

**Compliance Workpapers**  
**Skinz Self Managed Super Fund**  
**Financial Year - 2023**



**Fund Details**

<b>Fund Name</b>	Skinz Self Managed Super Fund
<b>Contact no</b>	
<b>Financial Year</b>	2023
<b>Established Date</b>	06/03/2019
<b>ABN</b>	85 451 306 486
<b>TFN</b>	577633807
<b>Trustee Type</b>	Corporate
<b>Trustees</b>	Skinz SMSF Pty Ltd
<b>ACN</b>	632048429

Internal Queries

Reference : Miscellaneous

Subject : 2023 Query

Status : Closed

Action	Description	Owner	DateTime	Attachment
Created	<p>listed item for query and drafted on 10/07.</p> <p>Macquarie CMA statement showing 30 June 2023 balance                      Macquarie Wrap account V48463 report package including                      Portfolio valuation at 30 June 2023                      Cash transactions from 1 July 2022 to 30 June 2023                      Investment transactoins from 1 July 2022 to 30 June 2023                      2023 annual tax report (when available)                      Philip Capital portfolio N1648006 report for FY2023                      Please confirm the nature of the following cash transactions                      14/07/2022 LEAH SKINNER - 2022 HYUNDAI \$67,195.00 DR                      18/07/2022 A M AISTON Car \$28,000.00 CR                      17/04/2023 INITIAL INVESTMENT \$126,000.00 DR initial payment to 275,000 shares in WIQ Carbon Unit Trust                      11/05/2023 TRANSFER FROM CMH 971415377 \$1,000.00 CR                      22/06/2023 ANTHONY SKINNER TS CC \$5,000.00 CR</p> <p>Finally, can you please confirm that a full retirement pension would be established for Leah on 1/7/2022 with her full member balance?</p>	Joan Sayas	10/07/2023 12:33 PM	
Replied	just waiting on Macquarie wrap tax statement to be issued some time in September.	Joan Sayas	14/07/2023 02:16 PM	
Replied	followed up 26/09.	Joan Sayas	26/09/2023 10:00 AM	
Replied	followed up 11/10.	Joan Sayas	11/10/2023 05:47 PM	
Replied	followed up 01/12.	Joan Sayas	01/12/2023 11:24 AM	
Replied	Portfolio valuation for SMA wrap accounts HIN and psotcode details for Philliip capital investments	Joan Sayas	06/12/2023 03:01 PM	

Reference : Miscellaneous

Replied	Portfolio valuation for SMA wrap accounts	Joan Sayas	11/12/2023 03:58 PM	
Resolved	Resolved	Joan Sayas	12/12/2023 12:17 PM	

## Statement of Financial Position

Assets	Qty	2023	2022	Change (\$)	Change (%)	
<b>Investments</b>	0.00	571,413.75	349,280.14	222,133.61	63.60	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Cash and Cash Equivalents</b>	0.00	20,000.00	0.00	20,000.00	100.00	
NAB Term Deposit maturing 10 July 2023 @ 4.10% p.a.	20,000.00	20,000.00	0.00	20,000.00	100.00	<a href="#">WP-1</a>
<b>Shares in Listed Companies</b>	0.00	70,575.31	65,326.33	5,248.98	8.04	
Aeris Resources Limited	3,143.00	1,508.64	1,474.00	34.64	2.35	<a href="#">WP-1</a>
Bendigo And Adelaide Bank Limited	825.00	7,086.75	7,482.75	-396.00	5.29	<a href="#">WP-1</a>
Commonwealth Bank Of Australia.	80.00	8,021.60	7,230.40	791.20	10.94	<a href="#">WP-1</a>
Evolution Mining Limited	5,846.00	18,824.12	13,913.48	4,910.64	35.29	<a href="#">WP-1</a>
Micro-X Limited	14,250.00	1,710.00	1,995.00	-285.00	14.29	<a href="#">WP-1</a>
Santos Limited	1,350.00	10,152.00	10,017.00	135.00	1.35	<a href="#">WP-1</a>
Sonic Healthcare Limited	450.00	16,006.50	14,854.50	1,152.00	7.76	<a href="#">WP-1</a>
WAM Capital Limited	4,860.00	7,265.70	8,359.20	-1,093.50	13.08	<a href="#">WP-1</a>
<b>Stapled Securities</b>	0.00	7,524.00	7,592.64	-68.64	0.90	
Transurban Group - Fully Paid Ordinary/Units Stapled Securities	528.00	7,524.00	7,592.64	-68.64	0.90	<a href="#">WP-1</a>
<b>Units In Listed Unit Trusts</b>	0.00	96,819.00	82,171.00	14,648.00	17.83	
Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund)	1,400.00	34,286.00	30,058.00	4,228.00	14.07	<a href="#">WP-1</a>
Vaneck MSCI International Quality (Hedged) ETF - Vaneck MSCI International Quality (Hedged) ETF	800.00	31,312.00	0.00	31,312.00	100.00	<a href="#">WP-1</a>
Vaneck Vectors Australian Equal Weight ETF - Vaneck Vectors Australian Equal Weight ETF	900.00	31,221.00	27,459.00	3,762.00	13.70	<a href="#">WP-1</a>

Assets	Qty	2023	2022	Change (\$)	Change (%)	
Vaneck Vectors MSCI World Ex Australia Quality ETF - Vaneck Vectors MSCI World Ex Australia Quality ETF	0.00	0.00	24,654.00	-24,654.00	100.00	
<b>Units In Unlisted Unit Trusts</b>	0.00	275,000.00	0.00	275,000.00	100.00	
WIQ Carbon Unit Trust	275,000.00	275,000.00	0.00	275,000.00	100.00	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Wrap/Platform Assets</b>	0.00	101,495.44	194,190.17	-92,694.73	47.73	
Oakleigh 18.6 Strategic Investment SMAOAK01S	0.00	50,263.27	194,190.17	-143,926.90	74.12	<a href="#">WP-1</a>
Oakleigh 18.6 Strategic Investment SMAOAK03S	0.00	51,232.17	0.00	51,232.17	100.00	<a href="#">WP-1</a>
<b>Other Assets</b>	0.00	119,598.71	285,696.22	-166,097.51	58.14	
<b>Cash At Bank</b>	0.00	114,928.77	279,193.88	-164,265.11	58.84	
Macquarie CMA	0.00	103,998.82	178,317.88	-74,319.06	41.68	<a href="#">WP-1</a>
Oakleigh SMA Cash Account	0.00	10,929.95	100,876.00	-89,946.05	89.16	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Current Tax Assets</b>	0.00	2,169.75	2,651.48	-481.73	18.17	<a href="#">WP-1</a> <a href="#">WP-2</a>
Excessive Foreign Tax Credit Writeoff	0.00	-28.74	0.00	-28.74	100.00	
<b>Foreign Tax Credits</b>	0.00	139.98	86.72	53.26	61.42	
<b>Units In Listed Unit Trusts</b>	0.00	62.78	44.38	18.40	41.46	
Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund)	0.00	6.02	4.48	1.54	34.37	
Vaneck MSCI International Quality (Hedged) ETF - Vaneck MSCI International Quality (Hedged) ETF	0.00	56.76	0.00	56.76	100.00	
Vaneck Vectors MSCI World Ex Australia Quality ETF - Vaneck Vectors MSCI World Ex Australia Quality ETF	0.00	0.00	39.90	-39.90	100.00	

Assets	Qty	2023	2022	Change (\$)	Change (%)
<b>Wrap/Platform Assets</b>	0.00	77.20	42.34	34.86	82.33
Oakleigh 18.6 Strategic Investment SMAOAK01S	0.00	43.06	42.34	0.72	1.70
Oakleigh 18.6 Strategic Investment SMAOAK03S	0.00	34.14	0.00	34.14	100.00
<b>Franking Credits</b>	0.00	4,645.71	3,384.86	1,260.85	37.25
<b>Shares in Listed Companies</b>	0.00	985.06	1,077.67	-92.61	8.59
Bendigo And Adelaide Bank Limited	0.00	196.24	187.40	8.84	4.72
Commonwealth Bank Of Australia.	0.00	144.00	128.57	15.43	12.00
Evolution Mining Limited	0.00	125.27	200.43	-75.16	37.50
Santos Limited	0.00	0.00	92.34	-92.34	100.00
Sonic Healthcare Limited	0.00	196.71	146.09	50.62	34.65
WAM Capital Limited	0.00	322.84	322.84	0.00	0.00
<b>Stapled Securities</b>	0.00	4.80	2.42	2.38	98.35
Transurban Group - Fully Paid Ordinary/Units Stapled Securities	0.00	4.80	2.42	2.38	98.35
<b>Units In Listed Unit Trusts</b>	0.00	1,534.49	1,802.90	-268.41	14.89
Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund)	0.00	1,215.96	1,500.75	-284.79	18.98
Vaneck Vectors Australian Equal Weight ETF - Vaneck Vectors Australian Equal Weight ETF	0.00	318.53	302.15	16.38	5.42
<b>Wrap/Platform Assets</b>	0.00	2,121.36	501.87	1,619.49	322.69
Oakleigh 18.6 Strategic Investment SMAOAK01S	0.00	1,675.77	501.87	1,173.90	233.91
Oakleigh 18.6 Strategic Investment SMAOAK03S	0.00	445.59	0.00	445.59	100.00
Income Tax Instalments Paid	0.00	0.00	2,146.00	-2,146.00	100.00

Assets	Qty	2023	2022	Change (\$)	Change (%)	
Provision for Income Tax	0.00	-2,587.20	-2,966.10	378.90	12.77	
<b>Receivables</b>	0.00	1,427.19	3,850.86	-2,423.67	62.94	
<b>Investment Income Receivable</b>	0.00	1,427.19	3,850.86	-2,423.67	62.94	
<b>Distributions</b>	0.00	1,427.19	3,850.86	-2,423.67	62.94	
<b>Stapled Securities</b>	0.00	161.04	126.72	34.32	27.08	
Transurban Group - Fully Paid Ordinary/Units Stapled Securities	0.00	161.04	126.72	34.32	27.08	<a href="#">WP-1</a>
<b>Units In Listed Unit Trusts</b>	0.00	1,266.15	3,724.14	-2,457.99	66.00	
Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund)	0.00	351.15	2,895.14	-2,543.99	87.87	<a href="#">WP-1</a>
Vaneck MSCI International Quality (Hedged) ETF - Vaneck MSCI International Quality (Hedged) ETF	0.00	348.00	0.00	348.00	100.00	<a href="#">WP-1</a>
Vaneck Vectors Australian Equal Weight ETF - Vaneck Vectors Australian Equal Weight ETF	0.00	567.00	549.00	18.00	3.28	<a href="#">WP-1</a>
Vaneck Vectors MSCI World Ex Australia Quality ETF - Vaneck Vectors MSCI World Ex Australia Quality ETF	0.00	0.00	280.00	-280.00	100.00	
<b>Sundry Assets</b>	0.00	1,073.00	0.00	1,073.00	100.00	
Sundry Debtor	0.00	1,073.00	0.00	1,073.00	100.00	<a href="#">WP-1</a>
<b>Total Assets</b>	0.00	691,012.46	634,976.36	56,036.10	8.82	

Liabilities	Qty	2023	2022	Change (\$)	Change (%)	
<b>Total Liabilities</b>	0.00	0.00	0.00	0.00	0.00	

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
<b>Member Entitlement Accounts</b>	0.00	691,012.46	634,976.36	56,036.10	8.82	<a href="#">WP-1</a> <a href="#">WP-2</a>



Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
<b>Mr Anthony Skinner</b>	0.00	560,873.23	440,016.73	120,856.50	27.47	
Accumulation	0.00	560,873.23	440,016.73	120,856.50	27.47	
<b>Mrs Leah Skinner</b>	0.00	130,139.23	194,959.63	-64,820.40	33.25	
Account Based Pension (51.29% Tax Free)	0.00	100,536.18	0.00	100,536.18	100.00	
Accumulation	0.00	29,603.05	194,959.63	-165,356.58	84.82	
<b>Total Member Entitlements</b>	0.00	691,012.46	634,976.36	56,036.10	8.82	

## Operating Statement

Income	2023	2022	Change (\$)	Change (%)	
<b>Investment Gains</b>	21,143.36	-46,714.85	67,858.21	145.26	
<b>Increase in Market Value</b>	21,143.36	-46,714.85	67,858.21	145.26	<a href="#">WP-1</a>
<b>Shares in Listed Companies</b>	5,248.98	-22,662.52	27,911.50	123.16	
Aeris Resources Limited	34.64	-3,619.00	3,653.64	100.96	
Bendigo And Adelaide Bank Limited	-396.00	-1,171.50	775.50	66.20	
Commonwealth Bank Of Australia.	791.20	-759.20	1,550.40	204.21	
Evolution Mining Limited	4,910.64	-10,283.62	15,194.26	147.75	
Micro-X Limited	-285.00	-2,565.00	2,280.00	88.89	
Santos Limited	135.00	445.50	-310.50	69.70	
Sonic Healthcare Limited	1,152.00	-2,425.50	3,577.50	147.50	
WAM Capital Limited	-1,093.50	-2,284.20	1,190.70	52.13	
<b>Stapled Securities</b>	-68.64	144.39	-213.03	147.54	
Transurban Group - Fully Paid Ordinary/Units Stapled Securities	-68.64	144.39	-213.03	147.54	
<b>Units In Listed Unit Trusts</b>	5,373.00	-14,117.00	19,490.00	138.06	
Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund)	4,228.00	-8,932.00	13,160.00	147.34	
Vaneck MSCI International Quality (Hedged) ETF - Vaneck MSCI International Quality (Hedged) ETF	2,271.00	0.00	2,271.00	100.00	
Vaneck Vectors Australian Equal Weight ETF - Vaneck Vectors Australian Equal Weight ETF	3,762.00	-2,385.00	6,147.00	257.74	
Vaneck Vectors MSCI World Ex Australia Quality ETF - Vaneck Vectors MSCI World Ex Australia Quality ETF	-4,888.00	-2,800.00	-2,088.00	74.57	
<b>Wrap/Platform Assets</b>	10,590.02	-10,079.72	20,669.74	205.06	

Income	2023	2022	Change (\$)	Change (%)	
Oakleigh 18.6 Strategic Investment SMA	0.00	-2,705.20	2,705.20	100.00	
Oakleigh 18.6 Strategic Investment SMAOAK01S	7,645.70	-7,374.52	15,020.22	203.68	
Oakleigh 18.6 Strategic Investment SMAOAK03S	2,944.32	0.00	2,944.32	100.00	
<b>Investment Income</b>	21,272.43	14,948.47	6,323.96	42.31	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Distributions</b>	14,857.84	8,995.30	5,862.54	65.17	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Stapled Securities</b>	316.32	206.30	110.02	53.33	
Transurban Group - Fully Paid Ordinary/Units Stapled Securities	316.32	206.30	110.02	53.33	<a href="#">WP-1</a>
<b>Units In Listed Unit Trusts</b>	4,720.14	7,830.99	-3,110.85	39.72	
Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund)	2,898.85	6,191.94	-3,293.09	53.18	<a href="#">WP-1</a>
Vaneck MSCI International Quality (Hedged) ETF - Vaneck MSCI International Quality (Hedged) ETF	404.76	0.00	404.76	100.00	<a href="#">WP-1</a>
Vaneck Vectors Australian Equal Weight ETF - Vaneck Vectors Australian Equal Weight ETF	1,416.53	1,319.15	97.38	7.38	<a href="#">WP-1</a>
Vaneck Vectors MSCI World Ex Australia Quality ETF - Vaneck Vectors MSCI World Ex Australia Quality ETF	0.00	319.90	-319.90	100.00	
<b>Wrap/Platform Assets</b>	9,821.38	958.01	8,863.37	925.19	<a href="#">WP-1</a>
Oakleigh 18.6 Strategic Investment SMAOAK01S	7,442.12	958.01	6,484.11	676.83	
Oakleigh 18.6 Strategic Investment SMAOAK03S	2,379.26	0.00	2,379.26	100.00	
<b>Dividends</b>	3,732.96	5,738.20	-2,005.24	34.95	
<b>Shares in Listed Companies</b>	3,732.96	3,726.70	6.26	0.17	
Bendigo And Adelaide Bank Limited	654.12	624.66	29.46	4.72	
Commonwealth Bank Of Australia.	480.00	428.57	51.43	12.00	

Income	2023	2022	Change (\$)	Change (%)	
Evolution Mining Limited	417.57	668.11	-250.54	37.50	
Santos Limited	449.42	355.63	93.79	26.37	
Sonic Healthcare Limited	655.71	573.59	82.12	14.32	
WAM Capital Limited	1,076.14	1,076.14	0.00	0.00	
<b>Stapled Securities</b>	0.00	6.79	-6.79	100.00	
Transurban Group - Fully Paid Ordinary/Units Stapled Securities	0.00	6.79	-6.79	100.00	
<b>Wrap/Platform Assets</b>	0.00	2,004.71	-2,004.71	100.00	
Oakleigh 18.6 Strategic Investment SMAOAK01S	0.00	2,004.71	-2,004.71	100.00	
<b>Interest</b>	2,681.63	214.97	2,466.66	1,147.44	
<b>Cash At Bank</b>	2,681.63	208.82	2,472.81	1,184.18	
Macquarie CMA	1,936.50	201.12	1,735.38	862.86	
Oakleigh SMA Cash Account	745.13	7.70	737.43	9,577.01	
<b>Wrap/Platform Assets</b>	0.00	6.15	-6.15	100.00	
Oakleigh 18.6 Strategic Investment SMAOAK01S	0.00	6.15	-6.15	100.00	
<b>Member Receipts</b>	123,000.00	110,000.00	13,000.00	11.82	
<b>Contributions</b>	33,000.00	110,000.00	-77,000.00	70.00	<a href="#">WP-1</a>
<b>Member</b>	33,000.00	110,000.00	-77,000.00	70.00	
<b>Personal Concessional</b>	5,000.00	10,000.00	-5,000.00	50.00	
Mr Anthony Skinner	5,000.00	0.00	5,000.00	100.00	<a href="#">WP-1</a>
Mrs Leah Skinner	0.00	10,000.00	-10,000.00	100.00	
<b>Personal Non-Concessional</b>	28,000.00	100,000.00	-72,000.00	72.00	

Income	2023	2022	Change (\$)	Change (%)	
Mrs Leah Skinner	28,000.00	100,000.00	-72,000.00	72.00	
<b>Rollovers In</b>	90,000.00	0.00	90,000.00	100.00	
Mr Anthony Skinner	90,000.00	0.00	90,000.00	100.00	<a href="#">WP-1</a>
<b>Total Income</b>	165,415.79	78,233.62	87,182.17	111.44	
Expenses	2023	2022	Change (\$)	Change (%)	
<b>Investment Losses</b>	465.45	7,860.60	-7,395.15	94.08	
<b>Realised Capital Losses</b>	465.45	7,860.60	-7,395.15	94.08	<a href="#">WP-1</a>
<b>Units In Listed Unit Trusts</b>	-8,558.00	0.00	-8,558.00	100.00	
Vaneck Vectors MSCI World Ex Australia Quality ETF - Vaneck Vectors MSCI World Ex Australia Quality ETF	-8,558.00	0.00	-8,558.00	100.00	
<b>Wrap/Platform Assets</b>	9,023.45	7,860.60	1,162.85	14.79	
Oakleigh 18.6 Strategic Investment SMAOAK01S	8,387.33	7,860.60	526.73	6.70	
Oakleigh 18.6 Strategic Investment SMAOAK03S	636.12	0.00	636.12	100.00	
<b>Member Payments</b>	102,195.00	0.00	102,195.00	100.00	
<b>Pensions Paid</b>	102,195.00	0.00	102,195.00	100.00	<a href="#">WP-1</a>
<b>Mrs Leah Skinner</b>	102,195.00	0.00	102,195.00	100.00	
Account Based Pension (51.29% Tax Free)	102,195.00	0.00	102,195.00	100.00	
<b>Other Expenses</b>	4,103.30	3,403.08	700.22	20.58	
Accountancy Fee	880.00	660.00	220.00	33.33	<a href="#">WP-1</a>
ASIC Fee	59.00	56.00	3.00	5.36	<a href="#">WP-1</a>
Auditor Fee	330.00	330.00	0.00	0.00	<a href="#">WP-1</a>

Expenses	2023	2022	Change (\$)	Change (%)	
Investment Management Fee	2,575.30	2,098.08	477.22	22.75	<a href="#">WP-1</a>
SMSF Supervisory Levy	259.00	259.00	0.00	0.00	<a href="#">WP-1</a>
<b>Total Expenses</b>	<b>106,763.75</b>	<b>11,263.68</b>	<b>95,500.07</b>	<b>847.86</b>	
Income Tax	2023	2022	Change (\$)	Change (%)	
<b>Income Tax Expense</b>	2,615.94	2,966.10	-350.16	11.81	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a>
Excessive Foreign Tax Credit Writeoff Expense	28.74	0.00	28.74	100.00	
Income Tax Expense	2,587.20	2,966.10	-378.90	12.77	
<b>Total Income Tax</b>	<b>2,615.94</b>	<b>2,966.10</b>	<b>-350.16</b>	<b>11.81</b>	
<b>Net Profit(Loss) Total</b>	<b>56,036.10</b>	<b>64,003.84</b>			

Market Value

					Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Security Code	Security Name	Source Price	Units	Market Price	Market Value	
<b>SECURITY</b>							
	AIS	Aeris Resources Limited	0.48	3,143.00	0.48	1,508.64	
	BEN	Bendigo And Adelaide Bank Limited	8.59	825.00	8.59	7,086.75	
	CBA	Commonwealth Bank Of Australia.	100.27	80.00	100.27	8,021.60	
	EVN	Evolution Mining Limited	3.22	5,846.00	3.22	18,824.12	
	GEAR	Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund)	24.49	1,400.00	24.49	34,286.00	
	MVW	Vaneck Vectors Australian Equal Weight ETF - Vaneck Vectors Australian Equal Weight ETF	34.69	900.00	34.69	31,221.00	
	MX1	Micro-X Limited	0.12	14,250.00	0.12	1,710.00	
	QHAL	Vaneck MSCI International Quality (Hedged) ETF - Vaneck MSCI International Quality (Hedged) ETF	39.14	800.00	39.14	31,312.00	
	SHL	Sonic Healthcare Limited	35.57	450.00	35.57	16,006.50	
	STO	Santos Limited	7.52	1,350.00	7.52	10,152.00	
	TCL	Transurban Group - Fully Paid Ordinary/Units Stapled Securities	14.25	528.00	14.25	7,524.00	
	WAM	WAM Capital Limited	1.50	4,860.00	1.50	7,265.70	

**Pension Limit**

				Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name	Age	Year To Date	Minimum	Maximum	
Mrs Leah Skinner						
	Account Based Pension (51.29% Tax Free)	61	102,195.00	3,900.00		



**Tax Effective Allocation of Pension Payment (Member Level)**

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name	Drawdown To Date	Minimum	Tax Free %
Mrs Leah Skinner (Age: 61 at 30/06/2023)				
	Account Based Pension (51.29% Tax Free)	102,195.00	3,900.00	51.29

## 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 : Warning		Prepared By : N/A	Reviewed By : N/A
			Prior Year			Current Year			
Account Name	Account Type	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount		
<b>Mr Anthony Skinner (Age: 60 at 30/06/2023)</b>									
Accumulation	Accumulation	440,016.73	0.00	0.00	560,873.23	0.00	0.00		
<b>Mrs Leah Skinner (Age: 61 at 30/06/2023)</b>									
Accumulation	Accumulation	194,959.63	0.00	0.00	0.00	0.00	29,603.05		

**Tax Component Verification (Accumulation)**

		Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Account Name		Prior Year Tax Free Amount	Current Year Tax Free Amount
Mr Anthony Skinner (Age: 60 at 30/06/2023)				
🚩	Accumulation		4,623.68	4,985.88
Mrs Leah Skinner (Age: 61 at 30/06/2023)				
🚩	Accumulation		100,000.00	28,000.00

**Tax Component Verification (Pension)**

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name	Calculated tax free %	Current year tax free %	Prior year tax free %
Mrs Leah Skinner (Age: 61 at 30/06/2023)				
	Account Based Pension (51.29% Tax Free)		51.29	

## Work Test - Good to Go

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

### Contribution Cap Limit

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
Current Year Contributions			Concessional	Non-Concessional
<p>Mr Anthony Skinner                      Date of Birth: 14/01/1963 (Age: 59 at 30/06/2023)</p>				
	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)		5,000.00	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		5,000.00	0.00
	Amount above caps		0.00	0.00
<p>Mrs Leah Skinner                      Date of Birth: 04/05/1962 (Age: 60 at 30/06/2023)</p>				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		92,500.00	0.00
	Maximum cap available		120,000.00	110,000.00
	Contributions made (to this fund)		0.00	28,000.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		0.00	28,000.00
	Amount above caps		0.00	0.00

## Negative Balance - Good to Go

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



### Contra Bank Entries - Good to Go

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

### Income Comparison

					Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Date	Income Type	Total Income	Franking Credit	Estimated Income	Estimated Franking Credit	
<b>TCL : Transurban Group - Fully Paid Ordinary/Units Stapled Securities (ASX:TCL)</b>							
🚩	01/07/2022	Distribution	10.56	0.00	0.00	0.00	
🚩	23/08/2022	Dividend	0.00	0.00	10.56	4.53	
🚩	29/06/2023	Distribution	161.04	0.00	161.04	0.27	
<b>OAK01SWRAP : Oakleigh 18.6 Strategic Investment SMAOAK01S</b>							
🚩	30/06/2023	Distribution	5,723.29	0.00	0.00	0.00	
<b>MVW : Vaneck Vectors Australian Equal Weight ETF - Vaneck Vectors Australian Equal Weight ETF (ASX:MVW)</b>							
🚩	03/01/2023	Distribution	531.00	0.00	531.00	177.51	
<b>BEN : Bendigo And Adelaide Bank Limited (ASX:BEN)</b>							
🚩	29/09/2022	Dividend	218.63	93.70	218.62	93.69	
<b>OAK03SWRAP : Oakleigh 18.6 Strategic Investment SMAOAK03S</b>							
🚩	30/06/2023	Distribution	1,899.53	0.00	0.00	0.00	
<b>GEAR : Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund) (ASX:GEAR)</b>							
🚩	03/01/2023	Distribution	1,325.72	0.00	1,325.72	475.33	
🚩	30/06/2023	Distribution	351.15	0.00	351.15	427.58	

### 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.

**Tax Effective Allocation of Pension Payment (Pension Account Level)**

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name	Drawdown To Date	Minimum	Tax Free %
Mrs Leah Skinner (Age: 61 at 30/06/2023)				
	Account Based Pension (51.29% Tax Free)	102,195.00	3,900.00	51.29

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

The system did not find any data to process.

General Ledger

Date	Description	Quantity	Debits	Credits	Balance
<b>Member Receipts / Rollovers In / Mr Anthony Skinner</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
19/06/2023	Rollover In	0.00	0.00	90,000.00	90,000.00
30/06/2023	Closing Balance	0.00	0.00	0.00	90,000.00
<b>Member Receipts / Contributions / Member / Personal Concessional / Mr Anthony Skinner</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/06/2023	ANTHONY SKINNER TS CC	0.00	0.00	5,000.00	5,000.00
30/06/2023	Closing Balance	0.00	0.00	0.00	5,000.00
<b>Member Receipts / Contributions / Member / Personal Non-Concessional / Mrs Leah Skinner</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/07/2022	A M AISTON Car	0.00	0.00	28,000.00	28,000.00
30/06/2023	Closing Balance	0.00	0.00	0.00	28,000.00
<b>Investment Gains / Increase in Market Value / Shares in Listed Companies / Aeris Resources Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	34.64	34.64
30/06/2023	Closing Balance	0.00	0.00	0.00	34.64
<b>Investment Gains / Increase in Market Value / Shares in Listed Companies / Bendigo And Adelaide Bank Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Market Value Adjustment	0.00	396.00	0.00	396.00
30/06/2023	Closing Balance	0.00	0.00	0.00	396.00
<b>Investment Gains / Increase in Market Value / Shares in Listed Companies / Commonwealth Bank Of Australia.</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	791.20	791.20
30/06/2023	Closing Balance	0.00	0.00	0.00	791.20
<b>Investment Gains / Increase in Market Value / Shares in Listed Companies / Evolution Mining Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	4,910.64	4,910.64
30/06/2023	Closing Balance	0.00	0.00	0.00	4,910.64
<b>Investment Gains / Increase in Market Value / Shares in Listed Companies / Micro-X Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	285.00	0.00	285.00
30/06/2023	Closing Balance	0.00	0.00	0.00	285.00
<b>Investment Gains / Increase in Market Value / Shares in Listed Companies / Santos Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	135.00	135.00
30/06/2023	Closing Balance	0.00	0.00	0.00	135.00
<b>Investment Gains / Increase in Market Value / Shares in Listed Companies / Sonic Healthcare Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Market Value Adjustment	0.00	0.00	1,152.00	1,152.00
30/06/2023	Closing Balance	0.00	0.00	0.00	1,152.00
<b>Investment Gains / Increase in Market Value / Shares in Listed Companies / WAM Capital Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	1,093.50	0.00	1,093.50
30/06/2023	Closing Balance	0.00	0.00	0.00	1,093.50
<b>Investment Gains / Increase in Market Value / Transurban Group - Fully Paid Ordinary/Units Stapled Securities</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	68.64	0.00	68.64
30/06/2023	Closing Balance	0.00	0.00	0.00	68.64
<b>Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	4,228.00	4,228.00
30/06/2023	Closing Balance	0.00	0.00	0.00	4,228.00
<b>Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Vaneck MSCI International Quality (Hedged) ETF - Vaneck MSCI International Quality (Hedged) ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	2,271.00	2,271.00
30/06/2023	Closing Balance	0.00	0.00	0.00	2,271.00
<b>Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Vaneck Vectors Australian Equal Weight ETF - Vaneck Vectors Australian Equal Weight ETF</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	3,762.00	3,762.00
30/06/2023	Closing Balance	0.00	0.00	0.00	3,762.00
<b>Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Vaneck Vectors MSCI World Ex Australia Quality ETF - Vaneck Vectors MSCI World Ex Australia Quality ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	4,888.00	0.00	4,888.00
30/06/2023	Closing Balance	0.00	0.00	0.00	4,888.00
<b>Investment Gains / Increase in Market Value / Oakleigh 18.6 Strategic Investment SMAOAK01S</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	7,645.70	7,645.70
30/06/2023	Closing Balance	0.00	0.00	0.00	7,645.70
<b>Investment Gains / Increase in Market Value / Oakleigh 18.6 Strategic Investment SMAOAK03S</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	2,944.32	2,944.32
30/06/2023	Closing Balance	0.00	0.00	0.00	2,944.32
<b>Investment Gains / Units In Listed Unit Trusts / Vaneck Vectors MSCI World Ex Australia Quality ETF - Vaneck Vectors MSCI World Ex Australia Quality ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/04/2023	Listed Security Sale	700.00	0.00	28,324.00	28,324.00
14/04/2023	Listed Security Sale	-700.00	28,324.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Investment Income / Distributions / Stapled Securities / Transurban Group - Fully Paid Ordinary/Units Stapled Securities</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Investment Income	0.00	0.00	10.56	10.56
29/12/2022	TCL AUD DRP NIL DISC	0.00	0.00	139.92	150.48
29/06/2023	TCL AUD 0.0111946 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	161.04	311.52
30/06/2023	Distribution - Tax Statement	0.00	0.00	0.16	311.68
30/06/2023	Distribution - Tax Statement	0.00	0.00	2.16	313.84
30/06/2023	Distribution - Tax Statement	0.00	0.00	2.48	316.32
30/06/2023	Closing Balance	0.00	0.00	0.00	316.32
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/01/2023	GEAR AUD EST 0.7922 FRANKED, 30% CTR, 0.071 CFI, DRP	0.00	0.00	1,325.72	1,325.72
30/06/2023	Distribution - Tax Statement	0.00	0.00	255.89	1,581.61
30/06/2023	Distribution - Tax Statement	0.00	0.00	966.09	2,547.70
30/06/2023	GEAR AUD EST 0.7126 EQUIV FRANKED, 30% CTR, DRP	0.00	0.00	351.15	2,898.85
30/06/2023	Closing Balance	0.00	0.00	0.00	2,898.85
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Vaneck MSCI International Quality (Hedged) ETF - Vaneck MSCI International Quality (Hedged) ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Distribution - Tax Statement	0.00	0.00	56.76	56.76
30/06/2023	QHAL AUD DRP	0.00	0.00	348.00	404.76
30/06/2023	Closing Balance	0.00	0.00	0.00	404.76
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Vaneck Vectors Australian Equal Weight ETF - Vaneck Vectors Australian Equal Weight ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/01/2023	MVW AUD 0.4602 FRANKED, 30% CTR, DRP	0.00	0.00	531.00	531.00
30/06/2023	Distribution - Tax Statement	0.00	0.00	154.04	685.04
30/06/2023	Distribution - Tax Statement	0.00	0.00	164.49	849.53
30/06/2023	MVW AUD DRP	0.00	0.00	567.00	1,416.53
30/06/2023	Closing Balance	0.00	0.00	0.00	1,416.53
<b>Investment Income / Distributions / Wrap/Platform Assets / Oakleigh 18.6 Strategic Investment SMAOAK01S</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Distribution	0.00	0.00	653.20	653.20
30/06/2023	Distribution - Tax Statement	0.00	0.00	39.67	692.87
30/06/2023	Distribution - Tax Statement	0.00	0.00	1,679.16	2,372.03
30/06/2023	Dividend	0.00	0.00	4,572.11	6,944.14
30/06/2023	Interest Income	0.00	0.00	497.98	7,442.12
30/06/2023	Closing Balance	0.00	0.00	0.00	7,442.12
<b>Investment Income / Distributions / Wrap/Platform Assets / Oakleigh 18.6 Strategic Investment SMAOAK03S</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Distribution	0.00	0.00	1,002.03	1,002.03
30/06/2023	Distribution - Tax Statement	0.00	0.00	127.73	1,129.76
30/06/2023	Distribution - Tax Statement	0.00	0.00	352.00	1,481.76
30/06/2023	Dividend	0.00	0.00	887.24	2,369.00
30/06/2023	Interest Income	0.00	0.00	10.26	2,379.26
30/06/2023	Closing Balance	0.00	0.00	0.00	2,379.26
<b>Investment Income / Dividends / Shares in Listed Companies / Bendigo And Adelaide Bank Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/09/2022	BEN AUD 0.265 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	312.33	312.33
31/03/2023	BEN AUD 0.29 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	341.79	654.12
30/06/2023	Closing Balance	0.00	0.00	0.00	654.12
<b>Investment Income / Dividends / Shares in Listed Companies / Commonwealth Bank Of Australia.</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/09/2022	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	240.00	240.00
30/03/2023	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	240.00	480.00
30/06/2023	Closing Balance	0.00	0.00	0.00	480.00
<b>Investment Income / Dividends / Shares in Listed Companies / Evolution Mining Limited</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/09/2022	EVN AUD 0.03 FRANKED, 30% CTR	0.00	0.00	250.54	250.54
02/06/2023	EVN AUD 0.02 FRANKED, 30% CTR	0.00	0.00	167.03	417.57
30/06/2023	Closing Balance	0.00	0.00	0.00	417.57
<b>Investment Income / Dividends / Shares in Listed Companies / Santos Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/09/2022	STO USD 0.076, UNFRANKED, 0.076 CFI, DRP SUSP	0.00	0.00	147.51	147.51
29/03/2023	STO USD 0.151, UNFRANKED, 0.151 CFI, DRP SUSP	0.00	0.00	301.91	449.42
30/06/2023	Closing Balance	0.00	0.00	0.00	449.42
<b>Investment Income / Dividends / Shares in Listed Companies / Sonic Healthcare Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	SHL AUD 0.6 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	385.71	385.71
22/03/2023	SHL AUD 0.42 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	270.00	655.71
30/06/2023	Closing Balance	0.00	0.00	0.00	655.71
<b>Investment Income / Dividends / Shares in Listed Companies / WAM Capital Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/10/2022	WAM AUD 0.0775 FRANKED, 30% CTR, DRP 2.5% DISC	0.00	0.00	538.07	538.07

Date	Description	Quantity	Debits	Credits	Balance
26/05/2023	WAM AUD 0.0775 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	538.07	1,076.14
30/06/2023	Closing Balance	0.00	0.00	0.00	1,076.14
<b>Investment Income / Interest / Cash At Bank / Macquarie CMA</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/07/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	45.39	45.39
31/08/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	95.97	141.36
30/09/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	126.68	268.04
31/10/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	171.00	439.04
30/11/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	193.35	632.39
30/12/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	223.35	855.74
31/01/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	256.12	1,111.86
28/02/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	228.92	1,340.78
31/03/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	269.68	1,610.46
28/04/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	161.82	1,772.28
31/05/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	48.76	1,821.04
30/06/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	115.46	1,936.50
30/06/2023	Closing Balance	0.00	0.00	0.00	1,936.50
<b>Investment Income / Interest / Cash At Bank / Oakleigh SMA Cash Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
29/07/2022	INTEREST PAID	0.00	0.00	17.58	17.58
31/08/2022	INTEREST PAID	0.00	0.00	39.21	56.79
30/09/2022	INTEREST PAID	0.00	0.00	54.30	111.09
31/10/2022	INTEREST PAID	0.00	0.00	73.08	184.17
30/11/2022	INTEREST PAID	0.00	0.00	80.27	264.44
30/12/2022	INTEREST PAID	0.00	0.00	90.79	355.23
31/01/2023	INTEREST PAID	0.00	0.00	75.99	431.22
28/02/2023	INTEREST PAID	0.00	0.00	21.86	453.08
31/03/2023	INTEREST PAID	0.00	0.00	54.11	507.19
28/04/2023	INTEREST PAID	0.00	0.00	188.84	696.03
31/05/2023	INTEREST PAID	0.00	0.00	25.38	721.41
30/06/2023	INTEREST PAID	0.00	0.00	23.72	745.13
30/06/2023	Closing Balance	0.00	0.00	0.00	745.13

**Member Payments / Pensions Paid / Mrs Leah Skinner / Account Based Pension (51.29% Tax Free)**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/07/2022	Pension Drawdown - Gross	0.00	67,195.00	0.00	67,195.00
03/02/2023	Pension Drawdown - Gross	0.00	20,000.00	0.00	87,195.00
15/06/2023	Pension Drawdown - Gross	0.00	15,000.00	0.00	102,195.00
30/06/2023	Closing Balance	0.00	0.00	0.00	102,195.00
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
14/07/2022	Pension Drawdown - Net	0.00	0.00	67,195.00	67,195.00
14/07/2022	Pension Drawdown - Paid	0.00	67,195.00	0.00	0.00
03/02/2023	Pension Drawdown - Net	0.00	0.00	20,000.00	20,000.00
03/02/2023	Pension Drawdown - Paid	0.00	20,000.00	0.00	0.00
15/06/2023	Pension Drawdown - Net	0.00	0.00	15,000.00	15,000.00
15/06/2023	Pension Drawdown - Paid	0.00	15,000.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Expenses / Accountancy Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
11/04/2023	Fund General Expense	0.00	880.00	0.00	880.00
30/06/2023	Closing Balance	0.00	0.00	0.00	880.00
<b>Other Expenses / ASIC Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/03/2023	BPAY TO AUSTRALIAN SECURITIES & INV	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
11/04/2023	Auditor Fee	0.00	330.00	0.00	330.00
30/06/2023	Closing Balance	0.00	0.00	0.00	330.00
<b>Other Expenses / Investment Management Fee</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/07/2022	WRAP SOLUTIONS ADMIN FEE	0.00	32.99	0.00	32.99
04/08/2022	WRAP SOLUTIONS ADMIN FEE	0.00	49.67	0.00	82.66
05/09/2022	WRAP SOLUTIONS ADMIN FEE	0.00	54.56	0.00	137.22
05/10/2022	WRAP SOLUTIONS ADMIN FEE	0.00	72.45	0.00	209.67
03/11/2022	WRAP SOLUTIONS ADMIN FEE	0.00	74.83	0.00	284.50
05/12/2022	WRAP SOLUTIONS ADMIN FEE	0.00	73.04	0.00	357.54
05/01/2023	WRAP SOLUTIONS ADMIN FEE	0.00	75.31	0.00	432.85
03/02/2023	WRAP SOLUTIONS ADMIN FEE	0.00	75.08	0.00	507.93
03/03/2023	WRAP SOLUTIONS ADMIN FEE	0.00	61.55	0.00	569.48
05/04/2023	WRAP SOLUTIONS ADMIN FEE	0.00	67.70	0.00	637.18
03/05/2023	WRAP SOLUTIONS ADMIN FEE	0.00	66.32	0.00	703.50
05/06/2023	WRAP SOLUTIONS ADMIN FEE	0.00	54.68	0.00	758.18
30/06/2023	SMA Fee	0.00	908.56	0.00	1,666.74
30/06/2023	SMA Fee	0.00	908.56	0.00	2,575.30
30/06/2023	Closing Balance	0.00	0.00	0.00	2,575.30

**Other Expenses / SMSF Supervisory Levy**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
02/05/2023	ATO ATO001000018259310	0.00	259.00	0.00	259.00
30/06/2023	Closing Balance	0.00	0.00	0.00	259.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Investment Losses / Realised Capital Losses / Units In Listed Unit Trusts / Vaneck Vectors MSCI World Ex Australia Quality ETF - Vaneck Vectors MSCI World Ex Australia Quality ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/04/2023	Listed Security Sale	0.00	0.00	8,558.00	8,558.00
30/06/2023	Closing Balance	0.00	0.00	0.00	8,558.00
<b>Investment Losses / Realised Capital Losses / Wrap/Platform Assets / Oakleigh 18.6 Strategic Investment SMAOAK01S</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Realised Loss	0.00	8,387.33	0.00	8,387.33
30/06/2023	Closing Balance	0.00	0.00	0.00	8,387.33
<b>Investment Losses / Realised Capital Losses / Wrap/Platform Assets / Oakleigh 18.6 Strategic Investment SMAOAK03S</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Realised Loss	0.00	636.12	0.00	636.12
30/06/2023	Closing Balance	0.00	0.00	0.00	636.12
<b>Income Tax Expense / Income Tax Expense</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/06/2023	Fund Income Tax	0.00	750.00	0.00	750.00
30/06/2023	Fund Income Tax	0.00	1,837.20	0.00	2,587.20
30/06/2023	Closing Balance	0.00	0.00	0.00	2,587.20
<b>Income Tax Expense / Excessive Foreign Tax Credit Writeoff Expense</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Excessive foreign tax credit written off	0.00	28.74	0.00	28.74
30/06/2023	Closing Balance	0.00	0.00	0.00	28.74
<b>Investments - NAB Term Deposit maturing 10 July 2023 @ 4.10% p.a.</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
11/01/2023	W10601198 NAB06MTHZ APPLICATION	20,000.00	20,000.00	0.00	20,000.00
30/06/2023	Closing Balance	20,000.00	0.00	0.00	20,000.00
<b>Investments - Aeris Resources Limited</b>					
01/07/2022	Opening Balance	22,000.00	0.00	0.00	1,474.00
12/07/2022	1 for 7 consolidation of AIS	-18,857.00	0.00	0.00	1,474.00
30/06/2023	Market Value Adjustment	0.00	34.64	0.00	1,508.64
30/06/2023	Closing Balance	3,143.00	0.00	0.00	1,508.64
<b>Investments - Bendigo And Adelaide Bank Limited</b>					
01/07/2022	Opening Balance	825.00	0.00	0.00	7,482.75
30/06/2023	Market Value Adjustment	0.00	0.00	396.00	7,086.75
30/06/2023	Closing Balance	825.00	0.00	0.00	7,086.75
<b>Investments - Commonwealth Bank Of Australia.</b>					
01/07/2022	Opening Balance	80.00	0.00	0.00	7,230.40
30/06/2023	Market Value Adjustment	0.00	791.20	0.00	8,021.60
30/06/2023	Closing Balance	80.00	0.00	0.00	8,021.60
<b>Investments - Evolution Mining Limited</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	5,846.00	0.00	0.00	13,913.48
30/06/2023	Market Value Adjustment	0.00	4,910.64	0.00	18,824.12
30/06/2023	Closing Balance	5,846.00	0.00	0.00	18,824.12
<b>Investments - Micro-X Limited</b>					
01/07/2022	Opening Balance	14,250.00	0.00	0.00	1,995.00
30/06/2023	Market Value Adjustment	0.00	0.00	285.00	1,710.00
30/06/2023	Closing Balance	14,250.00	0.00	0.00	1,710.00
<b>Investments - Santos Limited</b>					
01/07/2022	Opening Balance	1,350.00	0.00	0.00	10,017.00
30/06/2023	Market Value Adjustment	0.00	135.00	0.00	10,152.00
30/06/2023	Closing Balance	1,350.00	0.00	0.00	10,152.00
<b>Investments - Sonic Healthcare Limited</b>					
01/07/2022	Opening Balance	450.00	0.00	0.00	14,854.50
30/06/2023	Market Value Adjustment	0.00	1,152.00	0.00	16,006.50
30/06/2023	Closing Balance	450.00	0.00	0.00	16,006.50
<b>Investments - WAM Capital Limited</b>					
01/07/2022	Opening Balance	4,860.00	0.00	0.00	8,359.20
30/06/2023	Market Value Adjustment	0.00	0.00	1,093.50	7,265.70
30/06/2023	Closing Balance	4,860.00	0.00	0.00	7,265.70
<b>Investments - Transurban Group - Fully Paid Ordinary/Units Stapled Securities</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	528.00	0.00	0.00	7,592.64
30/06/2023	Market Value Adjustment	0.00	0.00	68.64	7,524.00
30/06/2023	Closing Balance	528.00	0.00	0.00	7,524.00
<b>Investments - Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund)</b>					
01/07/2022	Opening Balance	1,400.00	0.00	0.00	30,058.00
30/06/2023	Market Value Adjustment	0.00	4,228.00	0.00	34,286.00
30/06/2023	Closing Balance	1,400.00	0.00	0.00	34,286.00
<b>Investments - Vaneck MSCI International Quality (Hedged) ETF - Vaneck MSCI International Quality (Hedged) ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/04/2023	Listed Security Purchase	800.00	29,041.00	0.00	29,041.00
30/06/2023	Market Value Adjustment	0.00	2,271.00	0.00	31,312.00
30/06/2023	Closing Balance	800.00	0.00	0.00	31,312.00
<b>Investments - Vaneck Vectors Australian Equal Weight ETF - Vaneck Vectors Australian Equal Weight ETF</b>					
01/07/2022	Opening Balance	900.00	0.00	0.00	27,459.00
30/06/2023	Market Value Adjustment	0.00	3,762.00	0.00	31,221.00
30/06/2023	Closing Balance	900.00	0.00	0.00	31,221.00
<b>Investments - Vaneck Vectors MSCI World Ex Australia Quality ETF - Vaneck Vectors MSCI World Ex Australia Quality ETF</b>					
01/07/2022	Opening Balance	700.00	0.00	0.00	24,654.00
14/04/2023	Listed Security Sale	-700.00	0.00	19,766.00	4,888.00
30/06/2023	Market Value Adjustment	0.00	0.00	4,888.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Investments - WIQ Carbon Unit Trust</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/04/2023	INITIAL INVESTMENT	275,000.00	275,000.00	0.00	275,000.00
30/06/2023	Closing Balance	275,000.00	0.00	0.00	275,000.00
<b>Investments - Oakleigh 18.6 Strategic Investment SMAOAK01S</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	194,190.17
27/03/2023	Oakleigh 18.6 Strategy Investment SMAOAK01S Sell	0.00	0.00	148,000.00	46,190.17
30/06/2023	Distribution	0.00	653.20	0.00	46,843.37
30/06/2023	Dividend	0.00	4,572.11	0.00	51,415.48
30/06/2023	Interest Income	0.00	497.98	0.00	51,913.46
30/06/2023	Market Value Adjustment	0.00	7,645.70	0.00	59,559.16
30/06/2023	Realised Loss	0.00	0.00	8,387.33	51,171.83
30/06/2023	SMA Fee	0.00	0.00	908.56	50,263.27
30/06/2023	Closing Balance	0.00	0.00	0.00	50,263.27
<b>Investments - Oakleigh 18.6 Strategic Investment SMAOAK03S</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/07/2022	Oakleigh Multi Asset Growth SMAOAK03S Buy	0.00	50,000.00	0.00	50,000.00
27/03/2023	Oakleigh Multi Asset Growth SMAOAK03S Sell	0.00	0.00	2,067.00	47,933.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Distribution	0.00	1,002.03	0.00	48,935.03
30/06/2023	Dividend	0.00	887.24	0.00	49,822.27
30/06/2023	Interest Income	0.00	10.26	0.00	49,832.53
30/06/2023	Market Value Adjustment	0.00	2,944.32	0.00	52,776.85
30/06/2023	Realised Loss	0.00	0.00	636.12	52,140.73
30/06/2023	SMA Fee	0.00	0.00	908.56	51,232.17
30/06/2023	Closing Balance	0.00	0.00	0.00	51,232.17
<b>Cash At Bank - Macquarie CMA</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	178,317.88
14/07/2022	LEAH SKINNER - 2022 HYUNDAI	0.00	0.00	67,195.00	111,122.88
18/07/2022	A M AISTON Car	0.00	28,000.00	0.00	139,122.88
18/07/2022	GEAR DST JUN 001279423263	0.00	2,895.14	0.00	142,018.02
25/07/2022	MVW DST 001279795789	0.00	549.00	0.00	142,567.02
25/07/2022	QUAL DST 001279771881	0.00	280.00	0.00	142,847.02
29/07/2022	MACQUARIE CMA INTEREST PAID	0.00	45.39	0.00	142,892.41
23/08/2022	TCL DIV/DIST AUF22/00891859	0.00	137.28	0.00	143,029.69
31/08/2022	MACQUARIE CMA INTEREST PAID	0.00	95.97	0.00	143,125.66
21/09/2022	SANTOS DIVIDEND AUI22/00941241	0.00	147.51	0.00	143,273.17
21/09/2022	SONIC HEALTHCARE FIN22/00870904	0.00	270.00	0.00	143,543.17
29/09/2022	BEN SEPT22 DIV S00118446518	0.00	218.63	0.00	143,761.80



Date	Description	Quantity	Debits	Credits	Balance
29/09/2022	CBA FNL DIV 001281045175	0.00	168.00	0.00	143,929.80
30/09/2022	EVN FNL DIV 001283863985	0.00	175.38	0.00	144,105.18
30/09/2022	MACQUARIE CMA INTEREST PAID	0.00	126.68	0.00	144,231.86
28/10/2022	WAM Capital S00118446518	0.00	376.65	0.00	144,608.51
31/10/2022	MACQUARIE CMA INTEREST PAID	0.00	171.00	0.00	144,779.51
30/11/2022	MACQUARIE CMA INTEREST PAID	0.00	193.35	0.00	144,972.86
30/12/2022	MACQUARIE CMA INTEREST PAID	0.00	223.35	0.00	145,196.21
18/01/2023	GEAR DST 001288049459	0.00	1,325.72	0.00	146,521.93
18/01/2023	MVW DST 001288677313	0.00	531.00	0.00	147,052.93
31/01/2023	MACQUARIE CMA INTEREST PAID	0.00	256.12	0.00	147,309.05
13/02/2023	TCL DISTRIBUTION AUI23/00889199	0.00	139.92	0.00	147,448.97
28/02/2023	MACQUARIE CMA INTEREST PAID	0.00	228.92	0.00	147,677.89
20/03/2023	BPAY TO AUSTRALIAN SECURITIES & INV	0.00	0.00	59.00	147,618.89
22/03/2023	SONIC HEALTHCARE INT23/00869635	0.00	189.00	0.00	147,807.89
29/03/2023	SANTOS DIVIDEND AUS22/00942564	0.00	301.91	0.00	148,109.80
30/03/2023	CBA DIV 001291553124	0.00	168.00	0.00	148,277.80
31/03/2023	BEN MAR23 DIV S00118446518	0.00	239.25	0.00	148,517.05
31/03/2023	MACQUARIE CMA INTEREST PAID	0.00	269.68	0.00	148,786.73
11/04/2023	SMSF AUSTRALIA ACCOUNTING FEES	0.00	0.00	1,210.00	147,576.73
17/04/2023	INITIAL INVESTMENT	0.00	0.00	126,000.00	21,576.73

Date	Description	Quantity	Debits	Credits	Balance
18/04/2023	B QHAL 800 157543721	0.00	0.00	717.00	20,859.73
28/04/2023	MACQUARIE CMA INTEREST PAID	0.00	161.82	0.00	21,021.55
02/05/2023	ATO ATO001000018259310	0.00	1,319.48	0.00	22,341.03
11/05/2023	TRANSFER FROM CMH 971415377	0.00	1,000.00	0.00	23,341.03
26/05/2023	WAM Capital S00118446518	0.00	376.65	0.00	23,717.68
31/05/2023	MACQUARIE CMA INTEREST PAID	0.00	48.76	0.00	23,766.44
02/06/2023	EVN ITM DIV 001295467097	0.00	116.92	0.00	23,883.36
15/06/2023	TS TTR PENSION	0.00	0.00	15,000.00	8,883.36
19/06/2023	SPIN FSF0511AU ET230619SMS0110009	0.00	90,000.00	0.00	98,883.36
22/06/2023	ANTHONY SKINNER TS CC	0.00	5,000.00	0.00	103,883.36
30/06/2023	MACQUARIE CMA INTEREST PAID	0.00	115.46	0.00	103,998.82
30/06/2023	Closing Balance	0.00	0.00	0.00	103,998.82
<b>Cash At Bank - Oakleigh SMA Cash Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	100,876.00
06/07/2022	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	32.99	100,843.01
07/07/2022	W9757942 SMAOAK03S APPLICATION	0.00	0.00	50,000.00	50,843.01
29/07/2022	INTEREST PAID	0.00	17.58	0.00	50,860.59
04/08/2022	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	49.67	50,810.92
31/08/2022	INTEREST PAID	0.00	39.21	0.00	50,850.13
05/09/2022	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	54.56	50,795.57

Date	Description	Quantity	Debits	Credits	Balance
30/09/2022	INTEREST PAID	0.00	54.30	0.00	50,849.87
05/10/2022	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	72.45	50,777.42
31/10/2022	INTEREST PAID	0.00	73.08	0.00	50,850.50
03/11/2022	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	74.83	50,775.67
30/11/2022	INTEREST PAID	0.00	80.27	0.00	50,855.94
05/12/2022	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	73.04	50,782.90
30/12/2022	INTEREST PAID	0.00	90.79	0.00	50,873.69
05/01/2023	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	75.31	50,798.38
11/01/2023	W10601198 NAB06MTHZ APPLICATION	0.00	0.00	20,000.00	30,798.38
31/01/2023	INTEREST PAID	0.00	75.99	0.00	30,874.37
03/02/2023	TONY TTR ABP PMT	0.00	0.00	20,000.00	10,874.37
03/02/2023	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	75.08	10,799.29
28/02/2023	INTEREST PAID	0.00	21.86	0.00	10,821.15
03/03/2023	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	61.55	10,759.60
29/03/2023	W10928575 SMAOAK01S REDEMPTION	0.00	148,000.00	0.00	158,759.60
29/03/2023	W10928576 SMAOAK03S REDEMPTION	0.00	2,067.00	0.00	160,826.60
31/03/2023	INTEREST PAID	0.00	54.11	0.00	160,880.71
05/04/2023	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	67.70	160,813.01
17/04/2023	INITIAL INVESTMENT	0.00	0.00	150,000.00	10,813.01
28/04/2023	INTEREST PAID	0.00	188.84	0.00	11,001.85

Date	Description	Quantity	Debits	Credits	Balance
03/05/2023	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	66.32	10,935.53
31/05/2023	INTEREST PAID	0.00	25.38	0.00	10,960.91
05/06/2023	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	54.68	10,906.23
30/06/2023	INTEREST PAID	0.00	23.72	0.00	10,929.95
30/06/2023	Closing Balance	0.00	0.00	0.00	10,929.95
<b>Other Assets - Sundry Assets / Sundry Debtor</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Overpayment - PAYGI	0.00	1,073.00	0.00	1,073.00
30/06/2023	Closing Balance	0.00	0.00	0.00	1,073.00
<b>Other Assets - Unsettled Trades / Acquisitions / Cash and Cash Equivalents / NAB Term Deposit maturing 10 July 2023 @ 4.10% p.a.</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
11/01/2023	Paid - W10601198 NAB06MTHZ APPLICATION	0.00	20,000.00	0.00	20,000.00
11/01/2023	W10601198 NAB06MTHZ APPLICATION	0.00	0.00	20,000.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Sundry Assets / Sundry Debtor</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Overpayment - PAYGI	0.00	0.00	1,073.00	1,073.00
01/07/2022	Overpayment - PAYGI	0.00	1,073.00	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 - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Vaneck MSCI International Quality (Hedged) ETF - Vaneck MSCI International Quality (Hedged) ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/04/2023	Listed Security Purchase	0.00	0.00	29,041.00	29,041.00
18/04/2023	Listed Security Purchase	0.00	717.00	0.00	28,324.00
18/04/2023	Listed Security Purchase	0.00	28,324.00	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 / WIQ Carbon Unit Trust</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/04/2023	INITIAL INVESTMENT	0.00	0.00	275,000.00	275,000.00
17/04/2023	INITIAL INVESTMENT	0.00	126,000.00	0.00	149,000.00
17/04/2023	INITIAL INVESTMENT	0.00	150,000.00	0.00	1,000.00
11/05/2023	INITIAL INVESTMENT	0.00	0.00	1,000.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Wrap/Platform Assets / Oakleigh 18.6 Strategic Investment SMAOAK01S</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/03/2023	Oakleigh 18.6 Strategy Investment SMAOAK01S Sell	0.00	148,000.00	0.00	148,000.00
29/03/2023	Oakleigh 18.6 Strategy Investment SMAOAK01S Sell	0.00	0.00	148,000.00	0.00
30/06/2023	Distribution	0.00	0.00	653.20	653.20
30/06/2023	Distribution	0.00	653.20	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Dividend	0.00	0.00	4,572.11	4,572.11
30/06/2023	Dividend	0.00	4,572.11	0.00	0.00
30/06/2023	Interest Income	0.00	0.00	497.98	497.98
30/06/2023	Interest Income	0.00	497.98	0.00	0.00
30/06/2023	Realised Loss	0.00	0.00	8,387.33	8,387.33
30/06/2023	Realised Loss	0.00	8,387.33	0.00	0.00
30/06/2023	SMA Fee	0.00	0.00	908.56	908.56
30/06/2023	SMA Fee	0.00	908.56	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Wrap/Platform Assets / Oakleigh 18.6 Strategic Investment SMAOAK03S</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/07/2022	Oakleigh Multi Asset Growth SMAOAK03S Buy	0.00	0.00	50,000.00	50,000.00
07/07/2022	Oakleigh Multi Asset Growth SMAOAK03S Buy	0.00	50,000.00	0.00	0.00
27/03/2023	Oakleigh Multi Asset Growth SMAOAK03S Sell	0.00	2,067.00	0.00	2,067.00
29/03/2023	Oakleigh Multi Asset Growth SMAOAK03S Sell	0.00	0.00	2,067.00	0.00
30/06/2023	Distribution	0.00	0.00	1,002.03	1,002.03
30/06/2023	Distribution	0.00	1,002.03	0.00	0.00
30/06/2023	Dividend	0.00	0.00	887.24	887.24

