover or transfer out.** The Trustee will roll over or transfer benefits or entitlements in accordance with a request under Rule 6.2(a) if:
- (i) no person is required to be notified of a request for a rollover or transfer;
  - (ii) no objection has been received from an interested person within 7 days of giving notice; or
  - (iii) the Trustee is satisfied that any objection received has been removed.

## 6.4 Splitting contributions

- (a) **Contributions that may be split.** Where contributions are made in respect of a Member after 1 January 2006, the following contributions (called “**Splittable Contributions**”) may be split:
- (i) if the contributions will be included in the Fund’s taxable income for a Year of Income – up to 85% of the contributions; and
  - (ii) if the contributions will not be included in the Fund’s taxable income for a Year of Income and the contributions are made on or before 5 April 2007 – up to 100% of the contributions.
- (b) **Spouse cannot receive Splittable Contributions.** If the Member’s Spouse is either:
- (i) over age 55 years and retired; or
  - (ii) over age 65 years,
- at the time the Member applies to the Trustee to split their contributions, the Trustee may not accept that application and may not split their contributions pursuant to this Rule 6.4.
- (c) **Manner of splitting contributions.** Contributions are split by the Trustee rolling over, transferring or crediting an amount of benefits, for the benefit of the Member’s Spouse, in an amount no greater than the Splittable Contributions referred to in Rule 6.4(a).
- (d) **Trustee may create Spouse Member account.** If the Spouse who will be receiving a Splittable Contribution does not already have a Member account, the Member must apply for Membership, in accordance with Part 2 of these Rules. A Trustee cannot accept an application to split contributions in respect of a Member until the Trustee has accepted the Member’s Spouse as a Member.
- (e) **Application for contributions split.** A Member may apply to the Trustee to split their Splittable Contributions, in a form approved by the Trustee, either:
- (i) after the end of a Year of Income in relation to Splittable Contributions made in the previous Year of Income; or
  - (ii) if the entire amount of a Member’s Splittable Contributions for that year are to be rolled over, transferred or credited to the Member’s Spouse, during the Year of Income in respect of which the Splittable Contributions are made,
- and the application must sufficiently identify the amounts and types of contributions referred to in Rule 6.4(a) which are to be split.
- (f) **Invalid contribution split application.** An application from a Member to split their Splittable Contributions is invalid if:
- (i) in relation to the Year of Income to which the splitting application applies, the Member has already made an application which the Trustee is either still considering, or has already put into effect;
  - (ii) the amount of benefits to which the splitting application relates exceeds the maximum amount of Splittable Contributions, referred to in Rule 6.4(a); or
  - (iii) the benefits which would remain in the Member’s account after the split would exceed the value of the Post-June 83 Component of the Member’s account balance, as calculated at the time the split would be made.
- (g) **Trustee’s discretion.** The decision to offer the option to split contributions and the decision to accept a particular application to split contributions under this Rule 6.4 is entirely at the discretion of the Trustee.
- (h) **This Rule does not affect Family Law Act splits.** For the avoidance of doubt, this Rule 6.4 does not apply to benefits which are split, pursuant to the operation of the Family Law Act.

## 7. EMPLOYERS’ CONTRIBUTIONS TO THE FUND

### 7.1 Employers who may contribute

Subject to Rule 4.1, the Trustee may accept contributions from an Employer or past Employer whether or not the Employer has agreed in writing to the terms and conditions of these Rules.

### 7.2 SuperStream compliance

Where necessary, the Trustee will comply with the SuperStream standards set out in the Superannuation Data and Payments Standards Legislative 2012 Instruments and associated schedules, as modified or amended from time to time.

(h) **Member dies or becomes Legally Disabled.** If a Member dies or becomes Legally Disabled, the Member's legal personal representative may elect to become, and will, on that election being made, be appointed as:

- (i) a Trustee where the Trustee of the Fund is or are natural persons; or
- (ii) a Director of the Corporate Trustee where the Trustee is a Constitutional Corporation, but subject to the constitution of the Corporate Trustee,

and the Member's legal personal representative will be deemed to have been appointed during the period:

- (iii) in the case of the Member's death, beginning at the date of the Member's death and ending when death benefits first commence to be payable in respect of the Member or such other date as may be allowed by the Relevant Law; or
- (iv) in the case of the Member's Legal Disability, beginning at the date when the Member's legal personal representative assumes control of the Member's affairs and ending either when that person ceases to act in the capacity of legal personal representative for the Member, or such other date as may be allowed by the Relevant Law.

(i) **Trustee discharged.** When a Trustee has been removed or has resigned in accordance with these Rules:

- (i) that Trustee will be discharged from the trusts in these Rules to the extent allowed by law from the effective date of removal or resignation; but
- (ii) without affecting any liability of the Trustee which has accrued, or may accrue, because of any thing done, or omitted to be done, by the Trustee prior to the effective date of removal or resignation; and
- (iii) without affecting any obligation of the Fund or any liability of the Fund arising under any agreement or security to which the Fund is a party entered into prior to the removal or resignation of the Trustee,

even if there is only one Trustee remaining provided that the Fund remains an SMSF.

## 8.2 Trustee may be a Member

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

## 8.3 Covenants, powers, authorities and restrictions

(a) **Trustee's covenants.** A person, by accepting the appointment to the office of Trustee or Director of a Corporate Trustee, covenants:

- (i) to act honestly in all matters concerning the Fund;
- (ii) to exercise, in relation to all matters affecting the Fund, the same degree of diligence as an ordinary prudent person would exercise in dealing with property of another for whom the person felt morally bound to provide;
- (iii) to ensure that the Trustee's duties and powers are performed and exercised in the best interests of the Beneficiaries;
- (iv) to keep the money and other assets of the Fund separate from any money and assets respectively that are held by the Trustee personally or in any other capacity;
- (v) not to enter into any contract, or do anything else, that would prevent the Trustee from, or hinder the Trustee in, properly performing or exercising the Trustee's functions and powers;
- (vi) to formulate and give effect to an investment strategy for the Fund;
- (vii) if the Fund has any reserves, to formulate and to give effect to a strategy for their prudential management, consistent with the Fund's investment strategy and its capacity to discharge its liabilities (whether actual or contingent) as and when they fall due; and
- (viii) to allow any Beneficiary access to information or documents which are prescribed by a Relevant Law to be accessible by them.