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Dividend	0.00	887.24	0.00	0.00
30/06/2023	Interest Income	0.00	0.00	10.26	10.26
30/06/2023	Interest Income	0.00	10.26	0.00	0.00
30/06/2023	Realised Loss	0.00	0.00	636.12	636.12
30/06/2023	Realised Loss	0.00	636.12	0.00	0.00
30/06/2023	SMA Fee	0.00	0.00	908.56	908.56
30/06/2023	SMA Fee	0.00	908.56	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

**Other Assets - Unsettled Trades / Disposals / Units In Listed Unit Trusts / Vaneck Vectors MSCI World Ex Australia Quality ETF - Vaneck Vectors MSCI World Ex Australia Quality ETF**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/04/2023	Listed Security Sale	0.00	28,324.00	0.00	28,324.00
18/04/2023	Listed Security Sale	0.00	0.00	28,324.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

**Other Assets - Unsettled Trades / Disposals / Wrap/Platform Assets / Oakleigh 18.6 Strategic Investment SMAOAK01S**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Realised Loss	0.00	0.00	8,387.33	8,387.33
30/06/2023	Realised Loss	0.00	8,387.33	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

**Other Assets - Unsettled Trades / Disposals / Wrap/Platform Assets / Oakleigh 18.6 Strategic Investment SMAOAK03S**

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Realised Loss	0.00	0.00	636.12	636.12
30/06/2023	Realised Loss	0.00	636.12	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Stapled Securities / Transurban Group - Fully Paid Ordinary/Units Stapled Securities</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	126.72
01/07/2022	Investment Income	0.00	10.56	0.00	137.28
23/08/2022	Investment Income	0.00	0.00	10.56	126.72
23/08/2022	TCL AUD 0.02170156 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	126.72	0.00
29/12/2022	TCL AUD DRP NIL DISC	0.00	139.92	0.00	139.92
13/02/2023	TCL AUD DRP NIL DISC	0.00	0.00	139.92	0.00
29/06/2023	TCL AUD 0.0111946 FRANKED, 30% CTR, DRP NIL DISC	0.00	161.04	0.00	161.04
30/06/2023	Closing Balance	0.00	0.00	0.00	161.04
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	2,895.14
18/07/2022	GEAR AUD EST 1.3727 FRANKED, 30% CTR, DRP	0.00	0.00	2,895.14	0.00
03/01/2023	GEAR AUD EST 0.7922 FRANKED, 30% CTR, 0.071 CFI, DRP	0.00	1,325.72	0.00	1,325.72



Date	Description	Quantity	Debits	Credits	Balance
18/01/2023	GEAR AUD EST 0.7922 FRANKED, 30% CTR, 0.071 CFI, DRP	0.00	0.00	1,325.72	0.00
30/06/2023	GEAR AUD EST 0.7126 EQUIV FRANKED, 30% CTR, DRP	0.00	351.15	0.00	351.15
30/06/2023	Closing Balance	0.00	0.00	0.00	351.15
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Vaneck MSCI International Quality (Hedged) ETF - Vaneck MSCI International Quality (Hedged) ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	QHAL AUD DRP	0.00	348.00	0.00	348.00
30/06/2023	Closing Balance	0.00	0.00	0.00	348.00
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Vaneck Vectors Australian Equal Weight ETF - Vaneck Vectors Australian Equal Weight ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	549.00
25/07/2022	MVW AUD DRP	0.00	0.00	549.00	0.00
03/01/2023	MVW AUD 0.4602 FRANKED, 30% CTR, DRP	0.00	531.00	0.00	531.00
18/01/2023	MVW AUD 0.4602 FRANKED, 30% CTR, DRP	0.00	0.00	531.00	0.00
30/06/2023	MVW AUD DRP	0.00	567.00	0.00	567.00
30/06/2023	Closing Balance	0.00	0.00	0.00	567.00
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Vaneck Vectors MSCI World Ex Australia Quality ETF - Vaneck Vectors MSCI World Ex Australia Quality ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	280.00
25/07/2022	QUAL AUD DRP	0.00	0.00	280.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Oakleigh 18.6 Strategic Investment SMAOAK01S</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Distribution	0.00	0.00	653.20	653.20
30/06/2023	Distribution	0.00	653.20	0.00	0.00
30/06/2023	Dividend	0.00	0.00	4,572.11	4,572.11
30/06/2023	Dividend	0.00	4,572.11	0.00	0.00
30/06/2023	Interest Income	0.00	0.00	497.98	497.98
30/06/2023	Interest Income	0.00	497.98	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Oakleigh 18.6 Strategic Investment SMAOAK03S</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Distribution	0.00	0.00	1,002.03	1,002.03
30/06/2023	Distribution	0.00	1,002.03	0.00	0.00
30/06/2023	Dividend	0.00	0.00	887.24	887.24
30/06/2023	Dividend	0.00	887.24	0.00	0.00
30/06/2023	Interest Income	0.00	0.00	10.26	10.26
30/06/2023	Interest Income	0.00	10.26	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Shares in Listed Companies / Bendigo And Adelaide Bank Limited</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/09/2022	BEN AUD 0.265 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	218.63	218.63
29/09/2022	BEN AUD 0.265 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	218.63	0.00	0.00
31/03/2023	BEN AUD 0.29 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	239.25	239.25
31/03/2023	BEN AUD 0.29 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	239.25	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

**Other Assets - Receivables / Investment Income Receivable / Shares in Listed Companies / Commonwealth Bank Of Australia.**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/09/2022	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	168.00	168.00
29/09/2022	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	168.00	0.00	0.00
30/03/2023	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	168.00	168.00
30/03/2023	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	168.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

**Other Assets - Receivables / Investment Income Receivable / Shares in Listed Companies / Evolution Mining Limited**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/09/2022	EVN AUD 0.03 FRANKED, 30% CTR	0.00	0.00	175.38	175.38
30/09/2022	EVN AUD 0.03 FRANKED, 30% CTR	0.00	175.38	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
02/06/2023	EVN AUD 0.02 FRANKED, 30% CTR	0.00	0.00	116.92	116.92
02/06/2023	EVN AUD 0.02 FRANKED, 30% CTR	0.00	116.92	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Shares in Listed Companies / Santos Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	STO USD 0.076, UNFRANKED, 0.076 CFI, DRP SUSP	0.00	0.00	147.51	147.51
22/09/2022	STO USD 0.076, UNFRANKED, 0.076 CFI, DRP SUSP	0.00	147.51	0.00	0.00
29/03/2023	STO USD 0.151, UNFRANKED, 0.151 CFI, DRP SUSP	0.00	0.00	301.91	301.91
29/03/2023	STO USD 0.151, UNFRANKED, 0.151 CFI, DRP SUSP	0.00	301.91	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Shares in Listed Companies / Sonic Healthcare Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	SHL AUD 0.6 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	270.00	270.00
21/09/2022	SHL AUD 0.6 FRANKED, 30% CTR, DRP SUSP	0.00	270.00	0.00	0.00
22/03/2023	SHL AUD 0.42 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	189.00	189.00
22/03/2023	SHL AUD 0.42 FRANKED, 30% CTR, DRP SUSP	0.00	189.00	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 / Shares in Listed Companies / WAM Capital Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/10/2022	WAM AUD 0.0775 FRANKED, 30% CTR, DRP 2.5% DISC	0.00	0.00	376.65	376.65
28/10/2022	WAM AUD 0.0775 FRANKED, 30% CTR, DRP 2.5% DISC	0.00	376.65	0.00	0.00
26/05/2023	WAM AUD 0.0775 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	376.65	376.65
26/05/2023	WAM AUD 0.0775 FRANKED, 30% CTR, DRP NIL DISC	0.00	376.65	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / Macquarie CMA</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/07/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	45.39	45.39
29/07/2022	MACQUARIE CMA INTEREST PAID	0.00	45.39	0.00	0.00
31/08/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	95.97	95.97
31/08/2022	MACQUARIE CMA INTEREST PAID	0.00	95.97	0.00	0.00
30/09/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	126.68	126.68
30/09/2022	MACQUARIE CMA INTEREST PAID	0.00	126.68	0.00	0.00
31/10/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	171.00	171.00
31/10/2022	MACQUARIE CMA INTEREST PAID	0.00	171.00	0.00	0.00
30/11/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	193.35	193.35

Date	Description	Quantity	Debits	Credits	Balance
30/11/2022	MACQUARIE CMA INTEREST PAID	0.00	193.35	0.00	0.00
30/12/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	223.35	223.35
30/12/2022	MACQUARIE CMA INTEREST PAID	0.00	223.35	0.00	0.00
31/01/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	256.12	256.12
31/01/2023	MACQUARIE CMA INTEREST PAID	0.00	256.12	0.00	0.00
28/02/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	228.92	228.92
28/02/2023	MACQUARIE CMA INTEREST PAID	0.00	228.92	0.00	0.00
31/03/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	269.68	269.68
31/03/2023	MACQUARIE CMA INTEREST PAID	0.00	269.68	0.00	0.00
28/04/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	161.82	161.82
28/04/2023	MACQUARIE CMA INTEREST PAID	0.00	161.82	0.00	0.00
31/05/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	48.76	48.76
31/05/2023	MACQUARIE CMA INTEREST PAID	0.00	48.76	0.00	0.00
30/06/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	115.46	115.46
30/06/2023	MACQUARIE CMA INTEREST PAID	0.00	115.46	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / Oakleigh SMA Cash Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/07/2022	INTEREST PAID	0.00	0.00	17.58	17.58
29/07/2022	INTEREST PAID	0.00	17.58	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
31/08/2022	INTEREST PAID	0.00	0.00	39.21	39.21
31/08/2022	INTEREST PAID	0.00	39.21	0.00	0.00
30/09/2022	INTEREST PAID	0.00	0.00	54.30	54.30
30/09/2022	INTEREST PAID	0.00	54.30	0.00	0.00
31/10/2022	INTEREST PAID	0.00	0.00	73.08	73.08
31/10/2022	INTEREST PAID	0.00	73.08	0.00	0.00
30/11/2022	INTEREST PAID	0.00	0.00	80.27	80.27
30/11/2022	INTEREST PAID	0.00	80.27	0.00	0.00
30/12/2022	INTEREST PAID	0.00	0.00	90.79	90.79
30/12/2022	INTEREST PAID	0.00	90.79	0.00	0.00
31/01/2023	INTEREST PAID	0.00	0.00	75.99	75.99
31/01/2023	INTEREST PAID	0.00	75.99	0.00	0.00
28/02/2023	INTEREST PAID	0.00	0.00	21.86	21.86
28/02/2023	INTEREST PAID	0.00	21.86	0.00	0.00
31/03/2023	INTEREST PAID	0.00	0.00	54.11	54.11
31/03/2023	INTEREST PAID	0.00	54.11	0.00	0.00
28/04/2023	INTEREST PAID	0.00	0.00	188.84	188.84
28/04/2023	INTEREST PAID	0.00	188.84	0.00	0.00
31/05/2023	INTEREST PAID	0.00	0.00	25.38	25.38
31/05/2023	INTEREST PAID	0.00	25.38	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	INTEREST PAID	0.00	0.00	23.72	23.72
30/06/2023	INTEREST PAID	0.00	23.72	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 / Mr Anthony Skinner</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
19/06/2023	Rollover In	0.00	90,000.00	0.00	90,000.00
19/06/2023	RolloverIn Received	0.00	0.00	90,000.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Contributions / Mr Anthony Skinner</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/06/2023	ANTHONY SKINNER TS CC	0.00	5,000.00	0.00	5,000.00
22/06/2023	Contribution Received	0.00	0.00	5,000.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Contributions / Mrs Leah Skinner</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/07/2022	A M AISTON Car	0.00	28,000.00	0.00	28,000.00
18/07/2022	Contribution Received	0.00	0.00	28,000.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Current Tax Assets / Income Tax Payable</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Fund Tax Finalisation	0.00	2,651.48	0.00	2,651.48
01/07/2022	Overpayment - PAYGI	0.00	0.00	1,073.00	1,578.48
02/05/2023	ATO ATO001000018259310	0.00	0.00	1,578.48	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Current Tax Assets / Provision for Income Tax</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	2,966.10
01/07/2022	Fund Tax Finalisation	0.00	2,966.10	0.00	0.00
22/06/2023	Tax Effect Of Income	0.00	0.00	750.00	750.00
30/06/2023	Tax Effect Of Income	0.00	0.00	1,837.20	2,587.20
30/06/2023	Closing Balance	0.00	0.00	0.00	2,587.20
<b>Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Bendigo And Adelaide Bank Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	187.40
01/07/2022	Fund Tax Finalisation	0.00	0.00	187.40	0.00
29/09/2022	BEN AUD 0.265 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	93.70	0.00	93.70
31/03/2023	BEN AUD 0.29 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	102.54	0.00	196.24
30/06/2023	Closing Balance	0.00	0.00	0.00	196.24
<b>Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Commonwealth Bank Of Australia.</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	128.57
01/07/2022	Fund Tax Finalisation	0.00	0.00	128.57	0.00

Date	Description	Quantity	Debits	Credits	Balance
29/09/2022	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	72.00	0.00	72.00
30/03/2023	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	72.00	0.00	144.00
30/06/2023	Closing Balance	0.00	0.00	0.00	144.00
<b>Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Evolution Mining Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	200.43
01/07/2022	Fund Tax Finalisation	0.00	0.00	200.43	0.00
30/09/2022	EVN AUD 0.03 FRANKED, 30% CTR	0.00	75.16	0.00	75.16
02/06/2023	EVN AUD 0.02 FRANKED, 30% CTR	0.00	50.11	0.00	125.27
30/06/2023	Closing Balance	0.00	0.00	0.00	125.27
<b>Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Santos Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	92.34
01/07/2022	Fund Tax Finalisation	0.00	0.00	92.34	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / Sonic Healthcare Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	146.09
01/07/2022	Fund Tax Finalisation	0.00	0.00	146.09	0.00
21/09/2022	SHL AUD 0.6 FRANKED, 30% CTR, DRP SUSP	0.00	115.71	0.00	115.71
22/03/2023	SHL AUD 0.42 FRANKED, 30% CTR, DRP SUSP	0.00	81.00	0.00	196.71

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	196.71
<b>Other Assets - Current Tax Assets / Franking Credits / Shares in Listed Companies / WAM Capital Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	322.84
01/07/2022	Fund Tax Finalisation	0.00	0.00	322.84	0.00
28/10/2022	WAM AUD 0.0775 FRANKED, 30% CTR, DRP 2.5% DISC	0.00	161.42	0.00	161.42
26/05/2023	WAM AUD 0.0775 FRANKED, 30% CTR, DRP NIL DISC	0.00	161.42	0.00	322.84
30/06/2023	Closing Balance	0.00	0.00	0.00	322.84
<b>Other Assets - Current Tax Assets / Franking Credits / Transurban Group - Fully Paid Ordinary/Units Stapled Securities</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	2.42
01/07/2022	Fund Tax Finalisation	0.00	0.00	2.42	0.00
30/06/2023	Distribution - Tax Statement	0.00	0.16	0.00	0.16
30/06/2023	Distribution - Tax Statement	0.00	2.16	0.00	2.32
30/06/2023	Distribution - Tax Statement	0.00	2.48	0.00	4.80
30/06/2023	Closing Balance	0.00	0.00	0.00	4.80
<b>Other Assets - Current Tax Assets / Franking Credits / Units In Listed Unit Trusts / Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	1,500.75
01/07/2022	Fund Tax Finalisation	0.00	0.00	1,500.75	0.00
30/06/2023	Distribution - Tax Statement	0.00	254.63	0.00	254.63

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Distribution - Tax Statement	0.00	961.33	0.00	1,215.96
30/06/2023	Closing Balance	0.00	0.00	0.00	1,215.96
<b>Other Assets - Current Tax Assets / Franking Credits / Units In Listed Unit Trusts / Vaneck Vectors Australian Equal Weight ETF - Vaneck Vectors Australian Equal Weight ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	302.15
01/07/2022	Fund Tax Finalisation	0.00	0.00	302.15	0.00
30/06/2023	Distribution - Tax Statement	0.00	154.04	0.00	154.04
30/06/2023	Distribution - Tax Statement	0.00	164.49	0.00	318.53
30/06/2023	Closing Balance	0.00	0.00	0.00	318.53
<b>Other Assets - Current Tax Assets / Franking Credits / Oakleigh 18.6 Strategic Investment SMAOAK01S</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	501.87
01/07/2022	Fund Tax Finalisation	0.00	0.00	501.87	0.00
30/06/2023	Distribution - Tax Statement	0.00	1,675.77	0.00	1,675.77
30/06/2023	Closing Balance	0.00	0.00	0.00	1,675.77
<b>Other Assets - Current Tax Assets / Franking Credits / Oakleigh 18.6 Strategic Investment SMAOAK03S</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Distribution - Tax Statement	0.00	93.59	0.00	93.59
30/06/2023	Distribution - Tax Statement	0.00	352.00	0.00	445.59
30/06/2023	Closing Balance	0.00	0.00	0.00	445.59
<b>Other Assets - Current Tax Assets / Units In Listed Unit Trusts / Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	4.48

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Fund Tax Finalisation	0.00	0.00	4.48	0.00
30/06/2023	Distribution - Tax Statement	0.00	1.26	0.00	1.26
30/06/2023	Distribution - Tax Statement	0.00	4.76	0.00	6.02
30/06/2023	Closing Balance	0.00	0.00	0.00	6.02
<b>Other Assets - Current Tax Assets / Units In Listed Unit Trusts / Vaneck MSCI International Quality (Hedged) ETF - Vaneck MSCI International Quality (Hedged) ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Distribution - Tax Statement	0.00	56.76	0.00	56.76
30/06/2023	Closing Balance	0.00	0.00	0.00	56.76
<b>Other Assets - Current Tax Assets / Units In Listed Unit Trusts / Vaneck Vectors MSCI World Ex Australia Quality ETF - Vaneck Vectors MSCI World Ex Australia Quality ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	39.90
01/07/2022	Fund Tax Finalisation	0.00	0.00	39.90	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Current Tax Assets / Foreign Tax Credits / Wrap/Platform Assets / Oakleigh 18.6 Strategic Investment SMAOAK01S</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	42.34
01/07/2022	Fund Tax Finalisation	0.00	0.00	42.34	0.00
30/06/2023	Distribution - Tax Statement	0.00	3.39	0.00	3.39
30/06/2023	Distribution - Tax Statement	0.00	39.67	0.00	43.06
30/06/2023	Closing Balance	0.00	0.00	0.00	43.06
<b>Other Assets - Current Tax Assets / Foreign Tax Credits / Wrap/Platform Assets / Oakleigh 18.6 Strategic Investment SMAOAK03S</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Distribution - Tax Statement	0.00	34.14	0.00	34.14
30/06/2023	Closing Balance	0.00	0.00	0.00	34.14
<b>Other Assets - Current Tax Assets / Excessive Foreign Tax Credit Writeoff</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Excessive foreign tax credit written off	0.00	0.00	28.74	28.74
30/06/2023	Closing Balance	0.00	0.00	0.00	28.74
<b>Other Assets - Current Tax Assets / Income Tax Instalments Paid</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	2,146.00
01/07/2022	Fund Tax Finalisation	0.00	0.00	2,146.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Accountancy Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
11/04/2023	Fund General Expense	0.00	0.00	880.00	880.00
11/04/2023	Fund General Expense	0.00	880.00	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
20/03/2023	BPAY TO AUSTRALIAN SECURITIES & INV	0.00	0.00	59.00	59.00
20/03/2023	BPAY TO AUSTRALIAN SECURITIES & INV	0.00	59.00	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 Creditors and Accruals / Auditor Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
11/04/2023	Auditor Fee	0.00	0.00	330.00	330.00
11/04/2023	Auditor Fee	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 / Investment Management Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/07/2022	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	32.99	32.99
06/07/2022	WRAP SOLUTIONS ADMIN FEE	0.00	32.99	0.00	0.00
04/08/2022	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	49.67	49.67
04/08/2022	WRAP SOLUTIONS ADMIN FEE	0.00	49.67	0.00	0.00
05/09/2022	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	54.56	54.56
05/09/2022	WRAP SOLUTIONS ADMIN FEE	0.00	54.56	0.00	0.00
05/10/2022	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	72.45	72.45
05/10/2022	WRAP SOLUTIONS ADMIN FEE	0.00	72.45	0.00	0.00
03/11/2022	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	74.83	74.83
03/11/2022	WRAP SOLUTIONS ADMIN FEE	0.00	74.83	0.00	0.00
05/12/2022	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	73.04	73.04
05/12/2022	WRAP SOLUTIONS ADMIN FEE	0.00	73.04	0.00	0.00
05/01/2023	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	75.31	75.31

Date	Description	Quantity	Debits	Credits	Balance
05/01/2023	WRAP SOLUTIONS ADMIN FEE	0.00	75.31	0.00	0.00
03/02/2023	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	75.08	75.08
03/02/2023	WRAP SOLUTIONS ADMIN FEE	0.00	75.08	0.00	0.00
03/03/2023	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	61.55	61.55
03/03/2023	WRAP SOLUTIONS ADMIN FEE	0.00	61.55	0.00	0.00
05/04/2023	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	67.70	67.70
05/04/2023	WRAP SOLUTIONS ADMIN FEE	0.00	67.70	0.00	0.00
03/05/2023	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	66.32	66.32
03/05/2023	WRAP SOLUTIONS ADMIN FEE	0.00	66.32	0.00	0.00
05/06/2023	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	54.68	54.68
05/06/2023	WRAP SOLUTIONS ADMIN FEE	0.00	54.68	0.00	0.00
30/06/2023	SMA Fee	0.00	0.00	908.56	908.56
30/06/2023	SMA Fee	0.00	0.00	908.56	1,817.12
30/06/2023	SMA Fee	0.00	908.56	0.00	908.56
30/06/2023	SMA Fee	0.00	908.56	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Income Tax Suspense</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Overpayment - PAYGI	0.00	0.00	1,073.00	1,073.00
01/07/2022	Overpayment - PAYGI	0.00	1,073.00	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
02/05/2023	ATO ATO001000018259310	0.00	0.00	1,319.48	1,319.48
02/05/2023	ATO ATO001000018259310	0.00	1,319.48	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / Macquarie CMA</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
14/07/2022	LEAH SKINNER - 2022 HYUNDAI	0.00	0.00	67,195.00	67,195.00
14/07/2022	LEAH SKINNER - 2022 HYUNDAI	0.00	67,195.00	0.00	0.00
18/07/2022	A M AISTON Car	0.00	0.00	28,000.00	28,000.00
18/07/2022	A M AISTON Car	0.00	28,000.00	0.00	0.00
18/07/2022	GEAR DST JUN 001279423263	0.00	0.00	2,895.14	2,895.14
18/07/2022	GEAR DST JUN 001279423263	0.00	2,895.14	0.00	0.00
25/07/2022	MVW DST 001279795789	0.00	0.00	549.00	549.00
25/07/2022	MVW DST 001279795789	0.00	549.00	0.00	0.00
25/07/2022	QUAL DST 001279771881	0.00	0.00	280.00	280.00
25/07/2022	QUAL DST 001279771881	0.00	280.00	0.00	0.00
29/07/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	45.39	45.39
29/07/2022	MACQUARIE CMA INTEREST PAID	0.00	45.39	0.00	0.00
23/08/2022	TCL DIV/DIST AUF22/00891859	0.00	0.00	137.28	137.28
23/08/2022	TCL DIV/DIST AUF22/00891859	0.00	10.56	0.00	126.72
23/08/2022	TCL DIV/DIST AUF22/00891859	0.00	126.72	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
31/08/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	95.97	95.97
31/08/2022	MACQUARIE CMA INTEREST PAID	0.00	95.97	0.00	0.00
21/09/2022	SANTOS DIVIDEND AUI22/00941241	0.00	0.00	147.51	147.51
21/09/2022	SANTOS DIVIDEND AUI22/00941241	0.00	147.51	0.00	0.00
21/09/2022	SONIC HEALTHCARE FIN22/00870904	0.00	0.00	270.00	270.00
21/09/2022	SONIC HEALTHCARE FIN22/00870904	0.00	270.00	0.00	0.00
29/09/2022	BEN SEPT22 DIV S00118446518	0.00	0.00	218.63	218.63
29/09/2022	BEN SEPT22 DIV S00118446518	0.00	218.63	0.00	0.00
29/09/2022	CBA FNL DIV 001281045175	0.00	0.00	168.00	168.00
29/09/2022	CBA FNL DIV 001281045175	0.00	168.00	0.00	0.00
30/09/2022	EVN FNL DIV 001283863985	0.00	0.00	175.38	175.38
30/09/2022	EVN FNL DIV 001283863985	0.00	175.38	0.00	0.00
30/09/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	126.68	126.68
30/09/2022	MACQUARIE CMA INTEREST PAID	0.00	126.68	0.00	0.00
28/10/2022	WAM Capital S00118446518	0.00	0.00	376.65	376.65
28/10/2022	WAM Capital S00118446518	0.00	376.65	0.00	0.00
31/10/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	171.00	171.00
31/10/2022	MACQUARIE CMA INTEREST PAID	0.00	171.00	0.00	0.00
30/11/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	193.35	193.35
30/11/2022	MACQUARIE CMA INTEREST PAID	0.00	193.35	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/12/2022	MACQUARIE CMA INTEREST PAID	0.00	0.00	223.35	223.35
30/12/2022	MACQUARIE CMA INTEREST PAID	0.00	223.35	0.00	0.00
18/01/2023	GEAR DST 001288049459	0.00	0.00	1,325.72	1,325.72
18/01/2023	GEAR DST 001288049459	0.00	1,325.72	0.00	0.00
18/01/2023	MVW DST 001288677313	0.00	0.00	531.00	531.00
18/01/2023	MVW DST 001288677313	0.00	531.00	0.00	0.00
31/01/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	256.12	256.12
31/01/2023	MACQUARIE CMA INTEREST PAID	0.00	256.12	0.00	0.00
13/02/2023	TCL DISTRIBUTION AUI23/00889199	0.00	0.00	139.92	139.92
13/02/2023	TCL DISTRIBUTION AUI23/00889199	0.00	139.92	0.00	0.00
28/02/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	228.92	228.92
28/02/2023	MACQUARIE CMA INTEREST PAID	0.00	228.92	0.00	0.00
20/03/2023	BPAY TO AUSTRALIAN SECURITIES & INV	0.00	0.00	59.00	59.00
20/03/2023	BPAY TO AUSTRALIAN SECURITIES & INV	0.00	59.00	0.00	0.00
22/03/2023	SONIC HEALTHCARE INT23/00869635	0.00	0.00	189.00	189.00
22/03/2023	SONIC HEALTHCARE INT23/00869635	0.00	189.00	0.00	0.00
29/03/2023	SANTOS DIVIDEND AUS22/00942564	0.00	0.00	301.91	301.91
29/03/2023	SANTOS DIVIDEND AUS22/00942564	0.00	301.91	0.00	0.00
30/03/2023	CBA DIV 001291553124	0.00	0.00	168.00	168.00
30/03/2023	CBA DIV 001291553124	0.00	168.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
31/03/2023	BEN MAR23 DIV S00118446518	0.00	0.00	239.25	239.25
31/03/2023	BEN MAR23 DIV S00118446518	0.00	239.25	0.00	0.00
31/03/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	269.68	269.68
31/03/2023	MACQUARIE CMA INTEREST PAID	0.00	269.68	0.00	0.00
11/04/2023	SMSF AUSTRALIA ACCOUNTING FEES	0.00	0.00	330.00	330.00
11/04/2023	SMSF AUSTRALIA ACCOUNTING FEES	0.00	0.00	880.00	1,210.00
11/04/2023	SMSF AUSTRALIA ACCOUNTING FEES	0.00	1,210.00	0.00	0.00
17/04/2023	INITIAL INVESTMENT	0.00	0.00	126,000.00	126,000.00
17/04/2023	INITIAL INVESTMENT	0.00	126,000.00	0.00	0.00
18/04/2023	B QHAL 800 157543721	0.00	0.00	717.00	717.00
18/04/2023	B QHAL 800 157543721	0.00	717.00	0.00	0.00
28/04/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	161.82	161.82
28/04/2023	MACQUARIE CMA INTEREST PAID	0.00	161.82	0.00	0.00
02/05/2023	ATO ATO001000018259310	0.00	0.00	1,319.48	1,319.48
02/05/2023	ATO ATO001000018259310	0.00	1,319.48	0.00	0.00
11/05/2023	TRANSFER FROM CMH 971415377	0.00	0.00	1,000.00	1,000.00
11/05/2023	TRANSFER FROM CMH 971415377	0.00	1,000.00	0.00	0.00
26/05/2023	WAM Capital S00118446518	0.00	0.00	376.65	376.65
26/05/2023	WAM Capital S00118446518	0.00	376.65	0.00	0.00
31/05/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	48.76	48.76

Date	Description	Quantity	Debits	Credits	Balance
31/05/2023	MACQUARIE CMA INTEREST PAID	0.00	48.76	0.00	0.00
02/06/2023	EVN ITM DIV 001295467097	0.00	0.00	116.92	116.92
02/06/2023	EVN ITM DIV 001295467097	0.00	116.92	0.00	0.00
15/06/2023	TS TTR PENSION	0.00	0.00	15,000.00	15,000.00
15/06/2023	TS TTR PENSION	0.00	15,000.00	0.00	0.00
19/06/2023	SPIN FSF0511AU ET230619SMS0110009	0.00	0.00	90,000.00	90,000.00
19/06/2023	SPIN FSF0511AU ET230619SMS0110009	0.00	90,000.00	0.00	0.00
22/06/2023	ANTHONY SKINNER TS CC	0.00	0.00	5,000.00	5,000.00
22/06/2023	ANTHONY SKINNER TS CC	0.00	5,000.00	0.00	0.00
30/06/2023	MACQUARIE CMA INTEREST PAID	0.00	0.00	115.46	115.46
30/06/2023	MACQUARIE CMA INTEREST PAID	0.00	115.46	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / Oakleigh SMA Cash Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/07/2022	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	32.99	32.99
06/07/2022	WRAP SOLUTIONS ADMIN FEE	0.00	32.99	0.00	0.00
07/07/2022	W9757942 SMAOAK03S APPLICATION	0.00	0.00	50,000.00	50,000.00
07/07/2022	W9757942 SMAOAK03S APPLICATION	0.00	50,000.00	0.00	0.00
29/07/2022	INTEREST PAID	0.00	0.00	17.58	17.58
29/07/2022	INTEREST PAID	0.00	17.58	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
04/08/2022	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	49.67	49.67
04/08/2022	WRAP SOLUTIONS ADMIN FEE	0.00	49.67	0.00	0.00
31/08/2022	INTEREST PAID	0.00	0.00	39.21	39.21
31/08/2022	INTEREST PAID	0.00	39.21	0.00	0.00
05/09/2022	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	54.56	54.56
05/09/2022	WRAP SOLUTIONS ADMIN FEE	0.00	54.56	0.00	0.00
30/09/2022	INTEREST PAID	0.00	0.00	54.30	54.30
30/09/2022	INTEREST PAID	0.00	54.30	0.00	0.00
05/10/2022	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	72.45	72.45
05/10/2022	WRAP SOLUTIONS ADMIN FEE	0.00	72.45	0.00	0.00
31/10/2022	INTEREST PAID	0.00	0.00	73.08	73.08
31/10/2022	INTEREST PAID	0.00	73.08	0.00	0.00
03/11/2022	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	74.83	74.83
03/11/2022	WRAP SOLUTIONS ADMIN FEE	0.00	74.83	0.00	0.00
30/11/2022	INTEREST PAID	0.00	0.00	80.27	80.27
30/11/2022	INTEREST PAID	0.00	80.27	0.00	0.00
05/12/2022	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	73.04	73.04
05/12/2022	WRAP SOLUTIONS ADMIN FEE	0.00	73.04	0.00	0.00
30/12/2022	INTEREST PAID	0.00	0.00	90.79	90.79
30/12/2022	INTEREST PAID	0.00	90.79	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
05/01/2023	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	75.31	75.31
05/01/2023	WRAP SOLUTIONS ADMIN FEE	0.00	75.31	0.00	0.00
11/01/2023	W10601198 NAB06MTHZ APPLICATION	0.00	0.00	20,000.00	20,000.00
11/01/2023	W10601198 NAB06MTHZ APPLICATION	0.00	20,000.00	0.00	0.00
31/01/2023	INTEREST PAID	0.00	0.00	75.99	75.99
31/01/2023	INTEREST PAID	0.00	75.99	0.00	0.00
03/02/2023	TONY TTR ABP PMT	0.00	0.00	20,000.00	20,000.00
03/02/2023	TONY TTR ABP PMT	0.00	20,000.00	0.00	0.00
03/02/2023	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	75.08	75.08
03/02/2023	WRAP SOLUTIONS ADMIN FEE	0.00	75.08	0.00	0.00
28/02/2023	INTEREST PAID	0.00	0.00	21.86	21.86
28/02/2023	INTEREST PAID	0.00	21.86	0.00	0.00
03/03/2023	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	61.55	61.55
03/03/2023	WRAP SOLUTIONS ADMIN FEE	0.00	61.55	0.00	0.00
29/03/2023	W10928575 SMAOAK01S REDEMPTION	0.00	0.00	148,000.00	148,000.00
29/03/2023	W10928575 SMAOAK01S REDEMPTION	0.00	148,000.00	0.00	0.00
29/03/2023	W10928576 SMAOAK03S REDEMPTION	0.00	0.00	2,067.00	2,067.00
29/03/2023	W10928576 SMAOAK03S REDEMPTION	0.00	2,067.00	0.00	0.00
31/03/2023	INTEREST PAID	0.00	0.00	54.11	54.11
31/03/2023	INTEREST PAID	0.00	54.11	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
05/04/2023	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	67.70	67.70
05/04/2023	WRAP SOLUTIONS ADMIN FEE	0.00	67.70	0.00	0.00
17/04/2023	INITIAL INVESTMENT	0.00	0.00	150,000.00	150,000.00
17/04/2023	INITIAL INVESTMENT	0.00	150,000.00	0.00	0.00
28/04/2023	INTEREST PAID	0.00	0.00	188.84	188.84
28/04/2023	INTEREST PAID	0.00	188.84	0.00	0.00
03/05/2023	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	66.32	66.32
03/05/2023	WRAP SOLUTIONS ADMIN FEE	0.00	66.32	0.00	0.00
31/05/2023	INTEREST PAID	0.00	0.00	25.38	25.38
31/05/2023	INTEREST PAID	0.00	25.38	0.00	0.00
05/06/2023	WRAP SOLUTIONS ADMIN FEE	0.00	0.00	54.68	54.68
05/06/2023	WRAP SOLUTIONS ADMIN FEE	0.00	54.68	0.00	0.00
30/06/2023	INTEREST PAID	0.00	0.00	23.72	23.72
30/06/2023	INTEREST PAID	0.00	23.72	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

**Member Entitlement Accounts / Mr Anthony Skinner / Accumulation**

01/07/2022	Opening Balance	0.00	0.00	0.00	440,016.73
19/06/2023	Rollover In	0.00	0.00	90,000.00	530,016.73
22/06/2023	ANTHONY SKINNER TS CC	0.00	0.00	5,000.00	535,016.73
22/06/2023	Contribution Tax Withheld	0.00	750.00	0.00	534,266.73



Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Income Taxes Allocated	0.00	1,759.91	0.00	532,506.82
30/06/2023	Investment Profit or Loss	0.00	0.00	28,366.41	560,873.23
30/06/2023	Closing Balance	0.00	0.00	0.00	560,873.23
<b>Member Entitlement Accounts / Mrs Leah Skinner / Account Based Pension (51.29% Tax Free)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Pension Establishment Post 07	0.00	0.00	194,959.63	194,959.63
14/07/2022	Pension Drawdown - Gross	0.00	67,195.00	0.00	127,764.63
03/02/2023	Pension Drawdown - Gross	0.00	20,000.00	0.00	107,764.63
15/06/2023	Pension Drawdown - Gross	0.00	15,000.00	0.00	92,764.63
30/06/2023	Investment Profit or Loss	0.00	0.00	7,771.55	100,536.18
30/06/2023	Closing Balance	0.00	0.00	0.00	100,536.18
<b>Member Entitlement Accounts / Mrs Leah Skinner / Accumulation</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	194,959.63
01/07/2022	Pension Establishment Post 07	0.00	194,959.63	0.00	0.00
18/07/2022	A M AISTON Car	0.00	0.00	28,000.00	28,000.00
30/06/2023	Income Taxes Allocated	0.00	106.03	0.00	27,893.97
30/06/2023	Investment Profit or Loss	0.00	0.00	1,709.08	29,603.05
30/06/2023	Closing Balance	0.00	0.00	0.00	29,603.05

## Permanent Documents

[OCR\\_Superannuation Fund Deed - Skinz Self Managed Super Fund 020419.pdf](#)

[Skinz SMSF Investment Strategy.pdf](#)

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

## Who should complete this annual return?

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

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

Skinz Self Managed Super Fund

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

4 **Current postal address**

PO Box 230

Suburb/town

Glen Osmond

State/territory

SA

Postcode

5064

5 **Annual return status**

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

A No  Yes

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

B No  Yes

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

**6 SMSF auditor**

Auditor's name

Title: MR

Family name

Boys

First given name

Anthony

Other given names

SMSF Auditor Number

100014140

Auditor's phone number

04

10702708

Postal address

PO Box 3376

Suburb/town

Rundle Mall

State/territory

SA

Postcode

5000

Date audit was completed

**A**

Day Month Year

Was Part A of the audit report qualified?

**B** No  Yes 

Was Part B of the audit report qualified?

**C** No  Yes 

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

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

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

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

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

Fund BSB number 182512

Fund account number 966970139

Fund account name

Skinz SMSF Pty Ltd ATF Skinz Self Managed Super Fund

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

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

BSB number

Account number

Account name

**C Electronic service address alias**

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

smsfdataflow

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

- 8 Status of SMSF** Australian superannuation fund **A** No  Yes  Fund benefit structure **B**  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 

Day	Month	Year

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

**10 Exempt current pension income**

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

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

No  Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

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

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

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

Fund's tax file number (TFN)

## Section B: Income

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

### 11 Income

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

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

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

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

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

Gross interest **C** \$ -00

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

Gross foreign income	<b>D1</b> \$ <input type="text" value="1135"/> -00	Net foreign income	<b>D</b> \$ <input type="text" value="1135"/> -00	Loss <input type="checkbox"/>
----------------------	--	--------------------	---	-------------------------------

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

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

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

Calculation of assessable contributions	
Assessable employer contributions	<b>R1</b> \$ <input type="text" value="0"/> -00
plus Assessable personal contributions	<b>R2</b> \$ <input type="text" value="5000"/> -00
plus <small>**No-TFN-quoted contributions</small>	<b>R3</b> \$ <input type="text" value="0"/> -00 <small>(an amount must be included even if it is zero)</small>
less Transfer of liability to life insurance company or PST	<b>R6</b> \$ <input type="text"/> -00

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

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

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

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

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

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

Calculation of non-arm's length income	
*Net non-arm's length private company dividends	<b>U1</b> \$ <input type="text" value="0"/> -00
plus *Net non-arm's length trust distributions	<b>U2</b> \$ <input type="text" value="0"/> -00
plus *Net other non-arm's length income	<b>U3</b> \$ <input type="text" value="0"/> -00

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

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

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

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

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

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

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

Fund's tax file number (TFN)

## Section C: Deductions and non-deductible expenses

### 12 Deductions and non-deductible expenses

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

	DEDUCTIONS	NON-DEDUCTIBLE EXPENSES
Interest expenses within Australia	<b>A1</b> \$ <input type="text" value="0"/> -00	<b>A2</b> \$ <input type="text" value="0"/> -00
Interest expenses overseas	<b>B1</b> \$ <input type="text" value="0"/> -00	<b>B2</b> \$ <input type="text" value="0"/> -00
Capital works expenditure	<b>D1</b> \$ <input type="text" value="0"/> -00	<b>D2</b> \$ <input type="text" value="0"/> -00
Decline in value of depreciating assets	<b>E1</b> \$ <input type="text" value="0"/> -00	<b>E2</b> \$ <input type="text" value="0"/> -00
Insurance premiums – members	<b>F1</b> \$ <input type="text" value="0"/> -00	<b>F2</b> \$ <input type="text" value="0"/> -00
SMSF auditor fee	<b>H1</b> \$ <input type="text" value="320"/> -00	<b>H2</b> \$ <input type="text" value="9"/> -00
Investment expenses	<b>I1</b> \$ <input type="text" value="2046"/> -00	<b>I2</b> \$ <input type="text" value="528"/> -00
Management and administration expenses	<b>J1</b> \$ <input type="text" value="901"/> -00	<b>J2</b> \$ <input type="text" value="37"/> -00
Forestry managed investment scheme expense	<b>U1</b> \$ <input type="text" value="0"/> -00	<b>U2</b> \$ <input type="text" value="0"/> -00
Other amounts	<b>L1</b> \$ <input type="text" value="259"/> -00 <span style="float: right;">Code <input type="text" value="0"/></span>	<b>L2</b> \$ <input type="text" value="0"/> -00 <span style="float: right;">Code <input type="text"/></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="17248"/>	<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="2587.20"/>	
<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="111.24"/>	
Rebates and tax offsets	<b>C2</b>	\$	<input type="text"/>	
Non-refundable non-carry forward tax offsets	<b>C</b>	\$	<input type="text" value="111.24"/>	
<i>(C1 plus C2)</i>				

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

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

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

Complying fund's franking credits tax offset	<b>E1</b>	\$	<input type="text" value="4645.71"/>	
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="4645.71"/>	
<i>(E1 plus E2 plus E3 plus E4)</i>				

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

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



Fund's tax file number (TFN)

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

<b>#Tax offset refunds</b> <small>(Remainder of refundable tax offsets)</small>	<b>I \$</b>	<input type="text" value="2169.75"/>
<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="-1910.75"/>
<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="8404"/>	<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.

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** \$

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** \$

**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

<b>Limited recourse borrowing arrangements</b>	
Australian residential real property	<b>J1</b> \$ <input type="text" value="0"/> -00
Australian non-residential real property	<b>J2</b> \$ <input type="text" value="0"/> -00
Overseas real property	<b>J3</b> \$ <input type="text" value="0"/> -00
Australian shares	<b>J4</b> \$ <input type="text" value="0"/> -00
Overseas shares	<b>J5</b> \$ <input type="text" value="0"/> -00
Other	<b>J6</b> \$ <input type="text" value="0"/> -00
Property count	<b>J7</b> <input type="text" value="0"/>

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"/>
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="691012"/>
Reserve accounts			<b>X</b> \$	<input type="text" value="0"/>
Other liabilities			<b>Y</b> \$	<input type="text" value="0"/>
<b>TOTAL LIABILITIES</b>			<b>Z</b> \$	<input type="text" value="691012"/>

**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

**Skinz Self Managed Super Fund**  
**Investment Revaluation as at 30 June 2023**

Investment		Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Listed Securities Market</b>						
AIS	Aeris Resources Limited (ASX:AIS)	30 Jun 2023	0.48000	3,143.00000	1,508.64	34.64
BEN	Bendigo And Adelaide Bank Limited (ASX:BEN)	30 Jun 2023	8.59000	825.00000	7,086.75	(396.00)
CBA	Commonwealth Bank Of Australia. (ASX:CBA)	30 Jun 2023	100.27000	80.00000	8,021.60	791.20
EVN	Evolution Mining Limited (ASX:EVN)	30 Jun 2023	3.22000	5,846.00000	18,824.12	4,910.64
GEAR	Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund) (ASX:GEAR)	30 Jun 2023	24.49000	1,400.00000	34,286.00	4,228.00
MVW	Vaneck Vectors Australian Equal Weight ETF - Vaneck Vectors Australian Equal Weight ETF (ASX:MVW)	30 Jun 2023	34.69000	900.00000	31,221.00	3,762.00
MX1	Micro-X Limited (ASX:MX1)	30 Jun 2023	0.12000	14,250.00000	1,710.00	(285.00)
QHAL	Vaneck MSCI International Quality (Hedged) ETF - Vaneck MSCI International Quality (Hedged) ETF (ASX:QHAL)	30 Jun 2023	39.14000	800.00000	31,312.00	2,271.00
QUAL	Vaneck Vectors MSCI World Ex Australia Quality ETF - Vaneck Vectors MSCI World Ex Australia Quality ETF (ASX:QUAL)	30 Jun 2023	44.50000	0.00000	0.00	(4,888.00)
SHL	Sonic Healthcare Limited (ASX:SHL)	30 Jun 2023	35.57000	450.00000	16,006.50	1,152.00
STO	Santos Limited (ASX:STO)	30 Jun 2023	7.52000	1,350.00000	10,152.00	135.00
TCL	Transurban Group - Fully Paid Ordinary/Units Stapled Securities (ASX:TCL)	30 Jun 2023	14.25000	528.00000	7,524.00	(68.64)
WAM	WAM Capital Limited (ASX:WAM)	30 Jun 2023	1.49500	4,860.00000	7,265.70	(1,093.50)
<b>Listed Securities Market Total</b>					<b>174,918.31</b>	<b>10,553.34</b>
<b>Unlisted Market</b>						
WIQCUT	WIQ Carbon Unit Trust			275,000.00000	275,000.00	0.00
<b>Unlisted Market Total</b>					<b>275,000.00</b>	<b>0.00</b>
<b>Wrap/Platform Market</b>						
OAK01SWRAP	Oakleigh 18.6 Strategic Investment SMAOAK01S	30 Jun 2023	50,263.27000	1.00000	50,263.27	7,645.70
OAK03SWRAP	Oakleigh 18.6 Strategic Investment SMAOAK03S	30 Jun 2023	51,232.17000	1.00000	51,232.17	2,944.32
<b>Wrap/Platform Market Total</b>					<b>101,495.44</b>	<b>10,590.02</b>

---

**Skinz Self Managed Super Fund**  
**Investment Revaluation as at 30 June 2023**

---

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Fund Total</b>				<b>551,413.75</b>	<b>21,143.36</b>

---



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

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data					
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
<b>Cash At Bank</b>										
<b>MAQCMA: Macquarie CMA</b>										
29/07/2022	Interest	45.39	0.00							
31/08/2022	Interest	95.97	0.00							
30/09/2022	Interest	126.68	0.00							
31/10/2022	Interest	171.00	0.00							
30/11/2022	Interest	193.35	0.00							
30/12/2022	Interest	223.35	0.00							
31/01/2023	Interest	256.12	0.00							
28/02/2023	Interest	228.92	0.00							
31/03/2023	Interest	269.68	0.00							
28/04/2023	Interest	161.82	0.00							
31/05/2023	Interest	48.76	0.00							
30/06/2023	Interest	115.46	0.00							
		<b>1,936.50</b>	<b>0.00</b>							
<b>OAKSMACASH: Oakleigh SMA Cash Account</b>										
29/07/2022	Interest	17.58	0.00							
31/08/2022	Interest	39.21	0.00							
30/09/2022	Interest	54.30	0.00							
31/10/2022	Interest	73.08	0.00							
30/11/2022	Interest	80.27	0.00							
30/12/2022	Interest	90.79	0.00							
31/01/2023	Interest	75.99	0.00							
28/02/2023	Interest	21.86	0.00							
31/03/2023	Interest	54.11	0.00							
28/04/2023	Interest	188.84	0.00							
31/05/2023	Interest	25.38	0.00							
30/06/2023	Interest	23.72	0.00							
		<b>745.13</b>	<b>0.00</b>							
<b>Total</b>		<b>2,681.63</b>	<b>0.00</b>							
<b>Shares in Listed Companies</b>										
<b>BEN: Bendigo And Adelaide Bank Limited (ASX:BEN)</b>										
29/09/2022	Dividend	218.63	93.70	*	825	0	0.2650	218.62	93.69	
31/03/2023	Dividend	239.25	102.54		825	0	0.2900	239.25	102.54	
		<b>457.88</b>	<b>196.24</b>					<b>457.87</b>	<b>196.23</b>	
<b>CBA: Commonwealth Bank Of Australia. (ASX:CBA)</b>										
29/09/2022	Dividend	168.00	72.00		80	0	2.1000	168.00	72.00	
30/03/2023	Dividend	168.00	72.00		80	0	2.1000	168.00	72.00	
		<b>336.00</b>	<b>144.00</b>					<b>336.00</b>	<b>144.00</b>	
<b>EVN: Evolution Mining Limited (ASX:EVN)</b>										
30/09/2022	Dividend	175.38	75.16		5,846	0	0.0300	175.38	75.16	
02/06/2023	Dividend	116.92	50.11		5,846	0	0.0200	116.92	50.11	
		<b>292.30</b>	<b>125.27</b>					<b>292.30</b>	<b>125.27</b>	

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

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

Payment Date	Income Type	Ledger Data			Announcement Data					
		Total Income	Tax Credits+	Diff *	Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
<b>SHL: Sonic Healthcare Limited (ASX:SHL)</b>										
21/09/2022	Dividend	270.00	115.71		450	0	0.6000	270.00	115.71	
22/03/2023	Dividend	189.00	81.00		450	0	0.4200	189.00	81.00	
		459.00	196.71					459.00	196.71	
<b>STO: Santos Limited (ASX:STO)</b>										
22/09/2022	Dividend	147.51	0.00		1,350	0	0.1093	147.51	0.00	
29/03/2023	Dividend	301.91	0.00		1,350	0	0.2236	301.91	0.00	
		449.42	0.00					449.42	0.00	
<b>WAM: WAM Capital Limited (ASX:WAM)</b>										
28/10/2022	Dividend	376.65	161.42		4,860	0	0.0775	376.65	161.42	
26/05/2023	Dividend	376.65	161.42		4,860	0	0.0775	376.65	161.42	
		753.30	322.84					753.30	322.84	
<b>Total</b>		<b>2,747.90</b>	<b>985.06</b>					<b>2,747.89</b>	<b>985.05</b>	
<b>Stapled Securities</b>										
<b>TCL: Transurban Group - Fully Paid Ordinary/Units Stapled Securities (ASX:TCL)</b>										
01/07/2022	Distribution	10.56	0.00	*						
23/08/2022	Dividend	0.00	0.00	*	528	0	0.0200	10.56	4.53	
29/12/2022	Distribution	139.92	0.00		528	0	0.2650	139.92	0.00	
29/06/2023	Distribution	161.04	0.00	*	528	0	0.3050	161.04	0.27	
		311.52	0.00					311.52	4.80	
<b>Total</b>		<b>311.52</b>	<b>0.00</b>					<b>311.52</b>	<b>4.80</b>	
<b>Units In Listed Unit Trusts</b>										
<b>GEAR: Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund) (ASX:GEAR)</b>										
03/01/2023	Distribution	1,325.72	0.00	*	1,400	0	0.9469	1,325.72	475.33	
30/06/2023	Distribution	351.15	0.00	*	1,400	0	0.2508	351.15	427.58	
		1,676.87	0.00					1,676.87	902.91	
<b>MVW: Vaneck Vectors Australian Equal Weight ETF - Vaneck Vectors Australian Equal Weight ETF (ASX:MVW)</b>										
03/01/2023	Distribution	531.00	0.00	*	900	0	0.5900	531.00	177.51	
30/06/2023	Distribution	567.00	0.00		900	0	0.6300	567.00	0.00	
		1,098.00	0.00					1,098.00	177.51	
<b>QHAL: Vaneck MSCI International Quality (Hedged) ETF - Vaneck MSCI International Quality (Hedged) ETF (ASX:QHAL)</b>										
30/06/2023	Distribution	348.00	0.00		800	0	0.4350	348.00	0.00	
		348.00	0.00					348.00	0.00	
<b>Total</b>		<b>3,122.87</b>	<b>0.00</b>					<b>3,122.87</b>	<b>1,080.42</b>	
<b>Wrap/Platform Assets</b>										
<b>OAK01SWRAP: Oakleigh 18.6 Strategic Investment SMAOAK01S</b>										
30/06/2023	Distribution	5,723.29	0.00	*						
		5,723.29	0.00					0.00	0.00	
<b>OAK03SWRAP: Oakleigh 18.6 Strategic Investment SMAOAK03S</b>										
30/06/2023	Distribution	1,899.53	0.00	*						
		1,899.53	0.00					0.00	0.00	
<b>Total</b>		<b>7,622.82</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.

## Skinz Self Managed Super Fund

### Tax Accounting Reconciliation

For the period 1 July 2022 to 30 June 2023

Operating Statement Profit vs. Provision for Income Tax	2023 \$																		
<b>Benefits Accrued as a Result of Operations before Income Tax</b>	<b>58,652.04</b>																		
<b><u>ADD:</u></b>																			
Pension Non-deductible Expenses	575.34																		
Pensions Paid	102,195.00																		
Realised Capital Losses	465.45																		
<b><u>LESS:</u></b>																			
Increase in Market Value	21,143.36																		
Pension Exempt Income	4,073.00																		
Distributed Capital Gains	804.24																		
Non-Taxable Contributions	28,000.00																		
Non-Taxable Income	618.88																		
Rollovers In	90,000.00																		
Rounding	0.35																		
<b>Taxable Income or Loss</b>	<b>17,248.00</b>																		
	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;"></th> <th style="text-align: right;">Income Amount</th> <th style="text-align: right;">Tax Amount</th> </tr> </thead> <tbody> <tr> <td>Gross Tax @ 15% for Concessional Income</td> <td style="text-align: right;">17,248.00</td> <td style="text-align: right;">2,587.20</td> </tr> <tr> <td>Gross Tax @ 45% for Net Non-Arm's Length Income</td> <td style="text-align: right;">0.00</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>No-TFN Quoted Contributions @ 32%</td> <td style="text-align: right;">0.00</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>Change in Carried Forward Losses</td> <td style="text-align: right;">0.00</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td><b>Provision for Income Tax</b></td> <td></td> <td style="text-align: right; border-top: 1px solid black; border-bottom: 3px double black;"><b>2,587.20</b></td> </tr> </tbody> </table>		Income Amount	Tax Amount	Gross Tax @ 15% for Concessional Income	17,248.00	2,587.20	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>2,587.20</b>
	Income Amount	Tax Amount																	
Gross Tax @ 15% for Concessional Income	17,248.00	2,587.20																	
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>2,587.20</b>																	

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

<b>Provision for Income Tax</b>	<b>2,587.20</b>
<b><u>ADD:</u></b>	
Excessive Foreign Tax Credit Writeoff	28.74
<b>Income Tax Expense</b>	<b>2,615.94</b>

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

<b>Provision for Income Tax</b>	<b>2,587.20</b>
<b><u>ADD:</u></b>	
Excessive Foreign Tax Credit Writeoff	28.74
<b><u>LESS:</u></b>	
Franking Credits	4,645.71
Foreign Tax Credits	139.98
<b>Income Tax Payable (Receivable)</b>	<b>(2,169.75)</b>

---

**Skinz Self Managed Super Fund**  
**Tax Accounting Reconciliation**  
**For the period 1 July 2022 to 30 June 2023**

---

**Exempt Current Pension Income Settings**

---

Pension Exempt % (Actuarial)	20.5300%
Pension Exempt % (Expenses)	2.8527%
Assets Segregated For Pensions	No

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

Description	Investment Reference	Date	Tax Return Ref.	Amount
			<b>Section B</b>	
<b>Income</b>				
<b>Net Capital Gain</b>				
Gross Capital Gain - Shares & Units - Listed Trusts	As Per Investment Disposals CGT Report	30 Jun 2023	A	7,243.00
Gross Capital Gain - Distributed Capital Gains from Trusts	As Per Investment Disposals CGT Report	30 Jun 2023	A	803.00
Gross Capital Gain - Shares & Units - Listed Shares	As Per Investment Disposals CGT Report	30 Jun 2023	A	14,447.00
Deferred Capital Gain Realised		30 Jun 2023	A	0.00
Less Capital Losses Applied		30 Jun 2023	A	(22,493.00)
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>				
MACQUARIE CMA INTEREST PAID	MAQCMA: Macquarie CMA	29 Jul 2022	C	45.39
MACQUARIE CMA INTEREST PAID	MAQCMA: Macquarie CMA	31 Aug 2022	C	95.97
MACQUARIE CMA INTEREST PAID	MAQCMA: Macquarie CMA	30 Sep 2022	C	126.68
MACQUARIE CMA INTEREST PAID	MAQCMA: Macquarie CMA	31 Oct 2022	C	171.00
MACQUARIE CMA INTEREST PAID	MAQCMA: Macquarie CMA	30 Nov 2022	C	193.35
MACQUARIE CMA INTEREST PAID	MAQCMA: Macquarie CMA	30 Dec 2022	C	223.35
MACQUARIE CMA INTEREST PAID	MAQCMA: Macquarie CMA	31 Jan 2023	C	256.12
MACQUARIE CMA INTEREST PAID	MAQCMA: Macquarie CMA	28 Feb 2023	C	228.92
MACQUARIE CMA INTEREST PAID	MAQCMA: Macquarie CMA	31 Mar 2023	C	269.68
MACQUARIE CMA INTEREST PAID	MAQCMA: Macquarie CMA	28 Apr 2023	C	161.82
MACQUARIE CMA INTEREST PAID	MAQCMA: Macquarie CMA	31 May 2023	C	48.76
MACQUARIE CMA INTEREST PAID	MAQCMA: Macquarie CMA	30 Jun 2023	C	115.46
INTEREST PAID	OAKSMACASH: Oakleigh SMA Cash Account	29 Jul 2022	C	17.58
INTEREST PAID	OAKSMACASH: Oakleigh SMA Cash Account	31 Aug 2022	C	39.21
INTEREST PAID	OAKSMACASH: Oakleigh SMA Cash Account	30 Sep 2022	C	54.30
INTEREST PAID	OAKSMACASH: Oakleigh SMA Cash Account	31 Oct 2022	C	73.08
INTEREST PAID	OAKSMACASH: Oakleigh SMA Cash Account	30 Nov 2022	C	80.27
INTEREST PAID	OAKSMACASH: Oakleigh SMA Cash Account	30 Dec 2022	C	90.79
INTEREST PAID	OAKSMACASH: Oakleigh SMA Cash Account	31 Jan 2023	C	75.99
INTEREST PAID	OAKSMACASH: Oakleigh SMA Cash Account	28 Feb 2023	C	21.86
INTEREST PAID	OAKSMACASH: Oakleigh SMA Cash Account	31 Mar 2023	C	54.11
INTEREST PAID	OAKSMACASH: Oakleigh SMA Cash Account	28 Apr 2023	C	188.84
INTEREST PAID	OAKSMACASH: Oakleigh SMA Cash Account	31 May 2023	C	25.38
INTEREST PAID	OAKSMACASH: Oakleigh SMA Cash Account	30 Jun 2023	C	23.72
Less Rounding			C	(0.63)
<b>Total Gross Interest</b>			<b>C</b>	<b>2,681.00</b>
<b>Total Forestry Managed Investment Scheme Income</b>			<b>X</b>	<b>0.00</b>
<b>Net Foreign Income</b>				

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

Description	Investment Reference	Date	Tax Return Ref.	Amount
Distribution - Tax Statement	GEAR: Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund)	30 Jun 2023	D	20.56
Distribution - Tax Statement	GEAR: Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund)	30 Jun 2023	D	5.44
Distribution - Tax Statement	MVW: Vaneck Vectors Australian Equal Weight ETF - Vaneck Vectors Australian Equal Weight ETF	30 Jun 2023	D	8.87
Distribution - Tax Statement	MVW: Vaneck Vectors Australian Equal Weight ETF - Vaneck Vectors Australian Equal Weight ETF	30 Jun 2023	D	9.47
Distribution - Tax Statement	OAK01SWRAP: Oakleigh 18.6 Strategic Investment SMAOAK01S	30 Jun 2023	D	323.37
Distribution - Tax Statement	OAK01SWRAP: Oakleigh 18.6 Strategic Investment SMAOAK01S	30 Jun 2023	D	130.56
Distribution - Tax Statement	OAK03SWRAP: Oakleigh 18.6 Strategic Investment SMAOAK03S	30 Jun 2023	D	46.35
Distribution - Tax Statement	OAK03SWRAP: Oakleigh 18.6 Strategic Investment SMAOAK03S	30 Jun 2023	D	227.93
Distribution - Tax Statement	QHAL: Vaneck MSCI International Quality (Hedged) ETF - Vaneck MSCI International Quality (Hedged) ETF	30 Jun 2023	D	362.97
<i>Less Rounding</i>			D	(0.52)
<b>Total Net Foreign Income</b>			<b>D</b>	<b>1,135.00</b>
<b>Total Australian Franking Credits from a New Zealand Company</b>			<b>E</b>	<b>0.00</b>
<b>Total Transfers from Foreign Funds</b>			<b>F</b>	<b>0.00</b>
<b>Total Gross Payments where ABN not quoted</b>			<b>H</b>	<b>0.00</b>
<b>Total Gross Distribution from Partnerships</b>			<b>I</b>	<b>0.00</b>
<b>Unfranked Dividend Amount</b>				
STO USD 0.076, UNFRANKED, 0.076 CFI, DRP SUSP	STO: Santos Limited	22 Sep 2022	J	147.51
STO USD 0.151, UNFRANKED, 0.151 CFI, DRP SUSP	STO: Santos Limited	29 Mar 2023	J	301.91
<i>Less Rounding</i>			J	(0.42)
<b>Total Unfranked Dividend Amount</b>			<b>J</b>	<b>449.00</b>
<b>Franked Dividend Amount</b>				
BEN AUD 0.265 FRANKED, 30% CTR, DRP NIL DISC, BSP	BEN: Bendigo And Adelaide Bank Limited	29 Sep 2022	K	218.63
BEN AUD 0.29 FRANKED, 30% CTR, DRP NIL DISC, BSP	BEN: Bendigo And Adelaide Bank Limited	31 Mar 2023	K	239.25
CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia.	29 Sep 2022	K	168.00
CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia.	30 Mar 2023	K	168.00
EVN AUD 0.03 FRANKED, 30% CTR	EVN: Evolution Mining Limited	30 Sep 2022	K	175.38
EVN AUD 0.02 FRANKED, 30% CTR	EVN: Evolution Mining Limited	02 Jun 2023	K	116.92
SHL AUD 0.6 FRANKED, 30% CTR, DRP SUSP	SHL: Sonic Healthcare Limited	21 Sep 2022	K	270.00
SHL AUD 0.42 FRANKED, 30% CTR, DRP SUSP	SHL: Sonic Healthcare Limited	22 Mar 2023	K	189.00
WAM AUD 0.0775 FRANKED, 30% CTR, DRP 2.5% DISC	WAM: WAM Capital Limited	28 Oct 2022	K	376.65
WAM AUD 0.0775 FRANKED, 30% CTR, DRP NIL DISC	WAM: WAM Capital Limited	26 May 2023	K	376.65
<i>Less Rounding</i>			K	(0.48)
<b>Total Franked Dividend Amount</b>			<b>K</b>	<b>2,298.00</b>
<b>Dividend Franking Credit</b>				
BEN AUD 0.265 FRANKED, 30% CTR, DRP NIL DISC, BSP	BEN: Bendigo And Adelaide Bank Limited	29 Sep 2022	L	93.70
BEN AUD 0.29 FRANKED, 30% CTR, DRP NIL DISC, BSP	BEN: Bendigo And Adelaide Bank Limited	31 Mar 2023	L	102.54

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

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia.	29 Sep 2022	L	72.00
CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia.	30 Mar 2023	L	72.00
EVN AUD 0.03 FRANKED, 30% CTR	EVN: Evolution Mining Limited	30 Sep 2022	L	75.16
EVN AUD 0.02 FRANKED, 30% CTR	EVN: Evolution Mining Limited	02 Jun 2023	L	50.11
SHL AUD 0.6 FRANKED, 30% CTR, DRP SUSP	SHL: Sonic Healthcare Limited	21 Sep 2022	L	115.71
SHL AUD 0.42 FRANKED, 30% CTR, DRP SUSP	SHL: Sonic Healthcare Limited	22 Mar 2023	L	81.00
WAM AUD 0.0775 FRANKED, 30% CTR, DRP 2.5% DISC	WAM: WAM Capital Limited	28 Oct 2022	L	161.42
WAM AUD 0.0775 FRANKED, 30% CTR, DRP NIL DISC	WAM: WAM Capital Limited	26 May 2023	L	161.42
Less Rounding			L	(0.06)
<b>Total Dividend Franking Credit</b>			<b>L</b>	<b>985.00</b>
<b>Gross Trust Distributions</b>				
GEAR AUD EST 0.7922 FRANKED, 30% CTR, 0.071 CFI, DRP	GEAR: Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund)	03 Jan 2023	M	1,325.72
Distribution - Tax Statement	GEAR: Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund)	30 Jun 2023	M	818.42
Distribution - Tax Statement	GEAR: Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund)	30 Jun 2023	M	216.79
GEAR AUD EST 0.7126 EQUIV FRANKED, 30% CTR, DRP	GEAR: Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund)	30 Jun 2023	M	351.15
MVW AUD 0.4602 FRANKED, 30% CTR, DRP	MVW: Vaneck Vectors Australian Equal Weight ETF - Vaneck Vectors Australian Equal Weight ETF	03 Jan 2023	M	531.00
Distribution - Tax Statement	MVW: Vaneck Vectors Australian Equal Weight ETF - Vaneck Vectors Australian Equal Weight ETF	30 Jun 2023	M	44.59
Distribution - Tax Statement	MVW: Vaneck Vectors Australian Equal Weight ETF - Vaneck Vectors Australian Equal Weight ETF	30 Jun 2023	M	47.63
MVW AUD DRP	MVW: Vaneck Vectors Australian Equal Weight ETF - Vaneck Vectors Australian Equal Weight ETF	30 Jun 2023	M	567.00
Distribution	OAK01SWRAP: Oakleigh 18.6 Strategic Investment SMAOAK01S	30 Jun 2023	M	653.20
Distribution - Tax Statement	OAK01SWRAP: Oakleigh 18.6 Strategic Investment SMAOAK01S	30 Jun 2023	M	1,355.79
Distribution - Tax Statement	OAK01SWRAP: Oakleigh 18.6 Strategic Investment SMAOAK01S	30 Jun 2023	M	(486.52)
Dividend	OAK01SWRAP: Oakleigh 18.6 Strategic Investment SMAOAK01S	30 Jun 2023	M	4,572.11
Interest Income	OAK01SWRAP: Oakleigh 18.6 Strategic Investment SMAOAK01S	30 Jun 2023	M	497.98
Distribution	OAK03SWRAP: Oakleigh 18.6 Strategic Investment SMAOAK03S	30 Jun 2023	M	1,002.03
Distribution - Tax Statement	OAK03SWRAP: Oakleigh 18.6 Strategic Investment SMAOAK03S	30 Jun 2023	M	305.65
Distribution - Tax Statement	OAK03SWRAP: Oakleigh 18.6 Strategic Investment SMAOAK03S	30 Jun 2023	M	(554.49)
Dividend	OAK03SWRAP: Oakleigh 18.6 Strategic Investment SMAOAK03S	30 Jun 2023	M	887.24
Interest Income	OAK03SWRAP: Oakleigh 18.6 Strategic Investment SMAOAK03S	30 Jun 2023	M	10.26
Distribution - Tax Statement	QHAL: Vaneck MSCI International Quality (Hedged) ETF - Vaneck MSCI International Quality (Hedged) ETF	30 Jun 2023	M	(348.00)
QHAL AUD DRP	QHAL: Vaneck MSCI International Quality (Hedged) ETF - Vaneck MSCI International Quality (Hedged) ETF	30 Jun 2023	M	348.00

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

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
Investment Income	TCL: Transurban Group - Fully Paid Ordinary/Units Stapled Securities	01 Jul 2022	M	10.56
TCL AUD DRP NIL DISC	TCL: Transurban Group - Fully Paid Ordinary/Units Stapled Securities	29 Dec 2022	M	139.92
TCL AUD 0.0111946 FRANKED, 30% CTR, DRP NIL DISC	TCL: Transurban Group - Fully Paid Ordinary/Units Stapled Securities	29 Jun 2023	M	161.04
Distribution - Tax Statement	TCL: Transurban Group - Fully Paid Ordinary/Units Stapled Securities	30 Jun 2023	M	(5.36)
Distribution - Tax Statement	TCL: Transurban Group - Fully Paid Ordinary/Units Stapled Securities	30 Jun 2023	M	(70.90)
Distribution - Tax Statement	TCL: Transurban Group - Fully Paid Ordinary/Units Stapled Securities	30 Jun 2023	M	(81.61)
<i>Less Rounding</i>			M	(0.20)
<b>Total Gross Trust Distributions</b>			<b>M</b>	<b>12,299.00</b>
<b>Total Assessable Employer Contributions</b>			<b>R1</b>	<b>0.00</b>
<b>Assessable Personal Contributions</b>				
ANTHONY SKINNER TS CC	1: Anthony Skinner	22 Jun 2023	R2	5,000.00
<b>Total Assessable Personal Contributions</b>			<b>R2</b>	<b>5,000.00</b>
<b>Total No-TFN quoted contributions</b>			<b>R3</b>	<b>0.00</b>
<b>Total Transfer of Liability to life insurance company or PST</b>			<b>R6</b>	<b>0.00</b>
<b>Total Assessable Contributions</b>			<b>R</b>	<b>5,000.00</b>
<b>Total Other Income</b>			<b>S</b>	<b>0.00</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>Exempt Current Pension Income</b>				
Exempt Current Pension Income	Dividend Franking Credit	30 Jun 2023	Y	(202.00)
Exempt Current Pension Income	Franked Dividend Amount	30 Jun 2023	Y	(471.00)
Exempt Current Pension Income	Gross Interest	30 Jun 2023	Y	(550.00)
Exempt Current Pension Income	Gross Trust Distributions	30 Jun 2023	Y	(2,525.00)
Exempt Current Pension Income	Net Foreign Income	30 Jun 2023	Y	(233.00)
Exempt Current Pension Income	Unfranked Dividend Amount	30 Jun 2023	Y	(92.00)
<b>Total Exempt Current Pension Income</b>			<b>Y</b>	<b>(4,073.00)</b>
<b>Total Assessable Income</b>				<b>20,774.00</b>
<b>Deductions</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>Total Death or Disability Premiums</b>			<b>F</b>	<b>0.00</b>
<b>Total Death Benefit Increase</b>			<b>G</b>	<b>0.00</b>
<b>Approved Auditor Fee</b>				
Auditor Fee		11 Apr 2023	H	330.00
Less Current Pension Deductions		30 Jun 2023	H	(9.41)
<i>Less Rounding</i>			H	(0.59)



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

Description	Investment Reference	Date	Tax Return Ref.	Amount
<b>Total Approved Auditor Fee</b>			<b>H</b>	<b>320.00</b>
<b>Investment Expenses</b>				
WRAP SOLUTIONS ADMIN FEE		06 Jul 2022	I	32.99
WRAP SOLUTIONS ADMIN FEE		04 Aug 2022	I	49.67
WRAP SOLUTIONS ADMIN FEE		05 Sep 2022	I	54.56
WRAP SOLUTIONS ADMIN FEE		05 Oct 2022	I	72.45
WRAP SOLUTIONS ADMIN FEE		03 Nov 2022	I	74.83
WRAP SOLUTIONS ADMIN FEE		05 Dec 2022	I	73.04
WRAP SOLUTIONS ADMIN FEE		05 Jan 2023	I	75.31
WRAP SOLUTIONS ADMIN FEE		03 Feb 2023	I	75.08
WRAP SOLUTIONS ADMIN FEE		03 Mar 2023	I	61.55
WRAP SOLUTIONS ADMIN FEE		05 Apr 2023	I	67.70
WRAP SOLUTIONS ADMIN FEE		03 May 2023	I	66.32
WRAP SOLUTIONS ADMIN FEE		05 Jun 2023	I	54.68
SMA Fee		30 Jun 2023	I	908.56
SMA Fee		30 Jun 2023	I	908.56
Less Current Pension Deductions		30 Jun 2023	I	(528.71)
Less Rounding			I	(0.59)
<b>Total Investment Expenses</b>			<b>I</b>	<b>2,046.00</b>
<b>Management and Administration Expenses</b>				
BPAY TO AUSTRALIAN SECURITIES & INV		20 Mar 2023	J	59.00
Fund General Expense		11 Apr 2023	J	880.00
Less Current Pension Deductions		30 Jun 2023	J	(37.22)
Less Rounding			J	(0.78)
<b>Total Management and Administration Expenses</b>			<b>J</b>	<b>901.00</b>
<b>Total Forestry Managed Investment Scheme Deduction</b>			<b>U</b>	<b>0.00</b>
<b>Other Deductions</b>				
ATO ATO001000018259310		02 May 2023	L	259.00
<b>Total Other Deductions</b>			<b>L</b>	<b>259.00</b>
<b>Tax Losses Deducted</b>				
Tax Losses Brought Forward		30 Jun 2023	M	0.00
Less Net Exempt Income		30 Jun 2023	M	0.00
<b>Total Tax Losses Deducted</b>			<b>M</b>	<b>0.00</b>
<b>Total Deductions</b>			<b></b>	<b>3,526.00</b>
<b>Taxable Income or Loss</b>			<b>(V - N) O</b>	<b>17,248.00</b>

**Income Tax Calculation Statement**

**Section D**

**Gross Tax**

Gross Tax @ 15% for Concessional Income		30 Jun 2023	T1	2,587.20
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></b>	<b>2,587.20</b>

**Credit: Foreign Tax Income Offset**

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

Description	Investment Reference	Date	Tax Return Ref.	Amount
Distribution - Tax Statement	GEAR: Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund)	30 Jun 2023	C1	4.76
Distribution - Tax Statement	GEAR: Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund)	30 Jun 2023	C1	1.26
Distribution - Tax Statement	OAK01SWRAP: Oakleigh 18.6 Strategic Investment SMAOAK01S	30 Jun 2023	C1	39.67
Distribution - Tax Statement	OAK01SWRAP: Oakleigh 18.6 Strategic Investment SMAOAK01S	30 Jun 2023	C1	3.39
Distribution - Tax Statement	OAK03SWRAP: Oakleigh 18.6 Strategic Investment SMAOAK03S	30 Jun 2023	C1	34.14
Distribution - Tax Statement	QHAL: Vaneck MSCI International Quality (Hedged) ETF - Vaneck MSCI International Quality (Hedged) ETF	30 Jun 2023	C1	56.76
Excessive Foreign Tax Credit Written Off		30 Jun 2023	C1	(28.74)
<b>Total Credit: Foreign Tax Income Offset</b>			<b>C1</b>	<b>111.24</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>111.24</b>
<b>SUBTOTAL</b>				<b>2,475.96</b>
<b>Credit: Refundable Franking Credits</b>				
BEN AUD 0.265 FRANKED, 30% CTR, DRP NIL DISC, BSP	BEN: Bendigo And Adelaide Bank Limited	29 Sep 2022	E1	93.70
BEN AUD 0.29 FRANKED, 30% CTR, DRP NIL DISC, BSP	BEN: Bendigo And Adelaide Bank Limited	31 Mar 2023	E1	102.54
CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia.	29 Sep 2022	E1	72.00
CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia.	30 Mar 2023	E1	72.00
EVN AUD 0.03 FRANKED, 30% CTR	EVN: Evolution Mining Limited	30 Sep 2022	E1	75.16
EVN AUD 0.02 FRANKED, 30% CTR	EVN: Evolution Mining Limited	02 Jun 2023	E1	50.11
Distribution - Tax Statement	GEAR: Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund)	30 Jun 2023	E1	961.33
Distribution - Tax Statement	GEAR: Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund)	30 Jun 2023	E1	254.63
Distribution - Tax Statement	MVW: Vaneck Vectors Australian Equal Weight ETF - Vaneck Vectors Australian Equal Weight ETF	30 Jun 2023	E1	154.04
Distribution - Tax Statement	MVW: Vaneck Vectors Australian Equal Weight ETF - Vaneck Vectors Australian Equal Weight ETF	30 Jun 2023	E1	164.49
Distribution - Tax Statement	OAK01SWRAP: Oakleigh 18.6 Strategic Investment SMAOAK01S	30 Jun 2023	E1	1,675.77
Distribution - Tax Statement	OAK03SWRAP: Oakleigh 18.6 Strategic Investment SMAOAK03S	30 Jun 2023	E1	93.59
Distribution - Tax Statement	OAK03SWRAP: Oakleigh 18.6 Strategic Investment SMAOAK03S	30 Jun 2023	E1	352.00
SHL AUD 0.6 FRANKED, 30% CTR, DRP SUSP	SHL: Sonic Healthcare Limited	21 Sep 2022	E1	115.71
SHL AUD 0.42 FRANKED, 30% CTR, DRP SUSP	SHL: Sonic Healthcare Limited	22 Mar 2023	E1	81.00
Distribution - Tax Statement	TCL: Transurban Group - Fully Paid Ordinary/Units Stapled Securities	30 Jun 2023	E1	0.16
Distribution - Tax Statement	TCL: Transurban Group - Fully Paid Ordinary/Units Stapled Securities	30 Jun 2023	E1	2.16
Distribution - Tax Statement	TCL: Transurban Group - Fully Paid Ordinary/Units Stapled Securities	30 Jun 2023	E1	2.48
WAM AUD 0.0775 FRANKED, 30% CTR, DRP 2.5% DISC	WAM: WAM Capital Limited	28 Oct 2022	E1	161.42
WAM AUD 0.0775 FRANKED, 30% CTR, DRP NIL DISC	WAM: WAM Capital Limited	26 May 2023	E1	161.42
<b>Total Credit: Refundable Franking Credits</b>			<b>E1</b>	<b>4,645.71</b>

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

Description	Investment Reference	Date	Tax Return Ref.	Amount
Total Credit: No-TFN Tax Offset			E2	0.00
Total Credit: Refundable National Rental Affordability Scheme Tax Offset			E3	0.00
Total Credit: Interest on Early Payments			H1	0.00
Total Credit: Foreign Resident Withholding			H2	0.00
Total Credit: ABN/TFN Not Quoted (Non-Individual)			H3	0.00
Total Credit: Interest on No-TFN Tax Offset			H6	0.00
<b>Total Eligible Credits</b>				<b>0.00</b>
<b>Net Tax Payable</b>				<b>(2,169.75)</b>
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>(1,910.75)</b>

## Skinz Self Managed Super Fund

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

Member's Detail	Opening Balance	Increases				Decreases					Closing Balance
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid	
<b>Mr Anthony Skinner</b>											
7 Airlie Mews Hallett Cove SA 5158											
Accumulation <b>Accumulation</b>	440,016.73	5,000.00	90,000.00	28,366.41	0.00	(2,509.91)	0.00	0.00	0.00	0.00	560,873.23
	440,016.73	5,000.00	90,000.00	28,366.41	0.00	(2,509.91)	0.00	0.00	0.00	0.00	560,873.23
<b>Mrs Leah Skinner</b>											
7 Airlie Mews Hallett Cove SA 5158											
Accumulation <b>Accumulation</b>	194,959.63	28,000.00	0.00	1,709.08	0.00	(106.03)	0.00	0.00	(194,959.63)	0.00	29,603.05
Pension <b>Account Based Pension (51.29% T</b>	0.00	0.00	194,959.63	7,771.55	0.00	0.00	0.00	0.00	0.00	(102,195.00)	100,536.18
	194,959.63	28,000.00	194,959.63	9,480.63	0.00	(106.03)	0.00	0.00	(194,959.63)	(102,195.00)	130,139.23
	634,976.36	33,000.00	284,959.63	37,847.04	0.00	(2,615.94)	0.00	0.00	(194,959.63)	(102,195.00)	691,012.46

**Skinz Self Managed Super Fund**  
**Investment Summary as at 30 June 2023**

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Bank</u></b>								
Macquarie CMA				103,998.82	103,998.82			15.15%
Oakleigh SMA Cash Account				10,929.95	10,929.95			1.59%
				<b>114,928.77</b>	<b>114,928.77</b>			<b>16.75%</b>
<b><u>Listed Securities Market</u></b>								
Aeris Resources Limited (ASX: AIS)	3,143.00000	1.6204	0.4800	5,093.00	1,508.64	(3,584.36)	(70.38)%	0.22%
Bendigo And Adelaide Bank Limited (ASX: BEN)	825.00000	6.0200	8.5900	4,966.50	7,086.75	2,120.25	42.69%	1.03%
Commonwealth Bank Of Australia. (ASX: CBA)	80.00000	63.1525	100.2700	5,052.20	8,021.60	2,969.40	58.77%	1.17%
Evolution Mining Limited (ASX: EVN)	5,846.00000	3.8521	3.2200	22,519.10	18,824.12	(3,694.98)	(16.41)%	2.74%
Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund) (ASX: GEAR)	1,400.00000	14.0136	24.4900	19,619.00	34,286.00	14,667.00	74.76%	5.00%
Vaneck Vectors Australian Equal Weight ETF - Vaneck Vectors Australian Equal Weight ETF (ASX: MVW)	900.00000	22.8467	34.6900	20,562.00	31,221.00	10,659.00	51.84%	4.55%
Micro-X Limited (ASX: MX1)	14,250.00000	0.3523	0.1200	5,020.50	1,710.00	(3,310.50)	(65.94)%	0.25%
Vaneck MSCI International Quality (Hedged) ETF - Vaneck MSCI International Quality (Hedged) ETF (ASX: QHAL)	800.00000	36.3013	39.1400	29,041.00	31,312.00	2,271.00	7.82%	4.56%
Sonic Healthcare Limited (ASX: SHL)	450.00000	21.7433	35.5700	9,784.50	16,006.50	6,222.00	63.59%	2.33%
Santos Limited (ASX: STO)	1,350.00000	3.7344	7.5200	5,041.50	10,152.00	5,110.50	101.37%	1.48%
Transurban Group - Fully Paid Ordinary/Units Stapled Securities (ASX: TCL)	528.00000	11.0024	14.2500	5,809.25	7,524.00	1,714.75	29.52%	1.10%
WAM Capital Limited (ASX: WAM)	4,860.00000	2.0397	1.4950	9,913.00	7,265.70	(2,647.30)	(26.71)%	1.06%
				<b>142,421.55</b>	<b>174,918.31</b>	<b>32,496.76</b>	<b>22.82%</b>	<b>25.49%</b>

**Skinz Self Managed Super 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>Term Deposits</u></b>								
NAB Term Deposit maturing 10 July 2023 @ 4.10% p.a.				20,000.00	20,000.00	0.00	0.00%	2.91%
				<b>20,000.00</b>	<b>20,000.00</b>	<b>0.00</b>	<b>0.00%</b>	<b>2.91%</b>
<b><u>Unlisted Market</u></b>								
WIQ Carbon Unit Trust	275,000.00000	1.0000	1.0000	275,000.00	275,000.00	0.00	0.00%	40.07%
				<b>275,000.00</b>	<b>275,000.00</b>	<b>0.00</b>	<b>0.00%</b>	<b>40.07%</b>
<b><u>Wrap/Platform Market</u></b>								
Oakleigh 18.6 Strategic Investment SMAOAK01S		0.0000	0.0000	49,992.09	50,263.27	271.18	0.54%	7.32%
Oakleigh 18.6 Strategic Investment SMAOAK03S		0.0000	0.0000	48,287.85	51,232.17	2,944.32	6.10%	7.46%
				<b>98,279.94</b>	<b>101,495.44</b>	<b>3,215.50</b>	<b>3.27%</b>	<b>14.79%</b>
				<b>650,630.26</b>	<b>686,342.52</b>	<b>35,712.26</b>	<b>5.49%</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.

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

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *	
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST						
<b><u>Bank</u></b>														
Macquarie CMA														
1,936.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,936.50	0.00	0.00	0.00	0.00	0.00
Oakleigh SMA Cash Account														
745.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	745.13	0.00	0.00	0.00	0.00	0.00
<b>2,681.63</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>2,681.63</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b><u>Listed Securities Market</u></b>														
Bendigo And Adelaide Bank Limited (ASX:BEN)														
457.88	196.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	654.12	0.00	0.00	0.00	0.00	0.00
Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund) (ASX:GEAR)														
1,676.87	1,215.96	6.02	0.00	0.00	81.73	0.00	79.04	0.00	2,738.08	0.00	39.20	0.64	0.00	39.20
Commonwealth Bank Of Australia. (ASX:CBA)														
336.00	144.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	480.00	0.00	0.00	0.00	0.00	0.00
Evolution Mining Limited (ASX:EVN)														
292.30	125.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	417.57	0.00	0.00	0.00	0.00	0.00
Santos Limited (ASX:STO)														
449.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	449.42	0.00	0.00	0.00	0.00	0.00
Sonic Healthcare Limited (ASX:SHL)														
459.00	196.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	655.71	0.00	0.00	0.00	0.00	0.00
Transurban Group - Fully Paid Ordinary/Units Stapled Securities (ASX:TCL)														
311.52	4.80	0.00	0.00	0.00	161.81	0.00	0.86	0.00	153.65	0.00	0.43	0.00	0.00	0.43
Vaneck MSCI International Quality (Hedged) ETF - Vaneck MSCI International Quality (Hedged) ETF (ASX:QHAL)														
348.00	0.00	56.76	0.00	0.00	41.79	0.00	0.00	0.00	362.97	0.00	0.00	0.00	0.00	0.00
Vaneck Vectors Australian Equal Weight ETF - Vaneck Vectors Australian Equal Weight ETF (ASX:MVW)														

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

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST					
1,098.00	318.53	0.00	0.00	0.00	(192.81)	0.00	400.78	0.00	1,208.56	0.00	200.39	0.00	200.39
WAM Capital Limited (ASX:WAM)													
753.30	322.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,076.14	0.00	0.00	0.00	0.00
<b>6,182.29</b>	<b>2,524.35</b>	<b>62.78</b>	<b>0.00</b>	<b>0.00</b>	<b>92.52</b>	<b>0.00</b>	<b>480.68</b>	<b>0.00</b>	<b>8,196.22</b>	<b>0.00</b>	<b>240.02</b>	<b>0.64</b>	<b>240.02</b>
<b><i>Wrap/Platform Market</i></b>													
Oakleigh 18.6 Strategic Investment SMAOAK01S													
5,723.29	1,675.77	43.06	0.00	0.00	219.28	0.00	176.35	0.00	7,046.49	0.00	79.49	17.36	79.50
Oakleigh 18.6 Strategic Investment SMAOAK03S													
1,899.53	445.59	34.14	0.00	0.00	307.08	0.00	147.21	0.00	1,924.97	0.00	69.90	7.31	70.00
<b>7,622.82</b>	<b>2,121.36</b>	<b>77.20</b>	<b>0.00</b>	<b>0.00</b>	<b>526.36</b>	<b>0.00</b>	<b>323.56</b>	<b>0.00</b>	<b>8,971.46</b>	<b>0.00</b>	<b>149.39</b>	<b>24.67</b>	<b>149.50</b>
<b>16,486.74</b>	<b>4,645.71</b>	<b>139.98</b>	<b>0.00</b>	<b>0.00</b>	<b>618.88</b>	<b>0.00</b>	<b>804.24</b>	<b>0.00</b>	<b>19,849.31</b>	<b>0.00</b>	<b>389.41</b>	<b>25.31</b>	<b>389.52</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.



**Skinz Self Managed Super Fund**  
**Distribution Reconciliation Report**  
**For the period 1 July 2022 to 30 June 2023**

Net Distribution	Australian Income			Other Non-Assessable Amounts			Foreign Income			Capital Gains			AMIT	Gross Distribution		
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Capital Returns	Assesable Amounts	Foreign Tax Credits	Discounted Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Net Cost Base Increase/ (Decrease)	Accounting	Tax
<b><i>Listed Securities Market</i></b>																
Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund) (ASX:GEAR)																
1,676.87	1,496.12	1,215.96	0.00	81.73	0.00	0.00	0.00	19.98	6.02	39.20	39.20	0.00	0.64	(81.73)	2,898.85	2,712.08
Vaneck Vectors Australian Equal Weight ETF - Vaneck Vectors Australian Equal Weight ETF (ASX:MVW)																
1,098.00	871.69	318.53	0.00	(192.81)	0.00	0.00	0.00	18.34	0.00	200.39	200.39	0.00	0.00	192.81	1,416.53	1,190.22
Vaneck MSCI International Quality (Hedged) ETF - Vaneck MSCI International Quality (Hedged) ETF (ASX:QHAL)																
348.00	0.00	0.00	0.00	41.79	0.00	0.00	0.00	306.21	56.76	0.00	0.00	0.00	0.00	(41.79)	404.76	0.00
Transurban Group - Fully Paid Ordinary/Units Stapled Securities (ASX:TCL)																
311.52	148.85	4.80	0.00	161.81	0.00	0.00	0.00	0.00	0.00	0.43	0.43	0.00	0.00	(161.81)	316.32	153.65
<b>3,434.39</b>	<b>2,516.66</b>	<b>1,539.29</b>	<b>0.00</b>	<b>92.52</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>344.53</b>	<b>62.78</b>	<b>240.02</b>	<b>240.02</b>	<b>0.00</b>	<b>0.64</b>	<b>(92.52)</b>	<b>5,036.46</b>	<b>4,055.95</b>
<b><i>Wrap/Platform Market</i></b>																
Oakleigh 18.6 Strategic Investment SMAOAK01S																
5,723.29	4,916.79	1,675.77	0.00	219.28	0.00	0.00	0.00	410.87	43.06	79.49	79.50	0.00	17.36	(219.28)	7,442.12	6,592.56
Oakleigh 18.6 Strategic Investment SMAOAK03S																
1,899.53	1,205.10	445.59	0.00	307.08	0.00	0.00	0.00	240.14	34.14	69.90	70.00	0.00	7.31	307.08	2,379.26	1,650.69
<b>7,622.82</b>	<b>6,121.89</b>	<b>2,121.36</b>	<b>0.00</b>	<b>526.36</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>651.01</b>	<b>77.20</b>	<b>149.39</b>	<b>149.50</b>	<b>0.00</b>	<b>24.67</b>	<b>87.80</b>	<b>9,821.38</b>	<b>8,243.25</b>
<b>11,057.21</b>	<b>8,638.55</b>	<b>3,660.65</b>	<b>0.00</b>	<b>618.88</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>995.54</b>	<b>139.98</b>	<b>389.41</b>	<b>389.52</b>	<b>0.00</b>	<b>25.31</b>	<b>(4.72)</b>	<b>14,857.84</b>	<b>12,299.20</b>

**Skinz Self Managed Super Fund**  
**Distribution Reconciliation Report**  
**For the period 1 July 2022 to 30 June 2023**

Net Distribution	Australian Income			Other Non-Assessable Amounts			Foreign Income			Capital Gains			AMIT	Gross Distribution	
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Capital Returns	Assesable Amounts	Foreign Tax Credits	Discounted Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Net Cost Base Increase/ (Decrease)	Accounting

**Reconciliation**

	Australian Income			Other Non-Assessable Amounts			Foreign Income			Capital Gains			Gross Distribution	
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Assesable Amounts	Foreign Tax Credits	Disc. Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Accounting	Tax
Gross Accounting Distribution	8,638.55	3,660.65		618.88	-	-	995.54	139.98	389.41	389.52	-	25.31	14,857.84	-
Gross Tax Distribution	8,638.55	3,660.65		-	-	-	-	-	-	-	-	-	-	12,299.20
Net Foreign Income	-	-		-	-	-	995.54	139.98	-	-	-	-	-	1,135.52
Net Distributed Capital Gain	-	-		-	-	-	-	-	778.83	N/A	-	25.31	-	804.14



**Skinz Self Managed Super Fund**  
**Realised Capital Gains**  
**For the period from 1 July 2022 to 30 June 2023**

Accounting Treatment					Taxation Treatment						
Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
					Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss
<b><u>Listed Securities Market</u></b>											
<b>Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund) (ASX:GEAR)</b>											
30/06/2023	Dist	0.00	0.00	0.00				16.42	0.13		
30/06/2023	Dist	0.00	0.00	0.00				61.99	0.51		
		0.00	0.00	0.00				78.41	0.64	0.00	
<b>Transurban Group - Fully Paid Ordinary/Units Stapled Securities (ASX:TCL)</b>											
30/06/2023	Dist	0.00	0.00	0.00				0.39			
30/06/2023	Dist	0.00	0.00	0.00				0.03			
30/06/2023	Dist	0.00	0.00	0.00				0.44			
		0.00	0.00	0.00				0.86		0.00	
<b>Vaneck Vectors Australian Equal Weight ETF - Vaneck Vectors Australian Equal Weight ETF (ASX:MVW)</b>											
30/06/2023	Dist	0.00	0.00	0.00				206.96			
30/06/2023	Dist	0.00	0.00	0.00				193.82			
		0.00	0.00	0.00				400.78		0.00	
<b>Vaneck Vectors MSCI World Ex Australia Quality ETF - Vaneck Vectors MSCI World Ex Australia Quality ETF (ASX:QUAL)</b>											
14/04/2023	Sale	700.00	28,324.00	19,766.00	8,558.00	21,080.58		7,243.42			
		700.00	28,324.00	19,766.00	8,558.00	21,080.58		7,243.42		0.00	
<b>Listed Securities Market Total</b>		28,324.00		19,766.00	8,558.00	21,080.58		7,723.47	0.64	0.00	
<b><u>Wrap/Platform Market</u></b>											
<b>Oakleigh 18.6 Strategic Investment SMAOAK01S</b>											
30/06/2023	Dist	0.00	0.00	0.00	(8,387.33)			7,896.60	6,485.73		22,593.32
		0.00	0.00	0.00	(8,387.33)			7,896.60	6,485.73	0.00	22,593.32
<b>Oakleigh 18.6 Strategic Investment SMAOAK03S</b>											
30/06/2023	Dist	0.00	0.00	0.00	(636.12)			139.80	249.15		877.96
		0.00	0.00	0.00	(636.12)			139.80	249.15	0.00	877.96

**Skinz Self Managed Super Fund**  
**Realised Capital Gains**  
**For the period from 1 July 2022 to 30 June 2023**

	Accounting Treatment				Taxation Treatment								
	Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation					
						Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss	
<b>Wrap/Platform Market Total</b>		0.00		0.00	(9,023.45)				8,036.40	6,734.88	0.00		23,471.28
<b>Grand Total</b>		<b>28,324.00</b>		<b>19,766.00</b>	<b>(465.45)</b>	<b>21,080.58</b>			<b>15,759.87</b>	<b>6,735.52</b>	<b>0.00</b>		<b>23,471.28</b>

\* Where there is an Excess Tax Value Amount, the Accounting Profit/(Loss) figure takes account of this. Accounting Profit/(Loss) equals Proceeds less Excess Tax Value less Original Cost.

**Skinz Self Managed Super Fund**  
**Realised Capital Gains**  
**For the period from 1 July 2022 to 30 June 2023**

**Capital Gains Tax Return Summary**

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
<b>Current Year Capital Gains</b>						
Shares & Units - Listed Shares	0.00	7,737.00	6,710.00	0.00	14,447.00	23,471.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	7,243.00	0.00	0.00	7,243.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	778.00	25.00	0.00	803.00	0.00
	0.00	15,758.00	6,735.00	0.00	22,493.00	23,471.00
<b>Capital Losses Applied</b>						
Current Year	0.00	15,758.00	6,735.00	0.00	22,493.00	
Prior Years	0.00	0.00	0.00	0.00	0.00	
	0.00	15,758.00	6,735.00	0.00	22,493.00	
<b>Net Capital Gains</b>						
Net Gain after applying losses	0.00	0.00	0.00	0.00	0.00	
Discount applicable		0.00				
Net Gain after applying discount	0.00	0.00	0.00	0.00	0.00	

**Skinz Self Managed Super Fund**  
 (ABN: 85 451 306 486)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 7 Airlie Mews Hallett Cove, SA 5158
Member Number: 1	Date of Birth: 14 January 1963
Mr Anthony Dean Skinner	Date Joined Fund: 6 March 2019
	Eligible Service Date: 26 May 1988
	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 as at 1 Jul 2022</b>	
Accumulation	440,016.73
<b>Total as at 1 Jul 2022</b>	<b>440,016.73</b>

<b>Withdrawal Benefit as at 30 Jun 2023</b>	
Accumulation	560,873.23
<b>Total as at 30 Jun 2023</b>	<b>560,873.23</b>

**Your Tax Components**

Tax Free	4,985.88
Taxable - Taxed	555,887.35
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	560,873.23
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:**

mail Skinz Self Managed Super Fund, Unit 8 435 Fullarton Road, Highgate SA 5063

**Skinz Self Managed Super Fund**  
 (ABN: 85 451 306 486)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2022 - 30 June 2023</b>	Residential Address: 7 Airlie Mews Hallett Cove, SA 5158
<b>Member</b> Number: 1	Date of Birth: 14 January 1963
<b>Mr Anthony Dean Skinner</b>	Date Joined Fund: 6 March 2019
<b>Accumulation Account</b>	Eligible Service Date: 26 May 1988
<b>Accumulation</b>	Tax File Number Held: Yes
	Account Start Date: 6 March 2019

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	<b>440,016.73</b>
<i><u>Increases to your account:</u></i>	
Member Contributions	5,000.00
Rollovers In	90,000.00
Share Of Net Fund Income	28,366.41
<b><u>Total Increases</u></b>	<b>123,366.41</b>
<i><u>Decreases to your account:</u></i>	
Contributions Tax	750.00
Tax on Net Fund Income	1,759.91
<b><u>Total Decreases</u></b>	<b>2,509.91</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b><u>560,873.23</u></b>

Your Tax Components		
Tax Free	0.8889 %	4,985.88
Taxable - Taxed		555,887.35
Taxable - Untaxed		-
Your Preservation Components		
Preserved		560,873.23
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:**  
 mail Skinz Self Managed Super Fund, Unit 8 435 Fullarton Road, Highgate SA 5063



**Trustee**

The Trustee of the Fund is as follows:

Skinz SMSF Pty Ltd

The directors of the Trustee company are:

Anthony Skinner and  
Leah Skinner

**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

.....  
Anthony Skinner  
Director - Skinz SMSF Pty Ltd

.....  
Leah Skinner  
Director - Skinz SMSF Pty Ltd

Statement Date: 30 June 2023

**For Enquiries:**  
mail **Skinz Self Managed Super Fund, Unit 8 435 Fullarton Road, Highgate SA 5063**



**Skinz Self Managed Super Fund**  
(ABN: 85 451 306 486)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 7 Airlie Mews Hallett Cove, SA 5158
Member Number: 2	Date of Birth: 4 May 1962
Mrs Leah Mary Skinner	Date Joined Fund: 6 March 2019
	Eligible Service Date: 6 March 2019
	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 as at 1 Jul 2022</b>	
Accumulation	194,959.63
Account Based Pension (51.29% Tax Free)	-
<b>Total as at 1 Jul 2022</b>	<b>194,959.63</b>
<b>Withdrawal Benefit as at 30 Jun 2023</b>	
Accumulation	29,603.05
Account Based Pension (51.29% Tax Free)	100,536.18
<b>Total as at 30 Jun 2023</b>	<b>130,139.23</b>

Your Tax Components	
Tax Free	79,567.70
Taxable - Taxed	50,571.53
Taxable - Untaxed	-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	130,139.23

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

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

**For Enquiries:**  
mail Skinz Self Managed Super Fund, Unit 8 435 Fullarton Road, Highgate SA 5063

**Skinz Self Managed Super Fund**  
(ABN: 85 451 306 486)

**Member Benefit Statement**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 7 Airlie Mews Hallett Cove, SA 5158
Member Number: 2	Date of Birth: 4 May 1962
<b>Mrs Leah Mary Skinner</b>	Date Joined Fund: 6 March 2019
Accumulation Account	Eligible Service Date: 6 March 2019
<b>Accumulation</b>	Tax File Number Held: Yes
	Account Start Date: 6 March 2019

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	<b>194,959.63</b>
<i>Increases to your account:</i>	
Member Contributions	28,000.00
Share Of Net Fund Income	1,709.08
<u>Total Increases</u>	<u>29,709.08</u>
<i>Decreases to your account:</i>	
Tax on Net Fund Income	106.03
Transfers Out	194,959.63
<u>Total Decreases</u>	<u>195,065.66</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b><u>29,603.05</u></b>

Your Tax Components		
Tax Free	94.5848 %	28,000.00
Taxable - Taxed		1,603.05
Taxable - Untaxed		-

Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		29,603.05

Your Insurance Benefits	
No insurance details have been recorded	

Your Beneficiaries	
No beneficiary details have been recorded	

**For Enquiries:**  
mail Skinz Self Managed Super Fund, Unit 8 435 Fullarton Road, Highgate SA 5063

**Skinz Self Managed Super Fund**  
(ABN: 85 451 306 486)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2022 - 30 June 2023</b>	Residential Address: 7 Airlie Mews Hallett Cove, SA 5158
<b>Member</b> Number: 2	Date of Birth: 4 May 1962
<b>Mrs Leah Mary Skinner</b>	Date Joined Fund: 6 March 2019
<b>Pension Account</b>	Eligible Service Date: 6 March 2019
<b>Account Based Pension (51.29% Tax Free)</b>	Tax File Number Held: Yes
	Account Start Date: 1 July 2022

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	-
<i>Increases to your account:</i>	
Share Of Net Fund Income	7,771.55
Transfers In	194,959.63
<u>Total Increases</u>	<u>202,731.18</u>
<i>Decreases to your account:</i>	
Pension Payments	102,195.00
<u>Total Decreases</u>	<u>102,195.00</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b><u>100,536.18</u></b>

Your Tax Components		
Tax Free	51.2927 %	51,567.70
Taxable - Taxed		48,968.48
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	100,536.18

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

**Your Beneficiaries**  
Anthony Skinner has been selected as the Reversionary Beneficiary for this Pension Account.

**For Enquiries:**  
mail Skinz Self Managed Super Fund, Unit 8 435 Fullarton Road, Highgate SA 5063



### Trustee

The Trustee of the Fund is as follows:

Skinz SMSF Pty Ltd

The directors of the Trustee company are:

Anthony Skinner and  
Leah Skinner

### 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

.....  
Anthony Skinner  
Director - Skinz SMSF Pty Ltd

.....  
Leah Skinner  
Director - Skinz SMSF Pty Ltd

Statement Date: 30 June 2023

**For Enquiries:**  
mail **Skinz Self Managed Super Fund, Unit 8 435 Fullarton Road, Highgate SA 5063**

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

**Mr Anthony Skinner**

**Date of Birth:** 14 Jan 1963  
**Age:** 60 (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	5,000.00	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		5,000.00	0.00
Amount above caps	4	0.00	0.00
Available		125,000.00	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

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	0.00
	Personal	5,000.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>5,000.00</b>
<b>NonConcessional</b>	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>0.00</b>
<b>Other</b>	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

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

---

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

---

**Mr Anthony Skinner**

22/06/2023	Personal	5,000.00	manual
<b>Totals:</b>		<b>5,000.00</b>	

---

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

**Mrs Leah Skinner**

**Date of Birth:** 04 May 1962  
**Age:** 61 (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			
3-year cap in effect from previous years		Unknown	
Total non-concessional contributions in previous 2 years		Unknown	
<b>Current Year Contributions</b>	<b>Note</b>	<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	92,500.00	0.00
Contributions made (to this fund)	3	0.00	28,000.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		0.00	28,000.00
Amount above caps	4	0.00	0.00
Available		120,000.00	82,000.00

**Notes**

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

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	0.00
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>0.00</b>
<b>NonConcessional</b>	Personal	28,000.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>28,000.00</b>
<b>Other</b>	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>	<b>Source</b>
18/07/2022	Personal		28,000.00		manual
	<b>Totals:</b>		<b>28,000.00</b>		

**Skinz Self Managed Super Fund  
Pension Withdrawal Limits  
For the Period 1 July 2022 to 30 June 2023**

**Mrs Leah Skinner  
YTD Summaries**

	Drawdowns to date	Rqd. for Minimum	Minimum	Rqd for Plan	Plan*	Remaining until Max	Maximum	Tax Free %
Account Based Pension (51.29% Tax Free)	102,195.00	OK!	3,900.00	OK!	3,900.00	-	-	51.29%

**Totals**

Gross Drawdowns	102,195.00	0.00	3,900.00	0.00	3,900.00			
PAYG Tax	0.00	0.00	0.00	0.00	0.00			
Net Drawdowns	102,195.00	0.00	3,900.00	0.00	3,900.00			

**Footnotes:**

\*The plan amount is the annual pension review amount or the minimum amount where no review amount is recorded.

**Pension Payments**

Account Based Pension (51.29% Tax Free)

Date	Gross Amount	PAYG	Net Amount	Description
14/07/2022	67,195.00	0.00	67,195.00	LEAH SKINNER - 2022 HYUNDAI
03/02/2023	20,000.00	0.00	20,000.00	TONY TTR ABP PMT
15/06/2023	15,000.00	0.00	15,000.00	TS TTR PENSION
<b>Totals:</b>	<b>102,195.00</b>	<b>0.00</b>	<b>102,195.00</b>	



**Skinz Self Managed Super Fund**  
**Investment Movement Summary**  
**For the period 1 July 2022 to 30 June 2023**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<b><u>Bank</u></b>										
Macquarie CMA		178,317.88		135,861.94		210,181.00	0.00		103,998.82	103,998.82
Oakleigh SMA Cash Account		100,876.00		150,812.13		240,758.18	0.00		10,929.95	10,929.95
		279,193.88		286,674.07		450,939.18	0.00		114,928.77	114,928.77
<b><u>Listed Securities Market</u></b>										
Aeris Resources Limited (ASX:AIS)	22,000.00	5,093.00	0.00	0.00	18,857.00	0.00	0.00	3,143.00	5,093.00	1,508.64
Bendigo And Adelaide Bank Limited (ASX:BEN)	825.00	4,966.50	0.00	0.00	0.00	0.00	0.00	825.00	4,966.50	7,086.75
Betashares Geared Australian Equity Fund (Hedge Fund) - Betashares Geared Aus Equity Fund (Hedge Fund) (ASX:GEAR)	1,400.00	19,619.00	0.00	0.00	0.00	0.00	0.00	1,400.00	19,619.00	34,286.00
Commonwealth Bank Of Australia. (ASX:CBA)	80.00	5,052.20	0.00	0.00	0.00	0.00	0.00	80.00	5,052.20	8,021.60
Evolution Mining Limited (ASX:EVN)	5,846.00	22,519.10	0.00	0.00	0.00	0.00	0.00	5,846.00	22,519.10	18,824.12
Micro-X Limited (ASX:MX1)	14,250.00	5,020.50	0.00	0.00	0.00	0.00	0.00	14,250.00	5,020.50	1,710.00
Santos Limited (ASX:STO)	1,350.00	5,041.50	0.00	0.00	0.00	0.00	0.00	1,350.00	5,041.50	10,152.00
Sonic Healthcare Limited (ASX:SHL)	450.00	9,784.50	0.00	0.00	0.00	0.00	0.00	450.00	9,784.50	16,006.50
Transurban Group - Fully Paid Ordinary/Units Stapled Securities (ASX:TCL)	528.00	5,809.25	0.00	0.00	0.00	0.00	0.00	528.00	5,809.25	7,524.00
Vaneck MSCI International Quality (Hedged) ETF - Vaneck MSCI International Quality (Hedged) ETF (ASX:QHAL)	0.00	0.00	800.00	29,041.00	0.00	0.00	0.00	800.00	29,041.00	31,312.00
Vaneck Vectors Australian Equal Weight ETF - Vaneck Vectors Australian Equal Weight ETF (ASX:MVW)	900.00	20,562.00	0.00	0.00	0.00	0.00	0.00	900.00	20,562.00	31,221.00

**Skinz Self Managed Super 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
Vaneck Vectors MSCI World Ex Australia Quality ETF - Vaneck Vectors MSCI World Ex Australia Quality ETF (ASX:QUAL)	700.00	19,766.00	0.00	0.00	700.00	28,324.00	8,558.00	0.00	0.00	0.00
WAM Capital Limited (ASX:WAM)	4,860.00	9,913.00	0.00	0.00	0.00	0.00	0.00	4,860.00	9,913.00	7,265.70
		<u>133,146.55</u>		<u>29,041.00</u>		<u>28,324.00</u>	<u>8,558.00</u>		<u>142,421.55</u>	<u>174,918.31</u>
<b><u>Term Deposits</u></b>										
NAB Term Deposit maturing 10 July 2023 @ 4.10% p.a.		0.00		20,000.00		0.00	0.00		20,000.00	20,000.00
		<u>0.00</u>		<u>20,000.00</u>		<u>0.00</u>	<u>0.00</u>		<u>20,000.00</u>	<u>20,000.00</u>
<b><u>Unlisted Market</u></b>										
WIQ Carbon Unit Trust	0.00	0.00	275,000.00	275,000.00	0.00	0.00	0.00	275,000.00	275,000.00	275,000.00
		<u>0.00</u>		<u>275,000.00</u>		<u>0.00</u>	<u>0.00</u>		<u>275,000.00</u>	<u>275,000.00</u>
<b><u>Wrap/Platform Market</u></b>										
Oakleigh 18.6 Strategic Investment SMAOAK01S		201,564.69		5,723.29		157,295.89	(8,387.33)		49,992.09	50,263.27
Oakleigh 18.6 Strategic Investment SMAOAK03S		0.00		51,899.53		3,611.68	(636.12)		48,287.85	51,232.17
		<u>201,564.69</u>		<u>57,622.82</u>		<u>160,907.57</u>	<u>(9,023.45)</u>		<u>98,279.94</u>	<u>101,495.44</u>
<b>Fund Total</b>		<b><u>613,905.12</u></b>		<b><u>668,337.89</u></b>		<b><u>640,170.75</u></b>	<b><u>(465.45)</u></b>		<b><u>650,630.26</u></b>	<b><u>686,342.52</u></b>

Inquires 1300 300 630

Issue date 05 Mar 23

# Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 25432432

## Check this statement carefully

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

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

ACN 632 048 429  
FOR SKINZ SMSF PTY LTD

REVIEW DATE: 05 March 23

## 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

UNIT 8 435-439 FULLARTON ROAD HIGHGATE SA 5063

### 3 Officeholders

Name: ANTHONY DEAN SKINNER  
Born: BLACKWOOD SA  
Date of birth: 14/01/1963  
Address: 7 AIRLIE MEWS HALLETT COVE SA 5158  
Office(s) held: DIRECTOR, APPOINTED 05/03/2019; SECRETARY, APPOINTED 05/03/2019

Name: LEAH MARY SKINNER  
Born: GLENELG SA  
Date of birth: 04/05/1962  
Address: 7 AIRLIE MEWS HALLETT COVE SA 5158  
Office(s) held: DIRECTOR, APPOINTED 05/03/2019

### 4 Company share structure

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

### 5 Members

These details continue on the next page

SKINZ SMSF PTY LTD ACN 632 048 429

Page 1 of 2

## Company statement continued

Name: ANTHONY DEAN SKINNER  
Address: 7 AIRLIE MEWS HALLETT COVE SA 5158

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

Name: LEAH MARY SKINNER  
Address: 7 AIRLIE MEWS HALLETT COVE SA 5158

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

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

## End of company statement

This concludes the information to which the company must respond (if incorrect) under s346C of the *Corporations Act 2001*.

## Additional company information

This information is optional under the *Corporations Act 2001*. Late lodgement fees or late review fees do not apply to this information. To add, remove or change a contact address, see [www.asic.gov.au/addresses](http://www.asic.gov.au/addresses).

### 6 Contact address for ASIC use only

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

**ASIC**

Australian Securities &amp; Investments Commission

ABN 86 768 265 615

SKINZ SMSF PTY LTD  
 BARTLEY PARTNERS PTY LTD  
 PO BOX 230  
 GLEN OSMOND SA 5064

**INVOICE STATEMENT**

Issue date 05 Mar 23

**SKINZ SMSF PTY LTD**

ACN 632 048 429

Account No. 22 632048429

**Summary**

Opening Balance	\$0.00
New items	\$59.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$59.00</b>

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

*Transaction details are listed on the back of this page*

**Inquiries**

www.asic.gov.au/invoices

1300 300 630

**Please pay**

Immediately	<b>\$0.00</b>
By 05 May 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****SKINZ SMSF PTY LTD**

ACN 632 048 429

Account No: 22 632048429

**22 632048429**

<b>TOTAL DUE</b>	<b>\$59.00</b>
Immediately	<b>\$0.00</b>
By 05 May 23	<b>\$59.00</b>

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



**Bill Code:** 17301  
**Ref:** 2296320484290



\*814 129 0002296320484290 52

# Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2023-03-05	Annual Review - Special Purpose Pty Co	4X2425316480P A	\$59.00
	<b>Outstanding transactions</b>		
2023-03-05	Annual Review - Special Purpose Pty Co	4X2425316480P A	\$59.00

## PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2296 3204 8429 052

### Australia Post

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

### Phone

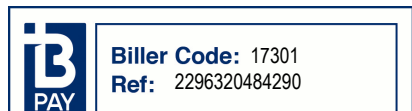
Call 13 18 16 to pay by Mastercard or Visa

### 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



**Biller Code:** 17301  
**Ref:** 2296320484290

### 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)



## 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>	\$1,073.00 CR

## Transactions

6 results found - from **14 August 2021** to **14 August 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
2 Nov 2021	1 Nov 2021	Payment received		\$1,073.00	\$1,073.00 CR
26 Oct 2021	25 Oct 2021	Payment received		\$1,073.00	\$0.00
1 Oct 2021	1 Oct 2021	General interest charge			\$1,073.00 DR
22 Sep 2021	21 Sep 2021	Payment received		\$1,073.00	\$1,073.00 DR
20 Sep 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$1,073.00		\$2,146.00 DR
1 Sep 2021	1 Sep 2021	General interest charge			\$1,073.00 DR



## Income tax 002

<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

4 results found - from **14 August 2021** to **14 August 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
27 Apr 2023	2 May 2023	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$1,319.48	■	\$0.00
27 Apr 2023	27 Apr 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22		\$1,319.48	\$1,319.48 CR
29 Oct 2021	3 Nov 2021	EFT refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$2,518.64		\$0.00
29 Oct 2021	29 Oct 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$2,518.64	\$2,518.64 CR





**BARTLEY PARTNERS**  
ACCOUNTING

322 Glen Osmond Road, Myrtle Bank, SA, 5064

PO Box 230, Glen Osmond, SA 5064

[www.bartleypartners.com.au](http://www.bartleypartners.com.au)

P: 08 8338 1033

---

# Financial Statements

WIQ Carbon Unit Trust

For the year ended 30 June 2023

Prepared by Bartley Partners Pty Ltd

# Contents

2	Compilation Report
3	Trustee Declaration
4	Profit and Loss
5	Trust Income Distribution
6	Balance Sheet
7	Notes to the Financial Statements

# Compilation Report

## WIQ Carbon Unit Trust For the year ended 30 June 2023

Compilation report to WIQ Carbon Unit Trust

We have compiled the accompanying special purpose financial statements of WIQ Carbon Unit Trust, which comprise the balance sheet as at 30 June 2023, the income statement, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1.

### The Responsibility of the Directors

The directors of WIQ Carbon Pty Ltd are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the basis of accounting used is appropriate to meet their needs and for the purpose that financial statements were prepared.

### Our Responsibility

On the basis of information provided by the directors we have compiled the accompanying special purpose financial statements in accordance with the basis of accounting as described in Note 1 to the financial statements and APES 315 *Compilation of Financial Information*.