(b) **Trustee may authorise others to act.** A covenant in Rule 8.3(a) does not prevent the Trustee from engaging, or authorising persons to do, acts or things on behalf of the Trustee.

- B. warrants or instalment warrants;
- C. contracts for difference;
- D. certificates of deposit;
- E. default swap contracts; and/or
- F. any other form of derivative contract,

and otherwise to do and perform all things to operate, utilise or deal with the facilities of any stock or futures exchange either directly or through any broker or agent in any market in any part of the world.

- (iv) to purchase, acquire, create, hold, rent, lease, license, sell or otherwise dispose of assets and investments in any property, rights or privileges, including derivatives assets and contracts, which the Trustee is authorised by law to acquire or dispose of, on terms and conditions as the Trustee decides.
- (v) to grant any lease, sub-lease or other rights in relation to any property of the Fund for any term or terms and whether or not that term or terms exceeds 21 years or any other term allowable under the Relevant Law.
- (vi) to carry on a business, to the extent that it is allowable under the Relevant Law, from time to time.
- (vii) to appoint and/or remove or suspend, the Fund's Auditor, or any accountants, lawyers, Custodians, managers, secretaries, clerks, agents and other servants or consultants, and may appoint any of them permanently, temporarily or for special services and may determine the scope and extent of their powers and duties, on terms as to remuneration or salaries as the Trustee decides.
- (viii) to appoint any person to be a Custodian for the purpose of holding or retaining the legal title of or to any asset, property, investment or other thing acquired or to be acquired by or for the benefit of the Fund.
- (ix) to institute, conduct, defend, compound, compromise or abandon any legal or other proceedings by or against the Fund or its officers or otherwise, concerning the affairs of the Fund and also to compound and allow time for payments or satisfaction of any debts due and of any claims or demands made by or against the Fund.
- (x) to make and give receipts, releases and other discharges for money payable to the Fund and for any claims and demands against the Fund and to pay expenses as it considers properly relate to the Fund, including any income tax liability which may attach to income of the Fund or contributions made to it.
- (xi) to open accounts and to retain on current or deposit account at any bank or financial institution, any moneys as it considers proper and to make regulations for the operation of those accounts, including the signing and endorsement of cheques in connection with them.
- (xii) to borrow moneys, incur liabilities, pledge or charge the assets of the Fund as security, but only to the extent allowed or allowable in accordance with the Act and Regulations. Any borrowing or raising may include (without limitation):
  - A. the drawing, endorsing, accepting, negotiation or other dealing in bills of exchange, promissory notes, cheques or other negotiable instruments;
  - B. any other form of borrowing or raising of money which is authorised by the Act.
- (xiii) to purchase annuities, pensions and income streams, and to effect policies of insurance or assurance in relation to Members for the purpose of providing benefits under these Rules.
- (xiv) to revalue the Fund's assets, and to allocate the revaluation amount to the Members and Beneficiaries.
- (xv) to determine who will be entitled to sign, on the Fund's behalf, receipts, acceptances, endorsements, releases, contracts and documents.
- (xvi) to pay benefits and entitlements out of the Fund to persons entitled to them.
- (xvii) to decide, as and when required, who are Dependants for the purposes of these Rules.
- (xviii) to enter into any negotiations and contracts, to rescind and vary all contracts, to execute any deeds, and to do all or any things in the name of and on behalf of the Fund as it may consider expedient for or in relation to any of the matters referred to in these Rules or otherwise for the purposes of the Fund.



- (i) the granting of indemnities to lenders for the purpose of furthering these arrangements;
- (ii) the granting of any security for the performance of any obligation or other dealing or engagement incurred or to be entered into by the Trustee or by any other person. The Trustee's power includes the power to grant any mortgage, charge or encumbrance over all or any part of any asset or property to be acquired in accordance with Section 67A of the Act;
- (iii) despite the covenants in Rule 8.3(a), to give proxies and powers of attorney (with or without power of substitution) and appoint representatives for voting or acting on behalf of the Trustee in relation to any part of the Fund. Without limitation, the Trustee may empower its attorney to take any action and/or perform any act on behalf of the Trustee and to sign and execute any deed, agreement or document that the Trustee may lawfully do, including the exercise of any of the Trustee's rights or obligations and the execution of mortgage and security documents. The Trustee may in its discretion, grant powers of attorney or proxies to any third party including any mortgagee, lender or financier of the Fund.

#### 8.4 In-house Assets and other restricted investments

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

- (e) the current surrender value of any policy of capital guaranteed life assurance taken out by the Trustee upon the life of that Member;
- (f) the proceeds, or part proceeds, of any policies of insurance which the Trustee decides to allocate, or is obliged to allocate in respect of that Member;
- (g) any amounts which the Trustee decides to pay in respect of the Member, pursuant to Section 295-485 of the Tax Act;
- (h) any reserves held by the Fund or, where the Member is a member of a sub-plan, by that sub-plan, which the Trustee has allocated to that Member's Benefit Account;
- (i) any refunds of taxes or surcharges and any interest applicable to such amounts, where the tax or surcharge was deducted directly from contributions made by or on behalf of that Member;
- (j) any increase in the value of any investment or other asset held by the Fund (whether actual or notional) which is reasonably attributable to the Member's Benefit Account;
- (k) any other amount that the Trustee reasonably determines should be credited to the Member's Benefit Account,

and against which must be deducted:

- (l) all direct costs of establishing, operating and terminating the Fund and any administrative, insurance and taxation costs relating to the establishment, operation and termination of the Fund allocated to the Member's Benefit Account; and
- (m) any overpayments of Government Co-contribution which the Fund is required to repay;
- (n) any amounts required to be paid to the Commissioner of Taxation as a result of the Member's failure to quote his or her tax file number to the Fund within the prescribed time;
- (o) any other taxes or surcharges applicable to contributions made by or on behalf of a Member which are required to be withheld or deducted directly from such contributions;
- (p) any decrease in the value of any investment or other asset held by the Fund (whether actual or notional) which is reasonably attributable to the Member's Benefit Account;
- (q) any other amount that the Trustee reasonably determines should be debited to the Member's Benefit Account,

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

### 9.3 Accounts for non-Member Spouses

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

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

and, where practicable, the Trustee will value Fund asset at their net Market Values, and prepare those accounts and statements to ensure that the Auditor does not qualify the accounts of the Fund.