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

### Assurance Disclaimer

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

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

Signed:



Name of Firm: Bartley Partners Pty Ltd

Address: 322 Glen Osmond Rd

Myrtle Bank SA 5064

Dated: 1 July 2023

# Trustee Declaration

## WIQ Carbon Unit Trust For the year ended 30 June 2023

The directors of WIQ Carbon Pty Ltd declare that WIQ Carbon Unit Trust is not a reporting entity and that this special purpose financial report should be prepared in accordance with the accounting policies outlined in Note 1 of the financial statements.

In accordance with a resolution of the Board of Directors, the directors of WIQ Carbon Pty Ltd declare that:

1. The financial statements and notes present fairly WIQ Carbon Unit Trust's financial position as at 30 June 2023 and its performance for the year ended on that date in accordance with the accounting policies described in Note 1 of the financial statements.
2. In the directors' opinion there are reasonable grounds to believe that WIQ Carbon Unit Trust will be able to pay its debts as and when they become due and payable.

---

Director: Anthony Dean Skinner

Date: 1 July 2023

# Profit and Loss

## WIQ Carbon Unit Trust For the year ended 30 June 2023

	NOTES	2023
Gross Profit		-
Total Income		-
Profit / (Loss) Before Distribution		-
Undistributed Income		-

The accompanying notes form part of these financial statements. These statements should be read in conjunction with the attached compilation report.

# Trust Income Distribution

## WIQ Carbon Unit Trust For the year ended 30 June 2023

2023

---

### Trust Income Distribution

Net Trust Income for Distribution	-
Undistributed Trust Income	-

---

The accompanying notes form part of these financial statements. These statements should be read in conjunction with the attached compilation report.

# Balance Sheet

## WIQ Carbon Unit Trust As at 30 June 2023

NOTES 30 JUN 2023

### Assets

#### Non-Current Assets

Laverton Downs - ACCU Investment	700,000
<b>Total Non-Current Assets</b>	<b>700,000</b>

<b>Total Assets</b>	<b>700,000</b>
---------------------	----------------

<b>Net Assets</b>	<b>700,000</b>
-------------------	----------------

### Equity

Units Held - WIQ Investments Pty Ltd	275,000
Units Held - Skinz Self Managed Super Fund	275,000
Units Held - Acme Superannuation Fund	150,000
<b>Total Equity</b>	<b>700,000</b>

The accompanying notes form part of these financial statements. These statements should be read in conjunction with the attached compilation report.

# Notes to the Financial Statements

## WIQ Carbon Unit Trust For the year ended 30 June 2023

### 1. Statement of Significant Accounting Policies

The directors of the trustee company have prepared the financial statements of the trust on the basis that the trust is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the trust deed, the information needs of stakeholders and for the basis of preparation of the income tax return. The financial statements have been prepared in accordance with the significant accounting policies disclosed below, which the directors have determined are appropriate to meet the purposes of preparation. Such accounting policies are consistent with the previous period unless stated otherwise. The financial statements have been prepared on an accruals basis and are based on historical costs unless otherwise stated in the notes. The financial statements were authorised for issue on 1 July 2023 by the directors of the trustee company.

#### Income Tax

The income tax expense for the year comprises current income tax expense. The trust does not apply deferred tax.

Current income tax expense charged to the profit or loss is the tax payable on taxable income calculated using applicable income tax rates enacted, or substantially enacted, as at the end of the reporting period. Current tax liabilities are therefore measured at the amounts expected to be paid to / recovered from the relevant taxation authority.

#### Inventories

Inventories are carried at the lower of cost or net realisable value. Cost is based on the weighted average cost method and includes expenditure incurred in acquiring the inventories and bringing them to the existing condition and location.

#### Property, Plant and Equipment

Property, plant and equipment is initially recorded at the cost of acquisition or fair value less, if applicable, any accumulated depreciation and impairment losses. Plant and equipment that has been contributed at no cost, or for nominal cost, is valued and recognised at the fair value of the asset at the date it is acquired. The plant and equipment is reviewed annually by directors to ensure that the carrying amount is not in excess of the recoverable amount from these assets. The recoverable amount is assessed on the basis of the expected net cash flows that will be received from the utilisation of the assets and the subsequent disposal. The expected net cash flows have been discounted to their present values in estimating recoverable amounts.

Freehold land and buildings are measured at their fair value, based on periodic, but at least triennial, valuations by independent external valuers, less subsequent depreciation for buildings.

Increases in the carrying amount of land and buildings arising on revaluation are credited in equity to a revaluation surplus. Decreases against previous increases of the same asset are charged against fair value reserves in equity. All other decreases are charged to profit or loss.

Any accumulated depreciation at the date of revaluation is offset against the gross carrying amount of the asset and the net amount is restated to the revalued amount of the asset.

#### Intangibles

Goodwill is recognised as the excess of the purchase price for a business acquired over the fair value of the net assets at the date of acquisition. Goodwill is assessed for impairment annually and is carried at cost less accumulated impairment losses.

#### Trade and Other Receivables

Trade receivables and other receivables, including distributions receivable, are recognised at the nominal transaction value without taking into account the time value of money. If required a provision for doubtful debt has been created.

---

These notes should be read in conjunction with the attached compilation report.



## Financial Assets

Investments held are originally recognised at cost, which includes transaction costs. They are subsequently measured at fair value which is equivalent to their market bid price at the end of the reporting period. Movements in fair value are recognised through an equity reserve.

## Trade and Other Payables

Trade and other payables represent the liabilities for goods and services received by the trust that remain unpaid at 30 June 2023. Trade payables are recognised at their transaction price. They are subject to normal credit terms and do not bear interest.

## Employee Benefits

Provision is made for the liability for employee entitlements arising from services rendered by employees to balance date. Employee benefits have been measured at the amounts expected to be paid when the liability is settled, plus related costs.

## Provisions

Provisions are recognised when the trust has a legal or constructive obligation resulting from past events, for which it is probable that there will be an outflow of economic benefits and that outflow can be reliably measured. Provisions are measured using the best estimate available of the amounts required to settle the obligation at the end of the reporting period.

## Cash and Cash Equivalents

Cash and cash equivalents include cash on hand, deposits held on call with banks, other short-term highly liquid investments with original maturities of three months or less, and bank overdrafts.

## Revenue Recognition

Revenue from the sale of goods is recognised upon the delivery of goods to customers.

Revenue from the rendering of services is recognised upon the delivery of the services to customers.

Revenue from commissions is recognised upon delivery of services to customers.

Revenue from interest is recognised using the effective interest rate method.

Revenue from dividends is recognised when the entity has a right to receive the dividend.

All revenue is stated net of the amount of goods and services tax (GST).

## Goods and Services Tax

Transactions are recognised net of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

Receivables and payables are stated inclusive of the amount of GST receivable or payable. The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or payables in the balance sheet.

## Leases

Finance leases are leases of fixed assets where substantially all of the risks and benefits incidental to the ownership of the asset are transferred to the entity, but the legal ownership is not transferred to the entity. Finance leases are capitalised by recording an asset and a corresponding liability at the lower of the amounts equal to the fair value of the leased asset, or the minimum lease payments measured at present value including any residual values.

Leased assets are depreciated on a straight-line basis over the shorter of their estimated useful lives or the lease term. Operating lease payments are charged in the profit and loss on a straight-line basis over the term of the lease. Lease incentives are deferred and amortised over the period of the lease. Profits and losses on sale and leaseback transactions are recognised in the reporting period in which they occur.

---

These notes should be read in conjunction with the attached compilation report.

# Cash transactions

01 Jul 2022 to 30 Jun 2023



Account name	SKINZ SMSF PTY LTD ATF SKINZ SMSF	Active
Account number	966970139	
BSB	182-512	
Product	Cash Management Account	
Issued	10/07/2023	

Balance  
\$103,998.82

Date	Category	Description	Debit	Credit	Balance
30 Jun 2023	Interest	MACQUARIE CMA INTEREST PAID		115.46	103,998.82
22 Jun 2023	Transfers	ANTHONY SKINNER TS CC		5,000.00	103,883.36
19 Jun 2023	Dividends & Distributions	SPIN FSF0511AU ET230619SMS0110009		90,000.00	98,883.36
15 Jun 2023	Transfers	TS TTR PENSION	15,000.00		8,883.36
02 Jun 2023	Dividends & Distributions	EVN ITM DIV 001295467097		116.92	23,883.36
31 May 2023	Interest	MACQUARIE CMA INTEREST PAID		48.76	23,766.44
26 May 2023	Dividends & Distributions	WAM Capital S00118446518		376.65	23,717.68
11 May 2023	Transfers	TRANSFER FROM CMH 971415377		1,000.00	23,341.03
02 May 2023	Transfers	ATO ATO001000018259310		1,319.48	22,341.03
28 Apr 2023	Interest	MACQUARIE CMA INTEREST PAID		161.82	21,021.55
18 Apr 2023	Transfers	B QHAL 800 157543721	717.00		20,859.73
17 Apr 2023	Transfers	INITIAL INVESTMENT	126,000.00		21,576.73
11 Apr 2023	Transfers	SMSF AUSTRALIA ACCOUNTING FEES	1,210.00		147,576.73
31 Mar 2023	Dividends & Distributions	BEN MAR23 DIV S00118446518		239.25	148,786.73
31 Mar 2023	Interest	MACQUARIE CMA INTEREST PAID		269.68	148,547.48
30 Mar 2023	Dividends & Distributions	CBA DIV 001291553124		168.00	148,277.80
29 Mar 2023	Dividends & Distributions	SANTOS DIVIDEND AUS22/00942564		301.91	148,109.80
22 Mar 2023	Dividends & Distributions	SONIC HEALTHCARE INT23/00869635		189.00	147,807.89
20 Mar 2023	BPAY Payments	BPAY TO AUSTRALIAN SECURITIES & INV	59.00		147,618.89
28 Feb 2023	Interest	MACQUARIE CMA INTEREST PAID		228.92	147,677.89
13 Feb 2023	Dividends & Distributions	TCL DISTRIBUTION AUI23/00889199		139.92	147,448.97
31 Jan 2023	Interest	MACQUARIE CMA INTEREST PAID		256.12	147,309.05
18 Jan 2023	Dividends & Distributions	MVW DST 001288677313		531.00	147,052.93
18 Jan 2023	Dividends & Distributions	GEAR DST 001288049459		1,325.72	146,521.93
30 Dec 2022	Interest	MACQUARIE CMA INTEREST PAID		223.35	145,196.21
30 Nov 2022	Interest	MACQUARIE CMA INTEREST PAID		193.35	144,972.86
31 Oct 2022	Interest	MACQUARIE CMA INTEREST PAID		171.00	144,779.51
28 Oct 2022	Dividends & Distributions	WAM Capital S00118446518		376.65	144,608.51

Date	Category	Description	Debit	Credit	Balance
30 Sep 2022	Dividends & Distributions	EVN FNL DIV 001283863985		175.38	144,231.86
30 Sep 2022	Interest	MACQUARIE CMA INTEREST PAID		126.68	144,056.48
29 Sep 2022	Dividends & Distributions	BEN SEPT22 DIV S00118446518		218.63	143,929.80
29 Sep 2022	Dividends & Distributions	CBA FNL DIV 001281045175		168.00	143,711.17
21 Sep 2022	Dividends & Distributions	SONIC HEALTHCARE FIN22/00870904		270.00	143,543.17
21 Sep 2022	Dividends & Distributions	SANTOS DIVIDEND AUI22/00941241		147.51	143,273.17
31 Aug 2022	Interest	MACQUARIE CMA INTEREST PAID		95.97	143,125.66
23 Aug 2022	Dividends & Distributions	TCL DIV/DIST AUF22/00891859		137.28	143,029.69
29 Jul 2022	Interest	MACQUARIE CMA INTEREST PAID		45.39	142,892.41
25 Jul 2022	Dividends & Distributions	MVW DST 001279795789		549.00	142,847.02
25 Jul 2022	Dividends & Distributions	QUAL DST 001279771881		280.00	142,298.02
18 Jul 2022	Dividends & Distributions	GEAR DST JUN 001279423263		2,895.14	142,018.02
18 Jul 2022	Transfers	A M AISTON Car		28,000.00	139,122.88
14 Jul 2022	Transfers	LEAH SKINNER - 2022 HYUNDAI	67,195.00		111,122.88
<b>Totals</b>			<b>210,181.00</b>	<b>135,861.94</b>	



For all enquiries regarding this report please contact  
Anthony Skinner  
08 8271 5427

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

#### Account details

SKINZ SMSF PTY LTD ATF SKINZ SMSF  
966970139  
Cash Management Account

#### Adviser details

Anthony Skinner  
08 8271 5427  
tony@wealth-iq.com.au

# Macquarie Investment Manager II

## Tax Report - Summary (Part A)

from 1 July 2022 to 30 June 2023

Account No: V48463

Account Name: SKINZ SMSF PTY LTD ATF SKINZ SMSF



	Franking Credit Distributed (\$)	Franking Credit Denied* (\$)	Tax Return Amount (\$)	Individual Tax Return Ref. No.	Trust Tax Return Ref. No.	SMSF Tax Return Ref. No.	Tax Report - Detailed Ref.¹
<b>Income</b>							
<b>Gross Interest</b>							
Interest received - Cash			1,253.37				C3
Interest received - Listed equities			-				
<b>Total Gross Interest</b>			<b>1,253.37</b>	<b>10L</b>	<b>11J</b>	<b>11C</b>	
<b>Dividends</b> <i>(received from equity investments)</i>							
Unfranked amount (including Conduit Foreign Income)			266.95	11S	12K	11J	S3;S4
Franked amount			4,826.07	11T	12L	11K	S2
Franking credit	2,068.35	40.58	2,027.77	11U	12M	11L	S12;DF2
<b>Trust Distributions</b>							
Trust distributions less distributed net capital gains, foreign & franked income			326.86	13U	8R		T3;T4;T5;T6;T7;T8;T9
Franked income grossed up			287.36	13C	8F		T2;T33
<b>Gross Trust Distributions</b>			<b>614.22</b>			<b>11M</b>	
Share of franking credits from franked dividends	93.59	-	93.59	13Q	8D		T33
<b>Foreign Source Income</b>							
Foreign Income			651.01				T17;S10
Foreign income tax offset			77.20	20O	23Z	13C1	T35;S13
<b>Total Assessable Foreign Source Income</b>			<b>728.21</b>	<b>20E &amp; 20M</b>	<b>23B &amp; 23V</b>	<b>11D1 &amp; 11D</b>	
<b>Foreign Entities</b>							
Foreign - CFC			-	19K	22M or 22X	11D1 & 11D	
<b>Other Income</b>							
Gain from disposal of convertible notes + other income			-				
Other income - listed securities			-				
<b>Total Other Income</b>			<b>-</b>	<b>24V</b>	<b>14O</b>	<b>11S</b>	
<b>Other Credits</b>							
Australian franking credits from a NZ company			-	20F	23D	11E	
Exploration Credits			-	T9	54G	13E4	
<b>Expenses</b>							
Government Charges			-				F1
Adviser Fees			-				F2
- Adviser Establishment Fees			-				F3
- Adviser Service Fees			-				F4
- Adviser Transaction Fees			-				F5
Administration Fees			758.18				F6
Interest Paid (Margin Loan)			-				F7
Dealer Service Fee			-				F8
Other			-				
SMA Fees			1,817.12				F9
<b>Total Deductions</b>			<b>2,575.30</b>	<b>D7I,D8H or 13Y</b>	<b>16P</b>	<b>12I1</b>	
<b>Tax Deducted</b>							
TFN amounts			-				
Non resident amounts withheld			-				
Total Clean Building MIT Income (CBMI)			0.32				

¹Refer to the Tax Report - Detailed section for information on a security level.

Where we have been advised that adviser fees are deductible, we have relied on these instructions and have not considered whether the treatment is correct. We recommend investors seek independent taxation advice to determine the deductibility or otherwise of these fees.

For Australian resident individual investors, the 45 day (or 90 day) holding period rule may not apply where their franking credit entitlement is less than or equal to \$5,000. We recommend investors seek independent taxation advice taking into account their individual circumstances.

# Macquarie Investment Manager II

## Tax Report - Summary (Part A)

from 1 July 2022 to 30 June 2023

Account No: V48463

Account Name: SKINZ SMSF PTY LTD ATF SKINZ SMSF



	TARP (\$)	Non-TARP (\$)	Taxable amount (\$)	Individual Tax Return Ref. No.	Trust Tax Return Ref. No.	SMSF Tax Return Ref. No.	Tax Report - Detailed Ref. <sup>1</sup>
<b>Capital Gains/Losses</b>							
<b>Capital gains from trust distributions</b>							
Discounted (Grossed up amount)	27.10	271.68	<b>298.78</b>				T10;T19
Indexed	-	-	-				
Other	-	24.67	<b>24.67</b>				T14;T23
<b>Total</b>			<b>323.45</b>				
<b>Capital gains from the disposal of assets<sup>2</sup></b>							
Discounted (Grossed up amount)	-	7,737.62	<b>7,737.62</b>				R5
Other	-	6,710.21	<b>6,710.21</b>				R8
Losses	-	(23,471.28)	<b>(23,471.28)</b>				R9
<b>Total Current Year Capital Gains</b>							
Discounted (Grossed up amount)	27.10	8,009.30	<b>8,036.40</b>				
Indexed	-	-	-				
Other	-	6,734.88	<b>6,734.88</b>				
<b>Total</b>			<b>14,771.28</b>				
<b>Net Capital Gains</b>							
Gross capital gains before losses applied			14,771.28				
Current year capital losses - sale of assets			(23,471.28)				
<b>Gross Capital Gains After Losses Applied</b>			<b>(8,700.00)</b>				
CGT Discount Applied to Gross Capital Gains				<b>50%</b>	<b>50%</b>	<b>33.33%</b>	
				<b>18A</b>	<b>21A</b>	<b>11A</b>	
<b>Net Capital Gains After Discount Applied</b>				-	-	-	
or			or				
<b>Net Capital Losses Carried Forward To Later Income Years</b>			<b>(8,700.00)</b>	<b>18V</b>			

Total NCMI Capital Gains	-
Total Excl. from NCMI Capital Gains	-
Total Clean Building MIT Capital Gains	-

<sup>1</sup>Refer to the Tax Report - Detailed section for information on a security level.

<sup>2</sup>For disposal of assets held within the Service, we have assumed that all interests are Non Taxable Australian Real Property (Non-TARP) assets, on the basis that the investor does not hold more than a 10% interest in the asset. If this is not the case, we recommend investors seek independent taxation advice to determine their capital gains tax (CGT) position.

Non-resident investors are not entitled to the 50% CGT discount. Investors who may be impacted by this change are advised to seek independent taxation advice to determine how this may impact them.

Distributed capital gains have been split between gains relating to TARP assets and gains relating to Non-TARP assets. For further information on these gains, please refer to the Tax Guide.

**Disclaimer:** The tax components in this Report reflect only those related to this account. These amounts will need to be adjusted for any additional income earned or expenses incurred elsewhere by the investor in the current tax year.

**This Report has been prepared on the basis of the investor being an Australian resident individual taxpayer. For information regarding the assumptions used to calculate the amounts in this Report, please refer to the Tax Guide.**

**This Report must be read in conjunction with the Tax Report - Detailed for a full breakdown of all components received for tax purposes. This Report is available online.**

This tax report is for Wrap account V48463 and for Separately Managed Accounts SMAOAK01S and SMAOAK03S.

# Macquarie Investment Manager II Tax Report - Detailed (Part B)

from 1 July 2022 to 30 June 2023

Account No: V48463

Account Name: SKINZ SMSF PTY LTD ATF SKINZ SMSF



## INCOME

### Fixed Interest & Cash Investments (C)

Security	Date paid	Net (cash) amount	Australian Sourced Income		Tax Deducted		Foreign Income		Tax Offsets	
			Interest	Other	TFN WHT	Non-resident	Foreign income	Foreign income tax offset		
References	C1	C2	C3	C4	C5	C6	C7	C8		

### Macquarie Investment Manager II

#### Direct cash

Cash account - 000969176106	28-Feb-23	21.86	21.86							
Cash account - 000969176106	31-Mar-23	54.11	54.11							
Cash account - 000969176106	28-Apr-23	188.84	188.84							
Cash account - 000969176106	31-May-23	25.38	25.38							
Cash account - 000969176106	30-Jun-23	23.72	23.72							
Cash account - 000969176106	29-Jul-22	17.58	17.58							
Cash account - 000969176106	31-Aug-22	39.21	39.21							
Cash account - 000969176106	30-Sep-22	54.30	54.30							
Cash account - 000969176106	31-Oct-22	73.08	73.08							
Cash account - 000969176106	30-Nov-22	80.27	80.27							
Cash account - 000969176106	30-Dec-22	90.79	90.79							
Cash account - 000969176106	31-Jan-23	75.99	75.99							

### Oakleigh 18.6 Strategic Investment SMA (SMAOAK01S)

#### SMA Cash

SMA Cash Account	29-Jul-22	21.30	21.30							
SMA Cash Account	31-Aug-22	45.11	45.11							
SMA Cash Account	30-Sep-22	65.09	65.09							
SMA Cash Account	31-Oct-22	58.20	58.20							
SMA Cash Account	30-Nov-22	51.44	51.44							
SMA Cash Account	30-Dec-22	79.51	79.51							
SMA Cash Account	31-Jan-23	71.85	71.85							
SMA Cash Account	28-Feb-23	32.91	32.91							

Account: V48463

**INCOME**

**Fixed Interest & Cash Investments (C)**

Security	Date paid	Net (cash) amount	Australian Sourced Income		Tax Deducted		Foreign Income		Tax Offsets	
			Interest	Other	TFN WHT	Non-resident	Foreign income	Foreign income tax offset		
References	C1	C2	C3	C4	C5	C6	C7	C8		
SMA Cash Account	31-Mar-23	51.63	51.63							
SMA Cash Account	28-Apr-23	4.29	4.29							
SMA Cash Account	31-May-23	6.88	6.88							
SMA Cash Account	30-Jun-23	9.77	9.77							
<b>Oakleigh Multi Asset Growth SMA (SMAOAK03S)</b>										
<b>SMA Cash</b>										
SMA Cash Account	29-Jul-22	1.53	1.53							
SMA Cash Account	31-Aug-22	0.33	0.33							
SMA Cash Account	30-Sep-22	0.53	0.53							
SMA Cash Account	31-Oct-22	0.64	0.64							
SMA Cash Account	30-Nov-22	0.75	0.75							
SMA Cash Account	30-Dec-22	0.97	0.97							
SMA Cash Account	31-Jan-23	1.10	1.10							
SMA Cash Account	28-Feb-23	1.12	1.12							
SMA Cash Account	31-Mar-23	0.88	0.88							
SMA Cash Account	28-Apr-23	0.65	0.65							
SMA Cash Account	31-May-23	0.86	0.86							
SMA Cash Account	30-Jun-23	0.90	0.90							
<b>Total</b>		<b>1,253.37</b>	<b>1,253.37</b>							



**INCOME**

**Managed Investments & Listed Trusts (T)**

**Australian Sourced Income**

Security	Date declared/ paid	Net (cash) amount	Franked dividends	T3	T4	T5	T6	T7	T8	T9
			Unfranked dividends	Conduit foreign income	Interest/ CBMI	Interest exempt from WHT	Other	Non Concess. MIT Income	Excluded from NCMI	
<b>Oakleigh 18.6 Strategic Investment SMA (SMAOAK01S)</b>										
<b>Australian listed security</b>										
Betashares Australian High Int Cash ETF (AAA)	01-Aug-22	11.38				11.14				
Betashares Australian High Int Cash ETF (AAA)	01-Sep-22	17.94				17.56				
Betashares Australian High Int Cash ETF (AAA)	03-Oct-22	20.33				19.90				
Betashares Australian High Int Cash ETF (AAA)	01-Nov-22	23.30				22.81				
Betashares India Quality ETF (IIND)	30-Jun-23	81.21				0.16				
Betashares S&P 500 Equal Weight ETF (QUS)	03-Jan-23	83.25								
Betashares S&P 500 Equal Weight ETF (QUS)	30-Jun-23	84.99								
National Storage REIT (NSR)	29-Dec-22	251.90				1.22		4.87	12.44	57.70
National Storage REIT (NSR)	29-Jun-23	62.37				0.30		1.21	3.08	14.29
Vaneck Vctrs MSCI Wrlld Ex Aus (Hgd) ETF (QHAL)	30-Jun-23	16.53								
<b>Oakleigh Multi Asset Growth SMA (SMAOAK03S)</b>										
<b>Australian listed security</b>										
BetaShares Active Aust Hybrids Fund (HBRD)	01-Aug-22	10.62	7.16	0.08	0.12	1.84		0.06		
BetaShares Active Aust Hybrids Fund (HBRD)	01-Sep-22	12.16	8.20	0.09	0.14	2.10		0.07		
BetaShares Active Aust Hybrids Fund (HBRD)	03-Oct-22	12.18	8.21	0.09	0.14	2.11		0.07		
BetaShares Active Aust Hybrids Fund (HBRD)	01-Nov-22	10.23	6.89	0.08	0.12	1.77		0.06		
BetaShares Active Aust Hybrids Fund (HBRD)	01-Dec-22	9.98	6.75	0.08	0.11	1.73		0.05		
BetaShares Active Aust Hybrids Fund (HBRD)	03-Jan-23	10.39	7.00	0.08	0.12	1.80		0.06		
BetaShares Active Aust Hybrids Fund (HBRD)	01-Feb-23	11.38	7.68	0.09	0.13	1.97		0.06		

**INCOME**

**Managed Investments & Listed Trusts (T)**

**Australian Sourced Income**

Security	Date declared/ paid	Net (cash) amount	Franked dividends	Unfranked dividends	Conduit foreign income	Interest/ CBMI	Interest exempt from WHT	Other	Non Concess. MIT Income	Excluded from NCMI
		T1	T2	T3	T4	T5	T6	T7	T8	T9
BetaShares Active Aust Hybrids Fund (HBRD)	01-Mar-23	10.08	6.79	0.08	0.11	1.74		0.06		
BetaShares Active Aust Hybrids Fund (HBRD)	03-Apr-23	11.12	7.51	0.08	0.13	1.92		0.06		
BetaShares Active Aust Hybrids Fund (HBRD)	01-May-23	10.36	6.98	0.08	0.12	1.79		0.06		
BetaShares Active Aust Hybrids Fund (HBRD)	01-Jun-23	12.38	8.36	0.09	0.14	2.14		0.07		
BetaShares Global Gold Mine ETF Curr Hdg (MNRS)	03-Jan-23	10.49								
BetaShares Australian High Int Cash ETF (AAA)	01-Aug-22	2.17				2.12				
BetaShares Australian High Int Cash ETF (AAA)	01-Sep-22	3.41				3.34				
National Storage REIT (NSR)	29-Dec-22	29.76				0.14		0.58	1.47	6.82
National Storage REIT (NSR)	29-Jun-23	29.76				0.14		0.58	1.47	6.82
VanEck Vectors Aus Subordinated Debt ETF (SUBD)	30-Jun-23	11.22					9.61			
VanEck Vectors MSCI Int Value ETF (VLUU)	30-Jun-23	105.64								
VanEck Benthams GI Cap Se Active Eif (MF) (GCAP)	01-Aug-22	5.36								
VanEck Benthams GI Cap Se Active Eif (MF) (GCAP)	01-Sep-22	5.36								
VanEck Benthams GI Cap Se Active Eif (MF) (GCAP)	03-Oct-22	5.36								
VanEck Benthams GI Cap Se Active Eif (MF) (GCAP)	01-Nov-22	5.78								
VanEck Benthams GI Cap Se Active Eif (MF) (GCAP)	01-Dec-22	7.43								
VanEck Emerging Inc Opp Active ETF (MF) (EBND)	01-Aug-22	7.56								
VanEck Emerging Inc Opp Active ETF (MF) (EBND)	01-Sep-22	8.40								
VanEck Emerging Inc Opp Active ETF (MF) (EBND)	03-Oct-22	7.56								
VanEck Emerging Inc Opp Active ETF (MF) (EBND)	01-Nov-22	7.56								

**INCOME**

**Managed Investments & Listed Trusts (T)**

**Australian Sourced Income**

Security	Date declared/ paid	Net (cash) amount	Franked dividends	Unfranked dividends	Conduit foreign income	Interest/ CBMI	Interest exempt from WHT	Other	Non Concess. MIT Income	Excluded from NCMI
		T1	T2	T3	T4	T5	T6	T7	T8	T9
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)	01-Dec-22	7.56								
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)	06-Jan-23	6.72								
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)	01-Feb-23	5.88								
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)	01-Mar-23	5.88								
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)	03-Apr-23	5.57								
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)	01-May-23	5.57								
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)	01-Jun-23	5.57								
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)	30-Jun-23	6.36								
Vaneck Vctrs MSCI Wild Ex Aus (Hdgd) ETF (QHAI)	30-Jun-23	45.68								
Vaneck Vectors Aus Equal Weight ETF (MVW)	03-Jan-23	87.32	52.99	1.69	7.53	1.06	0.04	5.88	0.11	0.01
Vaneck Vectors Aus Equal Weight ETF (MVW)	30-Jun-23	88.83	53.94	1.71	7.66	1.07	0.04	5.98	0.12	0.01
Infra Hdg ETF (IFRA)	03-Oct-22	14.56								
Vaneck Vectors FTSE Global Infra Hdg ETF (IFRA)	03-Jan-23	14.56								
Vaneck Vectors FTSE Global Infra Hdg ETF (IFRA)	03-Apr-23	13.60								
Vaneck Vectors FTSE Global Infra Hdg ETF (IFRA)	30-Jun-23	14.45								
Vaneck Vectors FTSE Int Prop (Hdgd) ETF (REIT)	03-Oct-22	21.76								
Vaneck Vectors FTSE Int Prop (Hdgd) ETF (REIT)	03-Jan-23	21.76								
Vaneck Vectors FTSE Int Prop (Hdgd) ETF (REIT)	03-Apr-23	20.91								
Vaneck Vectors FTSE Int Prop (Hdgd) ETF (REIT)	30-Jun-23	20.91								
Vanguard Aus Prop Securities Index ETF (VAP)	03-Oct-22	12.14	0.73	0.07		0.28		9.12	0.04	0.04

**INCOME**

**Managed Investments & Listed Trusts (T)**

**Australian Sourced Income**

Security	Date declared/ paid	Net (cash) amount	Franked dividends	T2	T3	T4	T5	T6	T7	T8	T9
		T1									
			Unfranked dividends	Conduit foreign income	Interest/ CBMI	Interest exempt from WHT	Other	Non Concess. MIT Income	Excluded from NCMI		
<i>References</i>											
Vanguard Aus Prop Securities Index ETF (VAP)	03-Jan-23	19.34	0.55	0.79				0.08			
Vanguard Aus Prop Securities Index ETF (VAP)	03-Apr-23	16.05	0.20	0.98				0.11			
Vanguard Aus Prop Securities Index ETF (VAP)	30-Jun-23	16.58		2.35			9.42	0.24			0.17
Vanguard Aust Government Bond Index Etf (VGB)	30-Jun-23	23.04									
Vanguard Gbl Aggr Bond Ind (Hedged) ETF (VBND)	03-Oct-22	7.06									
Vanguard Gbl Aggr Bond Ind (Hedged) ETF (VBND)	03-Jan-23	12.69									
Vanguard Gbl Aggr Bond Ind (Hedged) ETF (VBND)	03-Apr-23	9.61									
Vanguard Gbl Aggr Bond Ind (Hedged) ETF (VBND)	30-Jun-23	14.61									
Vicinity Centres (VCX)	20-Feb-23	40.88		1.00			21.28	0.06			0.04
Vicinity Centres (VCX)	21-Aug-23	42.88		1.05			22.32	0.06			0.04
<b>Total</b>		<b>1,655.23</b>	<b>5.14</b>	<b>16.57</b>	<b>108.32</b>	<b>9.69</b>	<b>81.92</b>	<b>19.28</b>	<b>85.94</b>		

**INCOME**

**Managed Investments & Listed Trusts (T)**

Security	Australian Sourced Income						
	Gross discount amount <sup>(a)</sup>	Discounted amount <sup>(b)</sup>	Concession amount	Indexed amount	Other amount	NCMI – Capital Gains	Ex. From NCMI – Capital Gains
References	T10	T11	T12	T13	T14	T15	T16
<b>Oakleigh 18.6 Strategic Investment SMA (SMAOAK01S)</b>							
<b>Australian listed security</b>							
Betashares Australian High Int Cash ETF (AAA)							
Betashares Australian High Int Cash ETF (AAA)							
Betashares Australian High Int Cash ETF (AAA)							
Betashares Australian High Int Cash ETF (AAA)							
Betashares India Quality ETF (IIND)	55.50	27.75	27.76		8.11		
Betashares S&P 500 Equal Weight ETF (QUS)	46.54	23.27	23.27		0.04		
Betashares S&P 500 Equal Weight ETF (QUS)	47.50	23.75	23.75		0.04		
National Storage REIT (NSR)							
National Storage REIT (NSR)							
Vaneck Vctrs MSCI Wrlld Ex Aus (Hdgd) ETF (QHAL)							
<b>Oakleigh Multi Asset Growth SMA (SMAOAK03S)</b>							
<b>Australian listed security</b>							
BetaShares Active Aust Hybrids Fund (HBRD)	0.12	0.06	0.06				
BetaShares Active Aust Hybrids Fund (HBRD)	0.14	0.07	0.07				
BetaShares Active Aust Hybrids Fund (HBRD)	0.14	0.07	0.07				
BetaShares Active Aust Hybrids Fund (HBRD)	0.12	0.06	0.06				
BetaShares Active Aust Hybrids Fund (HBRD)	0.10	0.05	0.05				
BetaShares Active Aust Hybrids Fund (HBRD)	0.12	0.06	0.06				
BetaShares Active Aust Hybrids Fund (HBRD)	0.12	0.06	0.06				
BetaShares Active Aust Hybrids Fund (HBRD)	0.12	0.06	0.06				
BetaShares Active Aust Hybrids Fund (HBRD)	0.12	0.06	0.06				
BetaShares Active Aust Hybrids Fund (HBRD)	0.12	0.06	0.06				
BetaShares Active Aust Hybrids Fund (HBRD)	0.12	0.06	0.06				

**INCOME**

**Managed Investments & Listed Trusts (T)**

**Australian Sourced Income**

**Distributed Australian Capital Gains**

Security	Gross discount amount <sup>(a)</sup>	Discounted amount <sup>(b)</sup>	Concession amount	Indexed amount	Other amount	NCMI – Capital Gains	Ex. From NCMI – Capital Gains
	T10	T11	T12	T13	T14	T15	T16

*References*

BetaShares Active Aust Hybrids Fund (HBRD)	0.14	0.07	0.07				
BetaShares Global Gold Mine ETF Curr Hdg (MNRS)							
Betashares Australian High Int Cash ETF (AAA)							
Betashares Australian High Int Cash ETF (AAA)							
National Storage REIT (NSR)							
National Storage REIT (NSR)							
VanEck Vectors Aus Subordinated Debt ETF (SUBD)							
VanEck Vectors MSCI Int Value ETF (VLUE)							
Vaneck Benthams GI Cap Se Active Eif (MF) (GCAP)							
Vaneck Benthams GI Cap Se Active Eif (MF) (GCAP)							
Vaneck Benthams GI Cap Se Active Eif (MF) (GCAP)							
Vaneck Benthams GI Cap Se Active Eif (MF) (GCAP)							
Vaneck Benthams GI Cap Se Active Eif (MF) (GCAP)							
Vaneck Benthams GI Cap Se Active Eif (MF) (GCAP)							
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)							
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)							
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)							
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)							
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)							
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)							
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)							

**INCOME**

**Managed Investments & Listed Trusts (T)**

Security	Australian Sourced Income						
		Distributed Australian Capital Gains					
	Gross discount amount <sup>(a)</sup>	Discounted amount <sup>(b)</sup>	Concession amount	Indexed amount	Other amount	NCMI – Capital Gains	Ex. From NCMI – Capital Gains
References	T10	T11	T12	T13	T14	T15	T16
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)							
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)							
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)							
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)							
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)							
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)							
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)							
Vaneck Vctrs MSCI Wld Ex Aus (Hdgd) ETF (QHAL)							
Vaneck Vectors Aus Equal Weight ETF (MVW)	31.88	15.94	15.94				
Vaneck Vectors Aus Equal Weight ETF (MVW) (IFRA)	32.42	16.21	16.21				
Vaneck Vectors FTSE Global Infra Hdg ETF (IFRA)	7.44	3.72	3.72		1.86		
Vaneck Vectors FTSE Global Infra Hdg ETF (IFRA)	7.44	3.72	3.72		1.86		
Vaneck Vectors FTSE Global Infra Hdg ETF (IFRA)	6.94	3.47	3.47		1.74		
Vaneck Vectors FTSE Global Infra Hdg ETF (IFRA)	7.38	3.69	3.69		1.85		
Vaneck Vectors FTSE Int Prop (Hdgd) ETF (REIT)							
Vaneck Vectors FTSE Int Prop (Hdgd) ETF (REIT)							
Vaneck Vectors FTSE Int Prop (Hdgd) ETF (REIT)							
Vaneck Vectors FTSE Int Prop (Hdgd) ETF (REIT)							
Vanguard Aus Prop Securities Index ETF (VAP)	1.48	0.74	0.74				

**INCOME**

**Managed Investments & Listed Trusts (T)**

Security	Australian Sourced Income						
		Distributed Australian Capital Gains					
References	T10	T11	T12	T13	T14	T15	T16
	Gross discount amount <sup>(a)</sup>	Discounted amount <sup>(b)</sup>	Concession amount	Indexed amount	Other amount	NCMI – Capital Gains	Ex. From NCMI – Capital Gains
Vanguard Aus Prop Securities Index ETF (VAP)	15.62	7.81	7.82				
Vanguard Aus Prop Securities Index ETF (VAP)	10.70	5.35	5.35				
Vanguard Aus Prop Securities Index ETF (VAP)	8.50	4.25	4.25				
Vanguard Aust Government Bond Index Ehf (VGB)							
Vanguard Gbl Aggr Bond Ind (Hedged) ETF (VBND)							
Vanguard Gbl Aggr Bond Ind (Hedged) ETF (VBND)							
Vanguard Gbl Aggr Bond Ind (Hedged) ETF (VBND)							
Vanguard Gbl Aggr Bond Ind (Hedged) ETF (VBND)							
Vicinity Centres (VCX)	4.22	2.11	2.11				
Vicinity Centres (VCX)	4.42	2.21	2.21				
<b>Total</b>	<b>289.34</b>	<b>144.67</b>	<b>144.69</b>				<b>15.50</b>

<sup>(a)</sup>The Gross discount amount at column T10 represents the total of the grossed up (100%) distributed capital gains amount available for the CGT discount, rather than the discounted amount.

<sup>(b)</sup>The Discounted amounts at column T11 represent the capital gains, where the 50% CGT discount has already been applied by the product issuer. The actual discount amount available will be determined by the type of investor (e.g. individual, superannuation fund or trust). Companies and non-resident investors are not entitled to the CGT discount.



**INCOME**

**Managed Investments & Listed Trusts (T)**

Security	Foreign Income				Distributed Foreign Capital Gains				Expenses paid	TFN Non-resident WHT	Tax Deducted
	Foreign income	Foreign - CFC	Gross discount amount <sup>(a)</sup>	Discounted amount <sup>(a)</sup>	Concession amount	Indexed	Other	Expenses			
References	T17	T18	T19	T20	T21	T22	T23	T24	T25	T26	

**Oakleigh 18.6 Strategic Investment SMA (SMAOAK01S)**

**Australian listed security**

Betashares Australian High Int Cash ETF (AAA)										
Betashares Australian High Int Cash ETF (AAA)										
Betashares Australian High Int Cash ETF (AAA)										
Betashares Australian High Int Cash ETF (AAA)										
Betashares India Quality ETF (IIND)	(1.18)		9.44	4.72	4.72		9.17			
Betashares S&P 500 Equal Weight ETF (QUS)	36.67									
Betashares S&P 500 Equal Weight ETF (QUS)	37.45									
National Storage REIT (NSR)	2.73									
National Storage REIT (NSR)	0.68									
Vaneck Vctrs MSCI Wld Ex Aus (Hdgd) ETF (QHAL)	14.54									

**Oakleigh Multi Asset Growth SMA (SMAOAK03S)**

**Australian listed security**

BetaShares Active Aust Hybrids Fund (HBRD)										
BetaShares Active Aust Hybrids Fund (HBRD)										
BetaShares Active Aust Hybrids Fund (HBRD)										
BetaShares Active Aust Hybrids Fund (HBRD)										
BetaShares Active Aust Hybrids Fund (HBRD)										
BetaShares Active Aust Hybrids Fund (HBRD)										
BetaShares Active Aust Hybrids Fund (HBRD)										
BetaShares Active Aust Hybrids Fund (HBRD)										
BetaShares Active Aust Hybrids Fund (HBRD)										
BetaShares Active Aust Hybrids Fund (HBRD)										
BetaShares Active Aust Hybrids Fund (HBRD)										
BetaShares Active Aust Hybrids Fund (HBRD)										
BetaShares Active Aust Hybrids Fund (HBRD)										

**INCOME**

**Managed Investments & Listed Trusts (T)**

Security	Foreign Income					Indexed	Other	Expenses paid	TFN Non-resident WHT	Tax Deducted
	Foreign income	Foreign - CFC	Gross discount amount <sup>(a)</sup>	Discounted amount <sup>(a)</sup>	Concession amount					
References	T17	T18	T19	T20	T21	T22	T23	T24	T25	T26
BetaShares Global Gold Mine ETF Curr Hdg (MNRS)										
Betashares Australian High Int Cash ETF (AAA)										
Betashares Australian High Int Cash ETF (AAA)										
National Storage REIT (NSR)	0.32									
National Storage REIT (NSR)	0.32									
VanEck Vectors Aus Subordinated Debt ETF (SUBD)	0.16									
VanEck Vectors MSCI Int Value ETF (VLUE)	101.57									
VanEck Bentham GI Cap Se Active Etf (MF) (GCAP)										
VanEck Bentham GI Cap Se Active Etf (MF) (GCAP)										
VanEck Bentham GI Cap Se Active Etf (MF) (GCAP)										
VanEck Bentham GI Cap Se Active Etf (MF) (GCAP)										
VanEck Bentham GI Cap Se Active Etf (MF) (GCAP)										
VanEck Emerging Inc Opp Active ETF (MF) (EBND)										
VanEck Emerging Inc Opp Active ETF (MF) (EBND)										
VanEck Emerging Inc Opp Active ETF (MF) (EBND)										
VanEck Emerging Inc Opp Active ETF (MF) (EBND)										
VanEck Emerging Inc Opp Active ETF (MF) (EBND)										
VanEck Emerging Inc Opp Active ETF (MF) (EBND)										
VanEck Emerging Inc Opp Active ETF (MF) (EBND)										

**INCOME**

**Managed Investments & Listed Trusts (T)**

Security	Foreign Income		Distributed Foreign Capital Gains				Expenses paid	Tax Deducted		
	Foreign income	Foreign - CFC	Gross discount amount <sup>(a)</sup>	Discounted amount <sup>(a)</sup>	Concession amount	Indexed			Other	
References	T17	T18	T19	T20	T21	T22	T23	T24	T25	T26
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)										
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)										
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)										
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)										
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)										
Vaneck Vctrs MSCI Wld Ex Aus (Hdgd) ETF (QHAL)	40.19									
Vaneck Vectors Aus Equal Weight ETF (MVW)	1.46									
Vaneck Vectors Aus Equal Weight ETF (MVW) (IFRA)	1.48									
Vaneck Vectors FTSE Global Infra Hdg ETF (IFRA)										
Vaneck Vectors FTSE Global Infra Hdg ETF (IFRA)										
Vaneck Vectors FTSE Global Infra Hdg ETF (IFRA)										
Vaneck Vectors FTSE Int Prop (Hdgd) ETF (REIT)	12.07									
Vaneck Vectors FTSE Int Prop (Hdgd) ETF (REIT)	12.07									
Vaneck Vectors FTSE Int Prop (Hdgd) ETF (REIT)	11.60									
Vaneck Vectors FTSE Int Prop (Hdgd) ETF (REIT)	11.60									
Vanguard Aus Prop Securities Index ETF (VAP)	0.38									
Vanguard Aus Prop Securities Index ETF (VAP)	0.18									

**INCOME**

**Managed Investments & Listed Trusts (T)**

Security	Foreign Income											Expenses paid	TFN WHT	Non-resident WHT	T26	
	Foreign income	Foreign - CFC	Gross discount amount <sup>(e)</sup>	Discounted amount <sup>(e)</sup>	Concession amount	Indexed	Other	Expenses paid	TFN WHT	Non-resident WHT	T26					
References	T17	T18	T19	T20	T21	T22	T23	T24	T25	T26						
Vanguard Aus Prop Securities Index ETF (VAP)	0.39															
Vanguard Aust Governmt Bond Index Etf (VGB)																
Vanguard Gbl Aggr Bond Ind (Hedged) ETF (VBND)																
Vanguard Gbl Aggr Bond Ind (Hedged) ETF (VBND)																
Vanguard Gbl Aggr Bond Ind (Hedged) ETF (VBND)																
Vanguard Gbl Aggr Bond Ind (Hedged) ETF (VBND)																
Vanguard Gbl Aggr Bond Ind (Hedged) ETF (VBND)																
Vicinity Centres (VCX)																
Vicinity Centres (VCX)																
<b>Total</b>	<b>284.68</b>		<b>9.44</b>	<b>4.72</b>	<b>4.72</b>					<b>9.17</b>						

<sup>(e)</sup>The Gross discount amount at column T19 represents the total of the grossed up (100%) distributed capital gains amount available for discount, rather than the discounted amount.

<sup>(f)</sup>The Discounted amounts at column T20 represent the capital gains where the 50% CGT discount has already been applied by the product issuer. The actual discount amount available will be determined by the type of investor (e.g. individual, company, superannuation fund or trust). Companies and non-resident investors are not entitled to the discount.

**INCOME**

**Managed Investments & Listed Trusts (T)**

	Non-Assessable Amounts				AMIT	Tax Offset				
Security	Tax free	Tax exempt	Tax deferred/ Return of capital	Non- assessable non-exempt	NANE (Non- Trust)	AMIT - Adjustment <sup>6)</sup>	Franking credits (FC)	Exploration credits	Foreign income tax offset	Aust FC from NZ
References	T27	T28	T29	T30	T31	T32	T33	T34	T35	T36
<b>Oakleigh 18.6 Strategic Investment SMA (SMAOAK01S)</b>										
<b>Australian listed security</b>										
BetaShares Australian High Int Cash ETF (AAA)						0.24				
BetaShares Australian High Int Cash ETF (AAA)						0.38				
BetaShares Australian High Int Cash ETF (AAA)						0.43				
BetaShares Australian High Int Cash ETF (AAA)						0.49				
BetaShares India Quality ETF (IIND)									21.92	
BetaShares S&P 500 Equal Weight ETF (QUS)									7.45	
BetaShares S&P 500 Equal Weight ETF (QUS)									7.60	
National Storage REIT (NSR)						172.94				
National Storage REIT (NSR)						42.81				
Vaneck Vctrs MSCI Wld Ex Aus (Hdgd) ETF (QHAL)						1.99			2.70	
<b>Oakleigh Multi Asset Growth SMA (SMAOAK03S)</b>										
<b>Australian listed security</b>										
BetaShares Active Aust Hybrids Fund (HBRD)						1.24	3.50			
BetaShares Active Aust Hybrids Fund (HBRD)						1.42	4.01			
BetaShares Active Aust Hybrids Fund (HBRD)						1.42	4.02			
BetaShares Active Aust Hybrids Fund (HBRD)						1.19	3.37			
BetaShares Active Aust Hybrids Fund (HBRD)						1.16	3.29			
BetaShares Active Aust Hybrids Fund (HBRD)						1.21	3.43			
BetaShares Active Aust Hybrids Fund (HBRD)						1.33	3.75			
BetaShares Active Aust Hybrids Fund (HBRD)						1.18	3.32			
BetaShares Active Aust Hybrids Fund (HBRD)						1.30	3.67			
BetaShares Active Aust Hybrids Fund (HBRD)						1.21	3.42			
BetaShares Active Aust Hybrids Fund (HBRD)						1.44	4.08			

**INCOME**

**Managed Investments & Listed Trusts (T)**

	Non-Assessable Amounts				AMIT	Tax Offset				
	T27	T28	T29	T30	T31	T32	T33	T34	T35	T36
Security	Tax free	Tax exempt	Tax deferred/ Return of capital	Non- assessable non-exempt	NANE (Non- Trust)	AMIT - Adjustment <sup>6)</sup>	Franking credits (FC)	Exploration credits	Foreign income tax offset	Aust FC from NZ
<i>References</i>	<i>T27</i>	<i>T28</i>	<i>T29</i>	<i>T30</i>	<i>T31</i>	<i>T32</i>	<i>T33</i>	<i>T34</i>	<i>T35</i>	<i>T36</i>
BetaShares Global Gold Mine ETF Curr Hdg (MNRs)						10.49				
Betashares Australian High Int Cash ETF (AAA)						0.05				
Betashares Australian High Int Cash ETF (AAA)						0.07				
National Storage REIT (NSR)						20.43				
National Storage REIT (NSR)						20.43				
VanEck Vectors Aus Subordinated Debt ETF (SUBD)						1.45				
VanEck Vectors MSCI Int Value ETF (VLUE)						4.07			15.75	
Vaneck Bentham GI Cap Se Active Etf (MF) (GCAP)						5.36				
Vaneck Bentham GI Cap Se Active Etf (MF) (GCAP)						5.36				
Vaneck Bentham GI Cap Se Active Etf (MF) (GCAP)						5.36				
Vaneck Bentham GI Cap Se Active Etf (MF) (GCAP)						5.78				
Vaneck Bentham GI Cap Se Active Etf (MF) (GCAP)						7.43				
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)						7.56				
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)						8.40				
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)						7.56				
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)						7.56				
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)						7.56				
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)						6.72				
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)						5.88				

**INCOME**

**Managed Investments & Listed Trusts (T)**

	Non-Assessable Amounts					AMIT	Tax Offset			
Security	Tax free	Tax exempt	Tax deferred/ Return of capital	Non- assessable non-exempt	Non- NANE (Non- Trust)	AMIT - Adjustment <sup>6)</sup>	Franking credits (FC)	Exploration credits	Foreign income tax offset	Aust FC from NZ
	T27	T28	T29	T30	T31	T32	T33	T34	T35	T36
<i>References</i>										
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)						5.88				
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)						5.57				
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)						5.57				
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)						5.57				
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)						6.36				
Vaneck Vctrs MSCI Wrld Ex Aus (Hdgd) ETF (QHAL)						5.49			7.45	
Vaneck Vectors Aus Equal Weight ETF (MVW)						(15.33)	25.33			
Vaneck Vectors Aus Equal Weight ETF (MVW) (IFRA)						(15.60)	25.77			
Vaneck Vectors FTSE Global Infra Hdg ETF (IFRA)						5.26	0.03			
Vaneck Vectors FTSE Global Infra Hdg ETF (IFRA)						5.26	0.03			
Vaneck Vectors FTSE Global Infra Hdg ETF (IFRA)						4.92	0.03			
Vaneck Vectors FTSE Global Infra Hdg ETF (IFRA)						5.22	0.03			
Vaneck Vectors FTSE Int Prop (Hdgd) ETF (REIT)						9.69			2.78	
Vaneck Vectors FTSE Int Prop (Hdgd) ETF (REIT)						9.69			2.78	
Vaneck Vectors FTSE Int Prop (Hdgd) ETF (REIT)						9.31			2.67	
Vaneck Vectors FTSE Int Prop (Hdgd) ETF (REIT)						9.31			2.67	
Vanguard Aus Prop Securities Index ETF (VAP)							0.34		0.01	
Vanguard Aus Prop Securities Index ETF (VAP)							1.78			
Vanguard Aus Prop Securities Index ETF (VAP)						1.59	0.39		0.03	

**INCOME**

**Managed Investments & Listed Trusts (T)**

	Non-Assessable Amounts						AMIT	Tax Offset		
Security	Tax free	Tax exempt	Tax deferred/ Return of capital	Non-assessable non-exempt	Non-Trust	AMIT - Adjustment <sup>6)</sup>	Franking credits (FC)	Exploration credits	Foreign income tax offset	Aust FC from NZ
References	T27	T28	T29	T30	T31	T32	T33	T34	T35	T36
Vanguard Aus Prop Securities Index ETF (VAP)						(4.49)				
Vanguard Aust Government Bond Index Etf (VGB)						23.04				
Vanguard Gbl Aggr Bond Ind (Hedged) ETF (VBND)						7.06				
Vanguard Gbl Aggr Bond Ind (Hedged) ETF (VBND)						12.69				
Vanguard Gbl Aggr Bond Ind (Hedged) ETF (VBND)						9.61				
Vanguard Gbl Aggr Bond Ind (Hedged) ETF (VBND)						14.61				
Vicinity Centres (VCX)						54.80				
Vicinity Centres (VCX)				42.88		(27.89)				
<b>Total</b>				<b>42.88</b>		<b>524.09</b>	<b>93.59</b>		<b>73.81</b>	



**INCOME**

**Listed & Unlisted Securities (\$)**

Security	Date paid	Net (cash) amount	Franked dividends	Unfranked dividends	Conduit foreign income	Interest	Interest exempt from WHT	Other	Non Concess. MIT Income	Excluded from NCMI	Australian Sourced Income										
											S1	S2	S3	S4	S5	S6	S7	S8	S9		
<b>Oakleigh 18.6 Strategic Investment SMA (SMAOAK01S)</b>																					
<b>Australian listed security</b>																					
Austin Engineering Limited (ANG)	27-Oct-22	97.43	97.43																		
Auswide Bank Ltd (ABA)	30-Sep-22	266.07	266.07																		
Auswide Bank Ltd (ABA)	24-Mar-23	278.74	278.74																		
Commonwealth Bank Of Australia (CBA)	29-Sep-22	218.40	218.40																		
Commonwealth Bank Of Australia (CBA)	30-Mar-23	262.50	262.50																		
Elders Limited (ELD)	16-Dec-22	238.00	71.40	166.60																	
GUD Holdings (GUD)	13-Sep-22	151.80	151.80																		
Iluka Resources (ILU)	30-Mar-23	112.00	112.00																		
Mader Group Limited (MAD)	06-Apr-23	14.06	14.06																		
National Australia Bank Ltd (NAB)	14-Dec-22	302.64	302.64																		
Resmed Inc (RMD)	15-Dec-22	7.92																			
Ridley Corporation (RIC)	27-Oct-22	214.96	214.96																		
Ridley Corporation (RIC)	27-Apr-23	61.32	61.32																		
Sims Limited (SGM)	19-Oct-22	161.50	80.75		80.75																
South32 Limited (S32)	13-Oct-22	546.34	546.34																		
South32 Limited (S32)	06-Apr-23	215.21	215.21																		
Steadfast Group Limited (SDF)	09-Sep-22	84.55	84.55																		
Steadfast Group Limited (SDF)	22-Mar-23	118.80	118.80																		
Telstra Corporation Limited (TLS)	31-Mar-23	167.45	167.45																		
Virgin Money UK PLC (VUK)	15-Mar-23	249.87																			
Virgin Money UK PLC (VUK)	21-Jun-23	62.19																			
Viva Energy Group Limited (VEA)	22-Sep-22	557.32	557.32																		
Wesfarmers Limited (WES)	28-Mar-23	183.04	183.04																		
<b>Oakleigh Multi Asset Growth SMA (SMAOAK03S)</b>																					
<b>Australian listed security</b>																					
ASX Limited (ASX)	29-Mar-23	20.92	20.92																		
Ancor Ltd (AMC)	28-Sep-22	11.22																			
Ancor Ltd (AMC)	13-Dec-22	12.64																			

**INCOME**

**Listed & Unlisted Securities (\$)**

Security	Date paid	Net (cash) amount	Australian Sourced Income							Non Concess. Excluded from NCM
			Franked dividends	Unfranked dividends	Conduit foreign income	Interest	Interest exempt from WHT	Other	MIT Income	
		\$1	\$2	\$3	\$4	\$5	\$6	\$7	\$8	\$9
Amcor Ltd (AMC)	21-Mar-23	11.25								
Amcor Ltd (AMC)	20-Jun-23	11.24								
Australia & New Zealand Banking Group Ltd (ANZ)	15-Dec-22	29.60	29.60							
BHP Group Limited (BHP)	22-Sep-22	125.04	125.04							
BHP Group Limited (BHP)	30-Mar-23	66.82	66.82							
Challenger Limited (CGF)	21-Sep-22	20.13	20.13							
Challenger Limited (CGF)	21-Mar-23	21.00	21.00							
Commonwealth Bank Of Australia (CBA)	29-Sep-22	46.20	46.20							
Commonwealth Bank Of Australia (CBA)	30-Mar-23	46.20	46.20							
Elders Limited (ELD)	16-Dec-22	28.00	8.40	19.60						
Evolution Mining Limited (EVN)	30-Sep-22	12.27	12.27							
Evolution Mining Limited (EVN)	02-Jun-23	8.18	8.18							
National Australia Bank Ltd (NAB)	14-Dec-22	28.86	28.86							
Telstra Corporation Limited (TLS)	31-Mar-23	32.55	32.55							
The Lottery Corporation Limited (TLC)	23-Mar-23	25.11	25.11							
Viva Energy Group Limited (VEA)	22-Sep-22	65.49	65.49							
Viva Energy Group Limited (VEA)	24-Mar-23	63.58	63.58							
Wesfarmers Limited (WES)	06-Oct-22	37.00	37.00							
Wesfarmers Limited (WES)	28-Mar-23	32.56	32.56							
Woodside Energy Group Ltd (WDS)	06-Oct-22	55.98	55.98							
Woodside Energy Group Ltd (WDS)	05-Apr-23	75.40	75.40							
<b>Total</b>		<b>5,459.35</b>	<b>4,826.07</b>	<b>186.20</b>	<b>80.75</b>					