#### **9.11 Accounts required where benefits solely life assurance**

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

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

#### **9.12 Audit of the accounts**

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

#### **9.13 Preparation and lodgement of returns**

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

- (a) with the Regulator:
  - (i) an annual return, in the approved form, containing information which is required in relation to the Fund;
  - (ii) a certificate, in the approved form, in respect of that Year of Income; and
  - (iii) the report given to the Trustee by the Auditor under Part 13 of the Act in respect of that Year of Income; and
- (b) with the Taxation Commissioner, an income tax return, in the approved form, containing information which is required in respect of that Year of Income.

### **10. MEETINGS OF TRUSTEES AND MEMBERS**

#### **10.1 Trustees or Directors meetings**

- (a) **How to call a meeting.** The Trustees, or the Directors of a Corporate Trustee, may convene a meeting of the Trustees, or of the Directors, as the case may be, by 1 of their number giving not less than 7 days notice in writing to each of the others, of the time, place and business to be conducted at the meeting. The notice period in this Rule may be waived by unanimous agreement of all Trustees and/or all Directors. No notice and no meeting is required in the case of a sole Trustee or a sole Director of a Corporate Trustee.
- (b) **Appointing a chair.** Before any business is discussed at a meeting of Trustees or Directors, they must appoint one of their number to chair the meeting, and the meeting must be conducted by that person in a fair and reasonable manner, but otherwise as that person determines.
- (c) **Meetings at least annually.** Meetings of Trustees or Directors may be convened at any time, but must be convened at least once in every calendar year, to consider:
  - (i) the accounts of the Fund and the Approved Auditor's report relating to those accounts;
  - (ii) the returns and other documents specified in Rule 9.13;
  - (iii) any matters raised by the accounts and statements which require action or attention; and
  - (iv) any other matters which the Trustees or the Directors, consider appropriate.
- (d) **Quorum.** The quorum for meetings of Trustees or Directors is two or half of the total number of Trustees or Directors, whichever is greater.

whose balance is 20% or less of the market value of the Fund's assets ("**Minority Members**"), subject to paragraph (f) of this Rule, as follows:

- A. if a Minority Member nominates an alternative regulated superannuation fund to accept the rollover – that fund; or
- B. if a Minority Member does not so nominate - an eligible rollover fund selected by the Trustees or Directors who are Majority Members.

Until the Minority Members have been rolled out of the Fund, the Disputed Actions will not be undertaken.

- (v) **Mediation or court action as a remedy in other cases.** In the event that the Disputed Actions have not been resolved pursuant to the preceding paragraphs, any one of the Trustees or Directors may request the Australian Mediation Association to select a mediator to resolve the matter and:
  - A. all Trustees and Directors shall attend any mediation hearings scheduled.
  - B. any Trustee or Director who has been notified of, but does not attend a scheduled mediation:
    - I shall be entitled to one alternative mediation date; and
    - II should they fail to attend that alternative mediation date, shall be deemed to accept its outcome.
  - C. in the event that the Trustees or Directors are not able to resolve the matters which are the subject of the mediation, one or more of the parties may apply to the relevant court in the State or Territory in which the Fund is based, for a determination of the matter.
- (d) **Stay of decision while Minority Member rolled out.** For the avoidance of doubt, if a Minority Member is being compulsorily rolled out of the Fund, then the Majority Members may not cause the Fund to engage in the Disputed Actions until such time as all Minority Members have been rolled out of the Fund.
- (e) **Requirement to prepare accounts prior to rollover.** Prior to any rollover, the Fund's administrators will prepare management accounts showing the best estimate of the Members' present account balances, less a provision for accrued income and capital gains taxes, and any other reasonable provisions relating to the income and expenses of the Fund, accrued and incurred up to the date of those accounts.
- (f) **Stay of compulsory rollover during significant market declines.** If the All Ordinaries Index has declined by more than 20% during the 12 months preceding the Disputed Actions Notice being given, then the Minority Members are entitled to a deferral of 12 months, or the period taken for the All Ordinaries Index to regain its level from 12 months prior to the Disputed Actions Notice being given, whichever is the earlier, before any compulsory rollover is initiated.
- (g) **Stay of voluntary rollover during certain periods.** If a Member has requested a voluntary rollover of their benefits from the Fund in accordance with this Rule 10.2, then any other individual Trustee, or any other Director of a Corporate Trustee, may elect to defer the roll out:
  - (i) if the All Ordinaries Index has declined by more than 20% during the 12 months prior to the rollover request – for 12 months, or the period taken for the All Ordinaries Index to regain its level from 12 months prior to the rollover request, whichever is the earlier; or
  - (ii) if, in order to pay out the Member, one or more illiquid, non-listed assets representing more than 20% of the Fund's total assets would need to be sold – 12 months from the date the rollover request is made, or a sufficient number of illiquid, non-listed assets are sold and the proceeds received, whichever is earlier; or
  - (iii) if, in order to pay out the Member, one or more of the Fund's assets which is leased to a business owned or operated by a Fund Member, or a Related Party of a Member, would need to be sold – the time taken to sell and receive the proceeds from the sale of that or those assets,

however, during this time any of the individual Trustees, or any Director of a Corporate Trustee, may initiate the mediation provisions in paragraph (c)(v) of this Rule.
- (h) **Limit on this Rule for Legal Disability or Family Law Act proceedings.** The provisions of this Rule, other than those which require mediation or recourse to a court of law, shall not apply where:
  - (i) the Disputed Actions concern the payment of benefits of a Member who is under a Legal Disability; or
  - (ii) where one or more of the Members is party to proceedings under the Family Law Act.

- (b) upon the Member's legal personal representative becoming a Director of the Corporate Trustee where the Trustee is a Constitutional Corporation, has a right to vote as a Director of the Corporate Trustee.

## 11. INQUIRIES AND COMPLAINTS

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

## 12. ADMINISTRATIVE MATTERS

### 12.1 Interpretation of these Rules

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

### 12.2 How to designate a Beneficiary

In circumstances other than the giving of a Binding Death Nomination or a Non-lapsing Binding Nomination, a Member wishing to designate a Dependant or other person as a Beneficiary must do so in writing to the Trustee in a form approved by the Trustee.