**INCOME**

**Listed & Unlisted Securities (S)**

Security	Foreign Income		Tax Offset			Expenses		Tax Deducted	
	Foreign income	Foreign - CFC	Franking credits (FC)	Foreign income tax offset	Exploration credits	Aust FC from NZ	Expenses paid	TFN WHT	Non-resident WHT
References	S10	S11	S12	S13	S14	S15	S16	S17	S18
<b>Oakleigh 18.6 Strategic Investment SMA (SMAOAK01S)</b>									
<b>Australian listed security</b>									
Austin Engineering Limited (ANG)	41.76								
Auswide Bank Ltd (ABA)	114.03								
Auswide Bank Ltd (ABA)	119.46								
Commonwealth Bank Of Australia (CBA)	93.60								
Commonwealth Bank Of Australia (CBA)	112.50								
Elders Limited (ELD)	30.60								
GUD Holdings (GUD)	65.06								
Iluka Resources (ILU)	48.00								
Mader Group Limited (MAD)	6.03								
National Australia Bank Ltd (NAB)	129.70								
Resmed Inc (RMD)	7.92			3.39					
Ridley Corporation (RIC)	92.13								
Ridley Corporation (RIC)	26.28								
Sims Limited (SGM)	34.61								
South32 Limited (S32)	234.15								
South32 Limited (S32)	92.23								
Steadfast Group Limited (SDF)	36.24								
Steadfast Group Limited (SDF)	50.91								
Telstra Corporation Limited (TLS)	71.76								
Virgin Money UK PLC (VUK)	249.87								
Virgin Money UK PLC (VUK)	62.19								
Viva Energy Group Limited (VEA)	238.85								
Wesfarmers Limited (WES)	78.45								
<b>Oakleigh Multi Asset Growth SMA (SMAOAK03S)</b>									
<b>Australian listed security</b>									
ASX Limited (ASX)	8.97								
Amcor Ltd (AMC)	11.22								
Amcor Ltd (AMC)	12.64								

**INCOME**

**Listed & Unlisted Securities (\$)**

Security	Foreign Income		Tax Offset			Expenses		Tax Deducted	
	Foreign income	Foreign - CFC	Franking credits (FC)	Foreign income tax offset	Exploration credits	Aust FC from NZ	Expenses paid	TFN WHT	Non-resident WHT
References	S10	S11	S12	S13	S14	S15	S16	S17	S18
Amcor Ltd (AMC)	11.25								
Amcor Ltd (AMC)	11.24								
Australia & New Zealand Banking Group Ltd (ANZ)			12.69						
BHP Group Limited (BHP)			53.59						
BHP Group Limited (BHP)			28.64						
Challenger Limited (CGF)			8.63						
Challenger Limited (CGF)			9.00						
Commonwealth Bank Of Australia (CBA)			19.80						
Commonwealth Bank Of Australia (CBA)			19.80						
Elders Limited (ELD)			3.60						
Evolution Mining Limited (EVN)			5.26						
Evolution Mining Limited (EVN)			3.51						
National Australia Bank Ltd (NAB)			12.37						
Telstra Corporation Limited (TLS)			13.95						
The Lottery Corporation Limited (TLC)			10.76						
Viva Energy Group Limited (VEA)			28.07						
Viva Energy Group Limited (VEA)			27.25						
Wesfarmers Limited (WES)			15.86						
Wesfarmers Limited (WES)			13.95						
Woodside Energy Group Ltd (WDS)			23.99						
Woodside Energy Group Ltd (WDS)			32.31						
<b>Total</b>	<b>366.33</b>		<b>2,068.35</b>						<b>3.39</b>

**INCOME**

**Listed & Unlisted Securities (S)**

Security	Non-Assessable Amounts			
	Tax free	Tax exempt	Tax deferred/ Return of capital	Non- assessable non-exempt
References	S19	S20	S21	S22
<b>Oakleigh 18.6 Strategic Investment SMA (SMAOAK01S)</b>				S23
<b>Australian listed security</b>				
Austin Engineering Limited (ANG)				
Auswide Bank Ltd (ABA)				
Auswide Bank Ltd (ABA)				
Commonwealth Bank Of Australia (CBA)				
Commonwealth Bank Of Australia (CBA)				
Elders Limited (ELD)				
GUD Holdings (GUD)				
Iluka Resources (ILU)				
Mader Group Limited (MAD)				
National Australia Bank Ltd (NAB)				
Resmed Inc (RMD)				
Ridley Corporation (RIC)				
Ridley Corporation (RIC)				
Sims Limited (SGM)				
South32 Limited (S32)				
South32 Limited (S32)				
Steadfast Group Limited (SDF)				
Steadfast Group Limited (SDF)				
Telstra Corporation Limited (TLS)				
Virgin Money UK PLC (VUK)				
Virgin Money UK PLC (VUK)				
Viva Energy Group Limited (VEA)				
Wesfarmers Limited (WES)				
<b>Oakleigh Multi Asset Growth SMA (SMAOAK03S)</b>				
<b>Australian listed security</b>				
ASX Limited (ASX)				
Amcor Ltd (AMC)				
Amcor Ltd (AMC)				

**INCOME**

**Listed & Unlisted Securities (\$)**

Security	Non-Assessable Amounts				
	Tax free	Tax exempt	Tax deferred/ Return of capital	Non- assessable non-exempt	Non- NANE (Non- Trust)
References	S19	S20	S21	S22	S23
Amcor Ltd (AMC)					
Amcor Ltd (AMC)					
Australia & New Zealand Banking Group Ltd (ANZ)					
BHP Group Limited (BHP)					
BHP Group Limited (BHP)					
Challenger Limited (CGF)					
Challenger Limited (CGF)					
Commonwealth Bank Of Australia (CBA)					
Commonwealth Bank Of Australia (CBA)					
Elders Limited (ELD)					
Evolution Mining Limited (EVN)					
Evolution Mining Limited (EVN)					
National Australia Bank Ltd (NAB)					
Telstra Corporation Limited (TLS)					
The Lottery Corporation Limited (TLC)					
Viva Energy Group Limited (VEA)					
Viva Energy Group Limited (VEA)					
Wesfarmers Limited (WES)					
Wesfarmers Limited (WES)					
Woodside Energy Group Ltd (WDS)					
Woodside Energy Group Ltd (WDS)					
<b>Total</b>					

**DISPOSAL OF CAPITAL ITEMS - COST BASE/PROCEEDS INFORMATION (R)**

Security	Units	Purchase date	Sale date	Adjusted cost base	Indexed adjusted cost	Net sale proceeds	Proceeds less cost	Gross discount amount	Discounted 50% <sup>(a)</sup>	Discounted 33 <sup>1/3</sup> % <sup>(b)</sup>	Other	Capital losses
				R1	R2	R3	R4	R5	R6	R7	R8	R9
<b>Oakleigh 18.6 Strategic Investment SMA (SMAOAK01S)</b>												
Adriatic Metals PLC (ADT)	1,651	14-Mar-23	27-Mar-23	6,072.41	0.00	6,153.20	80.79	0.00	0.00	0.00	80.79	0.00
Adriatic Metals PLC (ADT)	156	24-Mar-23	27-Mar-23	599.15	0.00	581.41	(17.74)	0.00	0.00	0.00	0.00	(17.74)
Adriatic Metals PLC (ADT)	266	24-Mar-23	14-Jun-23	1,021.62	0.00	745.54	(276.08)	0.00	0.00	0.00	0.00	(276.08)
Adriatic Metals PLC (ADT)	345	24-Mar-23	15-Jun-23	1,325.04	0.00	942.61	(382.43)	0.00	0.00	0.00	0.00	(382.43)
Allkem Limited (AKE)	579	28-Mar-22	21-Nov-22	6,454.17	0.00	8,188.85	1,734.68	0.00	0.00	0.00	1,734.68	0.00
Allkem Limited (AKE)	178	29-Jun-22	21-Nov-22	1,907.15	0.00	2,517.47	610.32	0.00	0.00	0.00	610.32	0.00
Allkem Limited (AKE)	94	09-Sep-22	21-Nov-22	1,471.75	0.00	1,329.45	(142.30)	0.00	0.00	0.00	0.00	(142.30)
Ansell Limited (ANN)	218	28-Oct-22	17-Feb-23	6,054.05	0.00	5,836.74	(217.31)	0.00	0.00	0.00	0.00	(217.31)
Ansell Limited (ANN)	106	21-Nov-22	17-Feb-23	2,934.96	0.00	2,838.05	(96.91)	0.00	0.00	0.00	0.00	(96.91)
Ansell Limited (ANN)	51	20-Jan-23	17-Feb-23	1,508.11	0.00	1,365.48	(142.63)	0.00	0.00	0.00	0.00	(142.63)
Auckland International Airport Limited (AIA)	432	20-Sep-21	06-Mar-23	3,161.09	0.00	3,414.15	253.06	253.06	126.53	168.71	0.00	0.00
Auckland International Airport Limited (AIA)	431	07-Feb-22	06-Mar-23	3,000.95	0.00	3,406.25	405.30	405.30	202.65	270.20	0.00	0.00
Auckland International Airport Limited (AIA)	475	06-Oct-22	06-Mar-23	3,063.78	0.00	3,753.98	690.20	0.00	0.00	0.00	690.20	0.00
Austin Engineering Limited (ANG)	1,415	31-Jan-22	27-Mar-23	370.43	0.00	530.30	159.87	159.87	79.94	106.58	0.00	0.00
Austin Engineering Limited (ANG)	3,933	01-Feb-22	27-Mar-23	1,048.14	0.00	1,473.98	425.84	425.84	212.92	283.89	0.00	0.00
Austin Engineering Limited (ANG)	3,095	03-Feb-22	27-Mar-23	858.48	0.00	1,159.92	301.44	301.44	150.72	200.96	0.00	0.00
Austin Engineering Limited (ANG)	2,533	04-Feb-22	27-Mar-23	720.82	0.00	949.30	228.48	228.48	114.24	152.32	0.00	0.00
Austin Engineering Limited (ANG)	7,039	14-Feb-22	27-Mar-23	2,115.79	0.00	2,638.03	522.24	522.24	261.12	348.16	0.00	0.00
Austin Engineering Limited (ANG)	3,197	24-Feb-22	27-Mar-23	913.45	0.00	1,198.15	284.70	284.70	142.35	189.80	0.00	0.00
Austin Engineering Limited (ANG)	2,997	21-Mar-22	27-Mar-23	920.55	0.00	1,123.19	202.64	202.64	101.32	135.09	0.00	0.00
Auswide Bank Ltd (ABA)	239	22-Sep-21	27-Mar-23	1,568.18	0.00	1,327.76	(240.42)	0.00	0.00	0.00	0.00	(240.42)
Auswide Bank Ltd (ABA)	211	12-Oct-21	27-Mar-23	1,420.80	0.00	1,172.20	(248.60)	0.00	0.00	0.00	0.00	(248.60)
Auswide Bank Ltd (ABA)	486	07-Feb-22	27-Mar-23	3,310.30	0.00	2,699.95	(610.35)	0.00	0.00	0.00	0.00	(610.35)
Auswide Bank Ltd (ABA)	276	01-Mar-22	27-Mar-23	1,979.00	0.00	1,533.31	(445.69)	0.00	0.00	0.00	0.00	(445.69)
Auswide Bank Ltd (ABA)	47	01-Mar-22	12-Apr-23	337.00	0.00	252.94	(84.06)	0.00	0.00	0.00	0.00	(84.06)
Auswide Bank Ltd (ABA)	8	01-Mar-22	13-Apr-23	57.36	0.00	42.97	(14.39)	0.00	0.00	0.00	0.00	(14.39)
Auswide Bank Ltd (ABA)	53	17-Mar-23	13-Apr-23	301.61	0.00	284.69	(16.92)	0.00	0.00	0.00	0.00	(16.92)

**DISPOSAL OF CAPITAL ITEMS - COST BASE/PROCEEDS INFORMATION (R)**

Security	Units	Purchase date	Sale date	Adjusted cost base	Indexed adjusted cost	Net sale proceeds	Proceeds less cost	Gross discount amount	Discounted 50% <sup>(a)</sup>	Discounted 33.33% <sup>(b)</sup>	Other	Capital losses
				R1	R2	R3	R4	R5	R6	R7	R8	R9
Auswide Bank Ltd (ABA)	24	17-Mar-23	14-Apr-23	136.58	0.00	128.75	(7.83)	0.00	0.00	0.00	0.00	(7.83)
Auswide Bank Ltd (ABA)	43	20-Mar-23	14-Apr-23	243.85	0.00	230.68	(13.17)	0.00	0.00	0.00	0.00	(13.17)
Auswide Bank Ltd (ABA)	55	20-Mar-23	17-Apr-23	311.90	0.00	296.87	(15.03)	0.00	0.00	0.00	0.00	(15.03)
Auswide Bank Ltd (ABA)	26	20-Mar-23	18-Apr-23	147.44	0.00	137.01	(10.43)	0.00	0.00	0.00	0.00	(10.43)
Auswide Bank Ltd (ABA)	10	21-Mar-23	18-Apr-23	57.22	0.00	52.69	(4.53)	0.00	0.00	0.00	0.00	(4.53)
Auswide Bank Ltd (ABA)	33	21-Mar-23	19-Apr-23	188.83	0.00	173.96	(14.87)	0.00	0.00	0.00	0.00	(14.87)
Auswide Bank Ltd (ABA)	44	21-Mar-23	20-Apr-23	251.77	0.00	232.62	(19.15)	0.00	0.00	0.00	0.00	(19.15)
Auswide Bank Ltd (ABA)	28	21-Mar-23	21-Apr-23	160.22	0.00	145.35	(14.87)	0.00	0.00	0.00	0.00	(14.87)
Auswide Bank Ltd (ABA)	15	21-Mar-23	24-Apr-23	85.83	0.00	74.94	(10.89)	0.00	0.00	0.00	0.00	(10.89)
Auswide Bank Ltd (ABA)	12	21-Mar-23	26-Apr-23	68.66	0.00	59.59	(9.07)	0.00	0.00	0.00	0.00	(9.07)
Betashares Australian High Int Cash ETF (AAA)	103	08-Jul-21	02-Nov-22	5,158.95	0.00	5,154.45	(4.50)	0.00	0.00	0.00	0.00	(4.50)
Betashares Australian High Int Cash ETF (AAA)	102	07-Feb-22	02-Nov-22	5,112.90	0.00	5,104.40	(8.50)	0.00	0.00	0.00	0.00	(8.50)
Betashares Geared US EQ Fnd Ccy Hdg ETF (GGUS)	251	01-Mar-23	27-Mar-23	5,325.59	0.00	5,353.35	27.76	0.00	0.00	0.00	27.76	0.00
Betashares S&P 500 Equal Weight ETF (QUS)	253	22-Dec-22	27-Mar-23	10,426.17	0.00	10,263.77	(162.40)	0.00	0.00	0.00	0.00	(162.40)
Commonwealth Bank Of Australia (CBA)	28	06-May-21	27-Mar-23	2,605.02	0.00	2,666.61	61.59	61.59	30.80	41.06	0.00	0.00
Commonwealth Bank Of Australia (CBA)	23	22-Sep-21	27-Mar-23	2,306.32	0.00	2,190.43	(115.89)	0.00	0.00	0.00	0.00	(115.89)
Commonwealth Bank Of Australia (CBA)	53	07-Feb-22	27-Mar-23	4,971.03	0.00	5,047.51	76.48	76.48	38.24	50.99	0.00	0.00
Commonwealth Bank Of Australia (CBA)	3	10-Oct-22	27-Mar-23	285.09	0.00	285.71	0.62	0.00	0.00	0.00	0.62	0.00
DGL Group Limited (DGL)	1,385	29-Mar-22	01-Sep-22	4,451.49	0.00	2,129.82	(2,321.67)	0.00	0.00	0.00	0.00	(2,321.67)
DGL Group Limited (DGL)	635	07-Apr-22	01-Sep-22	2,045.95	0.00	976.49	(1,069.46)	0.00	0.00	0.00	0.00	(1,069.46)
Elders Limited (ELD)	86	06-May-21	21-Nov-22	1,001.38	0.00	872.33	(129.05)	0.00	0.00	0.00	0.00	(129.05)
Elders Limited (ELD)	91	03-Jun-21	21-Nov-22	1,024.59	0.00	923.05	(101.54)	0.00	0.00	0.00	0.00	(101.54)
Elders Limited (ELD)	177	07-Feb-22	21-Nov-22	2,088.90	0.00	1,795.39	(293.51)	0.00	0.00	0.00	0.00	(293.51)
Elders Limited (ELD)	167	23-Mar-22	21-Nov-22	2,256.14	0.00	1,693.95	(562.19)	0.00	0.00	0.00	0.00	(562.19)
Elders Limited (ELD)	165	17-Jun-22	21-Nov-22	2,114.51	0.00	1,673.66	(440.85)	0.00	0.00	0.00	0.00	(440.85)
Elders Limited (ELD)	164	29-Sep-22	21-Nov-22	1,959.30	0.00	1,663.52	(295.78)	0.00	0.00	0.00	0.00	(295.78)
Flight Centre Travel Group Limited (FLT)	320	30-Mar-22	08-Nov-22	6,466.59	0.00	5,333.85	(1,132.74)	0.00	0.00	0.00	0.00	(1,132.74)
Flight Centre Travel Group Limited (FLT)	120	27-Oct-22	08-Nov-22	1,955.42	0.00	2,000.20	44.78	0.00	0.00	0.00	44.78	0.00



**DISPOSAL OF CAPITAL ITEMS - COST BASE/PROCEEDS INFORMATION (R)**

Security	Units	Purchase date	Sale date	Adjusted cost base	Indexed adjusted cost	Net sale proceeds	Proceeds less cost	Gross discount amount	Discounted 50% <sup>(a)</sup>	Discounted 33 <sup>1/3</sup> % <sup>(b)</sup>	Other	Capital losses
				R1	R2	R3	R4	R5	R6	R7	R8	R9
GUD Holdings (GUD)	690	21-Jul-22	08-Nov-22	5,880.11	0.00	5,263.45	(616.66)	0.00	0.00	0.00	0.00	(616.66)
IGO Limited (IGO)	407	02-Nov-22	29-Nov-22	6,231.24	0.00	5,936.80	(294.44)	0.00	0.00	0.00	0.00	(294.44)
Iluka Resources (ILU)	422	27-Jan-23	27-Mar-23	4,705.22	0.00	4,273.58	(431.64)	0.00	0.00	0.00	0.00	(431.64)
Karooon Energy Ltd (KAR)	1,790	08-Nov-22	27-Mar-23	4,102.90	0.00	3,594.64	(508.26)	0.00	0.00	0.00	0.00	(508.26)
Karooon Energy Ltd (KAR)	908	29-Nov-22	27-Mar-23	2,018.64	0.00	1,823.43	(195.21)	0.00	0.00	0.00	0.00	(195.21)
Karooon Energy Ltd (KAR)	323	01-Feb-23	27-Mar-23	748.87	0.00	648.64	(100.23)	0.00	0.00	0.00	0.00	(100.23)
Karooon Energy Ltd (KAR)	1,003	01-Feb-23	14-Jun-23	2,325.45	0.00	1,958.87	(366.58)	0.00	0.00	0.00	0.00	(366.58)
Lynas Rare Earths Limited (LYC)	526	29-Jun-22	12-Jul-22	4,692.68	0.00	3,990.73	(701.95)	0.00	0.00	0.00	0.00	(701.95)
Lynas Rare Earths Limited (LYC)	746	05-Oct-22	10-Mar-23	5,899.88	0.00	5,283.38	(614.50)	0.00	0.00	0.00	0.00	(614.50)
Mader Group Limited (MAD)	73	07-Nov-22	17-Feb-23	267.63	0.00	329.44	61.81	0.00	0.00	0.00	61.81	0.00
Mader Group Limited (MAD)	120	07-Nov-22	20-Feb-23	439.93	0.00	538.30	98.37	0.00	0.00	0.00	98.37	0.00
Mader Group Limited (MAD)	20	08-Nov-22	20-Feb-23	75.18	0.00	89.72	14.54	0.00	0.00	0.00	14.54	0.00
Mader Group Limited (MAD)	130	08-Nov-22	21-Feb-23	488.66	0.00	580.83	92.17	0.00	0.00	0.00	92.17	0.00
Mader Group Limited (MAD)	119	08-Nov-22	22-Feb-23	447.31	0.00	506.30	58.99	0.00	0.00	0.00	58.99	0.00
Mader Group Limited (MAD)	191	08-Nov-22	23-Feb-23	717.95	0.00	820.35	102.40	0.00	0.00	0.00	102.40	0.00
Mader Group Limited (MAD)	39	09-Nov-22	23-Feb-23	146.67	0.00	167.51	20.84	0.00	0.00	0.00	20.84	0.00
Mader Group Limited (MAD)	157	09-Nov-22	02-Mar-23	590.42	0.00	680.56	90.14	0.00	0.00	0.00	90.14	0.00
Mader Group Limited (MAD)	14	09-Nov-22	03-Mar-23	52.65	0.00	57.89	5.24	0.00	0.00	0.00	5.24	0.00
Mader Group Limited (MAD)	201	29-Nov-22	03-Mar-23	732.65	0.00	831.13	98.48	0.00	0.00	0.00	98.48	0.00
Mader Group Limited (MAD)	117	29-Nov-22	06-Mar-23	426.47	0.00	481.70	55.23	0.00	0.00	0.00	55.23	0.00
Mader Group Limited (MAD)	288	29-Nov-22	07-Mar-23	1,049.76	0.00	1,184.88	135.12	0.00	0.00	0.00	135.12	0.00
Mader Group Limited (MAD)	181	30-Nov-22	07-Mar-23	670.27	0.00	744.66	74.39	0.00	0.00	0.00	74.39	0.00
Monadelphous Group Limited (MND)	435	11-Oct-22	23-Feb-23	5,941.82	0.00	5,276.03	(665.79)	0.00	0.00	0.00	0.00	(665.79)
National Australia Bank Ltd (NAB)	261	16-May-22	27-Mar-23	8,193.54	0.00	7,127.08	(1,066.46)	0.00	0.00	0.00	0.00	(1,066.46)
National Australia Bank Ltd (NAB)	77	06-Oct-22	27-Mar-23	2,335.13	0.00	2,102.62	(232.51)	0.00	0.00	0.00	0.00	(232.51)
National Storage REIT (NSR)	1,390	06-May-21	27-Mar-23	2,647.01	0.00	3,444.98	797.97	797.97	398.99	531.98	0.00	0.00
National Storage REIT (NSR)	222	22-Jun-21	27-Mar-23	420.52	0.00	550.21	129.69	129.69	64.85	86.46	0.00	0.00
National Storage REIT (NSR)	1,651	07-Feb-22	27-Mar-23	3,960.49	0.00	4,091.84	131.35	131.35	65.68	87.57	0.00	0.00
National Storage REIT (NSR)	183	20-Jul-22	27-Mar-23	411.68	0.00	453.55	41.87	0.00	0.00	0.00	41.87	0.00
Piedmont Lithium Inc (PLL)	6,388	03-Nov-22	20-Dec-22	6,024.52	0.00	4,514.83	(1,509.69)	0.00	0.00	0.00	0.00	(1,509.69)

**DISPOSAL OF CAPITAL ITEMS - COST BASE/PROCEEDS INFORMATION (R)**

Security	Units	Purchase date	Sale date	Adjusted cost base	Indexed adjusted cost	Net sale proceeds	Proceeds less cost	Gross discount amount	Discounted 50% <sup>(a)</sup>	Discounted 33 <sup>1/3</sup> % <sup>(b)</sup>	Other	Capital losses
				R1	R2	R3	R4	R5	R6	R7	R8	R9
Resmed Inc (RMD)	170	28-Oct-22	20-Dec-22	5,749.44	0.00	5,280.98	(468.46)	0.00	0.00	0.00	0.00	(468.46)
Ridley Corporation (RIC)	1,283	23-Mar-22	27-Mar-23	2,130.40	0.00	2,795.70	665.30	665.30	332.65	443.53	0.00	0.00
Ridley Corporation (RIC)	1,264	24-Mar-22	27-Mar-23	2,114.48	0.00	2,754.30	639.82	639.82	319.91	426.55	0.00	0.00
Ridley Corporation (RIC)	1,290	12-Apr-22	27-Mar-23	2,108.72	0.00	2,810.96	702.24	0.00	0.00	0.00	702.24	0.00
Ridley Corporation (RIC)	778	17-Jun-22	27-Mar-23	1,397.30	0.00	1,695.29	297.99	0.00	0.00	0.00	297.99	0.00
Sims Limited (SGM)	323	16-May-22	02-Nov-22	5,945.92	0.00	4,097.89	(1,848.03)	0.00	0.00	0.00	0.00	(1,848.03)
South32 Limited (S32)	816	07-Feb-22	27-Mar-23	3,378.77	0.00	3,343.57	(35.20)	0.00	0.00	0.00	0.00	(35.20)
South32 Limited (S32)	148	24-Feb-22	27-Mar-23	679.20	0.00	606.43	(72.77)	0.00	0.00	0.00	0.00	(72.77)
South32 Limited (S32)	1,210	29-Jun-22	27-Mar-23	4,963.47	0.00	4,957.99	(5.48)	0.00	0.00	0.00	0.00	(5.48)
South32 Limited (S32)	39	10-Oct-22	27-Mar-23	148.42	0.00	159.80	11.38	0.00	0.00	0.00	11.38	0.00
South32 Limited (S32)	188	10-Oct-22	26-Jun-23	715.46	0.00	691.87	(23.59)	0.00	0.00	0.00	0.00	(23.59)
Steadfast Group Limited (SDF)	1,084	26-Jul-22	27-Mar-23	5,768.46	0.00	6,207.86	439.40	0.00	0.00	0.00	439.40	0.00
Steadfast Group Limited (SDF)	612	27-Oct-22	27-Mar-23	3,010.91	0.00	3,504.81	493.90	0.00	0.00	0.00	493.90	0.00
Steadfast Group Limited (SDF)	26	21-Dec-22	27-Mar-23	144.28	0.00	148.90	4.62	0.00	0.00	0.00	4.62	0.00
Telstra Corporation Limited (TLS)	1,970	17-Feb-23	27-Mar-23	8,327.81	0.00	8,259.40	(68.41)	0.00	0.00	0.00	0.00	(68.41)
Telstra Corporation Limited (TLS)	666	01-Mar-23	27-Mar-23	2,706.11	0.00	2,792.26	86.15	0.00	0.00	0.00	86.15	0.00
Vaneck Vectors Australian Property ETF (MVA)	54	06-May-21	01-Sep-22	1,183.73	0.00	1,118.84	(64.89)	0.00	0.00	0.00	0.00	(64.89)
Vaneck Vectors Australian Property ETF (MVA)	225	07-Feb-22	01-Sep-22	5,232.26	0.00	4,661.82	(570.44)	0.00	0.00	0.00	0.00	(570.44)
Ventia Services Group Limited (VNT)	2,057	09-Sep-22	08-Nov-22	6,146.41	0.00	5,149.78	(996.63)	0.00	0.00	0.00	0.00	(996.63)
Virgin Money UK PLC (VUK)	1,916	29-Nov-22	27-Mar-23	5,789.57	0.00	4,923.85	(865.72)	0.00	0.00	0.00	0.00	(865.72)
Virgin Money UK PLC (VUK)	1,024	06-Mar-23	27-Mar-23	3,204.43	0.00	2,631.54	(572.89)	0.00	0.00	0.00	0.00	(572.89)
Virgin Money UK PLC (VUK)	29	17-Mar-23	27-Mar-23	77.67	0.00	74.53	(3.14)	0.00	0.00	0.00	0.00	(3.14)
Virgin Money UK PLC (VUK)	274	17-Mar-23	26-Jun-23	733.88	0.00	736.65	2.77	0.00	0.00	0.00	2.77	0.00
Viva Energy Group Limited (VEA)	1,404	16-Jul-21	01-Mar-23	2,975.17	0.00	4,258.18	1,283.01	1,283.01	641.51	855.34	0.00	0.00
Viva Energy Group Limited (VEA)	597	07-Feb-22	01-Mar-23	1,339.47	0.00	1,810.64	471.17	471.17	235.59	314.11	0.00	0.00
Viva Energy Group Limited (VEA)	904	07-Feb-22	02-Mar-23	2,028.27	0.00	2,725.94	697.67	697.67	348.84	465.11	0.00	0.00
Viva Energy Group Limited (VEA)	638	27-Apr-22	02-Mar-23	1,728.10	0.00	1,923.84	195.74	0.00	0.00	0.00	195.74	0.00
Viva Energy Group Limited (VEA)	525	16-May-22	02-Mar-23	1,500.44	0.00	1,583.09	82.65	0.00	0.00	0.00	82.65	0.00
Wesfarmers Limited (WES)	192	24-Jan-23	27-Mar-23	9,451.15	0.00	9,463.94	12.79	0.00	0.00	0.00	12.79	0.00

**Oakleigh Multi Asset Growth SMA (SMAOAK03S)**

**DISPOSAL OF CAPITAL ITEMS - COST BASE/PROCEEDS INFORMATION (R)**

Security	Units	Purchase date	Sale date	Adjusted cost base	Indexed adjusted cost	Net sale proceeds	Proceeds less cost	Gross discount amount	Discounted 50% <sup>(a)</sup>	Discounted 33 <sup>1/3</sup> % <sup>(b)</sup>	Other	Capital losses
				R1	R2	R3	R4	R5	R6	R7	R8	R9
ASX Limited (ASX)	18	11-Oct-22	26-Jun-23	1,219.29	0.00	1,100.59	(118.70)	0.00	0.00	0.00	0.00	(118.70)
Amcor Ltd (AMC)	4	08-Jul-22	27-Mar-23	73.75	0.00	62.72	(11.03)	0.00	0.00	0.00	0.00	(11.03)
Amcor Ltd (AMC)	61	08-Jul-22	26-Jun-23	1,124.76	0.00	897.54	(227.22)	0.00	0.00	0.00	0.00	(227.22)
Auckland International Airport Limited (AIA)	11	08-Jul-22	27-Mar-23	73.77	0.00	85.91	12.14	0.00	0.00	0.00	12.14	0.00
BetaShares Active Aust Hybrids Fund (HBRD)	107	08-Jul-22	11-Oct-22	1,061.83	0.00	1,075.91	14.08	0.00	0.00	0.00	14.08	0.00
BetaShares Active Aust Hybrids Fund (HBRD)	12	08-Jul-22	27-Mar-23	118.82	0.00	114.26	(4.56)	0.00	0.00	0.00	0.00	(4.56)
BetaShares Active Aust Hybrids Fund (HBRD)	269	08-Jul-22	26-Jun-23	2,659.70	0.00	2,680.53	20.83	0.00	0.00	0.00	20.83	0.00
BetaShares Global Gold Mine ETF Curr Hdg (MINRS)	12	08-Jul-22	27-Mar-23	58.74	0.00	65.00	6.26	0.00	0.00	0.00	6.26	0.00
BetaShares Australian High Int Cash ETF (AAA)	41	08-Jul-22	20-Jul-22	2,056.51	0.00	2,048.60	(7.91)	0.00	0.00	0.00	0.00	(7.91)
BetaShares Australian High Int Cash ETF (AAA)	39	08-Jul-22	29-Sep-22	1,956.07	0.00	1,950.74	(5.33)	0.00	0.00	0.00	0.00	(5.33)
Elders Limited (ELD)	74	08-Jul-22	02-Mar-23	937.82	0.00	676.18	(261.64)	0.00	0.00	0.00	0.00	(261.64)
Elders Limited (ELD)	26	29-Sep-22	02-Mar-23	315.25	0.00	237.58	(77.67)	0.00	0.00	0.00	0.00	(77.67)
Evolution Mining Limited (EVM)	409	08-Jul-22	16-Mar-23	1,003.46	0.00	1,127.03	123.57	0.00	0.00	0.00	123.57	0.00
Evolution Mining Limited (EVM)	58	02-Mar-23	16-Mar-23	174.86	0.00	159.82	(15.04)	0.00	0.00	0.00	0.00	(15.04)
Newcrest Mining Limited (NCM)	2	16-Mar-23	27-Mar-23	50.14	0.00	49.17	(0.97)	0.00	0.00	0.00	0.00	(0.97)
SPDR Dow Jones GlobalRealEstate ESG Fnd (DJRE)	70	08-Jul-22	29-Sep-22	1,417.40	0.00	1,310.36	(107.04)	0.00	0.00	0.00	0.00	(107.04)
Telstra Corporation Limited (TLS)	19	21-Dec-22	27-Mar-23	77.21	0.00	74.20	(3.01)	0.00	0.00	0.00	0.00	(3.01)
The Lottery Corporation Limited (TLC)	18	08-Jul-22	27-Mar-23	82.82	0.00	86.30	3.48	0.00	0.00	0.00	3.48	0.00
VanEck Vectors MSCI Int Value ETF (VLUE)	6	08-Jul-22	27-Mar-23	124.06	0.00	127.88	3.82	0.00	0.00	0.00	3.82	0.00
VanEck Bentham GI Cap Se Active Etf (MF) (GCAP)	165	08-Jul-22	21-Dec-22	1,419.96	0.00	1,461.35	41.39	0.00	0.00	0.00	41.39	0.00
VanEck Emerging Inc Opp Active ETF (MF) (EBND)	9	08-Jul-22	27-Mar-23	78.59	0.00	83.47	4.88	0.00	0.00	0.00	4.88	0.00
VanEck Vctrs MSCI Wrld Ex Aus (Hdgd) ETF (QHAI)	4	08-Jul-22	27-Mar-23	135.32	0.00	134.69	(0.63)	0.00	0.00	0.00	0.00	(0.63)
VanEck Vectors Aus Equal Weight ETF (MVW)	2	08-Jul-22	02-Mar-23	61.32	0.00	64.66	3.34	0.00	0.00	0.00	3.34	0.00

**DISPOSAL OF CAPITAL ITEMS - COST BASE/PROCEEDS INFORMATION (R)**

Security	Units	Purchase date	Sale date	Adjusted cost base	R1	Indexed adjusted cost	R2	Net sale proceeds	R3	Proceeds less cost	R4	Gross discount amount	R5	Discounted 50% <sup>(a)</sup>	R6	Discounted 33 <sup>1</sup> / <sub>3</sub> % <sup>(b)</sup>	R7	Other	R8	Capital losses	R9	
Vaneck Vectors Aus Equal Weight ETF (MVW)	5	08-Jul-22	27-Mar-23	153.30		0.00		159.75		6.45		0.00		0.00		0.00				6.45		0.00
Vaneck Vectors FTSE Global Infra Hdg ETF (IFRA)	6	08-Jul-22	27-Mar-23	128.48		0.00		115.34		(13.14)		0.00		0.00		0.00				0.00		(13.14)
Vaneck Vectors FTSE Int Prop (Hdgd) ETF (REIT)	5	29-Sep-22	27-Mar-23	76.08		0.00		70.48		(5.60)		0.00		0.00		0.00				0.00		(5.60)
Vanguard Aus Prop Securities Index ETF (VAP)	1	08-Jul-22	27-Mar-23	78.17		0.00		72.24		(5.93)		0.00		0.00		0.00				0.00		(5.93)
Vanguard Aust Government Bond Index Etf (VGB)	4	08-Jul-22	27-Mar-23	183.57		0.00		184.42		0.85		0.00		0.00		0.00				0.85		0.00
Vanguard Gbl Aggr Bond Ind (Hedged) ETF (VBND)	5	08-Jul-22	27-Mar-23	212.62		0.00		204.00		(8.62)		0.00		0.00		0.00				0.00		(8.62)
Vicinity Centres (VCX)	25	20-Jul-22	27-Mar-23	49.57		0.00		45.65		(3.92)		0.00		0.00		0.00				0.00		(3.92)
Wesfarmers Limited (WES)	1	08-Jul-22	27-Mar-23	45.05		0.00		45.80		0.75		0.00		0.00		0.00				0.75		0.00
<b>Total</b>								<b>289,213.57</b>		<b>(9,023.45)</b>		<b>7,737.62</b>		<b>3,868.85</b>		<b>5,158.41</b>				<b>6,710.21</b>		<b>(23,471.28)</b>

**DENIED FRANKING CREDITS (DF)**

<b>Listed Securities</b>			
<b>Security name</b>	<b>Ex-date</b>		<b>Denied franking credits</b>
<i>References</i>			
<b>Oakleigh 18.6 Strategic Investment SMA (SMAOAK01S)</b> Telstra Corporation Limited (TLS)	01-Mar-23		40.58
<b>Sub Total</b>		<i>DF2</i>	<b>40.58</b>
<b>Grand Total</b>			<b>40.58</b>

## FEES AND EXPENSES (F)

In respect of	Total payments	Deductible	Non-deductible	Unallocated
<i>References</i>				
Government Charges				
Adviser Fees				
- Adviser Establishment Fees				
- Adviser Service Fees				
- Adviser Transaction Fees				
Administration Fees		758.18		
Interest Paid (Margin Loan)				
Dealer Service Fee				
SMA Fees *	1,817.12	1,817.12		
<b>Total</b>	<b>2,575.30</b>	<b>2,575.30</b>	<b>0.00</b>	<b>0.00</b>

For a full list of the assumptions used to calculate the amounts in this report, please refer to the Tax Guide, which is available online.

This report does not include the interest and borrowing fees that may be applicable to instalment warrants held in the Service. A separate Issuer Instalment Warrant Tax Report is available from an investor's financial adviser which contains this information.

**Disclaimer:** The information provided in this Tax Report reflect only those related to this account. These amounts will need to be adjusted for any additional income earned or expenses incurred elsewhere by the investor in the current tax year.

The Tax Report only discloses current year capital losses incurred from assets held within the Service. Where the investor has any prior year capital losses or current year capital losses incurred from assets held outside the Service, we recommend the investor seek independent taxation advice to determine the correct capital losses amount.

We have treated all Establishment Fees as non-deductible. For all other "adviser" fees, we have treated them as unallocated or classified them based on instructions received and have not considered whether the classification is correct.

We recommend investors seek independent taxation advice to determine the deductibility or otherwise of these fees.

References to "we", "us", or "our" are references to Macquarie Investment Management Limited ABN 66 002 867 003 AFSL 237492 as operator of the Investor Directed Portfolio Service (the Service).

**For all enquiries regarding this report please call,**

**Anthony Skinner on 08 8271 5427.**

This Tax Report has been prepared without taking into account an investor's objectives, financial situation or needs. This Tax Report does not constitute personal tax advice. Therefore, before preparing an income tax return, investors should consider the appropriateness and relevance of the Tax Report, taking into account their specific circumstances. This report has been prepared on the basis that an investor is an Australian resident individual investor for tax purposes. Where this is not the case, particular amounts may need to be recalculated.

If investors have any doubt about the taxation position of their investment, or require any further information about their personal tax position, we strongly recommend they talk to their accountant or tax adviser.

Information in this report is provided by Macquarie Investment Management Limited. While the information in this report is given in good faith and is believed to be reliable and accurate, neither Macquarie Investment Management Limited, nor any member of the Macquarie Group, provides any warranty as to the reliability or accuracy of the information, nor accepts any responsibility for any errors or omissions.

\* SMA fees are comprised of \$1,631.55 for SMAOAK01S and \$185.57 for SMAOAK03S.

## Tax report notes



### **Betashares India Quality ETF (IIND) - Foreign Income Tax Offset (FITO)**

For Betashares India Quality ETF (IIND) - The FITO amount reported is 63.35% referable to discounted capital gains. Investors should always seek independent advice from their Tax Agent to determine their eligibility to claim FITOs.

### **Vicinity Centres (VCX) - Additional Information**

Vicinity Centres (VCX) dividend declared on 20 Feb 2023 has tax components greater than cash paid due to the cost base calculations.



## Key tax information

### Core assumptions

The following core assumptions were used when preparing your Tax Report:

- \* all assets are held on capital account
- \* you are a resident for Australian tax purposes except where you have advised us otherwise
- \* you have not elected into the Taxation of Financial Arrangements (TOFA) regime
- \* for the purposes of the 45 day rule (or 90 day rule for preference shares) it has been assumed:
  - you hold all your assets at risk
  - you receive no related payments
  - all buys and sells between the dividend declaration and the ex-dividend date are cum dividend
  - no consideration has been given to positions that may reduce the overall exposure to an underlying security by more than 30% for a particular distribution or share buy-back (please note that any franking credits assumed to be denied are disclosed on the report)
- \* this report does not consider any prior year carry forward tax balances (such as brought forward capital losses)
- \* this report does not consider any assets held outside your account.

---

### Looking for more detail? Your Tax Guide is available online

The Wrap Tax Guide explains in detail the tax reporting treatment for various asset classes you may hold and the assumptions used in preparing your Tax Report. Information in the Guide includes:

- \* how and when income is taxed depending on its source
- \* how capital gains and losses have been disclosed including the treatment of non-assessable payments and the application of discount or index method where relevant. Information regarding the disposal method such as First In First Out (FIFO) is also described
- \* how the deductibility of expenses such as fees and margin loan interest (where applicable) has been treated; and
- \* other security specific, client specific or event driven matters that have a tax impact.

---

### Wrap tax online - making tax time easier

We have developed a suite of tax resources accessible online via [help.macquarie.com/adviser](http://help.macquarie.com/adviser) to make tax time easier for you and your accountant and may assist with the completion of your income tax return.

Our comprehensive tax website contains detailed information relating to tax reporting:

- \* Tax Report - explained: this resource explains the inter-relationship between the Part A and Part B sections of your report
- \* Technical information: our tax technical team provide further information on specific tax events and policies as well as frequently asked questions. The areas covered include and not limited to:
  - 45 day rule holding rule to deny franking credits
  - capital gains
  - margin loans
  - reconciliation of non-resident withholding tax
  - ATO links
  - glossary of terms used through the Tax Report and the Tax Guides
  - information relating to specific investment types that may be held within the portfolios.

## Essential tax reporting information

**[help.macquarie.com/adviser](http://help.macquarie.com/adviser)**

The "Key tax information" is provided as part of the Tax Report and has been prepared without taking into account an investor's objectives, financial situation or needs. This Tax Report does not constitute personal tax advice. Therefore, before preparing an income tax return, investors should consider the appropriateness and relevance of the Tax Report, taking into account their specific circumstances. This report has been prepared on the basis that an investor is an Australian resident individual investor for tax purposes. Where this is not the case, particular amounts may need to be recalculated. If an investor has any doubt about the taxation position of their investment, or requires any further information about their personal tax position, we strongly recommend they talk to their accountant or tax adviser.





Tower Three  
International Towers Sydney  
300 Barangaroo Avenue  
Sydney NSW 2000 Australia

P O Box H67  
Australia Square 1213  
Australia

ABN: 51 194 660 183  
Telephone: +61 2 9335 7000  
Facsimile: +61 2 9335 7001  
DX: 1056 Sydney  
www.kpmg.com.au

The Directors  
Macquarie Investment Management Limited  
1 Shelley Street  
SYDNEY NSW 2000

## **Independent Review Report for the year ended 30 June 2023 regarding the Accuracy and Completeness of the Self Managed Superannuation Fund (SMSF) Tax Information.**

We have reviewed the Tax Reports – SMSF (“the Reports”) released on 18 October 2023 by Macquarie Investment Management Limited (“Macquarie”) to its clients and associated financial planning and tax advisers. The Reports released by Macquarie relate to tax information for the year ended 30 June 2023

### **Management’s Responsibility for the Tax Reports – SMSF**

Management of Macquarie is responsible for the preparation of the Tax Reports – SMSF, and has determined that the contents of the accompanying Tax Guide are appropriate. This responsibility includes the design and effective operation of the taxation procedures and internal controls relevant to the preparation of these Reports that are free from material misstatements, whether due to fraud or error.

### **Assurance Practitioner’s Responsibility**

Our responsibility is to express a conclusion on the Tax Reports – SMSF based on our review. We have conducted our review in accordance with Standard on Review Engagements ASRE 2405 *Review of Historical Financial Information Other than a Financial Report* and within the context of the accompanying Tax Guide in order to state whether, on the basis of the procedures described, anything has come to our attention that causes us to believe that the Reports are not consistent, in all material respects, with the Assumptions and Principles outlined in the Tax Guide and the information reported is not consistent with information recorded within Macquarie’s source systems.

ASRE 2405 requires us to comply with the requirements of the applicable code of professional conduct of a professional accounting body.

A review is limited primarily to inquiries of entity personnel, inspection of evidence and observation of, and enquiry about, the operation of the taxation procedures and internal controls for a small number of transactions or events. A review is substantially less in scope than an audit conducted in accordance with Australian Auditing Standards and consequently does not

enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Our review included such tests and procedures necessary to consider whether:

- (a) the Reports are prepared in accordance with the Assumptions and Principles outlined in the Tax Guide on the basis of an Australian Tax Resident; and
- (b) the reported information is consistent with Macquarie's source systems.

This report has been prepared for Macquarie. No responsibility will be accepted for any reliance on this report to any party other than Macquarie, or for any purpose other than that for which it was prepared.

### **Conclusion**

Based on our review, which is not an audit, nothing has come to our attention that causes us to believe that the Tax Reports – SMSF for the year ended 30 June 2023 are not prepared, in all material respects, in accordance with the Assumptions and Principles outlined in the Tax Guide and the information reported is not consistent with information recorded within Macquarie's source systems.

KPMG

KPMG

Sydney

18 October 2023

**Macquarie Investment Manager II**  
**Annual Statement**  
**01 July 2022 to 30 June 2023**

Adviser  
Anthony Skinner  
Wealth IQ Group Pty Ltd  
08 8271 5427  
tony@wealth-iq.com.au

Issued 16 July 2023

Macquarie contacts  
P 1800 025 063  
F 1800 025 175  
E wrapsolutions@macquarie.com

003954 000  
SKINZ SMSF PTY LTD ATF SKINZ SMSF  
PO BOX 435  
HIGHGATE SA 5063



Account number  
V48463

Account name  
SKINZ SMSF PTY LTD ATF SKINZ SMSF

The total value of your Wrap portfolio is

**\$132,425.39**

Your portfolio one year ago was  
**\$295,066.17**

Your portfolio changed by  
**- \$162,640.78**

**How this happened**

You withdrew  
**- \$170,000.00**

We deducted  
**- \$758.18**

Your investment changed by  
**+ \$8,117.40**

DEPOSITS<sup>1</sup>  
**\$0.00**

FEES PAID FOR ADMINISTRATION (INCL. GST)<sup>2, 3</sup>  
**- \$758.18**

INCOME  
**+ \$8,068.90**

WITHDRAWALS  
**- \$170,000.00**

FEES PAID FOR ADVICE (INCL. GST)<sup>2, 4</sup>  
**\$0.00**

CHANGE IN MARKET VALUE  
**+ \$48.50 (0.04%)**

GOVERNMENT CHARGES (INCL. GST)<sup>2, 5</sup>  
**\$0.00**

REALISED GROWTH FOR REPORTING PERIOD<sup>6</sup>  
**\$0.00**

## Investment value<sup>7</sup>

A list of all the investments that made up the portfolio, their market value and the percentage of the portfolio that they represented at the end of the reporting period.

### 1 The value of your portfolio

DESCRIPTION	UNITS	MARKET PRICE (\$)	MARKET VALUE (\$)	PORTFOLIO (%)
<b>Managed Investments</b>				
Oakleigh 18.6 Strategic Investment SMA (SMAOAK01S)			50,263.27	37.96%
Oakleigh Multi Asset Growth SMA (SMAOAK03S)			51,232.17	38.69%
<b>Total Managed Investments</b>			<b>101,495.44</b>	<b>76.64%</b>
<b>Fixed Interest and Cash Investments</b>				
<i>Australian</i>				
NAB TD 06mth maturity 10/07/23 rate 4.10% (NAB06MTHZ)	20,000.00	1.00	20,000.00	15.10%
			20,000.00	15.10%
<b>Total Fixed Interest and Cash Investments</b>			<b>20,000.00</b>	<b>15.10%</b>
<b>Pending Settlements<sup>8</sup></b>				
Pending Settlements			0.00	
<b>Total Pending Settlements</b>			<b>0.00</b>	<b>0.00%</b>
<b>Direct Cash</b>				
Wrap Cash Account Cleared (000969176106)			10,929.95	
Wrap Cash Account Uncleared			0.00	
<b>Total Direct Cash</b>			<b>10,929.95</b>	<b>8.25%</b>
<b>TOTAL INVESTMENTS UNDER ADMINISTRATION</b>			<b>\$132,425.39</b>	<b>100.00%</b>

### 2 Detailed SMA Holdings

This section details the underlying assets within your separately managed account and is a breakdown of the aggregate SMA valuation in section 1 above.

DESCRIPTION	UNITS	MARKET PRICE (\$)	MARKET VALUE (\$)	PORTFOLIO (%)
<b>Oakleigh 18.6 Strategic Investment SMA (SMAOAK01S)</b>				
<b>Listed Securities</b>				
<i>Australian</i>				
Austin Engineering Limited (ANG)	8,268	0.28	2,273.70	4.52%
BHP Group Limited (BHP)	61	44.99	2,744.39	5.46%
Betashares Geared US EQ Fnd Ccy Hdg ETF (GGUS)	152	26.56	4,037.12	8.03%
Betashares India Quality ETF (IIND)	209	10.76	2,248.84	4.47%
Betashares S&P 500 Equal Weight ETF (QUS)	84	43.74	3,674.16	7.31%
Commonwealth Bank Of Australia (CBA)	37	100.27	3,709.99	7.38%
Iluka Resources (ILU)	258	11.11	2,866.38	5.70%
National Australia Bank Ltd (NAB)	117	26.37	3,085.29	6.14%

**Macquarie Investment Manager II**  
**Annual Statement**  
**01 July 2022 to 30 June 2023**

Account number  
V48463

Adviser  
Anthony Skinner  
08 8271 5427

DESCRIPTION	UNITS	MARKET PRICE (\$)	MARKET VALUE (\$)	PORTFOLIO (%)
National Storage REIT (NSR)	1,134	2.35	2,664.90	5.30%
Ridley Corporation (RIC)	1,533	2.00	3,066.00	6.10%
Seven Group Holdings Limited (SVW)	60	24.65	1,479.00	2.94%
South32 Limited (S32)	533	3.76	2,004.08	3.99%
Steadfast Group Limited (SDF)	563	6.00	3,378.00	6.72%
Telstra Corporation Limited (TLS)	856	4.30	3,680.80	7.32%
Vaneck Vctrs MSCI Wrld Ex Aus (Hdgd) ETF (QHAL)	38	39.14	1,487.32	2.96%
Virgin Money UK PLC (VUK)	732	2.85	2,086.20	4.15%
Wesfarmers Limited (WES)	63	49.34	3,108.42	6.18%
			<b>47,594.59</b>	<b>94.69%</b>
<b>Total Listed Securities</b>			<b>47,594.59</b>	<b>94.69%</b>
<b>Pending Settlements</b>				
Pending Settlements			-3,744.39	
<b>Total Pending Settlements</b>			<b>-3,744.39</b>	<b>-7.45%</b>
<b>Direct Cash</b>				
SMA Cash Holding - Cleared			2,668.68	
SMA Cash Holding - Uncleared			3,744.39	
<b>Total Direct Cash</b>			<b>6,413.07</b>	<b>12.76%</b>
<b>TOTAL SMA VALUE</b>			<b>\$50,263.27</b>	<b>100.00%</b>

**Oakleigh Multi Asset Growth SMA (SMAOAK03S)**

**Listed Securities**

*Australian*

Auckland International Airport Limited (AIA)	130	7.85	1,020.50	1.99%
Australia & New Zealand Banking Group Ltd (ANZ)	40	23.71	948.40	1.85%
BHP Group Limited (BHP)	49	44.99	2,204.51	4.30%
BetaShares Global Gold Mine ETF Curr Hdg (MNRS)	297	5.16	1,532.52	2.99%
CSL Limited (CSL)	4	277.38	1,109.52	2.17%
Challenger Limited (CGF)	175	6.48	1,134.00	2.21%
Commonwealth Bank Of Australia (CBA)	22	100.27	2,205.94	4.31%
National Australia Bank Ltd (NAB)	53	26.37	1,397.61	2.73%
National Storage REIT (NSR)	541	2.35	1,271.35	2.48%
Newcrest Mining Limited (NCM)	61	26.42	1,611.62	3.15%
Seven Group Holdings Limited (SVW)	41	24.65	1,010.65	1.97%
Telstra Corporation Limited (TLS)	364	4.30	1,565.20	3.06%
The Lottery Corporation Limited (TLC)	261	5.13	1,338.93	2.61%
VanEck Vectors Aus Subordinated Debt ETF (SUBD)	102	24.83	2,532.66	4.94%
VanEck Vectors MSCI Int Value ETF (VLUE)	139	24.15	3,356.85	6.55%
Vaneck Emerging Inc Opp Active ETF (MF) (EBND)	159	10.22	1,624.98	3.17%
Vaneck Vctrs MSCI Wrld Ex Aus (Hdgd) ETF (QHAL)	105	39.14	4,109.70	8.02%
Vaneck Vectors Aus Equal Weight ETF (MVW)	141	34.69	4,891.29	9.55%
Vaneck Vectors FTSE Global Infra Hdg ETF (IFRA)	85	20.20	1,717.00	3.35%
Vaneck Vectors FTSE Int Prop (Hdgd) ETF (REIT)	123	15.43	1,897.89	3.70%
Vanguard Aus Prop Securities Index ETF (VAP)	20	77.30	1,546.00	3.02%
Vanguard Aust Governmt Bond Index Etf (VGB)	58	45.71	2,651.18	5.17%

**Macquarie Investment Manager II**  
**Annual Statement**  
**01 July 2022 to 30 June 2023**

Account number  
V48463

Adviser  
Anthony Skinner  
08 8271 5427

DESCRIPTION	UNITS	MARKET PRICE (\$)	MARKET VALUE (\$)	PORTFOLIO (%)
Vanguard Gbl Aggr Bond Ind (Hedged) ETF (VBND)	60	41.17	2,470.20	4.82%
Vicinity Centres (VCX)	686	1.85	1,265.67	2.47%
Viva Energy Group Limited (VEA)	478	3.01	1,438.78	2.81%
Wesfarmers Limited (WES)	36	49.34	1,776.24	3.47%
Woodside Energy Group Ltd (WDS)	35	34.44	1,205.40	2.35%
			50,834.59	99.22%
<b>Total Listed Securities</b>			<b>50,834.59</b>	<b>99.22%</b>
<b>Pending Settlements</b>				
Pending Settlements			0.00	
<b>Total Pending Settlements</b>			<b>0.00</b>	<b>0.00%</b>
<b>Direct Cash</b>				
SMA Cash Holding - Cleared			397.58	
SMA Cash Holding - Uncleared			0.00	
<b>Total Direct Cash</b>			<b>397.58</b>	<b>0.78%</b>
<b>TOTAL SMA VALUE</b>			<b>\$51,232.17</b>	<b>100.00%</b>

## Transactions

A list of the transactions that were made and completed this reporting period.

### 1 Investment transactions

DATE	DESCRIPTION	UNITS	PRICE (\$)	COSTS (\$) <sup>9</sup>	PROCEEDS (\$) <sup>10</sup>	MARKET VALUE (\$) <sup>11</sup>
<b>Oakleigh 18.6 Strategic Investment SMA (SMAOAK01S)</b>						
01/07/2022	Opening Balance					194,190.17
27/03/2023	Sell			-148,000.00	148,000.00	
<b>30/06/2023</b>	<b>Current Balance</b>					<b>\$50,271.50</b>
<b>Oakleigh Multi Asset Growth SMA (SMAOAK03S)</b>						
01/07/2022	Opening Balance					0.00
07/07/2022	Buy			50,000.00		
27/03/2023	Sell			-2,067.00	2,067.00	
<b>30/06/2023</b>	<b>Current Balance</b>					<b>\$51,232.17</b>
<b>NAB TD 06mth maturity 10/07/23 rate 4.10% (NAB06MTHZ)</b>						
01/07/2022	Opening Balance	0.00	0.0000			0.00
11/01/2023	Buy	20,000.00	1.0000	20,000.00		
<b>30/06/2023</b>	<b>Current Balance</b>	<b>20,000.00</b>	<b>\$1.0000</b>			<b>\$20,000.00</b>

## 2 Cash transactions<sup>12</sup>

DATE	DESCRIPTION	DEBIT (\$)	CREDIT (\$)	BALANCE (\$)
<b>01/07/2022</b>	<b>OPENING BALANCE</b>			<b>\$100,876.00</b>
06/07/2022	WRAP SOLUTIONS ADMIN FEE	32.99		\$100,843.01
07/07/2022	APPLICATION OAKLEIGH MULTI ASSET GROWTH SMA, SMAOAK03S	50,000.00		\$50,843.01
29/07/2022	INTEREST PAID		17.58	\$50,860.59
04/08/2022	WRAP SOLUTIONS ADMIN FEE	49.67		\$50,810.92
31/08/2022	INTEREST PAID		39.21	\$50,850.13
05/09/2022	WRAP SOLUTIONS ADMIN FEE	54.56		\$50,795.57
30/09/2022	INTEREST PAID		54.30	\$50,849.87
05/10/2022	WRAP SOLUTIONS ADMIN FEE	72.45		\$50,777.42
31/10/2022	INTEREST PAID		73.08	\$50,850.50
03/11/2022	WRAP SOLUTIONS ADMIN FEE	74.83		\$50,775.67
30/11/2022	INTEREST PAID		80.27	\$50,855.94
05/12/2022	WRAP SOLUTIONS ADMIN FEE	73.04		\$50,782.90
30/12/2022	INTEREST PAID		90.79	\$50,873.69
05/01/2023	WRAP SOLUTIONS ADMIN FEE	75.31		\$50,798.38
11/01/2023	BUY NAB TD 06MTH MATURITY 10/07/2023 4.10%	20,000.00		\$30,798.38
31/01/2023	INTEREST PAID		75.99	\$30,874.37
03/02/2023	TONY TTR ABP PMT	20,000.00		\$10,874.37
03/02/2023	WRAP SOLUTIONS ADMIN FEE	75.08		\$10,799.29
28/02/2023	INTEREST PAID		21.86	\$10,821.15
03/03/2023	WRAP SOLUTIONS ADMIN FEE	61.55		\$10,759.60
29/03/2023	REDEMPTION OAKLEIGH 18.6 STRATEGIC INVESTMENT SMA, SMAOAK01S		148,000.00	\$158,759.60
29/03/2023	REDEMPTION OAKLEIGH MULTI ASSET GROWTH SMA, SMAOAK03S		2,067.00	\$160,826.60
31/03/2023	INTEREST PAID		54.11	\$160,880.71
05/04/2023	WRAP SOLUTIONS ADMIN FEE	67.70		\$160,813.01
17/04/2023	INITIAL INVESTMENT	150,000.00		\$10,813.01
28/04/2023	INTEREST PAID		188.84	\$11,001.85
03/05/2023	WRAP SOLUTIONS ADMIN FEE	66.32		\$10,935.53
31/05/2023	INTEREST PAID		25.38	\$10,960.91
05/06/2023	WRAP SOLUTIONS ADMIN FEE	54.68		\$10,906.23
30/06/2023	INTEREST PAID		23.72	\$10,929.95
<b>30/06/2023</b>	<b>CLOSING BALANCE</b>	<b>\$240,758.18</b>	<b>\$150,812.13</b>	<b>\$10,929.95</b>

## Fees and costs summary

**Fees deducted directly from your account** **\$758.18**

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

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

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment (e.g. brokerage) and are not reflected as transactions listed on this statement.