### 12.3 Limits on rights of Members

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

### 12.4 Right to inspect

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

### 12.5 Secrecy

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

### 12.6 Receipts and payments with assets

Subject to Rule 5.9 and to the Act and Regulations, where:

- (a) any contribution, benefit or entitlement of a Member or Members is or are payable, transferable or receivable by or to the Fund; or
- (b) any liabilities incurred by or on behalf of the Fund are to be satisfied; or
- (c) any property is due to or is to be acquired by the Fund,

the Trustee may, with the agreement of the person to or from whom a payment is required to be made, in lieu of money, and at its discretion, make or receive settlement of the relevant amount by:

- (d) transferring, in specie, property of the Fund to; or
- (e) receiving a transfer of property from,

that person, at the property's Market Value.

### 12.7 Members to provide information

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

- (d) Superannuation will or other testamentary instrument executed by a Member prior to the exercise of that power,

and whether or not the terms of, or provisions applicable to, any of them does not comply with the operative Governing Rules of the Fund applying after the exercise of that power.

### 12.12 Penalties and Orders

The Trustee acknowledges that:

- (a) pursuant to the Relevant Law, various penalties and orders may be imposed on the Trustee and/or the Fund for breaches of the Act or Regulations or this Deed; and
- (b) the Regulator may (amongst other penalties and orders) levy or issue to, or against, the Trustee and/or the Fund:
- (i) a Rectification Notice requiring specific action be taken by the Trustee within a specified time to rectify a breach or contravention; and/or
  - (ii) an Education Notice requiring a person to undertake a specified course of education within a certain time, and to give to the Regulator evidence of completion; and/or
  - (iii) an Administrative Penalty Notice which imposes a monetary penalty on the Trustee in relation to a breach or contravention; and
- (c) where it is a requirement of the Relevant Law, the Trustee is personally liable for complying with any such order or penalty and must not pay any costs or penalties out of the Fund nor seek reimbursement for any person out of the Fund.

## 13. WINDING UP THE FUND

### 13.1 Conditions for termination

The trusts created by these Rules will terminate:

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

### 13.2 Steps to take on winding-up

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

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

## 14. UK PENSION PROVISIONS - QROPS

Regardless of anything to the contrary expressed or implied in these Rules, the Rules in this Rule 14 of these Rules, called the "UK Pension Division Provisions", will apply to the Members UK Accumulated Credit (if any) in the Fund.

### 14.1 Application for QROPS status

With the agreement of the Trustee and at the request of a Member who is entitled to receive a transfer of a UK Accumulated Credit, the Trustee may apply to Her Majesty's Customs & Revenue (or such other body as is appropriate) for recognition of the Fund as a Qualified Recognized Overseas Pension Scheme ("QROPS") pursuant to the United Kingdom's Finance Act 2004 and any regulations made under it.

### 14.2 Transfers from UK pension schemes

The Trustee will not request a transfer from a UK pension scheme under this Rule until its QROPS status has been confirmed and all other regulatory and administrative guidelines have been complied with.

**SCHEDULE 1**  
**Description of Pensions**  
**Rule 5.9**

**PART 1****ACCOUNT BASED PENSION**

A Pension which meets the minimum terms and conditions contained in Regulation 1.06(9A)(a), which included the following requirements at the date of these Rules:

- (a) payments are made at least annually;
- (b) the payments in a year (excluding payments by way of commutation but including payments made under a Splitting Order) are not smaller in total than the following amounts:

$$\text{Account Balance} \times \text{Percentage Factor}$$

Where:

**Account Balance** means:

- (i) the value of the annuity or pension:
  - A. on 1 July in the financial year in which the payment is made; or
  - B. if that year is the year in which the annuity or pension payments commence - on the commencement day,
 being the total amount paid as consideration to purchase the annuity or pension, as increased by returns on investments and as decreased by fees, charges, applicable taxes, payments to the annuitant or pensioner and payments made under a Splitting Order; or
- (ii) if the value of the annuity or pension under paragraph A. is less than the withdrawal benefit to which the beneficiary would be entitled if the annuity were to be fully commuted — the value of the withdrawal benefit.

**Percentage Factor** means the percentage factor specified in Table 1, below, that applies to the beneficiary because of the beneficiary's age on:

- (i) 1 July in the financial year in which the payment is made; or
- (ii) if that is the year in which the annuity or pension payments commence - the commencement day.

**Table 1**

Item	Age of Beneficiary	Percentage Factor
1	Under 65	4
2	65 – 74	5
3	75 – 79	6
4	80 – 84	7
5	85 – 89	9
6	90 – 94	11
7	95 or more	14

- (c) for the financial year commencing 1 July 2008 and any other year or years permitted under the Act and Regulations, the minimum payment will be not smaller than half the amount determined under the formula in paragraph (b), above;
- (d) if the Pension commences or is required to be re-calculated (for example, because it has been partially commuted) on a day other than 1 July of a year, the minimum payment specified in paragraph (b), above, is reduced to the following amount:

$$\text{minimum payment} \times \frac{\text{days remaining in financial year}}{\text{total days in financial year}}$$

Item	Age of Beneficiary	Percentage Factor
6	90 – 94	11
7	95 or more	14

- (c) for the financial year commencing 1 July 2008 and any other year or years permitted under the Act and Regulations, the minimum payment will be not smaller than half the amount determined under the formula in paragraph (b), above;
- (d) if the Pension commences or is required to be re-calculated (for example, because it has been partially commuted) on a day other than 1 July of a year, the minimum payment specified in paragraph (b), above, is reduced to the following amount:

$$\text{minimum payment} \quad \times \quad \frac{\text{days remaining in financial year}}{\text{total days in financial year}}$$

- (e) until the primary beneficiary Retires or reaches 65 years of age (whichever comes first), the payments in a year (including payments made under a Splitting Order) are not larger in total than the following amount:

$$\text{Account Balance} \times 10\%$$

- (f) if the Pension Date is on or after 1 June in a Year of Income, no payment is required to be made for that year;
- (g) the Pension cannot be transferred to a person other than a reversionary beneficiary on the death of the primary beneficiary or of another reversionary beneficiary;
- (h) if the primary beneficiary or a reversionary beneficiary dies, the Pension cannot be transferred to a Child of that person (but may be paid as a lump sum), unless the Child:
- (i) is less than 18 years of age; or
  - (ii) is greater than 18 years of age, but less than 25 years of age and is financially dependent on the Member; or
  - (iii) has a disability of the kind described in subsection 8(1) of the *Disability Services Act 1986*, and, except in the case of a Child described in (iii) above, such a Pension must cease no later than the Child attaining 25 years of age;
- (i) the capital value of the Pension and the income from it, cannot be used as security for any borrowing;
- (j) if the pension is commuted, any resulting Superannuation Lump Sum cannot be cashed unless:
- (i) the purpose of the commutation is:
    - A. to cash an unrestricted non-preserved benefit;
    - B. to pay a superannuation contributions surcharge; or
    - C. to give effect to an entitlement of a non-member spouse under a Splitting Order; or
  - (ii) before commutation, the pensioner has satisfied a condition of release in respect of which the cashing restriction for preserved benefits and restricted non-preserved benefits is 'Nil';
- (k) if the Pension is commuted, at least the minimum amount, calculated in accordance with Regulation 1.07D, has been paid in the year of commutation.