**Total fees and costs you paid** **\$758.18**

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

### Other fees and costs

This statement does not include the fees and costs for any Eligible Investments that you held during the period. You may have incurred fees and costs relating to the Eligible Investments that you held during the period in addition to the fees and costs charged by the platform and disclosed in this statement. You can find further information about the estimated fees and costs of the accessible financial products on the Macquarie Wrap Investment Menu by visiting [www.macquarie.com.au/investmenu](http://www.macquarie.com.au/investmenu) or speaking with your adviser if you have one.



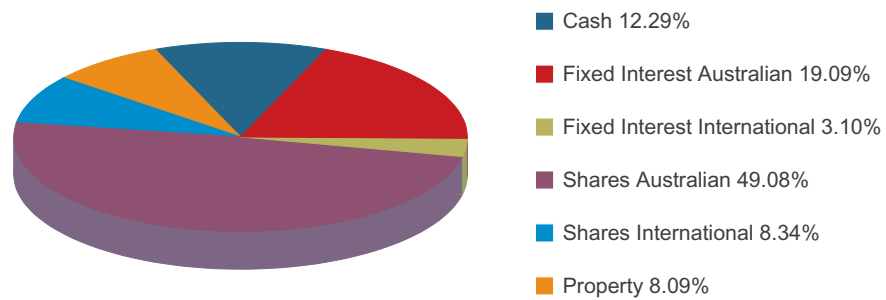
## Asset allocation

The underlying investment allocation of the main asset classes held in the portfolio.

### 1 Portfolio analysis

ASSET CLASSES	CURRENT VALUE (\$)	CURRENT (%)
Cash	16,281.88	12.29
Fixed Interest Australian	25,276.91	19.09
Fixed Interest International	4,108.82	3.10
Shares Australian	65,002.62	49.08
Shares International	11,051.00	8.34
Property	10,712.39	8.09
Other	0.00	0.00
<b>Total</b>	<b>\$132,433.62</b>	<b>100.00%</b>

### 2 Current portfolio



## Notes for this statement

### ABOUT MACQUARIE

Macquarie Investment Management Limited ABN 66 002 867 003 AFSL 237 492 (MIML) is the operator of Macquarie Investment Manager II. Investments made through Macquarie Investment Manager II, other than any cash deposits with Macquarie Bank Limited ABN 46 008 583 542, are not deposits with or other liabilities of Macquarie Bank Limited or of any Macquarie Group company, and are subject to investment risk, including possible delays in repayment and loss of income or principal invested. Neither Macquarie Bank Limited, MIML nor any other member company of the Macquarie Group guarantees the performance, the repayment of capital or any particular rate of return of the investments purchased through Macquarie Investment Manager II.

### FOOTNOTES

- 1 For accounts opened during the reporting period that have added an existing Cash Management Account (CMA), the balance of the CMA will be reported as a "deposit" into your Wrap account.
- 2 This amount has been processed to the account. Refer to the Cash Transactions section for further details.
- 3 The Fees Paid for Administration amount on this report may be net of any fund manager rebates credited to your account for the period.
- 4 This is the amount paid to your adviser.
- 5 We include withholding tax in the Government Charges amount on this report.
- 6 Realised growth for the portfolio may include securities that have undergone one or more corporate action events. For these securities, we have included the realised growth following the last corporate action event only.
- 7 Any managed investment distributions which have accrued but not yet been received, will not appear in the Investment Value section of this statement. This will understate the value of your portfolio until the distributions are received.
- 8 The amount shown in pending settlements is for unsettled transactions.
- 9 Cost represents the total costs associated with the transaction (e.g. including stamp duty and brokerage where appropriate).
- 10 Proceeds represents the net value received for a sell transaction (e.g. less stamp duty and brokerage where appropriate).
- 11 Market Value represents the opening and closing unit balance multiplied by opening and closing Market Prices respectively.
- 12 Your cash balance includes applications for non daily pricing funds (NDPF's) that are 'awaiting processing'; we do not debit Cash for NDPF applications until they have been accepted by the investment manager. The cash balance is accurate at the issue date, but actual availability of funds may differ due to uncleared transactions.

### DISCLAIMER

Information in this report is provided by MIML. While the information in this report is given in good faith and is believed to be reliable and accurate, neither MIML nor any member of the Macquarie Group gives any warranty as to the reliability or accuracy of the information, nor accepts any responsibility for any errors or omissions.

### IMPORTANT MESSAGES

#### **Additional information received after this statement was created does not necessarily warrant a reissue**

This statement was generated at a certain time. Additional information may be received by the business after the statements are generated and they may not be reflected in this statement even if it relates to the time period captured by this statement.

#### **Non-trading/illiquid investments**

Where you hold investments that are no longer trading (illiquid), we generally value these assets at the last trading price until new pricing information becomes available. If these investments have not traded for an extended period, the eventual value realised for these investments may be substantially different to the value displayed

#### **Adviser fees**

If you have an adviser, they may receive fees for advice services provided to you that relate to your account. The fees and costs payable to your adviser are negotiable between you and your adviser. To stop paying advice fees from your account, you may call or write to us to let us know you no longer wish to pay these fees from your account.

**Macquarie Investment Manager II**  
**Annual Statement**  
01 July 2022 to 30 June 2023

Account number  
V48463

Adviser  
Anthony Skinner  
08 8271 5427

**Keeping your details secure**

This statement should be kept in a safe place at all times. Please refer to the IDPS Guide for more details to keep your account secure.

**Disclosure of your information**

We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your adviser's request. This includes people who work with or for your adviser such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.

Please refer to the current offer document for more information and speak with your adviser if you have questions about how your data may be used, disclosed and/or protected.

**Complaints**

We have procedures in place to properly consider and deal with any complaints within 30 days of their receipt. If you would like to make a complaint, please refer to [macquarie.com.au/feedback-and-complaints.html](https://macquarie.com.au/feedback-and-complaints.html), the IDPS Guide available at [macquarie.com.au/wrapofferdocs](https://macquarie.com.au/wrapofferdocs), our Help Centre [help.macquarie.com](https://help.macquarie.com) or contact your financial adviser.

---

**For more information, contact your adviser if you have one**



## **Independent audit report by the auditor to the Board of Directors of Macquarie Investment Management Limited (MIML) on internal controls and other relevant accounting procedures as they relate to the specified annual investor statements for the year ended 30 June 2023**

### ***Scope***

In accordance with the terms of the engagement letter dated 16 June 2023, we have undertaken a reasonable assurance engagement on the internal controls and other relevant accounting procedures of Macquarie Investment Management Limited (MIML) (the Operator), including those of its custodians and any other relevant person acting on behalf of the Operator, relating to the preparation of annual investor statements given to the clients of Macquarie Investment Manager II (the Clients) for the year ended 30 June 2023. These internal controls and accounting procedures are hereafter referred to as “the internal controls”.

Our engagement has been performed in order to express an opinion about the design of the controls to meet the criteria specified in Australian Securities & Investments Commission Class Order 13/763 “Investor directed portfolio services” (as amended) and the effectiveness of the internal controls in mitigating the risk of material misstatement in the Clients’ annual investor statements.

### ***Directors’ and management’s responsibilities***

The directors and management of the Operator are responsible for maintaining and operating an effective internal control structure including the internal controls in relation to the preparation of annual investor statements of the Clients, which comprise for each Client a statement of the quantity and value of assets and liabilities held through the Operator by the Client as at 30 June 2023 and the corresponding revenue and expenses of the Client for the year ended 30 June 2023.

The directors of the Operator have determined that the accounting policies used and described in Macquarie Investment Management Limited Platform Valuation Policy (“the specified basis of preparation”), including the basis of accounting, are appropriate to meet the requirements of Australian Securities & Investments Commission Class Order 13/763 “Investor directed portfolio services” (as amended). No opinion is expressed as to whether the specified basis of preparation is appropriate to the needs of the Clients.

### ***Our Responsibilities***

Our engagement has been conducted in accordance with the Australian Standard on Assurance Engagements (ASAE) 3000 *Assurance Engagements other than Audits or Reviews of Historical Financial Information* and ASAE 3150 *Assurance Engagements on Controls* and accordingly included such tests and procedures as we considered necessary in the circumstances. These procedures included testing that the aggregates of assets (other than assets held by a Client), liabilities, revenue and expenses shown collectively in the annual investor statements were properly reconciled in all material respects by the Operator as at 30 June 2023 to the corresponding amounts shown in reports prepared by the custodians which have been independently audited.

***PricewaterhouseCoopers, ABN 52 780 433 757***

*One International Towers Sydney, Watermans Quay, Barangaroo NSW 2000, GPO BOX 2650, Sydney NSW 2001  
T: +61 2 8266 0000, F: +61 2 8266 9999, [www.pwc.com.au](http://www.pwc.com.au)*



These procedures have been undertaken to express an opinion whether:

- the Operator maintained internal controls and other relevant accounting procedures in relation to the preparation of annual investor statements, including those of its custodians and any other relevant person acting on behalf of the Operator, that were suitably designed and operated effectively in all material respects to ensure that the annual investor statements for the year ended 30 June 2023 are or have been given to Clients without material misstatements; and
- the aggregates of assets (other than assets held by a Client), liabilities, revenue and expenses shown in the Clients' annual investor statements for the year ended 30 June 2023 have been properly reconciled in all material respects by the Operator as at 30 June 2023 to the corresponding amounts shown in the reports prepared by the custodians which have been independently audited.

### ***Use of report***

This report has been prepared solely for the Operator, their clients and ASIC, to meet the requirements of Australian Securities & Investments Commission Class Order 13/763 "Investor directed portfolio services" (as amended) and may not be suitable for any other purpose. No responsibility will be accepted for any reliance on this report by anyone other than the Operator, their clients and ASIC.

### ***Our Independence and quality management***

We have complied with the ethical requirements of the Accounting Professional and Ethical Standard Board's APES 110 *Code of Ethics for Professional Accountants (including Independence Standards)* relevant to assurance engagements, which are founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

Our firm applies Australian Standard on Quality Management ASQM 1, *Quality Management for Firms that Perform Audits or Reviews of Financial Reports and Other Financial Information, or Other Assurance or Related Services Engagements*, which requires the firm to design, implement and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

### ***Inherent limitations***

Because of the inherent limitations in any internal control structure, it is possible that, even if the controls are suitably designed and operating effectively, the control objectives may not be achieved so that fraud, errors or non-compliance with laws and regulations may occur and not be detected. Further, the internal control structure, within which the control procedures that we have assured operate, has not been assured and no opinion is expressed as to its design or operating effectiveness.

An assurance engagement on the design and operating effectiveness of controls is not designed to detect all weaknesses in control procedures or their operation as it is not performed continuously throughout the period and the tests performed are on a sample basis. Any projection of the evaluation of control procedures to future periods is subject to the risk that the procedures may become inadequate because of changes in conditions, or that the degree of compliance with them may deteriorate.




The opinion expressed in this report has been formed on the above basis.

### ***Opinion***

In our opinion:

- the Operator maintained internal controls and other relevant accounting procedures in relation to the preparation of annual investor statements, including those of its custodians and any other relevant person acting on behalf of the Operator, that were suitably designed and operated effectively, in all material respects, to ensure that the annual investor statements for the year ended 30 June 2023 are or have been given to Clients without material misstatements; and
- the aggregates of assets (other than assets held by a Client), liabilities, revenue and expenses shown in the Clients' annual investor statements for the year ended 30 June 2023 have been properly reconciled in all material respects by the Operator as at 30 June 2023 to the corresponding amounts shown in the reports prepared by the custodians which have been independently audited.

  
PricewaterhouseCoopers



BSS Tompsett  
Partner

20 July 2023



## **Independent review report by the auditor to the Board of Directors of Macquarie Investment Management Limited (MIML) on the specified annual investor statements for the year ended 30 June 2023**

### ***Scope***

In accordance with the terms of the engagement letter dated 16 June 2023, we have performed a review in relation to the annual investor statements given to the clients (individually Investor Statement and collectively Investor Statements) of Macquarie Investment Manager II (the Clients) for the year ended 30 June 2023 prepared by Macquarie Investment Management Limited (the Operator). Any items included in the 'Other assets' category and the 'Margin loan' category in the annual investor statements sent to Clients are not included in the scope of our review as they are not held through the Operator.

The Investor Statements have been prepared by the Operator in accordance with the accounting policies described on Macquarie platform valuation policy (the Specified Basis of Preparation) to comprise for each Client a statement of the quantity and value of assets and liabilities held through the Operator as at 30 June 2023 and the corresponding revenue and expenses of the Client for the year ended 30 June 2023.

### ***Directors' and management's responsibilities***

The directors and management of the Operator are responsible for the preparation of the annual investor statements of the Clients, determining the Specified Basis of Preparation, including the basis of accounting, and ensuring that these, are appropriate to meet the requirements of Australian Securities & Investments Commission Class Order 13/763 "Investor directed portfolio services" (as amended).

### ***Auditor's responsibilities***

Our responsibility is to express a conclusion on the Investor Statements based on our review. We have conducted our independent review in order to state whether, on the basis of the procedures described, anything has come to our attention that causes us to believe that the Investor Statement given to any Client is materially misstated based on the Specified Basis of Preparation. No opinion is expressed as to whether the Specified Basis of Preparation is appropriate to the needs of the Clients.

Our review has been conducted in accordance with Australian Standard on Review Engagements ASRE 2405 *Review of Historical Financial Information Other than a Financial Report*. A review is limited primarily to inquiries of the Operator's personnel and analytical procedures applied to the financial data. A review is substantially less in scope than an audit conducted in accordance with the Australian Auditing Standards. We have not performed an audit of any individual Annual Investor Statement and, accordingly, we do not express an audit opinion in relation to the Investor Statements collectively nor the Investor Statement of any individual Client.

We have also performed a reasonable assurance engagement on the design and operating effectiveness of internal controls and other relevant accounting procedures of the Operator, including those of its

**PricewaterhouseCoopers, ABN 52 780 433 757**

One International Towers Sydney, Watermans Quay, Barangaroo NSW 2000, GPO BOX 2650, Sydney NSW 2001  
T: +61 2 8266 0000, F: +61 2 8266 9999, [www.pwc.com.au](http://www.pwc.com.au)

*Liability limited by a scheme approved under Professional Standards Legislation.*



custodians and any other relevant person acting on behalf of the Operator, as they relate to the preparation of the Annual Investor Statements (“the internal controls”) and have issued a separate unqualified assurance opinion on whether the internal controls implemented by the Operator were suitably designed and operated effectively to ensure that there are no material misstatements in the Clients’ Annual Investor Statements for the year ended 30 June 2023.

### ***Use of Report***

This report has been prepared solely for the Operator, their clients and ASIC, to meet the requirements of Australian Securities & Investments Commission Class Order 13/763 "Investor directed portfolio services" (as amended) and may not be suitable for any other purpose. No responsibility will be accepted for any reliance on this report by anyone other than the Operator, their clients and ASIC.

The Statement provided below has been prepared on the above basis.

### ***Our Independence and quality management***

We have complied with the ethical requirements of the Accounting Professional and Ethical Standard Board's APES 110 *Code of Ethics for Professional Accountants (including Independence Standards)* relevant to assurance engagements, which are founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

Our firm applies Australian Standard on Quality Management ASQM 1, *Quality Management for Firms that Perform Audits or Reviews of Financial Reports and Other Financial Information, or Other Assurance or Related Services Engagements*, which requires the firm to design, implement and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.





***Statement***

Based on our review, which is not an audit, nothing has come to our attention that causes us to believe that any Annual Investor Statement for the year ended 30 June 2023 given to any Client is materially misstated based on the Specified Basis of Preparation.

A handwritten signature in black ink that reads 'PricewaterhouseCoopers' in a cursive script.

PricewaterhouseCoopers

A handwritten signature in black ink that reads 'BSS Tompsett' in a cursive script.

BSS Tompsett  
Partner

20 July 2023

# Cash transactions

01 Jul 2022 to 30 Jun 2023



Account name	SKINZ SMSF PTY LTD ATF SKINZ SMSF	Active	Balance
Account number	969176106		\$10,877.31
BSB	182-512		
Product	Wrap Cash Account		
Adviser	Anthony Skinner		
Issued	10/07/2023		

Date	Category	Description	Debit	Credit	Balance
30 Jun 2023	Interest	INTEREST PAID		23.72	10,929.95
05 Jun 2023	Transfers	WRAP SOLUTIONS ADMIN FEE	54.68		10,906.23
31 May 2023	Interest	INTEREST PAID		25.38	10,960.91
03 May 2023	Transfers	WRAP SOLUTIONS ADMIN FEE	66.32		10,935.53
28 Apr 2023	Interest	INTEREST PAID		188.84	11,001.85
17 Apr 2023	Transfers	INITIAL INVESTMENT	150,000.00		10,813.01
05 Apr 2023	Transfers	WRAP SOLUTIONS ADMIN FEE	67.70		160,813.01
31 Mar 2023	Interest	INTEREST PAID		54.11	160,880.71
29 Mar 2023	Transfers	W10928576 SMAOAK03S REDEMPTION		2,067.00	160,826.60
29 Mar 2023	Transfers	W10928575 SMAOAK01S REDEMPTION		148,000.00	158,759.60
03 Mar 2023	Transfers	WRAP SOLUTIONS ADMIN FEE	61.55		10,759.60
28 Feb 2023	Interest	INTEREST PAID		21.86	10,821.15
03 Feb 2023	Transfers	WRAP SOLUTIONS ADMIN FEE	75.08		10,799.29
03 Feb 2023	Transfers	TONY TTR ABP PMT	20,000.00		10,874.37
31 Jan 2023	Interest	INTEREST PAID		75.99	30,874.37
11 Jan 2023	Transfers	W10601198 NAB06MTHZ APPLICATION	20,000.00		30,798.38
05 Jan 2023	Transfers	WRAP SOLUTIONS ADMIN FEE	75.31		50,798.38
30 Dec 2022	Interest	INTEREST PAID		90.79	50,873.69
05 Dec 2022	Transfers	WRAP SOLUTIONS ADMIN FEE	73.04		50,782.90
30 Nov 2022	Interest	INTEREST PAID		80.27	50,855.94
03 Nov 2022	Transfers	WRAP SOLUTIONS ADMIN FEE	74.83		50,775.67
31 Oct 2022	Interest	INTEREST PAID		73.08	50,850.50
05 Oct 2022	Transfers	WRAP SOLUTIONS ADMIN FEE	72.45		50,777.42
30 Sep 2022	Interest	INTEREST PAID		54.30	50,849.87
05 Sep 2022	Transfers	WRAP SOLUTIONS ADMIN FEE	54.56		50,795.57
31 Aug 2022	Interest	INTEREST PAID		39.21	50,850.13
04 Aug 2022	Transfers	WRAP SOLUTIONS ADMIN FEE	49.67		50,810.92
29 Jul 2022	Interest	INTEREST PAID		17.58	50,860.59
07 Jul 2022	Transfers	W9757942 SMAOAK03S APPLICATION	50,000.00		50,843.01
06 Jul 2022	Transfers	WRAP SOLUTIONS ADMIN FEE	32.99		100,843.01
<b>Totals</b>			<b>240,758.18</b>	<b>150,812.13</b>	



For all enquiries regarding this report please contact  
Anthony Skinner  
08 8271 5427

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

**Account details**

SKINZ SMSF PTY LTD ATF SKINZ SMSF  
969176106  
Wrap Cash Account

**Adviser details**

Anthony Skinner  
08 8271 5427  
tony@wealth-iq.com.au

## Valuation as at 30 Jun 2023 for Account N1648006

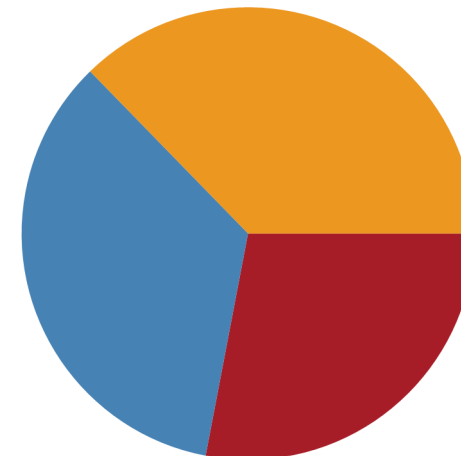
**Acc Name:** SKINZ SMSF PTY LTD <SKINZ SMSF A/C>

**Adviser:** OF1 - Tim Moffatt

Category	Traded Currency			FX Rate	AUD (notional)		
	Total Cost	Market Value	Unrealised P&L		Total Cost	Market Value	Unrealised P&L
<b>AUD</b>							
CMA Balance	103,999	103,999	-	1.0000	\$103,999	\$103,999	-
Ledger Balance	-	-	-	-	-	-	-
Shares	132,508	174,918	35,144	1.0000	\$132,508	\$174,918	\$35,144
	<b>236,507</b>	<b>278,917</b>	<b>35,144</b>		<b>\$236,507</b>	<b>\$278,917</b>	<b>\$35,144</b>
<b>Portfolio Total</b>					<b>\$236,507</b>	<b>\$278,917</b>	<b>\$35,144</b>

Note that CMA balances may not reflect all transactions as at the date of this report. Balance was last updated on 01 Jul 2023.

## Asset Allocation (AUD notional mkt value)



- 28% - Australian Shares
- 35% - ETFs
- 0% - Fixed Interest & Hybrids
- 0% - International Shares
- 0% - Listed Property
- 37% - CMA & Ledger

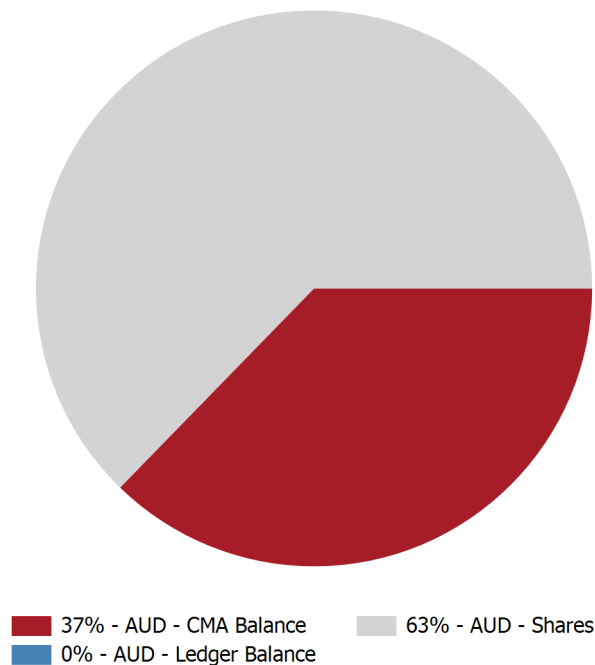
The information provided in this report ("Report") is provided to you for information purposes only. While the information provided has been obtained from sources believed to be reliable, PhillipCapital does not attest to its accuracy or completeness. Phillip Capital Limited nor any of its affiliates ("PhillipCapital") makes any representation or warranty or guarantee as to the completeness, accuracy, timeliness or suitability of any information contained within any part of the Report nor that it is free from error. PhillipCapital does not accept any liability (whether in contract, tort or otherwise whether or not it has been negligent) for any loss or damage (including, without limitation, loss of profit), which may arise directly or indirectly from use of or reliance on such information. Earnings per share (EPS) and Dividends per share (DPS) are each historic measures. The P/E Ratio, Dividend Yield and Historic Income are derived from these historic measures. Past measures should not be relied on as future forecasts as they may be materially different (particularly during periods of increased volatility). This includes the possibility that EPS may be reduced and that Dividends may be reduced or not be payable. Future measures will be influenced by a range of factors including, but not limited to, economic conditions, market volatility and company specific fundamentals. If this Report includes International Shares, the AUD values are notional only. Due to time differences in international markets the data for International Shares on the Overview page may be as at one day earlier than the other data in the Overview. PhillipCapital does not provide tax advice and recommends that you consult with your tax adviser.

## Valuation as at 30 Jun 2023 for Account N1648006

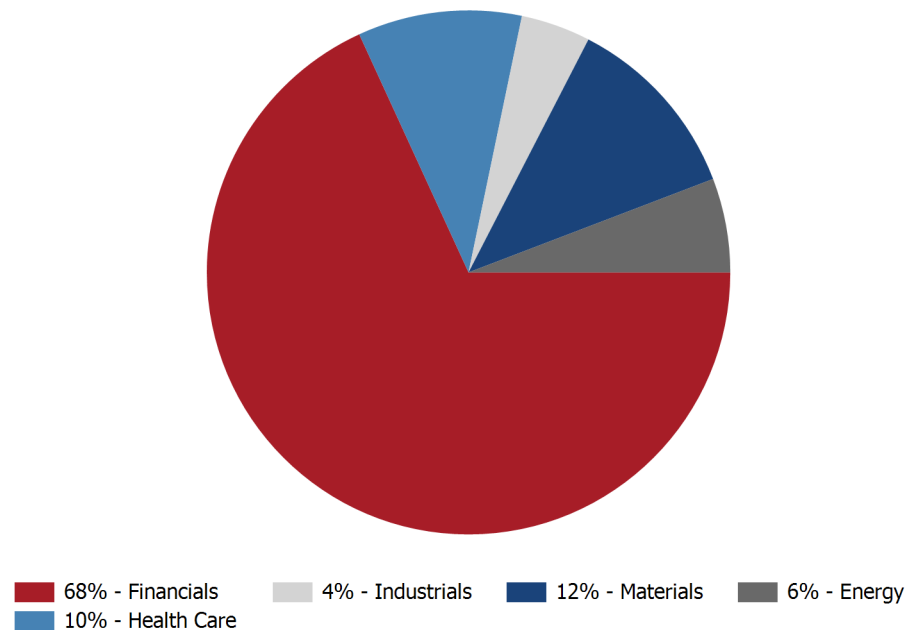
**Acc Name:** SKINZ SMSF PTY LTD <SKINZ SMSF A/C>

**Adviser:** OF1 - Tim Moffatt

### Portfolio Composition (AUD notional mkt value)



### GICS Sector Weightings (AUD notional mkt value)



GICS = Global Industry Classification Standard. For more information refer [here](#).

## Valuation as at 30 Jun 2023 for Account N1648006

**Acc Name:** SKINZ SMSF PTY LTD <SKINZ SMSF A/C>

**Adviser:** OF1 - Tim Moffatt

Code	Code Description	Total Holding	CHESS Holding	Average Cost/unit	Total Cost	Market Price/unit	Total Market Value	Unrealised P&L	% of Portfolio	EPS (cents)	P/E Ratio	Dividend (cents)	Dividend Yield (%)	Historic Income
<b>Equity Normal Shares</b>														
AIS	Aeris Resources Limited	3,143	3,143	\$1.6203	\$5,093	\$0.4800	\$1,509	(\$3,584)	0.86 %	(9.86)	(4.11)			
BEN	Bendigo and Adelaide Bank Limited	825	825	\$6.0200	\$4,967	\$8.5900	\$7,087	\$2,120	4.05 %	73.60	11.74	55.50	6.46	\$458
CBA	Commonwealth Bank of Australia	80	80	\$63.1525	\$5,052	\$100.2700	\$8,022	\$2,969	4.59 %	591.60	16.72	420.00	4.19	\$336
EVN	Evolution Mining Limited	5,846	5,846	\$3.8521	\$22,519	\$3.2200	\$18,824	(\$3,695)	10.76 %	18.23	18.51	5.00	1.55	\$292
MX1	Micro-X Limited	14,250	14,250	\$0.3523	\$5,020	\$0.1200	\$1,710	(\$3,310)	0.98 %	(2.58)	(4.26)			
SHL	Sonic Healthcare Limited	450	450	\$21.7433	\$9,784	\$35.5700	\$16,007	\$6,222	9.15 %	214.00	16.23	102.00	2.87	\$459
STO	Santos Limited	1,350	1,350	\$3.7344	\$5,041	\$7.5200	\$10,152	\$5,111	5.80 %	92.69	8.04	33.29	4.43	\$449
WAM	WAM Capital Limited	4,860	4,860	\$0.0000	\$0	\$1.4950	\$7,266	-	4.15 %	(29.38)	(5.09)	15.50	10.37	\$753
					<b>\$57,477</b>		<b>\$70,575</b>							
<b>Trust Companies</b>														
TCL	Transurban Group	528	528	\$11.0024	\$5,809	\$14.2500	\$7,524	\$1,715	4.30 %	5.44	254.69	52.50	3.68	\$277
					<b>\$5,809</b>		<b>\$7,524</b>							
<b>Exchange Traded Funds</b>														
GEAR	BetaShares Geared Australian Equity Fund (Hedge Fund)	1,400	1,400	\$14.0136	\$19,619	\$24.4900	\$34,286	\$14,667	19.60 %	173.06	13.43	301.49	12.31	\$4,221
MVW	VanEck Australian Equal Weight ETF	900	900	\$22.8467	\$20,562	\$34.6900	\$31,221	\$10,659	17.85 %	(51.61)	(65.24)	120.00	3.46	\$1,080
QHALL	VanEck Vectors MSCI World Ex Australia Quality (Hedged) ETF	800	800	\$36.3013	\$29,041	\$39.1400	\$31,312	\$2,271	17.90 %	0.00	0.00	37.00	0.95	\$296
					<b>\$69,222</b>		<b>\$96,819</b>							
<b>Australian Shares Total</b>					<b>\$132,508</b>		<b>\$174,918</b>	<b>\$35,144</b>	<b>100%</b>				<b>4.93</b>	<b>\$8,622</b>

The information provided in this report ("Report") is provided to you for information purposes only. While the information provided has been obtained from sources believed to be reliable, PhillipCapital does not attest to its accuracy or completeness. Phillip Capital Limited nor any of its affiliates ("PhillipCapital") makes any representation or warranty or guarantee as to the completeness, accuracy, timeliness or suitability of any information contained within any part of the Report nor that it is free from error. PhillipCapital does not accept any liability (whether in contract, tort or otherwise whether or not it has been negligent) for any loss or damage (including, without limitation, loss of profit), which may arise directly or indirectly from use of or reliance on such information. Earnings per share (EPS) and Dividends per share (DPS) are each historic measures. The P/E Ratio, Dividend Yield and Historic Income are derived from these historic measures. Past measures should not be relied on as future forecasts as they may be materially different (particularly during periods of increased volatility). This includes the possibility that EPS may be reduced and that Dividends may be reduced or not be payable. Future measures will be influenced by a range of factors including, but not limited to, economic conditions, market volatility and company specific fundamentals. If this Report includes International Shares, the AUD values are notional only. Due to time differences in international markets the data for International Shares on the Overview page may be as at one day earlier than the other data in the Overview. PhillipCapital does not provide tax advice and recommends that you consult with your tax adviser.



Responsible Entity: Betashares Capital Ltd  
ABN 78 139 566 868 | AFSL 341181  
ARSN 150 081 691

All Registry communications to:  
C/- Link Market Services Limited  
Locked Bag A14, Sydney South, NSW, 1235  
Telephone: +61 1300 202 738  
ASX Code: GEAR  
Email: [betashares@linkmarketservices.com.au](mailto:betashares@linkmarketservices.com.au)  
Website: [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)



047 464295

SKINZ SMSF PTY LTD  
<SKINZ SMSF A/C>  
8 /435 FULLARTON ROAD  
HIGHGATE SA 5063

Date: 31 July 2023  
Reference No.: X\*\*\*\*\*6576

**BETASHARES GEARED AUSTRALIAN EQUITY FUND (HEDGE FUND)**  
**Attribution Managed Investment Trust Member Annual Statement**  
**for the year ended 30 June 2023**

**Part A : Summary of 2023 tax return (supplementary section) items for a resident individual**

Tax return (supplementary section)	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$186.20	13U
Franked distribution from trusts	\$2,525.88	13C
Share of franking credits from franked dividends	\$1,215.96	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust	\$0.00	13R
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Net capital gain	\$39.84	18A
Total current year capital gains	\$79.04	18H
CFC Income	\$0.00	19K
Assessable foreign source income	\$26.00	20E
Other net foreign source income	\$26.00	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$6.02	20O

\*To work out your foreign income tax offset (FITO) entitlement, see the '20 Foreign source income and foreign assets or property' section of the instructions for the 2023 Tax Return for Individuals (Supplementary Section) or the Guide to foreign tax offset rules 2023. The Betashares 2023 Tax Guide provides additional information on how to claim the correct Foreign Income Tax Offset.

Capital gains tax information - Additional information for item 18	Amount	
Capital gains - Discounted method	\$78.40	(grossed up amount)
Capital gains - Other method	\$0.64	
<b>Total current year capital gains</b>	<b>\$79.04</b>	

As a securityholder, you are required to complete a tax residency self-certification for FATCA & CRS. As we have not received your self-certification, please visit <https://www.linkmarketservices.com.au/corporate/resources/fatca-crs.html> for more information and guidance on completing your self-certification.

168534076096



## Part B: Components of attribution

Tax paid or franking  
credit gross up

Attributable amount

**Australian Income**

Interest (subject to non - resident withholding tax)		\$9.93
Interest (not subject to non - resident withholding tax)		\$0.00
Dividends - unfranked amount declared to be CFI		\$97.32
Dividends - unfranked amount not declared to be CFI		\$11.93
Other assessable Australian income (Other)		\$61.56
Other assessable Australian income (NCMI)		\$4.85
Other assessable Australian income (Excluded from NCMI)		\$0.61
Other assessable Australian income (CBMI)		\$0.00

<b>Non-primary production income</b>		<b>\$186.20</b>
--------------------------------------	--	-----------------

<b>Dividends - Franked amount (Franked distributions)</b>	<b>\$1,215.96</b>	<b>\$2,525.88</b>
---	-------------------	-------------------

**Capital Gains**

Capital gains – Discounted method TAP (Other)		\$39.20
Capital gains – Discounted method TAP (NCMI)		\$0.00
Capital gains – Discounted method TAP (Excluded from NCMI)		\$0.00
Capital gains – Discounted method TAP (CBMI)		\$0.00
Capital gains - Discounted method NTAP		\$0.00
Taxable foreign capital gains - Discounted method	\$0.00	\$0.00
Capital gains – Other method TAP (Other)		\$0.64
Capital gains – Other method TAP (NCMI)		\$0.00
Capital gains – Other method TAP (Excluded from NCMI)		\$0.00
Capital gains – Other method TAP (CBMI)		\$0.00
Capital gains - Other method NTAP		\$0.00
Taxable foreign capital gains - Other method	\$0.00	\$0.00
<b>Net capital gains</b>	<b>\$0.00</b>	<b>\$39.84</b>
AMIT CGT gross up amount		\$39.20
Other capital gains distribution		
<b>Total current year capital gains</b>	<b>\$0.00</b>	<b>\$79.04</b>

**Foreign income**

Other net foreign source income	\$6.02	\$26.00
<b>Assessable foreign source income</b>	<b>\$6.02</b>	<b>\$26.00</b>
Australian franking credit from a New Zealand franking company	\$0.00	\$0.00
CFC income		\$0.00
<b>Total foreign income</b>	<b>\$6.02</b>	<b>\$26.00</b>

**Non-assessable amounts**

Net exempt income		\$0.00
Non-assessable non-exempt amount		\$0.00
Other non-attributable amounts		\$81.73
<b>Total Non-assessable amounts</b>		<b>\$81.73</b>

**Cash distribution**

Cash amounts

<b>Gross cash distribution</b>		<b>\$1,676.87</b>
Less: TFN amounts withheld		\$0.00
Less: Non-resident tax withheld on interest and dividends		\$0.00
Less: Non-resident tax withheld on fund payments		\$0.00
<b>Net cash distribution</b>		<b>\$1,676.87</b>

**Tax offsets**

Amount

Franking credit tax offset from Australian resident companies		\$1,215.96
Foreign income tax offset - Other net foreign source income		\$6.02
Foreign income tax offset - Taxable foreign capital gains - Discounted method		\$0.00
Foreign income tax offset - Taxable foreign capital gains - Other method		\$0.00
Australian franking credit from a New Zealand franking company		\$0.00
<b>Total tax offsets</b>		<b>\$1,221.98</b>

**Attributed Managed Investment Trust ('AMIT') cost base**

Amount

AMIT cost base net amount - excess (decrease cost base)		\$81.73
AMIT cost base net amount - shortfall (increase cost base)		\$0.00

**Tax Guide**

The Annual Tax Guide contains general information about how to use this statement when you prepare your 2023 Tax Return. Where there are foreign capital gains and foreign tax paid on these gains, a calculation of Australian capital gains in respect of foreign CGT assets must be performed. The Betashares 2023 Tax Guide provides additional information on how to perform these calculations as well as how to claim the correct Foreign Income Tax Offset. To view the 2023 Tax Guide, please visit:

[www.betashares.com.au/tax-resources/](http://www.betashares.com.au/tax-resources/)

This statement contains important information. Please retain it for taxation purposes as a charge may be levied for replacement. To view or change your Unitholder details including FATCA and CRS self-certification, please visit our Investor Centre at [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)

Stay informed with the latest investment news, economic insights, and portfolio construction information. Subscribe to Betashares' weekly newsletter [www.betashares.com.au/subscribe](http://www.betashares.com.au/subscribe)



047 044806

SKINZ SMSF PTY LTD  
<SKINZ SMSF A/C>  
8 /435 FULLARTON ROAD  
HIGHGATE SA 5063

Statement date: 28 July 2023

Reference no.: X\*\*\*\*\*6576

## **Tax statement for the year ended 30 June 2023**

**Incorporating an AMMA statement required under the Income Tax Assessment Act 1997**

### **Important Note – Requirement to certify tax residence**

Issuers of financial products are required by law to collect certifications of client's tax residency. Our records indicate that you have not yet done this. Please visit [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au) at your earliest convenience to complete the questionnaire.

### **Part B - Information for resident investors to complete their tax return**

The tables on page 2 contain the information to be inserted into your tax return.

If you use a tax agent to prepare your income tax return, advise them to rely on the information in this statement rather than information that may be displayed in the tax agent's pre-filing service.

If you use myTax to prepare your income tax return, check the pre-filled amounts against this statement and correct them if necessary.

The information provided below assumes you were a resident of Australia for income tax purposes for the whole of the financial year. Additional information provided in Part C may be required by some taxpayers when completing their tax return. Information in Parts C and D may be relevant to capital gains tax calculations on disposal of your units.

We are required to report the information shown on this statement to the Australian Taxation Office. Please retain this statement for income tax purposes.

## Part B - Information for resident investors to complete their tax return

The four tables contain the information to be inserted into your tax return. They follow the structure of the *Tax Return for individuals (supplementary section) 2023*. Each line identifies a *Tax return label* to indicate where in the tax return the numbers below are to be inserted. On the tax return these labels are the white letters inside coloured boxes.

### Partnerships and trusts – Non-primary production

Item	Amount	Tax return label
Share of net income from trusts	\$205.12	13U
Franked distributions from trusts	\$985.13	13C

### Share of credits from income and tax offsets

Item	Amount	Tax return label
Share of franking credit from franked dividends	\$318.53	13Q
Share of credit for tax file number amounts withheld	\$0.00	13R

### Capital Gains

Item	Amount	Tax return label
Net capital gain*	\$200.38	18A
Total current year capital gains	\$400.76	18H

### Foreign Source Income and foreign assets or property

Item	Amount	Tax return label
Assessable foreign source income	\$18.34	20E
Other net foreign source income	\$18.34	20M
Foreign income tax offset**	\$0.00	20O

\*You may have capital losses from the sale of your units or from other sources to offset against this amount.

\*\*Where the foreign income tax offset amount shown is more than \$1,000 you should consult the Australian Taxation Office's Guide to foreign income tax offset rules 2023 to determine whether you are entitled to claim the full amount.

Enquiries about this statement can be made to [enquiries@vaneck.com.au](mailto:enquiries@vaneck.com.au).

## Part C: Components of attribution

	Tax paid or Franking credit (grossed up)	Attributable amount
<b>Australian Income</b>		
Dividends - Unfranked amount		\$21.19
Dividends - Unfranked CFI amount		\$94.65
Interest (subject to non - resident withholding tax)		\$12.41
Interest (not subject to non - resident withholding tax)		\$0.55
NCMI		\$1.43
Excluded from NCMI		\$0.11
Clean building MIT income		\$0.88
Other income		\$73.90
<b>Non-primary production income</b>		<b>\$205.12</b>
<b>Dividends - Franked amount</b>	<b>\$318.53</b>	<b>\$985.13</b>
<b>Capital Gains</b>		
Capital gains - Discounted method TAP		\$10.65
Capital gains - Discounted method NTAP		\$189.73
Capital gains - Other method TAP		\$0.00
Capital gains - Other method NTAP		\$0.00
<b>Net Capital Gains</b>		<b>\$200.38</b>
AMIT CGT gross up amount		\$200.38
Other capital gains distribution		\$0.00
<b>Total current year capital gains</b>		<b>\$400.76</b>
<b>Foreign Income</b>		
<b>Assessable foreign income</b>	<b>\$0.00</b>	<b>\$18.34</b>
CFC income		\$0.00
<b>Total foreign income</b>	<b>\$0.00</b>	<b>\$18.34</b>
<b>Other Non-Assessable Amounts</b>		
Net exempt income		\$0.00
Non-Assessable non-exempt amount		\$0.00
Other non-attributable amounts		\$0.00
<b>Total Non-Assessable amounts</b>		<b>\$0.00</b>
<b>Total</b>	<b>\$1,609.35</b>	
Less: Gross-Ups	\$318.53	
Less: attributed amounts not paid in cash*	\$192.82	
<b>Gross Cash Distribution</b>	<b>\$1,098.00</b>	
<b>Other deductions from Distribution</b>		
Less: Withheld tax amount	\$0.00	
<b>Net Cash Distribution</b>	<b>\$1,098.00</b>	

\*It is no longer a tax law requirement that amounts to be included in your tax return have to be paid to you in cash. This can give rise to a cost base adjustment. See table E on the next page.

## Part D: Tax offsets

Tax offsets	Amount
Franking credit tax offset	\$318.53
Foreign income tax offset	\$0.00
<b>Total tax offsets</b>	<b>\$318.53</b>

The foreign income tax offset is split as follows:

referable to income	100%
referable to capital gains	0%
	<hr/>
	100%

The foreign income tax offset referable to capital gains is the gross amount. This has not been reduced proportionately for capital losses or the CGT discount applied at the fund level.

## Part E: Attribution Managed Investment Trust ('AMIT') cost base adjustments

AMIT cost base net increase amount	\$192.82
AMIT cost base net decrease amount	\$0.00

## Part F: Payment summary information for the year ended 30 June 2023 (for non-resident unitholders only)

Total fund payment	\$0.00
Total amounts withheld from fund payment	\$0.00

## 2023 Dividend Payment Summary

Payment Date	No. of Units	Dividend Payment Rate	Gross Dividend Amount	Tax Withheld	Net Dividend Amount
18/01/2023	900	\$0.5900	\$531.00	\$0.00	\$531.00
25/07/2023	900	\$0.6300	\$567.00	\$0.00	\$567.00
<b>Total</b>			<b>\$1,098.00</b>	<b>\$0.00</b>	<b>\$1,098.00</b>

## Periodic statement

Your 2023 periodic or exit statement will be available online at <https://investorcentre.linkmarketservices.com.au> from around 20 September 2023. If you require a paper copy of a statement you can call +61 1300 68 38 37.

## Further information

The Fund's product disclosure statement and latest available half-year and annual financial reports are accessible at <https://www.vaneck.com.au> or by calling +61 1300 68 38 37.



047 044814

SKINZ SMSF PTY LTD  
<SKINZ SMSF A/C>  
8 /435 FULLARTON ROAD  
HIGHGATE SA 5063

Statement date: 28 July 2023

Reference no.: X\*\*\*\*\*6576

## **Tax statement for the year ended 30 June 2023**

**Incorporating an AMMA statement required under the Income Tax Assessment Act 1997**

### **Important Note – Requirement to certify tax residence**

Issuers of financial products are required by law to collect certifications of client's tax residency. Our records indicate that you have not yet done this. Please visit [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au) at your earliest convenience to complete the questionnaire.

### **Part B - Information for resident investors to complete their tax return**

The tables on page 2 contain the information to be inserted into your tax return.

If you use a tax agent to prepare your income tax return, advise them to rely on the information in this statement rather than information that may be displayed in the tax agent's pre-filing service.

If you use myTax to prepare your income tax return, check the pre-filled amounts against this statement and correct them if necessary.

The information provided below assumes you were a resident of Australia for income tax purposes for the whole of the financial year. Additional information provided in Part C may be required by some taxpayers when completing their tax return. Information in Parts C and D may be relevant to capital gains tax calculations on disposal of your units.

We are required to report the information shown on this statement to the Australian Taxation Office. Please retain this statement for income tax purposes.

## Part B - Information for resident investors to complete their tax return

The four tables contain the information to be inserted into your tax return. They follow the structure of the *Tax Return for individuals (supplementary section) 2023*. Each line identifies a *Tax return label* to indicate where in the tax return the numbers below are to be inserted. On the tax return these labels are the white letters inside coloured boxes.

### Partnerships and trusts – Non-primary production

Item	Amount	Tax return label
Share of net income from trusts	\$0.00	13U
Franked distributions from trusts	\$0.00	13C

### Share of credits from income and tax offsets

Item	Amount	Tax return label
Share of franking credit from franked dividends	\$0.00	13Q
Share of credit for tax file number amounts withheld	\$0.00	13R

### Capital Gains

Item	Amount	Tax return label
Net capital gain*	\$0.00	18A
Total current year capital gains	\$0.00	18H

### Foreign Source Income and foreign assets or property

Item	Amount	Tax return label
Assessable foreign source income	\$362.97	20E
Other net foreign source income	\$362.97	20M
Foreign income tax offset**	\$56.76	20O

\*You may have capital losses from the sale of your units or from other sources to offset against this amount.

\*\*Where the foreign income tax offset amount shown is more than \$1,000 you should consult the Australian Taxation Office's Guide to foreign income tax offset rules 2023 to determine whether you are entitled to claim the full amount.

Enquiries about this statement can be made to [enquiries@vaneck.com.au](mailto:enquiries@vaneck.com.au).

## Part C: Components of attribution

	Tax paid or Franking credit (grossed up)	Attributable amount
<b>Australian Income</b>		
Dividends - Unfranked amount		\$0.00
Dividends - Unfranked CFI amount		\$0.00
Interest (subject to non - resident withholding tax)		\$0.00
Interest (not subject to non - resident withholding tax)		\$0.00
NCMI		\$0.00
Excluded from NCMI		\$0.00
Clean building MIT income		\$0.00
Other income		\$0.00
<b>Non-primary production income</b>		
<b>Dividends - Franked amount</b>	\$0.00	\$0.00
<b>Capital Gains</b>		
Capital gains - Discounted method TAP		\$0.00
Capital gains - Discounted method NTAP		\$0.00
Capital gains - Other method TAP		\$0.00
Capital gains - Other method NTAP		\$0.00
<b>Net Capital Gains</b>		
AMIT CGT gross up amount		\$0.00
Other capital gains distribution		\$0.00
<b>Total current year capital gains</b>		\$0.00
<b>Foreign Income</b>		
<b>Assessable foreign income</b>	\$56.76	\$362.97
CFC income		\$0.00
<b>Total foreign income</b>	\$56.76	\$362.97
<b>Other Non-Assessable Amounts</b>		
Net exempt income		\$0.00
Non-Assessable non-exempt amount		\$0.00
Other non-attributable amounts		\$41.79
<b>Total Non-Assessable amounts</b>		\$41.79
<b>Total</b>	\$404.76	
Less: Gross-Ups	\$56.76	
Less: attributed amounts not paid in cash*	\$0.00	
<b>Gross Cash Distribution</b>	\$348.00	
<b>Other deductions from Distribution</b>		
Less: Withheld tax amount	\$0.00	
<b>Net Cash Distribution</b>	\$348.00	

\*It is no longer a tax law requirement that amounts to be included in your tax return have to be paid to you in cash. This can give rise to a cost base adjustment. See table E on the next page.



## Part D: Tax offsets

Tax offsets	Amount
Franking credit tax offset	\$0.00
Foreign income tax offset	\$56.76
<b>Total tax offsets</b>	<b>\$56.76</b>

The foreign income tax offset is split as follows:

referable to income	100%
referable to capital gains	0%
	<hr/>
	100%

The foreign income tax offset referable to capital gains is the gross amount. This has not been reduced proportionately for capital losses or the CGT discount applied at the fund level.

## Part E: Attribution Managed Investment Trust ('AMIT') cost base adjustments

AMIT cost base net increase amount	\$0.00
AMIT cost base net decrease amount	\$41.79

## Part F: Payment summary information for the year ended 30 June 2023 (for non-resident unitholders only)

Total fund payment	\$0.00
Total amounts withheld from fund payment	\$0.00

## 2023 Dividend Payment Summary

Payment Date	No. of Units	Dividend Payment Rate	Gross Dividend Amount	Tax Withheld	Net Dividend Amount
27/07/2023	800	\$0.4350	\$348.00	\$0.00	\$348.00
<b>Total</b>			<b>\$348.00</b>	<b>\$0.00</b>	<b>\$348.00</b>

## Periodic statement

Your 2023 periodic or exit statement will be available online at <https://investorcentre.linkmarketservices.com.au> from around 20 September 2023. If you require a paper copy of a statement you can call +61 1300 68 38 37.

## Further information

The Fund's product disclosure statement and latest available half-year and annual financial reports are accessible at <https://www.vaneck.com.au> or by calling +61 1300 68 38 37.

038486 047 TCL  
 SKINZ SMSF PTY LTD  
 <SKINZ SMSF A/C>  
 8 /435 FULLARTON ROAD  
 HIGHGATE SA 5063

[www.computershare.com.au/easyupdate/tcl](http://www.computershare.com.au/easyupdate/tcl)

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

(within Australia) 1300 360 146  
 (international) +61 3 9415 4315

Holder Identification  
 Number (HIN)

HIN WITHHELD

## Annual Tax Statement

### TRIPLE STAPLED SECURITIES - DISTRIBUTIONS

Australian resident individual investors should use the below Tax Statement to assist in completing their 2023 Income Tax Return. This Annual Tax Statement should be read in conjunction with the Transurban Tax Statement Guide, available on the Transurban website at [www.transurban.com/investor-centre/distributions-and-tax/tax-guides](http://www.transurban.com/investor-centre/distributions-and-tax/tax-guides). If an investor has a tax year ending on a date other than 30 June, they should seek advice from their tax adviser.

Transurban Holding Trust ("THT") is an Attribution Managed Investment Trust ("AMIT") for the year ended 30 June 2023. It is required to provide you with an AMIT Member Annual ("AMMA") Statement. This Annual Tax Statement is also your AMMA Statement in respect of your security holding in THT during the year ended 30 June 2023. This AMMA Statement also provides a reasonable estimate of the AMIT cost base net amount for the year ended 30 June 2023.

This Annual Tax Statement and accompanying notes are not intended to be tax advice and investors should consult a professional tax adviser if necessary for completion of income tax returns.

### PART A: SUMMARY OF 2023 INCOME TAX RETURN FOR INDIVIDUAL (INCLUDING SUPPLEMENTARY SECTIONS)

Item	Australian Resident Individual Tax Return Label	Total
Dividends - Franked	11T	\$10.56
Franking credit	11U	\$4.53
Share of non-primary production income	13U	\$137.66
Franked distributions from trusts	13C	\$0.90
Share of franking credits from franked dividends	13Q	\$0.27
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Net capital gain	18A	\$0.43
Total current year capital gains	18H	\$0.86

### PART B: COMPONENTS

Dividend - Transurban Holdings Limited <sup>1</sup>	30 June 2022 (paid August 2022)	31 December 2022 (paid February 2023)	Total
Dividends - Franked	\$10.56	\$0.00	\$10.56
Franking Credit / Tax Offset	\$4.53	\$0.00	\$4.53
Distribution - Transurban Holding Trust <sup>2</sup> Assessable Australian Income (Attribution Amounts)	31 December 2022 (paid February 2023)	30 June 2023 (paid August 2023)	Total
Interest Income	\$34.03	\$31.23	\$65.26
Rent and Other Income <sup>3</sup>	\$34.24	\$34.62	\$68.86
Non-Concessional MIT Income (NCMI)	\$1.58	\$1.96	\$3.54
Discounted Capital Gains TARP	\$0.00	\$0.43	\$0.43
Other Capital Gains Distribution	\$0.00	\$0.43	\$0.43
Franked Distribution	\$0.00	\$0.63	\$0.63
Franking Credit / Tax Offset	\$0.00	\$0.27	\$0.27
Other - Transurban Holding Trust <sup>4</sup>	31 December 2022 (paid February 2023)	30 June 2023 (paid August 2023)	Total
Non-Assessable Amount	\$70.07	\$91.74	\$161.81
TFN / ABN Withholding	\$0.00	\$0.00	\$0.00
AMIT Withholding	\$0.00	\$0.00	\$0.00
Non-Resident Withholding	\$0.00	\$0.00	\$0.00

**Net Cash Distribution For The Year - Transurban Holding Trust<sup>4</sup>**

Gross Distribution (paid February 2023)	\$139.92
Tax withheld	\$0.00
Gross Distribution (paid August 2023)	\$161.04
Tax withheld	\$0.00
<b>Net cash distributions applicable to the year ended 30 June 2023</b>	<b>\$300.96</b>

**PART C: AMIT COST BASE ADJUSTMENTS - Transurban Holding Trust<sup>4</sup>**

AMIT cost base net increase amount	\$0.00
AMIT cost base net decrease amount	\$161.81

**Notes:**

1. This dividend represents the payment from Transurban Holdings Limited ABN 86 098 143 429.
2. This distribution represents the payment from Transurban Holding Trust ABN 30 169 362 255.
3. Rent and Other Income includes amounts that are 'Excluded from NCMI'. 'Excluded from NCMI' refers to amounts that would have been NCMI but are not NCMI due to the application of any of the following provisions:
  - Subsection 12-437(5) in Schedule 1 to the *Taxation Administration Act 1953* ("TAA 1953") – approved economic infrastructure facility exception;
  - Section 12-440 in Schedule 1 to the TAA 1953 – MIT cross staple arrangement income transitional provisions.
4. These disclosures relate to the distribution from Transurban Holding Trust ABN 30 169 362 255.

**Due Date: 06 Apr 2023**

TAX INVOICE

Trustee for Skinz Self Managed Super Fund  
7 Airlie Mews  
HALLETT COVE SA 5158  
AUSTRALIA

**Invoice Number**  
INV-1298

**Invoice Date**  
30 Mar 2023

Description	GST	Amount
For Professional Services including:		
Accounting time completing entry, reconciliations, members statements, financials and tax return for the fund	10%	605.00
Audit costs including disbursement to independent auditor	10%	330.00
Class Super Software costs oncharged	10%	275.00
	Subtotal	1,100.00
	Total GST 10%	110.00
	Invoice Total	1,210.00
	Payments Received	0.00
	<b>Amount Due</b>	<b>\$1,210.00</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-1298



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



Skinz Self Managed Super

## **ACTUARIAL CERTIFICATE**

Apricot Actuaries Pty Ltd  
ABN 44 613 006 769

[www.apricotactuaries.com.au](http://www.apricotactuaries.com.au)  
03 6240 1575

12/12/2023

Skinz SMSF Pty Ltd  
as trustee(s) for Skinz Self Managed Super Fund  
c/o Emily Cooper from BARTLEY PARTNERS PTY LTD

## *ACTUARY'S CERTIFICATE UNDER SECTION 295-390 2022/23*

When a complying superannuation fund has assets in retirement phase, a proportion of the fund's income can be exempt from income tax. This is referred to as exempt current pension income (ECPI).

ECPI can work in two ways:

### **(1) Segregated assets**

The ordinary income and statutory income that an SMSF earns from segregated current pension assets is tax exempt.

We understand that your fund is not eligible to use the segregated method for the purposes of claiming ECPI.

### **(2) Proportionate method (s295-390)**

Where a fund contains assets that are in retirement phase and not treated as segregated for the purpose of ECPI then under section 295-390 of the Income Tax Assessment Act a proportion of the income from those assets is tax exempt. The proportion is equal to:

$$\frac{\text{Average value of unsegregated current pension liabilities}}{\text{Average value of unsegregated superannuation liabilities}}$$

The value of these liabilities must be specified by an Actuary in an Actuary's certificate obtained by the trustee before the date for lodgement of the fund's income tax return. **I**

**am pleased to attach your certificate for 2022/23.**

---

#### **Apricot Actuaries**

42 Sandy Bay Rd, Battery Point,  
Tasmania, 7004, Australia

---

#### **CONTACTS**

**PHONE**

03 6240 1575

**EMAIL**

info@apricotactuaries.com.au

**WEB**

www.apricotactuaries.com.au

Your accountant has ordered this certificate on your behalf. Please review the information in the attached certificate which should be read in its entirety.

Yours sincerely,



**Jim Hennington** BComm, FIAA, DipFP  
**Fellow of the Institute of Actuaries of Australia**

---

**Apricot Actuaries**

42 Sandy Bay Rd, Battery Point,  
Tasmania, 7004, Australia

---

**CONTACTS**

**PHONE**

03 6240 1575

**EMAIL**

info@apricotactuaries.com.au

**WEB**

www.apricotactuaries.com.au



# S295-390 ACTUARIAL CERTIFICATE

<b>Fund name:</b>	Skinz Self Managed Super Fund
<b>Tax year:</b>	2022/23
<b>Reference:</b>	A70611702339062
<b>Fund type:</b>	Accumulation and account-based income stream benefits (pension) only
<b>Certificate type:</b>	Actuarial certificate for the purposes of section 295-390 of the Income Tax Assessment Act 1997 - Exempt Income
<b>Trustee name:</b>	Skinz SMSF Pty Ltd

## ECPI - PROPORTIONATE METHOD:

I hereby certify that the tax exempt proportion of the Fund's applicable income (from assets that were not segregated or deemed to be segregated) for the 2022/23 financial year is:

**20.53%** ■

This percentage should only be applied to income from unsegregated assets, including the income from unsegregated assets earned over the following periods:

- 01/07/2022 - 30/06/2023

This calculation is based on data supplied by Emily Cooper from BARTLEY PARTNERS PTY LTD on behalf of the trustee(s). A summary of the key data is provided in the following pages.