### PART 3

#### ALLOCATED PENSION

A Pension which meets the minimum terms and conditions contained in Regulation 1.06(4), which included the following requirements at the date of these Rules:

- (a) payments are made at least annually;
- (b) the Pension cannot be transferred to a person other than a reversionary beneficiary on the death of the primary beneficiary or of another reversionary beneficiary;
- (c) the capital value of the Pension and the income from it, cannot be used as security for any borrowing;
- (d) for a Pension that has a commencement day on or after 22 December 1992 and before 1 January 2006 - the payments in a year (excluding payments by way of commutation but including payments made



- (iii) to allow an amount to be paid under a Payment Split and reasonable fees in respect of a Splitting Order;
- (c) unless the Regulator otherwise approves, the sum payable as a benefit in each year to the primary beneficiary or to the reversionary beneficiary, is determined in accordance with the formula contained in Regulation 1.06(2)(c);
- (d) the Pension does not have a residual capital value;
- (e) the Pension cannot be commuted except as authorised by Regulation 1.06(2);
- (f) if the Pension reverts or is commuted, it does not have a reversionary component greater than 100% of the benefit that was payable before the reversion or the commutation;
- (g) the Pension cannot be transferred to a person other than a reversionary beneficiary on the death of the primary beneficiary or of another reversionary beneficiary;
- (h) the capital value of the Pension and the income from it, cannot be used as security for any borrowing; and
- (i) if the primary beneficiary dies within the period referred to in Regulation 1.06(2)(e)(ii), a surviving reversionary beneficiary may obtain a payment equal to the total payments that the primary beneficiary would have received, if the primary beneficiary had not died, from the day of the death until the end of the period; and
- (j) if the primary beneficiary dies within the period referred to in Regulation 1.06(2)(e)(ii) and there is no surviving reversionary beneficiary, an amount, not exceeding the difference between the sum of the amounts paid to the primary beneficiary and the sum of the amounts that would have been payable in the period, is payable to the primary beneficiary's estate; and
- (k) if the primary beneficiary dies within the period referred to in Regulation 1.06(2)(e)(ii) and there is a surviving reversionary beneficiary who also dies within that period, an amount is payable to the reversionary beneficiary's estate determined as described in Rule 5.7(b) as if that Rule applied to the reversionary beneficiary.

## **PART 6**

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

A Pension which meets the minimum terms and conditions contained in Regulation 1.06(7), which included the following requirements at the date of these Rules:

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

- A. to cash an unrestricted non-preserved benefit;
  - B. to pay a superannuation contributions surcharge; or
  - C. to give effect to an entitlement of a non-member spouse under a Splitting Order; or
- (ii) before commutation, the pensioner has satisfied a condition of release in respect of which the cashing restriction for preserved benefits and restricted non-preserved benefits is 'Nil'; and
- (g) if the Pension Date is on or after 1 June in a Year of Income, no payment is required to be made for that year.

## **PART 9**

### **POST-19 SEPTEMBER 2007 MARKET LINKED PENSION**

A Pension which meets the minimum terms and conditions contained in Regulation 1.06(8), which included the following requirements at the date of these Rules:

- (a) payments are made to the primary beneficiary or a reversionary beneficiary at least annually throughout the Pension Period;
- (b) the total amount of the payments to be made in a year (excluding payments by way of commutation but including payments made under a Splitting Order) is determined in accordance with Schedule 6 of the Regulations;
- (c) the Pension does not have a residual capital value;
- (d) the Pension cannot be commuted, except as authorised by Regulation 1.06(8);
- (e) if the Pension reverts, it does not have a reversionary component greater than the balance of the Member's Benefit Account immediately before the reversion;
- (f) if the Pension is commuted, the commutation amount cannot exceed the balance of the Member's Benefit Account immediately before the commutation;
- (g) the Pension can be transferred only as authorised by Regulation 1.06(8);
- (h) the capital value of the Pension, and the income from it, cannot be used as security for any borrowing; and
- (i) if the Pension Date is on or after 1 June in a Year of Income, no payment is required to be made for that year.

**Approved Trustee** means a Constitutional Corporation in relation to which an approval under section 26 of the Act is in force; **section 10 section 26**

**APRA** means the Australian Prudential Regulation Authority;

**ASIC** means the Australian Securities and Investments Commission;

**Associate** has the meaning given by section 12 of the Act; **section 10**

**Beneficiary** means a person who has a beneficial interest in the Fund and includes, in all cases, the legal personal representative of such a person; **section 10**

**Benefit Account** means an account established and maintained under Rule 9.2;

**Benefit Payment Insurance** means insurance effected by the Trustee to discharge the Trustee's liability to pay Total and Temporary Disablement Benefits, Total and Permanent Disablement Benefits or Death Benefits in accordance with Rule 5.7(b)(i);

**Binding Death Nomination** means a nomination which complies with Rule 5.4(a);

**Business Real Property**, in relation to an Entity, means:

- (a) any freehold or leasehold interest of the Entity in real property;
- (b) any interest of the Entity in Crown land, other than a leasehold interest, being an interest that is capable of assignment or transfer; or
- (c) any other class of real property prescribed as Business Real Property by the Regulations;
- (d) where the property is used wholly and exclusively in one or more businesses (whether carried on by the Entity or not), but does not include any interest held in the capacity of beneficiary of a trust estate. For the purposes of this definition, real property used in one or more Primary Production Businesses does not cease to be used wholly and exclusively in that business or those businesses only because:
  - (i) an area of the real property, not exceeding 2 hectares, contains a dwelling used primarily for domestic or private purposes; and
  - (ii) the area is also used primarily for domestic or private purposes,
  - (iii) provided that the use for domestic or private purposes is not the predominant use of the real property;

**Cashing Restriction** means, in relation to a Condition of Release, the corresponding cashing restriction specified in Column 3 of Schedule 1 to the Regulations;