Please carefully read the following pages which contain details of the information used in this actuarial certificate, including the methodology used and the assumptions I have made. These form part of the certificate and should be read in their entirety.

I confirm that this actuarial certificate has been prepared in accordance with Professional Standard 406 issued by the Actuaries Institute and other relevant professional standards.

Date: 12/12/2023

**Jim Hennington, Fellow of the Institute of Actuaries of Australia**

Find out more about your actuary on [LinkedIn](#)

---

## Apricot Actuarial

42 Sandy Bay Rd, Battery Point,  
Tasmania, 7004, Australia

---

## CONTACTS

### PHONE

03 6240 1575

### EMAIL

[info@apricotactuarial.com.au](mailto:info@apricotactuarial.com.au)

### WEB

[www.apricotactuarial.com.au](http://www.apricotactuarial.com.au)



## What to do with this certificate

Ordinary income and statutory income that a complying superannuation fund earns from assets held to provide pension benefits is exempt from income tax. This is referred to as exempt current pension income (ECPI).

Where the fund has retirement phase assets that are not segregated (or deemed to be segregated) then an exempt proportion is calculated by an Actuary. This proportion is applied to the net ordinary assessable income of those unsegregated assets including net capital gains, but excluding assessable contributions and non-arm's length income. Income derived from segregated assets (or assets that the ATO deems to have been segregated) must be dealt with separately.

The total ECPI for this tax year is therefore calculated as:

- Income from assets that were unsegregated  
**x ECPI proportion**

## Key information used

The following information was provided by your accountant, for the purpose of completing your fund's actuarial certificate for the 2022/23 financial year. Please note that we have relied on this information and have not checked the terms of the Fund's Trust Deed and rules.

Member 1: Anthony Dean Skinner

Member 2: Leah Mary Skinner

<b>Opening balances at 01/07/2022:</b> <sup>Note 1</sup>	
Retirement phase income stream balances (=liabilities)	\$ 0.00
Non-retirement phase balances	\$ 634,976.36
<b>Total assets (=superannuation liabilities)</b>	<b>\$ 634,976.36</b>
Plus	
Non-concessional contributions	\$ 28,000.00
Concessional contributions	\$ 5,000.00
Transfers in	\$ 90,000.00
Minus	
Lump sum withdrawals	\$ 0.00
Pension payments/withdrawals	\$ 102,195.00
Equals	
<b>Balance before income and expenses</b>	<b>\$ 655,781.36</b>
Preliminary net income	\$ 34,735.44
<b>Closing balance at 30/06/2023:</b> <sup>Note 1</sup>	<b>\$ 690,516.80</b>

Based on the information provided, this superannuation fund contains only accumulation and account-based type income stream benefits (commonly referred to as pensions). These include allocated pensions, market linked pensions, and account-based income streams (including transition to retirement pensions). It does not contain other types of accumulation or income stream benefits such as defined benefits. I have relied on the assessment of the fund's accountant to check that the pensions valued meet the requirements to be considered a Retirement Phase superannuation income stream under the Act in this tax year.

**Note 1:**

I understand that the information supplied to me was based on draft financial statements. Should this information change materially then this actuarial certificate should be revised accordingly.

My calculation of the average value of unsegregated current pension liabilities of the fund during the tax year was \$ 121,390.75. The average value of unsegregated superannuation liabilities of the fund during the tax year was \$ 591,167.07.

### **Assumptions made**

There are sometimes instances where our staff need to make assumptions in relation to the information provided to us. If you are concerned these assumptions are inaccurate, please contact our staff directly and we will organise a free amended certificate. The following assumptions were made in relation to this order:

- All assets which produced non-arm's length income were excluded from the application.
- Your accounting platform has indicated you wish to use the proportionate method and calculate the actuarial percentage across the whole financial year. If you wish to instead use the deemed segregated method, you will need to make the change in your accounting software. Instruction: Class/BGL

### **Methodology I have used**

By definition, the liabilities of an accumulation account or account-based income stream, without any guarantees, are equal to the value of the assets backing it. As such, I am satisfied that the amount of the assets at the end of the year, together with the Fund's future earnings and contributions, will provide the amount required to discharge in full the fund's liabilities as they fall due. No recommendation is needed with regard to future contributions or adequacy opinion.

The value of current pension liabilities and superannuation liabilities at any particular time is therefore the account balance of the member or reserve at that date. Accordingly, the average values for this certificate have been determined using a daily weighted average calculation which takes into account details of the fund's relevant transactions over the year (as summarised in the key information above).

Since the fund design consists only of account-based benefits, no assumption has been made (or is needed) regarding rates of future return on the Fund's assets; pension increases; or a discount rate. We have however assumed that the fund will comply with Superannuation Industry Supervision (SIS) regulation requirements for allocated pensions, market linked pensions and/or account-based income streams.

### **Minimum pension standards**

The standards for account-based income streams include a requirement for a minimum amount to be paid to the member over the year depending on the member's age, opening account balance and date of commencement. Where the minimum pension standards are not met the earnings on the assets supporting that income stream may not be eligible for an exemption from income tax and the tax exempt proportion shown in this certificate may not be correct.

We used the information provided to us to perform a preliminary validation that the pension standards were met. Where actual pension payments were lower than we expected, we have flagged this for your accountant to consider and to confirm to us that the standards were indeed met. We have not made further investigations to certify that the precise minimums were in fact paid.

 Rollover In completed

SUPER.GEN.RLVR.2 - Rollover Process successful

**Rollover In**

Status	Complete
Payment Reference Number	ET230619SMS0110009
Created Date	15/06/2023 at 4:01 PM
Amount	\$90,000.00 

**Class (Receiving) Fund Details**

Fund Name	Skinz Self Managed Super Fund
ABN	85451306486
Member Name	ANTHONY SKINNER

**Transferring Fund Details**

Fund Name	COLONIAL FIRST STATE FIRSTCHOICE SUPERANNUATION TRUST
Fund Type	APRA
Fund ABN	26458298557
Fund USI	FSF0511AU
Member Id	001011023530997



# Notice of intent to claim or vary a deduction for personal super contributions

## COMPLETING THIS STATEMENT

- Print clearly using a black pen only.
- Use BLOCK LETTERS and print one character per box.
- Place  in ALL applicable boxes.

**!** The instructions contain important information about completing this notice. Refer to them for more information about how to complete and lodge this notice.

## Section A: Your details

### 1 Tax file number (TFN)

ALREADY PROVIDED

**!** The ATO does not collect this information provided on this form. This form is to assist you in providing details to your super fund. Your super fund is authorised to request your personal details, including your TFN, under the *Superannuation Industry (Supervision) Act 1993*, the *Income Tax Assessment Act 1997* and the *Taxation Administration Act 1953*. It is not an offence not to provide your TFN. However, if you do not provide your TFN, and your super fund doesn't already hold your TFN, they will not be permitted to accept the contribution(s) covered by this notice. For more information about your privacy please contact the entity you are providing this form to.

### 2 Name

Title: Mr  Mrs  Miss  Ms  Other

Family name

S K I N N E R

First given name

A N T H O N Y

Other given names

D E A N

### 3 Date of birth

Day: 14 / Month: 01 / Year: 1963

### 4 Current postal address

7 AIRLIE MEWS

Suburb/town/locality

H A L L E T T C O V E

State/territory

S A    
(Australia only)

Postcode

5 1 5 8      
(Australia only)

Country if outside of Australia

### 5 Daytime phone number (include area code)

## Section B: Super fund's details

### 6 Fund name

S K I N Z S E L F M A N A G E D S U P E R F U N D

### 7 Fund Australian business number (ABN)

85 451 306 486

### 8 Member account number

01

### 9 Unique Superannuation Identifier (USI) (if known)

smsf dataflow









**Resolution of  
WIQ Carbon Pty Ltd (ACN 666 793 399)**

**[COMPANY]**

**Effective this 15<sup>th</sup> day of April 2023**

Director: Anthony Dean Skinner

Proceedings: the company acts as trustee of the WIQ Carbon Unit Trust. At the date hereof there are 10 units issued all of which are held by WIQ Investments Pty Ltd (ACN 666 790 594) of 322 Glen Osmond Road, Myrtle Bank in the state of South Australia.

In accordance with clause 6.3 of the Unit Trust Deed the Trustee has requested the consent of the unit holder to the issue of additional units as follows:

274,990 Units to WIQ Investments Pty Ltd (ACN 666 790 594)

■ 275,000 Units to Skinz SMSF Pty Ltd (632 048 429) ATF Skinz Self Managed Super Fund

150,000 Units to Mark Woods & Wendy Hannah & Jeremy Taylor jointly ATF Acme Superannuation Fund

All to be issued for \$1 per unit and to be fully paid on issue.

The Unit Holder has consented to the issue of the further units.

Resolutions:

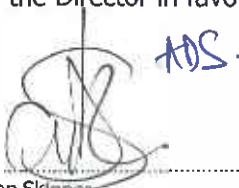
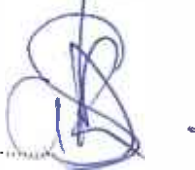
**It was resolved** that the Trustee issue the following units on the date hereof:

274,990 Units at \$1 to WIQ Investments Pty Ltd (ACN 666 790 594).

275,000 Units at \$1 to Skinz SMSF Pty Ltd (632 048 429) ATF Skinz Self Managed Super Fund.

150,000 Units at \$1 to Mark Woods & Wendy Hannah & Jeremy Taylor jointly ATF Acme Superannuation Fund.

Signed by the Director in favour of the resolution:

.....  
Anthony Dean Skinner

**Consent of Unit Holder**

WIQ Investments Pty Ltd (ACN 666 790 594) as the sole unit holder of the WIQ Carbon Unit Trust hereby evidences its consent to the issue of the following units by the trustee of the WIQ Carbon Unit Trust:

274,990 Units at \$1 to WIQ Investments Pty Ltd (ACN 666 790 594).

275,000 Units at \$1 to Skinz SMSF Pty Ltd (632 048 429) ATF Skinz Self Managed Super Fund.

150,000 Units at \$1 to Mark Woods & Wendy Hannah & Jeremy Taylor jointly ATF Acme Superannuation Fund.

EXECUTED on 15<sup>th</sup> April 2023

by WIQ Investments Pty Ltd (ACN 666 790 594) in accordance with section 127(1) of the Corporations Act 2001 (Cth):



Director and Secretary/ Sole Director and Sole Secretary\*

Director

ANTHONY DEAN SKINNER

Print name of Director and Secretary/ Sole Director and Sole Secretary\*

Print Name of Director

\*delete inapplicable position

**Unit Certificate**

**WIQ Carbon Unit Trust**

This is to certify that:

WIQ Investments Pty Ltd (ACN 666 790 594)


of 322 Glen Osmond Road Myrtle Bank in the State of South Australia

is the registered holder of the units specified in the schedule below with the rights and features specified in the schedule and as provided for in the constituent instruments of the abovementioned trust.

**SCHEDULE**

Date of entry into Register	Certificate number	Number of units	Distinctive number/s of units	Amount payable per unit	Amount paid per unit	Class
	<b>2</b>	<b>274,990</b>	<b>11 to 275,000</b>	<b>\$1</b>	<b>\$1</b>	<b>Ordinary</b>

EXECUTED by **WIQ Carbon Pty Ltd** (ACN 666 793 399) in its capacity as trustee of the WIQ Carbon Unit Trust in accordance with section 127(1) of the *Corporations Act 2001* (Cth):



.....  
Anthony Dean Skinner Sole Director and Sole Secretary

**Unit Certificate**

**WIQ Carbon Unit Trust**

This is to certify that:

Skinz SMSF Pty Ltd (632 048 429) ATF Skinz Self Managed Super Fund  
of 8/435-438 Fullarton Road Highgate SA 5063

is the registered holder of the units specified in the schedule below with the rights and features specified in the schedule and as provided for in the constituent instruments of the abovementioned trust.

**SCHEDULE**

Date of entry into Register	Certificate number	Number of units	Distinctive number/s of units	Amount payable per unit	Amount paid per unit	Class
	<b>3</b>	<b>275,000</b>	<b>275,001 to 550,000</b>	<b>\$1</b>	<b>\$1</b>	<b>Ordinary</b>

EXECUTED by **WIQ Carbon Pty Ltd** (ACN 666 793 399) in its capacity as trustee of the WIQ Carbon Unit Trust in accordance with section 127(1) of the *Corporations Act 2001* (Cth):



.....  
Anthony Dean Skinner Sole Director and Sole Secretary

**Unit Certificate**

**WIQ Carbon Unit Trust**

This is to certify that:

Mark Woods & Wendy Hannah & Jeremy Taylor ATF Acme Superannuation Fund

of 8/435-438 Fullarton Road Highgate SA 5063

are the registered holder of the units specified in the schedule below with the rights and features specified in the schedule and as provided for in the constituent instruments of the abovementioned trust.

**SCHEDULE**

Date of entry into Register	Certificate number	Number of units	Distinctive number/s of units	Amount payable per unit	Amount paid per unit	Class
	<b>4</b>	<b>150,000</b>	<b>550,001 to 700,000</b>	<b>\$1</b>	<b>\$1</b>	<b>Ordinary</b>

EXECUTED by **WIQ Carbon Pty Ltd** (ACN 666 793 399) in its capacity as trustee of the WIQ Carbon Unit Trust in accordance with section 127(1) of the *Corporations Act 2001* (Cth):



.....  
Anthony Dean Skinner Sole Director and Sole Secretary

**Unit Register**

**WIQ Carbon Unit Trust**

<b>Name and address</b>	<b>Date of Issue</b>	<b>Number of Units</b>	<b>Value of Units</b>	<b>Certificate number</b>
WIQ Investments Pty Ltd (ACN 666 790 594) of 322 Glen Osmond Road, Myrtle Bank in the state of South Australia	<b>27/3/2023</b>	<b>10</b>	<b>\$1.00</b>	<b>1</b>
WIQ Investments Pty Ltd (ACN 666 790 594) of 322 Glen Osmond Road, Myrtle Bank in the state of South Australia		<b>274,990</b>	<b>\$1.00</b>	<b>2</b>
Skinz SMSF Pty Ltd ATF Skinz Self Managed Super Fund of 8/435-438 Fullarton Road Highgate SA 5063		<b>275,000</b>	<b>\$1.00</b>	<b>3</b>
Mark Woods & Wendy Hannah & Jeremy Taylor ATF Acme Superannuation Fund of 8/435-438 Fullarton Road Highgate SA 5063		<b>150,000</b>	<b>\$1.00</b>	<b>4</b>
<b>Total Units</b>		<b>700,000</b>	<b>\$700,000.00</b>	



047 490561

SKINZ SMSF PTY LTD  
<SKINZ SMSF A/C>  
8 /435 FULLARTON ROAD  
HIGHGATE SA 5063**Distribution Advice****Payment date:** 18 July 2023  
**Record date:** 4 July 2023  
**Reference no.:** X\*\*\*\*\*6576  
TFN/ABN RECEIVED AND RECORDED

Dear Unitholder,

**BETASHARES GEARED AUSTRALIAN EQUITY FUND (HEDGE FUND)****Distribution statement for the period ended 30 June 2023**

A distribution payment has been made in respect of your units as at the Record date. The final details of the distribution components (including any non-assessable amounts) are advised in the Attribution Managed Investment Trust Member Annual (AMMA) Statement for the year ended 30 June 2023.

Visit our Investor Centre at [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au) where you can view and change your details, including updating your email address to ensure that you receive distribution notifications by email.

Class Description	Rate per Unit	Participating Units	Gross Amount
Ordinary Units	25.081923 cents	1,400	\$351.15
		<b>Net Amount:</b>	\$351.15

**PAYMENT REMITTED TO:**MACQUARIE BANK  
1 SHELLEY STREET  
SYDNEY NSW 2000  
Account Name: SKINZ SMSF PTY LTD ATF SKINZ SMS  
BSB: 182-512 ACC: \*\*\*\*\*0139  
Direct Credit Reference No.: 001298429337**Subscribe to content that interests you.**

Betashares has a range of weekly, monthly and quarterly newsletters to keep you up to date with what's happening in markets and the world of investing.

Learn more at [betashares.com.au/subscribe](http://betashares.com.au/subscribe)





**VanEck Australian Equal Weight ETF**  
ARSN 167 523 211 / ASX code: MVW  
Responsible Entity: VanEck Investments Limited  
ABN 22 146 596 116, AFSL 416755

All communications to:  
C/- Link Market Services Limited  
Level 12, 680 George Street, Sydney NSW 2000  
Locked Bag A14, Sydney South, NSW 1235  
Telephone: +61 1300 68 38 37  
Email: vaneck@linkmarketservices.com.au  
Website: www.linkmarketservices.com.au



047 015280

SKINZ SMSF PTY LTD  
<SKINZ SMSF A/C>  
8 /435 FULLARTON ROAD  
HIGHGATE SA 5063

## Dividend Advice

**Payment Date:** 25 July 2023  
**Record Date:** 4 July 2023  
**HIN/SRN:** X\*\*\*\*\*6576

TFN/ABN RECEIVED AND RECORDED

Dear Investor,

This payment represents a dividend for the period ended 30 June 2023, in respect of your units entitled to participate at the Record Date.

Class Description	Rate per Unit	Participating Units	Gross Amount	Withholding Tax	Net Amount
Ordinary Units	\$0.6300	900	\$567.00	\$0.00	\$567.00

### This payment has been remitted to:

MACQUARIE BANK  
Account Name: SKINZ SMSF PTY LTD ATF SKINZ SMS  
BSB: 182-512 ACC: \*\*\*\*0139  
Direct Credit Reference No.: 001298544913

The final details of dividend components paid to you for a financial year will be detailed in the annual tax statement for the year, which will be sent to you as soon as practical after the year has ended.

**This statement contains important information; please retain this statement for taxation purposes as a charge may be levied for replacement.**





**VanEck MSCI International Quality (Hedged) ETF**

ARSN 631 507 563 / ASX code: QHAL  
Responsible Entity: VanEck Investments Limited  
ABN 22 146 596 116, AFSL 416755

All communications to:  
C/- Link Market Services Limited  
Level 12, 680 George Street, Sydney NSW 2000  
Locked Bag A14, Sydney South, NSW 1235  
Telephone: +61 1300 68 38 37  
Email: vaneck@linkmarketservices.com.au  
Website: www.linkmarketservices.com.au



047 007452

SKINZ SMSF PTY LTD  
<SKINZ SMSF A/C>  
8 /435 FULLARTON ROAD  
HIGHGATE SA 5063

**Dividend Advice**

**Payment Date:** 27 July 2023  
**Record Date:** 4 July 2023  
**HIN/SRN:** X\*\*\*\*\*6576

TFN/ABN RECEIVED AND RECORDED

Dear Investor,

This payment represents a dividend for the period ended 30 June 2023, in respect of your units entitled to participate at the Record Date.

Class Description	Rate per Unit	Participating Units	Gross Amount	Withholding Tax	Net Amount
Ordinary Units	\$0.4350	800	\$348.00	\$0.00	\$348.00

**This payment has been remitted to:**

MACQUARIE BANK  
Account Name: SKINZ SMSF PTY LTD ATF SKINZ SMS  
BSB: 182-512 ACC: \*\*\*\*\*0139  
Direct Credit Reference No.: 001298983349

The final details of dividend components paid to you for a financial year will be detailed in the annual tax statement for the year, which will be sent to you as soon as practical after the year has ended.

**This statement contains important information; please retain this statement for taxation purposes as a charge may be levied for replacement.**


038486 047 TCL



SKINZ SMSF PTY LTD  
 <SKINZ SMSF A/C>  
 8 /435 FULLARTON ROAD  
 HIGHGATE SA 5063

## Update Your Information

 [www.computershare.com.au/easyupdate/tcl](http://www.computershare.com.au/easyupdate/tcl)

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

 (within Australia) 1300 360 146  
 (international) +61 3 9415 4315

<b>Holder Identification Number (HIN)</b>	HIN WITHHELD
<b>ASX Code</b>	TCL
<b>TFN/ABN Status</b>	Quoted
<b>Record Date</b>	30 June 2023
<b>Payment Date</b>	21 August 2023
<b>Direct Credit Reference No.</b>	885009

## Distribution on Stapled Securities

Set out below are the details of your August 2023 distribution totalling 31.5 cents per security (less withholding tax where applicable).

Transurban Holdings Limited Dividend <sup>1</sup>	Triple Stapled Securities
Dividend per Security (cents)	1.00
Number of Securities	528
Dividend - Franked	\$5.28
Dividend - Unfranked	\$0.00
<b>Net Dividend</b>	<b>\$5.28</b>
Franking Credit	\$2.26

Transurban Holding Trust Distribution <sup>2</sup>	Triple Stapled Securities
Distribution per Security (cents)	30.50
Number of Securities	528
Non-Assessable Component	\$91.74
Interest Income	\$31.23
Rent and Other Income <sup>3</sup>	\$34.62
Non-Concessional MIT Income (NCMI)	\$1.96
Discounted Capital Gains TARP	\$0.43
Other Capital Gains Distribution	\$0.43
Franked Distribution	\$0.63
<b>Gross Distribution</b>	<b>\$161.04</b>
Australian Tax Withheld	\$0.00
<b>Net Distribution</b>	<b>\$161.04</b>
Franking Credit	\$0.27

Total	
Number of Securities at Record Date	528
Total Dividend and Distribution per Security (cents)	31.50
Total Gross Dividend and Distribution	\$166.32
Total Australian Tax Withheld	\$0.00
Non-Assessable Component	\$91.74
Total Net Dividend and Distribution	\$166.32
Total Franking Credits	\$2.53

### Payment Instructions

<b>Bank Name</b>	MACQUARIE BANK LTD
<b>BSB</b>	182-512
<b>Account Number</b>	XXXXXXX39
<b>Amount Deposited</b>	A\$166.32

**Important information is contained on the back of this page**



## Update your details online - it's fast and secure.

To update your banking instructions, Distribution Reinvestment Plan election, Tax File Number or electronic communications, simply visit [www.computershare.com.au/easyupdate/tcl](http://www.computershare.com.au/easyupdate/tcl).

If you do not have access to the internet, please call **1300 360 146** (within Australia) or **+61 3 9415 4315** (international) to speak with a Customer Service Representative.

## Withholding Tax

All amounts are in Australian dollars. Resident withholding tax has been deducted where Tax File Numbers have not been advised. Non-resident withholding tax has been deducted from the Interest Income, Rent and Other Income and Non-Concessional MIT Income ("NCMI") components of the distribution where applicable.

## Annual Tax Statement

Your Annual Tax Statement in respect of the year ended 30 June 2023 accompanies this advice. The Annual Tax Statement contains information to assist you in preparing your income tax return.

The Annual Tax Statement is also your AMIT Member Annual ("AMMA") Statement in respect of your direct security holding in Transurban Holding Trust ("THT"), which is an Attribution Managed Investment Trust ("AMIT") for the 2023 income year. This Distribution Statement and accompanying notes are not intended to be tax advice and investors should consult a professional tax adviser if necessary for completion of income tax returns.

## Notes:

1. This dividend represents the payment from Transurban Holdings Limited ABN 86 098 143 429.
2. This distribution represents the payment from Transurban Holding Trust ABN 30 169 362 255.
3. Rent and Other Income includes amounts that are 'Excluded from NCMI'. 'Excluded from NCMI' refers to amounts that would have been NCMI but are not NCMI due to the application of any of the following provisions:
  - Subsection 12-437(5) in Schedule 1 to the *Taxation Administration Act 1953* ("TAA 1953") – approved economic infrastructure facility exception;
  - Section 12-440 in Schedule 1 to the TAA 1953 – MIT cross staple arrangement income transitional provisions.

**If payment cannot be made to your account, a cheque will be forwarded to your registered address.**



## **Superannuation Fund Deed**

### **Skinz Self Managed Super Fund**

**Skinz SMSF Pty Ltd**

(ACN 632 048 429)

(Trustee)

VdV Legal  
37 Angas Street  
Adelaide SA 5000  
Tel 7009 4855  
[Vdvlegal.com.au](http://Vdvlegal.com.au)



## SKINZ SELF MANAGED SUPER FUND

### Contents

RECITALS:.....	4
NAME OF FUND .....	4
DEFINITIONS .....	4
INTERPRETATION.....	12
LAW OF DEED .....	13
DECLARATION OF TRUST.....	13
INTENTION OF DEED.....	13
PURPOSE OF FUND.....	14
SUPERANNUATION LAW.....	14
RULES.....	15
MEMBERSHIP .....	15
RIGHTS TO BENEFITS AND STATEMENTS .....	16
CESSATION OF MEMBERSHIP.....	17
CONTRIBUTIONS TO THE FUND.....	17
BENEFITS TO MEMBERS.....	19
MAINTENANCE OF BENEFIT CATEGORY.....	21
PAYMENTS .....	22
PAYMENT SPLITS.....	28
INVESTMENTS.....	28
APPLICATION OF ASSETS.....	32
POLICIES OF INSURANCE AND ANNUITIES .....	32
RECORDS, ACCOUNTS AND AUDITOR.....	32
SOLVENCY AND TERMINATION .....	34
CONSEQUENCES OF INVOLVEMENT OF EMPLOYER SPONSOR.....	36
POWERS OF THE TRUSTEE .....	36
TRUSTEE' COVENANTS.....	38
TRUSTEE: APPOINTMENT AND REMOVAL .....	39



DEATH OR LEGAL DISABILITY OF A MEMBER.....	41
TRUSTEE – EXERCISING DISCRETIONS AND DISCRIMINATION .....	42
TRUSTEE’ AND MEMBERS’ INDEMNITY .....	42
TRUSTEE’ MEETINGS AND RESOLUTIONS .....	43
SIGNING OF DOCUMENTS BY THE TRUSTEE .....	44
REMUNERATION .....	44
TRUSTEE AS MEMBER’S ATTORNEY .....	45
VARIATION OF FUND DEED.....	45
APPENDICES.....	45
SIGNED .....	46
APPENDIX A .....	47
APPENDIX B .....	49
APPENDIX C .....	51



## THE SKINZ SELF MANAGED SUPER FUND DEED

This Deed is made the day of 20

By:-

Skinz SMSF Pty Ltd (ACN 632 048 429) of Unit 8, 435-439 Fullarton Road, Highgate in the State of South Australia

[Trustee]

### Recitals:

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

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

### Name of Fund

1. The Fund is known as the **Skinz Self Managed Super Fund**.

### Definitions

2. In this Deed unless otherwise stated, or inconsistent with the context:

**Acquirable Asset** means an acquirable asset in accordance with Section 67A(2) of the SIS Act;



**Actuary** means a person who is:

- (a) an actuary within the meaning of that expression in Section 10 of the SIS Act; and
- (b) engaged by the Trustee under Clause 73;

**Allot** means to credit an amount to the benefit of a Member's Benefit;

**Appendix** means an appendix to this Deed;

**Approved Deposit Fund** has the meaning that expression is given in Section 10 of the SIS Act;

**Assessment Acts** means:

- (a) the *Income Tax Assessment Act 1936* as amended from time to time; and
- (b) the *Income Tax Assessment Act 1997* as amended from time to time;

**Associate** has the same meaning that expression has in Section 10 of the SIS Act;

**Benefit** means a Member's Benefit in accordance with the terms herein;

**Cashed** refers to a Benefit and means payment of or in respect of that Benefit:

- (a) in the case of money – by payment; and
- (b) in the case of Property other than money – by transfer of that Property

(and not being a Roll-Over or Transfer) in the form provided for in Clause 40;

**Cashing Restriction** in relation to a Member means a cashing restriction specified in Column 3 of Schedule 1 of the SIS Regulations in relation to that Member;

**Child** means an individual who has not yet attained the age of 18;

**Complying Superannuation Fund** has the meaning given in Sub-section 995-1(1) of ITAA 97;

**Condition of Release** in relation to a Member means a condition of release specified in Column 2 of Schedule 1 of the SIS Regulations;

**Constitutional Corporation** has the meaning given in the SIS Act;

**Death Benefits Notice** means a notice given by a Member to the Trustee for the purpose of Clause 42 which is in the form or accepted by the Trustee as being substantially in the form, or to the effect of the form, attached hereto as Appendix B;

**Deed** means this deed as amended from time to time, and, where the context permits or does not exclude, includes the Rules (if any);

**Dependant** at any time in relation to a Member means:





- (a) the spouse (including a person who lives with that Member on a genuine domestic basis as the husband or wife of that Member) of that Member;
- (b) if the Member is deceased, a person who was a spouse (including a person who lived with that Member on a genuine domestic basis as the husband or wife of that Member) immediately prior to the death of that deceased Member;
- (c) any child (including an adopted child or ex-nuptial child) of a Member;
- (d) any other person with whom the Member has an interdependency relationship (within the meaning of Section 10A of the SIS Act) or had such a relationship just before he or she died;
- (e) any other person who is in fact dependent on that Member or was in fact dependent on that Member just before he or she died; and
- (f) any other person who may be considered to be a dependant of the Member under the terms of the SIS Act or the SIS Regulations;

**Disqualified** in relation to a Person means a person who is disqualified within the meaning of Section 120 of the SIS Act;

**Division** means a Division of the SIS Regulations;

**Eligible Rollover Fund** has the meaning that expression is given in Section 242 of the SIS Act;

**Employee** has the meaning that expression has in Section 15A of the SIS Act;

**Employer** has the meaning that expression has in Section 15A of the SIS Act;

**Employer Contribution** means a contribution by or on behalf of an Employer Sponsor of the Fund;

**Employer Sponsor** means an Employer who:

- (a) contributes to the Fund; or
- (b) would (apart from a temporary cessation of contributions) have contributed to the Fund

for the benefit of a Member of the Fund who is an Employee of that Employer or of any Associate thereof or for the Dependants of that Member in the event of his or her death;

**Fund** means the superannuation fund constituted by this Deed and to which the terms and provisions of this Deed apply;

**Government Co-Contribution** means a contribution made under the *Superannuation (Government Co-contribution for Low Income Earners) Act 2003*;

**Income Stream Arrangement** includes:



- (a) a pension, annuity (including as obtained from a third party) and other periodic or regular payments and whether or not:
  - (i) subject to any limitations or restrictions including as to duration, regularity of payment, quantum or commutability; and
  - (ii) based on the life or life expectancy of the recipient; and
- (b) without limitation apart from those imposed under the Rules arrangements recognised or designated by the Regulations as income streams the Trustee is able to provide to a Member under the Superannuation Law;

**Indexed** has the meaning that expression "indexed" has in relation to a Benefit in Regulation 6.01; and the expressions Indexed and Indexed Amount have similar or cognate meanings;

**ITAA 36** means the *Income Tax Assessment Act 1936* (Cth);

**ITAA 97** means the *Income Tax Assessment Act 1997* (Cth);

**Legal Personal Representative** means:

- (a) the executor of the will or administrator of the estate of a deceased person; or
- (b) the guardian (or parent in the case of a minor) trustee or duly appointed attorney of a person under a legal disability;

**Mandated Employer Contributions** has the meaning that expression has in Regulation 5.01;

**Member** means, except as excluded by the Regulations:

- (a) a Person whom the Trustee has admitted as a member of the Fund;
- (b) a Person to whom the Trustee has given a notice under Regulation 7A.03H or 7A.03I confirming that he or she has an interest in the Fund;
- (c) for the purposes provided for in Regulation 1.04AAA a Non-Member Spouse; and
- (d) a person recognised by the Regulations as a member of the Fund

and Membership shall be construed accordingly; and where applicable means The Legal Personal Representative of a deceased or legally incapacitated Member;

**Member's Benefits** at any time in relation to a Member means the aggregate of:

- (a) the Member's Contributions;
- (b) all Employer Contributions in respect of that Member;
- (c) any Government Co-Contributions in respect of that Member;
- (d) all amounts that have been Rolled Over or Transferred to the Fund in respect of that Member;



- (e) all amounts Allotted to that Member under Clause 19;
- (f) all amounts credited to that Member as a result of a Payment Split;
- (g) all amounts credited to that Member as a result of the commutation or cessation of an Income Stream Arrangement on death of another member;
- (h) all other amounts held for the benefit of that Member (including without limitation Employer Contributions not within Sub-clause (b));
- (i) all amounts recognised or provided by the Regulations to be benefits of that Member; and
- (j) all earnings credited to that Member or that Member's Benefits (including any amounts transferred or allocated to the benefit of that Member from a Reserve)

less all costs applicable to the foregoing amounts or items or otherwise charged against that Member or his or her Benefits at that time;

**Member Contributions** in relation to a Member means contributions by for or on behalf of the Member to the Fund but does not include Employer Contributions made in respect of that Member;

**Minimum Benefits** has the meaning that expression has Division 5.2;

**Minimum Guaranteed Benefit** has the meaning that expression has in Regulation 9.35;

**Non-complying** at any time (the Test Time) in relation to a fund means a fund that:

- (a) is not a Complying Superannuation Fund at the Test Time; or
- (b) otherwise does not obtain the tax concessions that are or tax treatment that is:
  - (i) available or applicable to a Self Managed Superannuation Fund that is a Complying Superannuation Fund at the date of this Deed; and
  - (ii) (or concessions or treatment of a similar nature) available or applicable at the Test Time for Self Managed Superannuation Funds which qualify for those concessions or that treatment,

subject to Sub-clause 9.6 of this deed;

**Non-Member Spouse** has the meaning that expression has in Regulation 1.03;

**Non-Member Spouse Interest** has the meaning that expression has in Division 7A.1A;

**Payment Split** means a payment split under Part VIIIIB of the Family Law Act 1975;

**Period of Technical Insolvency** has the meaning that expression has in Regulation 9.35;

**Permitted Reversionary Beneficiary** means:

- a) the Spouse of the Member;



- b) a child of the Member who is under 18;
- c) a child of the Member between 18 and 25 who is in fact dependent on the Member;
- d) a child of the Member who has disability of the kind described in subsection 8(1) of the *Disability Services Act 1986*; and
- e) such other Person who may be permitted under the Superannuation Law.

**Person** includes:

- (a) an association firm or corporation; and
- (b) any person (including within Sub-clause (a)) acting in the capacity as trustee of a trust estate or settlement;

**Preserved Benefits** In relation to a Member and in relation to an amount has the meaning given in Regulation 6.03;

**Property** includes:

- (a) all real or personal property; and
- (b) (without limiting Sub-clause (a)) chattels, choses in action and money;

**Quorum** In relation to a meeting:

- (a) if the Trustee is composed of individuals means all of the persons constituting the Trustee; and
- (b) if the Trustee is a corporation means all of the directors thereof;

**Regulated Superannuation Fund** has the same meaning that expression is given in Section 19 of the SIS Act;

**Regulation** means a regulation of the SIS Regulations;

**Regulator** has the meaning that expression bears in Section 10 of the SIS Act;

**Related Party** has the meaning that expression bears in Section 10 of the SIS Act;

**Release Authority** has the meaning that expression bears in section 292.405 of the Assessment Act 1997;

**Replacement Asset** means a replacement asset in accordance with Section 67B(2) of the SIS Act;

**Reserve** means a reserve (if any) established in accordance with Clause 23;

**Restricted Non-Preserved Benefits** In relation to a Member and in relation to an amount has the meaning given in Regulation 6.08;



**Retirement Phase** has the meaning that the expression is given in section 307-80 of the *Assessment Act 1997*;

**Retirement Savings Account** has the meaning that the expression "RSA" is given in the *SIS Act*;

**Roll-Over** means payment of an amount or transfer of property to or from:

- (a) another Regulated Superannuation Fund;
- (b) an Approved Deposit Fund; or
- (c) another entity within the Superannuation System

but excluding a Transfer and Rolled-Over is to be construed accordingly;

**Rules** means the rules or provisions:

- (a) annexed as Appendix C (if any) to this Deed (as amended or revoked by the Trustee from time to time pursuant to Clause 9); or
- (b) made or amended by the Trustee from time to time pursuant to Clause 9;

**Segregated Current Pension Assets** has the meaning that expression has in *ITAA 97*;

**Self Managed Superannuation Fund** has the meaning that expression has in Section 17A of the *SIS Act*;

**SIS Act** means the *Superannuation Industry (Supervision) Act 1993* (Cth) as amended from time to time;

**SIS Regulations** means:

- (a) the *Superannuation Industry (Supervision) Regulations 1994* as amended from time to time; and
- (b) (where the context requires or admits) any other Statutory Rules made under and pursuant to the *SIS Act* as amended from time to time;

**Solvent** in relation to the Fund has the meaning that expression has in Regulation 9.35;

**Split** means to Roll-Over, Transfer or Allot for the benefit of a Member's spouse an amount of Benefits as provided for in Division 6.7 and to deduct from that Member's Benefits that amount;

**Spouse** has the meaning that expression bears in section 10(1) of the *SIS Act*;

**State** means South Australia;

**Statutory Rule** includes regulations, by-laws and rules made under the authority of a statutory enactment;

**Successor Fund** has the meaning that expression bears in Regulation 1.03;



**Superannuation Law** means:

- (a) the SIS Act;
- (b) the SIS Regulations;
- (c) the applicable provisions of the Assessment Acts;
- (d) any other law or regulation regulating the conduct or affairs of superannuation funds of a type of which this Fund is one;
- (e) any direction ruling or condition:
  - (i) made by the statutory authority responsible for the supervision or conduct of superannuation funds;
  - (ii) applicable to superannuation funds of a type of which this Fund is one; or
- (f) any prescribed standard applicable to superannuation funds of a type of which this Fund is one;

**Superannuation System** has the meaning that expression has in Division 5.1;

**Technically Insolvent** or Technical Insolvency in relation to the Fund has the meaning that expression has in Regulation 9.35;

**Transfer Balance Account** has the meaning that the expression is given in sub-division 294B of the Assessment Act 1997;

**Transfer Balance Cap** has the meaning that the expression is given in section 294-35 of the Assessment Act 1997;

**Transferred** in relation to an amount in a Regulated Superannuation Fund means the payment of an amount from that fund in respect of a Member's Benefits to:

- (a) another Regulated Superannuation Fund;
- (b) an Approved Deposit Fund; or
- (c) a Retirement Savings Account

otherwise than upon the satisfaction by that Member of a Condition of Release in respect of that amount; and Transfer is to be construed accordingly;

**Trustee** means the individual or individuals or company initially a party to this Deed and described as the Trustee at the commencement of this Deed and any individual or company appointed as an additional Trustee or replacement Trustee pursuant to Clauses 87 or 88 and the expression extends to and includes their respective successors and permitted assigns in respect of the Fund;



**Unrestricted Non-preserved Benefits** in relation to a Member and in relation to an amount has the meaning given in Regulation 6.10;

## **Interpretation**

3. In the interpretation, construction and application of this Deed:
  - 3.1. the above Recitals are true and correct and are to apply in the interpretation and application of the provisions of this Deed;
  - 3.2. a word or term which is defined in the SIS Act or the SIS Regulations and used in this Deed shall (subject to the preceding Clauses) have that same definition in this Deed;
  - 3.3. the provisions of the SIS Act and the SIS Regulations are deemed to be incorporated in this Deed to the extent necessary or expedient to enable:
    - 3.3.1. the Regulator to give notice to the Trustee that the Fund is a Complying Superannuation Fund; and
    - 3.3.2. the Fund to be a Complying Superannuation Fund;
  - 3.4. a reference (in relation to any act matter or thing) to the Fund not being a Complying Superannuation Fund or being a Non-complying Fund includes a reference to any ground existing or occurring which may (including as a result of the exercise of any power or discretion by any Person) cause the Fund to be Non-complying or to cease to be eligible to be a Complying Superannuation Fund;
  - 3.5. any provision that is treated or held by the Regulator or a court or tribunal of competent jurisdiction to be void or voidable or unenforceable shall not affect the validity or enforceability of any other term or provision;
  - 3.6. a reference to a provision in the ITAA 36 that is or has been re-enacted (whether in the same or similar words or otherwise) in the ITAA 97 shall be construed as that re-enacted provision;
  - 3.7. a reference to a statutory enactment (including the Assessment Act and the SIS Act) or a Statutory Rule (including the SIS Regulations):
    - 3.7.1. is to that enactment or Statutory Rule as amended from time to time; and
    - 3.7.2. extends to any replacement or successor legislation or Statutory Rule;
  - 3.8. specific section and Regulation numbers are referred to assist the Trustee in the administration of the Fund but a reference to a provision of a statutory enactment (including the SIS Act) or Statutory Rule (including the SIS Regulations) includes any equivalent replacement provision in that or any replacement or successor enactment or Statutory Rule;



- 3.9. headings and sub-headings are for convenience and reference part of this Deed, but in the event of any inconsistency do not limit or affect the interpretation of any other provision of this Deed;
- 3.10. unless the context otherwise requires, the words denoting one gender include other genders and words in the singular number include the plural number and words in the plural number include the singular;
- 3.11. provisions of any clause or sub-clause that contains any subordinate sub-clause shall be read distributively to that subordinate sub-clause and that subordinate sub-clause shall be construed accordingly;
- 3.12. a reference to an act matter or thing being:
  - 3.12.1. subject to or subject to compliance with; or
  - 3.12.2. in accordance with  

a section of the SIS Act or a Regulation or Division of shall be read as if that Regulation Division or section imposed an obligation in relation to that act matter or thing on the Person to whom the reference relates; and
- 3.13. where a section of the SIS Act or a Regulation or Division provides for, or permits or authorises, (including subject to an express or implied qualification that the constituent instrument of a superannuation fund allows or authorises or does not prohibit) an act matter or thing to be done then subject to Clause 9 and any express provision herein to the contrary, that act matter or thing may be done by the Trustee.

### **Law of Deed**

4. This Deed shall be construed and shall take effect according to the laws of the State (other than Section 35B of the Trustee Act 1936 of the State which shall not apply) and all rights liabilities and obligations hereunder shall be subject by the Trustee to the jurisdiction of the courts of the State and of the Commonwealth of Australia;

### **Declaration of Trust**

5. The Trustee hereby declares that on and from the date first appearing in this Deed the Fund is held for the benefit of the Members on and subject to the terms and conditions of and applying to this Deed for one or more of the purposes in Sub-section 62(1)(a) of the SIS Act.

### **Intention of Deed**

6. It is intended (subject to Sub-clause 9.6) that the Fund remain a Self Managed Superannuation Fund that is a Complying Superannuation Fund and a Regulated Superannuation Fund and the Trustee will (except where expressly excused by all of the Members):





- 6.1. exercise its powers and discretions in accordance with that intention; and
- 6.2. ensure that the prescribed standards applicable to the operation of the Fund shall be complied with at all times (as provided for in Section 34 of the SIS Act).

## **Purpose of Fund**

7. Subject to this Deed:
  - 7.1. the Trustee must be a Constitutional Corporation or where the Trustee is not a Constitutional Corporation the primary purpose of the Fund shall be to provide old age pensions; and
  - 7.2. (without affecting Sub-clause 7.1) the Trustee must ensure that the Fund is maintained solely for one or more of the core purposes in Sub-section 62(1)(a) of the SIS Act, which include at the date hereof:
    - 7.2.1. the provision of benefits to each Member on or after the Member's retirement from any business, trade, profession, vocation, calling, occupation or employment in which the Member was engaged or upon the Member's attainment of an age specified in the Regulations; or
    - 7.2.2. on the death of the Member the provision of benefits to one or more of the Member's Legal Personal Representatives or Dependants; and
    - 7.2.3. one or more of those core purposes and one or more of the ancillary purposes in Sub-section 62(1)(b) of the SIS Act.

## **Superannuation Law**

8. The provisions of the Superannuation Law applicable to Self Managed Superannuation Funds are to apply to the Fund:
  - 8.1. so that any provision of the Superannuation Law which prohibits, requires or permits any act matter or thing in relation to a fund which, if that provision is complied with, is or would be a Self Managed Superannuation Fund that is a Complying Superannuation Fund and a Regulated Superannuation Fund, shall apply subject to any contrary provision herein;
  - 8.2. so that any provision of the Superannuation Law, non-compliance with which would result in the Fund not being a Self Managed Superannuation Fund that is a Complying Superannuation Fund and a Regulated Superannuation Fund is required to be complied with by the Trustee;
  - 8.3. and in the event of any inconsistency between the provisions of this Deed and any such provision of the Superannuation Law (non-compliance with which would make the Fund Non-complying or not a Self Managed Superannuation Fund):



8.3.1. such provisions of the Superannuation Law shall apply notwithstanding, and shall take paramountcy over, conflicting provisions of this Deed; and

8.3.2. the conflicting provisions of this Deed shall not apply to the extent of the inconsistency subject to the operation of Sub-clause 9.6.

## **Rules**

9. The Trustee may from time to time make amend and revoke Rules which:
  - 9.1. may regulate the powers and discretions of the Trustee;
  - 9.2. may provide for any matter not specified in this Deed;
  - 9.3. may provide for the terms of or applicable to any Income Stream Arrangement which the Trustee wishes to make to a person including as to one or more of the following:
    - 9.3.1. regularity of payment;
    - 9.3.2. the minimum amount of each payment or of all payments in a year;
    - 9.3.3. the maximum amount of each payment or of all payments in a year;
    - 9.3.4. the commutability thereof; and
    - 9.3.5. whether it would be transferable to any person (including on the death of the recipient); and
    - 9.3.6. may more particularly provide for any matter referred to in or the subject of this Deed;
  - 9.4. shall be subject to the provisions of the Superannuation Law;
  - 9.5. shall not have the effect of making the Fund Non-complying; and
  - 9.6. notwithstanding any other provision herein the Trustee may, on application of all Members of the Super Fund, resolve to amend this Deed such that the fund meets the conditions required of a small APRA fund and must then notify the regulator as required under Regulation 11.07A.

## **Membership**

10. Subject to Clause 11 a natural person may be admitted as a Member of the Fund by the Trustee if that person makes application for membership by (or in the case of a Child or other person lacking legal capacity an application is made on his or her behalf by a Legal Personal Representative) by:
  - 10.1. completing a written application generally in, or to the effect of, the form annexed hereto as Appendix A or as otherwise accepted at that time by the Trustee; and



- 10.2. delivering to the Trustee that application together with any supporting documents and information requested by the Trustee in the absolute discretion of the Trustee which may include but is not limited to:
  - 10.2.1. proof of age and citizenship; and
  - 10.2.2. medical and employment records.
11. A natural person shall not be a Member if:
  - 11.1. (subject to Sub-clause 9.6) the number of Members as a result of that admission would be greater than that permitted for a Self Managed Superannuation Fund; or
  - 11.2. (other than in the case of a Child or other person not having legal capacity) that person is not able or eligible to, or does not consent to, and does not, become:
    - 11.2.1. in the case of the Trustee being a corporation – a director of the corporate trustee; or
    - 11.2.2. in the case of the Trustee being one or more individuals – a trustee of the Fund;
  - 11.3. (in the case of a Child or other person not having legal capacity) a Legal Personal Representative is not able or eligible to, or does not consent to, and does not, become:
    - 11.3.1. in the case of the Trustee being a corporation – a director of the corporate trustee; or
    - 11.3.2. in the case of the Trustee being one or more individuals – a trustee of the Fund.
12. A natural person who is a Member shall:
  - 12.1. from time to time advise the Trustee of any change in his or her employment status;
  - 12.2. take and hold his or her interest in the Fund subject to; and
  - 12.3. in relation to his or her interest in the Fund comply withthe provisions of this Deed (including any Rules) and all other provisions applicable to the Fund.

## **Rights to benefits and statements**

13. Each Member:
  - 13.1. shall not have any right to or interest in the Member's Benefit of that Member except as provided herein and in the SIS Act;



- 13.2. shall not have a right to have distributed to him or her any specific asset of the Fund;
- 13.3. (and their respective Dependants) has an entitlement to receive Benefits from the Fund only as provided for in this Deed or the Superannuation Law; and
- 13.4. shall be provided with statements and information in relation to the administration of the Fund and their Benefits in accordance with the requirements of the SIS Act, the SIS Regulations and the Corporations Act.

## **Cessation of Membership**

- 14. A natural person shall cease to be a Member:
  - 14.1. if (except where the Trustee expressly determines that this Sub-clause does not apply) that person's continued Membership would result in the Fund being Non-complying or ceasing to be a Self Managed Superannuation Fund; or
  - 14.2. if the Trustee determines that that person shall no longer be a Member; or
  - 14.3. if his or her Member's Benefits are fully paid out;
  - 14.4. (where Sub-clause 14.1 applies) on the date immediately prior to the day when the Fund would:
    - 14.4.1. be Non-complying; or
    - 14.4.2. cease to be a Self Managed Superannuation Fundby reason of that person's Membership; or
  - 14.5. (where Sub-clause 14.2 applies) on the date determined by the Trustee and specified in a notice delivered to that person; and
  - 14.6. (where Sub-clause 14.3 applies) on the date that sub-clause has effect.

## **Contributions to the Fund**

### **Acceptance of Contributions**

- 15. Subject to Clause 18 the Trustee may accept contributions:
  - 15.1. in respect of a Member where permitted to do so (or not prohibited from doing so) pursuant to the Regulations;
  - 15.2. (subject to but without limiting Sub-clause 15.1) from an Employer-Sponsor in relation to a Member who is an Employee of that Employer-Sponsor or Associate thereof;
  - 15.3. which are Government Co-contributions in respect of a Member; or



15.4. in cash or any other form of Property

but the Trustee is not obligated to do so and has an absolute discretion whether to accept any or all of a contribution proffered in respect of a Member.

#### **Advice to Trustee**

16. It shall be a condition of acceptance by the Trustee of a contribution that the Person making the contribution shall advise the Trustee:
- 16.1. of the amount of the contribution and the Member in respect of whom it is made;
  - 16.2. of the identity of the Person making the contribution; and
  - 16.3. such other matters as the Trustee may require (including without limitation the tax file number of the Member in respect of whom it is made).

#### **Life Policies Etc.**

17. Any payment of a contribution by the Employer or any other Person in respect of a Member by way of payment made directly to a life insurance company or investment manager shall be deemed to be a payment of contributions to the Trustee and a payment by the Trustee to that life insurance company or investment manager in respect of that Member.

#### **Restriction on Acceptance of Contributions**

18. The Trustee shall not accept contributions to the Fund:
- 18.1. from any Employer Sponsor where any current direction applies under Section 63 of the SIS Act; or
  - 18.2. where the acceptance or receipt of the contribution would cause the Fund to be Non-complying.

#### **Spittable Contributions**

19. The Trustee may at its discretion Split an amount if:
- 19.1. a Member makes an application to the Trustee to Split that amount;
  - 19.2. the application is in accordance with, and is not invalid under, Regulation 6.44; and
  - 19.3. the Trustee is permitted to accept the application under the SIS Regulations.

#### **Roll Overs & Transfers to the Fund**

20. The Trustee may at any time and from time to time accept from another Regulated Superannuation Fund or another entity in the Superannuation System as an accretion to the Benefits of a Member cash or other Property by way of Roll Over or Transfer but:
- 20.1. the Trustee shall not do so where it would result in the Fund being Non-complying;



20.2. (subject to Sub-clause 20.1) the Trustee will not be obligated to, and has an absolute discretion whether to do so; and

20.3. the Trustee may impose conditions on that acceptance.

## **Benefits to Members**

21. The Trustee shall allocate to a Member's Benefits the contributions made for that Member.

### **Division**

22. The Trustee may divide a Member's Benefits into two or more separate accounts or components for such purposes as the Trustee thinks fit.

### **Reserve**

23. The Trustee may establish and maintain one or more reserves:

23.1. to which the Trustee may credit amounts set aside by the Trustee (which would otherwise be credited or debited to a Member's Benefit under Clause 24):

23.2. to pay tax payable in respect of contributions to the Fund and earnings of the Fund (including disposals of Property of the Fund);

23.3. to provide a buffer for the effect of fluctuations in the value of the investments of the Fund on the Benefits of Members; and

23.4. for such other purposes as the Trustee thinks appropriate; and

23.5. to which shall be debited:

23.5.1. tax paid by the Trustee in respect of any contributions and any earnings;

23.5.2. any decrease in the value of Investments held by the Trustee which the Trustee thinks appropriate to so debit; and

23.5.3. amounts which the Trustee determines from time to time to transfer to Members' Benefits in accordance with Sub-clauses 8.4 and 8.6.

### **Determination of Investment Return**

24. The Trustee shall in accordance with Clause 26 determine that part of the earnings of the Fund from time to time which are to be credited or debited to a Member's Benefit (or Benefits of a particular kind including without limitation Benefits representing Mandated Employer Contributions and Member Contributions) in the Fund having regard to, inter alia:

24.1. the return of the Fund on investments;

24.2. the return of assets or investments allocated or referable to that Member or his or her Benefits; and



24.3. the appropriate level of the Reserves of the Fund.

**Establishment, Operation and Termination Costs**

25. The Trustee shall in accordance with Clause 26 determine the costs to be charged against a Member's Benefits and for the purposes hereof the Trustee may include:

- 25.1. the direct costs of establishing operating and terminating the Fund; and
- 25.2. any administrative insurance and taxation costs relating to the establishment operation and termination of the Fund and its investments; and
- 25.3. if a Member's Benefits are subject to a Payment Split, the costs incurred in administering the Payment Split (other than the costs offset by any fees payable under the Family Law (Superannuation) Regulations 2001 in respect of the Payment Split).

**Determination to be Fair and Reasonable**

26. The Trustee in distributing costs of the Fund and allocating investment returns shall act fairly and reasonably as between all the Members of the Fund and the various kinds of benefits of each Member of the Fund.

**Valuations and allocation of Profits or Losses**

27. In debiting or crediting any amount to a Member's Benefit or a Reserve pursuant to the preceding sub-clauses:

- 27.1. the Trustee may take into account provision for depreciation, liabilities, losses and taxation as the Trustee in the Trustee's absolute discretion considers appropriate;
- 27.2. the Trustee may whenever it thinks it appropriate make a valuation of the assets of the Fund (other than policies of life insurance and annuities) in the manner that the Trustee determines and after allowing for the estimated costs of realising the investments and provision for taxation may debit or credit the balance (as the case may be);
- 27.3. the Trustee may allocate to the account of a Member to whom a Benefit is being paid an interim earning rate determined by the Trustee to apply from the date on which an allocation was last made to the date on which the Benefit is being paid; and
- 27.4. an amount credited or debited to a Member's Benefit shall be allocated between such of the categories in Sub-clause 67.5 and in such manner and proportion as the Trustee thinks appropriate (and in the absence of determination in the proportions which those categories represent of the Member's Benefits).



## **Maintenance of Benefit Category**

28. Subject to Clauses 29 and 30 the Trustee shall ensure that any Member's Benefits in the Fund that were Rolled Over or Transferred from another entity in the Superannuation System and that was on the date of that Roll Over or Transfer:

28.1. Preserved Benefits in that source entity – shall continue to be Preserved Benefits in the Fund;

28.2. Restricted Non-Preserved Benefits in that source entity - shall continue to be Restricted Non-preserved Benefits in the Fund;

28.3. Unrestricted Non-Preserved Benefits in that source entity - shall continue to be Unrestricted Non-Preserved Benefits in the Fund; or

28.4. not identified as either Restricted Non-preserved Benefits, Preserved Benefits or Unrestricted Non-Preserved Benefits - shall be treated as Preserved Benefits for the purposes of this Deed unless the Trustee is satisfied that they are not Preserved Benefits

unless the Superannuation Law does not so require and any amounts that were Indexed amounts of that source entity shall continue to be subject to Indexation in the Fund where they are required to be under the Superannuation Law.

### **Conversion of Preserved Benefits**

29. The Trustee shall convert a Member's Preserved Benefits to Unrestricted Non-Preserved Benefits if:

29.1. the Member satisfies a Condition of Release; and

29.2. the relevant Cashing Restriction in respect of that Preserved Benefit is "nil";

### **Conversion of Restricted Non-Preserved Benefits**

30. The Trustee shall convert a Member's Restricted Non-Preserved Benefits to Unrestricted Non-Preserved Benefits if:

30.1. the Member satisfies a Condition of Release; and

30.2. the relevant Cashing Restriction in respect of that Restricted Non-Preserved Benefits is "nil".

### **Conversion of Benefit Category**

31. The Trustee may with the consent of a Member (and subject to the provisions of the Superannuation Law) alter the category of the Member's Benefits but no alteration shall be made that:

31.1. decreases the amount of the Member's Preserved Benefits in the Fund; or





- 31.2. increases the amount of the Member's Unrestricted Non-preserved Benefits in the Fund.

## **Payments**

### **Maintenance of Benefits**

32. The Trustee must ensure that a Member's Minimum Benefits are maintained in the Fund until they are:
  - 32.1. Subject to a Release Authority under Division 293 of the ITAA 1997;
  - 32.2. Cashed;
  - 32.3. Rolled Over or Transferred; or
  - 32.4. Allotted to another Member pursuant to Clause 19 in accordance with this Deed.

### **Restrictions on provision of Benefits**

33. The Trustee must not:
  - 33.1. Cash a Benefit unless a:
    - 33.1.1. a Condition of Release is satisfied; or
    - 33.1.2. a Release Authority is received in respect of a contribution or part thereof;
  - 33.2. provide a benefit where prohibited by law, including without limitation:
    - 33.2.1. where a payment flag (within the meaning given in Part VIIIB of the Family Law Act 1975) applies to that Member or that Member's Benefit; and
    - 33.2.2. where a flagging order (within the meaning given in Part VIIIB of the Family Law Act 1975) applies to that Member or that Member's Benefit; or
  - 33.3. otherwise provide a Benefit except as permitted under this Deed or the Superannuation Law.