**Child**, in relation to a person, includes:

- (a) an Adopted Child, a step child or an ex nuptial child of the person; and
- (b) a child of the person's Spouse; and
- (c) a person who is a child of the person within the meaning of the Family Law Act 1975; **section 10**

**Civil Penalty Provision** has the meaning in section 193 of the Act;

**Collectables** means:

- (a) artwork (within the meaning of the *Income Tax Assessment Act 1997*);
- (b) jewellery;
- (c) antiques;
- (d) artefacts;
- (e) coins, medallions or bank notes;
- (f) postage stamps or first day covers;
- (g) rare folios, manuscripts or books;
- (h) memorabilia;
- (i) wine or spirits;
- (j) motor vehicles;
- (k) recreational boats;
- (l) memberships of sporting or social clubs;

**Condition of Release** means a condition of release specified in Column 2 of Schedule 1 to the Regulations;

**Constitutional Corporation** means a trading corporation or a financial corporation formed within the Commonwealth (within the meaning of paragraph 51(xx) of the Constitution); **section 10**

**Eligible Person** means any person, except someone who is engaged in Eligible Employment during part or all of a Year of Income, unless the following formula applies to that year:

[Assessable income + reportable fringe benefits] from Eligible Employment  
is less than 10% of  
[Assessable income + exempt income + reportable fringe benefits] from all sources.

**Eligible Termination Payment** has the meaning in Subdivision AA of Division 2 of Part III of the Tax Act; **Reg 1.03**

**Employee** has its natural meaning as that meaning is contained and expanded by section 15A of the Act; **section 10 section 15A**

**Employer** has its natural meaning as that meaning is contained and expanded by section 15A of the Act; **section 10 section 15A**

**Employer Sponsor** means an Employer who does or would contribute to the Fund for the benefit of:

- (a) a Member who is an Employee of the Employer or its Associate; or
- (b) the Dependants of the Member on the death of the Member; **section 16**

**Entity** means an individual, a body corporate, a partnership, or a trust;

**EPSSS** means an exempt public sector superannuation scheme; **Reg 1.03**

**Excluded Instalment Trust** means a trust:

- (a) that arises because a Trustee or an Investment Manager makes an investment under which a listed security is held in trust until the purchase price of that security is paid in full;
- (b) where the underlying security, and property derived from the underlying security, is fully paid; and
- (c) where an investment in the underlying security held in trust would not be an In-house Asset of the Fund.

**Family Law Act** means the Family Law Act 1975;

**Full-time** means Gainfully Employed for at least 30 hours each week; **Reg 1.03**

**Fund** means the Superannuation Fund created upon the execution of these Rules;

**Gainfully Employed** or **Gainful Employment** means employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment; **Reg 1.03**

**Governing Rules** or **Rules** means the governing rules (as defined in the Act) of the Fund which include these rules and any provision applied to the Fund by any Relevant Law; **section 10**

**Government Co-contributions** means contributions made in respect of a Member by the Government under the Superannuation (Government Co-contribution for Low Income Earners) Act 2003;

**Illiquid Investment** in relation to a Member's interest in the Fund means an investment of a nature that produces either of the following outcomes:

- (a) It cannot be converted to cash in less than the time required to roll over or transfer a withdrawal benefit under Rule 6.2(e).
- (b) Converting it to cash within the time period specified under Rule 6.2(e) would be likely to have a significant adverse impact on the realisable value of the investment. **Reg 6.31**

**Indexation Arrangement**, in relation to a Pension, means an arrangement specified in the rules for the provision of the pension:

- (a) the purpose of which is to maintain over time the purchasing power of the pension relative to the CPI; and
- (b) that:
  - (i) ensures that an adjustment will be made at least annually to the amount of the pension payments; or
  - (ii) has been approved by APRA. **Reg 1.06**

**Insolvent Under Administration** means a person who:

- (a) is an undischarged bankrupt under the Bankruptcy Act 1966 or the law of an external Territory or a foreign country; or
- (b) has the status of an undischarged bankrupt under the law of any country other than Australia or of an external Territory;
- (c) and includes:

(b) in all other cases, unless the Trustee declares otherwise by resolution in writing,

includes a person who receives a Pension, or who has deferred his or her entitlement to receive a benefit from the Fund; **section 10**

**Membership Application** means an application to be admitted as a Member in a form which the Trustee approves;

**Member-contributed NSW Property** means dutiable property for the purposes of the Duties Act 1997 (New South Wales), which is transferred to the Trustee of the Fund by a Transferor and, in respect of which, property, stamp duty has been assessed and paid under section 62A of the Duties Act 1997 (New South Wales), and includes the proceeds of the sale of the whole or part of any such property;

**Member-contributed WA Property** means dutiable property for the purposes of the Duties Act 2008 (Western Australia), which is transferred for consideration to the Trustee of the Fund by a Transferor and, in respect of which, property, stamp duty has been assessed and paid under section 122 of the Duties Act 2008 (Western Australia), and includes the proceeds of the sale of the whole or part of any such property;

**Minimum Benefit** means all of a Member's benefits in the Fund;

**Non-lapsing Binding Nomination** means a nomination, the form of which is approved by the Trustee and which complies with Rule 5.5(a);

**Non-commutable Income Stream** means a benefit that:

- (a) cannot be commuted;
- (b) is paid at least monthly;

does not have a residual capital value; and

- (c) is such that the total amount paid each month is fixed or varies only:
  - (i) for the purpose of complying with the Act and Regulations; and
  - (ii) during any period of 12 months by a rate not exceeding either:
    - A. 5% per annum; or

- B. the rate of increase in the last Consumer Price Index (All Capital Cities) for a quarter to be published by the Australian Statistician before the end of that period of 12 months compared with the Consumer Price Index (All Capital Cities) published for the same quarter in the preceding year;

**Non-concessional Contribution** has the meaning given in the Income Tax Assessment Act 1997; **section 995-1 and section 292-90**

**Non-member Spouse** means a person who is the non-member spouse in relation to a Payment Split; **Reg 1.03**

**Normal Retirement Benefit** is the benefit to which a Member who meets the criteria set out in Rules 5.2(a) or 5.2(b) is entitled and which is calculated in accordance with Rules 5.3(a) and 5.3(c);

**Normal Retirement Date**, subject to the Act or Regulations, means the earlier of:

- (a) the date on which the relevant Member ceases to be Gainfully Employed; or
- (b) the date on which the relevant Member attains the age of 65 years;

**Old-age Pension** has the meaning in paragraph 51(xxiii) of the Constitution; **section 10**

**Ownership Interest** has the meaning given by section 118-130 of the Income Tax Assessment Act 1997;

**Part 8 Associate**, in relation to an Entity has the meanings given in Subdivision B of Part 8 of the Act;

**Part-time Basis** means Gainfully Employed for at least 40 hours in a period of 30 consecutive days during a Year of Income;

**Part-time Equivalent Level** means Gainfully Employed for at least 240 hours in the last preceding Year of Income;

**Payment Split**, means a payment split under Part VIIB of the Family Law Act;

**Pension**, except in the expression **Old-age Pension**, includes a benefit provided by the Fund, if the benefit is taken, under the Regulations, to be a pension for the purposes of the Act; **section 10**

**Pension Date** means the date on which payment of a Pension commences;

**Pension Period** means a period in years, nominated by the primary beneficiary which is equal to one only of:

- (a) the primary beneficiary's life expectancy on the Pension Date;

**Relevant Law** means the Act and Regulations, the Tax Act, the Corporations Act and any other laws governing the provision of superannuation and retirement benefits in Australia, from time to time and any regulations made under them;

**Restricted Non-preserved Benefits** means the total of the amount of any restricted non-preserved benefits that are received from another Regulated Superannuation Fund, a Retirement Savings Account established under the Retirement Savings Account Act 1997, or an EPSSS;

**Retire** means:

- (a) where a person is at least aged 55 years and less than 60 years, an arrangement under which the Member was Gainfully Employed has come to an end and the Trustee is reasonably satisfied that the Member intends never again to become Gainfully Employed on at least a Part-time Basis;
- (b) where a person is at least aged 60 years and less than 65 years, an arrangement under which the Member was Gainfully Employed ceased on or after the Member's 60th birthday;
- (c) where a person is at least aged 65 years, this definition is not relevant, as other provisions govern the permissibility or compulsion to take superannuation benefits;

**Retirement Phase** has the meaning given in the Income Tax Assessment Act 1997; **section 995-1 and section 307-80**

**Reversionary Pension** means a Pension which continues to be paid to one or more reversionary beneficiaries after the death of the Member who was receiving that Pension immediately before his or her death;

**RSA or Retirement Savings Account** has the meaning given in the Act; **section 10 and section 8 of the Retirement Savings Accounts Act 1997**

**Self Managed Superannuation Fund or SMSF**, has the meaning in Rule 1.5;

**Splittable Contribution** has the meaning given in Rule 6.4(a);

**Splitting Order** means a splitting order under Part VIIIB of the Family Law Act 1975;

**Spouse** of a person includes:

- (a) another person (whether of the same sex or a different sex) with whom the person is in a relationship that is registered under a law of a State or Territory prescribed for the purposes of Section 22B of the Acts Interpretation Act 1901 (Cth) as a kind of relationship prescribed for the purposes of that section; and
- (b) another person who, although not legally married to the person, lives with the person on a genuine domestic basis in a relationship as a couple; **section 10**

**Standard Employer Sponsor** means, an Employer Sponsor who does or would contribute, wholly or partly pursuant to an arrangement between the Employer Sponsor and the Trustee;

**Superannuation Fund** means:

- (a) a fund that is:
  - (i) an indefinitely continuing fund; and
  - (ii) a provident, benefit, superannuation or retirement fund; or
- (b) a public sector superannuation scheme;

**Superannuation Interest** means a beneficial interest in the Fund; **section 10**

**Superannuation Lump Sum** has the meaning given by subsection 995-1(1) of the Tax Act;

**Tax Act** means, as the case requires, the Income Tax Assessment Act 1936, or the Income Tax Assessment Act 1997;

**Taxation Commissioner** means the person appointed or acting as the Commissioner of Taxation under the Taxation Administration Act 1953;

**Temporary Incapacity** means ill-health (whether physical or mental) that caused a Member to cease to be Gainfully Employed but does not constitute Total and Permanent Disablement;

**Terminal Illness Benefit** means a benefit payable under Rule 5.3(f);

**Terminally Ill** means a condition that the Member is suffering, which two medical practitioners (at least one of these a specialist) certify would, in the normal course, result in death within a period of 24 months;

**Total and Permanent Disablement** means ill-health (whether physical or mental), where the Trustee is reasonably satisfied that the Member is unlikely, ever again to engage in Gainful Employment for which the Member is reasonably qualified by education, training or experience;

**Total and Permanent Disablement Benefit** means a benefit payable under Rule 5.3(d);

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# Investment Strategy

## The Heather Family Superannuation Fund

### Background:

The investment strategy outlined below the Investment Strategy agreed at the formation of The Heather Family Superannuation Fund

### Objectives:

The objective of the fund is to:

- Provide superannuation, benefits to members and their dependants to meet their retirement needs.
- Ensure that appropriate mixes of investments are held by the fund to support these needs
- Ensure the fund has sufficient liquidity at all times to meet all commitments
- Maximise the tax effectiveness of fund investments thereby delivering the best long term after tax return for members.

The Investment objective of the trustees is to aim to achieve real medium to longer-term growth. In recognition of the 10 year investment time frame of members the fund will have a high proportion of growth assets in the portfolio.

### Investment Choice:

The Trustees have determined the fund's investments may include but not be limited to all or one of the following:

- Hedge Funds, Direct equities, stocks and derivatives including participation in dividend reinvestment programs and right issues, including the use of geared instalment warrants:
- Property trusts and associated investments:
- Managed investments and associated products:
- Direct residential, industrial and commercial property investment including geared property investments purchased using allowable limited recourse borrowing arrangements:
- Deposits and investments with banks and other financial institution securities including Term Deposits, Debentures, Secured and Unsecured Notes and Bonds:
- Collectables including collectable firearms, Bicycles and other non-standard assets.
- Physical foods capable of real growth or providing food to members and their dependants in retirement.
- Any other investment that the trustees may feel prudent to achieve the objective of the fund.

The Trustee may from time to time decide to seek professional advice from Accountants, Solicitors or Financial Planners in the formulation or implementation of this or any future investment strategy.

In formulating this strategy, the trustees have taken into consideration relevant features of the various investments in accordance with both the fund's objectives and appropriate legislation.