### **Voluntary Cashing of Benefits**

34. Preserved Benefits of a Member in the Fund may, subject to the Superannuation Law and Clause 37, be Cashed as follows:
  - 34.1. on or after the satisfaction by the Member of a Condition of Release and in accordance with any Cashing Restriction applicable to Preserved Benefits for that Condition of Release;
  - 34.2. in the amount that had accrued at the time when the Member satisfied the Condition of Release; and



- 34.3. in a form in accordance with Clause 40.
- 35. Restricted Non-Preserved Benefits of a Member in the Fund may, subject to the Superannuation Law and Clause 37 be Cashed as follows:
  - 35.1. on or after the satisfaction by the Member of a Condition of Release and in accordance with any Cashing Restriction applicable to Restricted Non-preserved Benefits for that Condition of Release;
  - 35.2. in the amount the Restricted Non-preserved Benefits of the Member that had accrued at the time when the Member satisfied the Condition of Release; and
  - 35.3. in a form in accordance with Clause 40.
- 36. Unrestricted Non-preserved Benefits of a Member in the Fund may, subject to the Superannuation Law and Clause 37, may be Cashed as follows:
  - 36.1. at any time;
  - 36.2. in the whole or part of the amount of the Member's Unrestricted Non-preserved Benefits in the Fund; and
  - 36.3. in the form in accordance with Clause 40.

**Temporary incapacity**

- 37. Where the Condition of Release is temporary incapacity of the Member, Cashing is only permitted as provided for in Regulation 5.08(3).

**Compulsory Cashing of Benefits**

- 38. Subject to the Superannuation Law the Trustee shall Cash a Member's Benefits which are:
  - 38.1. eligible to be Cashed pursuant to Clause 34; and
  - 38.2. the subject of an application by the Member to the Trustee to be Cashed.
- 39. The Trustee shall Cash a Member's Benefits in the Fund when required to do so by law or under a Release Authority from the Commissioner of Taxation, including without limitation on death of that Member.

**Form in which Benefits may be Cashed**

- 40. A Member's Benefits may be Cashed:
  - 40.1. if there is a Cashing Restriction that applies to the Cashing of those benefits that restricts the form or method of payment – then only in accordance with that Cashing Restriction (but nothing herein is to affect the Cashing of that Member's Benefit under another Condition of Release that does not have that Cashing Restriction);



- 40.2. otherwise in any of the forms permitted or not prohibited by any applicable provision of the Superannuation Law that the Trustee thinks fit including without limitation:
  - 40.2.1. by way in whole or part as a lump sum;
  - 40.2.2. by way in whole or part as an Income Stream Arrangement subject to a contract between the trustee and the Member which is permitted or provided for by this Deed or permitted by, or not prohibited by, the Superannuation Law; and
  - 40.2.3. where permitted or not prohibited by the Superannuation Law and with the consent of the proposed recipient - a distribution of Property other than cash and/or cash (including by cheque and fund transfer) in Australian currency
- 40.3. but excluding in the form of a defined benefit pension (within the meaning of Regulation 9.04E).

#### **Roll-Over**

41. Benefits may be Rolled-Over instead of Cashed.

#### **Death Benefits Notice**

42. Each Member of the Fund may by delivery to the Trustee of a Death Benefits Notice require the Trustee to make payment of the whole or any part of that Member's Benefits, on or after the death of that Member, to the Legal Personal Representative or a Dependant of that Member in such manner or in such proportions as the Member may nominate or direct in that Death Benefits Notice, and in accordance with and subject to the provisions of Clauses 44 to 45.
43. A Death Benefits Notice:
  - 43.1. must be witnessed by at least one person who has legal capacity and is neither a beneficiary of that notice nor an Associate of a beneficiary of that notice;
  - 43.2. may from time to time be amended or revoked by the Member by giving written notice to the Trustee of the amendment or revocation;
  - 43.3. will be binding on the Trustee, subject to this Deed and the Superannuation Law, as to all directions and nominations contained in the Death Benefits Notice;
  - 43.4. will, unless otherwise provided in the Death Benefits Notice, be indefinitely continuing and non-lapsing and will continue in full force and effect unless and until the Death Benefits Notice is revoked or replaced by the Member; and
  - 43.5. may be replaced, in whole or in part, by a further Death Benefits Notice by the Member to the Trustee, and



43.6. to such extent, if any, as any nomination or direction to the Trustee by a Member in a Death Benefits Notice is contrary to the Superannuation Law or this Deed, the Trustee shall endeavour to deal with or distribute that Member's Benefits in a manner that is consistent with or as nearly as possible will give effect to the intentions of the Member expressed in the Death Benefits Notice but in compliance with the Superannuation Law and this Deed.

#### **Limitation for Bankruptcy**

44. When at the time of the death of the Member any Dependant nominated in a Death Benefits Notice is an undischarged bankrupt the Death Benefits Notice shall not apply to the extent it is in respect of that person and to the extent that a Death Benefits Notice does not apply due to the operation of this Clause 44 the Trustee shall endeavour to deal with and distribute the Member's Death Benefit in a manner that is:

44.1. consistent with or as nearly as possible will give effect to the best interests of the Dependents of that Member at the complete and unlimited discretion of the Trustee; and

44.2. in compliance with the Superannuation Law and this Deed.

#### **Timing of Death Benefits Payment**

45. The Trustee must pay a Benefit in respect of a Member who was not at the time of his or her death in receipt of a Retirement Phase Income Stream as soon as practicable after the death of that Member:

45.1. if a Death Benefits Notice had been given by that Member subject to Clause 44 – to the person or persons specified in that Death Benefits Notice provided:

45.1.1. the Death Benefits Notice has not been withdrawn in writing by the member; and

45.1.2. the person or persons specified in the Death Benefits Notice are the Legal Personal Representative and Dependents of the member;

45.2. where Sub-clause 45.1 does not apply - to:

45.2.1. the Legal Personal Representative of that Member and/or one or more Dependents of that Member as the Trustee may select and in the amounts amongst those persons (if more than one) as the Trustee may select;

45.2.2. if the Trustee has not after making reasonable enquires found either a Legal Personal Representative or a Dependant of the Member - one or more individuals chosen by the Trustee; or

45.2.3. to the extent the Member's benefits are fully segregated in payment of a Pension or Pensions which revert to a Permitted Reversionary Beneficiary or



Permitted Reversionary Beneficiaries Clauses 42 to this Clause 45 shall have no application in respect of that Member.

46. The Trustee must pay a Benefit in respect of a Member who was at the time of his or her death in receipt of a Retirement Phase Income Stream:
  - 46.1. if the Income Stream on its terms reverts to a Permitted Reversionary Beneficiary of the Member within one year of the death of the Member; or
  - 46.2. if the income stream does not revert on its terms to a Permitted Reversionary Beneficiary of that Member in accordance with whichever shall apply of clauses 45.1 or 45.2.

#### **Release of Benefits on Compassionate Grounds**

47. The Trustee shall release an amount of a Member's Preserved Benefits or Restricted Non-Preserved Benefits if:
  - 47.1. the Regulator has made a determination under Regulation 6.19A allowing the release;
  - 47.2. the Member makes application to the Trustee for release of that amount (which application may be made by delivering notice of the Regulator's determination to the Trustee); and
  - 47.3. the release is in accordance with that determination.

#### **Cashing in favour of Persons other than Members**

48. Member's Benefits can be Cashed in favour of only:
  - 48.1. that Member;
  - 48.2. in respect of an interest or Member's Benefits subject to a Payment Split – the person entitled to payment in accordance with the Payment Split;
  - 48.3. (if there is a Legal Personal Representative in respect of that Member) – that legal personal representative;
  - 48.4. if that Member has died – the persons provided for in Clause 45 and 46; and
  - 48.5. such other Person or Persons as permitted by the Superannuation Law

but (subject to the Superannuation Law) the foregoing provisions do not prevent the Trustee, in respect of an amount of a Benefit which is Cashed in favour of a Member, from making payment of that amount to a Person nominated by that Member.

#### **Priority of Cashing**



49. If a Member has satisfied a Condition of Release and there is a Cashing Restriction other than "nil" in respect of that Condition of Release, the Trustee must Cash the Benefits in the order of priority required by the Superannuation Law or to the extent non is required at the discretion of the Trustee.

#### **Roll Over**

50. The Trustee shall Roll Over the amount of an unpaid Benefit of a Member:
- 50.1. if the amount is permitted under the Superannuation Law to be Rolled Over;
  - 50.2. upon written request by that Member; and
  - 50.3. to the entity within the Superannuation System nominated by the Member if that entity will accept the Roll Over.

#### **Transfer to another Fund**

51. The Trustee shall Transfer the amount of a Member's Benefit upon written request by that Member to:
- 51.1. another Regulated Superannuation Fund;
  - 51.2. an Approved Deposit Fund; or
  - 51.3. a Retirement Savings Account  
specified by that Member if that entity will accept the Transfer;
  - 51.4. upon termination of the Membership of that Member pursuant to Clause 14 to:
  - 51.5. an entity within Sub-clauses 51.1, 51.2 or 51.3 if nominated and consented to that Member in writing and if that entity will accept the Transfer; or
  - 51.6. (otherwise) an Eligible Rollover Fund chosen by the Trustee where Section 243 of the SIS Act applies; or
  - 51.7. to a Successor Fund chosen by the Trustee if determined by the Trustee.

#### **Commutation of Benefits**

52. A Member's Benefit which is being Cashed In the form of an Income Stream Arrangement may be commuted by the Trustee upon request by that Member if permitted, or not prohibited, under:
- 52.1. the terms of that Income Stream Arrangement; and
  - 52.2. the Superannuation Law.



### **Source of payment of Benefits**

53. The Trustee may allocate, or make arrangements in relation to, one or more assets (or interests therein) to:
- 53.1. represent or be referable to all or part of a Member's Benefits; or
  - 53.2. meet expected liabilities to pay an Income Stream Arrangement so as to constitute those assets as Segregated Current Pension Assets.

## **PAYMENT SPLITS**

### **Notification**

54. In the event that an interest of a Member in the Fund becomes subject to a Payment Split the Trustee must notify the Member and the Non-Member Spouse in relation to that Payment Split in accordance with the Superannuation Law (being at the date hereof Regulations 2.36C and 7A.03).

### **Dealing with interests**

55. The Trustee must comply with the requirements of, and is empowered to do the acts matters and things provided for in, Part 7A of the SIS Regulations including in relation to:
- 55.1. the payment to the Non-Member Spouse in respect of his or her interest in or rights in, the interest or Benefits the subject of the Payment Split; and
  - 55.2. the creation of an interest in the Fund for the Non-Member Spouse or a Transfer or Roll-Over for the benefit of the Non-Member Spouse.

### **Fees**

56. The Trustee may charge fees as the Trustee considers appropriate involving Payment Splits and acts done in relation thereto but subject to the Superannuation Law and the Family Law Act 1975.

## **Investments**

### **Investment Strategy**

57. The Trustee shall formulate, document and give effect to an investment strategy that has regard to the whole of the circumstances of the Fund including, but not limited to, the following:
- 57.1. the risk involved in making, holding and realising, and the likely return from, the Fund's investments having regard to its objectives and its expected cash flow requirements;
  - 57.2. the risk profiles of the members of the Fund;



- 57.3. the composition of the Fund's investments as a whole including the extent to which the investments are diverse or involve the fund in being exposed to risks from inadequate diversification;
  - 57.4. the liquidity of the Fund's investments having regard to its expected cash flow requirements; and
  - 57.5. the ability of the Fund to discharge its existing and reasonably anticipated prospective liabilities.
58. Notwithstanding Clause 57 the Trustee may have and implement an investment strategy in respect of an interest of a Member or a class of Members that is in accordance with directions of that Member or that class of Members subject to the Superannuation Law.

#### **Permitted Investments**

59. Subject to Clause 60 the Trustee shall invest the whole or any part of the Property of the Fund not presently required for other purposes and may do so in investments of any kind which the Trustee in exercising its absolute discretion think fit as if the Trustee were the absolute beneficial owner, including without limiting the generality of the foregoing:
- 59.1. investments authorised by the laws of any State or Territory of the Commonwealth of Australia for the investment of trust funds (but the Trustee is not limited to these investments);
  - 59.2. any investments of the kind from time to time approved or permitted by the SIS Act including all Acquired Assets or a Replacement Asset;
  - 59.3. investments permitted by the regulations made pursuant to Section 62A of the SIS Act;
  - 59.4. shares bonds stocks securities or any other investments of the kind described in, or similar to those in, Sub-section 67(3)(a) of the SIS Act;
  - 59.5. Instalment warrants including arrangements described in section 67A of the SIS Act;
  - 59.6. any real or personal property whether tangible or intangible and whether income producing or not;
  - 59.7. undertaking the construction, creation or development of any real or personal property;
  - 59.8. deposit with or investment in any bank, building society or other financial institution; and
  - 59.9. loans to or investment in any Person, the drawing accepting or endorsing of any bills of exchange, promissory notes or other negotiable instruments, with or without security





but the proportion of Fund assets invested in any single investment shall be limited to the amount provided for in the SIS Act (if any) in order for the Fund to be and remain a Complying Fund;

#### **Excluded Investments**

60. The Trustee shall not enter into any contract or arrangement or apply the monies or assets of the Fund in any investments or in any form, or hold or acquire any investments:

60.1. which will or may be unable to be readily realised to enable amounts or Property to be Cashed as and when required under and pursuant to this Deed (but nothing shall prevent the investment in Illiquid assets if it is not anticipated they will be required to be readily realised);

60.2. that constitute the acquisition of an asset from a Related Party of the Fund unless:

60.2.1. the asset is business real property of the transferor or a listed security within the meaning of Sub-section 66(5) of the SIS Act, in either case acquired at market value;

60.2.2. the asset is of a kind which the Regulator has determined under Sub-section 66(2) of the SIS Act may be acquired by the Fund (or a class of funds of which the Fund is included);

60.2.3. the asset is an in-house asset or other asset within Sub-section 66(2A) of the SIS Act, is acquired for market value and its acquisition would not result in the level of in-house assets exceeding the level permitted by Part 8 of the SIS Act; or

60.2.4. the Trustee is otherwise permitted to do so under the Superannuation Law;

60.3. constituting a loan to, or an investment in, a person which:

60.3.1. is prohibited under the SIS Act; or

60.3.2. would result in the Fund being Non-complying;

60.4. being a borrowing of money except as permitted under the SIS Act; or

60.5. notwithstanding the foregoing - that would result in the Fund being Non-complying.

#### **Trustee's Powers for Investments**

61. The Trustee shall in investing and applying the Property of the Fund and exercising its powers in relation to the Fund have the following powers (in addition to any required to effect the investments permitted under Clause 57):

61.1. to hold an interest in a part of any investment and undertake or hold an investment with one or more other Persons;



- 61.2. to vary, transpose or replace those investments or any of them in any manner that the Trustee in its absolute discretion thinks fit;
- 61.3. to purchase, sell, licence, grant options to acquire or purchase Property or otherwise deal with or dispose any Property;
- 61.4. to lease, sub-lease, grant, subdivide any real property or interest therein;
- 61.5. to hire, lease or bail any personal property;
- 61.6. to engage employees and contractors on such wages and salary and with such benefits and providing such amenities as the Trustee thinks fit;
- 61.7. to pay all expenses, premiums, rates, taxes, rents and outgoings in relation to Property of the Fund;
- 61.8. to undertake repairs, maintenance and replacement of any Property of the Fund;
- 61.9. to pay or not pay calls on shares, permit securities to be forfeited and sold, take up rights and bonus issues, exercise all voting and other ownership rights in respect of securities;
- 61.10. to take action to enforce or defend the rights of the Trustee as legal owner and of the Fund as beneficial owner of Property of the Fund, or in respect of the rights and interests of Member, or the rights or obligations of the Trustee, including legal proceedings against any Person (including the Commissioner of Taxation), the bankruptcy or liquidation of any Person, any arbitration or mediation;
- 61.11. to settle or compromise any debts, rights claims, entitlement or obligations or liabilities;
- 61.12. to apply for or surrender any licences, authorities or rights (including in respect of any intellectual property) with any statutory authority or other Person;
- 61.13. to take out and maintain policies of insurance on any Property of or relating to the Fund or on any Person relevant to the Fund;
- 61.14. to appoint or act as agent or attorney; and
- 61.15. to do all such other things as may be incidental to the exercise of the powers, rights, discretions and authorities conferred on the Trustee
- 61.16. provided that no provision of this Sub-clause shall limit any other provision of this Sub-clause or of Clause 57.

#### **Investments for Members**

62. The Trustee may in its absolute discretion hold particular investments for particular Members and:



- 62.1. all earnings thereon shall be credited to the relevant accounts of the Member or Members for whom those particular investments are held; and
- 62.2. Income tax or any other tax charge or duty payable in respect of those investments shall be debited to the accounts of the relevant Member or Members.

### **Application of Assets**

63. Without limiting the powers of the Trustee, assets of the Fund may be invested, held in reserve or otherwise dealt with to enable the discharge of, or for the purpose of providing the Fund with the resources to discharge, one or more specified liabilities as the Trustee thinks fit, including pension liabilities in respect of a Member.

### **Policies of Insurance and Annuities**

64. The Trustee may in its absolute discretion invest the whole or any part of the amount standing to the credit of a Member in payment of:
  - 64.1. premiums on a policy or policies of life, disability or accident insurance in which the Trustee has a legal or equitable interest;
  - 64.2. the consideration for an annuity; or
  - 64.3. any combination thereof.
65. The Trustee may effect any policies or annuities with any company trust or association on any terms and conditions and for any periods as the Trustee thinks fit and shall also have the power to accept an assignment of a policy of life disability or accident insurance or an annuity on the terms and conditions that the Trustee in its absolute discretion determines.

### **Term of Policies of Insurance & Annuities**

66. The Trustee shall have power to continue any policies or annuities for any periods as the Trustee thinks fit and to discontinue or surrender those policies or annuities.

### **Records, Accounts and Auditor**

#### **Records**

67. The Trustee shall prepare and maintain all records and statements required by or under the SIS Act and (without limiting the generality thereof) the Trustee shall keep a complete record of all matters essential to the administration of the Fund including:
  - 67.1. a minute book in which proceedings and resolutions of the Trustee are recorded;
  - 67.2. records of the Property of the Fund;
  - 67.3. statements showing the income and returns from the investments of the Property of the Fund and the financial position of the Fund;



- 67.4. accounts applicable to each Member showing contributions received, benefits paid and amounts debited and credited (including from any Reserve);
- 67.5. (where appropriate) records showing the amounts of:
  - 67.5.1. Member Contributions;
  - 67.5.2. Mandated Employer Contributions;
  - 67.5.3. Government Co-contributions; and
  - 67.5.4. any Roll Over or Transferin respect of each Member;
- 67.6. (where a Member has commenced a Retirement Phase Income Stream Arrangement in this Fund) records showing amounts which are credits or debits to that Member's Transfer Balance Account;
- 67.7. (where appropriate) records showing the investment earnings credited or debited in respect of Sub-clause 67.5 for each Member;
- 67.8. records enabling:
  - 67.8.1. the Minimum Benefits; and
  - 67.8.2. Minimum Guaranteed Benefitsfor each Member to be determined;
- 67.9. records enabling components of any payments to a Member which have different tax treatments to be separately identified and quantified;
- 67.10. statements concerning the Reserve and amounts debited and credited thereto; and
- 67.11. any other books and records to be maintained by the Trustee in order to comply with the standards imposed under, or the provisions of, the SIS Act.

#### **Delivery of Records**

- 68. The Trustee shall deliver to any Member no later than 21 days after a written request by that Member so to do certified copies of the books records and other documents then in the possession of the Trustee and relating to that Member but no other Member.

#### **Fund Deed**

- 69. A copy of this Deed and the Rules shall be kept by the Trustee and be available for inspection by any Member during normal professional business hours but the Trustee shall not be obliged to deliver to any Member copies of any books records or other documents in respect of that Member otherwise than pursuant to Clauses 68 and 13.



### **Appointment of Auditor**

70. The Trustee shall appoint an approved auditor (as defined in the SIS Act) to conduct an audit of the records and accounts of the Fund and of the operations of the Fund for:
- 70.1. the purpose of, and in compliance with, the SIS Act; and
  - 70.2. such other purposes as the Trustee may think appropriate.

## **Solvency and Termination**

### **Addition to Minimum Guaranteed Benefits**

71. The Trustee shall not allow or suffer any addition to the Minimum Guaranteed Benefits payable by the Fund if:
- 71.1. the Fund was Solvent at the beginning of the year of income and as a consequence of the proposed addition of earnings of the Fund, the Fund would become Technically Insolvent at the end of the year of income; or
  - 71.2. the Fund was Technically Insolvent at the beginning of the year of income  
except in either case to the extent permitted under and pursuant to a program referred to in Clause 73;

### **Trustee to Initiate Program or Winding-up**

72. If at any time the Fund is Technically Insolvent the Trustee shall either:
- 72.1. initiate and carry out a program in accordance with Clause 73; or
  - 72.2. initiate winding-up proceedings in accordance with Clause 75.

### **Program by Actuary**

73. The Trustee may:
- 73.1. where the Fund is Technically Insolvent - initiate; or
  - 73.2. otherwise -- elect to apply  
a program designed by an Actuary engaged by the Trustee to ensure that the Fund is in a solvent position not later than the end of the fifth financial year following the financial year in which the Fund became Technically Insolvent, or where Sub-clause 73.2 applies, the Trustee made the election to apply the Program.
74. During any Period of Technical Insolvency of the Fund the Trustee shall not make any payment from the Fund or add an amount to the Minimum Guaranteed Benefits unless:
- 74.1. an Actuary gives written approval for that particular payment or addition to be made; or



- 74.2. the amount is added, or amount of the payment is determined, in accordance with a scheme approved in writing by an Actuary for that purpose.

#### **Winding-up**

75. The Trustee shall initiate and undertake winding-up proceedings in accordance with Division 9.7 if:
  - 75.1. the Fund fails to comply with Clauses 72 or 74 during a Period of Technical Insolvency;
  - 75.2. the Fund is not Solvent on the date on which that Period of Technical Insolvency ends;
  - 75.3. required to do so under the Superannuation Law; or
  - 75.4. the Trustee wishes to, or consider it appropriate to, wind-up the Fund.

#### **Wind up of the Fund**

76. Subject to the application of the provisions of Division 9.7, on a winding up of the Fund the Trustee shall:
  - 76.1. deduct from the assets of the Fund the cost of administering and winding-up the Fund; and
  - 76.2. pay or transfer to the Members or dependants (if the Member is deceased) the Benefits in accordance with the provisions of the SIS Act and any Rules of the Fund  
  
and payments or transfers made by the Trustee in accordance with this Clause shall be accepted by the Members and former Members in full discharge of all claims in respect of the Fund.

#### **Actuary's Recommendations**

77. If as an alternative to commencing winding-up proceedings:
  - 77.1. an Actuary recommends in writing to the Trustee a specified course of action; and
  - 77.2. the Trustee wishes to accept the recommendations of the Actuary  
  
the Trustee must within 21 days after receiving those recommendations forward to the Regulator a copy of those recommendations together with a request that the Regulator approve them.
78. If the Regulator approves the recommendations of the Actuary and notifies the Trustee in writing of the approval, the Trustee must thereafter follow the specified course of action as recommended.



## **Consequences of Involvement of Employer Sponsor**

### **Employer Sponsor**

79. The provisions of this Deed and the involvement of any Employer Sponsor shall not in any way affect the right of a Member or the personal representatives of that Member or any other Person to claim compensation or damages under an Act of Parliament or at common law if that Member is injured or dying as a result of an event arising out of and in the course of the employment of that Member.
80. Nothing herein contained restricts the rights of the Employer Sponsor to:
- 80.1. dismiss or determine the employment of a Member;
  - 80.2. (if the Employer is a company) - remove a director of the Employer from office; or
  - 80.3. otherwise do any act matter or thing in the capacity of an Employer of that Member.

### **Assumptions of Members**

81. The fact of being a Member shall not be:
- 81.1. taken as a guarantee of continuation;
  - 81.2. of employment; or
  - 81.3. (if the Employer is a company) - as a director of the Employer;
  - 81.4. used as a ground for claiming or increasing damages in a claim by a Member for alleged wrongful termination of employment; or
  - 81.5. used as a ground for claiming the payment of any amount on retrenchment.

### **Powers of the Trustee**

82. The Trustee shall have complete management and control of the Fund and in addition to the powers otherwise granted or restricted or prohibited herein or under the SIS Act and at law, the Trustee shall have the following powers:
- 82.1. to pay out of the Fund all costs, charges and taxes incidental to the administration, management and winding up of the Fund;
  - 82.2. to pay out of the Fund all expenses incurred in:
    - 82.2.1. providing for the secretarial work required for proper record keeping and administration to be performed;
    - 82.2.2. having the accounts of the Fund audited;
    - 82.2.3. having taxation returns and returns to Government authorities prepared; and



- 82.2.4. engaging Persons that the Trustee considers appropriate for the proper administration and maintenance of records of the Fund;
- 82.3. to enter into contracts and deeds on behalf of the Fund that the Trustee considers appropriate for the administration of the Fund;
- 82.4. to purchase or otherwise acquire Property and to sell or otherwise dispose of Property of the Fund and to take Property on lease and to lease out Property of the Fund, on such terms and conditions as the Trustee thinks fit;
- 82.5. to delegate (by power of attorney or otherwise) to any Person or company any of the powers duties and discretions vested in the Trustee on terms and conditions that the Trustee in its absolute discretion thinks fit and the Trustee shall not be responsible for any loss incurred as a result of such delegation;
- 82.6. to take and act upon the advice of a barrister, solicitor, accountant, actuary auditor or superannuation consultant in relation to the administration of the Fund and to pay out of the Fund the fees payable to those advisers;
- 82.7. to commence, carry on and defend any legal proceedings that the Trustee in its absolute discretion thinks necessary for the proper administration of the Fund or to protect the rights of Members;
- 82.8. to open maintain and close accounts with, have cheque facilities with, and put money on deposit with, financial institutions as the Trustee thinks fit;
- 82.9. to sell the assets of the Fund by private sale or public auction, for cash or on terms and in manner and on any terms that the Trustee think fit;
- 82.10. to insure or reinsure any risks of liabilities or contingencies relating to the Fund or its Property;
- 82.11. to borrow any sum of money for any purpose permitted by the Superannuation Law, including, without limitation:
- 82.11.1. any limited recourse borrowing arrangement pursuant to Section 67A or Section 67B of the SIS Act; or
  - 82.11.2. for the purposes of obtaining temporary finance (as defined in the SIS Act) upon terms and conditions and at the rate of interest as the Trustee thinks fit,
- 82.12. BUT no lender shall be concerned to inquire as to whether the necessity for any borrowing has arisen or as to the purpose for which it is required or as to the application of money borrowed; and
- 82.13. generally to do all things and perform all acts as the Trustee in its absolute discretion considers appropriate in the administration of the Fund and the performance of its obligations under this Deed and the SIS Act and Regulations.





### **Custodian**

83. Subject to the Superannuation Law the Trustee may hold, or procure the holding of, assets and property of the Fund in the name of or by a custodian or nominee provided that the Trustee remains liable in all respects for the acts and omissions of such nominee or custodian.

### **Conflicts of Interest**

84. Subject to the Superannuation Law the Trustee may have any dealing or enter into any transaction with or in respect of any person or persons including any Member and including any person being a shareholder, director or other officer of or who is in any other way interested in the Trustee, if a company, or related to or associated with the Trustee, if a natural person, or any Member, and may exercise or refrain from exercising any power, authority or discretion in favour of that person or persons or otherwise and may give or grant any guarantee, assurance or indemnity or any mortgage, charge or other security for or in respect of any liability, duty or obligation of that person or persons or otherwise notwithstanding any real, apparent or possible conflict of interest of the Trustee which may exist or arise at any time or from time to time.

### **Specific Exclusions**

85. The Trustee must not:
- 85.1. lend or otherwise give financial assistance using the resources of the Fund to a Member or a relative (within the meaning of section 65 of the SIS Act) of a Member;
  - 85.2. charge or mortgage, grant or create or permit the creation of a lien or other encumbrance all or any of the assets of the Fund except as permitted by the Superannuation Law;
  - 85.3. recognise or in any way encourage or sanction:
  - 85.4. an assignment of an interest of a Member; or
  - 85.5. a charge, mortgage, lien or other encumbrance over or in relation to a Member's Benefits; and
  - 85.6. otherwise do any act prohibited or restricted under the Superannuation Law or this Deed or which would cause the Fund to be Non-complying.

### **Trustee' Covenants**

86. The Trustee covenants as follows:
- 86.1. to act honestly in all matters concerning the Fund;
  - 86.2. to exercise, in relation to all matters affecting the Fund, the same degree of care, skill and diligence as an ordinary prudent Person would exercise in dealing with Property of another for whom the Person felt morally bound to provide;



- 86.3. to ensure that the Trustee's duties and powers are performed and exercised in the best interests of the beneficiaries;
- 86.4. to keep the money and other assets of the Fund separate from any money and assets:
  - 86.4.1. that are held by the Trustee personally; or
  - 86.4.2. that comprise money or assets, as the case may be, of an Employer-Sponsor, or an Associate of an Employer-Sponsor, of the Fund;
- 86.5. 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;
- 86.6. to formulate, review regularly and give effect to an investment strategy in accordance with Clause 57;
- 86.7. if there are any reserves of the Fund – to formulate, review regularly and to give effect to a strategy for 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;
- 86.8. to allow a Member access to information and documents as permitted under Superannuation Law;
- 86.9. not to intentionally acquire an asset from a Related Party of the Fund unless that acquisition is permitted by the SIS Act; and
- 86.10. at all times to do the things and perform the acts as may be imposed by the SIS Act to ensure that the Fund does not become a Non-complying Fund subject in relation to the foregoing to any extension of the powers of the Trustee or relaxation of any restrictions on the Trustee permitted by the Superannuation Law.

## **Trustee: Appointment and Removal**

### **Individual Trustee**

- 87. Except if the Trustee is a corporation an individual shall become a trustee of the Fund if he or she has consented in writing to be a trustee of the Fund:
  - 87.1. upon that individual becoming a Member of the Fund;
  - 87.2. if the individual is a relative (as defined in Section 17A of the SIS Act) of the Member – where Sub-section 17A(2) of the SIS Act applies and the Member of the Fund has approved that person as a trustee of the Fund;
  - 87.3. if the individual is:
    - 87.3.1. a Legal Personal Representative; or



87.3.2. an appointee

to whom Sub-section 17A(3) of the SIS Act applies; or

87.4. if that individual is a Non-Member Spouse who receives notice under Regulation 7A.03H or 7A.03I confirming that he or she has an interest in the Fund; and

87.5. that individual shall execute any document required by the Trustee of the Fund to be executed by the individual in relation to his or her becoming a trustee of the Fund.

#### **Corporate Trustee**

88. A corporation may be appointed as Trustee of all or part of the Fund where:

88.1. each Member of the Fund consents in writing to be a director of that corporation;

88.2. the only directors of the corporation are Members of the Fund or persons provided for in Sub-sections 17A(2) and (3) of the SIS Act; and

88.3. all of the Members are (subject to Sub-sections 17A(2) and (3) of the SIS Act) directors of that corporation

and that corporation shall execute any document required to be executed by the company in relation to its becoming a Trustee of the Fund and procure the execution by each director of any document in relation to their being directors of the Trustee.

#### **Appointment**

89. The Trustee and the Members shall have the power by deed or by written resolution to appoint as a new or additional Trustee or Trustee over all or part of the assets and Property of the Fund either:

89.1. a corporation that may be appointed under Clause 88 above; or

89.2. all of the individuals who would be Trustee under Clause 87 above.

#### **Disqualified Persons**

90. Notwithstanding any other provision of this Deed, a Person who is a Disqualified person shall not be appointed as Trustee of the Fund.

#### **Removal**

91. A Person shall cease to hold the office of Trustee if:

91.1. that Person resigns that office (provided that if that Person resigns only in respect of part of the Property of the Fund and appoints a person or persons within Clause 87 as to that part, that first mentioned Person remains as Trustee for the balance);

91.2. that Person becomes Disqualified;



91.3. in the case of a corporation:

91.3.1. it is Disqualified or ceases to be able to be appointed as a trustee in which case all of the individuals who would (subject to Clause 87) be Trustee under Sub-clause 19.1 above shall become the Trustee of the Fund; or

91.3.2. some but not all of the Members become Disqualified in which case those Members who are not Disqualified shall become the Trustee of the Fund; and

91.4. the Fund would cease to be a Regulated Super Fund by reason of the corporation being the Trustee, in which case the Members, other than any Member that is Disqualified shall become the Trustee of the Fund; or

91.5. that Person is declared mentally ill or becomes liable to have his or her affairs dealt with under laws relating to mental health – in which case a Legal Personal Representative of that person within Sub-section 17A(3)(b) of the SIS Act is entitled to be a director in place of that person.

## **Death or Legal Disability of a Member**

### **Legal Personal Representative**

92. In the event that any Member dies or is under a legal disability the Legal Personal Representative of that Member shall become:

92.1. where the Trustee is an individual – a Trustee of the Fund; or

92.2. where the trustee is a corporation – a director of that corporation

in place of the deceased or incapacitated Member during the period:

92.3. in the event of death of a Member:

92.3.1. commencing on the death of the Member; and

92.3.2. ending when the Benefits of the deceased Member have been paid; and

92.4. in the event the Member is under a legal disability:

92.4.1. during which the Member is under a legal disability; or

92.4.2. during which the Legal Personal Representative has an enduring power of attorney in respect of the Member.

### **Superannuation Law**

93. The Trustee must comply with the requirements of the Superannuation Law, including Parts 11 and 12 of the SIS Regulations, in relation to any information to be provided to the Regulator.



## **Trustee – Exercising Discretions and Discrimination**

### **Discretion**

94. At all times the Trustee shall, subject to the express provisions of the Deed (including in particular Sub-clause 3.13 and Clause 8), have an absolute and uncontrolled discretion:
- 94.1. to exercise or refrain from exercising the trusts, powers and authorities vested in it; and
  - 94.2. where it is provided with a choice or two or more courses of action available to it (whether under this Deed or the Superannuation Law).

### **Discrimination**

95. The Trustee shall not discriminate against any Person on the grounds of that Person's race, sex or marital status nor in any way that infringes any law of the Commonwealth or an applicable State or Territory.

## **Trustee' and Members' Indemnity**

96. The Trustee, and any director of a corporate Trustee, and all Members shall be indemnified by the Fund against all liabilities incurred by them as a result of any action taken or omitted to be taken in administering (including a person acting as director of a corporate Trustee in administering) the Fund and exercising the powers and discretions provided for in this Deed:
- 96.1. (subject to Sub-clause 96.2) including:
    - 96.1.1. any liability in the nature of a claim against the Trustee for any loss suffered by the Fund;
    - 96.1.2. any liability attributable to the neglect or default of an agent or employee employed or engaged in good faith by the Trustee; and
    - 96.1.3. the cost of seeking advice from any person in respect of any matter relating to performance of the duties or the exercise of the powers of a trustee;
  - 96.2. excluding:
    - 96.2.1. any liability arising out of the Trustee (or any particular director of a corporate Trustee) failing to act honestly in a matter concerning the Fund or intentionally or recklessly failing to exercise, in relation to a matter affecting the Fund, the degree of care and diligence required to be exercised; or
    - 96.2.2. liability for a monetary penalty under a civil penalty order within the meaning of the SIS Act.



### **Indemnity from Members**

97. The Trustee shall not be entitled to any indemnity, reimbursement or recompense from any Member, and no Member shall be liable for the debts or liabilities of the Fund.

## **Trustee' Meetings and Resolutions**

### **Meetings**

98. If there is more than one Trustee:
- 98.1. a meeting of the Trustee at which a Quorum is present shall be competent to exercise the trusts, powers, authorities and discretions vested in the Trustee herein but any exercise or purported exercise of the trusts, powers,
  - 98.2. authorities and discretions at a meeting of the Trustee at which a Quorum is not present shall render that exercise or purported exercise to be void and unenforceable;
  - 98.3. the Trustee may determine the conduct of their meetings, including as to notice, adjournment and appointment of a Chairman as they think appropriate; and
  - 98.4. a resolution of the Trustee shall be valid and binding if all of the Trustee present at that meeting and entitled to vote have voted in favour of it.
99. If there is more than one Trustee, a meeting of Trustee may be held, and the Trustee shall be deemed to be present (including for the purpose of determining a Quorum), where all of the Trustee participating, even though not physically present, are able communicate with each other, and without limitation this includes participating by telephone or video (with audio facilities) or a meeting which occurs by instant messaging.
100. The Trustee shall keep minutes of the resolutions and proceedings of the Trustee in a book provided for that purpose and, if there is more than one Trustee, the Chairman, or in the absence of a Chairman all Trustee present, shall sign the minute of every resolution passed at a duly convened meeting.
101. A Trustee and any firm or body in which a Trustee has a direct or indirect interest may:
- 101.1. enter into any contract or arrangement with the Trustee; and
  - 101.2. act in a professional capacity in relation to the Trustee or the Fund (other than as auditor)  
  
and may receive and retain any remuneration, profit or benefit in doing so as if he or she were not a Trustee or connected with that Trustee.
102. Any Trustee who has a direct or indirect interest in any business to be considered by the Trustee or in any transaction contemplated by the Trustee:



- 102.1. must disclose his or her interest to the Trustee (provided that failure to do so does not render a contract or contract in which the Trustee has an interest void or voidable);
- 102.2. shall be counted in any Quorum to consider that business or proposed transaction;
- 102.3. may vote on that business or proposed transaction; and
- 102.4. may execute any document relating thereto.

### **Resolutions**

103. A resolution in writing signed by:
  - 103.1. where there is one Trustee – that Trustee; and
  - 103.2. where there is more than one Trustee – all of the Trusteeshall have the same effect and validity as a resolution of the Trustee passed at a duly convened meeting.
104. If the Trustee is a corporation a resolution of the directors of the Trustee shall be deemed to be and be treated as a resolution of the Trustee and be and evidence a decision or exercise of power or discretion by the Trustee.

### **Signing of Documents by the Trustee**

105. If there are more than two Trustee any two Trustee are hereby authorised on behalf of the Trustee to execute, sign, enter into and acknowledge all cheques, negotiable instruments, agreements, contracts, writings, proposals for insurance, transfers of shares, policies of insurance or units in a unit trust and all other documents and all acts matters and things as validly and effectually as all the Trustee could do.

### **Remuneration**

106. The Trustee and any director of a corporate Trustee shall not be entitled to receive, obtain or be paid any remuneration from the Fund or from any Person for any duties or services as Trustee or as director of a corporate trustee in relation to the Fund.
107. Any Person being:
  - 107.1. an accountant, actuary, solicitor, barrister, auditor or other professional Person; and
  - 107.2. called upon or whose firm is called upon to perform any service in relation to the Fund (not being services as Trustee)shall be entitled to make the same professional charges for any services as that Person would make had that Person not been a Trustee or a director of a company acting as Trustee of the Fund.



### **Trustee as Member's Attorney**

108. Each Member hereby irrevocably appoints the Trustee to be that Member's attorney for the purpose of executing and signing all deeds and instruments and doing all things the Trustee considers necessary or desirable in administering the Fund and in accordance with the Superannuation Law but such appointment shall not be for purposes in relation to the implementation or revocation of death benefit nominations.

### **Variation of Fund Deed**

109. The Trustee may at any time and from time to time by deed executed by the Trustee vary, add to or rescind all or any of the provisions from time to time of this Deed and the Rules (if any) in relation thereto and the new provisions so made shall have the same validity and effect as if they had been originally contained herein and shall be subject to being varied, added to or rescinded in like manner but no variation, addition or rescission shall have the effect of:
- 109.1. reducing the amount of a Benefit except where permitted under the Superannuation Law;
  - 109.2. allowing a person to be appointed as a trustee or the trustee of the Fund which is not a Constitutional Corporation – unless the Fund Deed has and will continue to provide that the Fund has as its sole or primary purpose the provision of old age pensions; and
  - 109.3. providing that the sole or primary purpose of the Fund is other than the provision of old age pensions – unless the Fund Deed has and will continue to provide that the Trustee must be a Constitutional Corporation.

### **Complying Self Managed Superannuation Fund**

110. In accordance with the intent of this Deed that the Fund continue to:
- 110.1. be a Self Managed Superannuation Fund subject to Sub-clause 9.6 of this deed;
  - 110.2. be a Complying Superannuation Fund; and
  - 110.3. not be a Non-complying Fund
  - 110.4. any variation by the Trustee for any or all of those purposes is not to be taken to be the creation of a new trust or a resettlement of the trust constituted by the Fund and by this Deed.

### **APPENDICES**

111. The following Appendices are attached hereto and form part of this Deed:
- 111.1. Appendix A, Application for Membership;
  - 111.2. Appendix B, Binding Death Nomination Form; and
  - 111.3. Appendix C, Rules.





**Signed** and delivered as a Deed on 27<sup>th</sup> day of MARCH 2019

EXECUTED by Skinz SMSF Pty Ltd (ACN 632 048 429) in accordance with section 127(1) of the Corporations Act 2001 (Cth):

Director and Secretary/ Sole Director and Sole Secretary\*

ANTHONY SKINNER

Print name of Director and Secretary/ Sole Director and Sole Secretary\*

\*delete inapplicable position

Director

LEAH MARY SKINNER

Print Name of Director



**Appendix A** (Clause 10)

APPLICATION FOR MEMBERSHIP OF  
THE SKINZ SELF MANAGED SUPER FUND

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

**Schedule:**

FULL NAME	
FORMER GIVEN AND FAMILY NAMES (IF ANY)	
ADDRESS	
DATE OF BIRTH	
PLACE OF BIRTH	
TAX FILE NUMBER	

Signature ..... Date .....20



SUPERANNUATION INDIVIDUAL TAX FILE NUMBER NOTIFICATION

Name:			
Address:			
Date of Birth:			
Sex:	Male	Female	(delete inapplicable)

I agree to provide my Tax File Number:

Tax File Number:

--	--	--	--	--	--	--	--	--

Signature ..... Date .....20

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

The purposes currently authorised include:

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

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

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



**Appendix B** (Clauses 1 and 43)

**BINDING DEATH BENEFIT NOMINATION FORM**

THE SKINZ SELF MANAGED SUPER FUND [Fund]

Name: .....

Address: .....

Date of Birth: .....

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

<i>Name</i>	<i>Address</i>	<i>Relationship</i>	<i>Percentage or Amount</i>

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

<i>Name</i>	<i>Address</i>	<i>Relationship</i>	<i>Percentage or Amount</i>

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

<i>Name</i>	<i>Address</i>	<i>Relationship</i>	<i>Percentage or Amount</i>



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

Signature: ..... Date: \_\_\_\_/\_\_\_\_/20

I \_\_\_\_\_ declare that I have witnessed \_\_\_\_\_  
(Name of Witness) (Name of Member)

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

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of \_\_\_\_\_  
(Name of Member)

Signature of Witness \_\_\_\_\_

I \_\_\_\_\_ declare that I have witnessed \_\_\_\_\_  
(Name of Witness) (Name of Member)

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

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of \_\_\_\_\_  
(Name of Member)

Signature of Witness \_\_\_\_\_

**Instruction for completing Binding Death Benefit Nomination**

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



## **Appendix C** (Clauses 1.2 and 5.1)

### **RULES**

#### **Rules relating to Income Stream Arrangements**

- A. The Trustee may pay an Income Stream to a Member in accordance with an agreement entered into between that Member and the Trustee provided that:
  - a. any such agreement is compliant with the Superannuation Law at the time;
  - b. no agreement relating to an income stream which is not a Retirement Phase Income Stream may be entered into with a Member who has previously met a condition of release; and
  - c. the Trustee shall keep a record detailing the Transfer Balance Cap of the Member on the commencement of the Income Stream and all transactions undertaken by that Member in connection with the Fund which affect his or her Transfer Balance Account.



**Resolutions of  
Directors of Skinz SMSF Pty Ltd (ACN 632 048 429)  
as Trustee of  
Skinz Self Managed Super Fund  
[FUND]**

Effective this 27 day of MARCH 2019

Trustee: Skinz SMSF Pty Ltd (ACN 632 048 429)

Proceedings:

The Trustee acknowledged the receipt of a binding death benefit nomination from Leah Mary Skinner.

The Trustee acknowledged the receipt of a binding death benefit nomination from Anthony Dean Skinner.


The Nominations were considered by the directors.

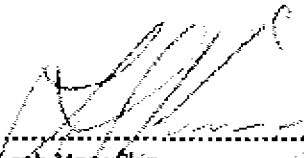
Resolution:

**It was resolved** as follows:-

1. That the Trustee accept the binding death benefit nomination signed by Leah Mary Skinner in the form provided in accordance with Clause 43 of the Fund Deed as binding upon the Trustee unless and until revoked or replaced in writing by the Member.
2. That the Trustee accept the binding death benefit nomination signed by Anthony Dean Skinner in the form provided in accordance with Clause 43 of the Fund Deed as binding upon the Trustee unless and until revoked or replaced in writing by the Member.

Signed by the Directors in favour of the resolutions:

  
.....  
Anthony Dean Skinner

  
.....  
Leah Mary Skinner



**Resolutions of  
Directors of Skinz SMSF Pty Ltd (ACN 632 048 429)  
as Trustee of  
Skinz Self Managed Super Fund  
[FUND]**

Effective this 27<sup>th</sup> day of MARCH 2019

Trustee: Skinz SMSF Pty Ltd (ACN 632 048 429)

Proceedings: A superannuation fund deed prepared by VdV Legal for constitution of the SKINZ SELF MANAGED SUPER FUND was tabled.

The Deed was considered by the directors.

Resolutions:

**It was resolved** as follows:-

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

Signed by the Directors in favour of the resolutions:

Anthony Dean Skinner

Leah Mary Skinner





**Application for Membership of  
Skinz Self Managed Super Fund**

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

**Schedule:**

FULL NAME	Anthony Dean Skinner
FORMER GIVEN AND FAMILY NAMES (IF ANY)	
ADDRESS	7 AIRLIE MEWS HAWLETT COVE
DATE OF BIRTH	14 JAN 1963
PLACE OF BIRTH	Blackwood
TAX FILE NUMBER	

Signature  Date 27/03 2019



**Application for Membership of  
Skinz Self Managed Super Fund**

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

**Schedule:**

FULL NAME	Leah Mary Skinner
FORMER GIVEN AND FAMILY NAMES (IF ANY)	LEAH MARY CUMTAN
ADDRESS	7 AIRLIE MENS, HAUETT COVE, SA, 5158
DATE OF BIRTH	4 MAY 1962
PLACE OF BIRTH	GUENEBL
TAX FILE NUMBER	

Signature

Date

27/03/2019




**Superannuation Individual Tax File Number Notification**

Name:	Anthony Dean Skinner
Address:	7 MARIE MENS HAWLETT GROVE, SA, 5138
Date of Birth:	14 JAN 1963
Sex:	<input checked="" type="radio"/> Male <input type="radio"/> Female <small>(delete inapplicable)</small>

I agree to provide my Tax File Number:

Tax File Number:

--	--	--	--	--	--	--	--	--

Signature  Date 27/03 2019

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

The purposes currently authorised include:

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

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

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



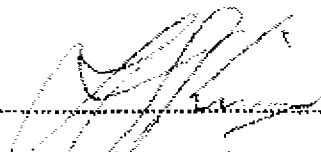
### Superannuation Individual Tax File Number Notification

Name:	Leah Mary Skinner
Address:	7 AIRLIE MENS, HALLETT COVE SA 5158
Date of Birth:	4 MAY 1962
Sex:	Male <input type="radio"/> Female <input checked="" type="radio"/> (delete inapplicable)

I agree to provide my Tax File Number:

Tax File Number:

--	--	--	--	--	--	--	--	--	--

Signature  Date 27/03/2019

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

The purposes currently authorised include:

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

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

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



**Binding Death Benefit Nomination Form**

**Skinz Self Managed Super Fund**

[Fund]

Name: Anthony Dean Skinner

Address: 7 ARLIE MEWS, HAULETT CREEK SA, 5159


Date of Birth: 14 JAN 1963

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

Name	Address	Relationship	Percentage or Amount
Leah Mary Skinner	AS ABOVE	SPOUSE	100%

However, in the event that Leah Mary Skinner does not survive then I direct the benefits to which I am entitled referred to above to be paid to my Legal Personal Representative(s).

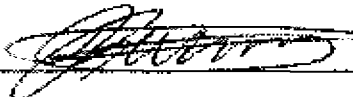
I understand that I may only nominate my Legal Personal Representative(s) or one or more Dependents.

Signature:  Date: 27/03 /2019

I Jay Barnes declare that I have witnessed Anthony Dean Skinner  
(Name of Witness)

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

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of Anthony Dean Skinner.

Signature of Witness 

I Jay Barnes declare that I have witnessed Anthony Dean Skinner  
(Name of Witness)

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

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of Anthony Dean Skinner.

Signature of Witness 



#### Instruction for completing Binding Death Benefit Nomination

- The Binding Death Benefit Nomination if properly executed enables the Member to nominate certain people to receive their superannuation benefits on their death and the nomination is binding on the Trustee once received by the Trustee.
- The member may only nominate one or more dependants (a spouse, child or other dependant) and/ or their legal personal representative(s).
- The nomination must clearly state either the percentage of the member's benefits the nominated person is to receive or a specific amount.

The nomination must be signed by the member in the presence of at least one independent witness who must be at least 18 years old and cannot be the member's Legal Personal Representative or Dependant or an associate thereof



**Binding Death Benefit Nomination Form**

**Skinz Self Managed Super Fund**

[Fund]

Name: Leah Mary Skinner

Address: 7 AIRLIE MEWS, HALLETT COVE SA 5158


Date of Birth: 04/05/1962

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

Name	Address	Relationship	Percentage or Amount
Anthony Dean Skinner	AS ABOVE	SPOUSE	100%

However, in the event that Anthony Dean Skinner does not survive then I direct the benefits to which I am entitled referred to above to be paid to my Legal Personal Representative(s).

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

Signature:  Date: 29/03/2019

I Jay Barnes declare that I have witnessed Leah Mary Skinner  
(Name of Witness)

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

- 1. I am over 18 years of age; and
- 2. I am not a dependant or a Legal Personal Representative of Leah Mary Skinner.

Signature of Witness 

I Jay Barnes declare that I have witnessed Leah Mary Skinner  
(Name of Witness)

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

- 1. I am over 18 years of age; and
- 2. I am not a dependant or a Legal Personal Representative of Leah Mary Skinner.

Signature of Witness 



**Instruction for completing Binding Death Benefit Nomination**

- The Binding Death Benefit Nomination if properly executed enables the Member to nominate certain people to receive their superannuation benefits on their death and the nomination is binding on the Trustee once received by the Trustee.
- The member may only nominate one or more dependants (a spouse, child or other dependant) and/ or their legal personal representative(s).
- The nomination must clearly state either the percentage of the member's benefits the nominated person is to receive or a specific amount.

The nomination must be signed by the member in the presence of at least one independent witness who must be at least 18 years old and cannot be the member's Legal Personal Representative or Dependant or an associate thereof







## INVESTMENT STRATEGY

Fund objectives, investment strategy and benchmark allocations

SKINZ SMSF

## Investment Objective

The Funds investment objective is:

"The Trustee via its investment strategy seeks to maximise the Fund's member's retirement benefits, including income streams and lump sums, as well as maximising any death benefits if the member's superannuation benefits are not being used for pension purposes."

### 1. Member Name and Superannuation Interests

- a) Anthony age 59

**Employment:** Self Employed

**Retirement Objective:** The member's retirement objective which includes superannuation is to provide the funds for the maximum lifestyle he desire including travel, covering all health care and living expenses easily plus looking after the family.

**Pension:** No

**Insurance Policy:** The Trustee of the fund has considered insurance for the member and following discussions around the member's age and circumstances has decided not to insure the member.

- b) Leah age 59

**Employment:** retired

**Retirement Objective:** The member is in both accumulation and pension phases in her Fund. She is seeking to receive a secure income stream while maximising growth in her accumulation account for the purposes of lump sum emergency or family drawdowns and in addition maximising her SMSF estate planning benefits.

**Pension:** Yes

**Insurance Policy:** The Trustee of the fund has considered insurance for the member and following discussions around the member's age and circumstances has decided not to insure the member.

### 2. Investment Strategy

## 2.1. Background

The Funds investment strategy is consistent with its objective and seeks to formulate, review regularly and give effect to the investment strategy that has regard to the whole of the circumstances of the fund including, but not limited to, the following:

- a) the risk involved in making, holding and realising, and the likely return from, the funds investments, having regard to its objectives and its expected cash flow requirements;
- b) the composition of the funds investments as a whole including the extent to which the investments are diverse or involve the fund in being exposed to risks from inadequate diversification;
- c) the liquidity of the funds investments, having regard to its expected cash flow requirements;
- d) the ability of the fund to discharge its existing and prospective liabilities;

In addition, if there are any reserves for the fund—to formulate, review regularly and give effect to a strategy for their prudential management, consistent with the funds investment strategy and its capacity to discharge its liabilities (whether actual or contingent) as and when they fall due.

## 2.2. Investment Strategy – Asset Allocation

The Trustee is to ensure the funds portfolio has the right mix of assets to suit all Members' circumstances and where separate investment strategies are applied to a specific Member or a superannuation interest of the Member then the Trustee, on the advice of the Member should determine appropriate investment aims and attitude to risk.

## 2.3. The Issue of Risk

As an integral part of the construction process of an investment strategy, a Trustee is required by law to consider the risk in making, holding and disposing of any fund investments. All investments entail different levels and types of risk. If required, the Trustee may engage the services of an investment or portfolio specialist. This would foster a relationship in which the Trustee and the portfolio specialist can work together to decide an asset allocation that offers the fund

or specific member the best chance of achieving the investment objective within the requisite level of risk tolerance.

#### 2.4. Borrowing to Invest into Fund Assets

At this time the Trustee of the Fund has decided not to borrow.

#### 2.5. Diversification to Mitigate Risk

Investment strategy laws require the Trustee of the fund to consider the utilisation of diversification to reduce or mitigate risk in relation to holding specific asset classes and any underlying investments corresponding to that asset class.

Diversification is best seen by the spread of a fund's portfolio across a broad mix of assets. An example of a non-diversified portfolio can be shown where a fund applies an asset allocation to 90%-100% property with 0%-10% cash which is exemplified by a single property. This example portfolio attracts inherent risk if the property drops in value, cannot be tenanted, is impacted by a natural or man made disaster or more importantly if one member dies, gets divorced or is retired and needs a lump sum. Such risks can result in significant losses to current members of the fund.

Importantly the Trustee understands that investment markets move in different cycles, reflecting the underlying strength of the economy, industry trends and investor sentiment. Individual assets also move differently according to external factors. Diversifying your portfolio can help mitigate market fluctuations: so returns from better performing assets help to offset those that aren't performing so well.

#### 2.6. Cash Requirements

The Trustee has assessed and monitored its cash flow requirements and has chosen to invest in assets as well as has cash at hand to meet any liabilities including on-going costs such as accounting and audit liabilities.

The Trustee of the fund is liable for the payment of pensions as requested by pension members of the fund as noted in this investment strategy. The investments held by the Trustee for the pension members have been

specifically acquired and maintained to meet the cash needs of the Trustee of the Fund in terms of pension members.

2.7. Balancing Risk vs Returns

The Trustee is aware that the concept of risk/return suggests that low levels of investment risk will result in potentially lower returns, while high levels of risk will generate potentially higher returns. Of course, this does not come without risk. While increased risk offers the possibility of higher returns, it also can lead to larger losses.

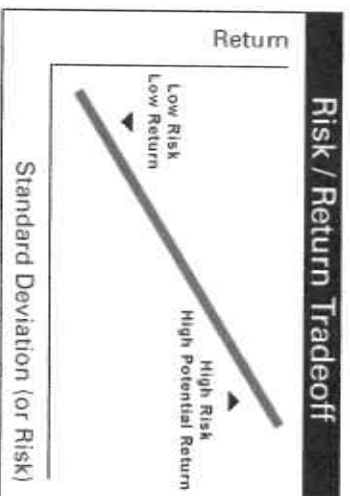


IMAGE: The risk/return trade-off principle

2.8. The Major Asset Classes for a SMSF Investment and an Asset Allocation for the Fund

ASSET CLASS	KEY CHARACTERISTICS	TRUSTEE TIME FRAME	BENCHMARK ALLOCATION
<b>Cash</b>			
Domestic Cash	Invested via bank accounts, bank bills and other similar securities. Provides income via interest. May be suitable for short-term needs.	Short-term (up to three years).	25%

<p>International Cash</p>	<p>Invested via international bank accounts, term deposits, bank bills and other similar securities. International cash investments May have currency risk exposure if not hedged. Provides income via interest. May be suitable for short-term needs.</p>	<p>Short-term (up to three years).</p>	<p>0%</p>
<p>Fixed Interest</p>			
<p>Domestic Fixed Interest</p>	<p>Can provide a steady and reliable income stream with potential for capital growth and usually offers a higher interest rate, or yield, than cash. Includes Australian government bonds, Australian company bonds plus Australian special infrastructure bonds.</p>	<p>Short, medium or long- term.</p>	<p>10%</p>
<p>International Fixed Interest</p>	<p>Can provide a steady and reliable income stream with potential for capital growth and usually offers a higher</p>	<p>Short, medium or long- term.</p>	<p>10%</p>

	<p>interest rate, or yield, than cash. Includes International government bonds, International company bonds plus International special infrastructure bonds. May have currency risk exposure if not hedged.</p>		
<b>Equities</b>			
<p><b>Domestic Equities</b></p>	<p>Potential for capital growth, and may offer income through the payment of dividends with imputation credits. The Trustee may choose to invest in Australian companies either directly or using managed funds or listed companies.</p>	<p>Short, medium or long-term.</p>	<p>35%</p>
<p><b>International Equities</b></p>	<p>Potential for capital growth, and may offer income through the payment of dividends with foreign tax credits. The Trustee may choose to invest in</p>	<p>Short, medium or long-term.</p>	<p>40%</p>



	<p>International companies either directly or using managed funds or listed companies. May have currency risk exposure if not hedged.</p>		
<b>Property</b>			
<p>Domestic Property</p>	<p>Provides the benefits of diversification through access to Australian properties in retail, office, industrial, tourism and infrastructure sectors. You can invest in Australian property directly or via managed funds or syndicates.</p>	<p>Medium-to-long term (five years plus).</p>	<p>15%</p>
<p>International Property</p>	<p>Provides the benefits of diversification through access to International properties in retail, office, industrial, tourism and infrastructure sectors. You can invest in International property directly or via managed</p>	<p>Medium-to-long term (five years plus).</p>	<p>15%</p>