In drafting this investment strategy, the trustees have considered all of the circumstances of the fund, including:

- the risks and likely return associated with each investment.
- the range and diversity of investments held by the fund.
- any risks coming from limited diversification.
- the liquidity of the fund's investments.
- the ages and preferences of its members.
- expected cash flow requirements; and
- the ability of the fund to meet its existing and prospective liabilities such as paying benefits to its members.

### **Policies:**

*The policies adopted by the Trustees to achieve these objectives are:*

- Regular monitoring of the performance of the fund's investments, the overall investment mix and the expected cash flow requirements of the fund.
- Re-balancing the fund's investment portfolio due to changes in market conditions through asset sales and new investments as appropriate.

The Trustees will aim to follow the investment strategy, however, they will at all times reserve the right to change the investment mix depending on the market situation and opportunities available to better meet the objectives of the fund.

A copy of the Investment Strategy of the fund will be available to members of the fund on request.

### **Risk profile and risk tolerance:**

The Fund has a long-time horizon. Further the members are prepared to endure a reasonable level of volatility of returns in expectation of long-term growth. The members have existing equity and property investments outside superannuation and are familiar with the variability of both returns and capital values which are associated with such investments.

Members understand

- the trade-off between investment risk and long-term capital and income growth and have indicated asset growth is a priority
- Investment risk is borne by the members, as fluctuations in investment returns will affect the level of benefits available to members.

### **Insurance:**

The Trustees have considered whether the Fund should hold a contract of insurance for its members and concluded that:

- The fund already has insurance for its members which is considered appropriate

**Liquidity:**

The Members of the fund are aged 54& 55 and have significant assets outside of superannuation. At the present time neither expect to access their superannuation prior to age 65. Accordingly there is no anticipated benefit payment in the next 10 years. Cash in excess of anticipated liquidity requirement will be invested in accordance with the Fund’s investment strategy.

**Asset Allocation:**

The targeted asset allocation will recognise the need to have a diversified asset mix, however, given the long term investment horizon of the members (of up to 25 years until life expectancy) and the significant assets outside of superannuation, the allocation will have a strong growth asset bias and be focused on maximising capital growth.

The Trustees recognise the higher risk in investing predominantly in growth assets and the volatility associated with shares and property. The volatility will be compensated by the prospect of achieving higher returns and growth in the longer term

The final targeted asset allocation will be in the following ranges:

Growth Assets	Long term range	Current target
• International Algo Hedge Funds	80-90%	90%
• Australian listed equities	0-5%	0%
• International listed equities	0-5%	0%
• Australian listed property	0-5%	0%
• Direct Property	0-5%	0%
• Collectables	10-15%	5%
<b>Defensive assets</b>		
• Cash and term deposits	5-10%	5%
• Precious Metals	5-10%	0%
		<b>100%</b>

All Trustees/Directors of the Trustee Company to sign

Signed & dated

  
 \_\_\_\_\_ 1/10/22  
 Director of Trustee Company

  
 \_\_\_\_\_ 1/10/22  
 Director of Trustee Company



**ASIC**

Australian Securities & Investments Commission

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7ECA36262	A.C.N. 658 675 284 THE BLACK SNAKE TRADING COMPANY PTY LTD	FORM 362 Appointment or cessation of registered agent

**ASIC**

Australian Securities &amp; Investments Commission

**Forms Manager**

Registered Agents

**Company:** THE BLACK SNAKE TRADING COMPANY PTY LTD ACN 658 675 284**Company details**

Date company registered 08-04-2022  
 Company next review date 08-04-2023  
 Company type Australian Proprietary Company  
 Company status Registered  
 Home unit company No  
 Superannuation trustee company Yes  
 Non profit company No

**Registered office**

43 MOOLOOLAH DRIVE , MINYAMA QLD 4575

**Future address**

C/- SMSF AUSTRALIA, UNIT 8 , 435-439 FULLARTON ROAD , HIGHGATE SA 5063 Start date: 26-01-2023

**Principal place of business**

43 MOOLOOLAH DRIVE , MINYAMA QLD 4575

**Officeholders**

HEATHER, JAY ANTHONY

Born 13-05-1966 at MELBOURNE VIC

43 MOOLOOLAH DRIVE , MINYAMA QLD 4575

Office(s) held: Director, appointed 08-04-2022  
 Secretary, appointed 08-04-2022

HEATHER, ELIZABETH IRENE

Born 20-06-1967 at MELBOURNE VIC

43 MOOLOOLAH DRIVE , MINYAMA QLD 4575

Office(s) held: Director, appointed 08-04-2022

**Company share structure**

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORDINARY SHARES	2	2.00	0.00

**Members**

HEATHER , JAY ANTHONY 43 MOOLOOLAH DRIVE , MINYAMA QLD 4575

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

HEATHER , ELIZABETH IRENE 43 MOOLOOLAH DRIVE , MINYAMA QLD 4575

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

**Document history**

These are the documents most recently received by ASIC from this organisation.

Received	Number	FormDescription	Status
19-01-2023	7ECA36347 484	CHANGE TO COMPANY DETAILS	Processed - awaiting imaging
08-04-2022	5EFY19916 201	APPLICATION FOR INCORPORATION (DIVN 1)	Processed and imaged

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**Consent to Act as Trustee**  
**The Heather Family Superannuation Fund**

The company named in the Particulars below ("Trustee") consents to act as a trustee of the Fund.

The Trustee accepts the appointment as trustee of the Fund and agrees to hold the property of the Fund upon the trusts, powers, discretions and obligations contained and conferred under the Trust Deed.

The Trustee confirms and acknowledges that the Trustee has read the terms and conditions in the Trust Deed and fully understands the duties and obligations of a trustee under the Trust Deed and the law.

The Trustee confirms that it is not disqualified under any provision in the Trust Deed or otherwise from being or becoming a trustee of the Fund.

**Particulars:**

Full Name            The Black Snake Trading Company Pty Ltd ACN 658 675 284

Date:                    13/04/2022

Signature:



\_\_\_\_\_  
The Black Snake Trading Company Pty Ltd ACN 658 675 284  
Per Director





**ASIC**

Australian Securities & Investments Commission

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

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**DOCUMENTS LODGED**

<b>Document Number</b>	<b>Organisation/Person Details</b>	<b>Form Type &amp; Description</b>
7ECA36347	A.C.N. 658 675 284 THE BLACK SNAKE TRADING COMPANY PTY LTD	FORM 484 Change to Company Details